

INCOME GENERATION PROGRAM AND EMPOWERMENT OF WOMEN

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Abstract

Azad Jammu & Kashmir is a beautiful state. More than 80% population of AJK lives in rural area. According to the 1998 population census the state of Azad Jammu & Kashmir had a population of 2.973 million, which is estimated to grow to 3.5 million in 2010. More than 50% population comprising of women. The Govt of AJK not in a position to provide better facilities especially to the women at Grass root level, through mobilization, micro investment plan, training etc. National and International NGOs are increasingly recognizing the strategic role of the AJK women in the development process. This work seeks to find out to what extent these NGOs have contributed to moving women from their subordinate and poverty-stricken position in AJK. Now the question is "Do these NGOs perform their functions for which purpose these are made? There is need to find out the level of success of these NGOs in the "Economic empowerment of women". The present study is an effort to answer these questions. To check the role of NGOs in

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income generation programe and empowerment of women. The case study is based on the interview of some 150 women who taken loan and training from few NGOs,. The case study finds that income generation activity of NGOs increase empowerment of women through loan and training,

(Local Government Board – Muzaffrabad 2009)

Introduction

NGOs: The use of term “non-governmental organization” was adopted by the United Nations when it agreed to provide a mechanism for citizen-based organization to participation the economic and social benefits.

- a) It is a non-profit making voluntary service oriented organization, either for the benefit of the member or the member of the population.
- b) It is a social development organization assisting in empowerment of people.
- c) It is an independent of any external control with specific objectives and aims to fulfill tasked.

The World Bank has also classified NGOS in terms of their missions. The types of NGOs are:

- a) Charitable NGOs
- b) Service Oriented NGOs
- c) Participatory NGOs and (Class organizations)
- d) Empowering NGOs.

Three Phases of Development of NGOs

Phase I: Most of the NGOs are at first organized as an emergency service Providers when some natural disaster happens like earth quack, flood, land slide, epidemic etc.

Phase II: Then gradually they take up people’s welfare oriented development program such as setting up health post, saving and credit groups for women, starting literacy etc. But in such cases the impact will be very small and localized

Phase III: In order to empower the marginalized people and to undertake advocacy role with the government. Promote international solidarity the third type of NGOs came bout.

2. Definition of Empowerment

The word 'Empowerment', according to Grossest Webster dictionary indicates "the situation of authority or to be authorized or to be powerful". In other words, 'Empower' means to authorize, so 'Empowerment' is a process, which gives women power or authority to challenge some situation. In the case of women's development issue Empowerment of women is a process nourished by development policies and programs that could enable women to get enough strength to challenge their submissive social condition or status. The definition of empowerment according to the concept of UNDP (1995) includes the expansion of choices for women and an increase of ability to exercise that choice when women are empowered this definition has two parts: a) Expansion of different choices.

Women's ability to exercise those choices is according to this definition, improvement in women's access to economic opportunities through credit and employment program could expand their choices to take over. Health and education related program could enhance their capability to take advantage of those choices. The two elements in the definition of empowerment are not separate issue but interrelated. It is perceived that when a development program increases women's choices of employment by providing credit facilities, it expands choices before them and should raise also their ability to exercise those choices. Again programs or actions those attempt to strengthen women's capacity to choose or capacity to exercise their choices can expand their choices also. For example, schooling program for women should both increase their voice in the family and the range of job options open to them.

Women have been more active than men in voluntary organizations whether at village levels or with the urban level. Kabeer (2001) offers a useful definition of empowerment that effectively captures what is common to these definitions and that can be applied across the range of contexts that development assistance is concerned with:

"The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them."

Literature Review

The word 'Empowerment', according to Grossest Webster dictionary indicates "the situation of authority or to be authorized or to be powerful". In other words, 'Empower' means to authorize, so 'Empowerment' is a Process, Which gives Women power or authority to Challenge Some

Situation. In the case of Women's Development issue Empowerment of women is a process Nourished by Development Policies and Programs that could Enable Women to get Enough strength to challenge their Submissive Social Condition or Status.

The definition of empowerment according to the concept of UNDP (1995) gives a definition of empowerment in which women are given more options and choices and apart from that their ability is enhanced so that they can benefit themselves from these choices. This definition has two parts, variety of choices and enhancement of their ability. As for as the choices are concerned or increased by providing women with credit facilities and job opportunities. Similarly their abilities can be strengthened with the help of health and education programmers. It means that there is a contribution between the two parts of definition of empowerment. It is an understood fact that when any development program gives women facilities of credit or job opportunities, their choices are increased. Their ability to get benefit from these choices should be enhanced as well.

Program as activates that are aimed at making women able to choose the best option from available choices also increase and expand their choices. For instance, if the schooling program is affected to women, it will not only raise their status in their folks but also give them good employment opportunities.

According to J.Adv.Res.V 2, No.2, (2011) concluded that self help groups help women to achieve economic empowerment. Women empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power.

Narayan Kishor D (2005) empowerment is defined as "increasing poor people's freedom of choice action to shape their own lives

Kabeer (2001) gave a valuable Definition of Empowerment that Effectively Possession what is Common to these Definitions and that can be applied across the range of contexts that development assistance is concerned with:

"The Expansion in people's ability to make strategic life Choices in a Context where This Ability was Previously Denied to them."

While clearly, the broad reference to Empowerment as the Expansion of freedom of choice and action, as described in the World Bank's Sourcebook on Empowerment and poverty Reduction (Narayan forthcoming 2002), Applies to women as well as other Disadvantaged or

Socially excluded groups, it is important to acknowledge that Women's Empowerment encompasses some unique additional elements.

Methodology

This study seeks to examine the role of NGO's in economic empowerment of women. This section gives us a deep insight about the study, the tool that is used to obtain data, the method of obtaining data different types of samples and the problems and disadvantages of the study. The design of this study was a descriptive study. Qualitative and quantitative data were collected by utilizing secondary and primary information to explore the problem. The test statistics is used for the analysis of primary data. The purpose of this study is to judge the role of NGOs in Economic Empowerment of women. The basic design is quantitative and descriptive. We obtained data from 150 participating.

This study relied on both primary and secondary data as data from different authors, publication and also from direct interview from respondents. In economic development programs private sectors are participating more efficiently. Experts and practitioners are organizing seminars and debates for sorting out the all convenient and possible ways for increasing the Empowerment level of women. Studies reveal that such activities which support poor women financially can be helpful in upgrading of their family and social status. The efficient and effective persons have been counseling in searching the suitable track through which increase the level of women empowerment at grass root level. Some studies concluded all activities which are related to increasing the income level of women, that activities are very helpful to enhance the women living standard of life

Data Analysis

The primary objective "to find out the role of loan and training in women empowerment" and "to analyze the role of NGOs in women empowerment in AJK". We have selected some active NGOs who were working especially for women in Azad Jammu & Kashmir. The NGO's role is checked only in Economic sector. These NGOs given loan, training, creating awareness through mobilization at grass root level. Especially those women who were very needed and poor. The data was collected from those women who were belong to old CO (community organization) of NGOs, old mean four to five years time duration.

Summary of Results

Table 1.1 Demographic Factors of Women

Source	Total	Age: lessthan30/Above30	Education Illiterate/Literate	Occupation Main/Subsidiary
NGOs	150	60 / 90	80 / 70	116 / 34

Source: Develop by author. (2012)

Table 1.1 shows the demographic factors of/women. All women were belonged to rural area of Azad Jammu & Kashmir. 40 %(60/150) women were les than 30 years old and 60 %(90/150) were more than 30 years old. Tab.5.1Column forth shows the literacy rate of women; approximately 53 %(80/150) women were Illiterate and 47 %(70/150) were literate, they were only known about read & write literacy rate was very low level approximately primary or middle.

Table 1.2 Different Types of Training

Source	Total	No. of w	Nil	T	P	E	GV	Other
NGOs	150	130	20	70	10	10	30	10

Source: Develop by author. (2012)

Tab.1.2 indicates that total no. Of women were 150 from which 86% got training 14% were remain training less 53% getting training of Tailoring, 8% getting training of Plantation, 8% getting training of Embroidery, 23 % getting training of Growing vegetables and 8% getting other training. After getting training these women increased their monthly income, the detail is given in Table 3.

Here

W= Women

T = Tailoring

P = Plantation

E = Embroidery

GV = Growing Vegetables.

Table 1.3

Monthly Income of Women Before and After Training

Income Range In Rs.	No. of Women	%	MIBT (X1)	MIAT(X2)
0-500	79	52.6	0 (Nil)	500
501-1500	25	16.7	500	1000

1501-2500	19	12.7	1500	2500
2501-3500	15	10.0	2500	3000
3501-5500	9	6.0	4000	5000
5501-7000	1	0.7	5000	6500
Morethan7000	2	1.3	6000	8000
All Groups	150	100		

Source: Develop by author. (2012)

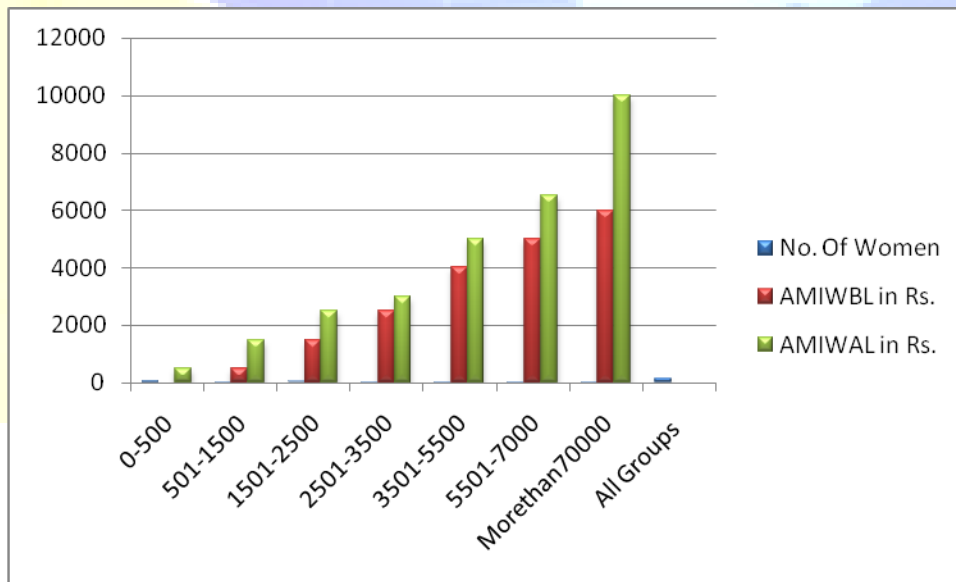
The Tab1.3 shows the average monthly income of women before and after training. Column 3rd shows that the 52.6% women were having no income mean zero income before training. These women were depending upon other member of their family. After got training these women generate their income approximately Rs.500 per month. 16.6% women were initial income was Rs.1500, after training their income increase to Rs.2000 per month this show that increase ratio is Rs.500. 12.7% women.

"MIBT" stand for Monthly Income before Training and MIAT Monthly Income after Training.

Were initial income was Rs.1500 after training their income increase to 2500. 3.3% women income was RS.5500to Rs.8000 increasing ratio was Rs.2500 per month.

Graphic presentation of Results

Monthly Income of Women Before and after Training.



Source: Develop by author. (2012)

Statistical Analysis

Table 1.4

Average Monthly Income of Women Before and After Training

X1	X2	No.W(f)	d=X2-X1	fd	Fd2
0 (Nil)	500	79	500	39500	1560250000
500	1000	25	500	12500	156250000
1500	2500	19	1000	19000	361000000
2500	3000	15	1000	15000	225000000
4000	5000	9	1000	9000	81000000
5000	6500	1	1500	1500	22500000
6000	8000	2	2000	4000	16000000
		Total		100,500	2401750000

Source: Develop by author. (2012)

Hypotheses

- We state our null and alternative hypotheses as
 Null (H0): there is no difference between the mean incomes of before training and after training
 i.e.H0: $\mu_d = 0$
 Alternative (H1): the mean yield is differing.i.e H1: $\mu_d < 0$
- We select the level of significance at $\alpha = 0.05$
- The test statistic to be used is “t” test.
- The critical region is $[t] \geq t_{0.025} (149)$
- $t \geq 1.655$
- Computations: Calculated value of $[t] = 2.1$

Conclusion

Since the calculated value of $t' = 2.1$ falls in the critical region, we therefore reject H0, and accept the alternative hypothesis. The data present is sufficient evidence to conclude that the mean yield after training is greater than the mean yield before training. These shows positive impact of training on income. Data shows that before training 52% women have zero income. After three to four years their income shows positive result slowly.

Table: 1.5

Average Monthly Incomes of Women Before and After Loan

Income Range In Rs.	No. Of Women	%	AMIWBL in Rs.	AMIWAL in Rs.
0-500	54	36	Nil (0)	500
501-1500	26	17.3	500	1500
1501-2500	31	20.7	1500	2,500
2501-3500	22	14.7	2500	3000
3501-5500	10	6.7	4000	5000
5501-7000	5	3.3	5000	6,500
Morethan70000	2	1.3	6000	10,000
All Groups	150	100%		

Source: Develop by author. (2012)

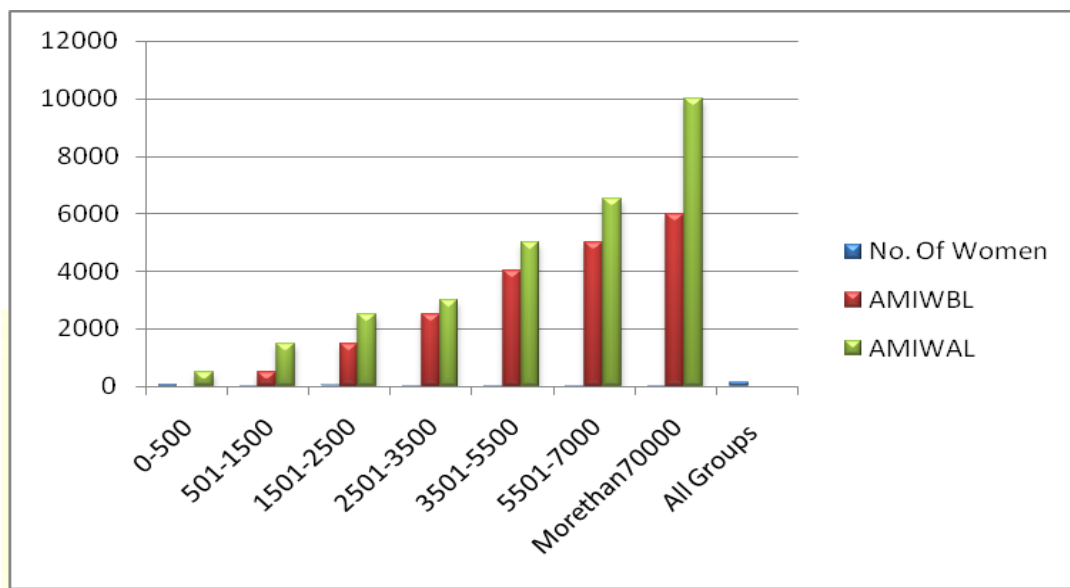
Tab1.5 indicates that average monthly income of women before and after getting training from NGOs. Column 2nd shows that 36% women were income zero before loan these were depending upon other member of family such as father, brother, husband etc. After got loan their monthly income Rs.500 increased.

"AMIWAL" Average Monthly Income of Women after Loan.

The data was collected from those women who got loan five years ago. 20.7% women were original income before loan was Rs.1500 and after loan which is Rs.2500, which shows that increasing rate, is Rs1000 per month. 14.7% women monthly income was Rs.2500 before loan and after loan, which is Rs.4000, increasing rate is Rs.1500 per month. 6.7% women increase their income Rs.1000 per month, 3.3% increased Rs.1500 per month and 1.3% increased Rs.4000 per month the income ratio was high as compare to other ratio but only 1.3% women show this ratio.

Graphic presentation of Results

Average Monthly Incomes of Women Before and after Loan



Source: Developed by author. (2012)

Statistical Analysis

Table: 1.6

Average Monthly Incomes of Women Before and after Loan

X2	X1	No. W(f)	d=X2-X1	fd	fdi2
Nil (0)	500	54	500	27000	729000000
500	1500	26	1000	26000	676000000
1500	2,500	31	1000	31000	961000000
2500	3000	22	500	11000	121000000
4000	5000	10	1000	10000	100000000
5000	6,500	5	1500	7500	56250000
6000	10,000	2	4000	8000	64000000
		Total=150		120500	2707250000

Source: Developed by author. (2010)

Hypotheses

- We state our null and alternative hypotheses as Null (H₀): there is no difference between the mean incomes of before Loan and after loan i.e.H₀: $\mu_1 = \mu_2$
- Alternative (H₁): the mean yield is differing.i.e H₁: $\mu_1 < \mu_2$
- We select the level of significance at $\alpha = 0.05$
- The test statistic to be used is “t” test.
- The critical region is $[t] \geq t_{0.025} (149)$

- $t \geq 1.655$
- Computations: Calculated value of $[t] = 2.35$

Conclusion

Since the calculated value of “t” =2.35 falls in the critical region. We therefore reject H_0 , and accept the alternative hypothesis. The data Present is a sufficient evidence to conclude that the mean yield after loan is greater than the mean yield before loan. This shows positive impact of loan on income. The data was collected from those women who have got loan before five years ago these women started business at home basis and increase their income. Before training and loan these women have depended upon other members of their family such as father, brother husband etc. another positive impact is that dependency rate was reduced.

Concluding Remarks

The Govt. of every country yearns to solve the problem of its subject, every country tries to flourish its main power and to enhance its development however all the Struggle and effort prove to be suitable because of some unforeseen reasons. All the measure relating to the state are not resolved or managed by the government and its Component. The NGOs in Azad Jammu & Kashmir in the socio- economic and physical sectors are making a significant contribution through their programs and activities. This review of literature is first and for most step or leap towards getting awareness with the most burning issue of women Empowerment. The very existing and particularly instrument provide analysis, guidance and direction towards the most complex issue and concept of the world. This particular topic posses many challenges and threat to the community. This leap will provide a foundation for further building and works on the particular topic. The research was carried out to check the Role of NGO'S in economic Empowerment of women in rural area of Azad Jammu & Kashmir. Although the NGOs play a vital role in economic empowerment of women. The study reports on test of the impact of slightly diverging credit programs and training empowerment of women. The study also checks the decision-making process of women with in households. Some evaluation is positive about the loan and training to empower women

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