



Assessment Of Income Generating Activities For Women Vendor, Kumbi Market, Bishnupur District, Manipur North East India

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Abstract

The present study was examined the income generating activities of women vendor in Kumbi market Bishnupur district, Manipur during 2021 - 2024. The study applied two stage sampling techniques to select 121 women for the study. Data was collected from primary sources. Frequency, percentages and tables were used as means of data presentation. The research result revealed that most (33.88 %) of the respondents were between the age category of 36 – 45 years, most are primary level 2 to secondary educational level attendants (56.19%) with low participation at post graduate levels and adult education, most are married (71.90 %). The most prominent IGAs undertaken by rural women in the study area were selling fish and vegetables, selling animal product, pharmacy, hardware, engaging in petty trading, beauty parlour and firewood selling. The level of gross margin of the IGAs made by women were positive, indicating their average monthly earned revenue was greater than what they are expending per month. Women's who were generating income in engaging in different IGAs face a considerable constraint such as credit access shortage, lack of family support and training, lack of business premises, lack of reliable market problem and infrastructural problems. Outcome to this study, it is recommended that women IGAs, as entrepreneurs, can support increasing household income level in specific and national income level, in general if the concerned body supports them in different aspects.

Keywords: Rural, Women's, Income Generation, Kumbi, Bishnupur, Manipur.

Introduction:

An income generating activity is any activity that generates income for the family, in that the activities may include: agriculture, livestock rising, fishing, post-harvest processing, and service which directed towards to economic focus and aims to increase cash available to the family, improve the local economy and strengthen the livelihood strategies so that the population is less vulnerable (Action Against Hunger, 2009). Income generation can help to achieve economic development if women become the key actors in the economic system. Nevertheless, women were neglected in development plans and a potentially large economic contribution were untapped left. This is because, women represent the majority of the population, in that they are responsible for about 50 percent of the world's food production and in some countries of Sub-Saharan Africa, they provide between 60 and 80 percent of the food for household consumption (Onyebu, 2016). Additionally, according to Oladeji *et al.*, 2006, most women were responsible for providing a healthy and balanced diet educating member of the family in the rural community and socio-culturally, women's play dual role: as wives and mothers (Onyebu, 2016; Winnark, 2001).

However, they are concentrated at the bottom of the ladder in terms of employment, education, income, and status (Overhort, *et al.*, 2011). This is due to the fact that important roles they play have not been recognized. The discriminatory political, economic and social rules and regulation prevailing in Kumbi have barred women from enjoying the fruits of their labour. Without equal opportunities, they have lagged

behind men in all fields of self-advancement (Gopal, 1998). In addition, because their participation in economy has not been valued.

According to FAO report (2010) and Fontana and Paciello (2010), most of women's economic activities including caring for children, elderly and ill, collecting fuel wood and water, household maintaining and cooking, were not valued because they don't have a market price, hence were not recorded in the national account system. In line with the above statement, women were engaged in socio economic activities such as: household crop production such as seed sowing, weeding, fertilizer, herbicide and pesticide application, harvesting and post harvesting, and logistical (transporting, handling and storage) activities. In India, Women avoid regular saving or borrowing money from financial institutions may be due to unawareness or illiteracy and always felt a shortage of funds. Thus, women vegetable vendors are a very important part of the informal sector in the country as they are not only a source of self-employment but also provide affordable and convenient service to society (Trivedi *et al.*, 2020).

Currently, different governmental and non-governmental organizations are integrating Women into development by empowering and providing them with available resource in order to increase women efficiency and effectively in their existing roles. However, their participation level in development and income generating activities is very low especially with in rural women due to illiteracy, work burden, low provision of information for income generating activities.

Kumbi has a large number of women. The society gives less emphasis for women even though they are driving force of development. They have less access to resource to run small business for income generation. Even though they begin the business, the income they get from that business rests on the hands of their husbands. Thus, the study examined the main factors that affect women participation on income generating activities in the selected study area with the specific objectives of: identifying the socio-economic characteristics of women in the study area, assessing women's participation in on-farm activities, analysing the profitability of IGAs undertaken by women and identifying the constraints encountered by women in IGAs in the study area.

METHODOLOGY

The present study was examined the income generating activities of women vendor in Kumbi market Bishnupur district, Manipur during 2021 - 2024.

Description of the Study Area

Kumbi is a town and a Municipality in Bishnupur District, is one of the naturally adopted in the Indian state of Manipur. The Kumbi Constituency of Manipur Legislative Assembly was named after the village. It is 55 km far away from Imphal, capital city of Manipur. There is one Government Primary Health Centre (PHCs, sometimes referred to as public health centres, are state-owned rural health care facilities). Agro-ecologically, the district is mostly classified as lowland with an average rainfall of typically receives about 205.0 millimetres (8.07 inches) of precipitation and has 192.54 rainy days (52.75% of the time) annually and an altitude of 828 MASL. The total population of the Kumbi was 9,546, of which 4,789 are males while 4,757 are females as per report released by Census India 2011. In Kumbi Nagar Panchayat, Female Sex Ratio is of 993 against state average of 985. Literacy rate of Kumbi town is 76.38 % lower than state average of 76.94 %. In Kumbi, Male literacy is around 84.12 % while female literacy rate is 68.80 %. Out of total population, 5,140 were engaged in work or business activity. Of this 2,742 were males while 2,398 were females. In census survey, worker is defined as person who does business, job, service, and cultivator and labour activity. Of total 5140 working population, 62.04 % were engaged in Main Work while 37.96 % of total workers were engaged in Marginal Work. Moreover, mixed farming (crop production, fish farming and livestock rearing) is the predominant sources of livelihood for the majority of the population in the area. The crop production is dominated by rain fed agriculture, fish farming and livestock rearing is practiced in a traditional way (Census of India, 2018).

Sample Size and Sampling Method:

The study employed two-stage sampling techniques. In the first stage, Kumbi was selected purposively as a representative for the rural households of the Kumbi market as a whole in particular. In the second stage, three submarket were selected randomly from the total of 85 rural household in the Kumbi. The determined sample size was distributed proportionally to the selected sample households. Sample size for present study was determined by using Yemane's formula at 95 percent confidence level and level of error margin 0.9.

$$n = \frac{N}{1 + N(e)^2}$$

Where, n=sample size

N=Target population number

E= Level of error margin

1= The probability event occurrence

$$n = \frac{N}{1 + N(e)^2} = \frac{8,755}{1 + 8,755(0.09)^2} = 121$$

Accordingly, the selected 121 sampled women's vendor were interviewed by using semi structured questionnaire. The sample size for each stratum will be determined in advance.

Methods of Data Collection:

The study used primary data on the women participation on income generating activities through questionnaire survey from sample. In addition, field observation and interview of key informants were conducted. The study both qualitative and quantitative methods of data collection. Field trips were made before the start of the actual survey to pre-test of the interview schedule on the selected submarkets. Before the survey on the field experiences, clarity of questions and checking weather relevant questions were not considered and omitting which was not relevant. After modification was made, the final version of the questionnaire was prepared. Primary data was collected by using a structured interview method from women vendor as well as households. The interview schedule was prepared in English and then translated to Manipuri version for data collection to be easy.

Methods of Data Analysis:

As the type and methods of data collection are both quantitative and qualitative in nature, the analysis is also entails both qualitative and quantitative data analysis. Descriptive statistical tools such as percentages, table and frequencies were used to analyse the data. Qualitative analysis was used to an open-ended questions and quantitative analysis will be employed to analysis closed-ended questions.

RESULT AND DISCUSSION

Demographic Characteristics of Women's Participating in (IGAs)

The present study was conducted mainly in Kumbi market and some selected rural submarket. Most of the people in the study area were women's vendors and mostly they are engaged in on regular women's vendors and sometimes occasional women's vendors. The study analysed the demographic characteristics of the selected sampled respondents based on age, educational status and marital status and the variables were analysed and discussed in the following table 1.

Table 1: Distribution of the respondents according to their age, educational level and marital status

Category	Age (Years)	Frequency ($\bar{X} \pm SE$)	Percentage (%)
	15 – 25	07± 0.05	05.78 %
	26 – 35	18± 0.04	14.87 %
	36 – 45	35± 0.06	28.93 %
	46 – 55	41± 0.03	33.88 %
	56 – 65	12± 0.04	9.92 %
	Above 66	08± 0.06	06.61 %
Educational status			
	Illiterate	25± 0.03	19.01 %
	Primary level 1 (1 – 4)	13± 0.05	10.74 %
	Primary level 2 (5 – 8)	20± 0.05	16.53 %
	Secondary level 1 (9 – 10)	21± 0.04	17.35 %
	Secondary level 2 (11 – 12)	25± 0.03	22.31 %
	Graduate level	14± 0.05	11.57 %
	Post graduate level	01± 0.08	00.83 %
	Adult education	02± 0.09	01.65 %
Marital status			
	Married	87± 0.05	71.90 %
	Single	21± 0.03	17.35 %
	Divorced	10± 0.05	08.26 %
	Widow	03± 0.08	02.48 %

Source: Own survey computation (2001- 2024)

Age Profile of the respondents:

According to Newell (1986), age was considered as the number of completed years lived by the respondents at the time of interview. From the total selected sampled respondents of 121 who were involved in IGAs in the study area, majority of the respondents (33.88 %) fall in the age group of 46 - 55, while about 5.78 % of the respondents were within 15-25 years, while the remaining 6.61 %, 9.92 %, 14.87 % and 28.93 % of the respondents were above 66, 56 – 65, 26 – 35 ages, respectively (Table 1). As in general, majority of the respondents were found at the age category of 26-55 (77.68%). From the above data, we can conclude that most of the respondents were at the productive age. Due to these, they were more initiated for participation in income generating activities. As the age of the respondents increase, in the adult age, the interest of participation in income generating activities will increase from time to time. But, as the age proceed over the adult age and came to the oldness, the participation level of women in income generating activities decreased due to oldness of them. As they become older and older, they lose the interest of participating in income generating activities. In general, as age increase the participation level of income generating activities decrease.

Educational status of the respondents:

According to Frank (2008), education is always valued as the means of liberation from ignorance and enables one to perform effectively the economic activities. Table 1 showed that 20.66 % of the respondents were illiterate (*i.e.*, not able to read and write), 22.31 %, 17.35 %, 16.53 %, 11.57 %, 10.74 %, 3.27% and 0.83 % of the women's who were engaged in IGAs were at the educational status of grade secondary level 2 (11 – 12), secondary level 1 (9 – 10), primary level 2 (5 – 8), graduate level, primary level 1 (1 - 4), adult education and followed by the minimum value with post graduate level, respectively. From the above table, majority of the respondents were under the category of primary level 2 to secondary level 2 education attendants (56.19 %) followed by graduate level and primary level 1 (22.31 %). The participation of the respondents from post graduate level and adult education was very low due to high rate of drop out

and minimum respondents. This was due to the maximum of them are government employed and in most rural areas by unavailability of adult educational school to neighbourhood.

Marital status of the respondents

The above table showed that 71.90 % of the respondents were married, 17.35 % of the respondents were single, 8.26 % of the respondents were divorced and 2.48 % of the respondents were widow. The fact that the majority of the respondents were married could have the implication on the increased burden on women both in farm activities (off-farm and on-farm activities). Generally, we can conclude from the above result that majority of the women were participant in income generating activities when they are married. But when they were widowed and divorced, family leading responsibility were loaded on them. Due to these, they were not participating more in income generating activities. As in similar way, a woman in a single marital status were mostly spent their time in helping their parents. Hence, they did not participate in income generating activities. Finally, women those married had more chance of participating in income generating activities than those of widowed, divorced and single.

Profitability analysis of Women's IGAs by using Gross Margin Product (GMP)

Analysis of profit made by IGA by women was undertaken by gross margin. Gross margin refers to the difference between the price paid and received by a specific marketing agency, such as a single consumer, or by any type of marketing agency such as retailers or assemblers or by any combination of marketing agencies such as the marketing system as a whole. Hasell (2003) and McClure (2004) revealed the gross margin analysis can be used to examine the profitability of a given agency or any business activity in that it shows how the management can effectively bring profits from selling of a given product downturn and fend off competition. Hence, Gross margin is used in order to examine the IGAs and gives a guideline to IGA performance. The study revealed that the income generating activities made by women's vender in the Kumbi market area who were interviewed showed positive, indicating their engagement in business activities were profitable. This was due to the fact that the average monthly income or revenue obtained from different source is higher than the average monthly variable expenditure incurred by the respondents. For instance, in the table 2, the total average revenue obtained by IGAs of women's selling fruits and vegetables were 17000rupees per month. But the respective average variable cost incurred by the respondents were merely10000 rupees per month, making a net profit of 7000rupees. The present research result showed that evenif IGAs made by women vender were petty in nature, women's obtained profits. Hence, if the problems facing women's vender were elevated and if they gain the necessary support from government and non-government bodies, their business can boost and will produce more profit and in that they can contribute to increase household income as well as to the national income in general.

Table 2. The profitability of income generating activities undertaken by women

Category	Average monthly revenue (Rs.)	Average monthly total variable cost (TVC)	GMP/IGAs (Rs.)
Types of IGAs			
Selling Fruit	10000.00	6000.00	4000.00
Selling Vegetables	7000.00	4000.00	3000.00
Selling fish	6000.00	3500.00	2500.00
Selling meat products	6000.00	3500.00	2500.00
Petty trading	5000.00	3000.00	2000.00
Selling SingjuPaknam	2000.00	1000.00	1000.00
Garment Mark/Shoe store	7000.00	4500.00	2500.00
Hardware	20000.00	12000.00	8000.00
Pharmacy	21000.00	14000.00	7000.00
Beauty Parlour	6500.00	2500.00	3000.00
Firewood selling	5000.00	2500.00	2500.00

Source: Own survey computation (2001 - 2024)

Women participation in on-farm activities:

Table 3 indicates the level of participation of women in various on-farm activities in the production, selling and deciding on income that generated from vegetables, fishes, meat/livestock, cereal crops and fruits products.

The study indicated that 34.70 % and 29.75 % of women's were engaged or participated in the production of fruits and fishes, respectively, indicating that from the total agricultural activities existed in the Kumbi area, women's participation on the vegetables, fishes and fruits production were dominant. Due to the semi-arid characteristics and of the periphery of Loktak lake (*i.e.*, largest fresh water lake in India) in the study area, women's participation on meat/livestock and cereal production was very low. The study also revealed that due to rain fed nature of agriculture that farmers were relying higher on crop production, women were also participating on rearing of animals for having and selling the edible and non-edible parts of livestock. Hence, from the total sampled women of 121, about 12 of them (12%) rely on livestock production.

Table 3: Types and level of participation of the women activities.

Activities	Who participate more on production		Who participate more on selling and decide on income	
	Frequency ($\bar{X} \pm SE$)	Percentage (%)	Frequency ($\bar{X} \pm SE$)	Percentage (%)
Vegetables	42 ± 0.07	34.70 %	55 ± 0.05	45.45 %
Fishes	36 ± 0.05	29.75 %	20 ± 0.02	16.53 %
Meat/livestock	12 ± 0.03	09.91 %	06 ± 0.04	04.96 %
Cereal crops	10 ± 0.04	08.26 %	02 ± 0.05	01.65 %
Fruits	21 ± 0.06	17.35 %	38 ± 0.06	31.40 %

Source: Own survey computation (2001 - 2024)

According to table 3, even if 34.70 % of women's were participated in the production of vegetables (cabbage, cauliflower, knolkhol, local green leafy mustard, pea, beans, wild edible plants, sweet potato, maize, county beans, king chilly, green peppers and red peppers, *etc.*) in the Kumbi area, around 45.45 % of the women's earn income by selling vegetables. Women preferred to buy than to produce vegetables at a lower price from other market actors and by adding a certain value on it such as washing in the river steam, segmenting and moving the vegetable product from where the price is lower to where it was higher, they obtained selling of vegetable was a profitable job in the selected study area. Likewise, women were actively engaged in the selling of fruits and obtain a considerable farm income which was around 31.40 %. Also, women were not dependent in merely selling fruit product, also, they were prominent producers of fruits in the Kumbi area. This was because, the study area was agro-ecologically conducive for the production of yearly round fruit products such as papaya, mango, banana, peach and the like. Only 1.65 % of the women were earning farm income by selling cereal production. This was due to low production score of cereals in the Kumbi area. Hence, women's production and dependency on cereal is insignificant.

Since the principal economic activity in the rural part of Kumbi, in general and Bishnupur district, in particular, is agriculture, majority of the women were receiving income by selling agricultural products and agriculture becomes their principal means of livelihood.

Constraints come upon by women in income generating activities

In the Kumbi area, women were encountering so much problems in income generating activities. The present research result depicted that from the total interviewed respondents, about 38.84 % of the respondents have the credit access problem (Table 4). The main reason for credit access problem was fear of crop failure, no money for down payment, lack of collateral and the existence of high interest rate by the major financial institutions. Hence, this credit shortage enabled women to start their income generating activities at a very small initial capital. The existence of shortage of cash in the hands of women makes them not to expand their business activities.

In addition, the study result indicated that about 19.01 %, 20.66 %, 12.39% and 9.09 % of the respondents replied that there was infrastructural problem, unreliable business premises, lack of technical support and training, and lack of reliable market problems, respectively.

Table 4: Major constraints encountering in income generating activities by the respondents.

Category	Response($\bar{X} \pm SE$)	Percentage (%)
Credit access	47± 0.05	38.84 %
Technical support and training	15± 0.02	12.39 %
Business premises	25± 0.06	20.66 %
Reliable market problem	11± 0.05	09.09 %
Infrastructure problem	23± 0.03	19.01 %

Source: Own survey computation (2001 - 2024)

But, from the present study areas, it was observed that the performance of women's whose IGAs are strong have a strong and well-studied business skills built along with a clearly stated vision. This study is in line with findings of Frank (2008) in that IGAs that its performance is poor have the general characteristics of operating at a very small scale with a very little opportunity to expand and invest, lack of skills facing their IGAs, undiversified business or depending in one or two business activities, providing identical products, using outdated technology with having poor technical entrepreneur skills, they tend to function in not well organized market with a very low marketing skills, making them to receive a very low marketing margin when they are in marketing chains.

4. Conclusion

Majority of the women vendors who were participated in different IGAs were under the category of young and economically active age group with high participation of secondary educational enrolment. A significant number of the respondents were illiterate as well with very low-level educational participation of post graduate level participation. IGAs undertaken by rural women in the study area were selling vegetables, fruit and fishes selling Singjupaknam, firewood, animal product and engaging in petty trading. The level of gross margin of the IGAs made by women were positive, indicating their average monthly earned revenue was greater than what they are expending per month.

Women's vendor who was generating income in engaging in different IGAs face a considerable constraints such as credit access shortage, lack of technical support and training, lack of business premises, lack of reliable market problem and infrastructural problems.

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