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Title of Research Paper: Self Help Groups and Women's Empowerment in Goathgoan village: A Micro level study of Mahuadanr Block in Latehar district of Jharkhand

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Abstract:

Self-Help Groups (SHGs) have come forth as most successful micro-enterprise plan in India. They have not only strengthened the financial position of the rural poor but have also contributed significantly to enhancing their social status. SHGs play a vital role in increasing women's literacy levels, improving access to healthcare, promoting family planning, and enhancing banking and financial literacy among women. Furthermore, SHGs actively contribute to the eradication of social evils such as dowry, alcoholism, child marriage, gender discrimination and corruption through community participation and social audits. This paper is an attempt to examine the level of the functioning of registered Self-Help Groups (SHGs), to highlight the nature of work among the SHGs members. The mixed method approach has been applied. For primary data collection, 72 SHG members were selected using a purposive sampling. The findings reveal that 52.78 per cent belong to 26–33 years. The study further indicates that many housewives join SHGs mainly to supplement household income. In addition, most SHG members actively participate in village-level awareness programmes such as Swachh Bharat Abhiyan, open defecation reduction campaigns, initiatives against dowry, women's health and hygiene awareness, promotion of girls' education, gender equality, and anti-liquor and drug abuse movements. Based on the findings, the study suggests that the Government of India should appoint a "Brand Ambassador" for this flagship programme to enhance its visibility and outreach at the grassroots level.

Keywords: Women Empowerment, Livelihood, Income, Welfare, SHGs, Microfinance

Introduction:

The Self-Help Group (SHGs) programme and micro finance schemes has become the world's biggest and most successful financial network of Community-Based Organizations (CBOs). SHGs are popular associations of individuals who voluntarily come together to improve their livelihood and way of living conditions through collective effort. These groups are generally self-governed and peer-controlled in nature. The primary objectives of the microfinance-based SHG programme are to alleviate rural poverty,

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generate employment opportunities, accelerate economic growth, promote self employment, and to improve women empowerment. Women animators play a crucial role in mobilizing and organizing women into SHGs, making the programme more effective. Since 1992, NABARD has been instrumental by regulating and promoting the financial activities of SHGs. Over time, SHGs have become an important source of microfinance services for the poor.

SHGs promote in significant role in increasing women's literacy levels, improving healthcare awareness, promoting family planning, and enhancing financial and banking literacy among women. They also contribute to the eradication of various social evils such as dowry, alcoholism, child marriage, gender discrimination, and corruption through social audits and community participation. In addition, SHGs provide sustainable livelihood opportunities by offering vocational training and by improving the effectiveness of various Central and State Government welfare schemes. Women constitute nearly half of India's population; however, they continue to have limited control over income and economic resources. Empowerment refers to the process of enabling marginalized individuals to gain access to resources, opportunities, and decision-making, either independently or with external support. It also involves skill development and capacity building to achieve self-reliance and reduce dependence on welfare or charity. According to NRLM Report of the Ministry of Rural Development (2020), India has approximately 7.5 million Self-Help Groups spread across 27 states and 6 Union Territories. The Andhra Pradesh state has the largest number of women-led Self-Help Groups (SHGs), followed by Bihar, Kerala, Tamil Nadu, Telangana, West Bengal, and Odisha.**Mishra (2014)** examined SHGs rural members in the various district of Odisha. Based on the analysis of primary data, the study revealed that Self-Help Groups not only helped in the creation of tangible assets and improvement of living conditions but also brought significant changes in the social outlook and attitudes of the members. **Choudary et al. (2013)** analyzed SHGs in promoting gender equity in Tamil Nadu. The study focused on the operational aspects of SHGs, including mobilization of savings, credit delivery to needy members, fund management, loan repayment, leadership development, and bank linkage. It also suggested that banking procedures for credit sanctioning to SHGs should be simplified and expedited.

Definition of Self-Help Group (SHG):

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Self-Help Group (SHGs)a tiny, mutual alliance consisting of 10-20 local women, generally age-group between 18 - 40 years. These groups may be registered or unregistered and are preferably formed by members belonging to similar socio-economic backgrounds and facing common problems. SHGs promote regular savings among members, which are deposited in a common bank account. Loans are provided to members either from the group's savings or through banks with minimal documentation and without collateral. SHGs maintain transparency by regularly recording financial transactions in account books. After six months of formation, an SHG becomes eligible for bank loans to initiate income-generating enterprises. Each group democratically elects office bearers such as a President, Secretary, and Treasurer. Meetings are held regularly—ideally on a weekly basis or at least once a month—and members typically contribute small savings, ranging from ₹10 to ₹20 per week, to the group fund.

The major objectives of SHGs include: (i) alleviation of rural poverty, (ii) generation of employment opportunities, (iii) acceleration of economic growth, (iv) improvement in the social status and standard of living of women, and (v) promotion of income-generating activities. Generally, every SHG undergoes three stages of development: (i) formation of the group, (ii) capital formation through savings and credit, and (iii) development of skills and capacities to enhance income generation.

Statement of Problems:

Poverty, hunger, inequality, lack of industrial development, illiteracy, malnutrition, superstition, food insecurity, inadequate infrastructure, and unemployment are among the major problems prevailing in the rural areas of Jharkhand. Women constitute a significant proportion of the state's population; however, they continue to face multiple forms of deprivation such as illiteracy, lack of awareness, poor healthcare facilities, unemployment, financial insecurity, social vulnerability, unstable working conditions, and limited knowledge of their legal rights.

In recent times, women have contributed substantially to economic development, though many remain unaware of their own potential and capabilities. A notable recent trend is the increasing involvement of women in entrepreneurial activities. Unfavorable business conditions often result in financial crises, a situation that is especially pronounced in rural areas and among socially and

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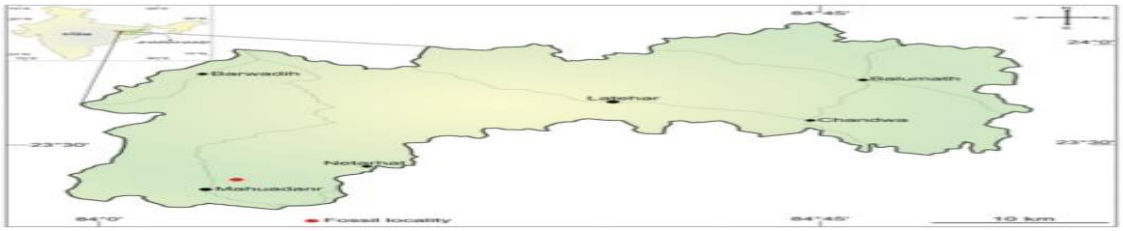
economically weaker sections, particularly Scheduled Castes and Scheduled Tribes. Despite their growing contribution to economic activities, women's potential remains underutilized due to persistent structural and socio-economic barriers. Therefore, women's empowerment—both economic and social—is essential for addressing these challenges. The combination of these fundamental problems and constraints faced by rural women provided the motivation for undertaking the present study.

Objectives of the Research:

1. To examine the socio-economicstatus of registered SHGs Womens in the study area.
2. To highlight the nature of works and utilization of loan amount money of women SHGs members in Mahuadanr block of Latehar district. .
3. To put forwarded constructive recommendation and strategies for improving the living standards among SGHs Womens in different villages of Mahuadanr block.

A Geographical outline of study area:

Mahuadanr (Chechari Valley) is backward regions in terms of Educational level, health and infrastructure development and tribal dominants habitats (ST community)block of Latehar district in Jharkhand state. The latitudinal extent of Mahuadanr is 23.3965° North and 84.1066° East longitude. There are many tourist places in this areas such as Lodh waterfall, Mirchia waterfall, Netarhat hills station and forest area etc.Gothgaon is a small village / hamlet in Mahuadanr block in Latehar district of Jharkhand. It comes under GothgaonPanchyat. It is located 110 km from district headquarter Latehar and 200 km from Ranchi state capital.



Database and Research Methodology:.

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Both mixed method qualitative and quantitative approach has been used. Primary data has been collected via household's survey of 72 Self Help Groups members in Goathgaon village of Mahuadanr block on the basis of Random and Purposive Sampling Method. The secondary data has been collected from Latehar District Statistical Handbook, Research Papers of various Journals, Website etc.

Result and Discussion:

Table 1.1 :Socio-Economic and Demographic Statistics of Gothgaon Village, Mahuadanr

Total Geographical Area	566 Hectares
Total Population (2011 Census)	1,465 (777 Male and 688 Female)
Literacy Rate (2011 Census)	59.04 % (67.31% Male and 49.71 % Female)
Total Number of House	255
Language	Hindi, Santhali, Kurukh,
Panchyat	Chatakpur
Assembly Constituency	Manika
Parliament Constituency	Chatra
Near Market	Mahuadanr, Kusmi(Chhattisgarh)
Near famous College	St. Xavier College, Mahuadanr
Near famous School	St. Joseph School (10+2), Mahuadanr St. Teresa School, Girls (10+ 2), Mahuadanr St. Xavier's Academy, Mahuadanr
Total Number of SHGs in **Gothgaon**Village	14 SHGs
Name of SHGs in **Gothgaon**Village	Suraj Mukhi SHGs, Chameli SHGs, Kamal SHGs, Gulab SHGs, GrihaLaxmi SHGs, Prayaas SHGs, Disha SHGs, Hope SHGs,

Source: District Statistical Handbook, 2011 Latehar, Jharkhand, India

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Table 1.2: Age Class among Sampled Respondents

Age Class	Sampled Respondents	Percentage
18 – 25 Year	12	16.67
26-33 Year	38	52.78
34 -40 Year	22	30.56
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.2 shows that 52.78 percentage of the SHGs members are mainly to agesbetween 36-33 years and 16.57 percent of the SHGs members are belong to between 18-25 years.

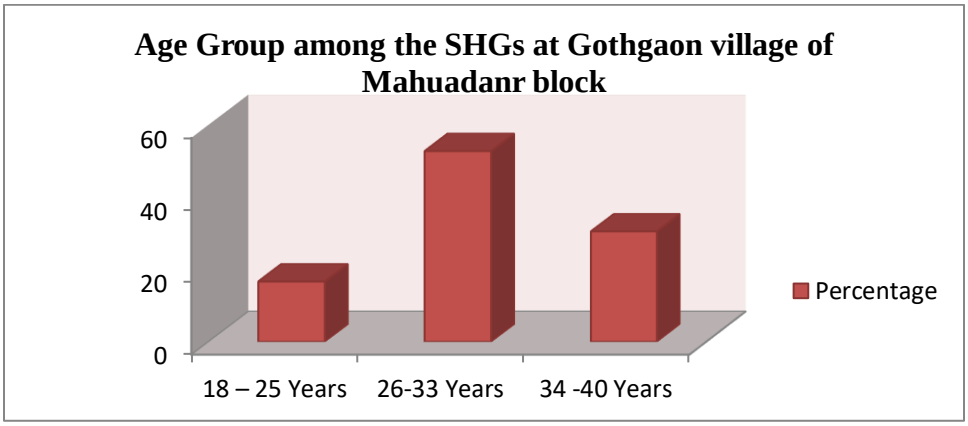


Table 1.3: Education level among Sampled Respondents

Education level	Sampled Respondents	Percentage
Illiterate	9	12.5
Primary	27	37.52
10^{th}	23	31.95
12^{th}	11	15.27

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Graduate and Higher Education	2	2.77
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.3 depicts that 37.52 percentage of the SHGs members are have up to primary level of education and early years of marriage and only 2.77 percent of the SHGs members graduation and above qualification.

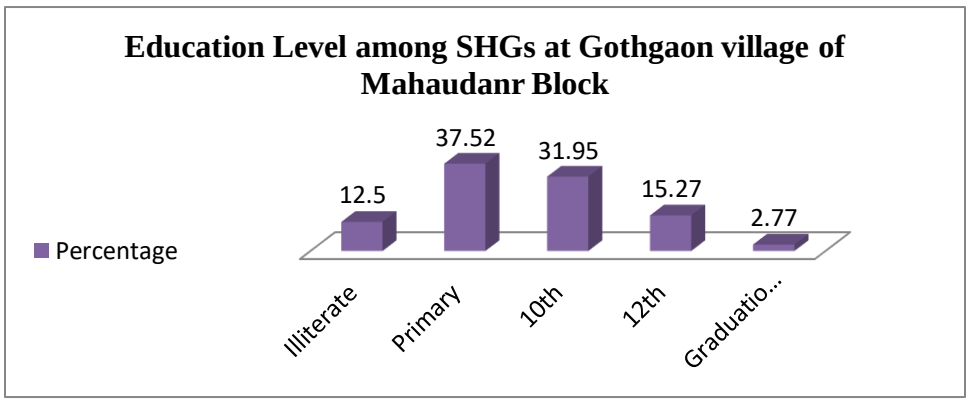


Table 1. 4: Occupation among Sampled Respondents

Occupation	Sampled Respondents	Percentage
Housewife	21	29.16
Agricultural Labour	9	12.05
Farmer	13	18.05
Shopkeeper / Street Vendors	5	6.94
Tailoring and Laundry	12	16.66
Animal Husbandry	8	11.11
Any other	4	5.55
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

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Table 1.4 reveals that 29.16 percent of the SHGs members' housewife they engaged in SHGs due to additional income and facilities and 5.5 percent of the SHGs members are performing another types of informal sectors works.

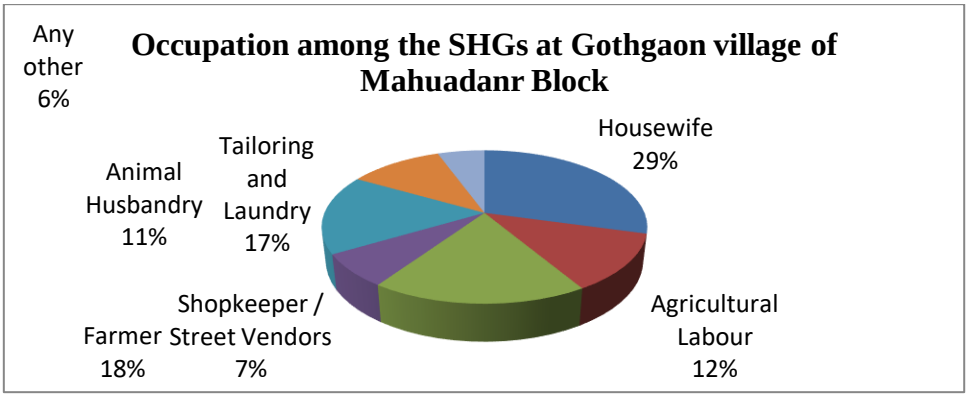


Table 1.5 : Income status among the SHGs Sampled Respondents

Income level (Monthly INR)	Sampled Respondents	Percentage
Rs. 0-6000	7	9.72
Rs. 6001-10000	48	66.67
Rs. 10001-15000	12	16.66
Above Rs.15000	5	6.95
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.5 illustrate that 66.67 percent of the SHGs members have family income Rs. 6001-10000 Monthly from all the income sources, and only 6.95 percent of the SHGs members family members have Above Rs. 15000 monthly from all the income sources.

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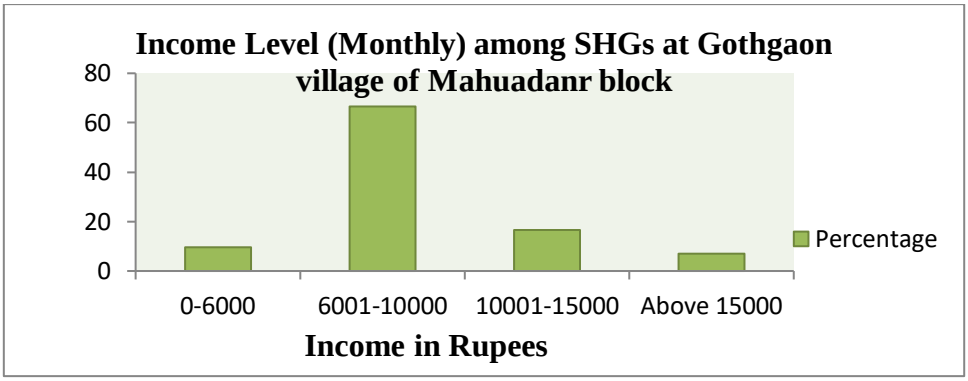


Table 1. 6: Number of Years engaged in SHGs among Sampled Respondents

Number of Years engaged in SHGs	Sampled Respondents	Percentage
1 to3 Years	`14	19.44
4 to 7 Years	28	38.88
8 to 10 Years	21	29.16
Above 10 Years	9	12.05
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.6 exhibit that 38.88 percent of the SHGs members have engaged since 4-7 years which is highest percentage, and only 12.05 percent of the SHGs member's family members have engaged this profession above 10 years.

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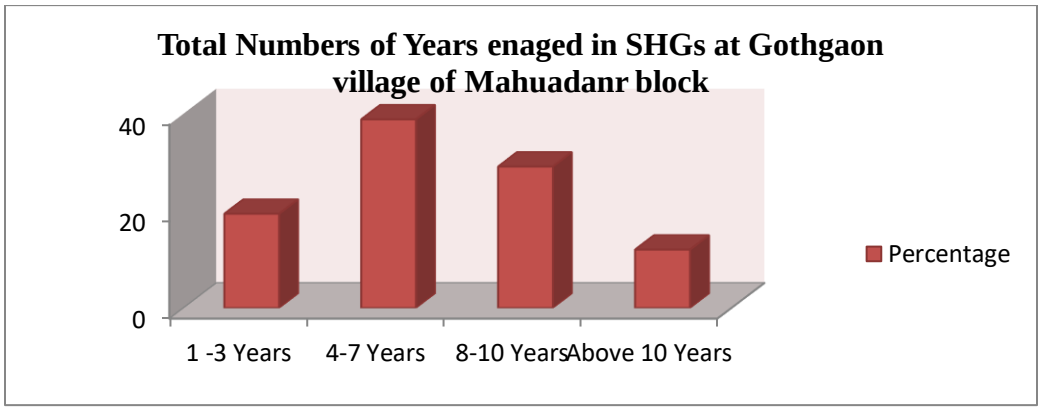


Table 1. 7: Causes of taking Micro Loans among SHGs Sampled Respondents

Causesof takingSHGs Loans	Sampled Respondents	Percentage
Marriage of Daughter	18	25.00
To Running Shop	6	8.33
Education for children	13	18.05
Medical Treatment	9	12.05
Household Works	6	8.33
To invest in Agriculture	13	18.05
To invest in Animal Husbandry	7	9.72
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.7 illustrates that 25.00 percent of the SHGs members are taken micro loans for their daughter marriage purpose, and only 8.33 percentof the SHGs members are taken micro loans for running a shop or repairing and maintenances of house.

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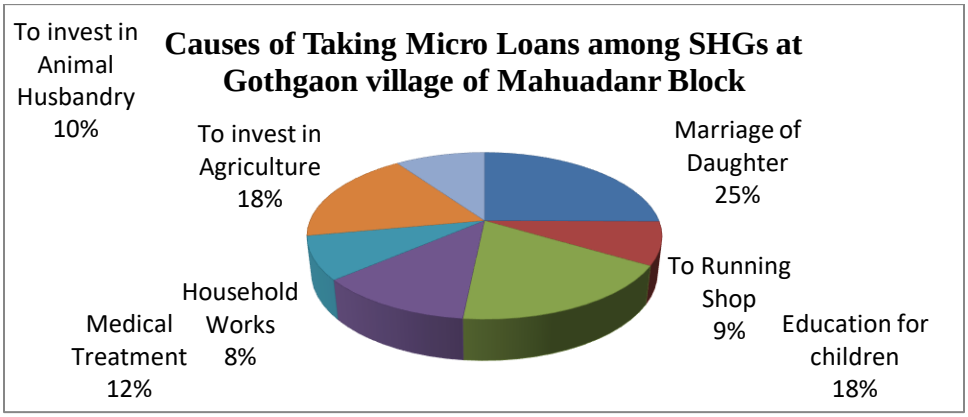


Table 1. 8: Participation in various village awareness Programme among Sampled Respondents

Participation in various village awareness Programme	Sampled Respondents	Percentage
SwaachBahartAbhiyaan	8	11.11
Open Defection Reduction	11	15.27
Child Marriage	7	9.72
Drug abuse / Anti Liquor Campaign	16	22.22
Family Planning	9	12.05
Domestic Violence	5	6.94
Health and Hygiene	3	4.16
Importance of Girls Education	13	18.05
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

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Table 1.8 presents that 22.22 percent of the SHGs members are participation in drug abuse or Anti Liquor Campaigning under the village local community awareness programme which and only 4.16 percent of the SHGs members are participation in Health and Hygiene for women's Campaigning under the village local community awareness programme.

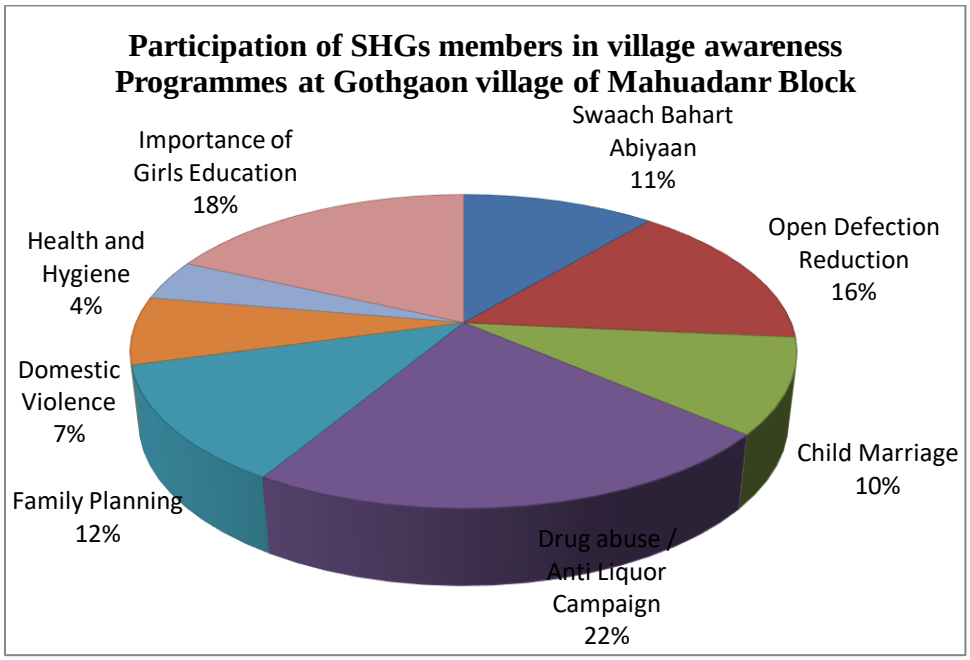


Table 1.9 Role of SHGs in Poverty Alleviating among Sampled Respondents

Role of SHGs in Poverty Alleviation in family	Sampled Respondents	Percentage
Yes	**47**	**65.27**
No	**25**	**34.73**

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Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.9 depicts that 65.27 SHGs respondents are fully agreed that under the SHGs micro loans play some important role in alleviating their family poverty and only 34.73 SHGs respondents agreed that SHGs are not alleviating their poverty level.

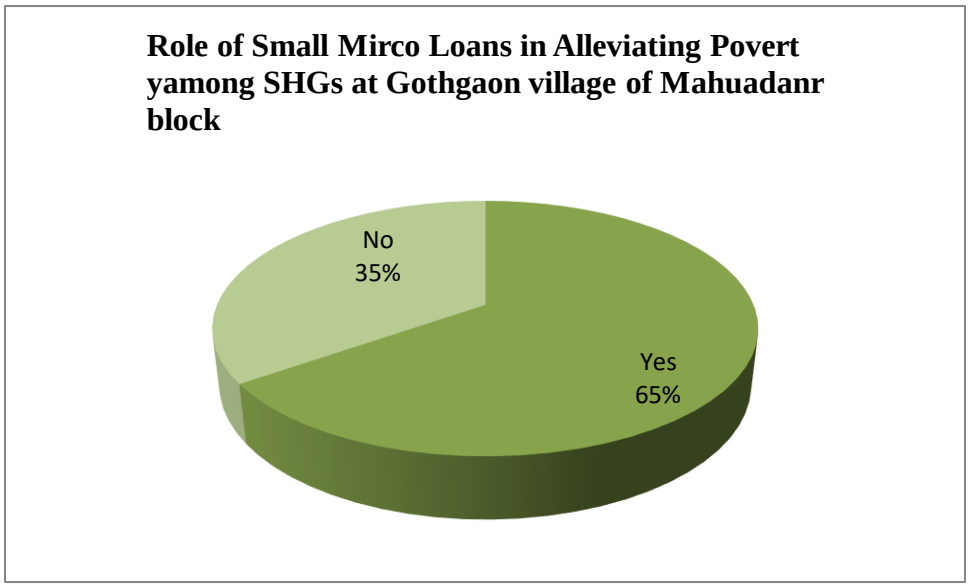


Table 1.10 Facilities obtained under SHGs Sampled Respondents

Facilities obtained	Sampled Respondents	Percentage

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Piggery / Goat	12	16.66
Construction of Toilet	15	20.84
Hens / Duck	11	15.27
Valuable Trees	8	11.11
Sewing Machine	13	18.05
Pads	10	13.88
Others	3	4.16
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.10 reveals that 20.84 percent of the SHGs members are getting the newly toilet at their home after joining in SHGs, and only 4.16 percent of the SHGs members are others facilities.

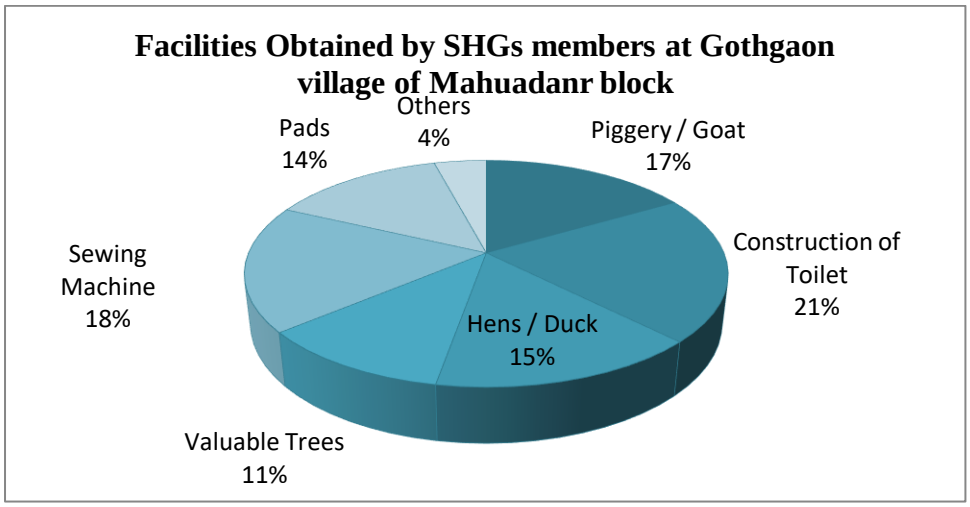


Table 1.11 Criteria Opted for the selection of Group Leaders of SHGs among Sampled Respondents

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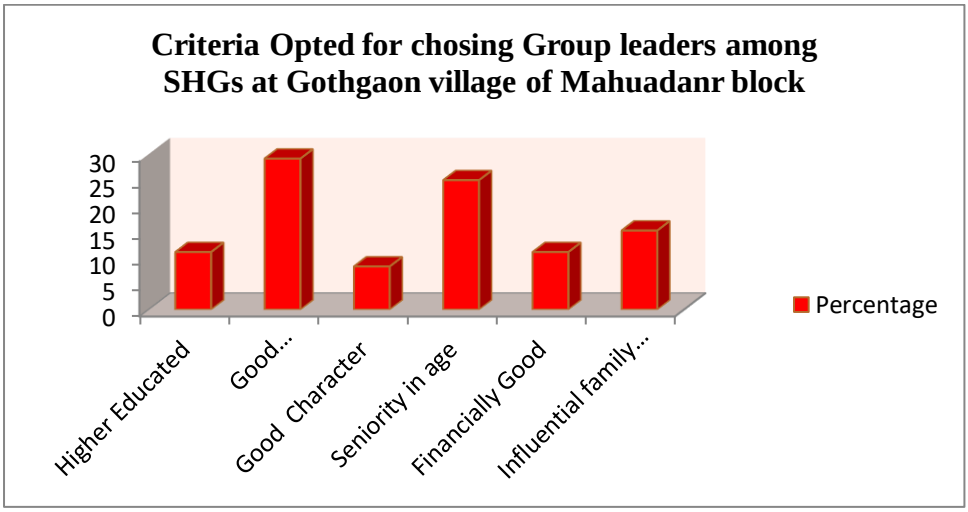
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Criteria Opted for the selection of Group Leaders	Sampled Respondents	Percentage
Higher Educated	8	11.11
Good Communication Skills	21	29.16
Good Character	6	8.33
Seniority in age	18	25.00
Financially Good	8	11.11
Influential family background	11	15.27
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.11 exhibit that 29.16 percent of the SHGs members are chose their group leaders whose have excellent communication skills and only 8.33 percent of the SHGs members are saying that they are chosen their group leaders who have good character with honesty.



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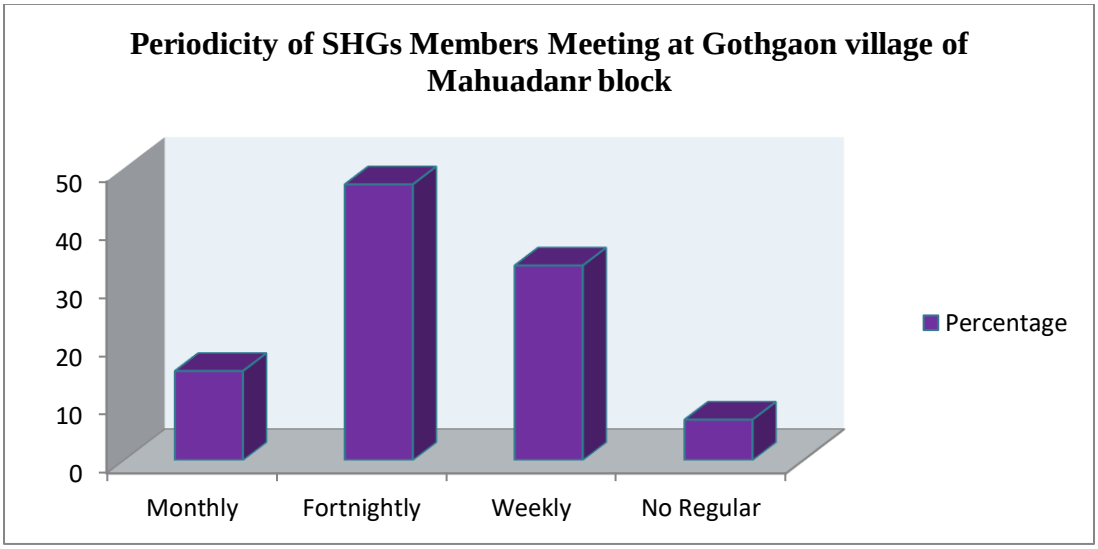
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Table 1.12 Periodicity of SHGs members Meeting among Sampled Respondents

Periodicity of SHGs members Meeting	Sampled Respondents	Percentage
Monthly	11	15.27
Fortnightly	34	47.22
Weekly	24	33.33
No Regular	5	6.94
Total	**72**	**100.00**

Source: Calculated by Investigator, Primary Sources of data, March to April month, 2023

Table 1.12 manifests that 47.22 percent of the SHGs members are meeting after every fortnight and only 6.94 percent of the SHGs members are saying that their groups' members are not meets on regular basis.



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Major Finding of the study:

- During the field survey it has been observed that most of SHGs members belong 26 to 33 years.
- Most of women's SHGs member's respondent's educational background is up to primary level standard (37.53 percent).
- A large numbers of SHGs members are not only generating income, saving money but also take part in villages awareness programmes such as Swaach Bharat Abhiyan, Open defecation reduction, dowry, women's health and hygiene, Importance of girls education, gender equality, drug abuse / Anti-Liquor campaigning etc.

Suggestion and Policy Implication:

- A large number of Self -Help Groupswomen's are unable to read or write and most of the women's completed their education up to primary level education, these SHGs can take up thevarious initiative to give right to teaching facility and enhanced skills related personality development, entrepreneurship workshop etc.
- The government should give more facilities and incentives for the SHGs to increase the numbers and more participation which will generating employment, improve their standard of living empowering more to women's and alleviating their poverty.
- The Ministry of Social Justice and Empowerment, should appoint a "Brand Ambassador" of this flagship programmes for more promotion to reach at mass level.
- Lastly frequent awareness camps such as health and hygiene, medical camp should be taken by Rural development Department under Panchyati Raj authorities at different villages level.

Conclusion:

SHGs represent prominent successful micro-enterprise and microfinance models in India. They have not only improved the financial condition of the rural poor but have also significantly enhanced their social status. Empowerment through micro-credit involves meaningful changes in attitudes, work practices, and the ability to challenge entrenched social and economic structures. Research evidence indicates that Self-

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Help Groups (SHGs) have been particularly successful in rural areas, especially among women, by facilitating both economic and social upliftment. Women play a vital role in national economic development; therefore, equal importance must be accorded to their contributions and overall well-being. Ithas emerged as a powerful social process for the societal empowerment. They provide an effective platform for women to save, build self-confidence, and achieve financial independence. Moreover, the SHG–Bank linkage Programme stands as the biggest microfinance enterprise in the world, reinforcing the critical role of SHGs in inclusive and sustainable rural development.

Acknowledgment: The researchers are highly thankful to the Sarpanch (Gram Pradhan / Mukhiya), Members of Gram Panchyat, all the SHGs members (Respondents) of Gothgaon Village for their helping attitude and generous hospitality, Staffs of Block Development Office (BDO), Mahuadanr, Final year Students of Geography Department for extra ordinary support in collection and providing the primary and secondary sources of data for the accomplishing of this Mini research work. Last but not the least our special thanks of gratitude to Fr. Dr. Joseph M. K. Principal of St. Xavier's College, Mahuadanr for his special guidance, providing all the facilities and endless support, encouragement, sharp supervision and permission to conduct this wonderful mini research project work within the stipulated time frame.

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