



TITLE- IMPACT OF NGO ON ECONOMIC EMPOWERMENT OF RURAL WOMEN OF ASSAM: A CASE STUDY

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Abstract

The main objective of this study is to find out the impact of NGO on economic empowerment of rural women of Assam. Empowerment of women means developing them as more aware individuals, who are politically active, 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 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 as "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 to bring them in the main stream of society and 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. 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).

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 definitely help the government to understand the importance of NGOs in empowering women especially in rural areas.



Women empowerment

Empowerment is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. The indicators of women empowerment as identified by the Canadian International Development Agency (CIDA) has been classified into economic, social, political and qualitative.

Objective

The main objective of the study is to study the impact of NGO in economic empowerment of rural women and also to suggest necessary measures to increase women participation.

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. The present study focuses on Panchajanya NGO situated at Dhing in the district of Nagaon. Panchajanya NGO was registered in the year 1998 with registration number 11199990. This NGO was started with 50 members consisting 25 male and 25 female and the membership has now reached 200. Out of this 200 members, 160 (80 percent) are female and only 40 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.

Demographic Status of the members of the NGO

It is found that 80 percent NGO members are female and only 20 percent are male members. It can be seen that altogether 80 percent members are of the age group between 18-30 and 31-45, while only 2.5 percent are below 18 years. It shows the fact that most of the female members are married and they are housewives. As far as educational status is concerned, only 5 percent women members are graduate. However, it is seen that 30 percent of women member are non-matriculate. And 5 percent of them are illiterate. It indicates women members do not have higher educational qualification. Most importantly none of them have any technical education and even then they are engaging themselves in income generating activities. Majority of the members have family income from agriculture. It is found that 45 percent members main earning source is cultivation and 20 percent engaged themselves as agricultural labour.



Table 1: Distribution of members on the basis of their demographic status	
Gender	
Male	40(20)
Female	160(80)
Age	
Below 18 years	04(2.5)
18-30	32(20)
31-45	96(60)
46-60	28(17.5)
60 and above	Nil
Educational qualification	
Illiterate	08(5)
1-5 th Standard	08(5)
6 th -10 th Standard	40(25)
HSLC Passed, but HS not completed	64(40)
HS Passed, but not Graduate	32(20)
Graduate	08(5)
PG and above	Nil
Technical qualification	
Yes	Nil
No	160 (100)
Annual family income (Rupees)	
Below Rs. 100000	04(2.5)
100001-200000	144(90)
200001-350000	12(7.5)
350001 and above	Nil
Occupation of Husband/Head of the Household	
Cultivation	72(45)
Agricultural labour	32(20)
Non-agricultural labour	24(15)
Self-employed	32(10)
Service (Public/Private)	Nil

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



Table 2 presents the distribution of women members of the NGO on the basis of their economic activity performed by them.

Table 2: Distribution of members on the basis of activity performed		
Activity performed for income generation	Total	
	No	%
Making decorative items such as bag, cap, mat etc	120	75
Pickle making	15	9.38
Food processing	25	15.62

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

Figures in the brackets indicate the percentages of the total.

Habit of Saving

It is important to have saving habit of the people in order to meet unforeseen contingencies. In this study it is tried to know whether the members have bank account or post office account or not. Table 3 presents distribution of members on the basis of their bank account or post office account before and after joining NGO

Table 3: Distribution of members on the basis of their bank account or post office account before and after joining NGO			
	Having bank account or post-office account.		
	Yes	No	Total
Before joining NGO	16(10)	144(90)	160
After joining NGO	160	Nil	160

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

Figures in the brackets indicate the percentages of the total.

Table 3 makes the fact clear that after joining NGO, all of them have their own bank/post office account, while before joining the NGO, only 10 percent of them had their bank account. It indicates that members are now developing banking habits.

Financial and Technical Support

Finance is considered as the most important instrument for the successful functioning of any economic activity. Table 4 shows the status of financial and technical support received by the female members of the NGO or the NGO as a whole either from government or from any other sources.



Statement	Yes/No
Any financial assistance from govt.	No(100)
Fund of NGO is sufficient for income generating activity	No(100)
Any loan taken from banks	No(100)
Sufficient storage facility for raw materials	No(100)
Taking participation in any skill development training facility	Yes(100)

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

Figures in the brackets indicate the percentages of the total.

It is unfortunate to know that till today no financial assistance either from government or from banks is obtained by the NGO. However, they have taken part in different skill development training programmes which were provided by DRDA of Nagaon and NEDFI of Guwahati.

Social and Personal Empowerment of Women

Table 5 shows the distribution of members on the basis of different indicators of social and personal empowerment after joining the NGO.

Indicators	Very High	High	Moderate	Low	Very Low
Increasing social status	04(2.5)	12(7.5)	144(90)	--	--
Interaction with outsiders	20(10)	20(10)	64(40)	64(40)	--
Access to health services	--	08(5)	92(55)	64(40)	--
Access to education	--	16(10)	144(90)	--	--
Access to sanitation facility	--	64(40)	96(60)	--	--
Ability to face challenges	--	40(25)	120(75)	--	--
Taking innovative decision	08(5)	32(17.5)	120(74.5)	--	--
Participation in household decision making process	48(30)	72(45)	40(25)	--	--
Acquiring skill development activities	40(25)	96(60)	24(15)	--	--
Performing bank transactions	20(10)	120(75)	24(15)	--	--
Talking to government officials	04(2.5)	04(2.5)	64(40)	40(25)	48(30)

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

Figures in the brackets indicate the percentages of the total.



The study reveals that 90 percent of women members expressed that their social status after involving income generating activities through NGO have risen. It is also found that members now able to contribute somewhere or other to access health services, education to their children and family members, to have sanitation and also to face challenges in their life. After joining NGO, all members more or less are able to take part in their family matters and domestic issues which are in fact a great step towards their all round empowerment. Out of total woman members of NGO, 85 percent of them expressed that they have acquired better skill which is helpful to do their economic activities. From the above findings, it is obvious that this NGO has been playing a good role to empower women.

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 6. 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.

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 generating 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.



Econometric Analysis

Attempt has been made to 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.

Table 7: 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 head 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 ^a	.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 head of the household. In this model, insignificant variables are education of the female members and income of the head 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. But 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 indicates the fact that income is the main issue of empowering women economically. So we can accept the hypothesis that women participation in income generating activities through NGO has helped them empowered economically.

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 outcome

Following positive outcome 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 mat 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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