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Economic Empowerment of Tribal Women through Self Help Groups in Jharkhand

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ABSTRACT
Tribal women in Jharkhand have faced socio-economic marginalization from ages. Self Help Groups (SHGs), as grassroots institutions of development, have emerged as an effective tool to empower these women economically. This study aims to assess the impact of SHGs on the economic empowerment of tribal women in Jharkhand by analyzing income generation, savings behavior, decision-making power, and access to financial resources. The findings suggest a positive correlation between SHG participation and enhanced economic stability, although challenges persist in areas such as market access and financial literacy.

Keywords: Tribal Women, Self Help Groups, Economic Empowerment, Jharkhand, Microfinance, Livelihood

I. INTRODUCTION

Jharkhand was carved out of Bihar on 15 November 2000, with the vision of promoting inclusive growth among its predominantly tribal population more specifically indigenous people. Approximately 26.2% of the state's population belongs to Scheduled Tribes (STs), according to Census 2011, making it one of the most tribal-dominated states in India. Despite being rich in natural resources such as minerals and forests, the tribal communities of Jharkhand have remained marginalized, particularly in terms of economic development, education, and healthcare. Among these marginalized groups, tribal women suffer a dual burden—first from poverty and second from deep-seated patriarchal norms that restrict their access to education, mobility, and economic resources.

In recent decades, Self Help Groups (SHGs) have emerged as a vital grassroots mechanism for addressing rural poverty and promoting women's empowerment in India. SHGs are typically small, informal groups of 10 to 15 women who come together voluntarily to save small amounts regularly, pool their resources, and provide loans to members of the SHGs. Over time, these groups evolve into platforms for microcredit, livelihood promotion, and social empowerment. In Jharkhand, SHGs have gained momentum under initiatives such as the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) and state-level efforts through the Jharkhand State Livelihood Promotion Society (JSLPS).

The participation of tribal women in SHGs in Jharkhand has shown promising results in enhancing household incomes, improving financial literacy, and encouraging small-scale entrepreneurship. Many tribal women have successfully engaged in livelihood activities such as handicrafts, sericulture, poultry farming, lac cultivation, and non-timber forest produce (NTFP) processing. More importantly, these women have begun to assert themselves within household and community decision-making processes, signifying a shift from economic dependency to self-reliance.

However, the path to women empowerment is full challenges. Issues such as illiteracy, lack of market access, poor financial services in remote areas, and entrenched gender norms continue to inhibit the full potential of SHGs in tribal regions. Despite policy efforts and NGO interventions, significant gaps remain in making SHG-led empowerment truly sustainable and inclusive.

Given this background, the present study seeks to explore the extent to which SHGs have contributed to the economic empowerment of tribal women in Jharkhand. The study aims to assess the impact of SHG participation on income generation, savings habits, financial decision-making, and

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overall economic autonomy. It also seeks to identify the structural and cultural challenges that persist and to provide actionable recommendations to strengthen the SHG movement in tribal areas.

In essence, the paper addresses the critical question: Can self-help groups act as an effective instrument for transforming the socio-economic status of tribal women in Jharkhand? The insights drawn from this study are intended to guide policymakers, NGOs, and community leaders in crafting more effective strategies for tribal development and gender equity.

Research Questions

1. How have SHGs helpedtribal women to generate income in Jharkhand?
2. What changes have occurred in the financial decision-making abilities of tribal women after joining SHGs?
3. What challenges do tribal women face in utilizing SHG benefits effectively?

Objectives Of The Study

- To analyze the role of SHGs in improving the income and savings of tribal women.
- To assess the changes in financial decision-making and autonomy.
- To identify the socio-economic challenges faced by tribal women SHG members.
- To provide policy recommendations for enhancing SHG effectiveness.

II. METHODOLOGY

2.1 Study Area: The research was conducted in Ramgarh districts of Jharkhand
2.2 Research Design: Descriptive and exploratory research using a mixed-method approach.
2.3 Sampling Method: Purposive sampling of 100 tribal women SHG members across the three districts.
2.4 Data Collection:

- **Primary Data**: Structured interviews and Focus Group Discussions (FGDs).
- **Secondary Data**: Government reports, NGO documentation, NABARD and NRLM reports.

2.5 Data Analysis: Quantitative data analyzed using percentage method and graphical representation. Qualitative data thematically analyzed.

III. DATA ANALYSIS AND FINDINGS

Sl. No.	Indicator	Category/Response	No. of Respondents (n=100)	Percentage (%)
1.	Change in Monthly Income After Joining SHG	Increased by up to 30%	32	32%
		Increased by 30–60%	36	36%
		No significant change	25	25%
		Declined or unsure	7	7%
2.	Monthly Savings	Less than □ 200	28	28%
		□200–□ 500	54	54%
		More than □ 500	18	18%
3.	Purpose of SHG Loans	Livelihood activities (poultry, handicraft, etc.)	43	43%
		Household needs/emergencies	34	34%

		Education and health	15	15%
		Others (weddings, festivals, etc.)	08	8%
4.	Involvement in Household Financial Decisions	No change after joining SHG	26	26%
		Slightly increased involvement	33	33%
		Significantly more involved	41	41%
5.	Participation in Skill Training Programs	Attended at least one skill-based training	72	72%
		Did not attend any training	28	28%
6.	Perceived Challenges in SHG Functioning	Lack of market access	61	61%
		Inadequate training	42	42%
		Limited access to credit	37	37%
		Patriarchal restrictions on mobility	29	29%

Source: Primary Data

3.1 Key Findings from SHG Participation Survey (n=100)

Change in Monthly Income

- A majority (68%) reported an increase in income after joining SHGs, with:
  - 36% seeing a 30–60% rise.
  - 32% reporting up to 30% increase.
- 25% observed no significant change, and 7% experienced a decline or were unsure.

Monthly Savings

- 54% saved between □ 200–□ 500.
- 28% saved less than □ 200.
- 18% managed to save more than □ 500 monthly.

Purpose of SHG Loans

- 43% used loans for livelihood activities (e.g., poultry, handicrafts).
- 34% for household needs or emergencies.
- 15% for education and health.
- 8% for social obligations like weddings and festivals.

Involvement in Household Financial Decisions

- 41% reported significantly increased involvement post-SHG participation.
- 33% saw slight improvement.
- 26% noticed no change.

Participation in Skill Training

- 72% attended at least one skill-based training.
- 28% did not participate in any training sessions.

Perceived Challenges in SHG Functioning

- 61% cited lack of market access.
- 42% pointed to inadequate training.
- 37% faced limited credit access.
- 29% encountered patriarchal mobility restrictions.

IV. DISCUSSION

The findings validate that SHGs play a pivotal role in the economic empowerment of tribal women in Jharkhand. Enhanced income, savings, and financial inclusion were prominent among members. However, systemic challenges like market access, training quality, and gender norms need to be addressed. Government schemes like DAY-NRLM and tribal welfare programs have potential but require better convergence and local customization.

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V. CONCLUSION

Self Help Groups have significantly contributed to the economic empowerment of tribal women in Jharkhand. While positive transformations are evident in income, savings behavior, and decision-making power, holistic empowerment demands strategic support in marketing, skill development, and institutional linkages. Empowering tribal women economically will not only uplift families but also strengthen community-level development in Jharkhand.

Recommendations

- Skill-Linked Training: Design training programs based on local market demand.
- Market Linkages: Facilitate partnerships with cooperatives and e-commerce platforms.
- Financial Literacy: Regular workshops to improve budgeting and credit handling.
- Policy Integration: Strengthen convergence between SHGs and government programs.

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