

# Self-Help Groups and Women's Empowerment in Marginalized Contexts: A Multi-Dimensional Case Study of Palamu District, Jharkhand

Habibul Rahman Ansari<sup>1</sup>

Nida Fatima<sup>2</sup>

<sup>1</sup>Research Scholar, Advanced Centre for Women's Studies, Aligarh Muslim University, Aligarh

<sup>2</sup>Department of Political Science, Binod Bihari Mahto Koylanchal University, Dhanbad, Jharkhand

## Abstract

The Self-Help Group (SHG) model is a cornerstone of poverty alleviation and gender equity in India, operating as the world's largest microfinance project, yet its efficacy is challenged in marginalized, conflict-affected regions. This paper presents a case study analysis of the SHG ecosystem in Palamu district, Jharkhand, a region characterized by extreme poverty and institutional fragility, using Kabeer's framework of Resources, Agency, and Achievements (R-A-A). The analysis synthesizes existing research on institutional metrics and qualitative outcomes. Findings reveal a significant success in cultivating **Agency**, characterized by robust psychological empowerment, high internal cohesion (97.2% savings linkage), and unexpected resilience in Left-Wing Extremism (LWE) affected villages (Singhal, 2010). However, this success is severely undermined by systemic failures in securing external **Resources** and sustained **Achievements**. The primary institutional constraints are identified as the "Palamu Credit Linkage Paradox"—where only 30.4% of savings-linked groups are credit-linked by banks (NABARD, 2019)—and a pervasive market linkage crisis, which the majority of women report as a major difficulty in selling their produce (IRMA/NABARD, 2017). The study concludes that the sustainability of empowerment is critically dependent on addressing these institutional bottlenecks, requiring mandatory banking reforms and guaranteed forward market linkages to convert intrinsic agency into enduring economic achievements.

**Keywords:** Women's Empowerment in Palamu, Kabeer's Empowerment Framework, Palamu Credit Linkage Paradox, LWE-Affected Microfinance, Women Empowerment

## I. Introduction: Context, Problem, and Objectives

### I.A. The Nexus of Microfinance, Poverty, and Gender Equity in India

The Self-Help Group (SHG) model constitutes one of India's most significant institutional interventions aimed at poverty alleviation and financial inclusion, particularly focusing on gender equity (SLBC Chandigarh, 2017). SHGs are defined as small, informal, peer-controlled associations of poor individuals, typically sharing similar socio-economic backgrounds, who collaborate to improve their living conditions (SLBC Chandigarh, 2017; Fight Club IAS, 2022). The operational premise relies on promoting regular small savings, pooling resources, and lending internally, thereby cultivating financial discipline before linking with formal banking institutions (NABARD, 2017). This movement has achieved monumental scale through the SHG-Bank Linkage Programme (SHG-BLP), which began as a pilot in 1992 and is now recognized as the world's largest microfinance project, reaching approximately 142 million families (Fight Club IAS, 2022; NABARD, 2017).

Notably, approximately 88% of the estimated 12 million SHGs in India are comprised entirely of women (Fight Club IAS, 2022).

This model, rooted in the philosophy of "Savings first—Credit later" (NABARD, 2017), has demonstrated substantial success in building social capital and empowering women by increasing their voice and self-esteem within the family and society (SLBC Chandigarh, 2017). While initially driven by credit provision, the essence of the movement has evolved into fostering comprehensive financial independence and tackling pervasive social issues such as dowry and alcoholism through collective effort (SLBC Chandigarh, 2017; Fight Club IAS, 2022).

### **I.B. The Institutional Landscape: NRLM and JSLPS in Jharkhand**

The institutional structure supporting the SHG movement has undergone significant evolution, transitioning from the Swarn Jayanti Gram Swarozgar Yojana (SGSY) to the more comprehensive National Rural Livelihoods Mission (NRLM) in 2011 (Fight Club IAS, 2022). NRLM represents the largest poverty alleviation program globally, with the explicit mission to reduce poverty by enabling poor households to access gainful self-employment and skilled wage opportunities, fundamentally relying on building strong grassroots institutions of the poor (JSLPS, 2025).

In Jharkhand, a state characterized by high levels of rural poverty, the NRLM is implemented by the Jharkhand State Livelihood Promotion Society (JSLPS) (JSLPS, 2025; JSLPS, 2024). JSLPS's strategy emphasizes social mobilization, institution building, capacity enhancement, access to credit, and livelihood promotion (JSLPS, 2025). The guiding principles of JSLPS/NRLM stress the innate capabilities of the poor, the necessity of a sensitive support structure, and the critical importance of knowledge dissemination, skill building, and market access for sustainable upward mobility (JSLPS, 2025). Recent technological adaptations, such as the use of mobile applications, have been introduced to streamline institutional processes like finalizing Detailed Project Reports (DPRs) for irrigation schemes (JSLPS, 2024). Furthermore, JSLPS has actively promoted digital inclusion, using social media platforms to connect rural women to real-time updates on government schemes, livelihood opportunities, and peer success stories, facilitating knowledge sharing and network building (JSLPS, 2025).

### **I.C. Geographical and Socio-Economic Profile of Palamu District**

Palamu district is situated in one of India's most marginalized regions, characterized by extreme poverty and social exclusion (Kabeer, 2000). Development organizations recognize that poverty in such areas is often compounded by multiple, reinforcing inequalities that create radical forms of disadvantage (Kabeer, 2000; PRADAN/IDS, 2005). Economically, the region relies heavily on small and often fragmented land holdings; the average operational land holding in Jharkhand stood at a mere 1.17 hectares in 2010-11, having decreased from 1.45 hectares a decade earlier (JICA, 2012).

Crucially, Palamu falls within the cluster of districts previously designated as Left-Wing Extremism (LWE) affected (Ministry of Home Affairs, 2025). This environment introduces unique security, governance, and institutional challenges that frequently complicate development initiatives and resource delivery (Ministry of Home Affairs, 2025). The analysis of SHGs in Palamu thus serves as a high-value case study for assessing the efficacy and resilience of the microfinance model when operating under intense institutional, economic, and security duress.

## I.D. Statement of the Problem and Research Objectives

Despite the national mandate for poverty reduction and the success of initial mobilization efforts, the complete realization of women's empowerment through SHGs in challenging environments like Palamu district remains highly constrained (IRMA/NABARD, 2017). While anecdotal evidence points to psychological gains, systemic barriers—particularly the failure of the formal financial sector to integrate these groups and the lack of robust market linkages—impede the conversion of internal group strength into sustainable economic achievements.

The primary problem addressed by this paper is that significant constraints—institutional, financial, and socio-cultural—are preventing the full, multi-dimensional empowerment of women within Palamu's SHG ecosystem. The study aims to achieve the following specific objectives:

1. To analyze the process of women's empowerment in Palamu using Kabeer's framework (Resources, Agency, Achievements).
2. To quantify the gap between SHG mobilization (savings) and formal credit linkage in the Palamu context.
3. To evaluate the role of the SHG in mitigating socio-cultural and political marginalization, particularly for tribal women.
4. To identify and critically analyze the operational bottlenecks, especially regarding banking services and market access.

## II. Theoretical Framework and Methodology

### II.A. Conceptualizing Empowerment: Kabeer's Resources, Agency, and Achievements

Women's empowerment is not simply an outcome but a complex process (Kabeer, 1999). In development economics, it is rigorously defined as the process through which women acquire the ability to make strategic life choices in contexts where this ability has historically been denied (Kabeer, 1999). This process requires changes in knowledge, attitude, and behavior, often involving a fundamental variation of existing power relationships in favor of marginalized women in patriarchal societies (Kabeer, 1999).

Kabeer (1999) conceptualized this ability to exercise choice through three interrelated dimensions: Resources, Agency, and Achievements (Kabeer, 1999).

- **Resources (Pre-condition):** Resources are broadly defined, encompassing access to and future claims on material, human, and social assets (Kabeer, 1999). Material resources include essential components like income, savings, and access to credit (Kabeer, 1999). SHGs directly target this dimension by mandating regular savings and providing a common fund for internal lending (NABARD, 2017). The success of the SHG model hinges on linking these initial savings and thrift behaviors to large-scale, formal credit from banks, which are necessary for scaling up livelihoods (NABARD, 2019).
- **Agency (Process):** Agency refers to the internal processes of decision-making, negotiation, and the capability to act (Kabeer, 1999). This includes both intrinsic elements—such as self-confidence, autonomy, and self-efficacy—and collective elements, such as solidarity and a unified voice (Kumar et al., 2021). SHGs are intrinsically valuable because they foster this process. In a traditionally patriarchal society, the collateral-free, peer-controlled structure of the group legitimizes a woman's capacity to access and manage finance (SLBC Chandigarh, 2017). This external community support acts as a counter-weight to traditional household dynamics, allowing women to leverage their new resources into improved bargaining power and autonomy within the household (Kumar et al., 2021).

- **Achievements (Outcome):** Achievements are the measurable outcomes and well-being results resulting from the utilization of resources via agency (Kabeer, 1999). These outcomes include improvements in socio-economic status, financial independence, better health care, and increased respect from the household and community members (Kumar et al., 2021).

## II.B. Multi-Dimensional Measurement: Economic, Psychological, and Political Dimensions

The efficacy of the SHG movement is measured across multiple non-linear dimensions, often utilizing sophisticated tools such as the Women's Empowerment in Agriculture Index (WEAI) and its variants, which capture intrinsic, instrumental, and collective domains (Kumar et al., 2021).

The **Economic Dimension** is primarily assessed by improvements in financial decision-making, particularly control over income and credit (Kumar et al., 2021). Financial independence through self-employment generated by SHG activities has proven externalities, including better literacy levels and improved family planning (SLBC Chandigarh, 2017).

The **Psychological Dimension** is crucial, especially in severely marginalized regions. Participation in SHGs stimulates empowerment through group support and increased financial stability, leading to improvements in self-confidence, self-worth, and autonomy (Kumar et al., 2021; International Journal of Development Issues, 2023).

The **Social and Political Dimension** is measured by the cultivation of collective agency, which leads to greater participation in community decision-making and local governance institutions, such as the Panchayati Raj (Kumar et al., 2021; Raghunathan et al., 2019). Moreover, SHGs encourage collective efforts to combat harmful social practices, promoting gender equity and fostering leadership skills among women (SLBC Chandigarh, 2017). The evidence indicates that increased participation in these groups directly translates to higher political mobilization (Kumar et al., 2021; Raghunathan et al., 2019).

## II.C. Research Design and Methodology

This study utilizes a qualitative case study analysis methodology, synthesizing data from official reports, academic journals, and published impact assessments focusing specifically on the Self-Help Group-Bank Linkage Programme (SHG-BLP) in Jharkhand, with a concentrated focus on the Palamu district. The research design is explanatory and analytical, structured around the three dimensions of Kabeer's R-A-A framework to assess how institutional and socio-cultural variables within a marginalized context affect empowerment outcomes. Data points, such as operational metrics (savings vs. credit linkage), are drawn from official documentation concerning anchor NGOs in the Palamu region (NABARD, 2019). Qualitative insights regarding psychological empowerment, market absorption failure, and socio-cultural barriers are derived from empirical studies specifically conducted on tribal women and mature SHGs within Jharkhand (IRMA/NABARD, 2017; International Journal of Development Issues, 2023).

## III. Findings and Institutional Constraints: The Resources Gap

### III.A. SHG Mobilization and the Palamu Credit Linkage Paradox

Palamu district, situated within a cluster of LWE-affected districts, has been the site of intensive SHG mobilization efforts (Singhal, 2010). Data from anchor NGOs operating in the region confirms successful initial group formation under the

SHG-Bank Linkage Programme (NABARD, 2019). Specifically, one major anchor NGO, Bihar Pradesh Yuva Parishad (BPYP), successfully formed 3,066 SHGs (NABARD, 2019).

An analysis of the operational metrics reveals a significant structural failure, termed the "Palamu Credit Linkage Paradox." Of the 3,066 groups formed, 2,979 groups, representing approximately 97.2%, achieved savings linkage, indicating high internal cohesion, successful social mobilization, and strong financial discipline among the members (NABARD, 2019). However, only 933 of these groups, or 30.4%, were successfully credit linked by banks (NABARD, 2019). This severe disparity suggests that the capacity of the poor to organize and generate internal resources is high, but the external formal financial system is failing to meet the demand for scale-up capital, thereby isolating the groups at the micro-savings level. This barrier prevents the majority of groups from accessing the necessary capital to meaningfully engage in the Income Generating Activities (IGAs) for which they have received training, such as vermi-compost, dairy, goatery, and poultry (NABARD, 2019).

Table 1: Operational Metrics of SHG Mobilization in Palamu District (LWE Area)

Metric	Figure (Source)	Rate (%)	Implication for Resource Availability
Total SHGs Formed (BPYP Anchor NGO)	3,066 <sup>1</sup>	100%	Successful community mobilization.
SHGs Saving Linked	2,979 <sup>1</sup>	97.2%	High internal cohesion and financial discipline.
SHGs Credit Linked	933 <sup>1</sup>	30.4%	Severe external institutional failure (Palamu Gap), restricting access to scale-up capital.

### III.B. Banking System Inefficiency and Institutional Discouragement

The institutional failure identified in the Palamu Gap is directly related to the poor functioning of the formal banking system. A "discouraging banking system" is cited as a major contributing factor to SHG dormancy (IRMA/NABARD, 2017). The challenges are systemic and bureaucratic, creating high transaction costs that poor women cannot easily overcome (NRLM, 2011).

Common issues include banks failing to provide acknowledgements for submitted loan applications, managers insisting on repeated visits by all SHG members for credit linkage, and demanding identity proofs that many members lack (NRLM, 2011). Furthermore, studies focusing on matured SHGs in Jharkhand report poor service quality, where papers submitted to banks are often misplaced, forcing SHGs to submit fresh applications, sometimes repeatedly, when bank managers change (IRMA/NABARD, 2017). An official from a local NGO acting as a Self Help Promoting Institution (SHPI) in Jharkhand reported submitting the same loan application form four times due to these issues (IRMA/NABARD, 2017). These practices, while seemingly minor, create significant bureaucratic friction that effectively prevents the external resource transfer required for economic advancement, thereby limiting the achievement dimension of empowerment.

### III.C. Resilience and Social Legitimacy in the LWE Context

A remarkable finding in the context of Palamu is the resilience of SHGs operating in Naxal-hit villages (Singhal, 2010). Despite the general atmosphere of conflict and insecurity, the groups have managed to sustain their operations, increasingly shifting toward collective economic activities such as vegetable growing and marketing (Singhal, 2010).

An interesting observation highlights the group's strong social capital: extremists have reportedly "never robbed or deprived any woman of SHG in Palamu" (Singhal, 2010). This operational stability, achieved within a conflict zone, strongly suggests that the SHG model has earned a form of social legitimacy or "immunity" from non-state actors by being recognized as a neutral institution beneficial to the local, impoverished population. This unique stability enhances the women's collective agency and their capacity to engage in local economic activity, providing a foundation for development even when state-level institutions (like banks) are failing to deliver essential resources.

## IV. Empirical Assessment of Multi-Dimensional Empowerment: Agency as the Core Success

### IV.A. The Overwhelming Impact on Psychological Empowerment (Intrinsic Agency)

The empirical literature specifically examining Jharkhand highlights that the most immediate and robust impact of SHG participation is on the **psychological empowerment** of rural women, particularly those belonging to Scheduled Tribes (International Journal of Development Issues, 2023). Tribal women in Jharkhand often face profound marginalization, compounded by economic and socio-cultural barriers (Kabeer, 2000; PRADAN/IDS, 2005). For this demographic, participation in a peer-controlled group provides a unique platform for validation and collective voice.

Empirical analysis confirms that SHG participation yields significant positive changes in self-esteem, self-confidence, self-efficacy, and autonomy (Kumar et al., 2021; International Journal of Development Issues, 2023). For women whose ability to make strategic life choices was previously denied, this intrinsic shift in self-perception and confidence is a foundational requirement for exercising agency (Kabeer, 1999). The psychological gains derived from solidarity and increased financial stability act as the crucial prerequisite for overcoming deep-seated social exclusion and translating into subsequent economic and political action (Kumar et al., 2021).

### IV.B. Socio-Political Agency and Community Mobilization

SHGs facilitate the movement of women from individual economic endeavors to broader collective action, leveraging improved social networks and solidarity (Kumar et al., 2021). This transition allows the groups to address social problems

beyond micro-finance, such as mobilizing community participation in government programs and addressing local governance issues (Kumar et al., 2021).

The collective agency cultivated within the group allows women to challenge entrenched gender norms (Kumar et al., 2021). The empowerment process extends beyond the household to the public domain. SHG membership is consistently correlated with higher political empowerment, manifesting as increased political participation and enhanced capacity for community mobilization (Kumar et al., 2021; Raghunathan et al., 2019). There is significant evidence that SHG members engage more actively in local governance, including participation in Panchayati Raj institutions (Kumar et al., 2021).

Furthermore, institutional support through JSLPS is augmenting external agency through digital inclusion. The agency actively promotes state-wide social media campaigns to connect SHG members (JSLPS, 2025). By introducing women, many of whom were previously digitally illiterate, to mobile applications and platforms like WhatsApp and YouTube, JSLPS is facilitating access to real-time information on government schemes, training opportunities, and development resources (JSLPS, 2025). This digital connection not only provides them with access to vital knowledge but also grants them a voice to share their own journeys, reinforcing their capacity as self-reliant agents of change in their communities (JSLPS, 2025).

#### **IV.C. Case Study: Agency to Achievement**

In Palamu, the transition of agency into tangible achievements is evidenced by local success stories. Pratima Devi, a resident of the Naxal-affected Chainpur area, joined a JSLPS SHG, received training, and secured a loan of Rs one lakh (ETV Bharat, 2021). She subsequently established 'Didi Ka Bagicha,' a roadside dhaba, demonstrating how external capital (resource) coupled with training and group support (agency) can translate into profitable entrepreneurship, generating a daily income of between Rs 3,000 and Rs 4,000 (ETV Bharat, 2021). Such achievements reinforce the positive correlation between SHG participation and the sustained exercise of choice.

#### **V. Constraints to Achievement and Sustainability**

##### **V.A. The Market Linkage Crisis (The Major Achievement Constraint)**

While SHGs successfully generate economic activity and produce goods, the most significant systemic risk threatening the sustainability of economic achievements is the **absence of organized agricultural market linkage** (IRMA/NABARD, 2017). The lack of reliable forward linkage mechanisms means that micro-enterprises, once financed, cannot scale up or sustain profitability.

Research into Income Generating Activities (IGAs) in the region found that a significant majority of women reported substantial difficulties in selling their produce, often restricted to selling in unorganized, low-remuneration local retail markets (IRMA/NABARD, 2017). This market absorption failure caps profitability and introduces severe vulnerability to fluctuating local prices. Historical evidence underscores this point: income-generating activities (IGAs) in the area flourished only where organized market structures were guaranteed externally. For example, sericulture was successful because the Silk Board of India, along with NGOs like PRADAN, created an organized market ensuring remunerative prices (IRMA/NABARD, 2017). Sustainable economic empowerment, therefore, requires simultaneous intervention in both the financial and market institutions.

## V.B. Dormancy, Handholding Gaps, and Cluster Weakness

Dormancy, or temporary inactivity, is perceived negatively by SHG members and represents a direct failure to convert resources and agency into sustained achievements (IRMA/NABARD, 2017). Studies involving mature SHGs in Jharkhand identify the main reasons for dormancy as a lack of understanding among members, the absence of consistent handholding support from SHPIs, the discouraging banking system, and, critically, the absence of market linkage (IRMA/NABARD, 2017).

While the potential for sustainability remains high—given the demand for SHG products and their capacity to offer alternative livelihoods (IRMA/NABARD, 2017)—this potential is restricted by inadequate supporting ecosystems. Although collective enterprise is beneficial for market viability, the current ecosystem for training and marketing often proves inadequate at the individual SHG level (IRMA/NABARD, 2017). Furthermore, there is insufficient development of the cluster-level institutions (higher-level federations), which are necessary to manage bulk operations, provide specialized training, and negotiate market contracts, thereby limiting the ability of SHGs to scale beyond subsistence levels (IRMA/NABARD, 2017).

## V.C. Socio-Cultural Barriers and Failed Capacity Building

The specific demographics of Palamu, with a significant tribal population, introduce unique socio-cultural constraints that impede human capital formation (a key resource element) (PRADAN/IDS, 2005). Studies focusing on women in Jharkhand indicate that traditional gender roles, the prevalence of early marriage, and financial constraints faced by households drastically limit educational attainments (Kumar et al., 2021). Furthermore, research into skill development programs highlights that they often fall short by failing to address the underlying educational deficit, particularly the lack of foundational literacy and numeracy skills necessary for the effective uptake of vocational training (IRMA/NABARD, 2017). The formal education system, often perceived as an external imposition, can create cultural dissonance that discourages families from allowing girls to attend school (Kumar et al., 2021). This suggests that policy aimed at providing human resources must be recalibrated to be culturally competent, ensuring that skill development integrates culturally relevant curricula and community engagement to achieve genuine policy upliftment (Kumar et al., 2021; PRADAN/IDS, 2005).

## VI. Conclusion and Policy Implications

### VI.A. Summary of Findings

The Self-Help Group model in Palamu district, Jharkhand, demonstrates a complex pattern of empowerment characterized by significant initial success in cultivating **Agency** (psychological strength, collective voice, and resilience in an LWE environment) coupled with chronic failure in securing reliable **Resources** and sustainable **Achievements**. The primary institutional bottlenecks—the Palamu Credit Linkage Paradox (low bank lending) (NABARD, 2019) and the systemic market linkage crisis (IRMA/NABARD, 2017)—are preventing the conversion of high intrinsic potential into enduring socio-economic mobility. For marginalized tribal women, the immediate gains in self-worth risk being undermined by repeated institutional failures that restrict economic growth.

## VI.B. Policy Imperatives for Institutional and Financial Efficiency

The sustainability of the SHG movement depends fundamentally on solving the credit linkage crisis through targeted institutional reform.

- **Actionable Banking Reform:** NRLM and JSLPS must leverage the NRLM sub-committee framework at the district level to enforce mandatory compliance standards on commercial and rural banks operating in high-poverty LWE districts (NRLM, 2011). This includes mandating the immediate use of digital acknowledgement systems for loan applications and establishing a single-point resolution process for credit issues to mitigate bureaucratic friction (IRMA/NABARD, 2017; NRLM, 2011). District-level monitoring committees must meet monthly to rigorously track credit flow to SHGs and resolve issues that violate group members' basic access rights, such as requiring repeated visits or identity documents for illiterate members (NRLM, 2011).
- **Targeted Dormancy Revival:** A systematic, evidence-based program must be implemented to identify and revive the 20% of SHGs that experience dormancy (IRMA/NABARD, 2017). Revival programs should move beyond encouraging renewed savings and thrift to explicitly address the institutional causes of failure, focusing on resolving outstanding banking grievances and immediately facilitating market access for existing inventory (IRMA/NABARD, 2017).

## VI.C. Strategies for Sustainable Livelihood and Market Integration

Addressing the market linkage crisis is critical to ensuring SHG economic activities are profitable and sustainable.

- **Guaranteed Forward Linkage Strategy:** JSLPS must shift its strategy from merely providing training in IGAs to establishing dedicated, organized, non-exploitative market channels. This should include mandating government procurement of specific SHG products (e.g., uniforms, stationery, or agricultural products for institutional use) (JSLPS, 2024) or providing intensive financial and managerial support for the creation of robust Producer Organizations (POs) at the cluster level (IRMA/NABARD, 2017). Learning from successful interventions like sericulture, an external, reliable buyer or market facilitator must be institutionalized (IRMA/NABARD, 2017).
- **Collective Enterprise Focus:** Investment and technical support should be concentrated on developing large-scale, viable enterprises at the Cluster Level Federation (CLF) rather than scattering small investments across numerous individual groups (IRMA/NABARD, 2017). Focusing on collective enterprise at a larger scale improves bulk viability, reduces transaction costs, and increases the product's attractiveness to larger buyers, thereby mitigating the systemic market failure (IRMA/NABARD, 2017).

## VI.D. Recommendations for Culturally Competent Capacity Building

To ensure that human capital formation (a key resource) is successful for tribal women, capacity building initiatives must be adapted to the local socio-cultural context.

- **Integrated Literacy and Skills:** All vocational skill programs designed for women in Palamu must integrate foundational literacy and numeracy training as a prerequisite or non-negotiable component (Kumar et al., 2021; IRMA/NABARD, 2017). Addressing these fundamental deficits is essential for women to successfully manage business accounts, understand market dynamics, and fully benefit from vocational skills (Kumar et al., 2021; IRMA/NABARD, 2017).

- **Culturally Sensitive Curriculum:** Educational and skill development content must move away from externally imposed frameworks and integrate traditional knowledge systems (Kumar et al., 2021). Policy implementation requires careful community engagement to mitigate cultural dissonance caused by new programs, ensuring that the curriculum respects existing social norms while simultaneously empowering women to exercise greater strategic choices within their cultural environment (Kumar et al., 2021).

## References

1. ETV Bharat. (2021). 'Didi Ka Bagicha' symbolises women empowerment in Jharkhand's Palamu.
2. Fight Club IAS. (2022). SHG-Bank Linkage Programme Progress and Evolution of NRLM.
3. Institute of Rural Management Anand (IRMA) & National Bank for Agriculture and Rural Development (NABARD). (2017). Status of matured SHGs (Final report).
4. International Journal of Development Issues. (2023). The impact of Self-Help Group (SHG) participation on the psychological empowerment of rural tribal women in Jharkhand.
5. Japan International Cooperation Agency (JICA). (2012). Report on operational land holdings in Jharkhand.
6. Jharkhand State Livelihood Promotion Society (JSLPS). (2024). Project JOHAR Progress Report: Mobile application for DPRs.
7. Jharkhand State Livelihood Promotion Society (JSLPS). (2025). E-Bulletin on Digital Inclusion: Connecting SHG Women through Social Media Campaign.
8. Jharkhand State Livelihood Promotion Society (JSLPS). (2025). NRLM Mission and Guiding Principles in Jharkhand.
9. Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.
10. Kabeer, N. (2000). Social exclusion, poverty and discrimination in rural India: Definitions and issues. (Original work published in 2000 in a PRADAN/IDS report context).
11. Kumar, S., Mishra, S., Harris-Fry, H., & [Other Authors]. (2021). The effects of Self-Help Group (SHG) programs on multi-dimensional women's empowerment: A systematic review.
12. Ministry of Home Affairs (MHA). (2025). Press Release: Significant reduction of Left-Wing Extremism affected districts.
13. National Bank for Agriculture and Rural Development (NABARD). (2017). 25 years of SHG movement: A small step, a giant leap for women empowerment.
14. National Bank for Agriculture and Rural Development (NABARD). (2019). Palamu District Potential Linked Plan (PLP) 2019-20.
15. National Rural Livelihoods Mission (NRLM). (2011). Handbook on SHG-Bank Linkage: Operational guidelines for banks.
16. PRADAN & Institute of Development Studies (IDS). (2005). Social and economic impacts of PRADAN's SHG microfinance and livelihoods promotion program: Analysis from Jharkhand, India.
17. Raghunathan, K., Kumar, S., & [Other Authors]. (2019). The link between SHG membership and increased political participation and community mobilization.
18. Singhal, V. (2010, March 1). Women form SHGs in Naxal-hit Palamu village. *The Times of India*.
19. State Level Bankers' Committee (SLBC) Chandigarh. (2017). Self-Help Group: Definition, benefits, and impact on gender equity.