

Chapter-5

Summary, Conclusion and Recommendations

Empowering women means encouraging women to be self-reliant, generating confidence of facing the difficulties and making them economically independent.

For the economic empowerment of women it is needed to encourage them to come outside the boundaries of home and the invisible boundaries or limitations create by the rational and male oriented conservative society. The self-employment opportunities for women based on agriculture, local craft and household skills need to be created and upgraded by providing technological assistance, supporting with credit facilities and promoting through skill development training.

Empowering women through income generating activities by providing training in participatory group, involves training of women to access the market and resources, to upgrade their existing and acquired skills and utilize those skills for generating income through various entrepreneurial activities from production to marketing. In the process of empowerment, it should be considered that women should know their strengths, weaknesses, opportunities and threats (SWOT) and move forward to unfold their potential to achieve their goals.

In view of this the present study '***Empowering Women through Income Generating Activities: A Participatory Approach***' has been undertaken with the following objectives:

Objectives of the study

- 1 To study the personal and socio-economic background of women respondents.
- 2 To find out the interest pattern and skills of respondents.
- 3 To impart training for developing income generating skills of respondents through participatory training approach.
- 4 To access the impact of training on respondents.
- 5 To study the various constraints faced by respondents in doing their income generation work/activities.

Research Methodology:

The present study was conducted in the two villages of Kashi Visdhyapeeth block of Varanasi district situated in Uttar Pradesh a densely populated state of India, the name of the villages are Amara Khaira Chak and Awaleshpur. Total 270 respondents from 1800 houses, total 15 percent of the houses and 5 percent of the total female population from 5415 females of both the village. One female from every seventh house, who were interested to participate in study were randomly selected. A structured interview schedule was prepared according to the objectives of the study and administered on the respondents. For getting information from respondents, data were collected through personal interview method and through researchers own observation. A training programme based on training of various IGAs through PGT was prepared and training was imparted by dividing the 112 respondents of both the villages, who were interested to participate in training into four groups and training related to various IGAs as making potato papad, potato chips, making badi, making envelopes, making herbal tea and dish washing powder, production to marketing of the products through upgrading their existing skill was provided to respondents and follow up was done through structured interview schedule and the impact of training on respondents and change in their knowledge about various activities and were analyzed with the help of appropriate scale and statistical tools and techniques.

Statistical Analysis of Data:

The analysis of the data was done by coding and transferring the information on excel sheets on computer and statistical analysis was done by using the statistical package for the social science (SPSS 16 programme). Descriptive statistics including frequency, percentage, mean, standard deviation, were used for describing the background characteristics of the study group. Various statistical tests such as chi-square test, t- test, ANOVA F test and multivariate analysis were utilized to test for analyzing the association between socio-economic and demographic, other important variables with the various level of significance set as P < 0.05, 0.01 and 0.001 for all type of analysis.

Findings of the study:

The findings of the study in accordance with the objectives of the study has been presented below -

- 5.1** Findings about the socio-economic background information of the respondents.
- 5.2** Findings about interest pattern and skills of women respondents.
- 5.3** Findings about training developed for upgrading income generating skills of respondents through participatory training approach.
- 5.4** Findings about the impact of training on respondents.
- 5.5** Findings about various constraints faced by respondents in doing their income generation activities/ work.

5.1 Findings about the socio-economic background information of the respondents:

Age: Majority of respondents (48.9 %) belonged to the age group of 31 to 40 years, 33.0 % respondents were 30 and below 30 years where as 18.1 % respondents were of 40 and above 40 years.

Religion: Majority of respondents (97.3%) belonged to Hindu religion.

Caste: Majority of respondents (71.1%) belonged to other backward castes 28.9 respondents belonged to SC/ST and General Caste.

Marital status: Majority of respondents (90.0%) were Married and 10.0 % respondents were unmarried, widow and separated.

Educational status: Majority of respondents (56.6%) were illiterate and 16.7 % respondents were middle educated and 14.0 % respondents had high school level education and 3.05% respondents were undergraduates.

Occupation of the head of the respondents family: Majority of head of the families of respondents (79.3%) were labours and below 5.5% head of the respondents family were doing agriculture and animal rearing due to lack of agricultural land and animals.

Types of family: Maximum respondents (60.0%) belonged to nuclear family and 40.5% respondents belonged to joint family.

Size of family: Maximum Respondents (67.0%) had 5 to 7 members in their family and 13.0 % respondents had large family size consisting of 8 to 10 members.

Type of house: Maximum respondents (76.3%) had kachh-pakka house and rest of 23.7% respondents had tent/hut, kachha house and pakka house.

Ownership of house: Majority of respondents (97.4%) were living in their own house and 2.6 % were living in rented house.

Possession of agricultural land and its area: Majority of respondents (90.7%) had no agricultural land and only 9.8% respondents had land and maximum respondents (56.0%) had one biswa and 36.0% respondents had two biswa of land for agriculture.

Possession of household materials and animals: Maximum respondents (45.9%) had mobile/cell phone while 42.2% respondents had animals like cow, buffalo and goat, 33.0 % had fan, cycle (22.3 %) motorcycle (22.2%). Below 20.0% respondents had furniture, T.V. and almirah. Below 10.0% respondents had chara cutter machine, tube wells, chakki, sewing machine and fridge. No respondents had tractor and radio.

Earning of respondents: More than half of the respondents (51.1%) were earning and 48.9 % not earning.

Sources of Earning: One fourth of the respondents (25.0%) were earning through beads work and through labour work (working as labours in MNREGA, agricultural work and animal rearing).The source of earning of 15.0% respondents were agriculture, bedi making and skilled work, as they helped in making pottery to earn. Some respondents (2.9%) were shopkeepers, selling items of daily need and general use in temporary stalls like gumti.

Earning amount per month: Half of the respondents (49.3%) were earning upto 200 Rs. and 21.1% respondents were earning upto 201 to 400 Rs. per month. some respondents (18.0%) were earning 801 to 1000 Rs. per month.

Average monthly income of the respondents and their sources of earning: The maximum monthly income of the respondents were Rs. 837.14 and that was earned through labour work. Minimum average monthly incomes of the respondents were Rs.150.00 and it was earn through weaving fishing net as they receive less work in a month.

Socio-Economic Status of respondents: Majority of respondents (86.3%) were belonged to the upper-lower socio-economic status and 10.0% respondents belonged to the lower socio economic status with monthly per capita income (MPCI) of Rs. 1171.

Leisure time: Time and Duration of the leisure time-Maximum respondents (61.5%) had leisure time in afternoon; the duration of leisure time of maximum respondents (45.6%) was two hours and (38.1%) three hours per day.

Leisure time activities: Majority of respondents (41.5%) were involved in sitting with their family and (25.9%) in sleeping and taking rest while 4.8% respondents spent their leisure time by going outside from their home.

5.1.1 Social participation and mobility of respondents:

Membership in any organization: No respondents were the member of any organization related to the welfare and development of the women like youth organizations, mahila mandal, SHGs, cooperative societies and others.

Relationship with neighbours: Majority of respondents (66.3%) had average while 27.4% respondents had good relationship with their neighbours, this information was very useful for planning training with participatory approach and creating good environment for teaching–learning process.

Participation of respondents in social and religious activities: Majority of respondents (53.3%) sometimes while 8.9% respondents were often participates in social activities. Most of respondents (43.3%) sometimes and 20.0% respondents often participate in religious activity.

5.1.2 Market and marketing pattern of respondents:

Distance of market: Majority of respondents (38.1%) reported that distance of market from their home was 2 to 3 km. and 25.0% respondents said that it was 4 to 5 km and above 5 km. from their home.

Companion for marketing: Maximum respondents (53.3%) used to go to market with their family members while 22.6% respondents used to go to market with their family members and neighbours.

Frequency of going market and its relation with their age and educational status: Majority of respondents (49.3%) were never and 48.1% were sometimes used to go to market. Majority of them (86.2%) belonged to the age of 30 and below 30 years and 30.6% of them belonged to the age above 40 years. Majority of respondents whom were illiterate (52.9%) were never and 43.8% respondents who were literate sometimes go to market and maximum illiterate respondents (53.8 %) were sometimes and 44.4% literate respondents were never go to market for purchasing.

Places of shopping: All the respondents were shopping from local shops and maximum (81.1%) from haat, (70.7%) from venders, (36.6%) from wholesale shop and (30.0%) from fair and exhibition.

Purchasing pattern: Majority of respondents (38.9%) were purchasing from cash and (22.6%) from borrowing/bartering and 38.5% respondents used to purchase from both cash and borrowing /bartering.

Decision making of respondents Majority of respondents about (80-85%) never gave their opinion in important decisions of their family when they were disagreed with the decision. They were unable to take decisions about themselves and about the education, health and marriage of their children. It was found that women of the area were free to take decisions about election. Majority of respondents (70%) were sometimes and 25-30% respondents often took decision about casting vote and selecting leaders of their own choice.

5.1.3 Mass media exposure and sources of getting information:

Frequency of watching Television: Majority of respondents (84.9%) did not possess TV and 15.1% respondents had TV. Maximum respondents who possessed TV, they sometimes and (29.3%) often watch it and the respondents who did not possess TV (63.4%) were also used to watch it sometimes in the house of their friends and neighbours. It shows that unavailability of TV in their home did not restrict them to watch TV.

Types of programmes respondents liked to watch on TV: Maximum respondents (30-40%) were liked serials and entertainment programmes, news and advertisements on TV and 15 % respondent liked the programmes related to government plans and awareness and programmes based on women and interview. It shows that very few respondents were interested in watching programmes related to their development and welfare issues.

Sources of getting information: Majority of respondents (84.1%) were getting information through localities this is found because people trust each other and their community for getting information. 44.1% from mobile/TV/ radio and social media because 45.0% respondents possessed mobile/cell phone, 40.0% respondents get information through newspaper and meetings while 15-30% from pamphlet and hoardings.

5.1.4 Saving pattern of Respondents:

Possession of saving accounts: Majority of respondents (95.5%) had saving account and 4.5 percent respondents had no saving account.

Institutions and agencies of saving: All the respondents who had saving accounts, their accounts were in banks.

Frequency of self- operating their account: Very few (4.7%) respondents reported that they often operate their saving accounts themselves while 12.1 percent respondents sometimes and majority respondents (83.2%) never operate their accounts themselves. This is because of lack of interest and awareness. Women trust their family members and depends on them for operating their saving accounts.

5.1.5 Information about loan/Credit :

Respondents' status of taken loan and its relation with their caste and socio economic status: Majority of respondents (74.8%) had not taken any type of loan while 25.2% respondents had taken loan. 26.5% respondents belonged to OBC and

21.6% respondents who had taken loan belonged to SC/ST caste. Statistically there is no significant difference in taken loan among SC/ST and OBC caste. Majority of respondents (44.4%) who had taken loan, belonged to the lower socio-economic status followed by 23.6% from the upper lower socio economic status. There was significant difference in proportion of respondents taken loan among all socio-economic status. It shows that people belonged to lower socio economic status majority of them were taken loan people of other upper SES.

Purpose of taken loan: Majority of respondents (44.1%) had taken loan for the purpose of marriage followed by 42.7 % respondents who had taken loan for other purposes like health, food, education and causalities.

Sources of taken loan: Majority of respondents (73.5%) had taken loan from their neighbours, friends and relatives. The reason behind this finding is that they did not need guarantor for taken loan and paper work is also not needed they trust each other for giving and taking loan.

Amount of loan (in rupees): Majority of respondents (48.5%) had taken an amount of Rs. less than 1000 as loan followed by 35.3% respondents had taken an amount of Rs. 1000 to 2000 as loan respectively.

Repayment status: Majority of respondents (47.1%) often returned their loan while 32.3 percent respondents had not returned their loan till the time of survey. They stated the reason that they were trying to return it but due to various difficulties they were unable to do so.

Respondents interest in starting IGAs by taking loan and reasons for not taking loan for this. Maximum respondents 33.7% were not interested in starting income generating activities by taking loan and 66.3% respondents could not say about this. Maximum respondents (33.0%) said that they were unable to repay loan, 30.8% respondents would not get support from their family, rest of respondents were not free to take decision and were unable to pay the interest of loan and were already in debt.

5.2 Finding about the Existing skills of the respondents:

Existing skills of respondents: Majority of respondents (51.1%) had cooking skills followed by 23.7% respondents had skills of making papad, badi chips and few respondents (below 10 %) had general skills of sewing, kitting, embroidery and skills related to beauty parlor.

Interest and willingness of respondents to learn various income generating activities: Majority of respondents 60-70% respondents were willing to learn various skills/activities i.e. making envelops, making of dish wash powder from ashes, badi making, making herbal tea, making potato papad and potato chips.

Knowledge about possessing any income generating skills: Majority of respondents (82.6%) had no knowledge about possessing any skill through which they can generate income.

5.3 Training for developing income generating skills of respondents through Participatory Training Approach:

Participation of respondents in any type of training: Majority of respondents (97.4%) had not taken participation in any type of training related to skill development or income generation.

Interest of respondents in participating in training related to IGAs and its relation with their age, caste and educational Status- Majority of respondents (46.3%) were interested to participate in training of IGAs while 16.7% respondents were not interested. Maximum (55.1%) respondents were above 40 years and half of the respondents of 31-40 years were interested to participate in training of IGAs. Females of above 40 years were more interested in learning than females of other age groups Statistically it was found that there is significant difference in the interest of respondents among different age group and 48.6% respondents belonged to SC/ST caste while 45.4% respondents belonged to OBC. The percentage of population of SC/ST caste was low in the area but their interest in taking participation is more than the females of OBC. Maximum respondents

who were interested (51.6%) were illiterate and 39.3% were literate. Illiterate females were more interested than literate females to participate in training there is no significant difference among different caste, educational status and interest of respondents in participating in training related to income generation.

Interest of respondents in participating in PGT and its relation with their age, caste and educational Status: Most of the respondents (60.4%) were interested to participate in PGT. Majority of respondents (83.1%) belonged to above 40 years. 48.6% respondents belonged to SC/ST caste while 45.4% respondents belonged to OBC. 61.4 % of illiterate respondents and 59.0 % of literate respondents were interested to participate in PGT. Illiterate respondents were more interested than literate respondents. Statistically it was found that there is significant in the interest of respondents among different age group and educational status of respondents and there is a variation in the interest of respondents among different caste of respondents in participating in training related to income generation and this variation was not significant.

Reason for learning IGAs in (PGT): Majority of respondents (87.11%) reported that they feel social security followed by 77.3% respondents reported that it was interesting to come and work together,(69.3%) it was easy for them to reach at the training spot and (66.3%) said there was no objection from their family for going together with other women.

Reasons for not taking interest in learning IGAs in PGT: Majority of respondents 45.0% reported that they had no experience and 27.5% respondents said that they had family pressure followed by 20.0% respondents reported the reasons that they were unable to adjust in group and 7.5% respondents said that there was lack of social contact /communication respectively.

Expectations of respondents for taking the type of training: Majority of respondent (57.4 %) expected that training should have many qualities i.e. it should be easy to learn, time, money and labour saving, place of training should be near to their home and it should be organized according to their sphere time.

Willingness to work for income generation: 21.4 % respondents were willing while 35.7% were not willing to work for income generation rest of respondents (42.9%) were not sure about their willingness to work for income generation.

Willingness of respondents to work for income generation by using their small savings: Majority of respondents (45.2%) could not say about their willingness 33.0 % respondents said yes they were willing and (21.9%) were not willingness to work for income generation by using their small saving.

Respondents' interest in working in group for starting IGAs by collecting money: Majority of respondents (51.5%) replied that they could not say about their interest and 29.6% respondents said yes about their willingness to work for income generation by using their small saving and 21.9% percent respondents said no about their interest in working in group for starting IGAs by collecting money.

Knowledge of respondents about micro and small scale enterprise: Majority of respondents (91.1%) had no knowledge about micro and small scale enterprises.

Knowledge of respondents about the facilities required for starting any income generating work: Majority of respondents (67.7%) had low level of knowledge and 30.4% respondents had average level of knowledge about the facilities required for starting income generating work.

Purchasing of packed products and use of simple mathematics and manage money matters: Majority of respondents 55.9% were rarely and 39.3% respondents were sometimes purchase packed products. Majority of respondents (54.4%) rarely used to do simple mathematics while 16.3 percent respondents often used to do it. Maximum respondents (39.3%) were sometimes and 34.1% respondents rarely manage money matters.

Keeping general records (about works/selling/purchasing) and reasons for not keeping records: Majority of respondents (54.8%) respondents did not keep general records of their work/selling/purchasing.

Majority of respondents (29.8%) said they remember the records, 18.9% respondents said that they had no knowledge of keeping records rest of respondents said that their children keep the records and it was not needed to keep records and employer himself keeps the records.

5.3.1 Knowledge of respondents about various IGAs before taking training:

Knowledge about the procedure of making potato papad: Majority of respondents (52-62%) had average knowledge about selection and preparation of potatoes, ingredients to mix, preparation of dough, making of papad. Majority of respondents above (60 %) had low level of knowledge about tools and techniques used in making papad and drying procedure of making papad. No respondents has high level of knowledge about the procedure of making potato papad.

Knowledge about the procedure of making potato chips: Majority of respondents (50-60%) had low level of knowledge about selection and preparation of potatoes, Peeling and cleaning of potatoes, tools and technics of making chips, process after cutting potatoes, drying procedure adding spices. Majority of respondents (51.0%) had average knowledge about boiling and adding ingredients and frying procedure of making potato chips. No respondents had high level of knowledge about the procedure of making potato chips.

Knowledge about the procedure of making badi: Majority of respondents (50-57%) had low level of knowledge about selection of dal, selection of dal, preparation of dal, adding ingredients, tools and technics of making badi and drying of badi. Majority of respondents (53.7%) had average knowledge about post drying procedure of making badi. No respondents has high level of knowledge about the procedure of making badi.

Knowledge about the procedure of making envelopes: Majority of respondents (50-60%) had low level of knowledge about selection of paper, folding and cutting of papers, preparing gum and making of envelopes. Half of the respondents

(50.0%) had average knowledge about making of bundles. Only 20.0% respondents have high level of knowledge about making of bundles.

Knowledge about the procedure of making herbal tea: Majority of respondents (53-65%) had low level of knowledge about types of tea, adding spices in tea, making of herbal tea. Above 50.0% respondents has average level of knowledge about spices used in tea, grinding of spices.

Knowledge about the procedure of making dish washing powder of ashes: All the respondents had average knowledge about uses of ash, above 50% respondents had low level of knowledge about citrus products used for washing dishes, uses of peels (fruits) and refining ash. Majority of respondents (60%) had low knowledge about drying and making powder of peels and 60% respondents had low knowledge about making dish wash powder.

Knowledge about the procedure of packaging and labeling: Majority of respondents (70-85%) had low level of knowledge about Importance of packaging of product and Importance of labeling of product and 50-60 % respondents had low level of knowledge about packing of products and matters written on packet/label

Knowledge about deciding the cost of product and weighing and measuring of products: Maximum respondents (60-70%) had low level of knowledge about deciding the cost of product and weighting & measuring of product.

5.4 Findings about Impact of training on respondents:

5.4.1 Socio economic background of respondents participated training of learning various IGAs in PGT:

Age: Majority of respondents (54.5%) belonged to the age group of 31-40 years followed by 26.8% respondents belonged to 30 and below 30 years age group. 18.7 percent respondents belonged to above 40 years of age group.

Caste: Majority of respondents (71.4 %) belonged to other backward castes followed by 28.6 % respondents belonged to the schedule caste and schedule tribes.

Religion: Majority of respondents (97.3%) were Hindus and very few (2.7%) respondents were Muslims.

Marital status: Majority of respondents (92.9%) were married, below 5% percent respondents were unmarried and widows.

Educational status: Majority of respondents (62.4%) were illiterate and rest of respondents (37.6 %) were literate.

Types of family: Majority of respondents (57.1%) had nuclear family while 42.9% respondent had joint family.

Size of family: Majority of respondents (67.0%) had 5 to 7 members in their family while 17.0% respondents had 2 to 4 members and 16.0% respondents had 8 to 10 members in their family.

Type of house: Majority of respondents (71.4%) had kachha-pakka type of house. While about 10% respondents had hut / tent, kachaa house and pakka house

Status of earning: Majority of respondents (53.6%) were earning and rest of (46.4%) respondents were not earning.

Sources of earning: One fourth of the respondents (25.0%) were earning through bead work and about 20.0% respondents were earning through labour and making bedi, pottery/skilled work. 8.3% respondents were earning through agriculture. 3.3% were shopkeepers and rearing animals.

Socio-economic status of respondents: Majority of respondents (83.0%) belonged to upper lower socio economic status. The monthly per capita income of the respondent's family was Rs.1195.80.

Availability of leisure time: Majority of respondents (66.1%) had leisure time in afternoon.

Duration of leisure time: Majority of respondents (44.7 %) had leisure time of two hours and 33.9 % respondents had three hours.

Leisure time activities: Majority of respondents (45.5 %) spent their leisure time by sitting with their family and 25.9 % respondents spent their leisure time by sleeping and taking rest.

Information about saving: Majority of respondents (95.5%) had saving account and all the respondents had their saving account in bank, maximum respondents (83.2%) never operate their accounts themselves.

Existing skills of respondents: Majority of respondents (85.4%) had cooking skills and 25.9% respondents had pickles/ papad/ badi making skills. Very few (1.8%) respondents had embroidery and slated to skills beauty parlor.

Participated in training: Majority of respondents (97.3%) had not participated in any type of training while very few (2.7%) respondents had participated in any type of training.

Interest in taking training: Majority of respondents (92.8%) were interested in taking training while 3.6 percent were not interested in it.

Expectations for taking the type of training: Majority of respondent (57.4 %) expected that training should have all the qualities; it should be easy to learn, time, money and labour saving, place of training should be near to their home and it should be organized according to their sphere time.

Interest in learning in participatory group: Majority of respondents(91.1%) percent were interested in learning income generating activities in participatory group training while 3.5% respondents were not interested in it.

Willingness to work for income generation: 21.4 % respondents were willing to work for income generation while 35.7% were not willing and 42.9% were not sure about their willingness to work for income generation.

Willingness to learn various skills in training: Majority of respondents 60-70% respondents were willing to learn various skills/activities i.e. making envelops, making of dish wash powder from ashes, badi making, making herbal tea, making potato papad and potato chips.

Knowledge about micro and small scale enterprise: Majority of respondents (91.1%) had no knowledge about micro and small scale enterprise.

Knowledge about facilities required for starting income generation work: Maximum respondents (58.9%) had average and 33.0% respondents had low level of knowledge about facilities required for starting income generation work.

5.4.2 Impact of training on knowledge of respondents about various IGAs before and after taking training-

Information about respondents SES and general background, their existing skills and interest pattern were collected and according to their expectations about training, interest and willingness to learn various IGAs in PGT, their saving pattern, credit and loan facilities, decision making and mobility, social participation and marketing trends, availability of leisure time and resources a training programme about various IGAs were designed and implemented with participatory group training approach, an environment of teaching - learning process through learning by doing was created and respondents learned various activities in training through learning by doing method and their change in knowledge were observed and statistically analyzed. It was found in the result that there was highly significant impact of training was found in the knowledge of respondents. The result clearly shows that there was highly significant impact of training programme regarding knowledge of getting loan for starting IGAs and agencies which provide loans for IGAs on respondents.

Knowledge of respondents about procedures of making potato papad before and after taking training: Respondents had taken the training of procedures of making potato papad and their change in knowledge before and after taking training was analyzed. Statistically it was found that there is highly significant impact of training on average knowledge of respondents about various procedures of making potato papad i.e. selection and preparation of papad, ingredients to mix, preparation of dough making papad ,tools and techniques use in making papad and drying procedure of making papad.

Knowledge of respondents about procedures of making potato chips before and after taking training: Respondents knowledge about making potato chips before and after taking training were analyzed and it was found that there is highly significant impact of training on respondents increase in knowledge about selection and preparation of potato, peeling and cleaning of potato, tools and techniques of potato and process after cutting potato, boiling and adding ingredients in potatoes, drying and frying procedure of potatoes and adding spices.

Knowledge of respondents about procedures of making envelopes before and after taking training: The impact of training on respondents' knowledge about procedures of making envelopes is statistically found to be highly significant. There is a positive and significant increase in knowledge of respondents about selection of papers, folding and cutting of papers, preparing gum, making envelopes and bundles of envelopes.

Knowledge of respondents about procedures of making herbal tea before and after taking training: Respondents had provided the training of procedure of making herbal and highly significant impact of training was found by calculating and analyzing the average knowledge score of respondents about procedure of making herbal tea i.e. types of tea, spices used in tea, grinding spices, adding spices and making of herbal tea before and after taking training.

Knowledge of respondents about procedures of making dish washing powder of ashes before and after taking training: The result also shows that there was

highly significant improvement in respondents knowledge regarding procedures of making dish washing powder of ashes i.e. uses of ashes, citrus products used for washing dishes, uses of peels of fruits, drying and making powder of peels, refining ash and making dish washing powder.

Knowledge of respondents about procedures of Packaging and labeling of the products before and after taking training: The result determines the fact that there was highly significant increase in respondents' knowledge was observed after learning in training regarding packing of products, importance of packaging of products, matters written on products, importance of labeling of products, deciding the cost of the products and weighing and measuring of products.

The overall knowledge of respondents about various IGAs before and after taking training: The overall knowledge of respondents was assessed about different dimension of various IGAs i.e. making potato papad, making potato chips, making badi, making envelopes, making herbal tea, making dish washing powder of ashes and packing and labeling were increased after taking training and the statistical t-test shows the fact that the increase in average knowledge score after taking training of various income generating activities in each and every subject was found to be statistically highly significant.

5.5 Impact of training after follow up:

Participation of respondents in training: Half of the respondents had taken active participation while rest respondents had taken partially active participation in the training.

Recall about learnt skill (learnt in training): Majority of respondents (66.1%) partially remembered the activities and 19.6% respondents said yes they remembered the activities learned in training.

Using learnt skills for household purpose: Majority of the respondents (45.5%) sometimes and 25.1% respondents were using those skills when it was needed,

19.6% respondents never and 9.8% respondents were always using learnt skills for their household purpose.

Using learnt skills for income generation: Majority of the respondents (70.6%) were never while 19.6% respondents sometimes and 9.8% respondents were using learnt skills when it was needed.

Respondents work for income generation after taking training of various IGAs: Majority of the respondents (42.8%) were reported that they were doing nothing for income generation at the time of survey or follow up of training followed by 41.1% respondents said that they were doing the same work which they were doing before taking training respectively. 12.5% respondents were doing both the work, the same work they were doing before taking training and the work they learnt in training according to their comfort. Rests of 3.6% respondents were doing the work they had learnt in training.

Leisure time activities of respondents at the time of follow up of training and trend of spending leisure time before and after training at the time of follow up: The major changes in the trend of respondents were found that 8.9% respondents who were spending their leisure time by watching television before training, majority of them 18.2 % respondents spent their leisure time with neighbours, 9.8 % respondents spent their time by sitting with their family, 7.1% respondents still spent their leisure time by watching television, 6.9% respondents used to spent their leisure time by sleeping and taking rest and no respondents used to spent their leisure time by going outside their home at the time of follow up of training.

The result throws light upon the fact that the trend of spending leisure time by going outside home was reducing only few respondents (7.84%) were going outside their home to spend their leisure time at the time of follow up.

Respondents contact with fellow participants of training: Majority of respondents (36.6%) said that they sometimes connected with their fellow participants of training followed by 33.9% respondents were not connected with

their fellow participants and 29.5% respondents said they were connected to their fellow participants of training respectively.

Opinion of respondents about doing income generating work in group: Majority of respondents (95.5%) said that they were never doing income generating work in group followed by 4.5% respondents were sometimes doing income generating work in group respectively. No respondents were always doing income generating work in group.

Difficulties faced by respondents in working with group for income generation: Half of the total respondents had faced the personal difficulties, group difficulties and difficulties related to leadership and guidance in working for income generating in group.

Opinion and decisions of respondents about working for income generation, if they were connected to any factory /institution: Half of the total respondents said that they depended on the decision of their family followed by 23.2% respondents said that they would decide when the chance was provided to them and 21.4% respondents clearly said yes they work for income generation, if they were connected to any factory or institution respectively.

Various constraints faced by respondents in doing income generating works self or in participatory group: The opinion of respondents about always facing various types of constraints in doing income generating activities (IGAs) self or in group were found and it was revealed that majority of respondents (75 to 95%) were facing the constraints of lack of motivation and guidance (75.9%), they had no proper place to work (77.7%), they found traditional work was more easy to do (77.7%), they reported that they were less educated for doing IGAs (80.4%) and they found it was easy to work under others (92 %).

It was also found that 50 to 75 % respondents were facing the constraints of lack of professional properties (61.6 %), difficulty in taking loan (64.3%), lack of proper tools and machinery (65.2 %), lack of skills to maintain qualities of the

product (67.9%), extra pressure of household work (70.5%), lack of exposure (74.1%) and lack of money and capital (75.0%).

Below 50 % respondents reported that they were unable to take responsibilities (27.7%), they had lack of confidence(28.6%), they required an guidance and support (29.5%), they had lack of experience (31.2%), no support from their family (32.1%), they had lack of knowledge and cleverness (38.3%), they had lack of leadership qualities (39.3%), they were unable to take risk (42.0%), they had lack of work efficiency (45.5%) and it was difficult for them to reach in market to purchase and sell their products (50.0%). It was also revealed that some respondents were never facing some constraint in doing IGAs self or in group, the constraints were like unable to take responsibility (22.3%), unable to take risk (12.5%) and no support from family (12.5%), lack of confidence (10.7%), lack of knowledge and cleverness (5.7%), lack of leadership qualities (3.6%), required guidance and support (3.5%).Lack of experience (0.9%) and lack of work efficiency (0.9 %).

Hypothesis and results of the study-

The comparison of hypothesis with the results of the study were discussed below-

1. According to the hypothesis of the study the larger population of the area belong to lower socio economic status but the results of the present study shows the fact that the larger population of the area belonged to the upper lower socio economic status with monthly per capita income of Rs.1171.10 ± 402.70. Calculated with the help of revised SES scale of B.G. Prasad.
2. According to the hypothesis majority of females are more interested to learn different types of skills for earning money. The findings of the study were similar to the hypothesis of the study that majority of respondents were interested in learning different types of income generating activities and skills. In the present study about 42.0% respondents had participated in the training

and learnt various IGAs for starting their own enterprise self or in participatory group.

3. According to the hypothesis of the study majority of females are interested in starting their own work for income generation but according to the result of the study it was found that majority of respondents were not interested in starting their own work for income generation. Only 5% respondents were shown their interest but due to many difficulties they were not interested to start their own work for generating income.
4. The hypothesis of the study that there is a highly significant impact of training programme on the learning of females to increase their knowledge about various activities. The result of the study throws light upon the fact and accepts the hypothesis that there was highly significant impact of training on the learning of respondent. The knowledge of respondents about various income generating activities were increased after taking training.
5. The result of the study presents the fact that the hypothesis of the study that participatory training method increases the result of training or teaching-learning process is true. Majority of respondents were interested to participate in taking training of IGAs in participatory group as it was easy for them to reach at training spot, it was interesting for them to come and work in group, they felt social security in coming and learning together and had no objection from family. The interest of respondents in learning through PGT increased the knowledge of respondents.
6. The findings of the results about the constraints faced by women in starting their own work for income generation was found as per the hypothesis of the study that there are large numbers of constraints faced by women to start their own income generating activities. The result of study reveals the fact that majority of respondents were facing various types of constraints as lack of motivation and guidance, they had no proper place to work, they found traditional work was more easy to do, it was easy to work under others, lack of education and professional properties, difficulty in taking loan, lack of

proper tools and machinery, lack of skills to maintain qualities of the product, extra pressure of household work, lack of exposure and experience, lack of money and capital, were unable to take responsibilities, lack of confidence, they required an guidance and support, they get no support from their family they had lack of leadership qualities, knowledge and cleverness, they were unable to take risk, they had lack of work efficiency, it was difficult for them to reach the market.

Conclusion:

On the basis of results of the present investigation, the following conclusion may be drawn:

The present study entitled "*Empowering Women through Income Generating Activities: A Participatory Approach*" was conducted in Varanasi district of Uttar Pradesh. Varanasi district comprises of 8 blocks out of which one block Kashi Vidhyapeeth block was purposively selected for the present study. This block consists of 88 villages out of which two villages Amara Khaira chak and Awaleshpur were randomly selected for the study. One female of every seventh house total 15% of the house were selected and 5% of the total female population was selected for the study. The sample size of the study was 270 respondents who were interested to participate in investigation socio demographic profile of respondents, their interest patterns and to develop and implement a training programme of income generating activities through participatory training method and find out the impact of training and constraints faced by women in doing income generating work.

As per the objectives of the study a training program was organized and implemented to contribute in women empowerment by exploring the aspects of entrepreneurship. The participants were exposed to various aspects of planning, development and management of small businesses so that by the end of the training they were able to facilitate, initiate, organize, and manage small businesses effectively and profitably.

According to the objectives of the study a structure interview schedule was prepared and data were collected with the help of personal interview method and researcher's own observation. Data were analyzed with the help of appropriate statistical tools and results were drawn from it.

The result of the study shows that majority of respondents were 30 to 40 years of age group, Hindus, married, illiterate and belonged to other backward castes, lives in joint family, had kachha-pakka house and belonged to upper lower socio economic status. Majority of respondents had no land for agriculture, half of the respondents were earning and earning through labour work and beads work. The average monthly income was Rs 837.14 and earn through labour work. Majority of respondents had leisure time in afternoon upto 2 to 3 hours per day and majority of respondents spent their leisure time by sitting with family. Restriction were often imposed on respondents for going outside home, majority of respondents participates in social and religious activities.

Majority of respondents never took decisions in the decisions of their personal life, life of children and family. Majority of respondents often took decision about casting vote and selecting leader of their own choice. Maximum respondents were getting information localities and liked to watch serials and entertainment programmes. Majority of respondents were interested in learning income generating activities through PGT. Maximum respondents had low level of knowledge about getting loan and agencies which provide loan for starting IGAs, micro and small enterprises and facilities required for stating enterprise. Maximum respondents had saving accounts but very few of them operates it themselves. One fourth of total respondents had taken loan majority of them were belonged to the upper lower SES. The major purpose of taken loan was marriage and other purposes like health, food, education and causalities. They took loan from their neighbors, friends and relatives.

Majority of respondents had participated in the training and learnt various IGAs in PGT. The knowledge of respondents about making potato papad, chips,

badi, envelopes, herbal tea and washing dish washing powder of ashes, packing and labeling of products etc. were increased. Participatory group training approach has a positive and significant impact on teaching learning process. Some respondents were interested in starting their income generating works by small savings and through collecting money in group.

At the time of follow up it was found that majority of respondents were doing the same work they were doing before training and some respondents were doing nothing. Maximum respondents were using IGAs for their household purpose and some respondents were using learnt skills when it was needed to generate income. Majority of respondents were facing the difficulties of personal, group and leadership and guidance. Maximum respondent were interested to work for income generation if they were connected to any institution some respondents were depend on the decision of their family. Maximum respondents were facing many constraints related to personal and professional competencies, lack of education, experience, capital and credit, support, guidance and leadership, experience and confidence, marketing and exposure, family pressure and pressure of household work, some respondents reported that traditional work is easier than new work and it is easy to work under others.

The Major findings of the research may be concluded as:

Majority of respondents belonged to the upper lower economic status. Majority of respondents had never taken part in any time of training but they were interested in learning various types of skills for generating income through participatory group training because it was interesting and easy for them to participate in. Participatory group training has a highly significant impact on the increase of knowledge of respondents about various income generating skills, after taking training respondents were confident to start their own income generating work self or in group. But due to not interested in taking loan and starting their work from their small savings or by collecting money in group, they were unable to initiate. Women were facing many difficulties and constraints at personal level

or at group level to start their own work for income generation. They reported that they need financial support, guidance and leadership to work. They need repeated training with support at every level of production to marketing to establish their income generating works.

For making them economically empowered it is very necessary for them to get support from their family, society and from government, non-government and voluntary organizations.

They were feeling more comfortable with their earning sources like labour work, beads work, beedi rolling, pottery making and weaving fishing net because they had no liabilities on them, related to managing raw materials and marketing. Majority of respondents were interested in working with any income generating institutions and organizations to be linked up. They had lack of decision making power for deciding about starting work for income generation. This is also necessary to involve their head of the family, their husband or other responsible family member to understand advantages of training and starting their own work through learning various income generating activities. They were interested in working from their home with support of their family members. They had lack of decision making power for deciding about starting work for income generation.

This is also necessary to involve their head of the family, their husband or other responsible family member to understand advantages of training and starting their own work through learning various income generating skills. They were interested in working from their home with support of their family members.

Recommendations:

In the light of findings of the study, researcher with her own observation and experience suggests and recommends for the future studies to the researchers, policy makers, administrators, government and non-government organizations, voluntary organization economist and social workers/activists.

- 1 It is recommended that to give a boost to economic empowerment of women, training programme based on IGAs should be developed and implemented and awareness should be created about the advantages of training and its uses in generating income.
- 2 It was suggested that government and non-government organizations should take initiative to provide self-employment opportunities to the women, to create easy procedure of taking and repaying loans, and should try to link them with income generating institutions and organizations.
- 3 Training based on participatory group approach can ensure better training learning opportunity.
- 4 Training should be based on the needs of the women and should cover all the aspects of subject matter.
- 5 Income generating activities, employment opportunities and incentives both should be provided in training to motivate women.
- 6 A session of advantages of training and its implication for income generation should be organized along with the head of the family or husband of the trainee women. This will result the support to the women to start their own income generating work.
- 7 Only training for skill development alone cannot ensure women empowerment other aspects of empowerment should also be developed.
- 8 Marketing linkages and support to women to sale their products should be ensured.
- 9 Researcher can take better support from local government, social workers and activists, government and private institutions, factories and markets, businessman and agencies which provide employment opportunities in village.
- 10 Good practices, policies and support systems should be promoted for generating self-employment.

- 11 Marketing, advertising and branding strategies for small businesses should be encouraged by the policy makers.
- 12 There are elements of empowerment through income generation program. However, an 'income generation program' alone is insufficient to address the complex relationships affecting how these women and their households' access to resources, address decision-making, well-being and livelihood at the household level.
- 13 Income generation program should be strengthened and should expand their support to resource poor women.
- 14 Agencies and organizations providing loan for income generation should conduct proper meeting with people who required loan, in which they must tell them about the use of loan in proper business.
- 15 Government policy on the status of women plays an important role in empowering women in social as well as economic factors of empowerment. If government and other developmental partners work together in addressing these issues, they could better address the need of rural women.
- 16 Strategies to combat the lack of empowerment must address not only the immediate need of rural women but must also focus on the root cause of women's powerlessness.
- 17 Incorporate programmatic elements such as literacy, skill based training or leadership opportunities that contribute to women's empowerment.
- 18 Bring women and women's perspectives into the governance, management, and implementation of microfinance programs.
- 19 Reforms and reorientations of local norms, traditions are vital tools in the process of empowerment.
- 20 Participants would be encouraged to save some specific amount every week or month and train and motivate women to utilize their small savings for income generation.

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