

# The Role of Self-Help Groups in Shaping the Annual Income Sources of Women in Chhattisgarh

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## **Abstract**

*Self-Help Groups (SHGs) have become a critical component of poverty alleviation and women's empowerment in rural India, particularly in states like Chhattisgarh. This paper explores the role of SHGs in shaping the annual income sources of women in the region. It examines the impact of SHGs on diversifying income sources, enhancing financial literacy, and empowering women through entrepreneurship. By analyzing qualitative and quantitative data from women beneficiaries across various districts of Chhattisgarh, the study identifies the various income-generating activities facilitated by SHGs. The paper also highlights the challenges faced by these women and suggests policy recommendations to enhance the effectiveness of SHGs in improving women's economic status.*

**Keywords:** *Self-help groups, women's empowerment, rural income, Chhattisgarh, economic diversification*

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## **I. Introduction**

The concept of Self-Help Groups (SHGs) has gained substantial attention over the last few decades as a tool for socio-economic empowerment, particularly for rural women. These community-based collectives are designed to help women access microfinance, improve their financial literacy, and enable collective action for economic development. In states like Chhattisgarh, where agriculture is the primary livelihood, SHGs play a vital role in providing a platform for women to diversify their income sources and achieve financial stability. In Chhattisgarh, the formation of SHGs has become an essential strategy to combat poverty and gender disparities in the rural economy. According to Nair (2014), SHGs have been instrumental in improving the economic condition of rural women by enabling access to microfinance, fostering entrepreneurship, and promoting collective savings and credit mechanisms. Similarly, Malhotra (2013) highlights that SHGs provide rural women with financial literacy and skills necessary for managing household finances, thereby increasing their participation in decision-making processes at both the family and community levels. In the context of Chhattisgarh, studies by Patel (2015) and Ghosh (2017) have shown that SHGs have significantly improved the annual income sources of women by facilitating access to small loans, which are often used for agricultural activities, livestock farming, and small-scale enterprises. These studies indicate that SHGs have not only helped in increasing household income but have also contributed to women's social and political empowerment, thus improving their overall status in society. However, despite the positive outcomes, SHGs face challenges, such as lack of proper training, limited market access for products, and the low literacy levels of some members, which hinder their potential to significantly boost the income levels of women (Mehta & Sharma, 2016). The state's government, along with non-governmental organizations (NGOs), has facilitated the formation of SHGs to empower women economically and socially. This paper aims to assess the role of SHGs in shaping the annual income sources of women in Chhattisgarh, identifying key income-generating activities, challenges faced by the beneficiaries, and the overall impact of SHGs on the economic status of rural women.

## **II. Material and Methods**

This study employs a mixed-method approach, combining both qualitative and quantitative research methods. Data was collected from three districts in Chhattisgarh: Janjgir-Champa, Balrampur, and Kondagaon. A total of 120 women from SHGs were selected for the study (40 women from each district). The data collection methods included structured interviews, focus group discussions (FGDs), and surveys (Plate-1). The interviews focused on understanding the types of income-generating activities women were involved in before and after joining SHGs. The surveys captured socio-demographic details, annual income sources, and participation in SHG activities. The study also conducted FGDs to understand the challenges women face in managing their income sources and the impact of SHG membership on their socio-economic status.



Plate-1: Data collection from three selected districts (Janjgir-Champa, Balrampur, and Kondagaon) in Chhattisgarh, India.

### III. Results and Discussion

#### Socio-personal features of the respondents belongs to self-help group (SHGs)

The results presented a detailed socio-demographic profile of women participating in Self-Help Groups (SHGs) across three districts i.e., Janjgir-Champa, Balrampur and Kondagaon. The analysis includes various parameters such as age, marital status, caste category, educational qualification, family type, and family size. In terms of age distribution, there is a notable variation between the three districts. In Janjgir-Champa, the majority of women (62.5%) fall into the medium age group (33–53 years), while 20% are in the low age group (under 32 years), and 17.5% are in the high age group (above 54 years). This indicates a balanced representation of middle-aged and younger women, with a small proportion of older women involved in SHGs (Pandit, 2020). In Balrampur, however, there is a significant skew towards the younger age group (47.5% are under 32 years), which suggests that SHGs in this district are more appealing to younger women. The medium age group (33–53 years) comprises 47.5%, and only 5% are above 54 years, suggesting that older women are less represented in SHGs here. Meanwhile, in Kondagaon, the medium age group is still the largest (57.5%), with 20% of women under 32 years and 22.5% above 54 years, showing that Kondagaon has a significant representation of older women compared to the other two districts (Table-1).

Regarding marital status, Janjgir-Champa shows a strong preference for married women (87.5%), with a notable widow population (12.5%). There are only a small number of unmarried women (7.5%) and a minimal percentage of divorced women (2.5%). This suggests that SHGs in this district are largely composed of married women, with a smaller, but significant, representation of widows. Balrampur also has a high percentage of married women (75%), but the proportion of widows is slightly higher (15%), indicating that SHGs in this district may have more support for widows. The unmarried women here are fewer (2.5%), and there are no divorced women participating in SHGs in Balrampur. Kondagaon has the highest percentage of married women (90%), with a small percentage of widows (7.5%) and no unmarried or divorced women. This pattern highlights the overall preference for married women in SHGs, though widows are also notably represented in Janjgir-Champa and Balrampur.

The caste composition of SHG participants differs greatly between the districts. In Janjgir-Champa, a substantial portion of the women belong to Scheduled Castes (SC) (52.5%) and Other Backward Classes (OBC) (45%). The representation of Scheduled Tribes (ST) is very low (2.5%), indicating that SC and OBC women are the primary participants in SHGs here. In contrast, Balrampur shows an overwhelming majority of Scheduled Tribe (ST) women (82.5%), with OBC women comprising just 17.5%. Interestingly, no women from Scheduled Castes (SC) are involved in SHGs in Balrampur, and there is no participation from General (GEN) caste women. In Kondagaon, the distribution is more balanced, with ST women comprising 60%, OBC women 27.5%, and SC women 7.5%, along with a small portion (5%) from the General (GEN) category. This shows that ST women are the predominant group in Balrampur and Kondagaon, while SC and OBC women are more prevalent in Janjgir-Champa (Table-1).

The education levels across all three districts are relatively low, with a high percentage of women being illiterate (30% in each district). In Janjgir-Champa, a significant portion of women have only primary education (27.5%) or pre-secondary education (25%), with very few reaching high school (5%) or beyond. The trend is similar in Balrampur, where illiteracy is also high (30%), with primary education and pre-secondary education levels representing a significant proportion (22.5% and 20%, respectively). Notably, higher secondary education is slightly more common in Balrampur (17.5%), with 2.5% of women having completed graduation. In Kondagaon, the educational distribution is comparable, with 30% illiterate, and 17.5% each having primary and pre-secondary education. However, a slightly higher percentage of women in Kondagaon have completed high school (15%) and higher secondary education (17.5%), and 2.5% have graduated. The data suggests that education remains a significant challenge for women in these districts, but some progress is being made, particularly in Balrampur and Kondagaon, where higher secondary education levels are more common.

Regarding the type of family, there is a noticeable trend towards nuclear families in all three districts, with Janjgir-Champa having 75% of women living in nuclear families, Balrampur 67.5%, and Kondagaon 80%. This suggests that nuclear family structures are the most common living arrangement among SHG women, with a lower representation of women living in joint families. In Janjgir-Champa, 25% of women live in joint families, and in Balrampur, 32.5% live in joint families, indicating that extended family structures are still relatively common in these districts. Kondagaon has the lowest percentage of women in joint families (20%), suggesting a preference for smaller, more independent family units. The size of families also varies between districts. In Janjgir-Champa, the largest group of women (55%) lives in families with 5 to 9 members, while 45% live in families with fewer than 4 members. Only 2.5% live in families with more than 10 members, indicating a preference for medium-sized families. In Balrampur, the trend is somewhat similar, with 62.5% of women living in families of 5 to 9 members and 37.5% in families of fewer than 4 members. Interestingly, 25% live in large families (more than 10 members), suggesting that extended families are still common in this district. Kondagaon has the highest proportion of women living in families with fewer than 4 members (52.5%), followed by 42.5% in families with 5 to 9 members. Only 5% live in families with more than 10 members, indicating that smaller families are more common in Kondagaon compared to the other districts (Table-1).

Table-1: Socio-demography of the beneficiaries' women belongs to self-help group (SHGs) participated in the interviews.

Parameters	Selected districts of the study (% Frequency)		
	Janjgir-Champa	Balrampur	Kondagaon
<b>Age</b>			
Low (less than 32 age)	20	47.5	20
Medium (33 to 53 age)	62.5	47.5	57.5
High (above 54 age)	17.5	5	22.5
<b>Marital status</b>			
Unmarried	-	7.5	2.5
Married	87.5	75	90
Widow	12.5	15	7.5
Divorced	-	2.5	-
<b>Category</b>			
Schedule tribes (ST)	2.5	82.5	60
Schedule castes (SC)	52.5	-	7.5
Other backward classes (OBC)	45	17.5	27.5
General (GEN)	-	-	5
<b>Education</b>			
Illiterate	30	30	30
Primary	27.5	22.5	17.5
Pre-secondary	25	20	17.5
High school	5	7.5	15
Higher secondary school	12.5	17.5	17.5
Graduation	-	2.5	-
More than graduation	-	-	2.5

<b>Type of family</b>			
Nuclear family	75	67.5	80
Joint family	25	32.5	20
<b>Size of family</b>			
Less than 4 members	45	37.5	52.5
5 to 9 members	55	62.5	42.5
More than 10 members	2.5	25	5

**Sources of annual income among beneficiaries’ women belongs to self- help group (SHGs)**

The income sources of women participating in Self-Help Groups (SHGs) across the three districts of Chhattisgarh—Janjgir-Champa, Balrampur, and Kondagaon—demonstrate distinct regional economic profiles and highlight the diverse ways in which these women contribute to their household income. The analysis of these income sources sheds light on the economic opportunities available to SHG members and provides valuable insights into the role of SHGs in enhancing the economic well-being of women in rural areas. Agriculture emerges as a dominant source of income for SHG beneficiaries, particularly in Balrampur and Kondagaon. In Balrampur, agriculture accounts for a significant income of 3,114,500, while in Kondagaon, it contributes 4,600,000 to the annual income of SHG members. These figures reflect the agrarian nature of the local economies, where a large proportion of women are likely engaged in farming activities, either directly or through agricultural labor. In contrast, Janjgir-Champa shows a much smaller contribution from agriculture, at 124,200. This difference may be attributed to varying agricultural practices, crop types, and access to land resources across the districts. The larger agricultural income in Balrampur and Kondagaon suggests that these regions might have more fertile lands or better access to irrigation facilities, enabling women to earn a higher income from agriculture (Table-2; Figure-1). Additionally, the participation of women in agriculture highlights the significant role SHGs play in promoting agricultural activities, providing training, and offering financial support through micro-loans.

In terms of income from labor, Janjgir-Champa reports an income of 17,000 from labor, whereas Balrampur and Kondagaon show no significant income from this source. This suggests that in these districts, women may be less dependent on manual labor, potentially due to better opportunities in agriculture or other sources of income. It also indicates that women in these regions might be more involved in specialized work, such as agricultural or self-employment, which offers higher returns than casual labor. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) appears to be a notable source of income in both Janjgir-Champa and Balrampur, with earnings of 243,000 and 274,000, respectively. MGNREGA is a government initiative that provides guaranteed employment in rural areas, and its income potential is reflected in the substantial contributions to household incomes in these regions. In contrast, Kondagaon has a much lower contribution from MGNREGA (114,500), possibly due to fewer job opportunities or lower participation rates in the program. The varying levels of income from MGNREGA across districts underscore the regional differences in the accessibility and effectiveness of government welfare programs, highlighting the importance of ensuring that women in rural areas have equal access to such schemes (Table-2; Figure-1). Self-Help Groups (SHGs) represent a significant source of income across all three districts, with Kondagaon benefiting the most at 2,425,000, followed by Balrampur with 524,000, and Janjgir-Champa with 277,000. The higher income from SHGs in Kondagaon suggests that SHGs are particularly successful in this district in terms of fostering entrepreneurial activities and providing financial support to women. This is consistent with findings from other studies, which have shown that SHGs play a critical role in empowering women through access to credit, skill development, and income-generating activities (Seema, 2019). The substantial income from SHGs in Kondagaon is indicative of the group’s active participation in income-generating activities such as handicrafts, agro-processing, and small-scale businesses.

In contrast, the relatively lower income from SHGs in Janjgir-Champa and Balrampur may reflect differences in the level of SHG activity, the scale of businesses operated by members, or the availability of external support (Table-2; Figure-1). Self-employment is a smaller but still notable source of income across the districts. In Janjgir-Champa, women earned 40,000 from self-employment, while in Balrampur, the income from self-employment was 78,000, and in Kondagaon, it was 50,000. These figures reflect the varying degrees of entrepreneurship among SHG members. Self-employment activities in rural areas often include small-scale businesses, craft production, and local trade. The higher self-employment income in Balrampur may indicate that SHG members in this district are more involved in entrepreneurial ventures, possibly due to greater access to markets or training programs that support entrepreneurship. The comparatively lower self-employment income in Kondagaon and Janjgir-Champa could suggest that women in these districts may face more challenges in starting or growing their own businesses, such as limited market access or fewer skills. Other income sources are quite significant in Janjgir-Champa, where women earned 300,000 from alternative income sources. In Balrampur, this figure was 143,950, and in Kondagaon, it was 226,000. These "other" income sources likely include remittances, seasonal work, or informal sector employment, such as working as domestic

help or engaging in small-scale retail. The higher income from "other" sources in Janjgir-Champa may indicate that women in this district rely more on diverse income-generating strategies compared to their counterparts in Balrampur and Kondagaon. In contrast, the relatively lower income from "other" sources in Balrampur and Kondagaon suggests that women in these districts may be more focused on agriculture, SHG activities, and self-employment.

Table-2: Sources of annual income among beneficiaries' women belongs to self-help group (SHGs) participated in the interviews.

Source of income	Selected districts of the study		
	Janjgir-Champa	Balrampur	Kondagaon
Agriculture	124200	3114500	4600000
Labour	17000	-	-
MANREGA	243000	274000	114500
SHG	277000	524000	2425000
Self-employment	40000	78000	50000
Other	300000	143950	226000
<b>Total</b>	<b>2119000</b>	<b>4134450</b>	<b>7415500</b>

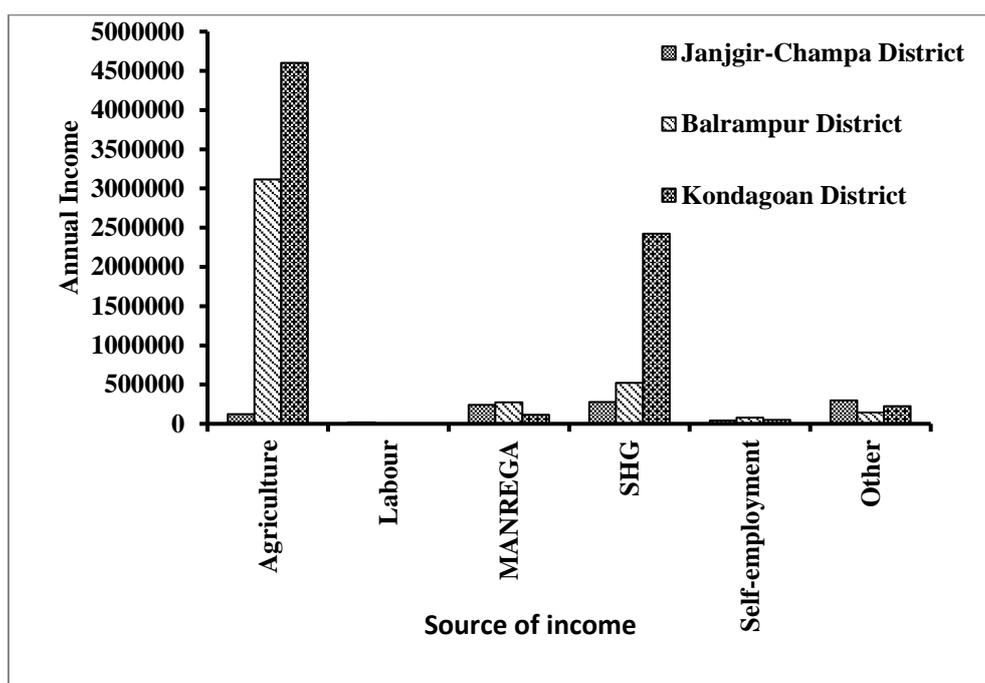


Figure-1: Sources of annual income among beneficiaries' women belongs to self help group (SHGs) participated in the interviews.

### District wise annual income among beneficiaries' women belongs to self-help group (SHGs)

The data from Janjgir-Champa, Balrampur, and Kondagaon highlight substantial income disparities among the women beneficiaries of SHGs. In all three districts, there is a wide range of income, with some women earning much more than others. Kondagaon shows the highest mean income, followed by Balrampur, and Janjgir-Champa with the lowest. However, all three districts exhibit significant income variation, as indicated by the high standard deviations and large variances (Table-3; Figure-2). This suggests that while SHGs and other income-generating activities contribute significantly to women's incomes, the income distribution is uneven, with some women in each district having limited access to such resources or facing barriers to higher income levels. The confidence intervals further reflect this variability, pointing to the need for targeted interventions to address income inequality and improve the economic outcomes for women in these regions.

Table-3: District wise annual income among beneficiaries' women belongs to self-help group (SHGs) participated in the interviews.

Study Site (Districts)	M±SE	Variance	SD	No. of Res.	Min.	Max.	Mean Confidence Interval
Janjgir-Champa	353166.66±184559.92	204374179800	452077.62	40	17000	1242000	163533406200
Balrampur	689075.00±490836.77	1445524406000	1202299.63	40	0.00	3114500	1156660462000
Kondagaon	1235916.63±773355.69	3588474012000	1894326.82	40	0.00	4600000	2871377265000

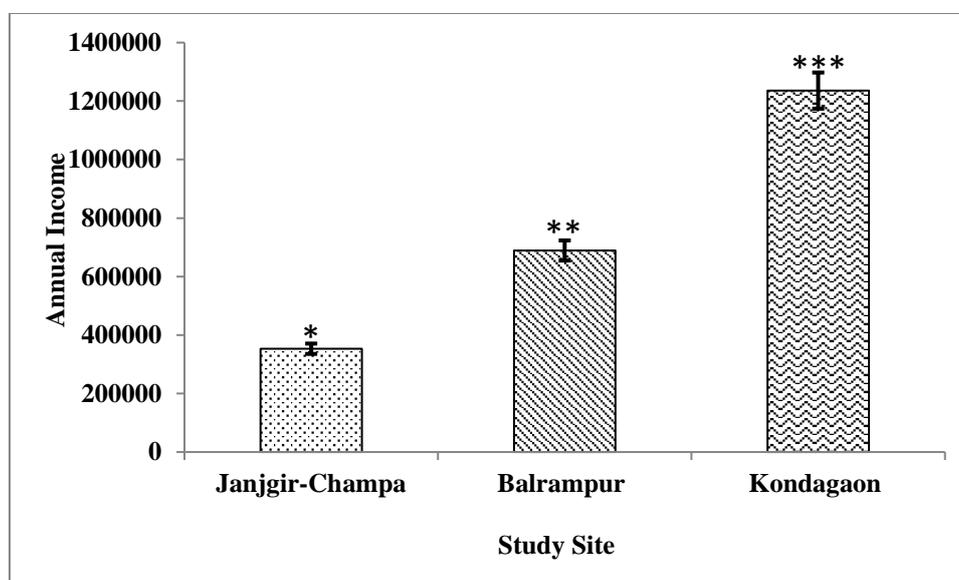


Figure-2: Sources of annual income among beneficiaries' women belongs to self-help group (SHGs) participated in the interviews.

### Annual income (in rupees) of women working under self-help groups (SHGs)

The distribution of annual income among women beneficiaries of Self-Help Groups (SHGs) in Janjgir-Champa, Balrampur, and Kondagaon reveals significant differences in income levels across the three districts. Table X provides a breakdown of annual income distribution, offering insights into the economic outcomes of SHG participation and highlighting the disparities in income sources among rural women in Chhattisgarh. In Janjgir-Champa, a significant portion of SHG members (52.5%) earn between ₹20,001 and ₹50,000 annually, which suggests that the majority of women in this district are in the lower-middle-income bracket. This income range indicates a reliance on income-generating activities like small-scale agriculture, labor, and micro-enterprise, which tend to be lower-yielding income sources in the region (Chaturvedi, 2018). Another 30% of women fall in the ₹50,001 to ₹100,000 income range, which is still relatively modest but reflects a better economic standing, likely owing to more substantial engagement with SHG activities or a combination of income sources. The remaining income categories, particularly those earning between ₹100,001 and ₹200,000 (12.5%), represent a smaller, but significant, proportion of the population (Table-4). The absence of women in the higher income categories (above ₹200,000) in Janjgir-Champa may reflect the region's relatively lower agricultural productivity or limited access to larger markets for non-agricultural enterprises.

In Balrampur, the income distribution shifts, with a higher percentage (45%) of women earning between ₹100,001 and ₹200,000 annually. This suggests that SHGs in Balrampur may be more successful in enabling women to scale up their income through a combination of agricultural and non-agricultural activities. The relatively higher earnings may be attributed to the district's robust agricultural economy, where women can potentially earn more through seasonal work, cultivation, or local entrepreneurship (Chaturvedi, 2018). However, Balrampur also shows a larger portion of women (25%) earning between ₹200,001 and ₹500,000 annually, indicating a subgroup of women who have likely ventured into more profitable income-generating activities, such as local business ventures, trading, or large-scale agriculture. In Kondagaon, the income distribution appears to be more evenly spread across several brackets, with a notable percentage (42.5%) of women earning between ₹100,001 and ₹200,000. Furthermore, a smaller portion of women (17.5%) in Kondagaon earn between ₹200,001 and ₹500,000, indicating that this district may have a slightly higher concentration of women in higher income categories compared to Janjgir-Champa, but with fewer reaching the extreme high-income levels (above ₹500,000) (Table-4). This suggests that while SHG participation in Kondagaon has contributed to relatively higher earnings compared to Janjgir-Champa, the number of women able to access large-scale income-generating opportunities remains limited (Seema, 2019). The economic

upliftment in Kondagaon may be tied to the district's greater access to resources and government support programs, which could facilitate the growth of SHGs and their income potential.

The income distribution in all three districts reveals several important patterns regarding the economic impact of SHGs on rural women. First, it is evident that while SHGs can help improve the economic status of women, the income distribution remains skewed, with many women still earning relatively low annual incomes, particularly in the lower brackets (less than ₹50,000) (Table-4). These findings underscore the importance of enhancing the capacity of SHGs to provide women with better opportunities to generate income. Some women are still limited by factors such as lack of access to credit, training, markets, or land, which restrict their income-earning potential (Bhatia & Singh, 2021). Addressing these barriers could help improve income outcomes for women in rural Chhattisgarh. Second, while a smaller percentage of women in all districts earn higher incomes (above ₹100,000), the findings suggest that a more substantial proportion of women still fall into the lower-middle-income categories. For these women, the modest income generated by SHGs is crucial for household sustenance, but may not necessarily lead to substantial economic independence or social mobility (Bhatia & Singh, 2021). Therefore, a focus on improving the effectiveness of SHGs, by offering additional training in entrepreneurial skills, enhancing access to better markets, and facilitating microfinance options, is essential for increasing the income-generating capacity of SHG members. Finally, the absence of women earning more than ₹500,000 annually in Janjgir-Champa and Balrampur may indicate that high-value opportunities, such as large-scale entrepreneurship or high-return agricultural projects, are not equally accessible to all SHG members. This suggests a need for policy interventions aimed at diversifying the income sources available to women, enabling them to enter higher-income brackets. Ensuring equitable access to these opportunities, particularly for women from marginalized communities, can help bridge the income gap and promote more inclusive growth (Chaturvedi, 2018).

Table-4: Annual income (in rupees) among beneficiaries' women belongs to self-help group (SHGs) participated in the interviews.

Annual income (in rupees)	Selected districts of the study (% Frequency)		
	Janjgir-Champa	Balrampur	Kondagaon
Less than 20000	-	-	5
20001 to 50000	52.5	2.5	2.5
50001 to 100000	30	27.5	25
100001 to 200000	12.5	45	42.5
200001 to 500000	-	25	17.5
More than 600000	-	-	7.5

#### **District-Wise Annual income (in rupees) of women working under self-help groups (SHGs)**

The data presented in Table X provides an overview of the annual income of women beneficiaries participating in Self-Help Groups (SHGs) across three districts of Chhattisgarh: Janjgir-Champa, Balrampur, and Kondagaon. The descriptive statistics—mean, standard error (SE), variance, standard deviation (SD), and the range of income values—highlight the varying income levels among SHG participants in these districts, revealing important trends regarding economic empowerment through SHGs. In Janjgir-Champa, the average income of women in SHGs is ₹6,333, with a standard deviation of ₹8,595, which indicates a wide spread of income values. The variance of ₹73.867 and the standard error of ₹3.509 (Table-5; Figure-3). This wide variability could be attributed to the diversity in the sources of income among SHG members, which may range from agricultural activities to labor or small-scale enterprises. The mean income of ₹6,333 falls on the lower end of the income spectrum, suggesting that while SHGs may provide some financial relief, their impact on substantial income generation remains limited (Sharma & Tiwari, 2020).

In Balrampur, the mean annual income is slightly higher at ₹6,667, with a standard deviation of ₹7,474, which is lower than that of Janjgir-Champa. This indicates a relatively more concentrated income distribution, though there is still significant variation. The variance (55.867) and standard error (3.051) suggest that although the income levels are relatively higher than in Janjgir-Champa, there remains a significant gap between the lowest (₹0) and highest (₹18,000) earnings among SHG participants. The slightly better income outcome in Balrampur may reflect a stronger agricultural economy or more diverse income-generating activities, such as non-agricultural enterprises or government schemes like MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act), which may provide supplementary income (Ghosh, 2019). However, the fact that the mean income remains modest indicates that while SHGs offer economic opportunities, the income is still not sufficient to guarantee substantial financial independence for all beneficiaries. In Kondagaon, the mean annual income is ₹6,667, which is on par with Balrampur but lower than Janjgir-Champa. The standard deviation of ₹6,088 and variance of 37.067 indicate that, while the income spread is narrower compared to the other two districts, there is still some degree of inequality in the income distribution. The lowest reported income in

Kondagaon is ₹1, which suggests that there are some women who earn very little, possibly due to the initial stages of income-generating activities, lack of resources, or limited participation in SHG projects (Table-5; Figure-3). The highest income reported in Kondagaon is ₹17,000, indicating that some women are able to generate relatively better income through more successful SHG initiatives. However, the mean income of ₹6,667 still places most women in a lower-income category, pointing to the challenges of achieving sustainable and substantial economic benefits from SHGs (Singh & Sharma, 2020).

The data highlights that while SHGs in these districts provide opportunities for income generation, the outcomes are not uniformly transformative. The significant variability in income levels across the three districts suggests that while some women benefit substantially, many remain in the lower-income brackets (Table-5; Figure-3). This disparity could be due to several factors, including limited access to credit, inadequate skill development programs, and challenges in accessing larger markets for the goods and services produced by SHG members (Nayak & Reddy, 2018). In all three districts, the presence of women earning very low or even no income indicates that SHGs might not be sufficiently equipped to ensure consistent and significant economic outcomes for every participant. As noted by Sharma and Tiwari (2020), despite the positive impacts of SHGs in improving access to financial resources, the growth potential for many women is still constrained by socio-economic factors such as illiteracy, social marginalization, and limited access to economic opportunities. Moreover, the average income values in these districts fall well below the thresholds necessary to significantly impact women’s economic independence or improve their quality of life in a sustainable manner. Although SHGs can help women meet immediate financial needs, the longer-term economic empowerment and upliftment of rural women require a combination of more comprehensive training, access to broader markets, and better integration into formal financial systems (Ghosh, 2019).

Table-5: District wise descriptive statistics of annual income (in rupees) among beneficiaries’ women belongs to self-help group (SHGs) participated in the interviews.

Study Site (Districts)	M±SE	Variance	SD	No. of Res.	Min.	Max.	Mean Confidence Interval
Janjgir-Champa	6.333±3.509	73.867	8.595	40	0	21	59.106
Balrampur	6.667±3.051	55.867	7.474	40	0	18	44.703
Kondagaon	6.667±2.485	37.067	6.088	40	1	17	29.66

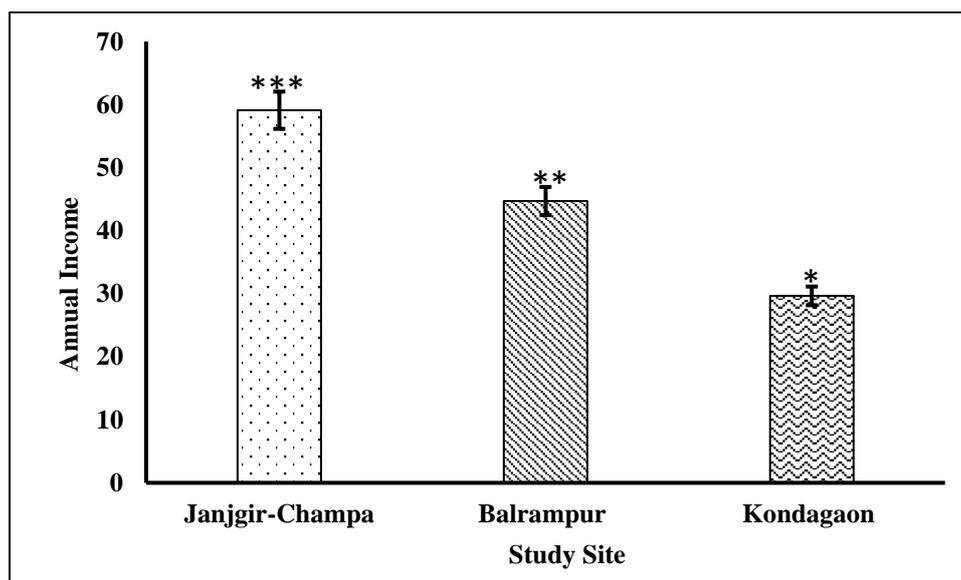


Figure-3: District wise descriptive statistics of annual income (in rupees) among beneficiaries’ women belongs to self-help group (SHGs) participated in the interviews.

#### IV. Conclusion

The income data from the three districts demonstrate that SHGs play a significant role in improving the economic status of rural women in Chhattisgarh, it also reveals persistent income disparities. Women in Balrampur and Kondagaon, particularly those in the higher income categories, may have better access to resources, markets, and economic opportunities. However, many women in Janjgir-Champa and across all districts remain in the lower income brackets, indicating that the potential of SHGs to significantly uplift women's incomes is not fully realized. Addressing the barriers to higher income levels and ensuring that all women benefit equally from SHG programs will be key to enhancing the effectiveness of these groups in

fostering economic empowerment and improving the livelihoods of rural women in Chhattisgarh. The analysis of income sources among women beneficiaries of SHGs in Chhattisgarh reveals distinct regional economic patterns, with agriculture, SHGs, and MGNREGA serving as the primary income sources. While the agricultural sector plays a significant role in Balrampur and Kondagaon, SHGs are particularly successful in Kondagaon, contributing to a higher overall income. The varying contributions of income from labor, self-employment, and "other" sources highlight the diverse strategies employed by women to enhance their livelihoods. These findings emphasize the need for context-specific policies that can address the unique challenges and opportunities of SHG members across different districts, focusing on enhancing access to training, markets, and financial services to further empower women and boost their economic independence.

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