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EMPOWERMENT AND SUSTAINABLE DEVELOPMENT OF WOMEN THROUGH SELF- HELP GROUPS IN JHARKHAND

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ABSTRACT
Women empowerment involves enhancing women's political, legal, economic, and social status. It has been a major goal globally, recognizing that women contribute equally to the social and economic development of nations. Both government and non-government agencies play crucial roles in uplifting women's status through various schemes. In India, the formation of Women Self-Help Groups (WSHGs) and Women Cooperatives has been particularly effective. These groups have significantly boosted women's confidence by providing regular income opportunities, education, and training. Approximately ninety percent of WSHGs and Cooperatives in India have successfully empowered women, helping them achieve economic independence and social recognition. The paper you mentioned focuses on the role of SHGs and Women Cooperatives in empowering women, highlighting success stories and demonstrating how these groups are powerful tools for sustainable development.

KEYWORDS: *Self-Help Groups, Empowerment, Sustainable Development, social.*

INTRODUCTION

Empowering women through financial independence is indeed the primary goal of Self-Help Groups (SHGs). These voluntary groups, typically consisting of 10 to 20 women from similar social backgrounds, pool their resources for savings and thrift. SHGs provide an effective solution to combat poverty, enabling communities to improve their quality of life. They empower rural women who are often marginalized due to illiteracy, lack of access to quality healthcare, and poverty. SHGs offer employment opportunities, helping poor women with survival and livelihood. They enhance the socio-economic status of rural women by promoting participation, decision-making, capacity building, and involvement in economic, democratic, cultural, and social spheres. By fostering an entrepreneurial mindset and providing self-employment opportunities, SHGs significantly improve women's standard of living and financial freedom. This financial independence boosts their confidence and self-esteem. In India, rural women face major challenges such as poverty and unemployment, with female unemployment rates being higher than male rates. The government has introduced various schemes to address these issues, and SHGs are among the most effective. Women empowerment through SHGs enables women to become independent and influential members of society, contributing to the socio-economic development of the nation. Legal, social, political, and economic empowerment is essential for transforming society into a self-sustainable one. Key ways to achieve women empowerment include political power, education, employment, and the support of SHGs.

LITERATURE REVIEW

V.P. Sriraman (2008): Gender inequalities hinder progress towards poverty mitigation. In rural areas, women are often deprived of assets, making them more susceptible to poverty. Despite various initiatives, women have been largely ignored by the financial sector, but microfinance has played a crucial role in empowering rural women. The status of women is multi-dimensional, encompassing political, economic, and social aspects. Political status involves access to power and representation, economic status involves participation in productive activities, and social status includes education and equal societal roles.

Meenu & Sangeeta (2011): Women Empowerment and Decision-Making: Empowering women involves emphasizing their decision-making power over resources and active involvement in socio-economic processes, leading to enhanced socio-economic status.

Sahoo (2013) Studies have shown that SHG interventions positively impact the socio-cultural and economic empowerment of rural women. For example, in Punjab, SHGs have enhanced women's socio-economic status, and in Orissa, government schemes need to be supplemented with relevant programs to meet the needs of SHGs.

Rawat (2014) The failure of several government schemes has led to the evolution of microcredit, which has significantly improved the status of rural women and promoted women entrepreneurship.

Al-Kubati & Selvaratmnam (2021): SHGs are effective tools for facilitating government plans towards sustainable development goals. The Self Help Bank Linkage Program has been successful in empowering women and alleviating poverty.

Social and Economic Development of Women

Empowering women is indeed a key focus for NITI Aayog and the Department of Women and Child Development under the Ministry of HRD. Several schemes have been implemented to address the social and economic development of women:

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1. Swavamsidha: Aimed at empowering women through self-help groups, promoting self-reliance and economic independence.
2. Swashakti: Focuses on providing support and training to women to enhance their skills and economic opportunities.
3. Training and Employment Programme for Women (TEPW): Offers training and employment opportunities to women to improve their socio-economic status.
4. Swalamban: Provides vocational training to women to help them gain employment and become self-reliant.
5. Swadhar: Supports women in difficult circumstances by providing shelter, food, clothing,
6. and counseling.
7. Rashtriya Mahila Kosh (RMK): Provides microfinance to women for income-generating activities, promoting financial independence and entrepreneurship.

These initiatives collectively aim to uplift women by providing them with the necessary resources, training, and support to improve their socio-economic status and achieve financial independence. They highlight the need for continued support and development of these initiatives to achieve sustainable empowerment.

RESEARCH METHODOLOGY

The study employs a descriptive design to explore the role of Self-Help Groups (SHGs) and women cooperatives in empowering women, particularly in Jharkhand. The conceptual framework is built around success stories that highlight the development and growth of SHGs in the region. To gather data, both primary and secondary sources have been utilized. Primary data includes direct interviews with women members of SHGs, providing firsthand insights into their experiences and achievements. Secondary data has been collected from various sources such as journals, articles, newspapers, texts, and magazines, offering a comprehensive view of the impact of SHGs and women cooperatives on women's empowerment. This approach allows for a detailed understanding of how SHGs and cooperatives contribute to improving the socio-economic status of women, showcasing real-life examples of their success and growth.

WOMEN EMPOWERMENT THROUGH SHGS

Genesis of SHGs

The Government of Jharkhand is committed to supporting Women Self-Help Groups (SHGs) by promoting thrift and savings habits and providing sustainable opportunities through financial assistance and linkages with government and non-government development agencies. SHGs in Jharkhand, which began on an experimental basis in 1989, have brought about revolutionary changes in local village institutions. Supported by the International Fund for Agricultural Development for women's development projects, these groups have significantly improved the social, economic, and political status of women. NGOs have played a crucial role as external catalysts, fostering economic and social mobilization and creating SHGs through government financial and administrative support. This paper aims to highlight the success stories of various SHGs and Women Cooperative Societies in Jharkhand, showcasing how they have led to the economic empowerment of women.

Challenges

Jharkhand faces multiple vulnerabilities due to its diverse social groups, regional disparities, unequal resource distribution, frequent natural calamities, challenging geography, and issues like left-wing extremism. These factors contribute to significant deprivation, especially among single-women-headed households, widows, destitute women, elderly individuals without able-bodied family members, people with disabilities, and socially marginalized groups such as PVTG, ST, and SC. Landless household's dependent on seasonal or distress migration for income are also severely affected. To address these challenges and make the ultra-poor self-reliant and resilient, the Jharkhand State Livelihoods Promotion Society (JSLPS) is implementing the "Targeting Ultra-Poor through Graduation Approach" (UPAJ) project. This initiative focuses on:

1. Social Inclusion: Ensuring that marginalized groups are included in community activities and decision-making processes.
2. Social Development: Providing education, healthcare, and other essential services to improve the quality of life.
3. Social Protection: Offering social security measures to safeguard against economic shocks.
4. Income Generation: Promoting diversified and sustainable sources of income to help families graduate out of ultra-poverty.

The project aims to identify around 4,000 ultra-poor families in four blocks and support them over three years to achieve self-reliance. The learnings from this project will contribute to developing a national strategy for targeting the ultra-poor through the Graduation Approach.

Jharkhand State Livelihood Promotion Society to promote SHGs-UPAJ

The Jharkhand State Livelihoods Promotion Society (JSLPS) is launching a special project called "Targeting Ultra-Poor through Graduation Approach" (UPAJ) to alleviate ultra-poverty in four blocks across three districts. This initiative, integrated into community institutions promoted by DAY-NRLM, will adapt the Graduation Approach to Jharkhand's context. The project focuses on bottom-up interventions, including providing grants, productive assets, household-level support, and market linkages. These efforts aim to help ultra-poor families reach a minimum threshold to benefit from existing market opportunities and government schemes, gain greater voice and autonomy in their households and communities, and embark on a journey to improve their lives. Approximately 4,000 ultra-poor families will be identified using specific criteria to participate in this three-year project. The PVTG and Ultra Poor Development Domain of JSLPS will be the nodal domain for implementation, in partnership with the/Nudge Institute (formerly known as the/Nudge Foundation).

Success Stories of Women empowerment and growth

There are numerous women Self-Help Groups (SHGs) operating in rural areas. This paper aims to highlight the role of SHGs in empowering women by showcasing various successful

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examples of women SHGs and cooperative societies in Jharkhand.

1. Karmali Mahila Samuh, Sarna Mahila Samuh & Saraswati Mahila Samuh

Raghubahiyar is a remote village in the Paterwar block of Bokaro district, Jharkhand. It is 20 km from the block headquarters and is difficult to reach due to poor roads and lack of public transport. Most villagers live in poverty, with about 75% belonging to the Scheduled Tribe community and the rest from Other Backward Castes. The main sources of livelihood are paddy farming and collecting non-timber forest products (NTFP). Tribal women collect Mahua flowers and make illicit liquor, while OBC women rear poultry, goats, and do tailoring. The widespread liquor production and consumption cause social problems, and the women involved face abuse and police raids. Despite their efforts, families struggle to meet basic needs like education and healthcare. To address these issues, the Chotanagpur Craft Development Society, supported by the National Jute Board, started a Cluster Development Programme to provide dignified livelihoods for women through jute-based activities. Initially, the community was indifferent, but after several meetings, 30 women formed three Self-Help Groups (SHGs): Karmali Mahila Samuh, Sarna Mahila Samuh, and Saraswati Mahila Samuh. They received training in SHG management and jute bag manufacturing. The SHGs began making jute bags with materials from a Jute Raw Material Bank. The Chotanagpur Craft Development Society helped with marketing until the groups established their own networks. Over time, they improved their skills and expanded their operations by purchasing machines. Now, they produce high-quality, diverse jute bags and sell them in local markets and Bokaro city. They have also built relationships with banks and development authorities for support and participate in marketing events. The members' income has increased by 35%, so they now earn about Rs. 12,000 annually. While this amount isn't enough to cover all their needs, it helps them contribute to their family's income by using their free time for productive work. Mrs. Kamli Devi, the Secretary of Sarna Mahila Samiti, says that earning money with dignity and respect is important. Now, they don't fear police raids and can run their business independently and with social acceptance.

2. Jai Aajeevika Swayam Sahayta Samuh

Asrita Beck, a retired soldier's wife, is a true inspiration to the women in her village. She's a role model who has shown that with determination and hard work, anyone can overcome poverty and live a prosperous life. Asrita is a member of the Jai Aajeevika Swayam Sahayta Samuh, a self-help group that empowers women to become financially independent. Asrita's journey to success began in 2018 when she took a loan of Rs. 40,000 from her self-help group to buy a cow. She started selling milk and now earns around Rs. 48,000 annually from this business. But that's not all - she was also selected as an Aajeevika Kriskhak Mitra (AKM) and received training on modern agricultural practices. Today, Asrita earns around Rs. 1.5 lakh annually and is proud to be helping other women in her village. As an AKM, she encourages women to take up organic farming and mushroom cultivation. She's also working as a Block Resource Person, promoting social development and economic prosperity in her community. Asrita's story is a testament to the power of self-help groups in transforming lives and empowering women.

3. Santoshi Mahila Group

Saraswati Devi lives in Sarwaha village in Hazaribagh district and is part of the Santoshi Mahila Group. She and her husband were farming, but their income was low. To earn more, Saraswati joined the Santoshi Mahila Group and then the Kisaan Aajeevika Producer Group. Initially, she farmed on a small piece of land with little profit. After receiving training through Project JOHAR, she learned better farming techniques. With this new knowledge, she and her husband expanded their farming area and started growing vegetables year-round. This increased their crop yield and income. Now, Saraswati grows cabbage, peas, and tomatoes on larger plots and earns about Rs. 65,000 to Rs. 70,000 annually. This has greatly improved her family's financial situation.

4. Millat Aajeevika Sakhi Mandal

Mariam Khatun lives in Borio block, Sahibganj, and is part of the Millat Aajeevika Sakhi Mandal self-help group. She used to rely entirely on her husband, who worked as a daily laborer, for their income, which was very low. Through her self-help group, she learned about the Common Service Centre (CSC). At the CSC, they offer various services like Aadhar card updates, photocopying, lamination, and mini-ATM services, which are very useful for the villagers. Mariam is happy to provide these services and now earns a good income of around ₹15,000 per month.

5. Santoshi Mahila Group

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6. Srijan Mahila Samiti

In this community, agriculture is the main source of livelihood, followed by daily wage earning. Farmers practice mono-cropping due to poor soil fertility and lack of irrigation, relying heavily on the monsoon. After harvesting, they have no work and remain idle. Daily wage jobs are mostly available in Jamshedpur, so few people can take advantage of them. Due to limited job options, many migrate in search of work. Women had very few income opportunities, with some doing tailoring but earning very little. In 2009, the District Rural Development Authority tried to form Self-Help Groups (SHGs) in Bagbera village to help with rural development, but these groups became inactive due to lack of support. In 2010, the Chotanagpur Craft Development Society, with help from the National Jute Board,

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started a programme to revive these SHGs. They chose "Srijan Mahila Samiti" and trained the women in making jute handicrafts, which requires fewer resources and is labor-intensive. The women quickly learned to make items like coasters and decorative pieces, using their free time to earn money. They now sell their products to "Craft Creation" in Ranchi and earn about ₹1600 per month each. This initiative has significantly improved their lives by providing them with a steady income and utilizing their idle time productively.

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8. Ankit Aajeevika Sakhi Mandal

Kanti Devi, a farmer from Simaria, wanted to start her own business but lacked resources. After joining a Self-Help Group (SHG), she was inspired by other women's success stories. With the group's support, she took a loan of Rs. 50,000 and started a plastic shop. The shop is now successful, earning her Rs. 15,000 per month. This has improved her life, allowing her to provide better education for her children. Kanti feels empowered, encourages other women to work independently, and even gets help from her husband.

9. Raj Baha SHG

Himangini Hembrom, who lives in Markhan village in Godda district, used to sell hadiya (a type of country liquor) because she had no other way to earn a living. She is a member of the Raj Baha Self-Help Group (SHG). Thanks to the 'Phulo-Jhano Aashirwaad Abhiyaan' initiative, she has now started a small snacks stall. She earns between Rs. 6000 and Rs. 7000 every month, which is helping her move towards a more respectable job. Himangini says she never wanted to sell hadiya, but she had no other choice at the time. Now, with the support of the group, she has found a new path and dreams of giving her children a happy and bright future12. It's inspiring to see how initiatives like 'Phulo-Jhano Aashirwaad Abhiyaan' are making a positive impact on women's lives.

10. Jai Aajeevika Swayam Sahayta Samuh

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11. Santoshi Mahila Group

Saraswati Devi is a resident of Sarwaha village under Charahi Panchayat of Hazaribagh district and is a member of the Santoshi Mahila group. Saraswati was farming and her husband, but she was not satisfied with her income. To achieve her dream of higher income, Saraswati joined the Santoshi Mahila Group, through which she became associated with the Kisaan Aajeevika Producer Group. Earlier Saraswati cultivated only on a small patch of land behind her house (badi). The yield from it was low and there wasn't much profit. But soon after becoming associated with Kisaan Aajeevika Producer Group, Saraswati got training on better production methods under project JOHAR. After training and better technical knowledge, she began farming using modern techniques. Crop yield increased, and working hard with her husband, she started producing vegetables in a bigger area. Saraswati started doing all-season farming and High-Value Farming (HVA). All these led to improved income, and the family's economic condition has improved. Saraswati cultivated cabbage in 30 decimals, peas in 30 decimals, and tomatoes in 30 decimals during this cropping season. From the sale of these vegetables, her income has increased. By growing seasonal vegetables, Saraswati has improved her financial condition tremendously. Now Saraswati's annual income is about Rs.65000/- Rs. 70000/-.

Impact of SHGs on Women Empowerment

The formation of self-help groups (SHGs) brought about several positive changes:

1. Members developed the habit of saving money.
2. Increased income led to an improved standard of living.
3. Education levels improved, with children attending private schools.
4. Women became more aware of government schemes.
5. Members no longer relied on high-interest money lenders.
6. There was a rise in cooperative spirit and mutual assistance.
7. Migration from villages decreased.
8. Agricultural quality improved with the use of better seeds and fertilizers.

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9. Women became more informed about infant vaccination and family planning.
10. Exploitation of women reduced significantly, and their opinions gained more respect from men.

These changes highlight the significant impact of SHGs on women's empowerment and community development.

Recommendations and Suggestions

1. To truly empower women, significant changes are needed. For SHG programs and broader microfinance initiatives to seriously pursue women's empowerment, there must be a stronger focus on training, education, and awareness to achieve lasting empowerment.
2. One major issue faced by women cooperatives and SHGs is the limited direct access to institutional credit for rural women. A well-planned three-tier strategy (corporate, functional, and operational levels) is urgently needed to improve SHG performance.
3. Each commercial bank should establish a separate microfinance (MF) cell under the priority sector policy department. Setting targets is crucial to maintain their portfolio. The head office should assign targets to Zonal Offices regarding the number of SHGs to be linked, and these offices should set minimum targets for their branches.
4. Women SHG members should receive specialized skills training through a proper development and training cell to help them earn their livelihood. Frequent awareness camps should be organized by Rural Development Authorities, both governmental and non-governmental (NGOs).
5. For sustainable SHG development, members should be equipped with knowledge and provided with proper marketing facilities through cooperative societies. These societies should also undertake sales promotion activities for procuring raw materials and selling finished goods, benefiting the women SHGs and their active members.
6. Finally, MFIs should provide adequate financial assistance to SHGs based strictly on actual performance, without any discrimination based on caste, creed, gender, or politics.

CONCLUSION

While many Women SHGs and Cooperatives are thriving, some face significant challenges such as:

1. Weak market linkages.
2. Need for capacity development in financial management, and organizational growth.
3. Gender focus in rural financial services.
4. Lack of decision-making powers.

Addressing these issues is crucial. It's imperative for the government, banks, NGOs, and Micro Finance Institutions to adopt a cohesive and integrated approach to support these groups effectively. This will ensure that all SHGs can achieve sustainable growth and empowerment for their members.

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