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Economic Empowerment of Women through NGO: A Case Study

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Abstract

Empowerment can be described as a process which helps people to have their control over the factors which affect their lives. Empowerment of women means developing them as more aware individuals, who are economically productive and independent and are able to make intelligent discussion in matters that affect them. Empowerment of women can help improve women's position in society. Present study discusses about the nature and extent of impact of NGO on economic empowerment of rural women. Analysis has been conducted on the extent of economic empowerment achieved by the members of NGO through their participation. This study concludes with the note that due recognition must be given to women to lead an economically as well as socially empowered life.

Keywords : Empowerment, Economic Empowerment & Women Empowerment.

Introduction

The word empowerment literally means becoming powerful. It is a process which gives individual or group of individuals to realize their full identity and power in all sphere of life. It involves many things like economic opportunities, social equality, personal rights, etc. From that point of view, the empowerment of women can be defined as process nourished by development policies and programmes that could enable women to get enough strength to challenge their submissive social conditions or status. Thus, empowerment in the context of women's development is concerned as a way of defining, challenging and overcoming barriers in a women's life through which she increases her ability to shape her life and environment. Empowering women and girls

with more choices and more freedoms is crucial to achieving a better future for all (Sen, 1999). The indicators of women empowerment as identified by the Canadian International Development Agency (CIDA) has been classified into economic, social, political and qualitative.

At this juncture, amongst different dimensions of women empowerment an attempt is made here to deal with the case of empowerment of women from economic point of view or what can be termed as “Economic empowerment of women”. This can be done in one way by putting emphasis on involvement of women in income generating activities through their active participation in Non-Governmental Organization (NGO).

NGO and its Role on Women Empowerment

NGO is a non-profit organization that operates independently of any government, typically one whose purpose is to address a social or political issue. It is a social voluntary organisation of social activist, group of persons, community, volunteers, civilians and citizens who are working or associated for social welfare and social development. NGO as an association includes groups and institutions with primary humanitarian and co-operative objectives rather than commercial objectives completely or widely independent from Government. The term “non-governmental organization” was first coined in 1945, when the United Nations (UN) was created (Thomas, 2014). According to the UN, any kind of private organization that is independent from government control can be termed an “NGO”, provided it is not-for-profit, non-prevention, but not simply an opposition political party.

NGO works for the betterment and upliftment of socio-economically and politically weaker section of the society and also tries to bring them in the main stream of society in order to move the society towards more improved and developed way of living and existence. As a community group and organisation, NGO provides and fulfils certain services, development-oriented tasks and works with aims and objectives to bring about required positive changes in society, community, areas and situations. Thus, as defined by the World Bank, NGOs are private organizations that pursue activities to

relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development (Abbey, 2008).

They are usually funded by donations but some avoid formal funding altogether and are run primarily by volunteers. Since the end of World War II, NGOs have had an increasing role in international development particularly in the fields of humanitarian assistance and poverty alleviation (Werker and Ahmed, 2008). Today, NGO activities include environmental, social, advocacy and human rights work, but are not limited to these activities only. They can work to promote social or political change on a broad scale or very locally. NGOs play a critical part in developing society, improving communities, and promoting citizen participation.

NGO is proving to be a helpful instrument for the women empowerment. NGO can provide sufficient guide as well as all kinds of help to engage women in general and rural women particular in different income generating activities. Economic empowerment is a device to enable poor women to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. It enables households to make their own decisions with regard to making investments in health and education, and increasing their level of income. Empowerment of women is possible through empowering them economically. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of their domestic demand. Economic independence is the need of the hour. Participation in income generating activities through NGO helps women in their overall empowerment.

Study Area

The present study focuses on Panchajanya NGO situated at Auniati Satra, Dhing in the district of Nagaon. Panchajanya NGO was registered in the year 1998 with registration number RS/NG/254/C/155 with the name “Panchajanya Kalyan Kendra (Dhing)”. However in the year 2014, the NGO was renamed as “Panchajanya” and re-registered with the registration number RS/NG/254/P/364. This NGO was started with

50 members consisting 25 male and 25 female and the membership has now reached 350. Out of this 350 members, 2800 (80 percent) are female and only 70 are male (20 percent). Initially all members were from Dhing area itself, but now its membership has been extended to different parts of the district.

Objectives of the Study

Present study discusses about the impact of Panchajanya NGO on economic empowerment of its women members and also suggests necessary measures to increase women participation in income generating activities through NGOs.

Methodology

Both qualitative and quantitative methods have been used in the methodology of this research. The study is based on primary data. The primary data has been collected purposively from selected women members of the Panchajanya NGO with the help of a well-structured questionnaire. Further, qualitative method has been used through focused group discussions (FGD) for gathering information regarding the general functioning and sense of empowerment of the selected women members of the NGO. Members have been asked to indicate their degree of satisfaction or dissatisfaction with the help of a 5-Point Likert Scale. The binary logistic regression has been used to examine whether women participation in income generating activities through NGO has helped them empowered economically or not. The model has been used to find out women's empowerment outcomes in this empirical analysis. The dependent variable is dichotomous variable representing whether they participate in financial matters of their family or not. In this regression model, the independent variables include income earned through their participation in NGO, level of education of the members and income of the husband or main earner of the household.

Significance of the Study

The study focused on the role of NGO in empowering women economically which is done through some economic indicators. This study will benefit the Panchajanya NGO to evaluate their projects on empowering women through their involvement

in different economic activities. This study will definitely help the government to understand the importance of NGOs in empowering women especially in rural areas.

Results and Discussion

A. Economic Empowerment of Women Members

Economic freedom plays a vital role to have recognition of women in a family. Distribution of members regarding different indicators of economic empowerment after joining the NGO is presented in table 1. It is found that 60 percent members have expressed that the NGO has moderate impact on raising their family income, while remaining 40 percent expressed the NGO has contributed highly on raising their family income. Thus, it means the NGO has contributed decently on raising their family income.

Table 1 : Distribution of Members Regarding Different Views on Different Indicators of Economic Empowerment after Joining the NGO.

Indicators	Very High	High	Moderate	Low	Very Low
Raising family income	--	64(40)	96(60)	--	--
Level of saving	--	--	32(20)	112(70)	16 (10)
Expenditure on food items	96(60)	64(40)	--	--	--
Expenditure on education of the family members	32(20)	32(20)	64(40)	32(20)	--
Participation in domestic financial matters	16(10)	112(70)	16(10)	16(10)	--
Spend money in own discretion	48(30)	80(50)	16(10)	16(10)	--
Recognition about economic contribution by family members	80(50)	48(30)	32(20)	--	--
Provision of marketing according to their own preference	64(40)	64(40)	08(5)	24(15)	--

Investing on other income generating activity	--	--	48(30)	80(50)	32(20)
Financial security	--	16(10)	64(40)	48(30)	32(20)
Improvement of standard of living	--	16(10)	96(60)	32(20)	16(10)

Source : Computed on the basis of primary data collected during the field survey. Figures in the brackets indicate the percentages of the total.

As far as saving is concerned, 80 percent of them viewed income from NGO is not enough to make saving for future. On the other hand, it is observed that 60 percent members rated very high regarding the matter of expenditure on food items for their family and remaining 40 percent rated high on the same issue. Again, 20 percent members has been rated very high, 20 percent rated high and 40 percent rated moderate in expenditure on education of their family members. Another positive aspect is that their contribution to family income has been well recognised by their family as 50 percent rated it as very high, 30 percent rated it high and remaining 20 percent rated it as moderate. Regarding the matter of participation in domestic financial matters only 10 percent rated it low, but 10 percent rated it very high, 70 percent rated it high and 10 percent rated it moderate.

As far as doing marketing according to their own preference is concerned, it is found that 40 percent members have been rated it as very high and another 40 percent have been rated it high. On the other hand, altogether 80 percent of them are able to spend the money they earned through NGO according to their own discretion as they rated this issue as very high and high when asked about the matter. This shows their economic freedom that they have in their family. One disappointing issue is emerged from the study is that members expressed that the amount of income earned through NGO is not enough to get financial security as 20 percent of them rated it very low, 30 percent rated it low and 40 percent rated it moderate, while only 10 percent women have viewed it is quite financially secure as they rated it high. Again, 70 percent of them do not able to invest on other income generating activity as they are unable to do new income gen-

erating activity with the help of income earned through NGO. It is also seen from the study that 60 percent has expressed fair satisfaction regarding the impact of NGO on the improvement of their standard of living, while 10 percent rated it high and remaining 30 percent have not seen any improvement of standard of living at all.

From above findings it can be concluded that this NGO has played a good role in empowering women economically though not completely. But it has to work hard to make all members empowered in their financial matters.

B. Econometric Analysis

Attempt has been made to operate the binary Logit Regression Model regarding the impact of determinants of women participation in financial matters of the family. The result of this model is presented in table 7. The model summary indicates that the -2 Log Likelihood statistics is 9.894. This table also contains the Cox & Snell R Square and Nagelkerke R Square values, which are also the methods of calculating the explained variation. These values are sometimes referred to as pseudo R² values. The explained variation in the dependent variable based on our model ranges from 59.2% to 83.4%, depending on whether we use the Cox & Snell R² or Nagelkerke R² methods, respectively. Nagelkerke R² is a modification of Cox & Snell R², the latter of which cannot achieve a value of 1. For this reason, we prefer to report the Nagelkerke R² value. The logit coefficients in table 2 represent the linear effect of a unit change in an independent variable on the log odds of a dependent variable, holding all other variables constant. Exponential transformation of the logit can be interpreted as the proportional change in the odds of a dependent variable for a unit change in an independent variable.

Table 2: Binary Logit estimates of the Determinants of Women Participation in Financial Matters of the family. (N=160).

Independent Variables	Estimated coefficient in logistic regression	SE	Significance level
Income earned through NGO	.002	.001	.066

Education of the female members	.001	.001	.245
Income of the husband or primary earner of the household	.803	1.042	.441
Constant	-5.986	3.791	.114
Goodness of fit			
-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	
9.894	.592	.834	

Source : Computed on the basis of primary data collected during the field survey.

The dependent variable of this model is binary in nature (dependent dummy variable) which assumes value 1, if woman member of the NGO takes part in financial matters of the family and '0' otherwise. There are three independent variables namely income earned through NGO by female members, education of the members and income of the husband or primary earner of the household. In this model, insignificant variables are education of the female members and income of husband or primary earner of the household. But these variables have positive relation with the dependent variable. It signifies that these variables positively affecting the probability of women participation in financial matters of their family. On the other hand, the level of income earned through income generating activities has positive significant impact on the probability of women participation in economic matters of their family. It is significant at 10 level. It indicates the fact that income is the main issue of empowering women economically. It is evident that the probability of women participation in financial matters of their family is positive and significant if the female members are earning. So, we can accept the hypothesis that women participation in income generating activities through NGO has helped them empowered economically.

Limitations of the Study

The study considers only one NGO and its impact on empowering women eco-

nomically; hence it might not be a representation of whole NGOs and their impact on economic empowerment of participating women in NGOs. Again, this study has been limited to only those NGOs which are doing welfare activities for women. There is large number of NGOs running across the state which are working on empowering women in different political and socio-economic activities. But due to time and other technical constraints, it is not possible to take all NGOs in the present study.

Challenges

From the study, following challenges can be drawn in empowering women:

1. Lack of storage facility to keep the raw materials throughout the year.
2. Inadequate finance is found as the major issue stands before empowering women economically. There is sufficient demand for the product of the NGO, but due to lack of sufficient fund it could not able to expand its supply to match the market demand.
3. Indifferent attitude of some government officials which de-motivate the proper functioning of the NGO.
4. Different skill development training programme has been provided from time to time, but it should be made more frequent so that they can actively take part in different training and workshop to acquire the necessary skill for their better skill development.
5. This NGO is not successful in covering all members of the society especially those who are living Below the Poverty Line.
6. Irregularity in earnings as their job in NGO is very seasonal.

Positive Outcomes

Following positive outcomes has been emerged from this study:

1. Women have started taking part in decision making process of their family matters with their husbands as well as their head of the household.
2. Contribution towards the family in terms of health, education of children etc.
3. Expenditure on food items have also increased as they able to contribute to this important head of family budget.
4. Changing attitude and increasing confidence for better living.
5. Improved family income.

6. Raising their social and economic status not only in family but also in the society where they live in.
7. The NGO has also able to make a market of its own as last year 3000 metric tonnes was supplied to International Yoga Day celebrated on 21 June. Different products have also sold in different trade fairs, exhibitions even in Pragati Maidan, Delhi. Last year it has sold its products worth of about Rs. 1.5 lakhs out of which 30 percent remained as profit of the NGO.

Suggestions for Better Functioning of NGO and Empowerment of Women

1. NGOs through micro-financing schemes can help the members to involve in income generating activities and thereby can improve their economic position. This would definitely help them to become empowered economically.
2. Provide self-employment training to the members by the government to help them in order to generate income and thereby help to reduce the level of poverty from the society.
3. Conducive atmosphere should be established among government, NGOs and SHGs.
4. Ensure participation of women members of NGOs in different social issues and community works.

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