EQUIDIVERSITY FOUNDATION
Promoting Equity in Diversity

Action study Report: Resource Mapping of NJC Member-Led Families for Livelihood Program: Findings from Survey Conducted in Birbhum

Introduction

The participation of rural women in the rural economy is often overlooked, despite their vital contributions to agricultural production, household management, and local economies. In many rural areas, women play an integral role in farming activities such as planting, weeding, harvesting, and processing agricultural products. However, their work is frequently undervalued and underreported, often regarded as an extension of their domestic responsibilities rather than recognized as formal economic labour. This invisibility is further reinforced by societal norms that limit women's access to land ownership, credit, machinery, and training, curbing their economic independence and potential for growth. As a result, their efforts are often seen as supplementary to those of male farmers, which further marginalizes their position in the wider rural economy.

Beyond agriculture, rural women are also engaged in various non-farm economic activities, including handicrafts, small-scale retail, and service provision, yet these contributions remain largely unrecognized. Many of these activities exist in the informal sector, operating outside official economic measurements, which means women's labour often goes unaccounted for in national statistics and policy frameworks. Although they are central to the survival and wellbeing of their families and communities, rural women are seldom acknowledged as economic agents. This lack of recognition limits their access to better economic opportunities, such as education, training, and employment in higher-paying sectors. To address this gender imbalance, it is essential to acknowledge the value of rural women's labour, implement gender-sensitive policies, and enhance access to resources and markets, thereby empowering them as critical contributors to rural economies.

Background

The Nanoor and Labhpur blocks, located in the Birbhum district of West Bengal, are predominantly rural areas where agriculture plays a central role in the economy. In these blocks, rural women face a variety of challenges that hinder their full participation in the economy and society. Despite their significant contributions to farming, livestock rearing, and household management, their labour is often

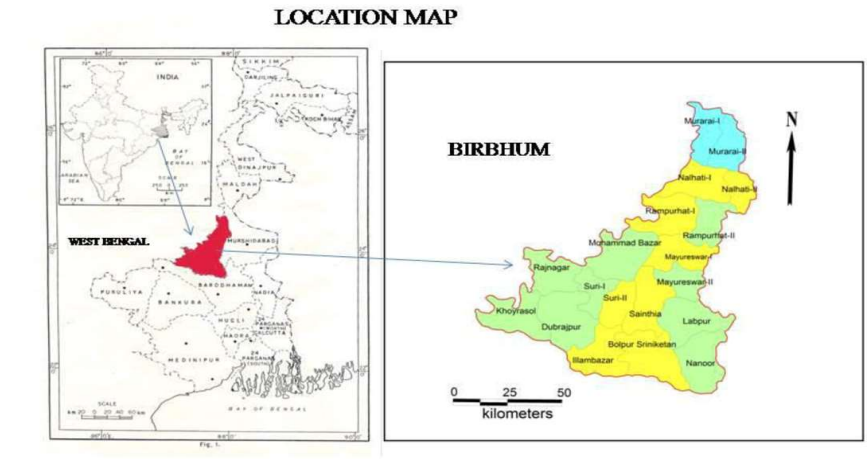


Figure 1 Source: Survey of India

invisible, undervalued, and not formally recognized. Women in these areas are deeply involved in the cultivation of crops, processing of food products, and other agricultural tasks, but due to prevailing gender norms, their work is typically seen as an extension of their domestic duties rather than as productive economic activity.

One of the key challenges faced by rural women in Nanoor and Labhpur is limited access to land and economic resources. Land ownership is often restricted for women due to traditional patriarchal practices, leaving them without control over key assets required for agricultural development. Additionally, access to credit, government schemes, and agricultural technologies is limited, hindering women's ability to expand or modernize their farming activities. This lack of resources compounds their vulnerability, leaving them dependent on male family members or local intermediaries for access to capital, which further limits their autonomy and economic independence.

Another significant challenge is the limited access to education and vocational training, which affects women's ability to pursue opportunities outside traditional farming. Though women in these blocks often engage in small-scale entrepreneurial activities, such as selling produce or handicrafts, these endeavours are typically informal and face challenges related to lack of market access, limited skills, and low wages. The absence of proper infrastructure for skill development or entrepreneurship programs makes it difficult for rural women to break out of the cycle of poverty.

Social barriers also play a significant role in limiting rural women's mobility and decision-making power. Cultural expectations regarding gender roles, combined with deeply ingrained patriarchal structures, restrict women's participation in community decision-making and limit their freedom to seek work outside the home or engage in economic activities that could provide them with better financial returns.

To overcome these challenges, targeted interventions are needed to empower rural women in Nanoor and Labhpur. These could include improving access to land, credit, and education, as well as supporting women's entrepreneurial ventures with better market access and skills training. Additionally, breaking down social and cultural barriers through awareness campaigns and gender-sensitive policies can play a critical role in enabling rural women to realize their full potential and contribute more effectively to the rural economy.

This survey aimed to understand the socioeconomic profile, resources, and livelihood opportunities for 246 women members of NJC (Nari Jagriti Committee) in 29 villages in Birbhum. The findings serve as a baseline for planning targeted livelihood enhancement programs.

Rationale for the Study

The findings aim to provide a comprehensive understanding of the socio-economic conditions, challenges, and opportunities faced by marginalized families, with a particular focus on women who are the cornerstone of rural development initiatives. Since 2017, the Equidiversity Foundation has been working closely with these women, mobilizing them into Nari Jagran Committees and Women Protection Committees to foster awareness of women's rights and promote their active participation in self-governance.

Through sustained engagement, the foundation has provided hand-holding support and training, empowering these women to advocate for their rights and contribute to community development. However, despite progress, significant gaps remain in livelihood opportunities and economic self-reliance. Many women continue to face systemic barriers, including limited access to resources, financial literacy, and skills aligned with market demands.

This study seeks to bridge these gaps by analysing the current socio-economic realities and evaluating the impact of past interventions. The insights will inform targeted and scalable interventions aimed at:

- Enhancing income-generating opportunities.
- Building sustainable livelihood models.
- Strengthening the leadership and agency of women within their communities.

The rationale for the study lies in the need to develop data-driven strategies to maximize the potential of women's contributions, ensuring that the progress achieved through Nari Jagran Committees and related initiatives translates into long-term economic and social empowerment. By identifying challenges and opportunities, the findings will guide the Equidiversity Foundation in designing impactful, inclusive, and sustainable programs tailored to the needs of marginalized women and their families.

Methodology

The study employed a qualitative survey approach to gain in-depth insights into the socio-economic conditions, challenges, and opportunities faced by marginalized women in the target communities. The methodology was designed to capture nuanced perspectives and lived experiences, providing a comprehensive understanding to inform targeted interventions.

1. Study Population and Sample Size

- The study focused on **246 women** who are members of Nari Jagran Committees or Women Protection Committees formed and supported by the Equidiversity Foundation in 6 Gram Panchayat areas of Nanoor and Labhpur Blocks. These Gram Panchayats are Jamna, Darka, Thiba of Labhpur; Kirnahar II, Daskalgram Kareya II of Nanoor.
- The selected participants represent a diverse cross-section of women from marginalized families, ensuring inclusivity in capturing varied experiences and challenges.

2. Data Collection Tool

- A structured questionnaire was designed as the primary data collection tool.
- The questionnaire included both open-ended and closed-ended questions to explore:
    - Socio economic status
    - Livelihood opportunities accessed
    - Leadership roles and participation in community governance.
    - Awareness and utilization of rights and opportunities.
    - Willingness to engage in skill development and training programs.

3. Data Collection Process

- Mode of Administration: The questionnaire was administered through in-person interviews by trained field researchers to ensure clarity, accuracy, and completeness of responses.

- Location: Data collection was conducted within the communities where the women reside, providing a contextual understanding of their environment.
- Ethical Considerations:
    - Participants were informed about the purpose of the study, and their consent was obtained before the interviews.
    - Anonymity and confidentiality were assured to create a safe space for open and honest responses.

4. Data Analysis

- Qualitative Analysis: Responses from open-ended questions were analyzed thematically to identify recurring patterns, insights, and unique perspectives.
- Descriptive Statistics: Data from closed-ended questions were summarized to provide a quantitative overview of key indicators such as income levels, education, and leadership participation.
- Triangulation of findings from both data types ensured reliability and enriched the interpretation of results.

5. Limitations

- The findings are based on self-reported data, which may be influenced by recall bias or social desirability.
- While the qualitative approach provides rich insights, it may limit generalizability to other populations outside the surveyed group.

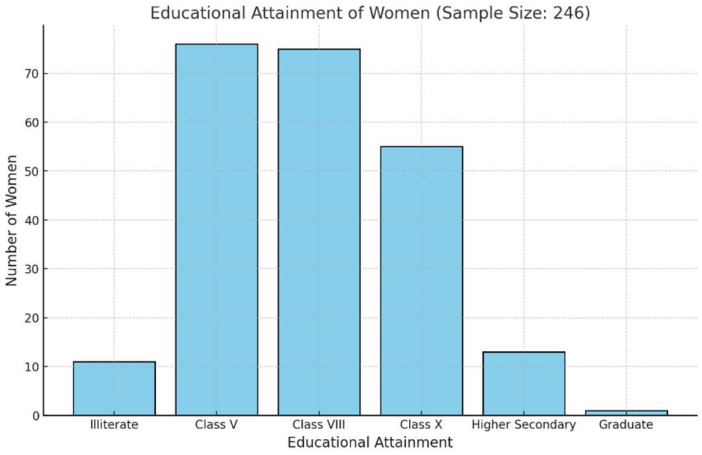
This methodology ensured a robust and participatory approach to understanding the specific needs and aspirations of the women, laying the groundwork for designing effective, evidence-based interventions.

Key Findings

1. Social Status

A. Education and Leadership Roles

Educational Attainment:

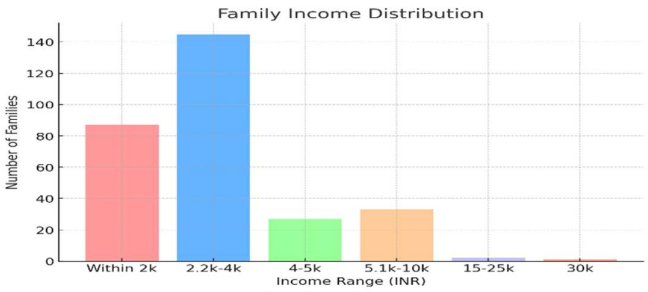


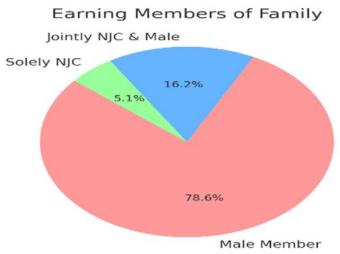
- Only 1 graduate among 246 women surveyed.
- 76 women studied till Class V, 75 till Class VIII, and 55 till Class X, taking it to 53.2%.
- 5.3% (13) completed higher secondary (Class XI-XII).
- 4.5% (11) women are illiterate.

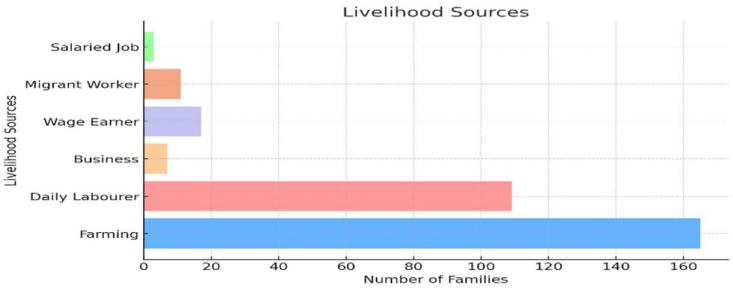
B. Leadership in SHGs and Governance:

- 75.2% (185) women are part of SHGs, with 9 holding leadership positions.
- 6 women hold elected positions in Gram Panchayat (e.g., Pradhan, members).

2.Economic Status of Family







The charts illustrate the following:

Family Income Distribution:

- Most families fall within the income range of ₹2,200–₹4,000, followed by those earning less than ₹2,000.

- Higher income brackets (₹15,000–₹25,000 and ₹30,000) are represented by very few families, indicating a low-income demographic.

Earning Members of Family:

- Male members are the primary earners in most families (74.80%).
- Joint earning by NJC members and male members accounts for 15.45%, while NJC members alone contribute in 4.88% of families.

Livelihood Sources:

- Farming dominates as the primary livelihood for 67% (165) families, followed by 44.3% daily labour (109) families.
- Other sources like business, wage earning, migrant work, and salaried jobs have minimal representation, highlighting a reliance on agriculture and labour-intensive work.

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3. Individual Financial Status and Loan Management

A. Loan Status:

- 194 women have unpaid loans.
- 47 have fully repaid loans.
- 4 have ongoing loans.

A significant majority of women (79%) have unpaid loans, indicating a high debt burden. Only 19% have fully repaid loans, reflecting limited financial security. A negligible percentage (1.6%) have ongoing loans, possibly indicating restricted borrowing capacity or hesitancy to take new loans due to existing debt.

B. Asset Ownership:

- 98 women own property (land, jewelry, house, machinery).
- 148 women have no assets.

Most women (60%) do not own any significant assets, reflecting economic vulnerability and limited security. The 40% who own assets may have better financial stability, though the type and value of assets vary. With 60% of women lacking any assets, there is a pressing need for programs that encourage asset acquisition and ownership, such as subsidies for land, housing, or farming equipment.

C. Income Sources:

Personal Income:

- 88 women earn through farming, handicrafts, or animal husbandry.
- 13 women earn income from EDF-supported activities.

- 44 rely solely on Lakshmi Bhandar or widow pensions.
- 113 women have no income.

Nearly half (46%) of the women have no income, indicating heavy dependence on others or state-supported welfare schemes. A substantial group (36%) earns through traditional rural activities, emphasizing the importance of agriculture and small-scale work. Only 5% earn from EDF-supported activities, suggesting limited reach or impact of these programs. Reliance on pensions (18%) highlights the lack of active income sources among many respondents.

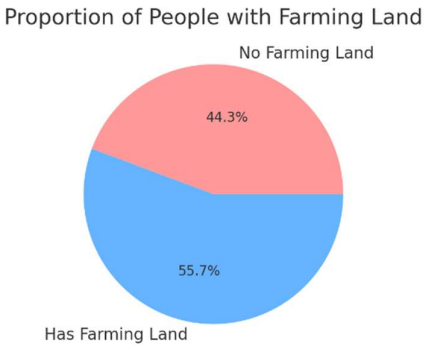
D. Monthly Income Distribution:

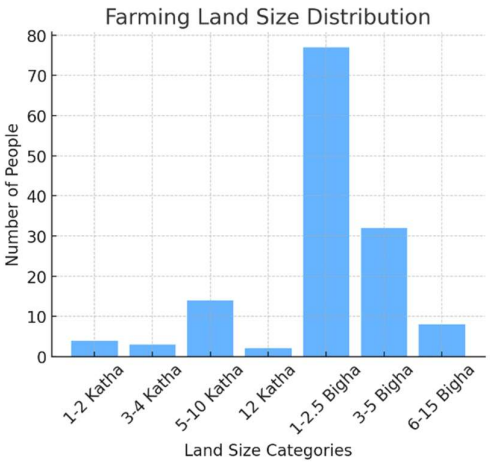
- 35% (86) women have no income of their own
- 28.4% (70) women have an income between ₹500-₹1000
- 17.9% (44) women earn between ₹1100-₹2000
- 4.9% (12) women have an income above ₹2000 and only 2 earn ₹10,000-₹12,000.

The majority (63%) earn less than ₹2000 per month, with 35% having no income at all. A very small proportion (4.9%) earn more than ₹2000, showing extreme income inequality. Only 2 women earn ₹10,000-₹12,000, likely outliers in terms of economic prosperity.

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4. Family Land Ownership and Farming Practices





A. Land Ownership:

The charts provide the following insights:

Pie Chart

- 44.3% of the sample (109 individuals) have no farming land beyond their house.
- 55.7% of the sample (137 individuals) have farming land.

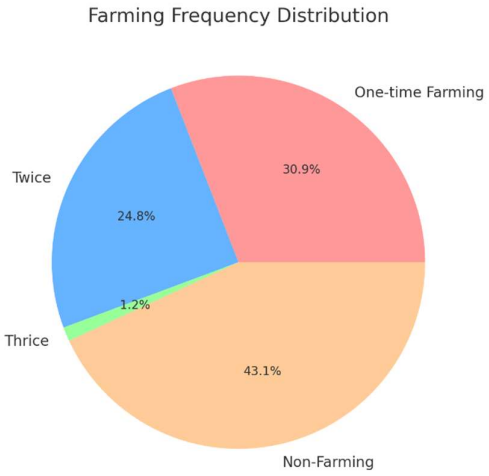
Bar Chart Farming Land Size Distribution:

- Most landowners have between **1–2.5 Bigha** of farming land (77 individuals).

- The second-largest group has **3–5 Bigha** (32 individuals).
- Smaller plots of land (1–12 Katha) are less common.
- Very few own large farming areas (6–15 Bigha).

This shows a significant variation in land ownership, with a majority having moderately sized farming plots.

B.Farming Practices:



The pie chart illustrates the farming frequency distribution among 246 families:

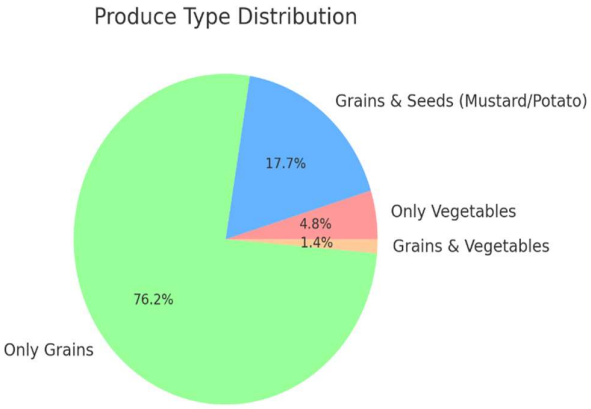
- **One-time farming:** 30.9% (76 families)
- **Twice farming:** 24.8% (61 families)
- **Thrice farming:** 1.2% (3 families)
- **Non-farming families:** 43.1% (106 families)

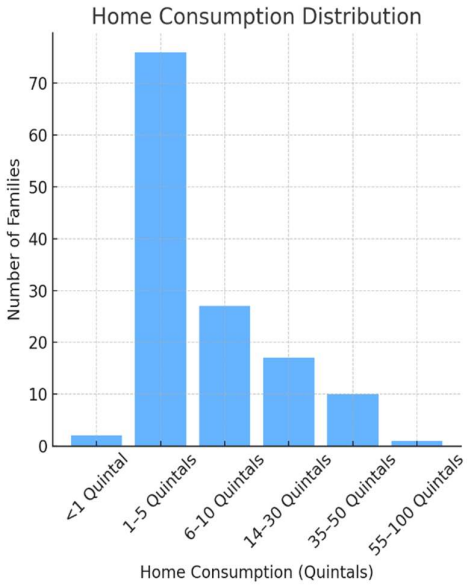
This indicates that the largest group of families either does not engage in farming or farms only once annually. Frequent farming (thrice a year) is rare

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5. Produce

Crops grown include grains, vegetables, mustard, and potato.





Insights from the Charts:

Produce Type Distribution (Pie Chart):

- **45.5%** of families produce only grains (112 families).
- **10.6%** produce grains and seeds such as mustard or potatoes (26 families).
- **2.8%** produce only vegetables (7 families).
- **0.8%** produce both grains and vegetables (2 families).
- A significant majority focus on grains, indicating its importance in their agricultural activities.

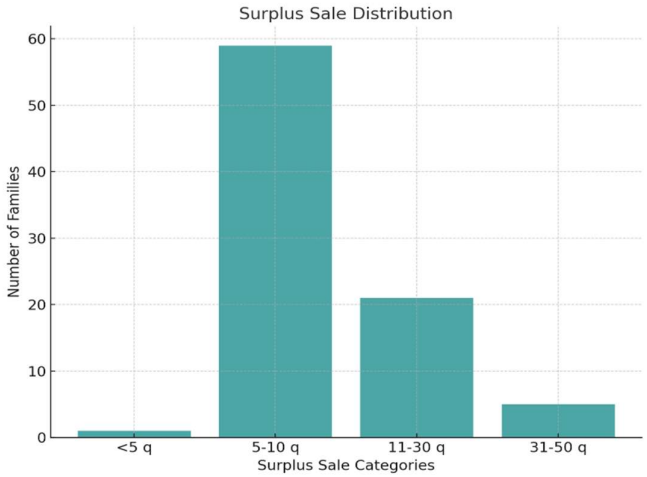
Home Consumption Distribution (Bar Chart):

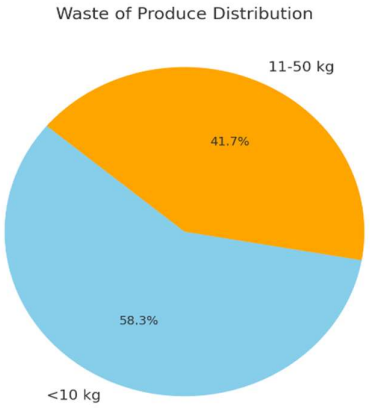
- The largest group (76 families) consumes **1–5 quintals** of produce annually.
- Moderate consumption levels (**6–10 quintals**) are observed in 27 families.
- High consumption levels (**14–30 quintals** and above) are less common but not negligible.
- Only a few families consume very low (<1 quintal) or very high quantities (35+ quintals).

  This analysis reflects the dominance of grain production and highlights varying levels of produce utilization for home consumption.

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6. Surplus Sale & Wastage Analysis





Surplus Sale Distribution (Bar Chart):

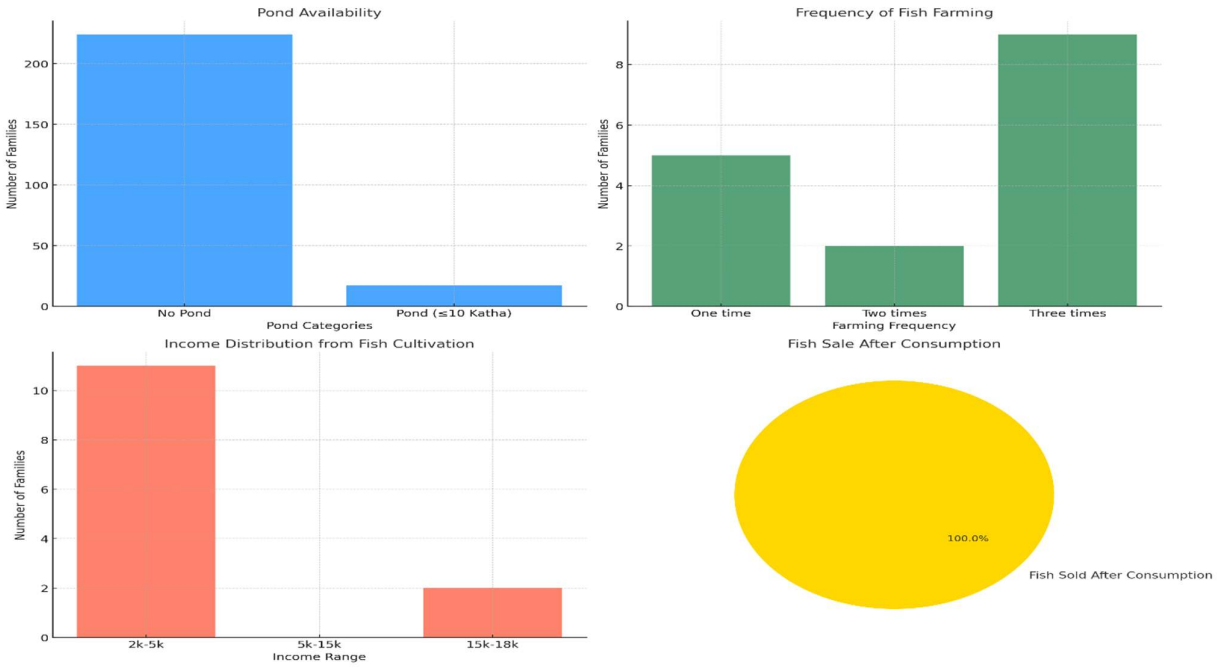
- The majority of families 24% (59) can sell produce in the range of 5-10 quintals.
- Smaller numbers of families sell <5 quintals (1), 11-30 quintals (21), and 31-50 quintals (5). Hence a total of 11% families are able to sell any surplus.

Waste of Produce Distribution (Pie Chart):

- Most waste is within 10 kg (58.3%), involving items like onions and leafy vegetables.
- The rest (41.7%) is in the 11-50 kg range, involving items like potatoes and mustard.

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7. Fish Cultivation:



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8. Pond Availability (Bar Chart):

- 91% of families (224) do not have a pond.
- Only 6.95 (17) families have access to a pond (≤10 Katha), indicating limited infrastructure for fish farming and out of them only 9 are engaged in fish farming.

Frequency of Fish Farming (Bar Chart):

- Fish farming is primarily conducted three times a year (9 families).
- One-time farming (5 families) and two-time farming (2 families) are less common.

Income Distribution from Fish Cultivation (Bar Chart):

- Most families earn between ₹2,000 and ₹5,000.
- Only 2 families earn between ₹15,000 and ₹18,000, showing that fish farming is not highly lucrative for most.

Fish Sale After Consumption (Pie Chart):

- The number of families selling fish after consumption is small (6 families), with sales ranging from 15-30 kg.

This data suggests that fish farming is a minor activity for the majority, with limited infrastructure, infrequent farming, and modest financial returns.

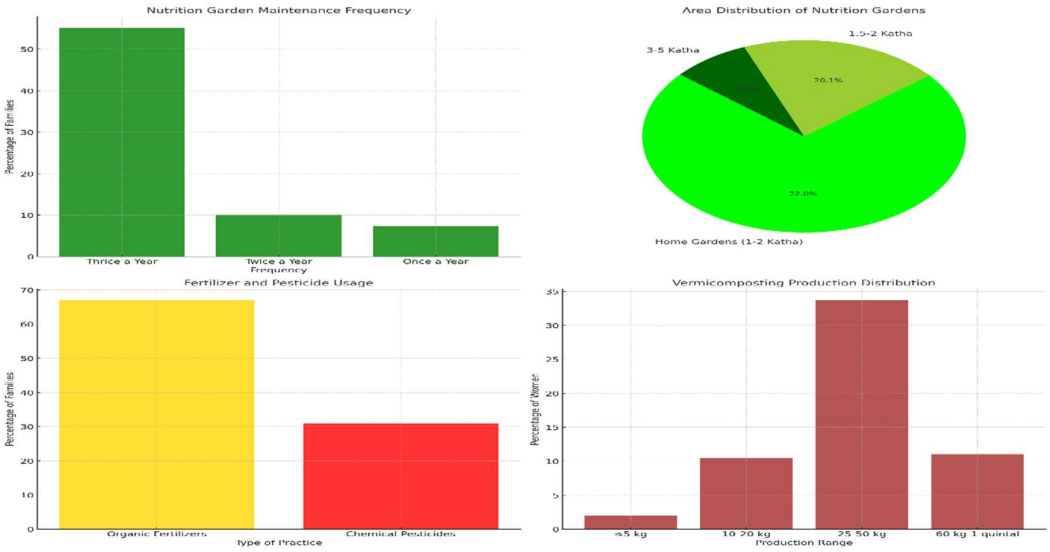
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9. Fruit Trees

- 43.9% (108) Families have fruit trees
- Most 29% (72) have 2-3 varieties amongst banana, papaya, mango, lemon, coconut, batabi, guava, jackfruit, amra, papaya
- 25 Families have one variety of fruit trees.

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10. Nutrition Gardens and Organic Practices



A. Maintenance Frequency (Bar Chart):

- The majority (55.2%) of families maintain nutrition gardens three times a year.
- A smaller proportion maintains them twice (10%) or once (7.3%) annually.

B. Area Distribution (Pie Chart):

- Most nutrition gardens (67%) are home gardens spanning 1-2 kathas.
- Fewer gardens (18.7%) cover 1.5-2 kathas, and only 7.3% occupy 3-5 kathas.

C. Organic Practices:

Fertilizer and Pesticide Usage (Bar Chart):

- A significant 67% of women use organic fertilizers and kerosene as pesticides.

- 31% rely on chemical pesticides, indicating scope for increased organic adoption.

Vermicomposting Production (Bar Chart):

- The most common production range is 25-50 kg (33.7%), followed by 10-20 kg (10.5%).
- Larger-scale production (60 kg-1 quintal) is practiced by 11%.
- Minimal production (≤5 kg) is reported by 2%, suggesting room for growth.

High participation in maintaining gardens reflects a focus on self-sufficiency as far as vegetable production is concerned and nutritional security. A majority lean towards organic practices, highlighting an eco-friendly trend. Vermicomposting is widely practiced but can be scaled further for better productivity.

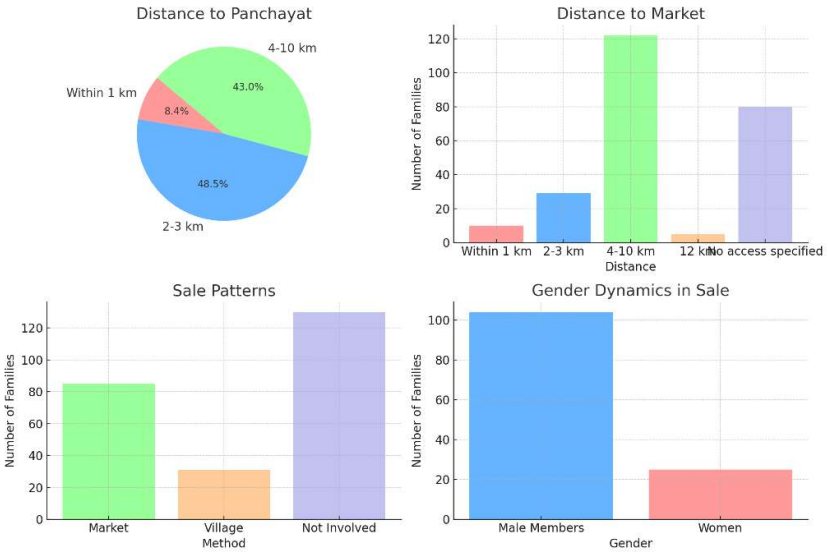
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11. Small Animal Farming and Other Livelihoods

- 93.5% (203) women rear small animals such as ducks and chickens.
- 11 women have sewing machines; 4 earn small amounts from stitching.

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12. Access to Market for Sale of Produce



Distance to Panchayat:

- Within 1 km: 20 families (8.13%)
- 2-3 km: 115 families (46.75%)
- 4-10 km: 102 families (41.46%)

The majority of families (46.75%) live within 2-3 km of the panchayat, making it relatively accessible for administrative or resource-related matters. A substantial portion (41.46%) resides 4-10 km away, potentially impacting their access to services.

A.Distance to Market:

- Within 1 km: 10 families (4.07%)
- 2-3 km: 29 families (11.79%)
- 4-10 km: 122 families (49.59%)
- 12 km: 5 families (2.03%)

- No specified market access: 80 families (32.52%)

Almost half (49.59%) live 4-10 km away from the market, suggesting significant travel for selling produce. Only 4.07% have access within 1 km, indicating limited proximity for convenient sales.

B.Market Access and Sale Patterns:

- 34.55% (85) families sell extra produce in the market
- 12.6% (31) Families selling within their village
- 52.8% (130) Families not involved in selling directly

Only a small fraction (34.55%) sell directly in markets, with many others either selling within the village or possibly consuming their produce locally. Village-based sales account for 12.60%, which could suggest limited market penetration.

C.Gender Dynamics in Produce Sale:

- Sales by male family members: 104 families (42.28%)
- Sales by women directly: 25 families (10.16%)

Women's independent sales (10.16%) represent a smaller proportion, pointing to opportunities for empowerment initiatives.

<u>Recommendations for Improvement:</u>

Market Access:

- Establish or improve transport facilities to markets, especially for families living 4-10 km away.
- Encourage local market setups within villages to reduce travel barriers.

Support for Women:

- Promote women-focused initiatives, such as training programs or self-help groups, to increase their participation in market activities.
- Create safe environments for women to sell directly in markets.

Village-Level Economic Activity:

- Strengthen village-level processing and storage facilities to facilitate produce sales locally.
- Introduce cooperative models to aggregate produce for better bargaining power in markets.

Technology & Outreach:

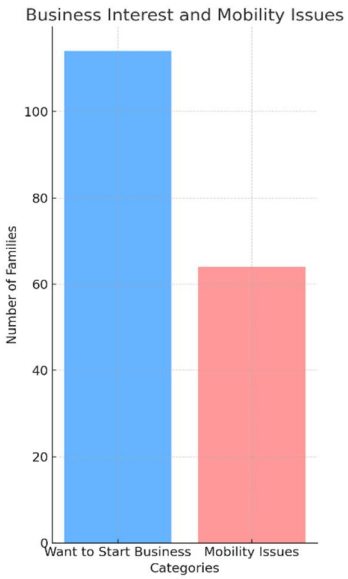
- Implement mobile or digital platforms for direct market connections, reducing the reliance on intermediaries.
- Facilitate awareness programs on market demand and pricing trends to empower families in negotiating better deals.

13. Training and Support from EDF

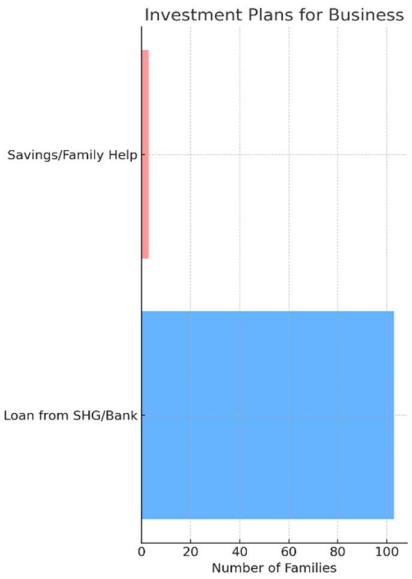
- Trainings Attended:
    - 61.8% (152) women underwent livelihood skills training.
    - 156 received gender and legal rights training.
    - 108 attended livelihood enhancement sessions.
- Support Provided:
    - EDF provided inputs (seeds, ducks, chicks) to 224 women.
    - 27 women reported improved livelihoods due to EDF's interventions.

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14. Aspirations and Challenges







A.Business Interest and Mobility Issues:

- Out of 246 families, 114 (46.34%) expressed interest in starting a small business.
- However, among these, 56% (64) families face mobility issues, which could limit their ability to engage fully in business activities.

B.Time Commitment for Business:

- A small number of families (2) can dedicate only 1 hour daily.
- Most families can commit 3-4 hours (46) or 5-8 hours (37), indicating potential for moderate to substantial time investment by interested individuals.

C.Investment Plans for Business:

- The majority (103 families) plan to secure loans from SHGs or banks to fund their businesses.
- Only 3 families plan to use savings or family help for initial investments, reflecting limited access to personal capital.

Recommendations

Strengthen Skill Development and Training:

- Expand skill training programs for women, particularly in farming, handicrafts, and entrepreneurship.
- Introduce vocational and business management training to enhance women's entrepreneurial capabilities.

Financial Support and Loan Management

- Facilitate debt-reduction programs and financial literacy workshops to improve loan repayment.
- Provide subsidized loans or grants for women-led enterprises to reduce financial dependence.
- Encourage asset acquisition programs, such as micro-insurance or subsidies for land and farming equipment.

Encourage Business Ventures:

- Provide microfinance support to women interested in starting small businesses.
- Address mobility constraints through localized market access or digital solutions.
- Develop targeted programs for women interested in businesses, focusing on time-efficient models.
- Provide seed capital or interest-free loans to women facing financial barriers.
- Monitor and support new businesses through mentorship programs and NJC networks.

Livelihood Enhancement

- Diversify livelihood opportunities by introducing small-scale, high-yield agricultural or non-agricultural businesses.
- Provide infrastructure and training for advanced farming techniques, including multi-cropping and irrigation.
- Support small animal farming with adequate resources and training for better returns.

Promote Sustainable Agriculture:

- Increase access to organic farming techniques and inputs like vermicomposting.
- Scale up vermicomposting production through training and subsidies.
- Promote community-based organic farming models for shared knowledge and resources.
- Encourage use of nutrition gardens and expand training on organic pesticide production

Asset Creation and Ownership:

- Facilitate programs to improve women's asset ownership through SHG support or direct interventions.

Market Access and Support

- Develop local markets within villages to reduce travel and improve selling opportunities.
- Organize collective selling platforms or cooperatives to enhance bargaining power.
- Implement mobile and digital market linkages for better price transparency and reduced reliance on intermediaries.

Conclusion

This comprehensive resource mapping provides a roadmap for planning targeted interventions to uplift NJC member-led families, ensuring sustainable livelihoods and financial independence.

The data highlights systemic challenges in education, economic empowerment, and market access. Women, despite representing a majority in SHGs, face barriers to leadership, financial independence, and entrepreneurship. Focused interventions are required to address mobility issues, increase women's participation in markets, and improve their financial security.

Strengthening the support systems, such as SHGs and NJCs, introducing tailored skill development programs, and expanding access to capital, can play a transformative role in empowering women and uplifting the economic status of families in the region.
