



Role Of Self-Help Groups In Women Empowerment In Jharkhand -A Case Study Of Ranchi District

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Abstract

Women Empowerment is the process of making women capable of making their own decisions and making them financially stable. For many years, women have been subject to social injustice. They were denied equal opportunities, had no share in their father's property, and had no freedom to do whatever they wanted to. The major cause of these injustices was a lack of financial stability. For centuries, women have been dependent on male members of their family. One such intervention that has a crucial role in empowering women is the Self-Help Groups. A self-help group is a voluntary association of women in need, from the same socio-economic background, who come together to solve their problems through mutual support. It is typically an association of 10-20 women who deposit a fixed amount monthly in the group and help each other when needed. In the present study, a descriptive research design is used. For the collection of primary data, a structured questionnaire developed on the Likert Scale is used. The questionnaire is structured into several parts, each containing different information, such as respondents' demographics, how SHGs have affected their lives, and the impact of SHGs on women's empowerment. Our study used primary as well as secondary data for its purpose. The analysis led to the conclusion that the SHGs in Ranchi focus their operations on loans and savings. Thus, the SHG method has undoubtedly developed into a Powerful tool for raising the standard of living for the participating women. The conclusion of the study is summarised as the SHG programme has changed the attitudes of male family members who are now convinced of the idea of SHG and encourage women to attend Meetings.

Keywords: Empowerment; Entrepreneur; Self-help groups; Women

INTRODUCTION

BACKGROUND

A self-help group is a voluntary association of women in need, from the same socio-economic background, who come together to solve their problems through mutual support. It is typically an association of 10-20 women who deposit a fixed amount monthly in the group and help each other when needed. They promote small savings among the Members. They keep these savings either with them or in a bank in the name of the SHG. The members meet monthly or fortnightly.

The process of gaining experiences from events of life and changing one's ideas and presumptions about how things work and becoming more aware of the rights and duties for self - development in every aspect of life is known as empowerment. Empowerment is the process of gaining, developing, and seizing opportunities and power to make decisions. Acquiring the ability to increase their alternatives, develop the capabilities, make decisions and benefit from the process of development is referred to as "women empowerment". This will lessen the obvious injustice that occurs everywhere across the globe and in all aspects of life.

The Self-Employed Women's Association (SEWA) was the first organisation in India to create SHGs. It was founded in 1972. In India, the SHG movement has experienced tremendous growth. India has been battling to empower women and to alleviate poverty in both rural and urban areas. India is a vital country to gain the Self -Help Group (SHG) as it has a majority of unprivileged women. The Self -Help Group has made them independent, helped them whenever they need money and has supported them to voice out their concerns and demands as needed.

STATEMENT OF PROBLEM

When we look at the existing studies on the role of self-help groups in women's empowerment, limited studies have been conducted in the area of the Ranchi district. Most of the areas remained unexplored. Therefore, this study is done to understand how the self-help groups play a role in women empowerment and how this process starts and continues. A data-related gap also exists. A lot of studies use secondary data to draw conclusions regarding the performance of SHGs. As already indicated, there is a need to carry out an investigation using primary data. Only through the use of data collected from real members is it possible to get real information.

SIGNIFICANCE OF THE STUDY

This study is important from both practical and academic and practical point of view; it helps SHGs to understand the demand of the members. This understanding can encourage financial independence among the marginalized women and encourage SHGs to take effective steps for overall efficiency. From an academic perspective, the study contributes to the existing body of knowledge by providing findings based on primary data. It can also act as a useful reference for future researcher who wishes to explore this topic further, especially related to self-help groups and women empowerment. .

SCOPE OF THE STUDY

This research will confine itself to studying the role of SHGs and their impact on the lives of women. This research will be conducted using primary data obtained from a structured questionnaire. The scope of the research will be limited to an identified set of samples and will not take into consideration all members of SHGs in Ranchi.

LITERATURE REVIEW

1. **Narasimha,P., et al. (2016)**, A self-help group can be called as a small association of people with the same socio-economic background with a common purpose and the intention of supporting problems through a self-help group and mutual help. A study was conducted in the urban field practice area of Bangalore Medical College and Research Institute. A total of 95 women were interviewed using a pre-validated questionnaire. The result was that 62.1% of them were literate, and 62.26% received economic help. The study concluded that a self-help group is a very useful platform for enhancing Women's health by increasing knowledge, empowering women and raising awareness of health issues and financial health emergencies.
2. **Sahu, L., et al. (2012)**, The key to continuity of employment is self-employment. It was found that self-employed members of self -help groups are better off than their wage-earning counterparts. These are some of the conclusions formed by a study on the North Parganas district of West Bengal in two different rounds. First in 2005 and the other in 2006. The study deals with factors like women's empowerment, skill development, and their health issues. The study was conducted on 24 women.
3. **Aruna ,M.,et al. (2011)**, A primary survey is done on the beneficiaries of the micro state branch of Hyderabad, by a unique initiative carried out by Indian banks for microfinance operations, intended to improve the status of women. The findings of the study suggest that it has multidimensional impacts such as economic status, decision-making power, knowledge, self-worth, loan utilisation, etc. The conclusion suggests that while it is good for needy women, it fails to reach out at the grassroots level.
4. **Maheshwari ,C.M.,et al. (2014)**, The study found that India is one of the most poor country in the world because of poverty. And to eradicate the problem of poverty, one says the solution to eradicate poverty is microfinance, especially in rural areas for farmers, poor women, etc. This scheme included forming a group of 10 -20 women. But this scheme could not gain nationwide momentum, but many research values were found through this concept, which helped to improve the performance of self- help groups.
5. **Mohapatra,S., et al. (2016)**, The study tries to find insights into microfinance programs in different agro-economic societies across India. The study included primarily primary data, secondary data, and various survey data to determine the participation of the self- help group in the bank linkage program in Odisha. Almost 300 women members were interviewed for this study.

They were examined through a set of questionnaires. The study found that the program has successfully reached to the poorest of the poor.

6. **Beevi ,V.G.,et al. (2011)**, The study focuses on the impact of self- help groups on rural women in the Kolan district of Kerala. About 480 women members were interviewed for the study. It was found that women's empowerment is not uniform. Self-help groups that are linked with business, agriculture and other economic activities gain high benefits in comparison to those that only provide funds to the women.
7. **Minimol, M.C., et al. (2012)**, The authors found that the self- help groups are a dynamic structure that extends beyond individual members to the broader section of society. The primary motive is to benefit the rural woman and those who are in need, and the secondary motive is poverty alleviation. The study suggested and found that self- help groups are indeed helpful in women empowerment, social empowerment and poverty alleviation.
8. **Thangamani, S.,et al. (2013)**, Women's empowerment plays an important role in the Mettupalayam district. Both primary data and secondary data are being used for the research purpose. A random sampling method is used, further square test is used for hypothesis testing. The study concluded that a self-help group has a higher impact on both the economic and social aspects of the beneficiaries.
9. **Nagaraji B(2005)**,The study focuses on aspects of the self- help group, such as economic and social conditions. It was found that loans provided by the self- help groups and money earned through income generation improved the living standards of members of the self -help group. It was concluded that the self-help group members have improved economically, socially and have upgraded their knowledge and decision-making skills.
10. **Bariya, M.K., et al. (2022)**, The study was conducted in the Amreli district of Gujarat State District Water Shade Development Unit (DWDU).The study was conducted between 90 self- help group members and 90 non-self-help group members of the village. It was found that self-help group members were more financially stable than non-self-help group members. It was also found that women of these self-help groups were more informed and updated about the policies of the government.
11. **Jakimow ,T., et al. (2006)**,This study tries to analyse the real development through a self-help group.This research tries to find out the reality between the self- help group and empowerment by a normative study. Though for a very long period of time it is linked with a self-help group but real implications of the self-help group and empowerment are highly theory-based.
12. **Dhanalakshmi,Rajini (2013)**,This study examines literature related to self-help groups across India. It studies the historical background of self-help groups in India. It was found that most of the empowerment is a process, not an outcome. There were limitations related to the self-help group and the process of empowerment. This study examines literature related to self-help groups across India. The study is done with the hope that it will help future researchers. It was found that most of the empowerment is a process, not an outcome.

- 13. Kumar, A.(2006),** This study assesses how the self-help group (SHG) intervention and the entrepreneurial characteristics of SHG members affect rural women's socio-cultural and economic empowerment. A total of 344 responses from SHG members who are involved in entrepreneurial income-generating activities in their community were gathered using a purposive sampling technique. The parameters found and analysed in the study help stakeholders make policy decisions that strengthen all the factors that contribute to the success and growth of SHGs in general and SHG women entrepreneurs' micro-enterprises in particular.
- 14. Chauhan.K(2026).** In order to effectively advance their well-being, women must confront prevailing conventions and culture. This study examines women's empowerment in Tamil Nadu's Dharmapuri area through self-help organisations. Both primary and secondary sources have provided the data needed for the investigation. A method of multistage random sampling has been used. To get a coherent interpretation of the results, average and percentage analyses were performed.
- 15. Poornima (2013),** The purpose of the study was to determine the degree of rural women's empowerment through self-help groups in Rajasthan's Udaipur area. Ten groups in all were chosen from the Badgaon Panchayat Samiti. For the study, a sample of 130 respondents—100 SHG members and 30 non-members—was chosen. The data was gathered using the questionnaire method. The findings showed that all four components—sociopsychological, economic, legal, and political—had a medium empowerment status.

RESEARCH GAP

When we look at the existing studies most of the studies are based on the assumption that self-help groups have a positive impact on women. Limited studies have been done to understand how self-help groups as a process impact the lifestyle, knowledge, confidence, status in society, etc., of women and their family members and limited studies have been conducted in the area of the Ranchi district. Therefore, this study is done to understand how the self-help groups play a role in women empowerment and how this process starts and continues. A data-related gap also exists. A lot of studies use secondary data to draw conclusions regarding the performance of SHGs. As already indicated, there is a need to carry out an investigation using primary data. Only through the use of data collected from real members is it possible to get real information.

RESEARCH QUESTION

1. What are the changes you feel in your life after joining the Self -Help Group?
2. What are the sources of income generation activities in the Self -Help Group?
3. How often are meetings and other activities held in the Self-Help Group?

RESEARCH OBJECTIVES

1. To study the income and expenditure pattern of the SHGs beneficiaries before and after joining the SHGs.
2. To evaluate the performance of the SHGs in Ranchi for women empowerment.
3. To evaluate the role played by SHGs in the economic empowerment of women through income-generating activities.

HYPOTHESIS

H0: SHGs are not effective in enhancing economic and social empowerment among women members in the study area.

H1: SHGs are effective in enhancing economic and social empowerment among women members in the study area.

RESEARCH METHODOLOGY

The research methodology encompasses all the procedures applied in research, and they include data collection techniques, sampling strategy, analysis methods, etc. The present study seeks to explore the role of SHGs in women empowerment in the Ranchi district of Jharkhand.

RESEARCH DESIGN

In the present study, a descriptive research design will be employed in analysing the role of a given phenomenon. Descriptive research is aimed at determining the role of the current situation with regard to SHGs and women's empowerment. Therefore, the present research design is aimed at gathering facts from members of selected SHGs and interpreting the same in order to reveal the existing role. This design will serve well for the present research as it focuses on describing the relationship existing between SHGs and their role in women empowerment perceptions rather than experimenting on the same.

DATA SOURCES

For the present research to yield expected results, two types of data will be used: primary data and secondary data.

•**Primary Data:** Primary data consists of factual information obtained directly from the respondents through the use of a structured questionnaire. Such information helps in providing a clear view of the perceptions of members of SHGs regarding the SHG and its relationship with women empowerment.

•**Secondary Data:** This data is gathered from various sources like research papers, journals, books, research reports, ShodhGanga, and Google Scholar, among others.

SAMPLING TECHNIQUE

The convenience sampling technique will be used for the selection of the sample size for the present research due to constraints such as accessibility and time limitations. The sampling technique will help in the selection of participants who are available during the given period of data collection. Despite its weaknesses, the convenience sampling technique will serve well for the current research purposes.

SAMPLE SIZE

In the present study, the sample size of about 151 respondents will be considered adequate. The sample size of this number is considered adequate as it can provide sufficient data for analysis in order to get meaningful findings from the research conducted.

DATA COLLECTION METHOD

The questionnaire is structured into several parts, each containing different information, such as respondents' demographics, how SHGs have affected their lives, and the impact of SHGs on women's empowerment. Using the Likert Scale, individuals will provide their opinions on specific matters related to the current research, thereby yielding measurable data that can aid data analysis.

DATA ANALYSIS AND HYPOTHESIS TESTING

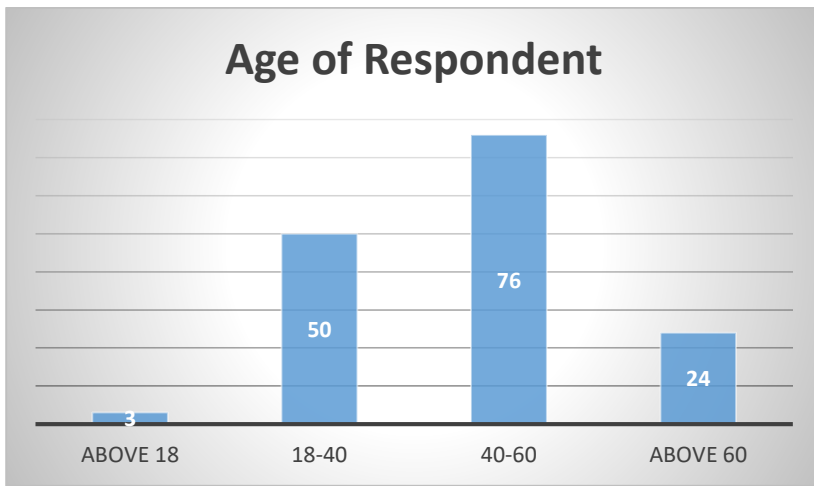
5.1.1 Age of Respondent

Age of Respondent

Source: Primary Data

To analyse the demographic profile, the age of the respondent was taken as a variable for conducting the study. As shown in the above table majority of the respondent belong from the age group of 40-60., followed by 18-40, then above 60 and lastly by the age group of below 18.

Age Group	Frequency	Percentage
Above 18	3	1.9
18-40	50	32.67
40-60	76	59.67
Above 60	24	15.6



Source: Computed by Researcher by Ms Excel

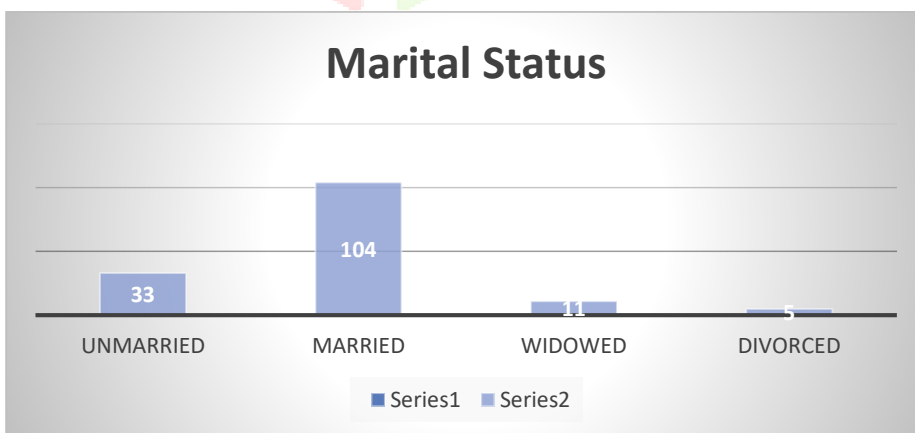
5.1.2 Marital Status of Respondent

Table 2 Marital Status of Respondent

Marital Status	Frequency	Percentage
Unmarried	33	21.56
Married	102	66.66
Widowed	11	7.18
Divorced	5	3.26

Source: Primary Data

For impoverished and vulnerable women, microfinance programs like the SHG-bank linkage program are crucial because they enable them to engage in economic activities that boost their income and lessen domestic abuse against them. Low-income married women are more likely to be victims of domestic abuse, and their husbands or elders often control their finances. From the table below, it is clear that SHGs are playing an important role in uplifting the weaker section of society.



Source: Computed by Researcher by Ms Excel

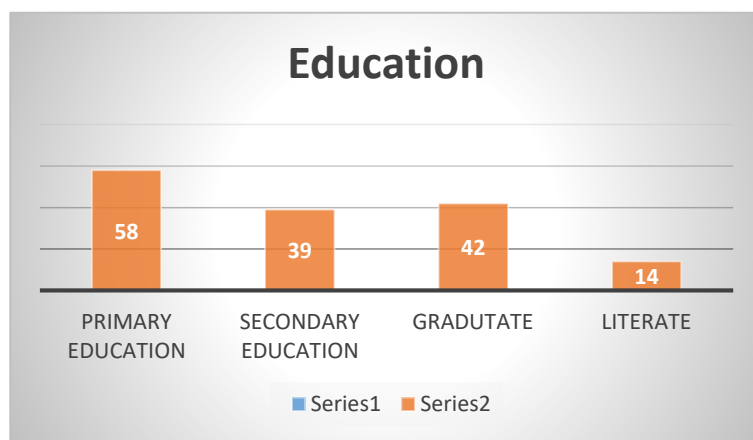
5.1.3 Education of Respondent

Table 3 Education of Respondent

Education	Frequency	Percentage
Primary Education	58	37.90
Secondary Education	39	25.49
Graduate	42	27.45
Literate	14	9.15

Source: Primary Data

Educational qualifications also play an important role. From the data, it is clear that the data, most of the women have studied only till primary education, followed by graduation, then seco



Source: Computed by Researcher by Ms Excel

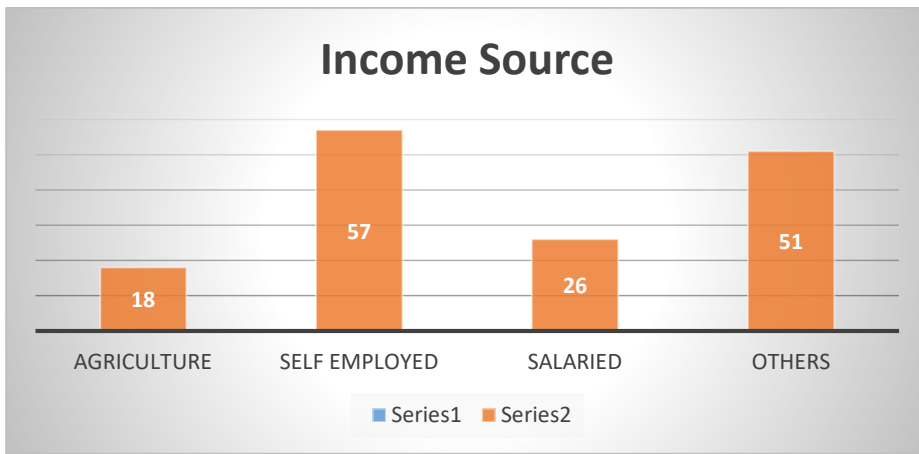
5.1.4 Income Source of Respondent

Table 4 Income Source of Respondent

Income Source	Frequency	Percentage
Agriculture	18	11.84
Self Employed	57	37.5
Salaried	26	17.10
Others	51	33.55

Source: Primary Data

Income source plays a major role in the lifestyle of every individual. The respondents' financial sustainability is shown in this figure. There is a significant prevalence of independent or entrepreneurial activity, with self-employment leading at 37.5% and other sources of income ("Others") making up 33.6%. Traditional farming or agriculture accounts for 11.8% of employment, whereas formal salaried positions account for 17.1%, suggesting a substantial preference for independent or informal local trade.



Source: Computed by Researcher by Ms Excel

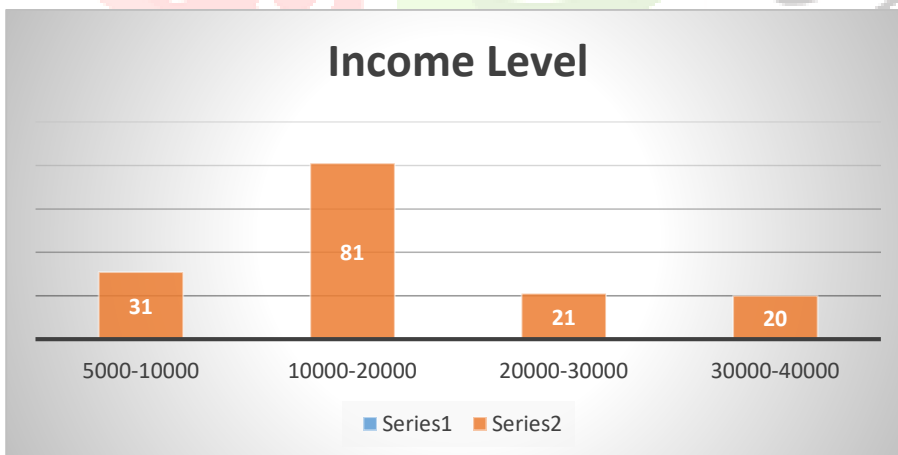
5.1.5 Income Level of Respondent

Table 5 Income Level of Respondent

Income Level	Frequency	Percentage
5000-10000	31	20.26
10000-20000	81	52.94
20000-30000	21	13.72
30000-40000	20	13.07

Source: Primary Data

This graph evaluates the monthly financial situation. The baseline criterion for this group is represented by the fact that more than half (52.9%) cluster in the 10000–20000 income bracket. Approximately 20.3% of people make less than this amount, while a total of 26.8% earn more between 20,000 and 40,000 units.



Source: Computed by Researcher by Ms Excel

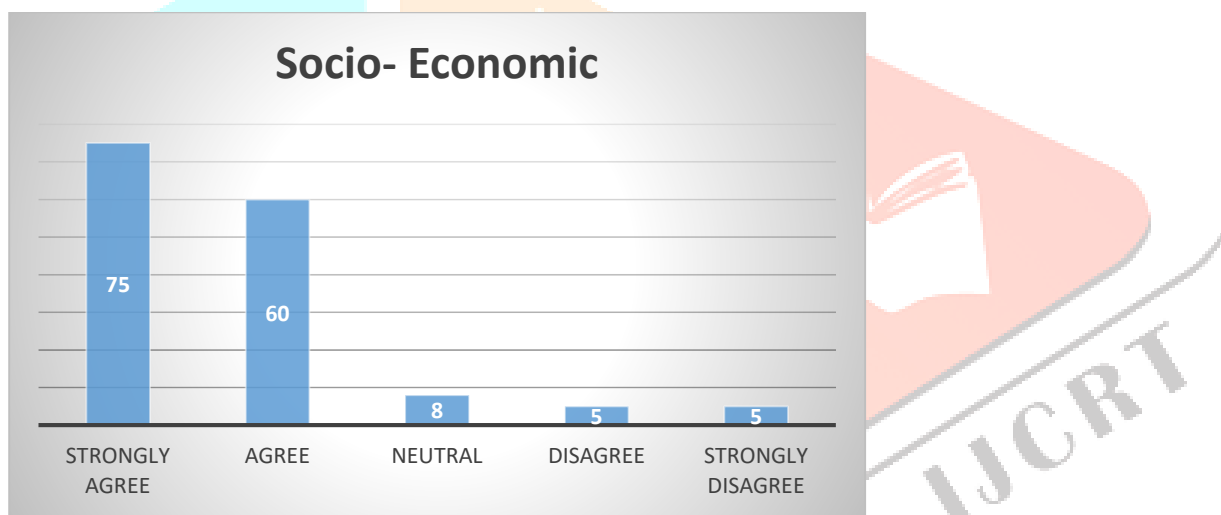
5.1.6 Impact of Socio-Economic Development

Table 6 Impact of Socio-Economic Development

Response	Frequency	Percentage
Strongly Agree	75	49.01
Agree	60	39.21
Neutral	8	5.22
Disagree	5	3.26
Strongly Disagree	5	3.26

Source: Primary Data

Members' perceptions of whether the SHG program enhanced local socioeconomic livelihood are measured in this chart. A huge 92 is an extremely favourable response. Nine per cent of respondents "Agree" or "Strongly Agree" that there is a significant developmental influence. Almost nobody was neutral or disagreed.



Source: Computed by Researcher by Ms Excel

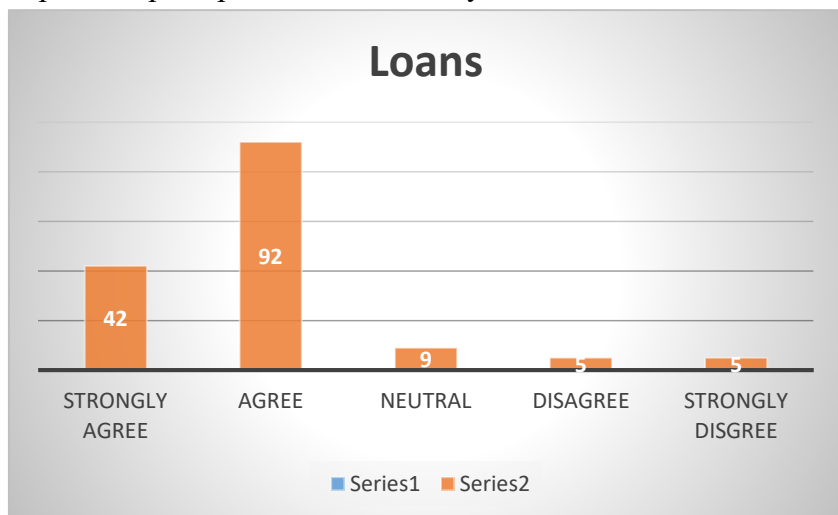
5.1.7 Effective mechanism for providing loans

Table 7 Effective mechanism for providing loans

Response	Frequency	Percentage
Strongly Agree	42	27.45
Agree	92	60.13
Neutral	9	5.88
Disagree	5	3.26
Strongly Disagree	5	3.26

Source: Primary Data

With 87.6% of respondents indicating satisfaction ("Agree" or "Strongly Agree"), the credit mechanism has a high approval rate. Only 6.6% of respondents disagree, indicating a relatively low friction rate and a positive perception of the credit system.



Source: Computed by Researcher by Ms Excel

This graph shows indicators of inclusion and social empowerment. Approximately 79.1% believe that efforts are being made to actively address and mitigate gender inequities. Opposition is still incredibly low (5.9%), indicating tremendous confidence in the program's equitable impact, while 15.0% remain neutral.

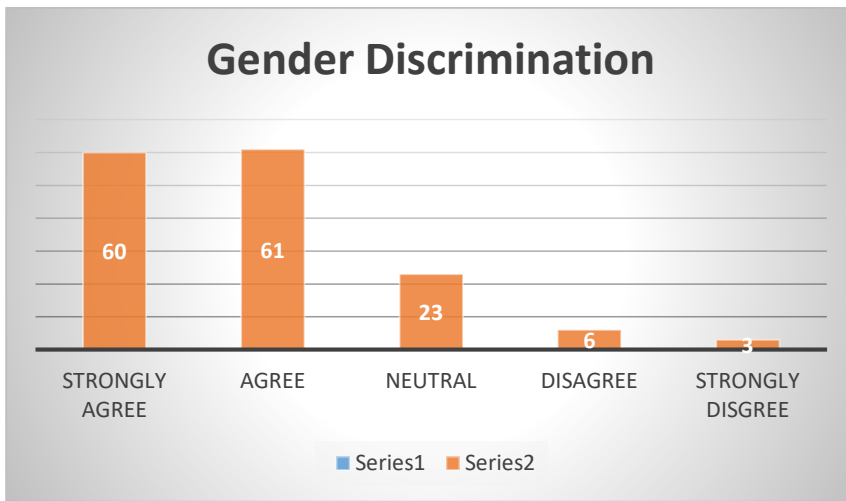
5.1.8 Gender Discrimination

Table 8 Gender Discrimination

Response	Frequency	Percentage
Strongly Agree	60	39.21
Agree	61	39.86
Neutral	23	15.03
Disagree	6	3.92
Strongly Disagree	3	1.96

Source: Primary Data

High Level of Agreement reveals that a sizable majority of respondents (79.07%) either "Agree" or "Strongly Agree" with the survey's statement. Just 5.88% of respondents said they disagreed or strongly disagreed. Neutrality demonstrates that 15.03% of participants had no opinion on the matter.



Source: Computed by Researcher by Ms Excel

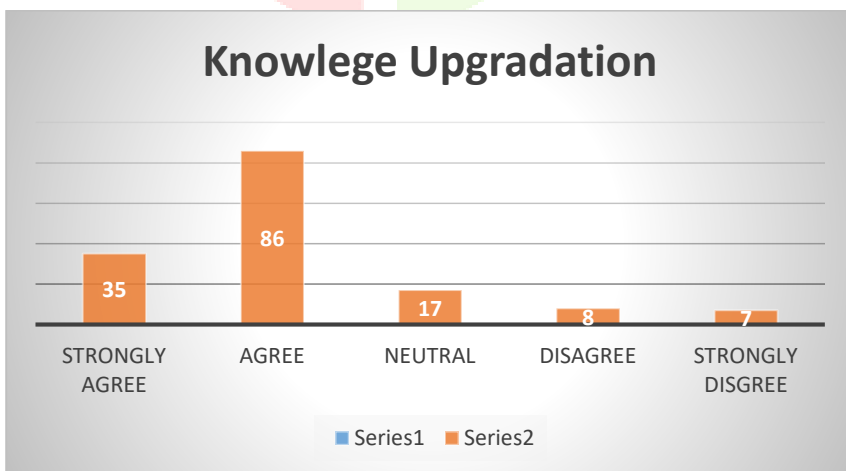
5.1.9 Knowledge Upgradation

Table 9 Knowledge Upgradation

Response	Frequency	Percentage
Strongly Agree	35	22.87
Agree	86	56.20
Neutral	17	11.11
Disagree	8	5.22
Strongly Disagree	7	4.57

Source: Primary Data

This graph shows the degree of training value contributed, educational advancement, or capacity building. 79.1% of respondents said their practical knowledge and abilities have increased. About 10% thought that knowledge upgrading was insufficient, while 11.1% were neutral.



Source: Computed by Researcher by Ms Excel

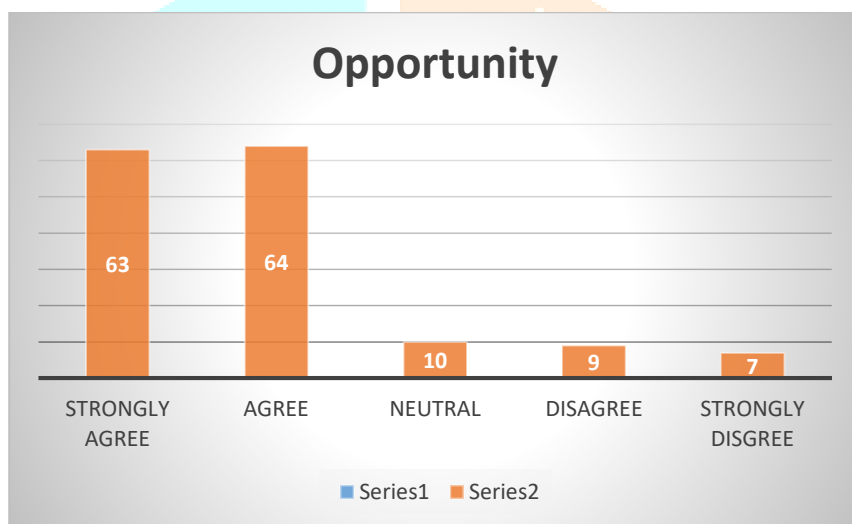
5.1.10 Opportunity

Table 10 Opportunity

Response	Frequency	Percentage
Strongly Agree	63	41.17
Agree	64	41.83
Neutral	10	6.53
Disagree	9	5.88
Strongly Disagree	7	4.57

Source: Primary Data

The last figure shows whether the SHG members were given access to new career or personal opportunities. According to the results, 83.0% of respondents say that these programs increased opportunities. Approximately 10.5% disagreed, suggesting that although it works incredibly well for the vast majority, a tiny percentage have not yet experienced immediate benefits.



Source: Computed by Researcher by Ms Excel

HYPOTHESIS TESTING: REGRESSION

After doing the data analysis of variables that influence the relationship between the SHGs and members of SHGs at an individual level. The main purpose of doing the testing was to examine where the variables have a significant impact in the context of SHGs and their members.

Model Summary

Model	R	R Square	Adjusted Square	R-Std. Error of the Estimate
1	.756 ^a	.571	.569	.50779

a. Predictors: (Constant), RIV

b. Predictors: (Constant), RIV

- i. **R (Correlation Coefficient) = .775:** This states that there is a positive linear relationship between RIV and DIV.
- ii. **R² (Coefficient of Determination) = .600** which indicates that the independent variable (RIV) can account for 60% of the variance in the dependent variable (RDV). Random error or other variables account for the residual 40%



ANOVA^a

Model		Sum Squares	of Df	Mean Square	F	Sig.
1	Regression	50.887	1	50.887	197.349	<.001 ^b
	Residual	38.162	148	.258		
	Total	89.050	149			

a. Dependent Variable: RDV

b. Predictors: (Constant), RIV

ANNOVA TABLE

The ANOVA (Analysis of Variance) table determines if employing the regression model instead of only the mean is a significantly better predictor of the result. The ratio of explained variation to unaccounted for variation is F-statistic = 221.883. This superior value indicates a very strong model. Sig. (p-value) <.001: The model is statistically highly significant since the p-value is below the conventional significance criterion (alpha = 0.05). Thus, RIV is a reliable predictor of RDV.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.584	.107		5.470	<.001
	RIV	.748	.053	.756	14.048	<.001

a. Dependent Variable: RDV

Source: Computed by SPSS Software by the Researcher

COEFFICIENT TABLE

The Coefficients table gives a precise mathematical formula for the model and indicates the predictor's weight. The expected value of RDV while RIV equals zero is Constant (Intercept) = 1.009. The slope of the regression line is RIV (Unstandardized Coefficient, B) = .741. This indicates that RDV is predicted to rise by 0.741 units for each unit of rise in RIV. The t-test determines if the slope of a certain predictor is significantly different from zero (t-value = 14.896 & Sig. <.001). RIV is a highly significant predictor of RDV since $p < .001$.

$$\{RDV\} = 1.009 + 0.741(RIV)$$

Since the significant value is less than 0.05, the null hypothesis is rejected, and the alternative hypothesis is accepted.

INTERPRETATION OF RESULT

The study has successfully identified the problems and issues faced by the members of SHGs which includes concerns related to gender equality, financial stability, health issues and skill development. The research also evaluated the members' life standard and skill development. It was found that SHGs provide welfare measures such as health facilities, training program, etc which supports the morale and productivity of the SHGs members. On the basis of findings, the hypothesis testing of the study was tested. Since the significant value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted.

OBJECTIVE ACHIEVED

- 1. Elimination of Exploitative Dependency:** At the grassroots community level, the dependency of women on predatory local moneylenders has been successfully reduced through the systematic creation of thrift savings and access to internal, collateral-free credit.
- 2. Structural Livelihood Diversification:** The SHGs play a crucial role in moving marginalised women out of clandestine unemployment in traditional agriculture into self-reliant microbusinesses in Ranchi
- 3. Social capital and grassroots representation:** The group model provides an emotionally stable collective voice for women from poor and tribal communities to address systemic issues such as dowry practices, child marriages, systemic alcoholism, domestic violence and localised witch hunts.

FINDINGS

It is found through the study that the Self-help groups act as a true institutional backbone for women's empowerment and a multi-dimensional backbone of the women in the Ranchi district. The SHGs have helped women by shifting from financial dependency to autonomous decision-making and the ability to reach last-mile populations. The major finding of the study is that the Self-Help Groups (SHGs) in the Ranchi district are not just a passive source of credit delivery but the critical socioeconomic platform for holistic women's empowerment and rural-urban development.

CONCLUSION

SHGs have completely changed Ranchi's structural landscape, transforming local liquor vendors into respectable Pink Auto operators and home cooks into financially independent institutional managers. Women receive instruction in the first level that allows them to view their situation from a fresh angle and identify the force that sustains their oppression.

SUGGESTION

The SHGs movement can be viewed as an important tool for empowerment for the underprivileged group of people, helping them to overcome oppression and social discrimination. SHGs cannot be termed as a mere source for providing credit, but it also viewed as a system of savings and credit. The practical suggestions are put forth to maximise the effectiveness of Self-Help Groups and guarantee the long-term viability of women's empowerment in the Ranchi district are

1. Change from Micro-Activities for Survival to Scalable Entrepreneurship.
2. Provide Digital Financial Integration and Comprehensive Legal Literacy.

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