

Income Generation Capacity of Rural Women through Selected Entrepreneurial Activities (A Case Study of Nainital District)

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Abstract

women's role is limited to household affairs and farm activities, which, in general engage them for a longer hours each day. The women can be proved as a great resource for development process if properly managed and organized. The poor rural women need more to be self-reliant. Economically productive activities thus can significant improve the women's role in household and social decision making. Moreover, she can earn for her, maintain the earnings and can use this for herself and the children. Because, women's earning has a positive correlation with health, nutritional levels and education of children in the family. In the lack of identification of her strength, the potential in women for the development is going waste. All that required is to motivate poor rural women to participate in economically productive activities needed for their self-development and stability. Apart from agriculture, women must utilize her capacities through entrepreneurial activities to support their family income for further development. The study was conducted in Haldwani, Ramnagar, Nainital and Lalkhan Tehsils of Nainital District in Uttarakhand state. Rural women engaged in Shawl weaving, Carpet and mat making, Handicraft and embroidery work and Pine-wood work were taken as sample for this study which amounts to a total random sample of 60 female respondents. The income of the respondents increased significantly after taking up the selected entrepreneurial activities. The rural women utilized the income to fulfill the family requirements, for savings and on education of children. Further women reported changes in food, clothing and education of children. It can be said that income generating activities is a powerful tool for women to fight against object poverty and to become self-reliant and independent.

Keywords : Income Generation, Rural Women, Entrepreneurial Activities.

JEL Classification : E 24, E 25, I 10, I 20, J 11, J 16.

1. INTRODUCTION

In India, women with varied social,

economical, political, regional and linguistic backgrounds constitute half the nation's population. Women are the main component of a family set up but reality is different from the actual picture as rural women live in abject poverty and exploitation at home and in society. Traditionally, women's role is limited to household affairs and farm activities, which, in general engage them for a longer hours each day. The women can be proved as a great resource for development process if properly



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managed and organized. The poor rural women need more to be self-reliant. Economically productive activities thus can significantly improve the women's role in household and social decision making. Moreover, she can earn for her, maintain the earnings and can use this for herself and the children. Because, women's earning has a positive correlation with health, nutritional levels and education of children in the family. In the lack of identification of her strength, the potential in women for the development is going waste. All that required is to motivate poor rural women to participate in economically productive activities needed for their self-development and stability. Apart from agriculture, women must utilize her capacities through entrepreneurial activities to support their family income for further development. The present paper attempts to find out the income generation capacity of rural women through selected entrepreneurial activities in Nainital District.

2. GEOGRAPHIC AND DEMOGRAPHIC STATUS OF NAINITAL DISTRICT

Nainital is a tourist district of Uttarakhand State, situated in upper central north of India. It is a district of lakes. It's a division of Kumaon amounting to 954605 population as per 2011 census. Kosi is the main river of district. Total male population is 493666 and female population is 460939. Out of 954605, 582871 persons live in rural area while 371734 live in urban area.

There are 4 tehsils in Nainital District Haldwani, Ramnagar, Nainital and Lalkhan.

3. RESEARCH METHODOLOGY

The study was conducted in Haldwani, Ramnagar, Nainital and Lalkhan Tehsils of Nainital District in Uttarakhand state. Rural women engaged in Shawl weaving, Carpet and mat making, Handicraft and embroidery work and Pine-wood work were taken as sample for this study which amounts to a total random sample of 60 female respondents. For collection

of data, interview method was used. Data was collected through a structured interview questionnaire. Frequency and percentage were used to analyse the collected data.

4. RESULTS AND FINDINGS

(i) Shawl Making : Shawl Making is the basic entrepreneurial activity of Kumaon Division and also speciality of this area. Table 1 shows the change in income of 15 respondents in shawl making economic activity. The table clearly shows the shift of income level per month from their previous income. The change in income through Shawl Making economic activity is variant owing to the length of economic activity. The researcher has categorised the income groups in four basic groups. The original income stated by the respondents were wide diversified. Therefore, for the comfort ability of the study, the researcher has grouped it as stated in Table 1. Before starting this activity, 3 respondents were having no income while 12 respondents were having the income in range nil to Rs. 3000/- and there was no respondent in Rs. 3001-6000 and Rs. 6001-9000 range.

When the respondents started shawl making as an economic activity, they have earned much more than previously.

4 respondents were having the income under nil to Rs. 3000 per month range. 8 respondents have income under range Rs. 3001 to Rs. 6000. While only 3 respondents are having income under range Rs. 6001 to 9000.

Table 1.
Distribution of the respondents by their monthly income before and after starting the Shawl Making economic activity

(n = 15)			
S. No.	Income Wise Group (in rupees)	Before starting the activity	After starting the activity
1.	Nil	3 (20)	0
2.	0-3000	12 (80)	4 (26.67)
3.	3000-6000	0	8 (53.33)
4.	6001-9000	0	3 (20)
	Total	15	15

If we analyse through mid point calculations :

Before starting shawl weaving Economic Activity =

$$0(3 \times 0) + 18000 (12 \times 1500) + 0(0 \times 4500) + 0(0 \times 7500) = \text{Rs. } 18,000$$

After starting shawl weaving Economic Activity =

$$0(0 \times 0) + 6000 (4 \times 1500) + 36000 (8 \times 4500) + 22500 (3 \times 7500) = \text{Rs. } 64500$$

Percent increase in income

$$= \text{Rs. } 46,500 (72.09)$$

Thus, it can be said that through strengthening and supporting the potential of poor rural women in shawl weaving activity, their income raised 72.09 per cent.

(ii) Carpet and Mat Making : In Nainital District, carpet and mat making is a silent home based economic activity. Rural women in this area like this activity more comfortable. The reason is that they can also handle house hold affairs along with this economic activity. For this, 15 such women respondents have been selected and this is surveyed in all four sample tehsils. These sample respondents have started this economic activity in recent past. Five income groups have been spread over from nil, nil to Rs. 3000, Rs. 3001–6000, Rs. 6001–9000 and Rs. 9001–12000. Before starting this activity, there was none in nil category, 13 respondents were in nil to Rs. 3000/- category, Two in Rs. 3001–6000 category and none was in Rs. 6001–9000 and Rs. 9001–12000 category. While, they have transformed their income afterward to 1 in nil to Rs. 3000 category, 4 in Rs. 3001 to Rs. 6000 category, 5 in Rs. 6001 to Rs. 9000 and 5 in Rs. 9001 to Rs. 12000 category.

Table 2.
Distribution of the respondents by their monthly income before and after starting the Carpet and Mat making enterprise (n = 15)

S. No.	Income categories (in rupees)	Before starting the activity	After starting the activity
1.	Nil	0	0
2.	0-3000	13 (86.67)	1 (6.67)
3.	3001-6000	2 (13.33)	4 (26.67)
4.	6001-9000	0	5 (33.33)
5.	9001-12000	0	5 (33.33)
		15	15

If we analyse through mid-point calculations :

Before starting Carpet and Mat Making Economic Activity = $0(0 \times 0) + 19500 (13 \times 1500) + 9000 (2 \times 4500) + 0(0 \times 1500) + 0(0 \times 10500) = \text{Rs. } 28500$

After starting Carpet and Mat Making Economic Activity = $0(0 \times 0) + 1500 (1 \times 1500) + 18000 (4 \times 4500) + 37500 (5 \times 7500) + 52500 (5 \times 10500) = \text{Rs. } 109500$

Percent increase in income = $81,000 (73.97)$

Thus, it can be said that through strengthening and supporting the potential of poor rural women in Carpet and Mat Making, their potential is enhanced upto 73.09 percent.

(iii) Handicraft and Embroidery Work : Rural hill women used to earn money through different handicraft and embroidery work at home. Again 15 respondents have been selected and surveyed.

Four income groups have been identified i.e., nil, nil to Rs. 3000, Rs. 3001 to Rs. 6000 and Rs. 6001 to Rs. 9000. Before stating this activity, there were 3 persons in nil category, 12 were in nil to Rs. 3000 and none was in Rs. 3001 to Rs. 6000 and 3 in Rs. 6001 to Rs. 9000 Category.

Table 3.
Distribution of the Respondents by their monthly income before and after starting the Handicraft and Embroidery Work

S. No.	Income categories (in rupees)	Before starting the activity	After starting the activity
1.	Nil	3 (20)	0
2.	Nil-3000	12 (80)	4 (26.67)
3.	3001-6000	0	8 (53.33)
4.	6001-9000	0	3 (20)
		15	15

If we analyse through mid point calculation :

Before starting Handicraft and embroidery economic activity = $0 (3 \times 0) + 18000 (12 \times 1500) + 0 (0 \times 4500) + 0 (0 \times 7500) = \text{Rs. } 18000$

After starting the activity = $0 (3 \times 0) + 6000 (4 \times 1500) + 36000 (8 \times 4500) + 22500 (3 \times 7500) = \text{Rs. } 64500$

Per cent increase in income = $\text{Rs. } 46500 (72.09)$

Thus, it can be said that through strengthening and supporting the potential of poor rural women in Nainital District, their income rose 72.09 per cent an via handicraft and embroidery work.

(iv) Pine Wood Work : In rural hill area, women used to collect pine leaves, pine wood or dry flowers to make decorative items. Moreover, other soft wood like Pine, Deodar (cedar), Oak, Maple, Bhoj patra, Khnor and Alder are used to prepare these item another group of 15 respondents has been identified. Four income groups were analyzed i.e., nil, nil to Rs. 3000, Rs. 3001 to Rs. 6000 and Rs. 6001 and above.

Before starting this economic activity, 2 respondents were in nil category, 13 respondents were in nil to Rs. 3000 category, none in Rs. 3001 to 6000 and Rs. 6001 & above category.

While after starting this economic activity, 2 respondents were in nil to Rs. 3000 category, 10 were in Rs. 3001 to 6000.

If we analyse through mid-point calculations :

Before starting Pine wood work

$0 (2 \times 0) + 19500 (13 \times 1500) + 0$

$(0 \times 4500) + 0 (0 \times 6000) = \text{Rs. } 19500$

After starting Pine wood work

$3000 (2 \times 1500) + 45000 (10 \times 4500) +$

$18000 (3 \times 6000) = \text{Rs. } 66000$

Per cent increase in income = $\text{Rs. } 46500 (70.45)$

Thus, it can be said that through strengthening and supporting the potential of poor rural hill women in Pine wood work, their potential is enhanced upto 70.45 per cent.

Table 4.
Distribution of the respondents by their monthly income before and after starting the enterprise in Pine Wood Work

(n = 15)

S. No.	Income categories (in rupees)	Before starting the activity	After starting the activity
1.	Nil	2 (13.33)	0
2.	0-3000	13 (86.67)	2 (13.33)
3.	3001-6000	0	10 (66.67)
4.	6001 and above	0	3 (20)
		15	15

5. UTILIZATION OF INCOME BY THE RESPONDENTS

The data regarding utilization of income by the respondents presented in Table 5 reveal that 15 per cent of the respondents were spending their earned income on meeting out essential family requirements viz, food, clothing etc. It was astonishing to note that majority of respondents i.e. 28.33 per cent utilized such income in education of children viz., school fee,

uniform, note books etc. It was encouraging to note that 23.33 per cent (Rank 2) of the respondents saved some amount of money for future requirements or on unexpected expenditures. In an informal discussion, the respondents reported that they had maintained their accounts in bank and post office whereas 5 per cent of the respondents expressed that additional money received from entrepreneurial activities was used for medical treatment of family members. 5 per cent of the respondents spent their income for purchasing of agriculture inputs like sickle, khurpi, plough, spade where as

6.67 per cent of the respondents utilized the income for personal expenses i.e. buying of ornaments, clothes etc. While 10 per cent of the respondents have used this money.

If we use Ranking method, first Priority is Education of Children, second is savings, third is fulfilling the family requirements, fourth is repayment of debts, fifth is personal expenses and social functions. Medical Treatments and purchase of agriculture inputs come on sixth rank. It simply means that Education of children, savings, family requirement and repayment of Debts are in quick priority.

Table 5.

Distribution of the respondents by utilization pattern of income

(n = 60)

S. No.	Utilization of Income	Shawl making n= 15 (%)	Carpet & Mat making n = 15 (%)	Handicraft & Embroidery making n = 15 (%)	Pine wood work n = 15 (%)	Total * (%)
1.	Fulfilling the family requirement	2 (13.33)	2 (13.33)	0	5 (33.33)	9 (15)
2.	Savings	2 (13.33)	4 (26.67)	3 (20)	5 (33.33)	14 (23.33)
3.	Purchase of agriculture inputs	1 (6.67)	1 (6.67)	1 (6.67)	0	3 (5)
4.	Social functions	1 (6.67)	2 (13.33)	1 (6.67)	0	4 (6.67)
5.	Education of children	5 (33.34)	3 (20)	5 (33.33)	4 (26.67)	17 (28.33)
6.	Medical treatment	0	2 (13.33)	1 (6.67)	0	3 (5)
7.	Repayment of debts	2 (13.33)	1 (6.67)	2 (13.33)	1 (6.67)	6 (10)
8.	Personal expenses	2 (13.33)	0	2 (13.33)	0	4 (6.67)
		15	15	15	15	60

*Multiple response

6. CONCLUSION

On the basis of the findings, it can be concluded that all the selected entrepreneurial activities were found to be profitable to the rural hill women. The income of the respondents increased significantly after taking up the selected entrepreneurial activities. The rural women utilized the income to fulfill the family

requirements, for savings and on education of children. Further women reported changes in food, clothing and education of children. It can be said that income generating activities is a powerful tool for women to fight against object poverty and to become self-reliant and independent.

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