



Unveiling Economic Transformation: Assessing the Impact of SHGs in Empowering Scheduled Caste Women of Ramgarh District in Jharkhand, India

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

Breaking down the barriers, challenging stereotypes, and promoting inclusivity, the empowerment of SC (Scheduled Caste) women in Jharkhand is a beacon of hope for a future where every woman can thrive with dignity and opportunity. Empowering SC women in Jharkhand is a vital journey toward justice and equality. And this can only be achieved through creating awareness among them about those initiatives which uplift them. Through initiatives like Self-help Groups (SHGs), they are not only gaining financial independency but also developing essential skills and raising their voices to be heard in the communities. This empowerment isn't just about individual progress; it's a key to

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fostering positive change in society. This research paper investigates deeply into the transformative effects of the SHGs on the economic empowerment of SC women in the Ramgarh District of Jharkhand. Wilcoxon signed-rank test has been used in this research paper, which is an appropriate choice for evaluating the before-and-after effects of SHG membership on individuals. The data has been taken from five different blocks of Ramgarh district (Gola, Mandu, Chitarpur, Ramgarh, Patratu). This research reveals a statistically significant improvement in the economic factors after participating in SHGs, underscoring the substantial positive influence of SHG on the economic empowerment of SC women in Ramgarh. Moreover, this research paper goes beyond the numbers to offer insightful recommendations for empowering scheduled caste women through SHG in Ramgarh district.

Keywords: Women empowerment; SC (Scheduled caste); entrepreneurship; financial inclusion; socio-economic empowerment.

1. INTRODUCTION

Economic empowerment among marginalized communities, particularly SC women, has remained a concerning issue within India's development Landscape. Women belonging to the SC community in India face not only gender discrimination but also endure indignities stemming from the old age practices of untouchability, marginalization, and exploitation. These challenges are, in fact, shared by the entire Scheduled Caste social group. The term 'Scheduled Caste' is a constitutional designation referring to individuals belonging to a community that was historically marginalized within the Hindu social order, formerly known as 'ex-untouchables.' This category is often used interchangeably with the term 'Dalits.' [1].

The provision of reservations in education and employment does not effectively address the needs of scheduled caste women, particularly those who are illiterate, have low levels of education, or are in the middle-aged demographic. Instead, focusing on income-generating activities or self-employment is deemed more beneficial for these women. Initiating income-generating activities requires capital investment, making it essential to empower women. To achieve this, the formation of Self-Help Groups was initiated, aiming to uplift and support scheduled caste women in their pursuit of economic independence [2].

SHGs have emerged as a promising avenue for bringing about significant transformations, offering pathways to financial inclusion, skill development, and social mobilization. The core strategy of SHGs, involves the formation of small, tightly-knit, and participatory groups among the impoverished population. These groups are encouraged to regularly pool their

savings and utilize these combined resources to provide small, interest-bearing loans to beneficiaries. This approach allows participants to learn the intricacies of financial discipline, with the ultimate goal of securing bank credit.

NABARD launched the SHG-Bank Linkage Program in 1992, with strong policy support from the Reserve Bank of India. This initiative aims to create a sustainable and empowering financial ecosystem for the poor, facilitating their access to credit and other financial services [3]. It's worth noting that NABARD (National Bank for Agriculture and Rural Development) considers the promotion and linkage of Self-Help Groups (SHGs) to banks not solely as an accredited program but as an integral component of a broader framework for providing sustainable financial services to the underprivileged. It's also seen as an empowerment process for SHG beneficiaries.

2. SELF-HELP GROUPS IN JHARKHAND

Self-help groups (SHGs) are community-driven projects that primarily aim to empower individuals, build leadership skills, and address poverty issues. These groups focus on facilitating money transactions as a means to achieve their goals. A Self-Help Group (SHG) functions as a committee in a village that acts as a financial middleman. Typically, it consists of 10-20 local women and men. Participants make tiny and consistent savings contributions for a few months until the group has enough money to start lending. These funds might be allocated to village members or other individuals for diverse objectives. In India, it is worth mentioning that a large number of Self-Help Groups (SHGs) are connected with banks in order to streamline the provision of micro-credit (Jyothi and Nath, 2015).

Table 1. Self-Help Groups under NRLM in Ramgarh district (Jharkhand)

Block	SHGs Type			Total	Total members
	New	Revived	PreNRLM		
Chitarpur	458	163	93	714	7,739
Dulmi	696	116	9	821	9,016
Gola	1,204	786	187	2,177	23,132
Mandu	1,752	55	64	1,871	20,373
Patratu	1484	81	60	1,625	17,343
Ramgarh	315	8	6	329	3,754
Total	5,943	1,240	409	7,537	81,357

(Source: Self Help Groups in Ramgarh District Report, 2012)

Self-Help Groups (SHGs) in Jharkhand are instrumental in facilitating socio-economic progress and empowerment among local communities. These grassroots organizations bring together individuals, often with a focus on women, from a variety of backgrounds to collaboratively address challenges related to financial inclusion, skill development, and entrepreneurship.

Detailed analysis of Self-Help Groups (SHGs) in various blocks of Ramgarh district is crucial for the study. The SHGs are classified into three categories: newly formed groups, revived groups, and those that were created prior to the NRLM (National Rural Livelihoods Mission). Gola has the largest total number of SHGs among the blocks, with a count of 2,177. Mandu follows with 1,871 SHGs, while Patratu has 1,625 SHGs. Chitarpur has the lowest number of SHGs, with a total of 714. In the district, there are a total of 7,537 SHGs with a combined membership of 81,357 individuals. This data provides an overview of the distribution and size of SHG activities in different areas, reflecting the level of community involvement and participation in programs aimed at promoting economic empowerment.

3. EMPOWERMENT OF SCHEDULED CASTE WOMEN

Economic empowerment of the Scheduled Caste communities is a critical objective aimed at addressing historical disparities and promoting social equity in India. By fostering financial independence and reducing socio-economic inequalities, the economic empowerment of Scheduled Caste communities contributes to a more inclusive and just society, aligning with the broader goals of social justice and equality.

In India, formal rural financial institutions, including commercial banks and regional rural banks, are actively engaged in promoting Self-

Help Groups (SHGs) as part of the "National Bank for Agriculture and Rural Development (NABARD)" new strategy. The objective is to enhance the provision of institutional credit to rural populations by implementing innovative approaches. Simultaneously, NGOs are also showing keen interest in the SHG concept as it aligns with their strategies for establishing alternative grassroots institutions. These institutions can complement their development efforts and contribute to more significant objectives like poverty reduction and the empowerment of women [4].

Demographic details of scheduled caste populations in Ramgarh District: The distribution of workers in the Ramgarh District is analyzed based on gender and literacy levels. Two primary classifications are identified: literate and illiterate, each further divided into main workers and marginal workers. Notably, the number of female workers surpasses that of male workers. This breakdown provides insights into the demographic composition of the district's workforce, shedding light on gender dynamics and literacy disparities.

The objective of the study is to analyze the capacity of SHGs to bring about positive change and empowerment among Scheduled Caste (SC) women in the Ramgarh area of Jharkhand. Through evaluating the economic ramifications of SHGs, this study aims to reveal the extent to which these activities contribute to the socioeconomic progress of underprivileged populations. Gaining insight into the efficacy of SHGs can provide valuable information to policymakers, non-governmental organizations (NGOs), and other interested parties regarding the specific measures necessary to bolster the empowerment and financial autonomy of Scheduled Caste (SC) women. This research is crucial for developing precise solutions and supporting fair and balanced growth in the region, thus advancing social justice and equitable development.

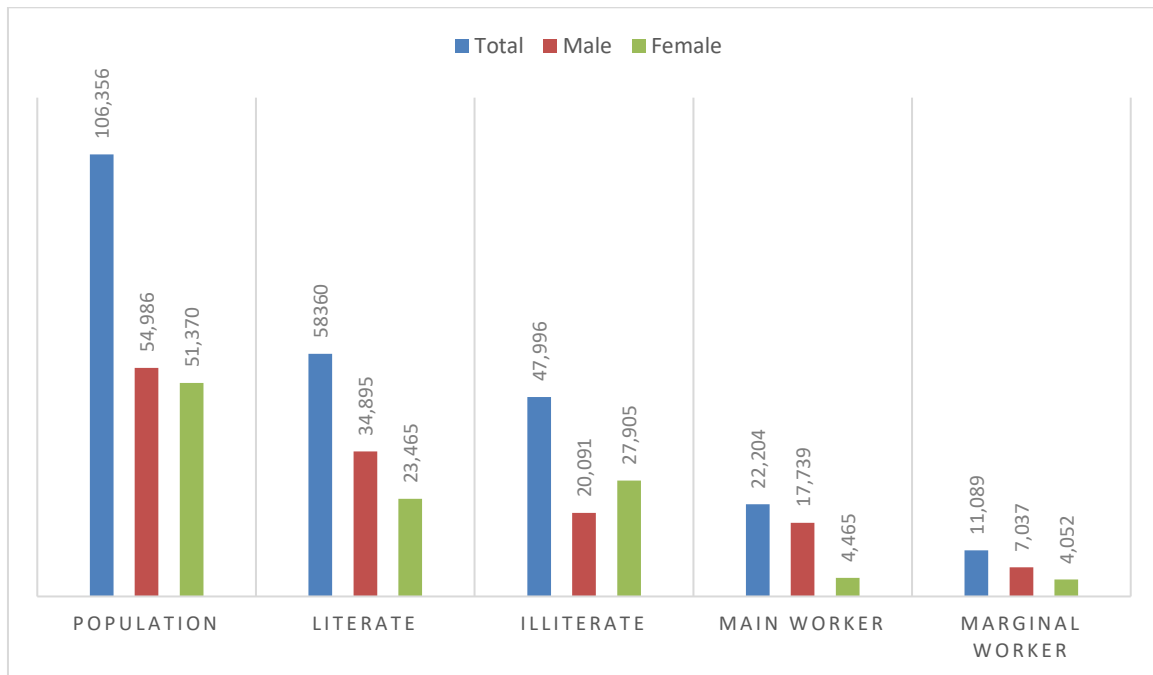


Chart 1. Demographic Details of Scheduled caste in Ramgarh district
(Source- Directorate of census operations Jharkhand, 2011)

The paper is segmented into eight sections. The introduction of the study has been offered in section 1. Section 2 provides a comprehensive analysis of the existing literature about the influence of Self-Help Groups (SHGs) on the empowerment of women belonging to scheduled castes. The study's objectives are outlined in section 3. Sections 4 and 5 have analyzed the research methodology and hypothesis, respectively. Section 6 includes the presentation of results and analysis, as well as the discussion and findings of those results in section 7. Section 8 contains conclusions, implications, limitations, and recommendations for further studies. Finally, references have been depicted.

4. LITERATURE REVIEW

Singh, S., et.al. [5] analyzed the extent of empowerment attained by women belonging to the scheduled caste and identified the key elements that contribute to their empowerment. The study was conducted among 100 women belonging to the Schedule Caste, who had been members of a Self-Help Group (SHG) for a minimum of three years. These women were picked from the Mirzapur district of Uttar Pradesh, which was chosen randomly among the economically disadvantaged districts of the state. The findings indicated that a significant proportion of women belonging to the schedule

caste reported perceiving their overall empowerment to be at a moderate level.

Khan, S. T., et al. [6] aimed to analyze the influence of microfinance on specific aspects of women's empowerment, including economic, social, political, and psychological dimensions. A quasi-experimental approach, consisting of a control group of 180 individuals and a treatment group of 190 individuals, was utilized to evaluate the influence of microfinance on women's empowerment. The findings indicated a moderately substantial favorable influence of microfinance on the economic, political, and psychological aspects of women's empowerment. However, the total impact on social empowerment was found to be relatively smaller.

Dwivedi, N. T., & Dwivedi, A. K. [7] carried out a study on women beneficiaries who are members of self-help groups (SHGs) and have obtained microcredit to pursue entrepreneurial livelihoods by running micro-enterprises in their local communities. The study's findings indicated that women who have gained economic empowerment see significant improvements in their socio-economic position within both society and their families. Additionally, there is a noticeable positive shift in their personality. A considerable proportion of female micropreneurs,

specifically those aged 31 to 40, actively engage in family decision-making. Women who benefit from microcredit also make significant contributions to their family's income. Women assume responsibility for microcredit, loan repayments, and maintaining savings accounts. By fulfilling these responsibilities, women gain confidence to take control of their own lives and positively impact the lives of those around them. Microcredit serves as an empowering tool for women who pursue entrepreneurial careers.

Kumar, N., et.al., [8] employed panel data spanning 1470 rural Indian women throughout five states to investigate the impact of SHG participation on the empowerment of women in agriculture. The initiative utilized the Women's Empowerment in "Agriculture Index (pro-WEAI) and the abridged Women's Empowerment in Agriculture Index (A-WEAI)" for this objective. The study employed nearest-neighbor matching techniques to ascertain the impact of SHG involvement on women's empowerment in agriculture and household inequality. The findings demonstrated that participation in a SHG has a significant and advantageous impact on women's overall empowerment indicators, while also reducing the gap between men's and women's degrees of empowerment.

Shankar, G., & Srinivas, K. [3] examined the financial behaviors of persons prior to and following their participation in SHGs within designated constituencies. The objective was to assess the perspectives of SHG members on women's empowerment prior to and following their participation in SHGs within certain electoral districts. Furthermore, the objective was to assess and contrast the perspectives on women's empowerment among SHG members who are part of the scheduled caste. Women in seats allocated for individuals belonging to scheduled castes, regardless of whether the constituencies are reserved or unreserved. Primary data was gathered from SHG core members through the administration of a carefully designed questionnaire. Participants in the study were 200 beneficiaries from the SC-reserved Manakondur constituency and 200 members from the unreserved Karimnagar constituency. The acquired data was subjected to processing and analysis using a statistical test, specifically a paired t-test was employed. The study's findings indicated that credit repayment has experienced greater improvement in the Karimnagar constituency compared to the Manakondur constituency.

Halder, S., et.al. [9] showed the pivotal role played by SHGs in promoting empowerment of women and rural economic development. Moreover, SHGs have made substantial progress in enhancing irrigation practices, thereby contributing to the overall improvement of agriculture in the region. Livelihood activities, including Non-Timber Forest Products (NTFP) and animal husbandry, have received a significant boost, leading to a notable increase in income for SHG members. One of the most striking achievements is that women, regardless of their educational background or age, are now actively participating in the economic development of their families, thus fulfilling their social responsibilities effectively. Over time, both government and non-government organizations in India have implemented numerous programs aimed at women's development, yet SHGs have emerged as the most effective platform for women's empowerment.

Sahu, P., & Venkatachalapathy, T. K. [10] uncovered that in Post-SHG micro-credit loans, participants had transitioned from depending on relatives and friends for financial support to saving and borrowing with banks. This shift has not only fostered financial inclusion but has also contributed to an increase in their income levels and a higher standard of living.

Women within the SHGs have gained a significant degree of decision-making power, particularly in terms of managing their own earnings and expenditures. While some decisions are shared with their spouses, such as voting, childbirth, social visits, borrowing, savings, and medical expenditures, women are more independent in managing their own incomes. The study highlighted the perceived benefits of the SHG program, which include social, economic, and political empowerment. Participants reported better social status, acquisition of new assets, improved housing, and increased spending on food as the main advantages.

Meganathan, M., et al. [11] revealed that Self-help groups are community-based organizations, primarily composed of rural women, aimed at providing micro-credit for pursuing self-employment and income-generating endeavors. Engaging in self-employment and income-generating activities proves to be a viable solution for women's empowerment. These initiatives not only create income opportunities but also offer the flexibility required to accommodate homemakers' schedules.

Economic self-reliance is an urgent necessity, and active involvement in income-generating activities significantly contributes to the socioeconomic empowerment of women.

Roy, A., [12] revealed the positive impact of SHGs on the income levels of Scheduled Caste women, signifying a sense of empowerment. Furthermore, the study explored the functioning of SHGs in terms of credit delivery, interest and capital management, business mechanisms, internal lending, capital formation, and returns on savings, demonstrating significant progress in the capital base for internal lending.

Yadav, S., [13] underscored the commendable work that Self-Help Groups (SHGs) are carrying out in these villages, particularly in facilitating regular savings and credit facilities for their members. While the study identified areas that require attention, such as the need for enhanced group activities and training, the positive impact of SHGs on economic stability and empowerment is evident. The absence of middlemen and moneylenders had created a transparent lending environment, minimizing corruption risks. The high level of awareness and active participation of women in decision-making processes further indicates a sense of empowerment fostered by SHGs. Importantly, the women's satisfaction and the recognition of the benefits of working within the SHGs highlighted the effectiveness of this "banking for the unbankable" system.

Parwez, S. [14] aimed to reveal that formal education does not significantly affect the earnings or business acumen of SHG members. The study suggested that SHGs play a crucial role in enhancing the socio-economic status of their members, particularly through savings and easy access to loans facilitated by SHG federations. Participation in SHGs fosters a sense of empowerment, confidence, and courage among their members. Regular interactions, socialization, and exposure to various activities contribute to the personal and social development of SHG members. SHGs have successfully instilled a sense of social consciousness among their members, encouraging them to become more socially engaged and outgoing.

4.1 Research Gap

Although there has been a significant amount of research conducted on the effects of Self-Help Groups (SHGs) in empowering Scheduled Caste

(SC) women in Ramgarh district, Jharkhand, there are still some unresolved issues. Previous research has predominantly concentrated on the financial advantages and empowerment results of self-help groups (SHGs), disregarding intricate factors such as the durability of these endeavors, the lasting impacts on social advancement, and the obstacles encountered by socially disadvantaged women in obtaining and engaging in SHG endeavors. Furthermore, there is a dearth of thorough examination of the precise methods by which Self-Help Groups (SHGs) empower Scheduled Caste (SC) women, particularly in relation to their ability to make decisions independently, integrate socially, and access resources beyond micro-credit. To address these gaps and build a complete picture of how Self-Help Groups (SHGs) in the Ramgarh district might change lives, more research is needed.

Objectives of the study:

- a. To investigate the impact of SHG on economic empowerment of SC women in Ramgarh district of Jharkhand state.
- b. To provide recommendations for operational efficiency of SHGs in Ramgarh district.

5. RESEARCH METHODOLOGY

The research employed the Wilcoxon Signed Rank test to evaluate the impact of Self-Help Groups (SHGs) on participants, given its suitability for comparing paired data points. This test is used for comparing two related or paired samples. It evaluates whether the median of the differences between paired observations is zero. It's often used when you have before-and-after measurements or when you're comparing the same subject under different conditions.

The researcher has collected the data from the field during the period of March to April in 2024. A sample of 100 women enrolled in SHGs in Ramgarh district was surveyed and interviewed using structured questionnaires. Data collection occurred in five specific villages: Ramgarh, Mandu, Patratu, Gola, and Chitarpur, with 20 participants sampled from each village. The study aimed to assess the economic empowerment of scheduled caste women, analyzing variables including annual income, annual savings, and days employed. Additionally, secondary data from reputable sources such as

government websites, journals, newspapers, articles, and books complemented the analysis.

Hypothesis:

- Ho- SHGs do not have an impact on the economic empowerment of SC women in the Ramgarh district.
- H1- SHGs have an impact on the economic empowerment of SC women in the Ramgarh district.

Data analysis: Table 2 illustrates the annual income of respondents before and after joining Self-Help Groups (SHGs). Prior to SHG membership, the mean annual income was 2.1600, with a standard deviation of 1.24495, ranging from 1.00 to 5.00. After joining SHGs, there is a notable increase in the mean annual income to 3.4500, accompanied by a reduced standard deviation of 1.02863, ranging from 2.00 to 5.00. This suggests a positive impact on participants' financial well-being, reflected in the higher average income and reduced income variability after joining SHGs, indicating potential economic empowerment among the respondents.

Table 3 presents the results of the Wilcoxon Signed Rank Test, indicating changes in annual

income before and after joining Self-Help Groups (SHGs). Negative ranks (0^a) suggest that a subset of participants experienced a decrease in annual income after SHG membership. Conversely, positive ranks (84^b) highlight that the majority of participants witnessed an increase in annual income after joining SHGs. Ties (16^c) denote instances where no change in income was observed. Overall, these findings suggest that SHG participation is associated with a significant positive impact on participants' annual income, with most individuals experiencing financial improvement post-membership.

Table 4 displays the results of the Wilcoxon Signed Ranks Test, revealing a highly significant difference between annual income levels before and after joining Self-Help Groups (SHGs). The Z-score of -8.190^a indicates a substantial deviation from the null hypothesis. With a p-value of .000, the observed difference is deemed statistically significant, suggesting that the increase in annual income post-SHG membership is not attributable to random chance. These results underscore the effectiveness of SHGs in positively impacting participants' financial outcomes, emphasizing the tangible benefits of SHG involvement in enhancing economic empowerment among members.

Table 2. Annual income of the respondents

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Annual Income before joining SHG	100	2.1600	1.24495	1.00	5.00
Annual Income after joining SHG	100	3.4500	1.02863	2.00	5.00

(Source- Author's creation through SPSS)

Table 3. Wilcoxon signed rank test

Ranks					
		N	Mean Rank	Sum of Ranks	
Annual Income after joining SHG - Annual Income before joining SHG	Negative Ranks	0 ^a	.00	.00	
	Positive Ranks	84 ^b	42.50	3570.00	
	Ties	16 ^c			
	Total	100			

- a. Annual Income after joining SHG < Annual Income before joining SHG
- b. Annual Income after joining SHG > Annual Income before joining SHG
- c. Annual Income after joining SHG = Annual Income before joining SHG

(Source- Author's creation through SPSS)

Table 4. Test statistics

Annual Income after joining SHG - Annual Income before joining SHG	
Z	-8.190 ^a
Asymp. Sig. (2-tailed)	.000
a. Based on negative ranks.	

(Source- Author's creation through SPSS)

Table 5. Annual savings of the respondents

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Annual Savings before joining SHG	100	1.9400	1.10846	1.00	5.00
Annual Savings after joining SHG	100	3.1500	1.05768	2.00	5.00

(Source- Author's creation through SPSS)

Table 6. Wilcoxon signed ranked test

		N	Mean Rank	Sum of Ranks
Annual Savings after joining SHG -	Negative Ranks	0 ^a	.00	.00
Annual Savings before joining SHG	Positive Ranks	90 ^b	45.50	4095.00
	Ties	10 ^c		
	Total	100		

(Source- Author's creation through SPSS)

Table 7. Test statistics

Test statistics	
	Annual Savings after joining SHG - Annual Savings before joining SHG
Z	-8.594 ^a
Asymp. Sig. (2-tailed)	.000
a. Based on negative ranks.	

(Source- Author's creation through SPSS)

Table 8. Employment days of the respondents

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Employment days before joining SHG	100	1.7000	1.02986	1.00	5.00
Employment days after joining SHG	100	3.2400	1.10206	2.00	5.00

(Source- Author's creation through SPSS)

Table 9. Wilcoxon signed rank test

Ranks				
		N	Mean Rank	Sum of Ranks
Employment days after joining SHG -	Negative Ranks	0 ^a	.00	.00
Employment days before joining SHG	Positive Ranks	91 ^b	46.00	4186.00
	Ties	9 ^c		
	Total	100		

a. Employment days after joining SHG < Employment days before joining SHG

b. Employment days after joining SHG > Employment days before joining SHG

c. Employment days after joining SHG = Employment days before joining SHG

(Source- Author's creation through SPSS)

Table 10. Test statistics

Employment days after joining SHG - Employment days before joining SHG	
Z	-8.452 ^a
Asymp. Sig. (2-tailed)	.000
a. Based on negative ranks.	

(Source- Author's creation through SPSS)

Table 5 presents the annual savings of respondents before and after joining Self-Help Groups (SHGs). Prior to SHG membership, the mean annual savings were 1.9400 with a standard deviation of 1.10846, ranging from 1.00 to 5.00. After joining SHGs, there was a significant increase in mean annual savings to

3.1500, accompanied by a reduced standard deviation of 1.05768, ranging from 2.00 to 5.00. This indicates a positive impact on participants' savings behavior, with SHG membership associated with higher average savings and reduced variability in savings levels among respondents.

Table 6 displays the outcomes of the “Wilcoxon Signed Ranked Test”, revealing patterns in annual savings before and after participants joined Self-Help Groups (SHGs). Notably, there were no instances in the sample where annual savings decreased after SHG membership (0^a). The majority of participants (90^b) experienced an increase in their annual savings post-membership, reflected in the positive ranks. Additionally, ties (10^c) indicate cases where no change in savings occurred. These findings suggest a positive impact of SHG involvement on participants' savings behavior, with the majority experiencing an improvement in their annual savings after joining SHGs.

Table 7 presents the results of the Wilcoxon Signed Ranks Test, indicating a significant difference in annual savings levels before and after participants joined Self-Help Groups (SHGs). The test's Z-score of -8.594^a and a two-tailed asymptotic significance value of .000 suggest a highly significant difference between the two groups. This implies that the observed disparity in annual savings before and after SHG membership is not attributable to random chance. The findings underscore the effectiveness of SHGs in positively influencing participants' savings behavior, highlighting the tangible benefits of SHG involvement in enhancing financial outcomes among members.

Table 8 provides descriptive statistics regarding the duration of employment before and after individuals joined Self-Help Groups (SHGs). Prior to SHG membership, the mean duration of employment was 1.7000 days, with a standard deviation of 1.02986, ranging from 1.00 to 5.00 days. After joining SHGs, there was a noticeable increase in the mean duration of employment to 3.2400 days, accompanied by a lower standard deviation of 1.10206, ranging from 2.00 to 5.00 days. These findings suggest that SHG membership is associated with a longer duration of employment for participants, as evidenced by the higher average duration of employment and reduced variability after joining SHGs.

Table 9 presents the results of the Wilcoxon Signed Rank Test, examining changes in the duration of employment before and after individuals joined Self-Help Groups (SHGs). Notably, there were no instances in the sample where the duration of employment decreased after SHG membership (0^a). The majority of participants (91^b) experienced an increase in the number of employment days post-membership, as indicated by the positive ranks. Additionally,

ties (9^c) denote cases where no change in the duration of employment was observed. These findings suggest a positive impact of SHG involvement on participants' employment duration, with most individuals experiencing an increase in employment days after joining SHGs.

Table 10 displays the results of the Wilcoxon Signed Ranks Test, indicating a significant difference in the duration of employment before and after individuals joined Self-Help Groups (SHGs). The Z-score of -8.452^a and a two-tailed asymptotic significance value of .000 suggest a highly significant difference between the two groups. This implies that the observed disparity in the duration of employment before and after SHG membership is not attributable to random chance. These findings underscore the effectiveness of SHGs in positively influencing participants' employment duration, highlighting the tangible benefits of SHG involvement in enhancing employment outcomes among members.

6. DISCUSSION AND FINDINGS

The study illuminates the capacity of SHGs to bring about significant changes and empowerment among scheduled caste women in Ramgarh district, Jharkhand. The study demonstrates that SHG membership among the targeted demographic leads to significant beneficial outcomes, as evidenced by a thorough investigation of several socioeconomic variables. The results demonstrate a significant rise in members' annual income and savings after attending SHGs, as indicated by higher average values and decreased variability. Furthermore, the employed time duration experienced a significant rise after joining the SHG, indicating enhanced economic prospects for women belonging to the scheduled caste in the area. These results are consistent with the main objective of SHGs, which is to promote economic empowerment and financial inclusion among excluded communities. The continuously significant results across numerous indices confirm the strength and reliability of the findings and emphasize the concrete influence of SHGs on socioeconomic empowerment. In summary, the study highlights the crucial importance of SHGs in promoting economic development and empowerment among women from scheduled castes in Ramgarh district.

The extent to which women in India are able to stand on their own two feet depends on a number of things that help or hurt that capacity.

Analogously, the notion of Self-Help Groups (SHG) had a good impact on women's empowerment overall in the Dakshina Kannada area [15]. The SHG-BLP significantly decreases social exclusion among participants compared to non-participants and also promotes financial inclusion [16]. Engaging in microfinance activities and participating in self-help groups can have a beneficial effect on various aspects such as income, assets, occupation, savings, access to bank loans, connectivity, self-confidence, self-respect, self-worth, and decision-making abilities of the participants [17].

Empowerment of women refers to the systematic improvement of women's financial, political, and social position in society. Considering this, some studies showed that members of the SHGs can benefit from both monetary and non-monetary factors, which positively influence their decision-making in various financial and non-financial matters within and outside the household [18]. Moreover, an author found that women's employment situation in Rajkot District is more favorable compared to the rest of Gujarat, but there is still room for enhancement. Improving education, creating job opportunities, and changing societal attitudes toward women will empower them [19].

The study has observed that women may face additional expenses when participating in time-consuming interventions, particularly when these interventions conflict with their caregiving responsibilities or the time they spend on food preparation. This phenomenon has been documented in various contexts, as evidenced by studies conducted by Johnston et.al. [20] and Komatsu et al. [21]. However, there is limited evidence regarding this issue specifically in the microcredit context, as mentioned by Carlson et al. [22]. Women with lower socioeconomic status, particularly those who are younger, have young children, come from smaller families with little labor resources, and so have a higher opportunity cost of time, are less inclined to engage in self-help groups (SHGs) and SHG-led agricultural or other initiatives. Brody et al. [23] also observed the omission of the most impoverished individuals from involvement in SHG initiatives [24-27]. The NGOs that coordinate these groups face limitations due to their restricted budgets, obligations to provide reports to donors (which typically emphasize quantitative measures of impact and adoption), and the considerable time and effort needed to train volunteers and frontline workers to

effectively reach marginalized communities [28-30].

7. CONCLUSION AND SUGGESTIONS

The research study provides strong evidence that joining Self-Help Groups has a positive impact on the economic empowerment of Scheduled Caste women in Ramgarh District of Jharkhand. The findings suggest that participation in SHGs is associated with higher annual income, increased annual savings, and longer employment durations. These results underline the effectiveness of SHGs in enhancing the economic well-being of this marginalized group, contributing to their overall empowerment and economic stability. Further research and policy initiatives may be warranted to expand and support the implementation of SHG programs in the region to continue this positive impact on the lives of Scheduled Caste women.

The implementation of training and skill development initiatives is crucial and tailoring them to meet the specific demands of the local market is essential. These initiatives should cover a spectrum of areas such as vocational training, agricultural practices, and the cultivation of entrepreneurial skills. A key focus should be on a diverse range of skills, encompassing both traditional and modern competencies. This strategic approach aims to empower women by broadening their capacity to engage in various income-generating activities.

The study had limitations such as potential biases in the data supplied by the participants themselves and the inability to demonstrate causal correlations because there was no control group. Subsequent investigations should include longitudinal studies to evaluate the enduring effects of SHG membership on the empowerment of women belonging to scheduled castes. In addition, employing qualitative research techniques such as conducting in-depth interviews and organizing focus group discussions could yield more profound understanding of the subjective experiences and difficulties encountered by members of self-help groups. Furthermore, by broadening the study's scope to encompass a wider geographical region and varied socioeconomic circumstances, the generalizability of the findings would be improved, and a more thorough knowledge of the empowerment of marginalized populations through SHGs would be achieved.

Additionally, introducing technology-focused training programs to members of Self-Help Groups (SHGs) is imperative. This training equips them with the knowledge and skills to leverage digital tools for their businesses, including guidance on digital marketing, the utilization of online sales platforms, and the adoption of mobile banking for financial transactions. To ensure the sustainability and effectiveness of SHG initiatives, it is crucial to establish a robust system for monitoring and evaluation. Regular assessments should be conducted to identify challenges and opportunities for improvement, fostering ongoing progress and ensuring impactful outcomes.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of this manuscript.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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