

## **Impact of NGOs on Income of Women**

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**Abstract:** *Women development is considered to be significant for overall development of the country. It has been realized by the policy makers and development planners that until and unless this segment of the population is brought to the mainstream, it is not possible to achieve more pragmatic goals. Government has been taking several measures for upliftment of women. But due to complexity of the problem various voluntary efforts are also required. The present study focuses on whether the activities and programs of voluntary organizations have been able to influence the income of women or not i.e. whether there is any association between the membership of voluntary organization and income of women. Three voluntary organizations have been selected for the purpose. A random sample of 600 women was selected for the study among which 300 were beneficiaries and 300 were Non-beneficiaries. The study found that there is an association between membership of voluntary organization and income of women. This is confirmed by Chi-square test. However, many women were found to be facing certain difficulties like problem of unproductive expenditure, problem of heavy debts etc.*

**Keywords:** *Women development, Voluntary Organizations, Poverty Eradication*

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### **I. Introduction**

Women constitute around 50% of the world population. Therefore, women development is considered to be very significant for overall development of the country. However, women have been subject to suppression and their status has been subsidiary to that of men in almost all spheres of life. They do not enjoy equal rights and opportunities.

There are numerous issues faced by women especially in India like patriarchy, fewer economic and social opportunities, employment in informal sector, lack of skills and education, poor access to technology and productive resources, lesser mobility, heavy domestic responsibilities etc. These factors have proved to be obstacles in the process of gender development and thereby for the overall well being.

Off late, it has been realized by policy makers and development planners that until and unless this very important segment of the population is brought to the mainstream, it is not possible to achieve overall economic development.

The government has undertaken many steps for the welfare of poor women. However, many of these efforts have not been very effective. There is a general belief that the voluntary agencies also known as Non Governmental Organizations are more effective in assisting the development of the suppressed and vulnerable classes. The present paper is an attempt to study the impact of selected voluntary agencies on income of women.

### **II. Objectives And Methodology**

The following are the important objectives of the study:

1. To review the activities undertaken by the selected voluntary organizations.
2. To study the impact of the activities undertaken by the selected voluntary agencies on income of women.

#### **Null Hypothesis**

There is no association between the membership of voluntary agencies and income of women.

#### **Methodology**

In order to test the above hypothesis, three voluntary organizations Self Employed women's association (SEWA), Development Support team (DST) and Gramya Vikas Trust (GVT) have been selected. These three agencies have been implementing training programs and microfinance programs for capacity building of women.

These voluntary agencies have been working in the field of women development for more than 10 years and were found to implement most of their programmes in Ahmedabad, Bharuch and Dwarka district respectively. Therefore, the study has been carried out in these three districts.

In order to find out whether the activities and programs of these voluntary organizations have influenced the income of the women or not; the incomes of beneficiary women (those who were associated with the voluntary agencies) have been compared with the incomes of non-beneficiary women (those who were not associated with

the voluntary agencies in the same locality of the district). For this purpose, primary data on the income of 300 beneficiaries and 300 non-beneficiaries was collected and analyzed.

**Statistical Tool Used For the Study**

Chi-square test has been used to find out the association between the membership of voluntary agencies and the level of women’s income i.e. to determine that whether the membership of voluntary agencies has helped women to earn more income or not. Chi-square test has been applied to all the three selected voluntary organizations separately so as to find out whether all of them are influencing the level on income of women or not.

**1. SEWA:**

Shri Mahila SEWA Sahakari Bank limited (A SEWA Initiative) is an NGO working for the welfare of the poor women especially through providing micro-finance to them so that they can start their own small business and become self employed. Following is the distribution of beneficiary and non-beneficiary women in three annual income groups.

Annual Income Range (Rs.)	Beneficiary	Non-Beneficiary	Total
0-50,000	48	64	112
50001-100000	32	30	62
>100000	20	6	26
	100	100	200
	56	56	
	31	31	
	13	13	
	1.142857	1.142857	
	0.032258	0.032258	
	3.769231	3.769231	
	4.944346	4.944346	$\chi^2 = 9.888692$

(Source: Primary Data)

The above table shows that the calculated  $\chi^2$  is 9.888692 whereas the tabulated  $\chi^2$  at 5% level of significance for the degree of freedom 2 is 5.99. Thus,  $\chi^2$  calculated was found to be greater than  $\chi^2$  tabulated. Therefore, the null hypothesis is rejected. Thus, it is concluded that there is an association between the membership of the NGO, SEWA and level of women’s income.

**2. Gramya Vikas Trust:**

Gramya Vikas Trust is an NGO working for the welfare of the poor women especially by providing training and skill formation so that they can start their own small business and become self employed. Following is the distribution of beneficiary and non-beneficiary women in three annual income groups.

Annual Income Range (Rs.)	Beneficiary	Non-Beneficiary	Total
<50,000	54	76	130
50001-100000	32	16	48
>100000	14	8	22
	100	100	200
	65	65	
	24	24	
	11	11	
	1.861538	1.861538	
	2.666667	2.666667	
	0.818182	0.818182	
	5.346387	5.346387	$\chi^2 = 10.69277$

(Source: Primary Data)

The above table shows that the calculated  $\chi^2$  is 10.69277 whereas the tabulated  $\chi^2$  for 5% level of significance is 5.99 for degree of freedom 2. Thus, the calculated  $\chi^2$  was found to be more than the tabulated  $\chi^2$ . Hence, the null hypothesis is rejected. This implies that there is an association between the membership of voluntary organizations and annual income of beneficiaries of *Gramya Vikas Trust*

### 3. Development Support Team

Development Support Team is an NGO working for the welfare of the poor women by providing micro-finance followed by training and skill formation so that they can start their own small business and become self employed. Following is the distribution of beneficiary and non-beneficiary women in three annual income groups.

Annual Income Range (Rs.)	Beneficiary	Non-Beneficiary	Total
0-50,000	52	70	122
50001-100000	32	24	56
>100000	16	6	22
	100	100	200
	61	61	
	28	28	
	11	11	
	1.327869	1.327869	
	0.571429	0.571429	
	2.272727	2.272727	
	4.172025	4.172025	$\chi^2 = 8.344049$

(Source: Primary Data)

The above table shows that the calculated  $\chi^2$  is 8.344049 whereas the tabulated  $\chi^2$  for 5% level of significance is 5.99 for degree of freedom 2. Thus, the calculated  $\chi^2$  was found to be more than the tabulated  $\chi^2$ . Hence, the null hypothesis is rejected. This implies that there is an association between annual income of beneficiaries and membership of Development Support Team.

### III. Conclusion

It has been found that the level of income of women has an association with the membership of voluntary agencies. The income generating activities and programs of the selected voluntary organizations not only influence the level of income of women but also provide them a higher social status. The selected voluntary agencies were found to be implementing various programs with utmost dedication and sincerity. Their coverage was found to be large. Similarly, the level of awareness regarding education, diseases, laws relating to women, family planning etc was found to be more among those who were associated with the voluntary organizations as compared to those who were not associated with them. Thus, it is suggested that the voluntary agencies should try to expand their coverage and try to bring more and more women under its programs.

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