

STUDY THE TECHNICAL VIABILITY STATUS OF WOMEN SELF HELP GROUPS IN BALRAMPUR DISTRICT, A NORTHERN HILLY REASON OF CHHATTISGARH

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Abstract

The present study corresponds to examining the technical viability of the socio-economic status through various income-generating activities by the rural women in the Balrampur district of Chhattisgarh in the year 2022-23. This study was conducted in the six villages situated at Balrampur, Ramanujganj and Rajpur block of Balrampur district. This study area belongs to the northern hilly region of Chhattisgarh which is recognized as a bank of natural resources. Data were collected from a sample of 300 respondents. The data revealed that 43.3 percent of the rural women belonged to the middle age (36 to 50 years), highest and lower education level was found with 30 percent and 6.7 percent for High School and above to high schooling viz., graduation and Post graduation respectively. Agriculture practices were the main occupation of the respondents (45 percent) which simultaneously did with self-help group activities. Technical feasibility was examined through a z-test where the findings fall into the acceptance range which denoted that members of the groups need to be upgraded with technical tools and techniques for significant results. Therefore, the study concludes that women self-help groups have run with traditional patterns which need to improve their working efficiency, capital engagement, risk management capacity and active participation to gain more profit from it.

Keywords: Self-help groups, Women empowerment, Agriculture, Chhattisgarh, Livelihood.

1. INTRODUCTION

Farming and farmers are the key elements of the Indian economy which has been recognized as an employment hub for a decade [1]. It is a way of being and much harder to structurally change an economy from traditional agriculture to contemporary industrialization than it first appears since, for the majority of subsistence farmers, agriculture is ingrained in their fundamental way of life [2].

Farmers from developing countries wish to sustainably enhance their net income and material well-being but end of the story whole farmer's community faces acute food and income security issues [3]. For a few decades have noticed that the socio-economic environment of India has drastically changed especially for women. There are some supportive provisions available to support women and their groups [4]. Many literatures reported that women getting more opportunities than ever before but there are some new responsibilities along with challenges also encountered [5][6][7]. However, women in all genres get remarkable interests, new responsibilities and challenges accordingly in the present time. Those are significantly changing the structure of a home as well as the workplace [8]. For both urban and rural women it getting harder to keep a family financially stable with the current price scenario. Therefore, women are looking into various income-generating activities which essential to the survival of entire families as well as the upkeep of the larger socioeconomic system [9]. Even though most women enter the workforce after a few years, their participation rate is low because of illiteracy, inadequate skill sets, mobility restrictions, and poor status. The unorganized sector of India is a major hub for women's employment [10].

Furthermore, women are involved in the manufacturing sector of many things by government and non-government organizations [11]. It was deemed acceptable to learn about the various revenue-generating activities carried out by rural women and assess their degree of contentment and dissatisfaction, given that women can complement the family income [12]. It is a fact that, the socio-economically weaker status of women quite impossible to improve their conditions without expanding various options for independent work and financial gain. Economically independent women are more confident and aware of their rights. There is still an orthodox thought found in Indian society that women are merely made for housewives, family management caring for and nourishing their children, etc. But in recent years women have been actively working in different sectors outside of their homes and interacting with parallel worlds resulting in extended perspectives and horizons [13].

For the human development index, the current status of women in any nation is very important [14]. In the context of India, women's population contributes to 50 percent of the total population [15]. If the lowest status of women continues that undoubtedly hamper the developmental process resulting hinder India's overall development. It is commonly believed that

when women have greater access to financial services in Indian societies, they become more powerful. A powerful woman can lead effective leadership and it is called empowerment [16]. Women empowerment is a multi-dimensional word that women use for their leadership efficacy to gain unique recognition in society. The empowered women can access knowledge, decision-making authority, financial freedom, etc. to improve their lifestyles [17].

The present study will, therefore, investigate the rural women's profiles who engaged in any income-generating activities at their homes through different self-help groups (SHGs). We will focus on the technical viability to enhance decision-making ability which helps to empower rural women. We know about the importance of technical support and training in SHG, so the present study addresses the impact of training in livelihood-generating activity.

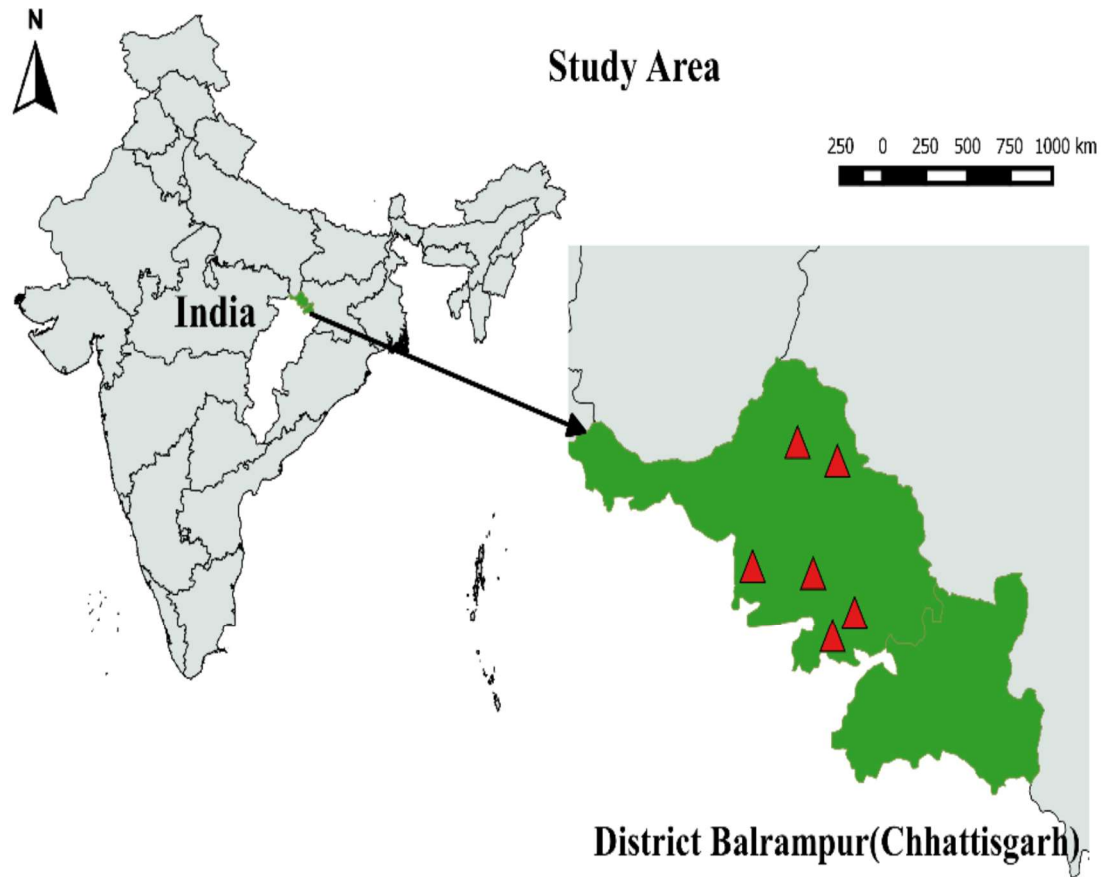
2. METHODOLOGY

This research chose Balrampur district of Chhattisgarh as the study area. The Balrampur district has ten tehsils (Blocks) namely; Balrampur, Ramanujganj, Wadraf Nagar, Rajpur, Shankargarh, Kushmi, Chando, Doura-Kochli, Ramchandrapur, and Raghunathpur. We choose the Balrampur, Ramanujganj and Rajpur block by the lottery method.

A list of benefited villages obtained from the National Rural Livelihood Mission (NRLM) office than got selected six villages (Figure 1) (Akhorkhurd, Sidhma, Amdipara, Ghatgaon, Madneswarpur and Kakna) randomly for further study. A list of women's self-help groups was prepared by survey method on the defined villages.

A total of 300 women were identified from different SHG groups for the face-to-face interview. A structured interview schedule was formulated and pre-tested before starting the data collection. The obtained raw data was sorted and statistically proved on Microsoft Excel where statistical tools viz., Arithmetic Mean, Standard Deviation, and test of hypothesis (z-test, ANOVA) were used.

Figure 1 Location map of study area.



3. RESULTS AND DISCUSSION

Demographic analysis

The demographic analysis included age, education, landholding, size of family, type of family, and annual income status of the respondents.

Table 1: Demographic data (n = 300)

Categories	No. of beneficiaries	%
Age of Respondents		
Young (Up to 35)	110	36.7
Middle (36 to 50)	130	43.3
Old (Above 50)	60	20.0
Educational Status		
Primary	85	28.3
Middle	65	21.7
High School	90	30.0
Higher Secondary	40	13.3
Above	20	6.7
Land Holding		
Marginal farmers (Up to 01 ha.)	131	43.7
Small famer (1.1 to 2.0 ha)	97	32.3
Medium farmers (2.1 to 4.0 ha)	58	19.3
Large farmer (4.1 to 10 ha)	14	4.7
Family Size		
Small (Up to 5 members)	174	58.0
Medium (6 to 8 members)	77	25.7
Large (More than 8 members)	49	16.3
Annual Income status		
Upto 25000/-	62	20.7
25001/- to 40000/-	117	39.0
40001/- to 55000/-	85	28.3
Above 55000	36	12.0

Source: Primary data

Table 1 revealed that out of the total respondents, a higher percentage i.e. 43.3 percent belonged to the middle age (36-50 years), 36.7 percent young age group, while only 20 percent of the rural women belonged to the old age group. Thus, it is evident that the majority of the respondents have good life experience and are mature enough to make decisions on the group's welfare.

Of the 300 women respondents, 28.3 percent had completed primary schooling, and 30.0 percent got a high schooling certificate. Surprisingly, 6.7 percent of the women had graduate and post-graduate degrees. There is no illiterate respondent found in this study.

The landholding size categorizes the farmers into four groups i.e., marginal, small, medium, and large. Data presented in Table 1 revealed that out of the total women respondents, the majority of landholding was about marginal farmers with 43.7 percent. Further 32.3 percent were found small farmers where landholding was 1.1 to 2.0 ha. Thus, it was evident that the majority of the studied population had cultivable land.

The size of the family is concerned with socio-economic conditions. In this study, we have categorized families into three major groups according to the no. of persons in a family. Small families have up to five members living together. About 58 percent of the respondents answered they have five or fewer members in their family. Furthermore, 25.7 and 16.3 percent were found for medium and large family size respectively.

Out of the 300 respondent's 39.0 percent of the women's family have Rs. 25001 to 40000 incomes annually from all sources. About 36 respondents family achieved Rs. 55000 and above annual incomes. Thus, it can be indicated that a higher percentage of the annual income enable to access the living goods.

Test of Hypothesis

(i) Significant need of technical feasibility of rural women

The term technical feasibility refers to the need to be technical upgradation through the training of women SHGs. Those training are formulated to improve decision-making ability, financial strategies, maintaining records, expenditure and purchasing orders, bank linkage, loan records, etc. In the present study, we prioritize the need for technical feasibility through the score given by the respondents. Three levels were decided where 54.3 percent of SHG members highly needed to take training. Data showed (in Table 2) that 31 and 14.1 percent of the respondents medium and less need technical feasibility respectively. The relevancy of the need for technical feasibility was hypothetically checked through z-test.

Table 2: Need of technical feasibility (n = 300)

Need of technical feasibility	F	%	Mean	SD	Variance	p	z
Less need (Up to 50 score)	44	14.7					
Medium need (50-80 score)	93	31.0	100	48.83	3577	0.5	0.00
High need (Above 80 score)	163	54.3					

Further calculated 'z' value (0.00) for one sample of means at a 95% confidence level of significance is depicted in the same table. Since the 'z' value falls into the acceptance range we accepted the null hypothesis. It was shown that women in the SHG groups significantly need technical feasibility for the upgradation of work.

(ii) Significant impact of regular savings on the decision-making ability

Table 3: z-test of regular savings and decision-making ability

Rank	SHG member	Non SHG member
High	41	15
moderate high	22	10
Neutral	17	33
Moderate low	12	15
Low	8	27
Standard Deviation	12.86	9.59
Variance	165.5	92
Hypothesized mean difference		20
Standard error		3.162
Z		-2.787
P		0.005

Regular savings have provided a financial cushion to a woman member that can reduce stress and anxiety related to daily or sudden expenses. Table 3 shows that SHG members and Non-SHG members had saved their earnings from different sources. The author categorized 100 respondents into five ranks (High, moderately high, neutral, moderately low and low) according to their answers against the saving and decision-making ability. The hypothesis that savings have led to an impact on decision-making ability was tested using the z-test. The mean difference of the sample was 20 and the standard error of the mean was found 3.162. The absolute z-value of the difference between those groups is -2.787 and a p-value of 0.005 at a 95% significance level was recorded. According to the findings, the z-value is far away from the acceptance range so the above hypothesis statement is rejected. It can be concluded that the regular savings have not been statistically significant to the SHG and Non-SHG members in the studied area.

(iii) Significant impact of occupation upon the regular activities of SHG groups

Self-help groups (SHGs) engage in regular activities such as savings collection, where members pool their money to create a common fund. They provide micro-loans to members for personal or business needs, facilitating economic stability and growth. Those women are either housewives or working in different occupations. Table 4 depicts different occupational categories and five ranks belong to affect regular activities due to current occupations. SHGs offer training programs periodically to enhance vocational skills and financial literacy, empowering members to manage finances effectively. Meetings are held at proper intervals to discuss group progress, plan activities for the future, and resolve issues collectively. If SHGs involve any production or service sector, also organize market access events, allowing members to sell products and expand their customer base. These activities promote mutual support, community development, and individual empowerment, fostering economic independence and social cohesion.

Table 4: Rank distribution of the Occupation of SHG members (n=300)

Rank	Housewife	Self employed	Agriculture	Agriculture & Allied work	Agriculture & labour
High	11	2	12	18	25
moderate high	10	8	18	5	13
Neutral	5	25	3	2	22
Moderate low	15	10	2	9	4
Low	62	3	3	4	9

Table 5: ANOVA Single Factor: Impact of occupation upon the regular activities of SHG groups

	<i>Some of Squares</i>	<i>degree of freedom</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	<i>F crit</i>
Between Groups	626	4	156.5			
Within Groups	3206	20	160.3	0.976	0.442	2.8660
Total	3832	24				

Table 5 depicts that the F-value is 0.976 and the corresponding p-value is 0.442. The F-value is less than the F-crit value (2.866) and likewise, a p-value is greater than 0.05. Therefore, we have statistically rejected the null hypothesis and concluded that the different occupations of the SHG members have not affected the regular activities within the group.

4. CONCLUSION

The present study reveals a complex environment of opportunities and difficulties in the study area. The self-help groups play a crucial role in the socio-economic life of rural women. It has exhibited significant promise in promoting financial self-sufficiency and augmenting female social solidarity. The self-help groups provide a forum-like structure for collective entrepreneurship, financial literacy and skill development opportunities to the women. However, the study also highlights several limitations that prevent them from reaching their full potential. Access to advanced technical skills and resources is a major obstacle for the SHG groups to rely on with full efficiency.

Despite these challenges, the resilience and adaptability of the women in these SHGs are commendable. The less participation in training programs and willingness to adopt new practices underscore a weak foundation for future growth. A strategic intervention, including enhanced technical support, better access to financial services, and robust infrastructural improvements, is essential to elevate these groups to a higher level of operational efficiency and economic sustainability.

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