



# EMPOWERING RURAL WOMEN THROUGH LIVELIHOOD INITIATIVES OF NGO: AN IMPERATIVE STUDY OF BIHAR

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**Abstract:** The present study explores the empowerment of rural women through initiatives of Non-Governmental Organization (NGO) of Bihar. Being a part of Ph.D. thesis, 450 rural women from 3 districts three districts of Bihar were selected and data was collected during the year 2023-24. This study adopted a descriptive approach, using structured close-ended questionnaires through quantitative analysis involving interviews and surveys to collect information. The study explored the economic efficacy of livelihood initiatives of NGO for rural women in specific regions of Bihar. This study found that tailoring emerges as the most widely adopted activity, with an engagement rate of 97.33%, reflecting its accessibility and practicality as a sustainable source of income for rural women of Bihar. The investigation also identified a substantial increase in the ownership of assets such as land, livestock, household goods, vermi pit etc. Income, expenditure, and savings demonstrated statistical significance after association with the livelihood initiatives. Income in tailoring, papad making, handicrafts, homestead farming etc. improved significantly after engaging in livelihood initiatives of NGO.

**Key Words:** NGO, Livelihood initiatives, Asset, Income, Expenditure, Savings.

## 1. INTRODUCTION :

NGOs play a crucial role in promoting the economic empowerment of rural women by introducing livelihood programs tailored to local contexts. A study by Kabeer (2001) emphasizes the importance of financial independence in achieving empowerment, suggesting that income-generating activities initiated by NGOs, such as skill training in handicrafts and small-scale entrepreneurship, can significantly enhance women's autonomy and economic status. Further, Roy and Dubey in 2019 examines NGOs in Bihar that provide microfinance services, helping women gain financial literacy and access to small loans. These initiatives enable women to invest in sustainable income-generating activities, thereby reducing their reliance on male family members for financial security. Agarwal (2018) states that such initiatives, particularly those aimed at enhancing agricultural productivity, can increase women's contributions to family income and boost their social status within rural communities. Self-help groups (SHGs) promoted by NGOs have proven to be effective in mobilizing rural women and fostering community solidarity. According to Chaudhary and Pandey (2018), SHGs in Bihar have played an essential role in increasing women's participation in decision-making processes at both household and community levels. Through group activities, SHGs create a support system for women, allowing them



to share knowledge, access credit, and engage in collaborative economic activities. Additionally, Verma (2020) points out that the social capital created through SHGs provides women with a platform to collectively address issues related to health, sanitation, and education in their communities. Handicrafts and artisanal work have been central to the livelihood strategies implemented by NGOs for rural women in Bihar. Research by Singh et al. (2019), specifically referencing the Indian Journal of Extension Education, highlights that training women in traditional crafts, such as weaving and pottery, not only preserves cultural heritage but also provides a sustainable source of income. The study further emphasizes that the NGO-led marketing support for these products allows rural women to reach broader markets, ensuring fair compensation for their work. While NGOs have made considerable strides in empowering rural women, they encounter challenges that impact the effectiveness of their programs. According to Bajpai and Mishra (2021), limited funding, inadequate infrastructure, and cultural resistance pose significant barriers. In Bihar, where traditional gender norms are deeply entrenched, initiatives aimed at empowering women often face resistance from community leaders and even family members, which can restrict women's participation in NGO activities. Patel and Jha (2022) suggest that NGOs need to integrate awareness campaigns about women's rights and the benefits of gender equality into their programs to address these socio-cultural challenges. Another important aspect of empowerment through NGO initiatives is the positive impact on health and nutritional security for rural women and their families. Pandey et al. (2020) point out that NGOs in Bihar often integrate health awareness and nutritional education programs into their livelihood projects, aiming to improve overall well-being. For instance, the study found that women participating in NGO-led agricultural training programs are more likely to adopt nutrition-sensitive farming practices, which contribute to food security and improve household nutrition. Empowerment extends beyond economic gains; several studies discuss how NGO initiatives help rural women in Bihar gain socio-political empowerment. Desai (2017) describes how NGOs advocate for women's rights and encourage participation in local governance. By educating women on legal rights and involving them in community decision-making processes, NGOs are creating an environment where women feel empowered to influence social and political spheres traditionally dominated by men. The alignment of NGO activities with sustainable development goals has also been highlighted in recent literature. According to Rana and Kumar (2023), NGO-led livelihood programs that focus on sustainable agricultural practices, renewable energy, and environmentally friendly craft production contribute to both women's empowerment and environmental sustainability. In Bihar, this dual approach helps ensure that the progress made in empowering women is not only impactful but also sustainable over the long term.

2. **OBJECTIVES :** To analyse the economic efficacy of livelihood initiatives of NGO for rural women in specific regions of Bihar.

### 3. **RESEARCH METHODOLOGY :**

The present study was conducted in Bihar during the year 2023-24. The study aimed to analyse the economic efficacy of livelihood initiatives of NGO for rural women in specific regions of Bihar. Data was collected through a structured survey conducted through purposive stratified random sampling technique among rural women in three districts: Muzaffarpur, Samastipur and Patna. The study focused on the effectiveness of livelihood initiatives supported by the NGOs of Bihar. Five Non- Governmental Organizations (NGOs) working at each selected district were selected randomly and from each Non-Governmental Organization (NGO), thirty rural women were randomly selected. Thus, a total sample size of 450 rural women (30 from each NGO) was strategically sampled to provide insights into the effectiveness of livelihood initiatives in empowering rural women. A self-structured close ended questionnaires were administered to the rural women to elicit information related to the objectives of the study. As for this study, primary data was collected from all the rural women who were become the part of this study. The collected data underwent a systematic process, including coding, classification, analysis, and tabulation. To ensure accurate and meaningful interpretation of the results and to draw meaningful conclusions, statistical tools and techniques, such as frequency and percentage were utilized. Statistical tests were used to compare mean income levels before and after the rural women joined NGOs. The paired t-test was used to calculate test statistic at a 5% level of significance for (n-1) degree of freedom.

### 4. **RESULT & FINDINGS :**

#### **Engagement of rural women in various livelihood initiatives supported by the NGOs**

The data in Table 1 shows the engagement of rural women in various livelihood initiatives supported by NGOs. These initiatives provide opportunities for women to engage in income-generating activities, contributing to their economic



empowerment. Tailoring shows the highest engagement at 97.33%, suggests that tailoring is a widely adopted livelihood activity among rural women, followed by 83.33% engaged in papad making. Handicrafts and Artisanal Work sees a 93.33% engagement. This shows that a considerable number of women are involved in creating handmade products, which may be sold locally or in larger markets. Homestead farming of vegetables and kitchen gardening is participated in by 89.55%. This livelihood initiative highlights the importance of self-sufficiency in food production, and many rural women may be growing vegetables and herbs for personal use and local sale. Animal Husbandry and Dairy Farming also shows a high engagement rate of 87.77%. This indicates that many rural women are involved in raising livestock and dairy farming, which can be a crucial source of income and nutrition. Moreover, farming has a participation rate of 94.44%, reflecting the significant role of women in agricultural work, which remains a primary livelihood source in many rural areas.

**Table 1: Engagement of rural women in various livelihood initiatives supported by the NGOs**

Livelihood initiatives	Engagement (%)
Tailoring	438 (97.33 %)
Papad making	375 (83.33 %)
Handicrafts and Artisanal Work	420 (93.33 %)
Homestead farming of vegetables/kitchen gardening	403 (89.55 %)
Animal Husbandry and Dairy Farming	395 (87.77 %)
Farming	425 (94.44 %)

*\*Source: Field Survey*

#### Asset owned by rural women

The data shows in table 2 highlights the significant improvement in asset ownership among rural women before and after their engagement in livelihood initiatives of NGOs. The proportion of women owning land increased dramatically from 30% to 68%, suggesting improved access to or acquisition of land resources after joining the initiatives. Livestock ownership saw a notable rise from 63% to 85%, indicating an enhanced ability to invest in or maintain animals for livelihood purposes. Ownership of household goods increased significantly from 40% to 68%, reflecting improvements in living standards and domestic comfort. The percentage of rural women involved in creating or owning handicrafts and artisanal products grew from 22% to 58%, showing a boost in skill-based income-generating activities. A dramatic increase in ownership of tools and equipment, from 10% to 80%, suggests enhanced access to resources that facilitate productive work or livelihood activities. Ownership of vermi pits (used for composting) rose significantly from 15% to 83%, pointing to an increased focus on sustainable agricultural practices. The percentage of women owning poultry sheds increased substantially from 25% to 85%, reflecting improved opportunities for poultry farming as a livelihood activity.

The above findings underscore a significant transformation in rural women's asset ownership, likely driven by their engagement in livelihood initiatives that promote economic empowerment and resource accessibility. This change not only improves their financial stability but also enhances their role in decision-making and sustainable development.

**Table 2: Status of assets owned by rural women**

Type of assets	Assets owned by rural women	
	Before joining (%)	After joining (%)
Land	30	68
Livestock	63	85
Household goods	40	68
Handicrafts and Artisanal Products	22	58
Tools and equipment	10	80
Vermi pit	15	83
Poultry sheds	25	85

*\*Source: Field Survey*



### Income, expenditure and savings of rural women in respect of livelihood initiatives

The findings of table 3 highlights the impact of livelihood initiatives on the economic development of rural women by comparing their income, expenditure, and savings before and after engaging in various livelihood initiatives. The data reflects noticeable improvements across all three financial parameters, showcasing the effectiveness of these initiatives in enhancing the financial well-being of rural women. Women engaged in tailoring experienced a significant rise in their income from ₹7,600 to ₹16,000. Their expenditure increased moderately, but their savings more than doubled, from ₹4,600 to ₹11,000, indicating improved financial security followed by papad making led to an impressive increase in income from ₹5,777 to ₹17,975. Although expenditure increased, savings surged from ₹3,477 to ₹12,475, showing substantial economic benefits. Income from handicrafts and artisanal works grew from ₹10,980 to ₹20,000. Expenditure also increased, but savings rose significantly from ₹4,380 to ₹11,400, suggesting enhanced resource utilization and profitability. Moreover, income from homestead farming of vegetables increased from ₹9,500 to ₹11,800, with a slight rise in expenditure. Savings improved from ₹6,300 to ₹7,700, indicating modest but steady financial progress. Women in animal husbandry and dairy farming sector saw their income grow from ₹12,800 to ₹15,875. Expenditure increased slightly, but savings rose from ₹7,800 to ₹9,695, reflecting better economic outcomes. Income from farming increased from ₹13,680 to ₹15,500, while expenditure rose marginally. Savings showed a modest improvement from ₹7,480 to ₹8,300, suggesting balanced financial growth.

Across all initiatives, rural women achieved higher incomes and savings, with only a proportionate increase in expenditure. These livelihood initiatives have empowered rural women economically, helping them manage their expenses better and increase their savings, which can contribute to long-term financial stability and independence.

**Table 3: Income, expenditure and savings of rural women in respect of livelihood initiatives**

Livelihood initiatives	Economic development	Before	After
Tailoring	Income	7600	16000
	Expenditure	3000	5000
	Savings	4600	11000
Papad making	Income	5777	17975
	Expenditure	2300	5500
	Savings	3477	12475
Handicrafts and Artisanal Work	Income	10980	20000
	Expenditure	6600	8600
	Savings	4380	11400
Homestead farming of vegetables/kitchen gardening	Income	9500	11800
	Expenditure	3200	4100
	Savings	6300	7700
Animal Husbandry and Dairy Farming	Income	12800	15875
	Expenditure	5000	6200
	Savings	7800	9695
Farming	Income	13680	15500
	Expenditure	6200	7200
	Savings	7480	8300

\*Source: Field Survey

### Occupation-wise income level under specified livelihood initiatives

The findings in table 4 highlights the impact of livelihood initiatives on the income levels of women across various occupations. There has been substantial impact on income of rural women across multiple occupations. Before associating with initiatives, mean income in agriculture, tailoring, handicrafts, homestead farming of vegetables, animal husbandry, vegetable and fruit selling and community health workers were notably lower compared to after benefits were received. Post-benefit income saw significant increase, exemplified by rise in agriculture income from Rs. 54741.83 to Rs. 76733.54, tailoring from Rs. 14423 to Rs. 25530, handicrafts and artisanal Work from Rs. 10600 to Rs. 21456, homestead farming of vegetables from Rs. 14890.84 to Rs. 22765.95, animal husbandry and dairy farming from Rs. 28654 to Rs. 40984, vegetable and fruit selling from Rs. 20873 to Rs. 27896 and community health workers from Rs. 16437 to Rs. 22000. These statistical findings demonstrate that engagement in these livelihood initiatives



significantly enhanced rural women's incomes, as evident from the positive and statistically significant t-values across all occupations. These results underscore the importance of these livelihood initiatives in driving economic empowerment for rural women.

**Table 4: Occupation-wise income level under specified livelihood initiatives**

Occupation	Mean Income		t-statistics
	Before joining	After joining	
Agriculture	54741.83	76733.54	13.91**
Tailoring	14423	25530	7.02**
Handicrafts and Artisanal Work	10600	21456	6.87**
Homestead farming of vegetables/kitchen gardening	14890.84	22765.95	4.98**
Animal Husbandry and Dairy Farming	28654	40984	7.79**
Vegetable and Fruit Selling	20873	27896	4.44**
Community Health Workers	16437	22000	3.52**

\*Source: Field Survey

\*\*Significant at 5%

## 5. DISCUSSION :

The present study analyse the economic efficacy of livelihood initiatives of NGO for rural women in specific regions of Bihar. The findings reveal how NGOs in Bihar, are leveraging livelihood initiatives to promote rural women's empowerment through structured engagement. Studies reveal that the pivotal role of livelihood initiatives in enhancing the socio-economic status of rural women. Tailoring emerges as the most widely adopted activity, with an engagement rate of 97.33%, reflecting its accessibility and practicality as a sustainable source of income. This significant engagement underscores the adaptability of rural women to initiatives that align with their skills and community needs. Engagement in these initiatives has led to noticeable improvements in asset ownership among rural women, suggesting that economic empowerment is closely linked to resource accessibility. Such transformation in ownership indicates a shift not just in financial conditions but also in their societal roles. Empowered by increased income and savings, rural women are now better positioned to participate in household and community decision-making processes, contributing to broader sustainable development goals. The findings reveal that income and savings have grown substantially across all occupations, with expenditures rising proportionately. This balance demonstrates that these initiatives have enabled rural women to better manage their expenses, achieve financial stability, and increase their savings. These improvements can potentially reduce economic vulnerabilities and foster long-term independence. Furthermore, the statistically significant t-values across various occupations provide robust evidence of the positive economic impact of these livelihood initiatives. They underscore the effectiveness of such livelihood initiatives in driving economic growth and self-reliance among rural women. By ensuring higher incomes, these initiatives not only improve immediate financial conditions but also lay the groundwork for sustained economic empowerment. Moreover, the research confirms that livelihood initiatives tailored to the skills and resources of rural women can lead to significant economic and social benefits. The outcomes highlight the necessity of continuing and expanding such initiatives to further enhance the financial independence and societal roles of rural women, fostering overall rural development.

## 6. CONCLUSION :

This study underscores the transformative impact of livelihood initiatives on rural women, particularly in enhancing their income, savings, and overall financial stability. Tailoring, with the highest engagement rate, highlights the adaptability and widespread acceptance of such livelihood initiative. The significant improvements in asset ownership and resource management demonstrate the empowerment of rural women not just economically but also in terms of decision-making and societal participation. The statistically significant t-values validate the effectiveness of these initiatives in promoting economic growth and self-reliance. Overall, the findings emphasize the critical role of targeted livelihood initiatives in fostering sustainable development and financial independence among rural women of Bihar.



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