

Economic Independence and Beyond: SHGs Paving the Path for Women's Empowerment in Ranchi District

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Abstract

Women's empowerment is a serious problems worldwide, with Self-Help Groups (SHGs) rising as effectual instruments for development economic and social progression among marginalized women. This study examines the impact of SHGs on women's empowerment in the Ranchi district of Jharkhand, India. Utilizing a sample size of 70 women from seven distinct SHGs, the research employs a random selection method to gather quantitative data on income levels before and after SHG participation. The findings indicate a considerable increase in income levels post- membership, with a distinguished shift from non-earning or low-earning categories to higher income brackets. Additionally, SHGs have considerably improved women's self-reliance, confidence, and social engagement, contributing to the reduction of gender-based issues such as domestic violence and dowry practices. The study concludes that SHGs play an essential role in integrating women into economic and decision-making processes, thereby promoting broader social change and community development in Ranchi.

Keywords: women empowerment, rural development, women entrepreneur, rural livelihood, enterprise promotion

Introduction

Women's empowerment is a worldwide issue. The SHG Movement worldwide aimed at methodically empowering marginalized grassroots-level women through conscientization, income making, and capacity building. As Gandhiji once believed, "One step for women, ten steps for the nation," the empowerment of women in Ranchi holds huge potential for the development of both the community and the state. In Jharkhand, the conversation on women's rights is driven by both formal and informal campaigns, rooted in debates arising from the intersection of feminism and popular education. Economic empowerment in this framework requires that women obtain management skills and control over economic activities, allowing them to take part in decision-making processes with confidence (E. Duflo, 2012). True empowerment will be realized when women are active participants in the broader movement for social change, standing on an equal balance with men (N. Kabeer, 1999). Education plays a vital role in this process. The education of women not only promotes equality but also encourages greater contribution in government, community institutions, and entrepreneurial ventures (B. Agarwal,

1997). For women in Ranchi, literacy and education are prerequisites for their empowerment, ensuring they have an accent in decisions that shape their lives and futures. This empowerment, through SHGs, translates into opportunities for women to gain economic independence, which further strengthens their social, physical, and mental well-being, ultimately promoting political empowerment as well. SHGs in Ranchi are active as small, economically uniform groups, providing a support for rural women by development a culture of savings and mutual support (L. Mayoux, 1999). These groups collection small amounts of savings to create a common fund, from which members can take loans without the need for security. Through these initiatives, SHGs have become influential tools for women's economic empowerment, enhancing their roles as decision-makers and contributions in the social, economic, and cultural life of the district.

For this study, 70 respondents were taken from 07 SHGs in Ranchi district of Jharkhand. Respondents were selected using the random selection method, with ten members chosen from each group for this study. Ranchi district, located in the eastern part of India, was selected as the research area. The populations of Ranchi primarily speak Hindi, along with local tribal languages such as Mundari and Nagpuri.

Women empowerment is understood as a continuous process involving multiple consistent and reinforcing components. These comprise raising awareness about women's status, favoritism, rights, and opportunities, which are essential steps toward achieving gender equality (N. Kabeer, 1999). Collective awareness fosters a sense of group identity and highlights the power of group effort. Capacity building and skill development, such as the capability to plan, make decisions, organize, and manage activities, help women find the way the world and interact with various institutions effectively. A vital first step in this process is literacy, which enables women to participate more fully in society and release themselves from economic exploitation and oppression. Thus, empowering women involves improving their status, particularly in areas like education, health, and economic opportunity (B. Agarwal, 1997). Pleasing to the eye these factors strengthens their decision-making capacity in central aspects of their lives, paving the way for greater equality and self-sufficiency.

Research Objectives:

The general objective of the study is to decipher the Investigate the extent to which SHG participation has contributed to the decline of gender-based problems such as domestic violence and dowry. The study focus on the following objectives:

Specific Objectives:

1. To evaluate the changes in income levels of women before and after joining SHGs in Ranchi district.
2. To examine the enhancement in self-reliance, confidence, and social engagement among SHG members.
3. To understand how education and capacity-building initiatives within SHGs contribute to women's empowerment.

Research Methodology:

The research was conducted in the Ranchi district of Jharkhand, located in eastern India, where the primary languages spoken include Hindi, Mundari, and Nagpuri. A total of 70 women were selected

from seven SHGs across different blocks within Ranchi district. Each SHG contributed 10 members to the study, chosen through a random selection method to ensure representativeness. Primary data was gathered through structured questionnaires and field surveys conducted during 2023-24. The questionnaire focused on monthly income levels before and after joining the SHG, as well as qualitative aspects of social empowerment. Quantitative data was analyzed using descriptive statistics to compare income distributions pre- and post-SHG membership. Thematic analysis was employed for qualitative data to identify key themes related to social empowerment and reduction in gender-based issues.

Sample of the study of SHG (Self Help Group) of Ranchi District Table No-1: Sample of SHG women members

Sl. No.	Name of the SHGs and members	Name of the Block	Name of the Business	Number of Respondents
1	Kiran Sakhi Mandal	Bero Block	Fancy store	10
2	Gulab Mahila Samuh	Bundu Block	Grocery	10
3	Aditi sakhi Mandal	Kanke Block	Goat business	10
4	Aastha Mahila Samuh	Nagri Block	Vegetable shop	10
5	Dhanlakshmi swayam sahayata samuh	Namkum Block	Goat feed Business	10
6	Ekta mahila Samuh	Ratu Block	Cloth store	10
7	Aadiwashi Aajiwika Mahila Samuh	Ormanji Block	Beauty Parlour	10

**Source: Data collected from field survey 2023-24*

The above table shows that, Kiran Sakhi Mandal in the Bero Block of Ranchi district focuses on running a fancy store. The group consists of 10 women entrepreneurs who manage the store, selling various household items and accessories. This business provides a major source of income for the SHG members, empowering them economically and boosting their participation in local trade. Gulab Mahila Samuh has opened a grocery store. With 10 members participating in this business enterprise, Gulab Mahila

Samuh provide to the daily needs of the local community by selling necessary food items. This commerce not only supports their families but also enhances their visibility and role in the local economy, causative to their socio-economic empowerment. Aditi Sakhi Mandal, based in Kanke Block, is engaged in the goat business related activities. The 10 women in

this group are concerned in raising and selling goats, a sustainable and profitable livelihood option in rural areas. This commerce allows them to use local resources successfully while providing them with financial constancy and a stronger social standing within their community. Aastha Mahila Samuh from Nagri Block runs a vegetable shop. This buisness involves 10 women who buy fresh produce as well as their own products and sell it in local markets. By attractive in the vegetable business, these women add to the food supply chain while gaining financial autonomy. Their role in the agricultural business also highlights their growing authority in both the economy and community life. In Namkum Block, Ranchi district the Dhanlakshmi Swayam Sahayata Samuh is involved in the production of goat rearing and sale of goat feed and regularly vaccination of goat. The 10 members of this group provide to the needs of local livestock farmers by supplying high-quality feed. This business model not only helps them earn a fixed income but also strengthen their ties with the agricultural sector, thus boost their economic position

and development towards empowerment. The women of Ekta Mahila Samuh, operating in Ratu Block, run a cloth store business that offers a range of textiles and garments. The group consists of 10 members who manage the store, serving local customers and earning a livelihood. Through this business, these women improve their financial autonomy and participate actively in the put up for sale sector, gaining respect and acknowledgment in their community. In Ormanji Block, Aadiwashi Aajiwika Mahila Samuh has set up a beauty parlour. The 10 members of this group offer beauty services to urban women in their locality. This service-oriented business empowers them by providing an alternative source of income and a chance to develop skills in the beauty industry. It also fosters their personal growth and boosts their self confidence and contributing to their overall empowerment.

Table No-2 Monthly income of member before and after joining SHGs

Sl. No	Monthly income (Rs.)	Before Joining		After Joining	
		No. of Respondents	Percentage	No. of Respondents	Percentage
1	Non earning	30	42.85	02	2.85
2	Less than Rs.1000	15	21.42	08	11.42
3	Rs.1001 to Rs.2000	17	24.28	35	50
4	Rs.2001 to Rs.3000	05	7.14	19	27.14
5	Above than Rs.3000	03	4.28	6	8.57
Total		70	100	70	100

**Source: Data collected from field survey 2023-24*

The above table shows that a significant 42.85% (30 respondents) of the SHG members were not earning any income before joining the group. This shows that a large portion of the women were economically dependent and did not have right of entry to any income-generating activities. After joining the SHGs, the percentage of non-earning women radically dropped to just 2.85% (2 respondents). This shows that most women were able to engage in income-generating activities after joining the group. Around 21.42% (15 respondents) were earning less than Rs. 1000 per month. These women had limited income opportunities, characteristically from small, irregular work or low paid labor. Post-SHG, 11.42% (8 respondents) earned less than Rs. 1000 per month. While this group still faces economic challenges, it shows enhancement compared to the initial 21.42% in this category. About 24.28% (17 respondents) had a monthly income in the range of Rs. 1001 to Rs. 2000 before joining the SHG. Although they were earning, their income was still low, representative modest financial sovereignty. The number of women earning between Rs. 1001 and Rs. 2000 increased significantly to 50% (35 respondents) after joining the SHG. This reflects a major positive move in income levels, as more women were able to increase their earnings through SHG activities. Only 7.14% (5 respondents) were earning between Rs. 2001 and Rs. 3000 before joining the SHG, representing a small number of women who had comparatively better earnings but were still limited in their economic opportunities. There was a distinguished rise in the number of women earning Rs. 2001 to Rs. 3000, jumping to 27.14% (19 respondents) after joining the SHG. This indicates that SHGs have contributed to raising their income possible significantly. A very small percentage, 4.28% (3 respondents), were earning above Rs. 3000 per month, showing that very few women were financially stable before becoming part of the SHG. The percentage of women earning more than Rs. 3000 also saw an increase, rising to 8.57% (6 respondents). Although this is a smaller

group, it shows that some members were able to achieve higher monetary success after becoming part of the SHG.

Major Findings:

The analysis of the two tables reveals several key findings regarding the economic and social impact of SHGs on women in Ranchi district. Before joining the SHGs, a major proportion of the women were either non-earning or earning very little amount to continue their livelihood. The data indicates that 42.85% of respondents had no income at all, and 21.42% were earning less than Rs. 1000 per month. However, after joining the SHGs, the scenario changed dramatically. Only 2.85% of the respondents remained non-earning, while a significant shift occurred in the income distribution, with 50% of the women now earning between Rs. 1001 and Rs. 2000. Additionally, 27.14% of women now earn between Rs. 2001 and Rs. 3000, and 8.57% earn more than Rs. 3000, showing an overall improvement in income levels. This indicates that the SHGs have played a vital role in improving the financial situation of women in rural areas. Another major finding is the enhancement of self-reliance, confidence, and public engagement. The SHGs have not only improved the income of the women but have also helped them develop important skills and abilities that were previously unused. Many women have become more contented in public speaking, can confidently handle official tasks, and have long-drawn-out their social networks, creating stronger community bonds. This increase in social interaction and visibility has improved their self-esteem, making them more recognized and respected in their communities. Furthermore, the SHGs have contributed to reducing gender-related issues. The economic empowerment of women and their aptitude to take communal action have led to a important decline in issues like domestic violence, dowry, and polygamy. The fact that some SHG members are now inspirational others to join and form new groups shows the far-reaching power of these initiatives in improving the socio-economic standing of women in Ranchi district.

Conclusion:

The SHGs in Ranchi district have had a transformative impact on the lives of women, particularly those from rural backgrounds. The significant increase in income levels after joining SHGs highlights the effectiveness of these groups in providing economic opportunities and financial stability. Beyond income, the SHGs have empowered women socially, boosting their confidence, self-reliance, and ability to mobilize public services. The expanded social networks and higher self-esteem of SHG members have enhanced their influence in both family and community matters. Moreover, the reduction in gender-based problems indicates the broader societal benefits of empowering women through SHGs. Overall; the SHGs have succeeded in integrating women into the mainstream of decision-making, fostering both economic and social empowerment in Ranchi district.

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