

THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS: A STUDY OF BIHAR

SUMMARY OF THESIS

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Summary

INTRODUCTION

The empowerment of women is a crucial aspect of societal development, with self-help groups (SHGs) emerging as a significant instrument for fostering socio-economic empowerment at the grassroots level. In the context of Bihar, India, where women have historically faced multifaceted challenges, the establishment and functioning of SHGs have garnered attention as a means to enhance women's agency, economic participation, and overall well-being.

Bihar, despite its rich cultural heritage and agricultural abundance, has grappled with persistent socio-economic disparities, particularly concerning gender. Women in Bihar have traditionally been marginalized, with limited access to education, healthcare, and economic opportunities. The advent of SHGs in the state represents a significant shift towards community-based empowerment strategies. These groups typically comprise women from similar socio-economic backgrounds, who come together to pool resources, access credit, and engage in various income-generating activities. The socio-economic empowerment of women through SHGs is not only instrumental in addressing gender inequalities but also holds the potential to stimulate broader socio-economic development in rural areas.

Empowering women has been recognized as a critical aspect of societal development globally. In the context of Bihar, a state in India marked by socio-economic challenges, self-help groups (SHGs) have emerged as a vital tool for women's empowerment (Aggarwal et al., 2020). This overview delves into the socio-economic empowerment of women through SHGs in Kaimur, Samastipur, and Saharsa districts of Bihar, exploring the mechanisms, impacts, challenges, and prospects associated with this transformative process.

Bihar, one of India's most populous states, has long grappled with socio-economic disparities, gender inequity, and developmental challenges. Historically, women in Bihar have faced marginalization, limited access to education, healthcare, and economic opportunities, perpetuating a cycle of poverty and dependency. In response

to these challenges, the establishment of SHGs gained momentum in Bihar. SHGs are community-based organizations comprising women from similar socio-economic backgrounds, aimed at fostering financial inclusion, skill development, and social empowerment. Initially supported by government schemes and non-governmental organizations (NGOs), SHGs have evolved as platforms for collective action, capacity building, and entrepreneurship.

RATIONALE OF THE STUDY

This research focused on understanding the socio-economic empowerment of women in Kaimur, Samastipur, and Saharsa districts of Bihar. It's crucial for several reasons as Bihar faces a significant gender gap in literacy, employment, and social participation. Understanding the specific situation in these districts will help identify areas requiring intervention. Studying three distinct districts allows for a nuanced understanding of the factors influencing women's empowerment across diverse geographical and socio-economic contexts within Bihar. Research findings can inform policy and program development aimed at empowering women in Bihar. This can include initiatives promoting education, skill development, financial inclusion, and leadership opportunities. Women's empowerment is central to achieving sustainable development goals. By understanding their challenges and opportunities, we can create a more equitable and prosperous Bihar.

The present research also endeavoured to understand the impact of self-reliance and cooperation on women's empowerment in Kaimur, Samastipur, and Saharsa districts of Bihar is crucial. Research is justified and needed to:

1. Identify existing levels of self-reliance and cooperation among women in these districts.
2. Analyze how self-reliance and cooperation contribute to women's socio-economic empowerment.
3. Assess the challenges faced by women in these areas and how cooperation can address them.
4. Inform interventions to promote self-reliance, cooperation, and women's empowerment in these districts.

This research has the potential to significantly contribute to improving the lives of women in these districts and pave the way for a more inclusive and empowered Bihar.

STATEMENT OF THE PROBLEM

The statement of the problem is ***THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS: A STUDY OF BIHAR.***

OPERATIONAL DEFINITION OF THE KEY TERMS USED

Social Empowerment: In the present research context, "social empowerment of women" in this study refers to assessing changes in women's perceptions and behaviors after joining a self-help group. This includes measuring their views on education, skill development, awareness of women's rights and social issues like domestic violence and discrimination, and access to healthcare and nutrition. Social empowerment is operationalized through shifts towards greater agency, autonomy, and participation in social spheres, particularly regarding economic independence and social mobility.

Economic Empowerment: In the present research context, economic empowerment refers to respondents' (Women members of SHGs) ability to save regularly, participation in skills development training offered by the SHG or linked institutions and increased control over household income and awareness of government schemes. Economic empowerment encompasses women's increased access to the labor market, including expanded job opportunities, networks, and entrepreneurial ventures facilitated by SHG membership.

Self-Help Groups (SHGs): In the present research context, SHGs can be defined as respondents' (Women members of SHGs) ability to self-governed, peer-controlled groups of women with similar social and economic backgrounds who come together for a common purpose. These groups often focus on collective action to address challenges like poverty, lack of access to credit, or limited skills. These SHGs are formed to take advantage of government schemes, especially JEEViKA.

Self-reliance: In the present research context, the term self-reliance refers to respondents' (Women members of SHGs) ability to independently meet their own needs, make decisions, and solve problems without excessive reliance on others for assistance or validation in the SHGs.

Cooperation: In the present research, the term cooperation in a group context, can be operationalized as the extent to which respondents (Women members of SHGs) actively contribute towards achieving shared goals, communicate effectively, resolve conflicts constructively, and demonstrate a willingness to collaborate for the collective benefit of the SHGs.

Research Questions of the Study

In line with the problem statement following research questions are formulated-

1. How does JEEViKA function in Bihar?
2. What are the socio-economic profiles of the SHG members and non-SHG members?
3. What is the attitude of women towards their social empowerment through self-help groups?
4. What is the attitude of women towards their economic empowerment through self-help groups?
5. What is the effectiveness of self-help groups in promoting self-reliance and cooperation among women in Bihar?
6. What are the major challenges before women self-help groups?

Objectives of the Study

The following research objectives are formulated to answer the research questions of the study-

1. To understand the functioning of JEEViKA in Bihar.
2. To study the socio-economic profiles of the SHG members and non-SHG members.
- 3. To study the attitude of women towards their social empowerment through self-help groups.**

A. To determine the level of social empowerment of SHG members and non-SHG members of Bihar as per their district, age, caste, educational qualification & working status.

B. To examine the difference in the social empowerment between SHG members and non-SHG members of Bihar.

C. To identify the most important factors of social empowerment for SHG and non-SHG members in Kaimur, Samastipur and Saharsa districts.

4. To study the attitude of women towards their economic empowerment through self-help groups.

A. To determine the level of economic empowerment of SHG members and non-SHG members of Bihar as per their district, age, caste, educational qualification & working status.

B. To examine the difference in the economic empowerment between SHG members and non-SHG members of Bihar.

C. To identify the most important factors of economic empowerment for SHG and non-SHG members in Kaimur, Samastipur and Saharsa districts.

5. To assess the effectiveness of the self-help groups in promoting self-reliance and cooperation among women in Bihar.

A. To determine the level of self-reliance and cooperation of SHG women in Bihar.

B. To identify the most important factors of self-reliance and cooperation for SHG women in Saharsa, Samastipur and Kaimur districts.

6. To discuss the challenges before women self-help groups.

HYPOTHESES OF THE STUDY

The following hypotheses are formulated to fulfill objective 3.B-

- **H₀ 1:** There is no significant difference in the perception regarding education between SHG members and non-SHG members of Bihar.
- **H₀ 2:** There is no significant difference in the knowledge related to various skills between SHG members and non-SHG members of Bihar.
- **H₀ 3:** There is no significant difference in the awareness regarding social evils, domestic violence and women's rights between SHG members and non-SHG members of Bihar.
- **H₀ 4:** There is no significant difference in the awareness related to health and hygiene between SHG members and non-SHG members of Bihar.
- **H₀ 5:** There is no significant difference in the social empowerment between SHG members and non-SHG members of Bihar.
- **H₀ 6:** There is no significant difference in the social empowerment between SHG members and non-SHG members of Kaimur district of Bihar.
- **H₀ 7:** There is no significant difference in the social empowerment between SHG members and non-SHG members of Samastipur district of Bihar.
- **H₀ 8:** There is no significant difference in the social empowerment between SHG members and non-SHG members of Saharsa district of Bihar.

The following hypotheses are formulated to fulfill objective 4.B-

- **H₀ 9:** There is no significant difference in the financial literacy between SHG members and non-SHG members of Bihar.
- **H₀ 10:** There is no significant difference in the awareness of government schemes and programmes for employment generation between SHG members and non-SHG members of Bihar.
- **H₀ 11:** There is no significant difference in the women's equal access to the labour market between SHG members and non-SHG members of Bihar.
- **H₀ 12:** There is no significant difference in the asset formation between SHG members and non-SHG members of Bihar.

- **H₀ 13:** There is no significant difference in the economic empowerment between SHG members and non-SHG members of Bihar.
- **H₀ 14:** There is no significant difference in the economic empowerment between SHG members and non-SHG members of Kaimur district of Bihar.
- **H₀ 15:** There is no significant difference in the economic empowerment between SHG members and non-SHG members of Samastipur district of Bihar.
- **H₀ 16:** There is no significant difference in the economic empowerment between SHG members and non-SHG members of Saharsa district of Bihar.

DELIMITATION OF THE STUDY

The study is delimited to three districts of Bihar only - Kaimur, Samastipur and Saharsa.

RESEARCH METHOD

The research design chosen for this study is a survey and case study method under the umbrella of Descriptive research design. This approach is well-suited to achieve the objectives outlined in the study.

AREA OF THE STUDY

This study focuses on the socio-economic empowerment of women through self-help group in Bihar. To collect data and insights, community mobilisers, self-help group women and non-self-help group women were invited to participate in a research survey by completing distributed questionnaires. Consequently, the geographical scope of this study is conducted on three selected districts of Bihar namely- Kaimur, Samastipur and Saharsa.

SAMPLE AND SAMPLING TECHNIQUE
Sampling Frame of SHG & Non-SHG Members

Bihar						
Districts	Blocks	Village Panchayats	Villages	No. of SHGs	No. of SHG Members	No. of Non-SHG Members
Kaimur	Bhabhua	Sonhan	Sonhan	04	24	25
			Bahuwara	04	24	25
		Miria	Tamarhi	04	24	25
			Kir kala	04	24	25
Samastipur	Bibhutipur	Mahathi south	Mahthi	04	24	25
			Mahthi Tola	04	24	25
		Chak Habib	Chak Habib	04	24	25
			Chak Hoja	04	24	25
Saharasa	Mahishi	Baghwa	Karaul	04	24	25
			Baghwa	04	24	25
		Pastwar	Kandaha	04	24	25
			Pastwar	04	24	25
Total				48	288	300

(Jeevika Dashboard, <https://brlps.in/>)

Sampling Frame of the Community Mobilisers for Quantitative Study and SHG women for the Qualitative Study

Districts	Blocks	No. of Community Mobilizer	No. of SHG women for the qualitative study
Kaimur	Bhabhua	12	5
Samastipur	Bibhutipur	10	5
Saharsa	Mahishi	11	5
Total		33	15

The present study is aimed at studying the socio-economic empowerment of women through SHGs in three selected districts of Bihar, India. The respondents of the study constitute the women of SHG, non-SHG and community mobilizers of the selected districts of Bihar. The sample size of the study comprised of 288 SHG women participants from 48 Self-help groups, 300 non-SHG women and 33 community mobilisers for the quantitative study and 15 women participants of SHG for the qualitative study.

Sampling Technique

Thus, by employing the multi-stage sampling to select respondents. The researcher aimed to capture a diverse range of perspectives from both SHG women participants, and non-SHG women contributing to a more comprehensive understanding of the socio-economic empowerment of women through self-help groups in selected districts of Bihar, India.

TOOLS USED IN THE STUDY

In the present study, the following tools were used to collect the data keeping the criteria mentioned above in mind. The descriptions of this tool are given below: -

- a) Questionnaire for community mobilizers, constructed by the researcher
- b) Socio-economic empowerment scale for women (SEES) constructed and standardized by the researcher
- c) Self-reliance and cooperation Scale (SRCS) constructed and standardized by the researcher
- d) Interview schedule for women participants developed by the researcher

STATISTICAL TOOLS AND TECHNIQUES USED FOR DATA ANALYSIS

The researcher used the following descriptive and statistical techniques for analyzing and interpreting the data:

- **Reliability Analysis**
- **Normalcy Analysis**
- **Frequency Analysis**

- **Percentage Analysis**
- **Bar Charts**
- **t-Test**
- **Factor Analysis and**
- **Thematic analysis for Qualitative data**

For analysing the data, the researcher used **Statistical Package for Social Sciences (SPSS)-25 version** and **MS Excel-16** software/statistical tools to apply various statistical tests mentioned above.

MAJOR FINDINGS OF THE STUDY

Functioning of JEEViKA in Bihar

This comprehensive analysis delves into the intricate workings of Self-Help Groups (SHGs) in Bihar, meticulously examining their formation, operations, and impact. The findings illuminate a well-established network, driven by its members, and reveal a tapestry woven with strengths, challenges, and vast potential for further development.

- **Governmental Impetus and Qualification based Selection:**

The research exposes the crucial role of government organizations in initiating SHGs, underlining the state's commitment to fostering community development initiatives. These groups typically comprise 10-15 members, fostering a sense of camaraderie and collaboration conducive to effective problem-solving. Interestingly, the selection of leaders based on educational attainment or experience highlights a focus on meritocracy within these groups, ensuring competent leadership. Perhaps the most intriguing finding is that most members join SHGs based on recommendations from family members, signifying the vital role of social networks in facilitating broader community engagement.

- **Multifaceted Objectives and Focused Approach:**

The primary objectives of SHGs in Bihar revolve around economic empowerment and personal growth. However, a significant portion prioritizes social development as well. This multifaceted approach underscores the holistic nature of SHG initiatives, aiming to address various aspects of empowerment and community upliftment. Furthermore,

the unanimous rejection of other purposes during the research indicates a clear and unwavering focus among SHG members on achieving tangible socio-economic outcomes.

- **Consensus-Driven Meetings and Navigating Challenges:**

The research reveals a commitment to regular and participatory SHG meetings, with a consensus-based approach driving decision-making on issues like member selection and meeting agendas. This emphasis on inclusivity and transparency fosters a sense of ownership and shared responsibility among members. However, the high frequency of meetings, while highlighting dedication, could be hindered by challenges such as household responsibilities and health issues. The democratic approach to decision-making serves as a safeguard against these challenges, ensuring that the voices of all members are heard.

- **Broadening the Scope: Beyond Financial Concerns:**

SHG meetings serve as a platform for discussing a wide range of issues beyond simply financial matters. Farming-related concerns and environmental issues take center stage alongside financial discussions. They become platforms not just for financial empowerment, but also for social awareness and collective action on issues that have a profound impact on the lives of members and their families.

- **Transparency Through Meticulous Record-Keeping:**

The emphasis on meticulous record-keeping by all members (100%) ensures complete transparency within the group. This not only fosters trust but empowers members to hold each other accountable and track the group's progress, allowing them to identify areas for improvement. The research also sheds light on a unique aspect of record management: the involvement of multiple individuals (leader and treasurer) in maintaining records. This shared responsibility minimizes the risk of mismanagement and fosters a sense of collective ownership over the group's financial health.

- **Financial Inclusion and Collaborative Empowerment:**

The establishment of bank accounts and participation in credit processes by all SHGs signifies a commitment to financial inclusion and self-reliance. The involvement of

multiple members in managing accounts minimizes the risk of financial mismanagement and fosters a sense of shared responsibility. Interestingly, the research highlights a nuanced approach to loan allocation. The tangible benefits of membership include improved savings habits for some members, leading to increased property ownership and additional employment opportunities. These translate into improved well-being, a sense of security, and increased agency for women.

- **Investing in the Future: Training and Skill Development**

The reliance on commercial and regional rural banks for loans highlights the successful integration of SHGs into the formal financial sector. This not only ensures access to capital but also fosters a sense of legitimacy within the larger economic framework. Furthermore, the high rate of training program attendance by members underscores a commitment to continuous learning and skill development. By fostering open discussions and a platform for collective action, SHGs empower women to challenge harmful social norms and advocate for a more equitable society.

- ❖ **Difference in the social empowerment of SHG and Non-SHG women of Bihar**

H₀ 1: There is a statistically significant difference in the perception regarding education between SHG members and non-SHG members of Bihar.

H₀ 2: There is a statistically significant difference in the knowledge related to various skills between SHG members and non-SHG members of Bihar.

H₀ 3: There is a statistically significant difference in the awareness regarding social evils, domestic violence and women's rights between SHG members and non-SHG members of Bihar.

H₀ 4: There is a statistically significant difference in the awareness of health and hygiene between SHG members and non-SHG members of Bihar.

H₀ 5: There is a statistically significant difference in the social empowerment between SHG members and non-SHG members of Bihar.

H₀ 6: There is a statistically significant difference in the social empowerment between SHG members and non-SHG members of Kaimur district of Bihar.

H₀ 7: There is a statistically significant difference in the social empowerment between SHG members and non-SHG members of Samastipur district of Bihar.

H₀ 8: There is a statistically significant difference in the social empowerment between SHG members and non-SHG members of Saharsa district of Bihar.

❖ The most important factors of social empowerment for SHG and non-SHG members in Kaimur, Samastipur, and Saharsa districts of Bihar

Several key factors emerged as significant contributors influencing the social empowerment of SHG Women in Kaimur, Samastipur, and Saharsa districts of Bihar.

- **Kaimur**

The findings revealed that the most critical factors of social empowerment for SHG members and non-SHG members included the recognition of equal property rights, effective communication skills, and educational opportunities. Conversely, traditional beliefs such as confining women's roles to domestic spheres and gender-discriminative education views were notable hindrances. This highlights the importance of legal, educational, and communicative initiatives in promoting social empowerment among women in Kaimur.

- **Samastipur**

The primary factors of social empowerment identified in Samastipur were access to suitable cleaning materials, effective market bargaining skills, and the ability to voice against domestic violence. However, inadequate health facilities and nutrition management were significant concerns. These factors underscore the need for improved healthcare and nutrition support, alongside the promotion of women's rights and economic skills to enhance their social empowerment.

- **Saharsa**

In Saharsa, the critical factors for social empowerment included market bargaining ability, access to cleaning materials, and raising voices against domestic violence. Traditional views such as the prestige tied to wealth brought into in-laws' houses and

the confinement of women's roles were significant challenges. The need for appropriate legal actions against dowry demands and better health facilities was also highlighted, emphasizing comprehensive socio-legal reforms for women's empowerment.

❖ Difference in the economic empowerment of SHG and Non-SHG women of Bihar

H₀ 9: There is a statistically significant difference in the financial literacy between SHG members and non-SHG members of Bihar.

H₀ 10: There is a statistically significant difference in the awareness of government schemes and programmes for employment generation between SHG members and non-SHG members of Bihar.

H₀ 11: There is a statistically significant difference in the women's equal access to the labour market between SHG members and non-SHG members of Bihar.

H₀ 12: There is a statistically significant difference in the asset formation between SHG members and non-SHG members of Bihar.

H₀ 13: There is a statistically significant difference in the economic empowerment between SHG members and non-SHG members of Bihar.

H₀ 14: There is a statistically significant difference in the economic empowerment between SHG members and non-SHG members of Kaimur district of Bihar.

H₀ 15: There is a statistically significant difference in the economic empowerment between SHG members and non-SHG members of Samastipur district of Bihar.

H₀ 16: There is a statistically significant difference in the economic empowerment between SHG members and non-SHG members of Saharsa district of Bihar.

❖ The most important factors of economic empowerment for SHG and non-SHG members in Kaimur, Samastipur, and Saharsa districts of Bihar

Several key factors emerged as significant contributors influencing the economic empowerment of SHG Women in Kaimur, Samastipur, and Saharsa districts of Bihar.

- **Kaimur:**

For economic empowerment in Kaimur, networking opportunities, financial support through SHGs, and investment in physical assets were essential. Awareness of government schemes like Pradhan Mantri Kaushal Vikas Yojana and the need for financial fraud protection were also noted. This highlights the importance of financial literacy, networking, and government support in enhancing women's economic empowerment in the district.

- **Samastipur:**

The significant factors for economic empowerment in Samastipur were investment in physical assets, financial support from SHGs, and networking opportunities. Financial literacy, effective budgeting, and saving for emergencies were also crucial. These findings emphasize the need for comprehensive financial education and support systems to bolster women's economic empowerment in Samastipur.

- **Saharsa:**

In Saharsa, economic empowerment factors included investment in physical assets, SHG support, and awareness of government skill training schemes like Pradhan Mantri Kaushal Vikas Yojana. Networking opportunities and knowledge of various bank accounts were also important. This underlines the role of financial literacy, government initiatives, and robust networking in promoting economic empowerment for women in Saharsa.

Level of Self-Reliance and Cooperation Among SHG Women in Bihar

Self-reliance

These findings suggest that while SHGs play a significant role in promoting self-reliance among women in these districts, there remains a notable percentage who perceive these initiatives as less effective, indicating areas for potential improvement in SHG strategies and support mechanisms.

Cooperation

These findings illustrate varying perceptions of cooperation among SHG women across different districts in Bihar, highlighting the mixed effectiveness of SHG efforts in promoting cooperation.

The most important factors of self-reliance and Cooperation among women of Saharsa, Samastipur, and Kaimur districts of Bihar

Self-reliance

Several key factors emerged as significant contributors influencing the effectiveness of SHG in promoting self-reliance among SHG women in Saharsa, Samastipur, and Kaimur districts of Bihar.

- **Saharsa:**

In Saharsa, the most important factor influencing the effectiveness of SHG in promoting self-reliance, (explaining 23.208% of the variance), includes variables such as feeling valued in family property decisions, autonomy in children's education choices, independence in attending SHG meetings without family permission, and limited autonomy in family planning decisions.

- **Samastipur:**

Similarly, in Samastipur, the primary factor influencing the effectiveness of SHG in promoting self-reliance (explaining 29.426% of variance) includes feeling valued in family property decisions, autonomy in children's education choices, freedom to attend SHG meetings independently, and restrictions in decision-making about children's marriage.

- **Kaimur:**

In Kaimur, the dominant factor influencing the effectiveness of SHG in promoting self-reliance (explaining 26.963% of variance) involves the SHG providing a societal identity that boosts self-esteem, increased awareness of rights and responsibilities through SHG activities, occasional nervousness when interacting with other SHG

members, adopting a positive attitude towards life challenges after joining SHG, and limited autonomy in family planning decisions.

These factors highlight significant aspects influencing the effectiveness of SHG in promoting self-reliance among SHG women across the three districts, reflecting both commonalities and unique contextual factors shaping their empowerment within their respective communities.

Cooperation

Several key factors emerged as significant contributors influencing the effectiveness of SHG in promoting cooperation among SHG women in Saharsa, Samastipur and Kaimur districts of Bihar.

- **Saharsa:**

In Saharsa, the most important factor influencing the effectiveness of SHG in promoting cooperation, as indicated by the first principal component explaining 25.547% of the variance, includes variables such as skills and knowledge exchange among group members, ease of completing group tasks through cooperation, and mutual sympathy towards each other's problems.

- **Samastipur:**

Similarly, in Samastipur, the primary factor influencing the effectiveness of SHG in promoting cooperation (explaining 29.184% of variance) involves the necessity of member participation in decision-making, equitable treatment by the group leader, conflict resolution through dialogue, and sharing of experiences among members.

- **Kaimur:**

In Kaimur, the dominant factor influencing the effectiveness of SHG in promoting cooperation (explaining 20.417% of variance) includes trust in the group leader's decisions by all members, concerns about transparency in group meeting processes, and mutual support among members in pursuit of common goals.

These factors highlight significant aspects influencing the effectiveness of SHG in promoting cooperation among SHG women across the three districts, highlighting both

shared principles and distinct contextual factors that shape their collaborative efforts within their respective groups.

Major Challenges Before Women SHGs

Economic Challenges

Women members in Self-Help Groups (SHGs) face significant economic challenges, which include difficulties in repaying loans and a lack of resources for social initiatives. These women often have limited investment in training and insufficient infrastructure development. Furthermore, they are highly dependent on external funding, making it difficult to achieve sustainable economic progress.

1. Difficulty in repaying the loan
2. Lack of resources for social initiatives
3. Limited investment in training
4. Insufficient infrastructure development
5. High dependency on external funding

Social Challenges

Social challenges are prevalent among women in SHGs, where they often have limited decision-making power and lack social support. The unequal distribution of resources exacerbates their struggles, and many women face violence and harassment. These social obstacles hinder their ability to fully participate and benefit from SHG activities.

1. Limited decision-making power
2. Lack of social support
3. Unequal distributions of resources
4. Violence and harassment

Challenges Related to Gender Roles

Traditional gender roles impose additional challenges on women in SHGs. Household responsibilities limit their time and energy, while incompetence in financial management restricts their economic involvement. Moreover, these women often encounter limited leadership opportunities, which stifles their potential for growth and empowerment within the group.

1. Household responsibilities
2. Incompetence in financial management
3. Limited leadership opportunity

Challenges Due to Old Tradition and Culture

Cultural and traditional barriers also pose significant challenges for women in SHGs. Many hesitate to express their opinions due to longstanding customs, and arranged marriages and early motherhood further constrain their opportunities. Religious beliefs and practices, along with the influence of elders, perpetuate these limitations, making it difficult for women to break free from traditional constraints.

1. Arrange marriages and early motherhood
2. Religious beliefs and practices
3. Influence of elder

Challenges Due to Lack of Education

A lack of education limits the participation of women in SHGs, reducing their access to vital information and creating a significant skill gap. Without adequate education, these women struggle to engage fully in group activities and initiatives, which hampers their overall development and empowerment.

1. Limited access to information
2. Skill gap

Challenges Due to Limited Mobility and Liberty

Limited mobility and liberty present serious challenges for women in SHGs. The lack of opportunities negatively impacts their confidence, and they often depend on external support for their activities. Additionally, their restricted networking opportunities prevent them from building essential connections that could aid in their personal and economic development.

1. Dependency on external support
2. Limited networking opportunities

Identity Crises and Lack of Government Support

Women in SHGs frequently experience identity crises and a lack of government support. They are often excluded from the benefits of various welfare and development schemes, making it challenging to sustain their groups over time. Establishing linkages with financial institutions is also difficult, which further complicates their efforts to achieve financial stability and growth.

1. Excluded from the benefit of various welfare and development schemes
2. Sustaining the group may become challenging over time
3. Difficulty in establishing linkages with financial institution

CONCLUSION OF THE STUDY

Gender equality and inclusive development are cornerstones of a thriving society. A crucial factor in achieving these goals is the socio-economic empowerment of women. The Indian state of Bihar, grappling with longstanding socio-economic disparities and gender inequities, provides a fertile ground to explore how Self-Help Groups (SHGs) can serve as a catalyst for women's empowerment as the Self-Help Groups (SHGs) have emerged as a promising avenue for advancing women's empowerment in the state.

This study investigates the impact of SHGs on women's socio-economic empowerment in Bihar. By analyzing the experiences of women from SHGs and community mobilizers across Kaimur, Samastipur, and Saharsa districts, the research sheds light on the mechanisms through which SHGs contribute to positive change.

The study delves into the composition and functioning of SHGs in Bihar. Data collection encompasses demographic profiles of the respondents, description of the SHGs themselves, details on group meetings, record-keeping practices, banking and credit experiences, saving strategies, and engagement with various programs.

Furthermore, the research explores the transformative potential of SHGs by examining their impact on women's socio-economic empowerment. This analysis hinges on a range of empowerment indicators. By fostering progressive attitudes towards education, empowering women with knowledge and skills, and raising awareness of social and health issues, SHGs contribute significantly to a society where women are

more informed and actively participate in shaping their own destinies and those of their families and communities. By equipping women with financial literacy, knowledge of government programs, and a stronger belief in their ability to access the labor market and build assets, SHGs contribute significantly to building a more equitable and prosperous future for women in the state.

Beyond these individual aspects, the study also assesses the effectiveness of SHGs in fostering women's self-reliance and cooperation. This involves examining their levels of self-confidence, decision-making capacity, and collaborative abilities. The research delves into how effectively women work within the group, value each other's opinions, build a sense of belonging, reach consensus, and maintain transparency.

The women SHG in the Kaimur, Samastipur, and Saharsa districts of Bihar face a myriad of interrelated challenges that span economic, social, cultural, and educational domains. Addressing these issues requires a multifaceted approach that involves improving infrastructure, providing better education and training, enhancing social support systems, and ensuring equitable access to resources and opportunities. Only through comprehensive and sustained efforts can these women hope to overcome the obstacles that hinder their empowerment and achieve true economic and social independence.

By drawing on both quantitative and qualitative data analysis methods, this research seeks to provide valuable insights into the mechanisms through which SHGs empower women in Bihar. Ultimately, the study aims to contribute to existing knowledge on women's empowerment and community development strategies. By shedding light on these pathways, the research aspires to illuminate the path toward a more equitable and prosperous future for women in Bihar and beyond.

IMPLICATIONS OF THE STUDY

Implications for Policymakers

The findings underscore the importance of expanding and supporting initiatives like the JEEViKA scheme. Policymakers, especially the government officials of the Bihar government should allocate sufficient resources and infrastructure to scale up such

programs to reach more women across regions. Policymakers should integrate the success stories and methodologies of the JEEViKA scheme into broader policies aimed at women's empowerment and poverty alleviation. This could involve incorporating SHGs into existing social welfare programs or creating dedicated schemes focused on women's economic empowerment. Continuous monitoring and evaluation of the JEEViKA scheme are crucial to assess its effectiveness and identify areas for improvement. Policymakers should invest in robust monitoring mechanisms to ensure that resources are utilized effectively and outcomes are maximized.

Implications for Stakeholders

Stakeholders, including government agencies, NGOs, and community leaders, should collaborate closely to support the sustainability and expansion of the JEEViKA scheme. By pooling resources and expertise, stakeholders can enhance the impact of the program and reach more women in need. Stakeholders should prioritize capacity-building initiatives to strengthen the skills and capabilities of women participating in SHGs. This could involve providing training in financial literacy, entrepreneurship, and leadership skills to empower women to take control of their economic futures. Stakeholders play a crucial role in advocating for policies and resources that support women's empowerment initiatives like the JEEVIKA scheme. By raising awareness about the benefits of SHGs and mobilizing support from the broader community, stakeholders can help create an enabling environment for women's economic empowerment.

Implications for Society

The success of the JEEViKA scheme highlights the transformative power of empowering women economically and socially. Society at large should recognize and challenge gender norms and biases that hinder women's participation in economic activities. Promoting a culture of gender equality and inclusion is essential for creating a supportive environment for women's empowerment initiatives. Communities should actively support and participate in initiatives like SHGs under the JEEViKA scheme. By fostering a sense of solidarity and cooperation, communities can create networks of support that empower women to overcome social and economic barriers. Society should celebrate the achievements of women who have benefited from the JEEViKA scheme.

Highlighting success stories can inspire other women to join SHGs and pursue their economic empowerment journeys.

Implications for Women

Women should recognize the opportunities for social and economic empowerment offered by programs like the JEEViKA scheme. By actively participating in SHGs and taking advantage of training and support services, women can enhance their skills and improve their livelihoods. The findings emphasize the positive impact of SHGs on women's self-confidence and decision-making abilities. Women should embrace these newfound skills and use them to assert their rights, make informed choices, and pursue their aspirations. Empowered women should serve as role models and mentors for others in their communities. By sharing their experiences and knowledge, they can empower other women to join SHGs and embark on their paths to social and economic empowerment.

Educational Implications for Educationists and Educational Institutions

Educational institutions should actively engage with communities and stakeholders to raise awareness about the benefits of initiatives like the JEEViKA scheme and SHGs. Collaborative projects, outreach programs, and partnerships with local organizations can facilitate knowledge sharing and capacity building, empowering women and marginalized groups beyond the confines of the classroom. Educational institutions may collaborate with government agencies to train and develop the women members of SHGs operating in Bihar.

Educational institutions should integrate entrepreneurship education into their curriculum, emphasizing the importance of self-help groups (SHGs) like those under the JEEViKA scheme. This would equip students, particularly women, with the necessary skills and knowledge to start and manage their ventures, thereby fostering economic empowerment. Educationists should promote cooperative learning methodologies within classrooms to emulate the cooperation observed among women in SHGs. Group projects, discussions, and collaborative problem-solving activities can instill a sense of teamwork and mutual support, enhancing students' ability to work together effectively.

Educational institutions should focus on enhancing students' decision-making skills through experiential learning activities and simulations. Providing opportunities for students to make decisions in various contexts and reflect on the outcomes can improve their confidence and competence in decision-making, mirroring the empowerment experienced by women in SHGs. Educational institutions imparting education in rural areas should actively encourage leadership development among students, particularly women, by providing platforms for them to take on leadership roles and responsibilities. Leadership training programs, mentorship initiatives, and extracurricular activities can help cultivate leadership qualities and self-confidence, similar to the empowerment observed in women participating in SHGs. Education alas educational institutions should strive to create a supportive environment that nurtures self-confidence and self-belief among students, especially female students. Counseling services, peer support groups, and mentorship programs can provide the necessary encouragement and guidance to students, promoting their overall well-being and personal development.

Educationists should conduct research and evaluation studies to assess the effectiveness of educational interventions aimed at promoting social and economic empowerment, drawing insights from success stories like those observed in the JEEViKA scheme. This evidence-based approach can inform future policy and practice, ensuring continuous improvement and innovation in educational initiatives. By implementing these educational implications, educationists and educational institutions can play a pivotal role in advancing the social and economic empowerment of women, mirroring the transformative impact witnessed in SHGs under the JEEViKA scheme.

FUTURE SCOPE OF THE STUDY

Building on the valuable comprehension gained from this study, future research can explore several promising avenues to enhance our understanding of SHGs and their role in empowering women in Bihar:

- 1. Long-Term Impact Assessment:** Conduct longitudinal studies to track the long-term effects of SHG participation on women's empowerment. This would reveal how SHGs contribute to sustained improvements in women's socio-economic status, self-reliance, and agency over time.

- 2. Exploring Regional Variations:** Expand research beyond the current focus on three districts to encompass a wider geographical scope within Bihar. This would illuminate potential regional variations in SHG functioning and impact, leading to a more comprehensive understanding of the program's effectiveness across diverse contexts.
- 3. Comparative Analysis:** Conduct comparative studies with other Indian states or even neighboring countries to understand how SHG models differ and how these variations influence women's empowerment outcomes. This cross-case analysis can identify best practices and areas for improvement within the Bihar context.
- 5. Role of Technology:** Explore the feasibility and effectiveness of integrating technology into SHG operations. Can mobile phones or digital platforms enhance communication, record-keeping, access to financial services, or even facilitate knowledge sharing and skill development among SHGs?
- 6. Sustainability and Scalability:** Investigate factors that contribute to the long-term sustainability and scalability of SHGs. This could involve examining government support mechanisms, leadership development strategies, or models for promoting collaboration between SHGs and other institutions.
- 7. Impact on Spousal Attitudes:** Investigate how SHG participation by women influences the attitudes and behaviors of their spouses towards women's empowerment and decision-making within households. Understanding these dynamics can provide insights into the potential for broader societal change.

By delving into these future research areas, we can gain a deeper understanding of the multifaceted ways in which SHGs contribute to women's empowerment in Bihar and beyond. This knowledge can inform policy decisions, and capacity-building programs, and ultimately pave the way for a more equitable and prosperous future for all.