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## Income generation of women self help group members under state rural livelihood mission (Bihan) in Rajnandgaon district of Chhattisgarh

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### Abstract

In present time rural women have been starting to participate in income generating activities through SHGs. The major strength of a self-help group is its ability to generate income and self-employment. SRLM facilitate new areas of thought for different livelihood opportunity at the member/family level. The present study on “income generation of women self help group members under State Rural Livelihood Mission (Bihan) in Rajnandgaon district of Chhattisgarh” was an attempt to document the level of income generation among members through SHG activities. The study was carried out in two blocks (Rajnandgaon and Chhuriya) of Rajnandgaon district of Chhattisgarh state during the year 2020-21. A total of 120 members from successful SHGs were considered as respondents for the collection data. The data was collected personally by using structured interview schedule and analysed by using appropriate statistical methods. Findings of the study revealed that all the SHGs (100.00%) were adopted by State Rural Livelihood Mission (Bihan) and 73.33 per cent of them were receiving assistance in market linkage from Bihan or other government institutions. It was found that out of 30 successful SHGs, 36.67 percent of them were indulged in production as their income generating activities. Wide range of economic activities had been undertaken by the SHG members in the study area. A maximum of 16.67 per cent of the SHG members had involved in vegetable production as their income generating activity followed by 10.00 per cent of the members each were engaged in preparation of mid-day meal and fisheries by devoting average time of 4.52, 1.53 and 0.94 hours per day with average income of 25.45, 7.88 and 61.73 rupees per day, respectively. Majority of them (56.67%) were having low level of income generation (up to Rs. 10000/-) from SHG activities. It can be concluded from the study that economic activities undertaken under SHGs are means of additional income generation by utilizing leisure among the rural women.

**Keywords:** state rural livelihood mission, self help groups, income generation

### Introduction

State Rural Livelihoods Mission (SRLM) popularly known as Bihan in Chhattisgarh, a registered society is an autonomous implementing agency of NRLM at the state level for pursuing NRLM agenda and NRLM's framework for implementation. The main aim of SRLM is to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions of the poor. These institutions enable and empower the poor households to build-up their human, social, financial and other resources, solidarity, voice and bargaining power. They, in turn, enable them to access their rights, entitlements and opportunities.

SRLM's agenda is to reach out, mobilize and support all poor rural in the state into their self-managed SHGs and their federal institutions and livelihoods collectives. Its long-term dedicated sensitive support would be with them and extend facilitation support in all their efforts to get out of poverty. It transforms itself from 'for the poor' to 'of the poor and by the poor'. It works on three pillars as enhancing and expanding existing livelihoods options of the poor, building skills for the job market outside and nurturing self-employed and entrepreneurs (for micro-enterprises). In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risks and better social indicators of empowerment. In present time rural women have been starting to participate in income generating activities. The modern women keenly desire to enter in to a work career because they want to work. The women intended to participate in economic activities for pressuring economic needs of the family and to achieve higher standard of living.

The economic participation of women is also leads to their better position in their family. Women's income is vital to the well-being of children. Child nutrition is positively correlated with the size of mother's income (Christabell, 2009) [5].

The present study was an effort to identify the useful guidance for knowing and understanding the various developmental strategies related with the income generation of the SHG members under SRLM. These SHGs are working in different fields like Dona pattal, Mid-day meal, Vegetable production, Bricks making, Fisheries, Goatary, Photo copy, General stores etc. They are supported by World Bank, International Fund for Agriculture Development and Government of India. The finding of the study would be helpful to select the most suitable and profitable income generation activities among rural women.

### Research Methodology

The study was conducted in the Rajnandgaon district of Chhattisgarh State in the year 2019-20. Rajnandgaon and Chhuriya block was selected from the Rajnandgaon district. There are 17246 SHGs exist in Rajnandgaon district, out of which, 30 SHGs were selected from two blocks for present research purpose. From each of the selected SHGs, 4 members were selected randomly for collection of data. In this way a total of 120 (4 x 30 = 120) members were considered as respondents for the present study.

The rural poor women do not have enough capital to take up business enterprise on an individual basis. The group approach makes the available collective wisdom and combined resources for any economic activity. SHG members

tend to pursue multiple income generating activities to sustain their source of additional income. Self Help Groups (SHGs) is an important source to increase woman's participation in different economic activities at village level. In the present study, the meaning of income generation has been considered as additional income, which is in addition to the income of women from their other works. Income generation of rural women SHG members under State Rural Livelihood Mission (Bihan) refers to the extent of increase in income in rupees per year after joining SHGs. Different economic activities pursuing by SHGs were studied to determine the additional income earning by respondents. Further, respondents were grouped in to three categories such as Low (Up to Rs. 10000) and High (Rs. 10000 to 20000) and Very High (Above Rs. 20000) based on their annual income from SHG activities.

### Results and Discussion

#### Benefit received by SHGs from Bihan or other government institutions

The data in Table 1 shows that 100.00 per cent of the SHGs were adopted by State Rural Livelihood Mission (Bihan) and 73.33 per cent of them were receiving assistance in market linkage from Bihan or other government institutions. About 63.00 per cent of SHGs had been received revolving fund from Bihan, whereas, 50.00 per cent of the SHGs were receiving training from Bihan or other government institutions, 40.00 per cent had received technical support from Bihan for operation and maintenance of SHGs and 10.00 per cent of them had received financial support from bank.

**Table 1:** Distribution of the SHGs according to benefits received by them from Bihan or other government institutions

Particulars	(n=30)	
	Frequency	Percentage
➤ SHGs adopted by Bihan	30	100.00
➤ Revolving fund received from Bihan	19	63.33
➤ Training received by Bihan /other government institutions	15	50.00
➤ Assistance in market linkage	22	73.33
➤ Financial support from bank	3	10.00
➤ Technical support from Bihan for operation and maintenance of SHG	12	40.00

#### Kind of enterprises practicing by SHGs

The sustainability and survival of SHGs are dependent on kind of economic activities practicing by them. Self-help groups producing products that are more profitable and according to market demand are likely to survive for a long time. In the present investigation, kinds of enterprises practicing by 30 successful SHGs were studied and results are presented in Table 2. This study comprises two components viz. Kind of enterprises and Marketing of product.

It can be observed from the Table 2 that out of 30 successful SHGs, 36.67 percent of them were indulged in production as their income generating activities followed by 26.67 per cent of the SHGs were practicing processing as their economic activity. While, about 23.00 per cent of the SHGs were doing marketing of products as business for income generation and only 13.33 per cent of them were practicing other businesses for income generation.

**Table 2:** Distribution of SHGs according to kind of enterprises practicing by them

Particulars	(n=30)	
	Frequency	Percentage
<b>Types of enterprise</b>		
• Production	11	36.67
• Processing	08	26.67
• Marketing	07	23.33
• Other	04	13.33

#### Economic activity wise income generation

SHG tend to pursue multiple income generating activities to sustain their additional income among the members. Many

diversified income generation activities were being undertaken by the SHG as a viable economic source of income. Table 3 expressed that a maximum of 16.67 per cent

of the SHG members had involved in vegetable production as their income generating activity followed by both 10.00 per cent of the members were engaged in preparation of mid-day

meal and fisheries by devoting average time of 4.52, 1.58 and 0.94 hours per day with average income of 25.45, 7.88 and 61.73 rupees per day, respectively.

**Table 3:** Distribution of the respondents according to their involvement in different income generation activity

Economic activity	SHGs involved		Members involved		Devotion of time (hours/ day)	Average income (Rs./day)	Employment generation (days/year)
	F	%	F	%			
Vegetable production	5	16.66	20	16.67	4.52	25.45	332.8
Mid-day meal	3	10.00	12	10.00	1.58	7.88	305
Fishery	3	10.00	12	10.00	0.94	61.73	260
Dona pattal	2	6.66	8	6.66	1.14	10.27	178
PDS shop	2	6.67	8	6.66	1.97	10.23	164
Bricks making	2	6.66	8	6.66	3.22	119.18	114
Silaidkhai	2	6.66	8	6.66	2.66	21.92	260
General store	2	6.66	8	6.66	1.59	78.08	260
Mid-day meal/Papad making	1	3.33	4	3.33	2.84	16.44	312
Goatery	1	6.67	4	3.33	1.84	27.40	104
Dona pattal/ Goatery/ Bricks making	1	3.33	4	3.33	6.28	44.93	185
Ready-to-eat	1	3.33	4	3.33	4.60	101.37	312
Atta chhakki	1	3.33	4	3.33	2.52	16.44	156
Tent house	1	3.33	4	3.33	0.59	30.14	104
Stationary	1	3.33	4	3.33	1.72	34.25	228.8
Photocopy shop	1	3.33	4	3.33	1.23	10.81	192.2
Fancy stores	1	3.33	4	3.33	1.32	39.99	182

(n=120)

Whereas, 6.66 per cent of SHG members for each were involved in economic activities viz. dona pattal making, operation of PDS shop, bricks making, silai kadhai and operation of general stores by devoting average time of 1.14, 1.97, 3.22, 2.66 and 1.59 hours per day with average income of 10.27, 10.23, 119.18, 21.92 and 78.08 rupees per day, respectively. The SHG members were found to be involved in other economic activities like preparation of mid-day meal/papad making (3.33%), goatery (3.33%), donapattal/goatery/bricks making (3.33%), ready-to-eat (3.33%), atta chhakki (3.33%), tent house (3.33%), stationary (3.33%), photocopy shop (3.33%) and fancy stores (3.33%).

#### Level of income generation from SHG activities

After intervention of State Rural Livelihood Mission (Bihar), rural women were engaged in the different SHGs and indulge in economic activities for additional income generation. The distribution of women SHG members according to level of income generation is presented in Table 4. It shows that majority of the members (56.67%) were having low level of income (up to Rs. 10000) from SHG activities followed by 26.67 per cent of them had high level of income (above Rs. 20000) and only 16.66 per cent of the members had medium level of income (Rs. 10000-20000) from SHG activities.

**Table 4:** Distribution of the respondents according to their level of income generation from SHG activities

Level of income	Frequency	Percentage
• Low (Up to Rs. 10000)	68	56.67
• Medium (Rs. 10000 – 20000)	20	16.66
• High (Above Rs. 20000)	32	26.67

(n=120)

#### Conclusions

The State Rural Livelihoods Mission (Bihar) is a viable institution to impart training and disburse micro-credit among the rural women with aim to encourage them to enter into entrepreneurial activities and developing them as an entrepreneur. Self Help Group is the primary socio-economic

institution to foster the drive for change. Through their systematic engagement in saving and credit activity, the women and the concerned get a platform to experience values of mutual help, trust, equality, and transparency. SRLM facilitate new areas of thought for different livelihood opportunity at the member/family level.

Many diversified economic activities were being undertaken by the SHGs as a viable economic source of income i.e vegetable production, preparation of mid-day meal, fisheries, dona pattal making, operation of PDS shop, bricks making, silai kadhai and operation of general stores were most practiced viable IGAs among women SHGs in study area. Majority of the SHG members were having low level of income generation up to Rs. 10000/- from SHG activities. It can be concluded from the study that the basic idea behind SRLM is to organize the poor into Self-Help Groups and make them capable for self-employment. Economic activities undertaken under SHGs are means of additional income generation by utilizing leisure among the rural women.

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