Action Study Report: Resource Mapping of NJC Member-Led Families for Livelihood Programme Design

Findings from Survey Conducted in South 24 Parganas, 2022 with 136 women

Introduction

Rural women's participation in the rural economy often goes unnoticed, despite their significant contributions to agricultural production, household management, and local economies. In rural areas, women are seen involved in all stages of farming, but their work is typically undervalued and underreported. They engage in tasks such as planting, weeding, harvesting, and processing agricultural products, yet their labour is often seen as an extension of their domestic roles rather than formal economic activities. This invisible participation is compounded by societal norms that restrict women from owning land or accessing resources like credit, machinery, or training, limiting their economic independence and opportunities for growth. It is therefore not surprising that women do not earn the labour of 'farmers'. Their contributions are often viewed as supplementary to those of male farmers, further marginalizing their role in the broader rural economy.

Additionally, rural women frequently engage in non-farm economic activities such as handicrafts, small-scale retail, and service provision, which are similarly underappreciated. These informal sector jobs often operate outside official economic measurements, leaving women's labour unaccounted for in national statistics and policy discussions. Even though they play a central role in sustaining families and communities, rural women are rarely recognized as economic actors. The lack of visibility prevents them from accessing better economic opportunities, such as education, training, and employment in more lucrative sectors. Addressing this gender disparity requires recognizing rural women's labour, promoting gender-inclusive policies, and improving access to resources and markets to empower them as key contributors to rural economies.

Background

The survey conducted in 2024 assessed the socioeconomic status, livelihood practices, resource ownership, and training needs of 143 women members of Nari Jagran Committee from 15 villages in Sreenarayanpur Purnachandrapur GP and Dakshin Gangadharpur GP in Pathar Protima Block of South 24 Parganas.

The findings aim to inform targeted interventions for enhancing livelihood opportunities and self-reliance among these families.

Pathar Pratima Block, South 24 Parganas:

Geographic and Socioeconomic Context- Pathar Pratima is a block in the South 24 Parganas district of West Bengal, located in the Sunderbans region. It is characterized by:

- Rural and Remote Location: Comprising numerous islands, it is vulnerable to climatic challenges such as cyclones, floods, and salinity intrusion.
- Agrarian Economy: Livelihoods mainly revolve around agriculture, fishing, aquaculture, and small-scale businesses.

- Infrastructure Gaps: Limited access to quality healthcare, education, and transportation, especially in interior areas.
- Marginalized Communities: A significant proportion of the population belongs to economically and socially disadvantaged groups.
- Large scale Migration:

Key Challenges Faced by Rural Women

1. Economic Challenges

- Limited Livelihood Opportunities:
    - Dependency on agriculture and fishing, sectors that are seasonally viable and highly climate-sensitive.
    - Lack of vocational training and skill development opportunities for women.
- Low Income Levels:
    - Women's contribution to family income is often undervalued, with most engaging in unpaid or underpaid labour.
- Access to Finance:
    - Despite the presence of Self-Help Groups (SHGs), many women face difficulties accessing formal credit for entrepreneurship due to a lack of collateral and financial literacy.

2. Education and Skill Gaps

- Low Educational Attainment:
    - Early marriage and household responsibilities often limit women's educational pursuits.
    - Poor infrastructure in schools, lack of technical educational opportunities and safety concerns discourage secondary-level education for girls.
- Skill Mismatch:
    - Existing training programs often fail to align with local livelihood opportunities or market demands.

3. Health and Nutrition Issues

- Limited Healthcare Access:
    - Inadequate healthcare facilities and personnel, with high dependency on barefoot medical practitioners
    - Cultural taboos and lack of awareness prevent women from seeking timely care.
- Malnutrition and Anaemia:

- High prevalence due to poor dietary diversity, compounded by women prioritizing family members' needs over their own.

4. Social and Gender Inequities

- Patriarchal Norms:
  - Women face restrictions in decision-making within households and communities.
  - Gender-based violence, early Marriage and childbearing and dowry practices remain concerns.

5. Environmental Vulnerabilities

- Climate Change Impact:
  - Rising sea levels, soil salinity, and recurring cyclones (e.g., Aila, Amphan) exacerbate livelihood challenges.
  - Women, as primary caregivers, bear a disproportionate burden during and after climate disasters.

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 of Equidiversity Foundation. Since 2017, Equidiversity Foundation has been working closely with these women, mobilizing them into Nari Jagran Committees or Women Protection Committees to foster awareness of women's rights and promote their active participation in self-governance.

Through sustained engagement, the organization 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 analyzing 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 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 **143 women** who are members of Nari Jagran Committees or Women Protection Committees formed and supported by the Equidiversity Foundation.
- 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.

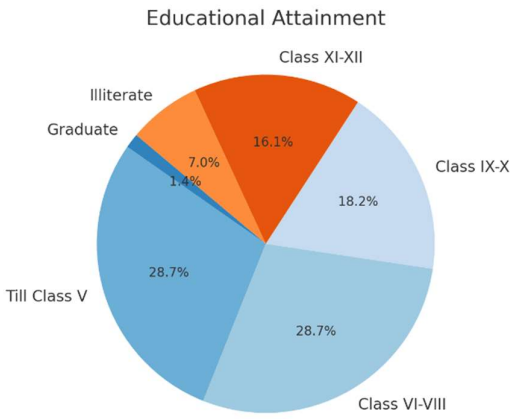
This methodology ensured a robust and participatory approach to understanding the specific needs and aspirations of the women, laying the groundwork for designing effective, evidence-based interventions.

Key Findings

1. Social Status

A. Educational Attainment

- Graduate: **1.4%** (2 women)
- Till Class V: **28.7%** (41 women)
- Class VI-VIII: **28.7%** (41 women)
- Class IX-X: **18.2%** (26 women)
- Class XI-XII: **16.1%** (23 women)
- Illiterate: **7%** (10 women)



A majority have not received education beyond Class X, indicating a need for skill development programs tailored to their literacy levels.

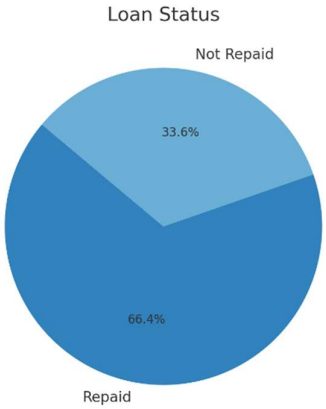
B. Leadership and Group Participation

- Women in SHGs: **95.1%** (136 women)
- Leadership Positions:
    - Gram Panchayat: **4.2%** (6 women)
    - SHG Clusters: **18.2%** (26 women)

Women's active SHG participation indicates strong grassroots engagement as well as their involvement with NJCs

2. Economic Status

A. Loan and Asset Ownership

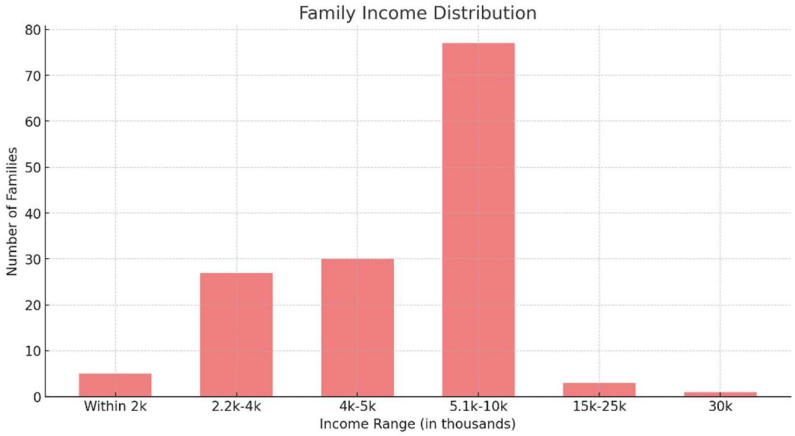


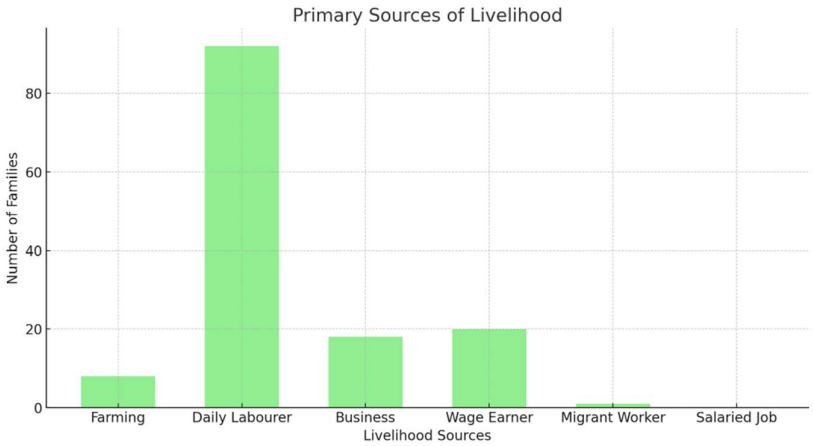
- Loan Status:
  - Repaid: **66.4%** (95 women)
  - Not Repaid: **33.6%** (48 women)
- Asset Ownership:
  - Own Property (land, jewelry, house, machine): **72%** (103 women)
    - Jewelry only: **49%** (70 women)
  - No Assets: **28%** (40 women)

A high percentage of women have successfully repaid loans, reflecting financial discipline. Limited repayment issues indicate financial reliability, making them potential beneficiaries for micro-credit and financial literacy programs.

B. Family Income & Sources of Livelihood







The charts above visually represent the data on Income and Source of Livelihood:

C. Family Income Distribution

- Majority (5.1k-10k): Most families 53.8% (77) fall within the monthly income range of ₹5,100–₹10,000, indicating a low range income group.
- Minimum Income Groups:
    - Within ₹2,000: 5 families reflected minimal earnings.
    - ₹2,200–₹4,000: 27 families, representing a significant portion of low-income earners.
- Middle Income Groups:
    - Only 3 families earn ₹15,000–₹25,000, and 1 family earns ₹30,000 or more, showing limited representation in higher income brackets.

With an average of four to five member families. Most of the respondents belong to low income group.

D. Earning Members of the Family

- Male Members as Sole Earners: A dominant 86.7% (124) families rely solely on male members for income.
- Joint Contribution (Male & NJC Members): 11.8% (17) families benefit from a joint earning arrangement between male members and the female respondent.
- Sole NJC Member Earners: Only 2 families are solely supported by NJC members, highlighting limited female-led income generation.

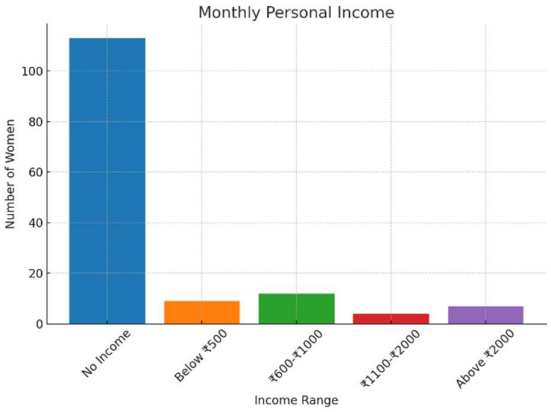
3. Livelihood Sources

- Daily Labourers Dominate: 64.3% (92) families depend on daily wage labour, reflecting economic vulnerability and dependence on informal jobs.
- 26.6% are involved in Business & Wage Earners: 18 families are engaged in small-scale businesses, and 20 families rely on wage earning.

- Only 6.3% were dependent on Farming & Migrant Work solely: Farming is the primary livelihood for only 8 families, and just 1 family depends on migrant work.

A. Individual Income of Women Respondents

- Monthly Personal Income:
  - No Income: **79%** (113 women)
  - Below ₹500: **6.3%** (9 women)
  - ₹600-₹1000: **8.4%** (12 women)
  - ₹1100-₹2000: **2.8%** (4 women)
  - Above ₹2000: **4.9%** (7 women)
- Willing to Take Training: **44.1%** (63 women)

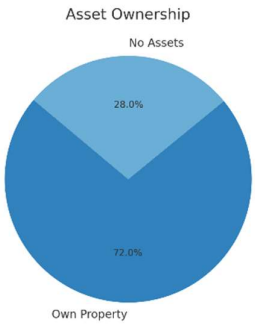


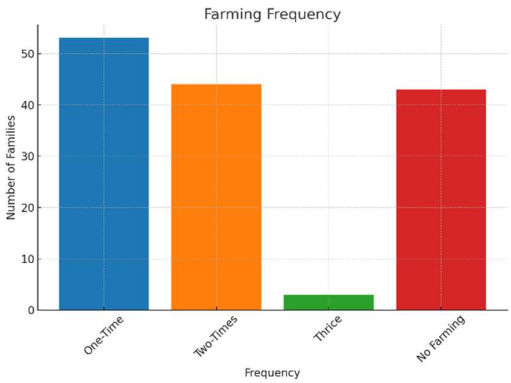
A significant proportion of women lack personal income, emphasizing the need for income-generating activities and training opportunities.

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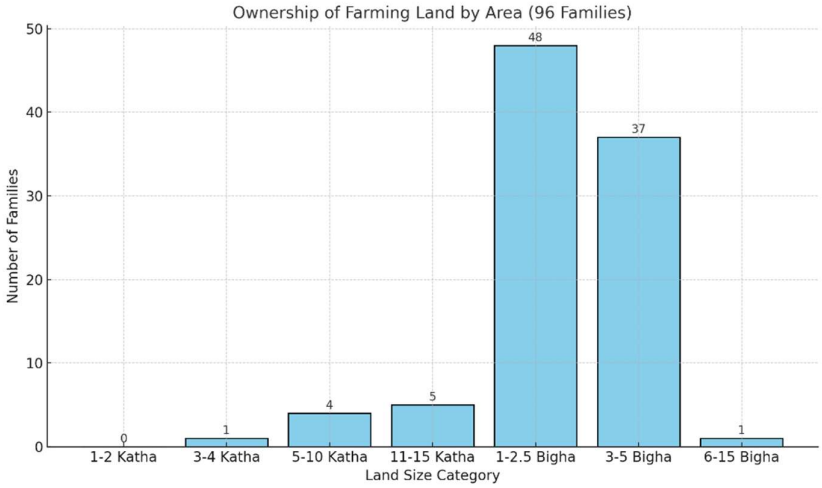
4. Land and Farming Practices

- Land Ownership by family:
  - No Land Beyond House: **28%** (40 families)
  - 1-2.5 Bigha: **33.6%** (48 families)
  - 3-5 Bigha: **25.9%** (37 families)
- Farming Frequency:
  - One-Time: **37.1%** (53 families)
  - Two-Times: **30.8%** (44 families)
  - Thrice: **2.1%** (3 families)
  - No Farming: **30%** (43 families)





The majority of women are involved in subsistence farming, producing primarily for household consumption with minimal surplus for sale. This also explains why most families (92) are dependent on daily wage labour as their primary livelihood. This indicates significant potential for programs aimed at enhancing agricultural productivity. The data also highlights that women lack independent access to land and rely entirely on family-owned agricultural resources for their livelihood.



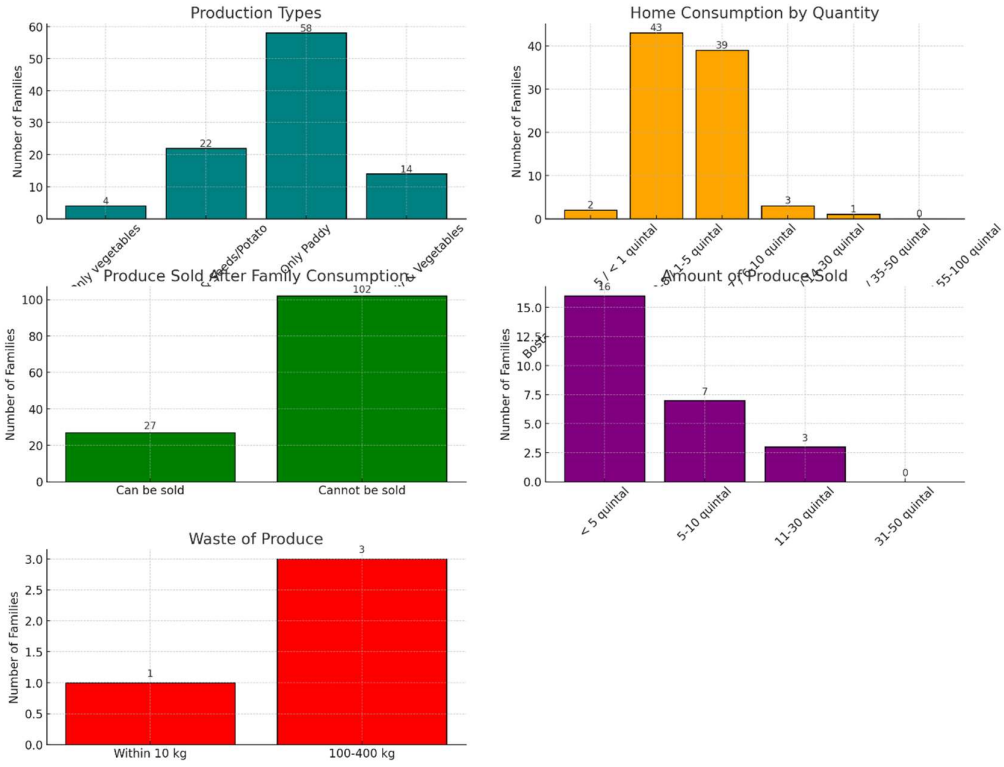
The bar chart illustrates the distribution of farming land ownership by area among 96 families.

Key observations:

- A majority of families (48) own land in the 1-2.5 bigha category.
- The second largest group (37 families) owns 3-5 bighas of land.
- Smaller land sizes (1-15 kathas) are owned by only a few families, with no ownership in the 1-2 katha range.
- Very large holdings (6-15 bighas) are rare, with only one family owning land in this category.

This distribution suggests a predominance of medium-sized land holdings.

5.Production



The charts above illustrate various aspects of production and consumption among the surveyed families:

Production Types:

- The majority of families 40.5% (58) are focused solely on paddy production.
- A smaller segment 15.3% (22) produces grains, paddy, and other crops like potatoes.

Home Consumption:

- Most families consume between 1-5 quintals (43 families) or 6-10 quintals (39 families) of their produce annually.
- Larger consumption categories, such as 14-30 quintals or more, are rare.

Produce Sold After Consumption:

- Only 19% (27) families report having surplus for sale meaning that a significant majority (102 families) cannot not sell their produce.

Amount of Produce Sold:

- Most families that sell produce sell less than 5 quintals (16 families), with very few selling 5-10 or 11-30 quintals. No families sell beyond 30 quintals.

Waste of Produce:

- Minimal waste is reported, with only 1 family experiencing waste within 10 kg and 3 families reporting waste between 100-400 kg, primarily involving tomatoes and leafy vegetables.

These findings highlight the subsistence nature of production, limited surplus for sale, and the need for interventions to improve productivity and market linkages. Also, it throws up the possibility of using wasted tomato produce into some agro based entrepreneural activities.

6.Nutrition Gardens and Organic Practices

53.8% (77) families regularly engage in creating nutrition gardens.

Nutrition Garden Creation Frequency

- Most Families 57 (74%) have created their gardens twice yearly. Smaller numbers have created them once 5% (7 families) or thrice 9.8% (14 families), indicating a focus on sustained gardening practices.
- The majority 28% (40 families) cultivate gardens within 1.5–2 katha, followed by 3–5 katha (24 families). Large-scale gardens (more than 10 katha) are rare, with only 9 families practicing at this scale.

- Nutrition Gardens: **53.8%** (77 families)
  - Produce Sold: **43.3%** (62 families)
- Vermicomposting: **53.8%** (77 families)

- 57.3% (82) families are interested in converting their gardens into businesses, primarily within smaller areas:
    - 29 families operate within 2 katha.
    - 20 families are interested in using 6–10 katha.

Fertilizer Usage

- 55.8% (76 families) use organic fertilizers, such as dung compost and ash, promoting sustainable practices while 67 families do not use organic options, suggesting room for improvement in adopting eco-friendly methods.

Vermicompost Production

- The majority produce vermicompost in small quantities:
    - 21% (30) families produce up to 10 kg, and 29 families produce 10–20 kg.
    - Larger-scale production (25–50 kg or more) is limited.

Pesticide Usage

- Chemical pesticides dominate 55.2% (79 families), while only 12 families use organic alternatives, indicating heavy reliance on chemical inputs.

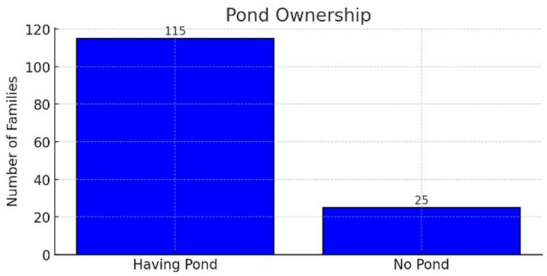
Moderate-scale nutrition gardens (1.5–2 katha) are the most common, with interest in business conversion focused on smaller landholding. Organic fertilizer usage is significant for nutrition gardens but can be expanded further, especially among non-users and other produce. Adoption of organic pesticides is very low, necessitating awareness campaigns.

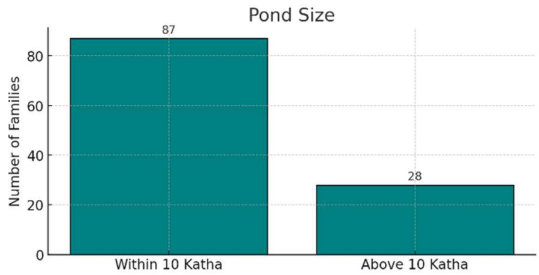
Many families produce vermicompost in small quantities, indicating potential for scaling up production.

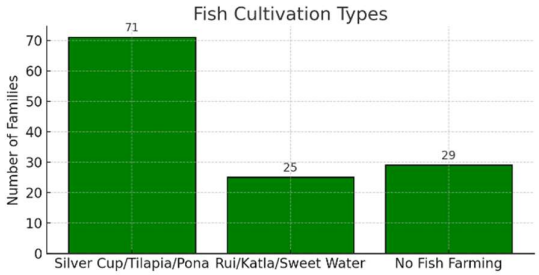
An interesting finding was that women investing their time and labour into developing nutrition gardens predominantly used vermicompost or organic methods for cultivation. The data further reveals that most of these gardens were primarily used for household consumption. With adequate support, these existing nutrition gardens hold the potential to be expanded into commercial ventures, creating opportunities for additional income generation.

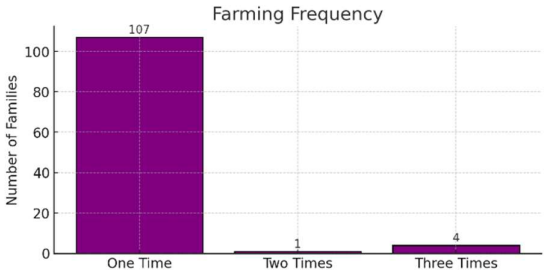
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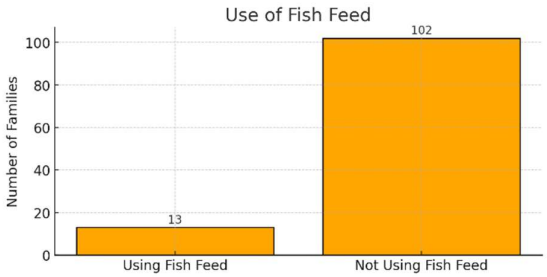
7. Fish Farming

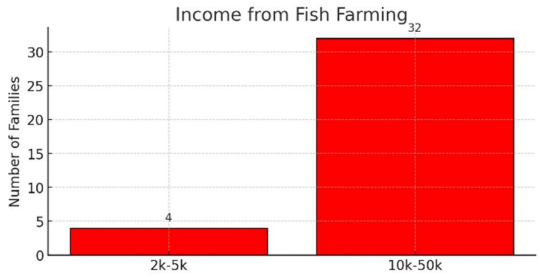












The charts provide an analysis of the scale of fish farming among surveyed families:

Pond Ownership:

- A significant majority 80.4% (115 families) have ponds, while 25 families do not.

Pond Size:

- Among those with ponds, most 75.6% (87 families) have ponds within 10 kathas, while the rest have larger ponds.

Fish Cultivation Types:

- The primary focus is on cultivating fish like silver carp, tilapia, and pona (71 families), followed by rui, katla, and sweetwater fish (25 families).
- 29 families with ponds do not engage in fish farming.

Farming Frequency:

- The majority 93% (107 families) engage in fish farming once a year, with only a few doing it twice (1 family) or three times (4 families) annually.

Use of Fish Feed:

- A small proportion (13 families) use fish feed, purchased from shops, while most do not.

Income and Sale of Fish:

- Very few families sell fish, with 3 families selling 15-30 kg and 3 others selling more than 50 kg.
- Only 4 families report earning ₹2k-5k, while 32 families earn between ₹10k-50k from fish farming.

These findings suggest that while fish farming is a common practice, it is largely subsistence-based with limited commercialization. There is potential to enhance productivity and income through better utilization of ponds, adoption of advanced farming practices, and market linkages.

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8. Fruit Tree Plantation

- 60.8% Families have Fruit Trees: 87 families
- 64% of families with fruit trees have 2-3 Varieties. 13% have more than three varieties.
- Each family has an average of 2-5 trees. Varieties include banana, papaya, mango, lemon, coconut, batabi (pomelo), guava, jackfruit, amra (hog plum).

This reflects a modest scale of cultivation, possibly focused on personal use or small-scale income generation. **13% of families** growing just one variety could benefit from incentives or resources to add more varieties, increasing resilience and nutritional benefits. Expanding the number of families with more than 3 varieties could promote agroforestry and enhance ecosystem services.

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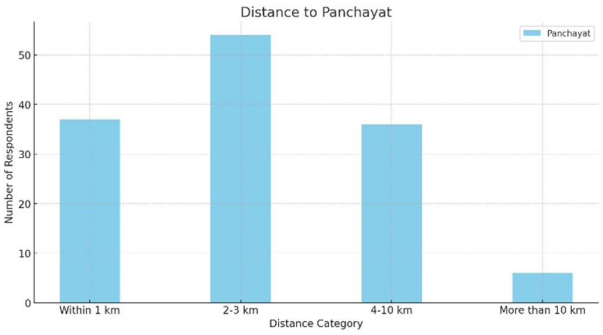
9. Small Animal Farming

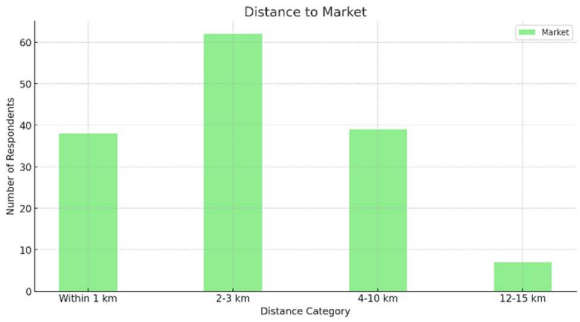
- Households Engaged: **73.4%** (105 families)
  - Ducks and Chickens: **67.6%** (71 families)
  - Cows and Goats: **34.3%** (36 families)

Small animal farming is prevalent, but productivity could be improved with targeted training and inputs.

The findings reveal that these families primarily operate as subsistence economies, relying on three to four diverse agricultural activities for their livelihood. These activities include farming, nutrition gardens, small-scale animal husbandry, fish farming, and maintaining a few fruit trees. The key challenge lies in improving and scaling these practices while gradually transitioning some of these activities—either individually or as a group—towards commercialization.

10.Access to Market





The charts above illustrate the distribution of respondents based on their distance to the **Panchayat** and the **market**:

Distance to Panchayat

- Within 1 km: 37 respondents (26%).
- 2-3 km: 54 respondents (38%), the most common category.
- 4-10 km: 36 respondents (25%).
- More than 10 km: 6 respondents (4%).

Distance to Market

- Within 1 km: 38 respondents (26.6%).
- 2-3 km: 62 respondents (43%), the most common category.
- 4-10 km: 39 respondents (27%).
- 12-15 km: 7 respondents (5%).

The majority of respondents live within **2-3 km** of both the Panchayat (40%) and the market (45%), indicating relatively good accessibility for most people. Women primarily access **village markets**, where they can directly sell or purchase goods. Some women also rely on **wholesale markets**, where **middlemen** collect their produce, sell it, and then pay them. This arrangement provides a means of market access but may limit direct profit margins for women producers. A small percentage of respondents (4% for Panchayat and 5% for markets) live more than 10 km away, potentially facing challenges in accessing these services efficiently.

Selling Extra Produce

- Market sales dominate 43.3% (62 families) compared to village sales (6 families), reflecting a preference for broader market access.
- Male members primarily manage sales 33.6% (48 families), but women are independently selling in 21 families, reflecting some female empowerment in economic activities.

This means that livelihood programmes for women need support from male members to navigate the market.

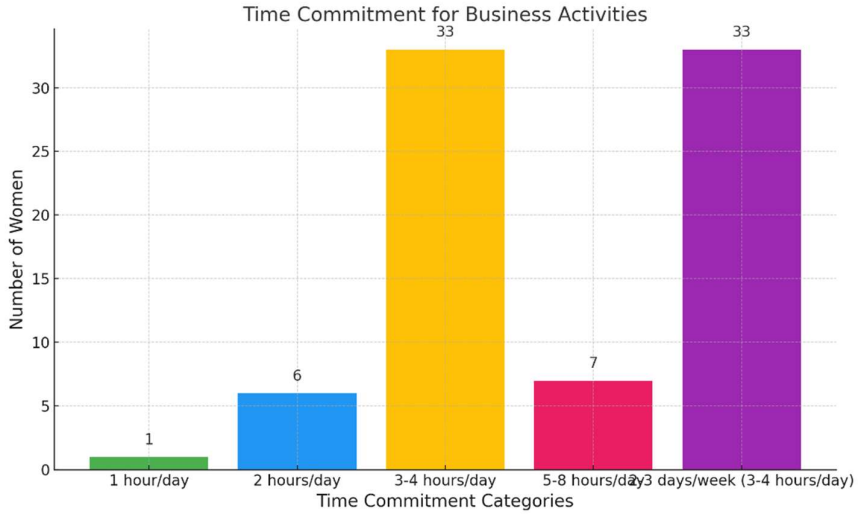
11. Livelihood Support and Training:

- Improved Livelihoods: 70 women (49%) improved their livelihoods through EDF support. This is a substantial portion, reflecting over half of the sample.
- Inputs Provided: 57 women (40%) received tangible inputs like seeds, ducks, and chicks.
- Livelihood Enhancement Training: 23 women (16%) participated in livelihood enhancement training.
- Gender and Law Training: 12 women (8.3%) attended gender and law training.

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12. Aspiration for Small Businesses:

- Interest: 78 women (54.5%) expressed interest in starting small businesses, showing a high entrepreneurial inclination.
- Mobility Issues: 28 women (19.6%) reported mobility issues, potentially hindering their participation in business or training.
- Time Availability for Business:



Here's a bar chart showing the time commitment for business activities among the women in the sample. Each category represents the number of women available for specific time durations or frequency.

This suggests that while 73 women (51%) can consistently dedicate 3-8 hours/day or a few days per week, others may face constraints due to time or mobility issues.

Financing for Small Businesses:

- Loan Support: 38 women (26.6%) are willing to take loans from self-help groups (SHGs) or banks.

- Savings and Family Help: 47 women (33%) plan to rely on their savings and family support for investment.

The data highlights several key insights into the entrepreneurial aspirations and challenges faced by women in the community. A significant 54.5% (78 women) expressed interest in starting small businesses, indicating a strong entrepreneurial inclination. However, 19.6% (28 women) reported mobility issues, which could limit their ability to participate in business activities or training programs. While 51% (73 women) are capable of consistently dedicating 3-8 hours daily or a few days per week to such endeavors, others may face constraints due to mobility or time limitations.

In terms of financing, 26.6% (38 women) are open to taking loans from self-help groups (SHGs) or banks, while 33% (47 women) intend to rely on personal savings and family support for their initial investments. These findings underline the need for tailored support mechanisms, such as accessible training, flexible time commitments, and diverse financial options, to empower women in pursuing their entrepreneurial goals.

Recommendations

1. Skill Development and Training:
    - Introduce tailored vocational and livelihood training for women based on their educational background and existing skills to improve livelihood activities by bringing in science and technology.
    - Offer sector-specific training focusing on allied areas like food processing, digital literacy and using agro-waste and produce to churn out new products. For example the extra tomato produce, which is wasted, can be used to make tomato puree, tomato powder, etc.
2. Agricultural Support:
    - Provide improved seeds, tools, and training to enhance farming efficiency and productivity.
    - Develop fish farming and nutrition gardens as commercial ventures with market linkages.
3. Financial Assistance and Inclusion:
    - Facilitate access to low-interest loans.
    - Encourage financial literacy programs to build capacity for managing finances and investments.
    - Introduce savings and credit programs tied to asset-building and micro-enterprises.
4. Entrepreneurship Support:
    - Encourage small business ventures by addressing mobility challenges, offering time management training, and providing financial aid.

- Build market linkages for women's products and services to connect them with larger, sustainable markets.
- Build alliances with male family members for sales and marketing support.

5. Leadership Development:
    - Build leadership capacities in SHGs and Gram Panchayats to empower women in decision-making roles.
    - Create mentorship programs to promote women's leadership in local governance and economic initiatives.
6. Comprehensive Resource Utilization:
    - Support income-generating activities by leveraging existing resources, such as promoting animal husbandry, fish farming, and kitchen gardens.
    - Combine economic programs with awareness campaigns on rights, health, and education for holistic empowerment.

Conclusion

The study highlights both the strengths and challenges faced by NJC member-led families. Strategic interventions in skill development, financial inclusion, agricultural support, and entrepreneurship can lead to significant improvements in the livelihoods, empowerment, and overall quality of life for women and their families in South 24 Parganas.

A key finding is the lack of substantial personal income among women, emphasizing the urgent need for sustainable livelihood programs. Skill development in areas such as agriculture, animal husbandry, tailoring, handicrafts, or digital literacy can align with rural economic opportunities. To ensure sustained income generation, these training programs must be linked to viable market opportunities.

Women's readiness to train and willingness to participate in new initiatives present a unique opportunity for targeted interventions. By addressing mobility challenges, time constraints, and financial barriers, these programs can unlock their potential for economic contribution.

The data-driven approach ensures that recommendations are impactful and sustainable, fostering empowerment and resilience among rural women. By addressing these priorities, South 24 Parganas can witness a transformation in women's roles as contributors to their households and communities.
