

A Comparative Study On Entrepreneurial Capabilities Of Women SHG's Among Bastar District Of Chhattisgarh

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Abstract

This study examines the pivotal role of women in Non-Timber Forest Product (NTFP)-based livelihoods, focusing on their contributions to collection and processing activities. Women generate 65.62% of household income through NTFP-related work, yet their participation in marketing remains minimal due to male dominance in this domain. Socio-cultural and institutional barriers limit women's decision-making power and entrepreneurial prospects, despite their significant economic contributions. External factors such as market fluctuations, climate change, and policy changes further influence their participation. While Self-Help Groups (SHGs) provide economic opportunities, additional policy interventions are essential to enhance women's role in marketing and entrepreneurship. Strengthening their capacities through financial support, skill development, and market access can improve their standing in the NTFP sector. Addressing socio-economic constraints through education and training will further empower women in decision-making. Future research should explore the sustainability of women's participation and the impact of gender-inclusive policies on forest-based economies, contributing to rural development and environmental conservation.

Keywords: Non-Timber Forest Products (NTFPs), women empowerment, financial literacy, market access, socio-cultural barriers.

1. Introduction

Non-Timber Forest Products (NTFPs) play a crucial role in the livelihoods of rural communities, particularly for women who are actively engaged in collection, processing, and value addition. These activities serve as a vital source of income and economic stability for households, with women contributing 65.62% of earnings from NTFP-based work. Despite their significant involvement, women face numerous socio-cultural and institutional barriers that restrict their participation in decision-making and limit their access to entrepreneurial opportunities. Marketing and commercial activities within the NTFP sector remain male-dominated, preventing women from fully benefiting from the economic potential of these resources. External challenges such as market volatility, climate change, and shifting policies further impact women's ability to engage in NTFP-related businesses. While Self-Help Groups (SHGs) offer a platform for women's financial empowerment, additional interventions in skill development, financial support, and market accessibility are necessary to enhance their role in the sector. Addressing these challenges through targeted policies and educational programs can strengthen women's agency and economic participation. This study explores the constraints and opportunities associated with women's involvement in NTFP livelihoods, highlighting the need for gender-inclusive strategies to ensure sustainable forest-based economies that support both rural development and environmental conservation.

2. Literature Review

Women-led Self-Help Groups (SHGs) play a crucial role in fostering entrepreneurship and economic empowerment in rural India. This study compares the entrepreneurial capabilities of women SHGs in Bastar of Chhattisgarh, highlighting regional disparities in financial access, business development, and market participation. While SHGs in Bastar benefit from better financial inclusion, those in Bastar face socio-economic challenges. Existing literature explores SHG contributions to rural development, but a comparative analysis of their entrepreneurial potential remains limited, necessitating further research to inform policy interventions.

Summary of Literature Review

Author's	Work Done	Findings
Baghel, R. (2023)	Studied the functioning of self-help groups (SHGs) through the utilization of natural forest resources.	SHGs contribute significantly to rural livelihoods by leveraging available natural resources for economic activities.
Shastri, N. (2023)	Examined the sustainability of value chains of non-timber forest produce (NTFP) through the Mahanadi Producer Company in Chhattisgarh.	Effective producer companies can ensure sustainable livelihoods for rural communities by integrating NTFP into value chains.
Patel, R. (2022)	Analyzed the impact of the National Rural Livelihood Mission (NRLM) on rural households in Chhattisgarh.	NRLM has enhanced income generation and financial stability among rural households.
Rathour, V. et al. (2022)	Investigated the socio-economic upliftment of tribal women through Farmer Producer Organizations (FPOs) in Bastar district.	FPOs play a crucial role in improving the economic status of tribal women.
Sahu, S. (2021)	Case study on the business performance of Jai Ambe SHG in Bemetara district.	SHGs significantly contribute to women's economic empowerment and financial independence.
Mondal, S. (2021)	Compared the impact of Farmer Producer Organizations (FPOs) on the socio-economic status of farming communities.	FPOs help improve the livelihood and market access of farmers.
Ratre, D. et al. (2021)	Analyzed the relationship between gender and opinion leadership among fish farmers in Chhattisgarh.	Male fish farmers tend to have higher opinion leadership roles than female farmers.
Sudha, G. et al. (2020)	Studied the impact of SHGs on the socio-economic development of Sugali tribal women in Andhra Pradesh.	SHGs improve women's financial inclusion and socio-economic well-being.
Sangode, P. K. (2019)	Conducted an analytical study on the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Chhattisgarh.	MGNREGA has provided significant employment opportunities and improved rural livelihoods.
Kujur, P. (2019)	Evaluated the performance of FPOs in the Chhattisgarh plains.	FPOs enhance agricultural productivity and market access for farmers.

Thakur, A. (2018)	Assessed the status of fishery cooperatives, SHGs, and fishermen groups in Bastar district.	Fishery cooperatives and SHGs play a critical role in sustaining fisher livelihoods.
Ratre, D. (2017)	Analyzed gender and opinion leadership among fish farmers in Jashpur district.	Gender plays a significant role in leadership and decision-making among fish farmers.
Sethi, V. et al. (2017)	Examined the role of women collectives in delivering nutrition interventions in tribal areas.	Women collectives are effective in improving nutrition and health outcomes.
Pandey, L. K. (2016)	Studied knowledge and adoption of recommended tuber crops production technology among tribal farmers in Bastar.	Adoption of tuber crop technology remains low due to lack of awareness and training.
Thakur, A. N. K. I. T. (2015)	Assessed the status of fishery cooperatives, SHGs, and fishermen groups in Bastar district.	Fishery cooperatives contribute significantly to the economic development of fishermen.

Research Gap

Despite the significant role of women in NTFP-based livelihoods, research gaps persist in understanding their financial inclusion, market integration, and resilience to external challenges. Existing studies primarily focus on specific regions, limiting broader applicability. There is a need for comprehensive, quantitative analyses across diverse communities to assess the impact of financial literacy programs and policy interventions. Additionally, the role of institutional support in enhancing women's leadership remains underexplored. Addressing these gaps will provide a more holistic understanding of sustainable NTFP-based livelihoods.

3. Problem Statement

Women in NTFP-based livelihoods face financial literacy gaps, limited market access, and socio-cultural barriers, restricting their economic potential. Regional disparities further hinder their progress. Addressing these challenges through targeted interventions is essential for ensuring sustainable, inclusive growth in forest-based economies.

4. Methodology

This study employs a qualitative research approach to explore the role of women in non-timber forest product (NTFP)-based livelihoods. Primary data is collected through semi-structured interviews and focus group discussions with women engaged in NTFP collection, processing, and trade in selected forest-dependent communities. Purposive sampling is used to identify participants based on their active involvement in NTFP-related activities. Additionally, key informant interviews are conducted with local forest officials, community leaders, and representatives of self-help groups (SHGs) to gain deeper insights into institutional support and challenges. Secondary data from government reports, academic studies, and policy documents supplement the analysis. Data is thematically analyzed to identify patterns related to women's economic contributions, decision-making roles, and socio-cultural constraints. The study also examines the impact of external factors such as market dynamics, climate change, and policy interventions on women's participation in NTFP-based livelihoods. Ethical considerations, including informed consent and confidentiality, are maintained throughout the research process.

By adopting this methodology, the study aims to provide a comprehensive understanding of women's roles in NTFP sectors and offer policy recommendations to enhance their participation, economic empowerment, and sustainability of forest-based livelihoods.

5. Result & Discussion

- Selection of Study Area and Respondents:** The study was conducted in the Bastar district of Chhattisgarh, located between 19°12' and 20°34' North latitude and 81°56' and 82°15' East longitude [4]. Bastar is characterized by its dense forest cover, which accounts for over 75% of the region's total area and contributes approximately 30-40% to the state's Non-Timber Forest Products (NTFPs) production. For this study, six villages from three blocks were selected: Kolawal and Chhindgaon from the Bakawand block, Puspall and Bamhni from the Jagdalpur block, and Kotwarpara and Koleng from the Darbha block. A total of 60 respondents, primarily women engaged in Self-Help Groups (SHGs) and NTFP collection, were randomly selected. Among them, 38.33% were small-scale farmers, followed by 23.33% medium-scale, 21.67% marginal, and 16.67% large-scale farmers.
- Method of Data Collection:** Primary data for the economic year 2011-12 was gathered between March and June 2013 through personal interviews with the selected respondents using a pre-tested questionnaire [5]. Additionally, secondary data was obtained from the Forest Department and the Chhattisgarh Minor Forest Produce Marketing Federation (CGMFPFED), Government of Chhattisgarh. This data helped assess the entrepreneurial capabilities of women-led SHGs in Bastar and their role in NTFP-based livelihoods.
- Socio-Economic Status of Selected Households:** The study revealed that the average per capita landholding among the respondents was 0.35 hectares, while the average landholding per farm family was 2.02 hectares. The cropping intensity was recorded at 122.53%, indicating the extent of land utilization for agricultural activities. Additionally, the average household size among the selected respondents was 5.70 members, with a literacy rate of 63.08% [6]. These socio-economic factors play a crucial role in shaping the entrepreneurial capabilities of women Self-Help Groups (SHGs) in Bastar districts.

Table 1 Socio-economic status of selected household.

Sr. No.	Particulars	Marginal	Small	Medium	Large	Overall
1	Total number of sampled households	13	23	14	10	60
2	Average holding size (ha)	0.71	1.38	2.5	4.51	2.02
3	Average family size	5.69	5.7	5.93	5.6	5.73
4	Cropping intensity (%)	109.52	131.64	118.23	138.72	122.53

Table 2 Collection pattern of NTFPs amongst selected households.

Sr. No.	Particulars	Male	Female	Children	Total
1	Average collection days in a year	30.58 (22.76%)	86.33 (64.27%)	17.42 (12.97%)	134.33 (100.00%)
2	Active hours of work in a day	2.68 (27.89%)	5.75 (59.83%)	1.18 (12.28%)	9.61 (100.00%)

3	Quantity collected/person/day (kg)	8.00 (30.71%)	14.73 (56.55%)	3.32 (12.74%)	26.05 (100.00%)
4	Quantity processed/person/day (kg)	8.27 (19.15%)	34.92 (80.85%)	0.00 (00.00%)	43.19 (100.00%)
5	Quantity marketed/person/day (kg)	38.83 (72.44%)	14.77 (27.56%)	0.00 (00.00%)	53.60 (100.00%)
6	Income earned/person/day (Rs.)	11.63 (23.01%)	33.17 (65.62%)	5.75 (11.37%)	50.55 (100.00%)

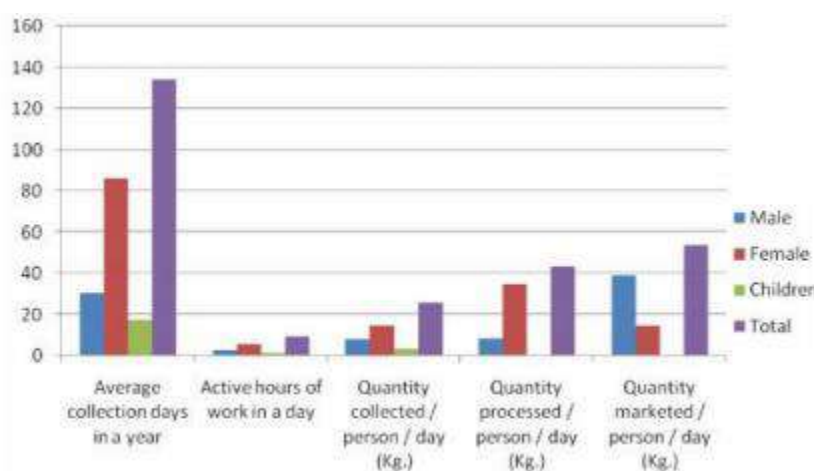


Fig. 1 Pattern of collection of NTFPs amongst selected households.

- Women's Involvement in NTFP Collection, Processing, and Marketing:** The findings of the study highlight the significant role of women in Non-Timber Forest Products (NTFP) activities across the selected households [7]. On average, each household was engaged in NTFP collection for 134.33 days per year, with women contributing the most at 86.33 days, followed by men (30.58 days) and children (17.42 days). The average daily collection per household was 26.05 kg, of which 56.55% was collected by women, while men and children contributed 30.71% and 12.74%, respectively. Women played a dominant role in NTFP processing, accounting for 80.85% of the total processing, whereas men contributed only 19.15%. However, in terms of marketing, men were more involved, selling 72.44% of the total NTFPs, while women contributed only 27.56%. The income generated from NTFP sales was also significantly influenced by women, who accounted for 65.62% of the earnings, followed by men (23.01%) and children (11.37%) [8].
- Impact of NTFPs on Household Income:** The study further reveals that the average annual income per household was ₹71,643.03, with 58.44% derived from farming and 18.15% from NTFPs. The annual income from NTFP sales per household was estimated at ₹20,258.69, where women were the primary contributors, earning 65.62% of this income [9]. The study underscores the critical role of women in NTFP collection and processing, highlighting the potential for women's Self-Help Groups (SHGs) to enhance entrepreneurial capabilities in the sector. While women dominate the collection and processing

stages, their participation in marketing remains lower, suggesting the need for capacity-building initiatives to empower them in commercial activities.

Table 3 Income distribution of sample household (Rs. / Family / Year).

Sr No	Household Category	Farm Income (₹)	Off-Farm Income (₹)	NTFP Income (₹)	Other Income (₹)	Non-Farm Income (₹)	Total Household Income (₹)
1	Marginal	17,138.76 (42.85%)	4,332.55 (10.83%)	15,096.89 (37.74%)	3,432.55 (8.58%)	18,529.44 (46.32%)	40,000.75 (100.00%)
2	Small	29,572.10 (50.36%)	7,845.52 (13.36%)	13,943.32 (23.74%)	7,364.26 (12.54%)	21,307.58 (36.28%)	58,725.20 (100.00%)
3	Medium	48,410.91 (66.10%)	345.36 (0.47%)	12,023.42 (16.42%)	12,456.39 (17.01%)	24,479.81 (33.43%)	73,236.08 (100.00%)
4	Large	93,143.96 (66.93%)	0.00 (0.00%)	8,372.50 (6.02%)	37,651.91 (27.05%)	46,024.41 (33.07%)	1,39,168.37 (100.00%)
Average	Overall	41,869.24 (58.44%)	4,026.75 (5.62%)	12,998.59 (18.15%)	12,748.49 (17.79%)	25,747.04 (35.94%)	71,643.03 (100.00%)

- Socio-Economic Profile of Women SHG Members:** The socio-economic profile of women SHG members plays a crucial role in determining their entrepreneurial capabilities and overall success [10]. The age distribution among members varies, with a significant proportion falling in the 25–45 age group, which represents an active working population. Education levels among SHG members differ, with many having basic literacy skills but limited formal education, particularly in Bastar, where tribal populations dominate. Family background also plays a significant role, as women from joint families often have better support systems, whereas those from nuclear families may face challenges in balancing work and household responsibilities. Landholding and income levels influence the financial stability of SHG members. Where agricultural land ownership is relatively higher, SHGs have better access to income-generating activities compared to Bastar, where landholdings are smaller and farming is often subsistence-based. Non-farm income sources such as wage labor and handicrafts also contribute to household earnings. The occupational patterns of women in SHGs vary, with some engaged in traditional crafts, agriculture, or livestock rearing, while others venture into micro-businesses such as food processing, tailoring, and retail shops.

Comparative Analysis of Entrepreneurial Capabilities

- Financial Management Skills:** Access to credit is a critical factor in the growth of SHGs, as it determines their ability to invest in business ventures. In both Bastar, SHGs rely on microfinance institutions, government schemes, and self-generated savings for capital. However, women in Bastar have better access to formal financial services due to higher financial literacy and proximity to banking facilities. In contrast, women in Bastar often struggle with limited financial literacy, making them more dependent on informal sources of credit. Loan utilization patterns also differ, with SHGs in Bastar investing more in business expansion, while in Bastar, loans are often used for immediate household

needs [11]. Repayment behavior is generally better in Bastar due to higher income stability, whereas irregular earnings in Bastar can lead to repayment challenges.

- **Business Development and Marketing Skills:** The types of enterprises run by SHGs vary across the two districts. In Bastar, businesses are often centered around traditional crafts such as bamboo and tribal handicrafts, whereas in Bastar, SHGs engage in agro-based enterprises, dairy farming, and retail businesses. Marketing strategies differ as well, with Bastar SHGs having better market linkages and access to urban buyers, whereas SHGs in Bastar struggle with poor transportation and limited market access. Challenges such as competition from larger businesses and lack of branding further impact the profitability of SHG enterprises.
- **Decision-Making and Leadership Qualities:** Participation in business decisions is a key indicator of empowerment among SHG women. In Bastar, women are more actively involved in decision-making, whereas in Bastar, male family members often influence financial and business choices. Leadership roles in SHGs are crucial for their sustainability, and while both districts have women in leadership positions, those in Bastar are more confident in negotiating with financial institutions and government agencies. Leadership training programs have been more effective in Bastar due to better institutional support [12].
- **Skill Development and Training Programs:** The availability of training programs significantly impacts SHG performance. Women in Bastar have access to structured training programs in financial management, business operations, and marketing, often facilitated by NGOs and government agencies. In Bastar, training opportunities are limited, and many women lack exposure to advanced entrepreneurial skills. Capacity-building initiatives have been more effective in Bastar due to better infrastructure and institutional support, whereas in Bastar, the impact of such programs is often constrained by socio-cultural barriers and logistical challenges.
- **Challenges Faced by Women SHGs:** Women SHGs face multiple challenges that hinder their growth and sustainability. Socio-cultural barriers such as traditional gender roles, family restrictions, and societal norms often prevent women from fully participating in entrepreneurial activities, particularly in Bastar. Financial and infrastructural limitations also pose significant challenges, as many SHGs struggle with inadequate access to credit, lack of business capital, and insufficient training. Women in Bastar face additional hurdles due to poor connectivity, lack of market access, and inadequate digital literacy. Market access and competition further impact the success of SHGs, as they often compete with larger enterprises without adequate marketing skills, branding, or supply chain support.
- **Impact of Government Policies and NGO Interventions:** Government schemes such as the National Rural Livelihood Mission (NRLM) and Maharashtra Arthik Vikas Mahamandal (MAVIM) play a crucial role in promoting SHGs [13]. These programs provide financial assistance, training, and market support. SHGs have benefitted more due to better implementation and awareness, whereas in Bastar, logistical challenges and lack of awareness have hindered the impact of these programs. NGOs have played a vital role in enhancing SHG capabilities by providing training in financial literacy, digital empowerment, and business development. However, their reach in remote areas of Bastar remains limited, affecting the growth potential of SHGs.

- **Findings and Discussion:** The comparative analysis reveals significant differences between SHGs in Bastar. Women in Bastar have better entrepreneurial capabilities due to higher education levels, financial literacy, and access to markets. In contrast, SHGs in Bastar face greater socio-cultural barriers, poor infrastructure, and limited financial access, which restrict their growth [14]. Factors contributing to success include strong financial support, effective training programs, and market linkages, while challenges such as low financial literacy, poor infrastructure, and gender norms hinder SHG progress in Bastar. The findings highlight the need for targeted interventions, including improved training, better financial access, and stronger policy support, to bridge the gap between SHGs in the two districts.

6. Conclusion

The study highlights the critical role of women in Non-Timber Forest Product (NTFP)-based livelihoods, particularly in collection and processing activities. Women contribute significantly to household incomes through NTFP-related work, accounting for 65.62% of the earnings. However, their involvement in marketing remains limited, as men dominate this stage. The findings suggest that despite their substantial economic contributions, women face socio-cultural and institutional challenges that restrict their decision-making power and entrepreneurial growth. The study also underscores the impact of external factors such as market fluctuations, climate change, and policy changes on women's participation in NTFP activities. While Self-Help Groups (SHGs) offer a platform for economic empowerment, further policy interventions are needed to enhance women's role in marketing and entrepreneurship. Capacity-building programs, financial support, and improved access to market linkages can strengthen their position in the NTFP sector. Additionally, addressing socio-economic constraints through education and skill development will enable women to play a more active role in decision-making and economic activities. Future research could explore the long-term sustainability of women's participation in NTFP livelihoods and the effectiveness of policy measures in promoting gender-inclusive forest-based economies. By fostering women's empowerment, the sector can contribute to both rural development and environmental sustainability.

Future Scope

- Expanding research to diverse regions for better generalizability.
- Integrating data-driven assessments for deeper insights.
- Strengthening value chains and access to formal markets.
- Enhancing financial literacy and access to credit.
- Studying climate change effects on NTFP sustainability.

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