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## Income generation for sustainable development of rural women

**Abha Singh, Pragya Ojha, Sumant Pratap Singh and Namita Joshi**

### Abstract

Women constitute about 50% of total population, yet their status in the society pitiable. They put in 15 hours of work daily but their wages are less than men. The income generation activities undertaken by women are yet to prove its impact on them or it is more a self employment activity rather than a substantial source of income. Therefore there is a need to study if these micro income generating activities provide empowerment to rural women. The objective of this study is to find out if income generating activities under taken by rural women have increased their participation in decision making process. In this study income generating activity has been treated as independent variable and women empowerment as dependent variable. The study was conducted in Sultanpur district of Uttar Pradesh (U.P.) and both income generating and non income generating 150 women from each group were selected as sample. The pace of empowerment may be due to small amount of income generated. As a result of this, U.P. (Uttar Pradesh) government initiated several projects. Under this scheme women are encouraged to undertake some income generating programmes to raise their income which will their self confidence, bargaining power, promote stronger household food security and investment in children's schooling. From review paste researchers and personal experiences the following model is designed to show how women empowerment takes place. A similar model was tested by Estudillo and Esutka 1988, but model differs in measuring empowerment in terms of women participation in decision making. The study revealed that income earned by women has improved their status and empowerment is taken place but the speed of empowerment is slow.

**Keywords:** decision making, society, economic, farming, labor, village

### Introduction

It is paradoxical that women constitute nearly 50 percent of world population and yet their social economic and welfare status is pathetic. Even today only a fraction of rural women are educated and majority is living under poverty, ignorance, and oppression. They still lack the access to information, science and technology, economic resources, political power and employment avenues. Their employment opportunities are dismal. What ever improvement in women employment is being claimed, it is mostly among urban women while rural women are still far behind and living in poor condition. The activity profile of women reveals that they put in 15 hours of work daily and yet their wages are lower than men. Besides this, they contribute nearly 50 to 70 percent of agricultural labour in farming and when working on own farm they are not paid. Although when they work as a labour on the farm of other farmers, they are paid less wages compared to men. The world community is aware of rural women's plight and four world conferences have been organized and truck load of resolutions have been passed. As a result of this, U.P. (Uttar Pradesh) government initiated several projects, notably DWACRA (Development of Women and Children of Rural Areas). Under this scheme women are organized in self help groups and are encouraged to undertake some income generating programmes to raise their income which will raise their self confidence, bargaining power, promote stronger household food security and investment in children's schooling. According to Cornelia Butler Flora Rural women help in income generation either by earning or by saving.

Critical analysis of the studies reflects that income generation activity should be encouraged for empowering the women. However none of these studies clearly state that the impact of income generation is positive and it has empowered the women. The major issue is how empowerment has been measured in these studies. Therefore, in this study woman participation in various decisions making has been measured in as empowerment.

The second aspect which is yet to be tackled is the feeling of improvement of income and

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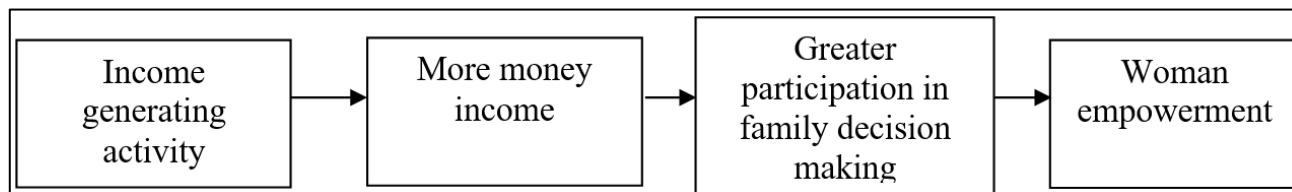
happiness in the life as perceived by village women due to the increase in income obtained from income generating activity which is studied.

**Objectives of the study**

The main goal of this study is to find out if income generating activities of rural women have increased their participation in decision making process, which ultimately leads to empowerment. In this study, the income generating activity has been treated as independent variable while women empowerment is dependent variable.

**Conceptual Model**

From review of past researches and personal experiences, the following model is designed to show, how women empowerment takes place. A similar model was tested by Estudillo and Esutka (1988) [3] but model differs in measuring empowerment in terms of women’s participation in decision making. The above scientist took only five segments of decision making while in the present study ten items have been included.



**Methodology**

The study was conducted in district Sultanpur of U.P. and the data was collected from 150 income generating and 150 non income generating rural women in 1999. Sultanpur was selected because it represents the eastern U.P. where holdings are small, population density is high and participation of large number of women in income generating programmes. The district has twenty two blocks out of which four blocks were relected randomly. The selected blocks are Dubeypur, Jai Singhpur, Musafirkhana and Bhadiya. From each block two villages were selected randomly. Thus from eight villages 150 income generating and 150 non income generating women were selected. The selected villages are Bahrauli, Dadupur, Chatauna, Loleypur, Kaima, Badagoon, Teary & Ratan Sherpur.

**Villages Identified For the Study**

As stated earlier four blocks were randomly selected for drawing enough number of samples and from each block, two villages were selected with the help of systematic random sampling method. Thus, a total of eight villages from four blocks were selected for the purpose of drawing the sample of respondents. These eight villages were selected to identify up 300 respondents. Out of 300 respondents 150 respondents were income generating women and 150 were non-income generating women. Block wise list of all the villages selected for the study is given below in table 1

**Table 1:** List of selected villages with the number of respondents

S.N.	Name of the Development block	Name of the Village	No. of respondents
1	Dubeyppur Block	1. Bahrauli	37
		2. Dadupur	38
2	Bhadiya	1. Chatawna	38
		2. Loleypur	37
3	Musafirkhana	1. Kaima	37
		2. Badagaon	38
4	Jaisinghpur	1. Teari	38
		2. Ratansherpur	37
	Total number of Respondents		<b>300</b>

**Selection of the Respondents**

A group discussion was held in each selected village. This helped in preparing a list of rural women involved in income generating activities. The income generating women were

identified as respondents for the study. A group of 37 rural families from each village were selected from 4 villages and a group of 38 rural families from each village were selected from the other 4 villages. In total, 300 rural families were selected, out of which 150 were income generating and 150 were non income generating rural women.

The questionnaire was modified to suit the study purpose. For collection of data from the respondents, a schedule was specially designed, pre-tested and modified to suit the purpose.

**Instruments**

The empowerment has several dimensions but in this study we have taken only decision making in the field of voting, choice of food at home, buying clothes in the family, decision for purchase of seed and fertilizer, making expenses in weddings and festivals, decision for medical aid, decisions regarding purchase of raw materials and sale of produce, decision for education of children and decision for purchase of personal items. According to M. Leelavathi & Murugesan (2020 and Rani & Kashyap’s (1995) [6, 9] self help groups are finding easier to take decision. Before designing the questionnaire a pilot study was conducted to study the suitability of the questionnaire and the problems which could be explored. After designing it, it was pre-tested in near by village which was not in the sample but represented the condition of the selected villages.

The questionnaire contained questions on demographic background of respondents; besides this it contained questions on decision making (covering ten dimensions), perception about change in living standard and their participation in decision making process.

**Results and Discussion**

To know the women participation in decision making the normal distribution of sample was dealt. Therefore distribution of respondents in terms of their age, education and family structure is given as background information. Before analyzing the decision making pattern of our respondents, an analysis was made to track the distribution of the respondents. The word normal used in the above paragraph means that distribution of population is not skewed; rather it is distributed like other villages.

**Table 2:** Age distribution of income generating and non income generating women.

S. No.	Age group years	Income generating women		Non income generating women	
		No.	%	No.	%
1.	20-30	49	31.66	48	32.00
2.	31-40	66	44.00	67	44.67
3.	41-50	20	13.34	19	12.67
4.	51 and above	15	10.00	16	12.66
Total	-	150	100.00	150	100.00

However, nearly 23.34% income generating and 25.23% non-income generating women are older in age while 76.66% among income generating and 76.67 non-income generating women belong to new generation. Thus the distribution of both income generating and non-income generating women are more or less similar in their age distribution. This is also supported in Nojonen (1987)<sup>[7]</sup> studies.

**Education**

In this study it was analyzed if there are differences in the level of education in both types of women respondents. table-3 presents the distribution of educational status of the sample.

**Table 3:** Educational level of income generating and now income generating women

S. No.	Education level	Income generating		Non income generating	
		No.	%	No.	%
1.	Illiterate	45	30	40	26.61
2.	Below high school	36	24	33	22.00
3.	High school	31	20.66	34	22.67
4.	Intermediate	20	13.34	24	16.00
5.	Graduate and above	18	12	19	12.67
	Total	150	100	150	100

Table 3 reflects that sample belongs to almost similar educational range whether they come from income generating or non-income generating group. It is interesting that nearly 1/3 respondents are illiterate in both groups while almost ¼ are above high school. Natraju and Raju (1998)<sup>[8]</sup> observed in his studies that form woman’s participation in activities like marketing shopping and family budgeting was least due to their low education level. Colemago and Ahmed (1988), reported that the women empowerment is defined as a process by which powerless women gain control over their livelihood.

They have reported that income generating activities undertaken by rural women remained more a self-employment activity rather than any substantial source of income.

**Family Structure**

Joint family system is fading away and nuclear family is emerging fast. An attempt was made to trace if the trend is as expected or family structure is otherwise. The result is presented in Table 4.

**Table 4:** Family structure of respondents.

S. No.	Family	Income generating		Non income generating	
		No.	%	No.	%
1.	Nuclear	96	64.0	85	56.66
2.	Joint	54	36.0	65	43.34
		150	100	150	100

Table 4 reveals that 64% income generating and 56.66% non income generating respondents belong to nuclear family which reflects that modern influence has percolated down in rural areas of Distt. Sultanpur. Though more joint family is visible in non IG women. While more nuclear family is emerging in I.G. women groups. It is possible that with the spread of income generating activity in rural areas women get more money. It leads to more feeling of independence while non-income generating women, who do not enjoy that level of freedom because they are dependent on family income. Thus

it appears that trend of independence is spreading among rural women participating in income generating activities and this reflex that women empowerment is taking place.

**Decision Making by Rural Women**

Women are involved in various decision making activities related to household matters and also matters related to society. Table 5 shows the pattern of decision making in various matters.

**Table 5:** Decision making by income generating and non-income generating rural women.

S. No.	Segment of decision	Income generating				Non-income generating			
		Self & Husband		Husband only		Self & Husband		Husband only	
		No.	%	No.	%	No.	%	No.	%
1.	On the issue of voting	24	16.50	35	23.33	50	33.33	56	37.33
2.	Food at home	55	36.7	58	38.67	20	13.33	50	33.33
3.	Buying clothes for family	65	43.3	61	40.66	22	14.66	65	43.33
4.	Purchase of seed fertilizers	14	9.33	59	39.33	11	7.33	64	42.66
5.	Expenses on wedding and festivals	36	24	44	29.33	25	16.66	76	50.66
6.	Medical aid	34	22.67	75	50.00	16	10.66	70	46.66
7.	Purchase and sale of produce	42	28.0	57	38.00	0	0	70	46.66
8.	Social and house hold work	47	31.33	44	29.33	20	13.33	58	38.66

9.	Education of children	41	27.33	63	42.00	15	10.0	64	42.66
10.	Purchase of personal items	56	36.8	69	46.0	35	23.33	80	53.55

(Total of respondents for self + husband and husband only is not 150 because besides above, remaining have consulted others)

Table 5 Its indicates that the income generating and non-income generating women take joint decision in consultation with their husbands on many issues while in several cases the husband is still the sole decision maker. However the trend shows that both income generating and non income generating women do take decisions on voting in consultation with their husbands. Though more Non-IGP participants take joint decision in consultation with husband while in IGP group their participation in voting appears to be low hence less number of them consults their husbands. However only 16.5 percent respondents from income generating group consulted their husband on voting while 33 percent women from non-income generating group consulted their husbands. Psacharapoulos, (1994) reported that income generation activities of women has increased their participation in family decision making and access to assets which will lead to women empowerment

On the issue of voting, 84 percent income generating women do not consult their husbands whereas 67.33 percent non income generating women took decision without consulting their husbands. This may be due to fact that money has made I.G. women to take independent decisions on at least voting issue. However more non-income generating women are consulting their husband in decision making on voting showing lower level of empowerment compared to IG women. On the issue of food at home, 36.7 percent income generating women took decision in consultation with their husbands while 38.67 percent cases' husbands took decision without consulting their wives. On the other hand among non income generating women only 13.33 percent women took consultation of their husbands while in 33.33 percent cases husband took decision independently. Here it appears that among income generating women, more women are involved in consultation with their husbands and almost equal percentage of husband took decision independently without consulting their wives. It is also apparent that husbands of non-income generating women, were more authoritative hence did not consult their wives at least on issues of food at home. It also appears more of non-IG women consulted outsiders that IG women. It is also possible, due to increase in income, IG women go for variety of food, hence, consult husband's food choice while non I.G. women go on traditional food choice and do not feel need to consult husband. For purchasing clothes in the family 43.33 percent of I.G. women consulted their husbands when in 40.55 percent cases husband took independent decision. Thus compared to non income generating women only 14.66 percent women consulted their husband but 43.33 percent husband took independent decision. This implies that non I.G. women take less interest in purchases for family clothes hence only a few were consulted on this issue while more income generating women take interest, hence more of them were involved in decision process. This also reflects the larger amount of freedom enjoyed by I.G. women. For purchase of seed and fertilizer, hardly 9.33 percent income generating women and 7.33 percent non I.G. women consulted their husbands in the decision making. This may be due to the fact that rural women have been considering this within the

domain of men, hence did not participate in consulting their husbands. However 39.33 percent I.G. women's husbands took independent decision on the issue of seed and fertilizers. Here again non-income generating women appears to have been ignored and 33 percent husbands took independent decision on the issue of seed and fertilizer purchases. On the issue of expenses on wedding and festivals 50.66 percent husbands from non income generating women took independent decision when only 29.33 percent husbands of I.G. women group did the same. A reverse trend was observed among I.G. and non I.G. women where 24 percent I.G. women consulted their husbands and 16.6 percent of non IG women did not consult their husbands. Here again role of income generating activity is influencing the right of women participation in decision making. Looking at the table 5 it is observed that in case of medical aid 50 percent husbands from I.G. women group took independent decisions while 46.6 percent non I.G. women's husbands did the same, thus, more women from I.G. group consulted their husbands compared to non I.G. women. It is interesting to note that 28 percent of I.G. women consulted their husbands for purchase and sale of farm produce but none of non income generating women did so. On the other hand only 38 percent I.G. women's husband took independent decision on sale and purchase where as (46.66 percent) husbands of non I.G. women took independent decision on the same issue. Even in case of social and household work 31.33 percent I.G. women consulted their husbands but only 13.33 percent of non I.G. women's husbands took decisions in consultations with their wives. In fact on this issue, less (29.33 percent) of husbands of I.G. women took independent decision compared to non I.G. women's husbands (38.66 percent). Here again women empowerment appears to be working. On the issue of children educations, 27.33 percent I.G. women consulted their husbands when only 10 percent of non I.G. women did so. As for as husbands taking independent decision on the child education issue both groups were more or less equal. Once again it is apparent that husbands of non I.G. women ignored their wife's for the education of children, while more of I.G. women participated in decision on this issue. This also sound logical because women's income influenced to consult wives. On the purchase of personal items, 46 percent of husbands from I.G. women took independent decision while 53.33 percent husbands of non I.G. women group did the same. When it comes to involving women in decision making, 36.85 I.G. women were involved while only 23.33 percent women of non I.G. respondents were involved in decision making on personal items. Thus from the analysis of all the 10 items it may be concluded that percentage of women participating in decision making is higher among I.G. women compared to non I.G. though the difference may not be very glaring. It is also apparent that all 10 items differ in level of women participation on different items. This finding is in line with the finding of Sri Lankan study which states that micro finance are doing I.G. work as a self employment enterprise but participant has not graduated from the poverty line. In other words I.G. has not liberated them from poverty. However from this study it can be said that income generating programme has increased the income in the hands of women, as result of this money power, their status in the family is rising and more and more husbands are consulting their



wives, though the level of participation of women on various issues varies from issue to issue and it has yet to cross many more hurdles to reach to 100 percent. There is no doubt that income is empowering rural women and the process is going, but the empowerment is moving with slow pace and community people are not aware of its impact, though there is definite in impact. Since change is at the cognitive level of men and women, its impact is not fully visible Gaur (1998) reported in a national conference that when women farmers are communicated technical and scientific knowledge, they listen and adopt the recommendation which in turn increases the income, quality of life and their empowerment. On the whole women feel empowered.

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