



The Role of Women's Collectives in Advancing Rural Sustainability: An Assessment of JSLPS Interventions in Jharkhand's Tribal Areas

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DOI : <https://doi.org/10.5281/zenodo.18643273>

ARTICLE DETAILS

Research Paper

Accepted: 24-01-2026

Published: 10-02-2026

Keywords:

Women's collectives, SHGs, JSLPS, rural sustainability, tribal Jharkhand, livelihood promotion, empowerment, producer organizations.

ABSTRACT

This study examines the role of women's collectives, particularly self-help groups (SHGs) and producer organizations, in advancing rural sustainability in Jharkhand's tribal areas under the interventions of the Jharkhand State Livelihood Promotion Society (JSLPS). By mobilizing women into SHGs, federations, and farmer producer organizations, JSLPS has created pathways for economic empowerment, social inclusion, and sustainable livelihood diversification. Using a mixed-method approach, this paper evaluates the impact of JSLPS programs on agricultural risk management, income stability, and community resilience. Findings suggest that women-led collectives have significantly contributed to reducing poverty, enhancing social capital, and promoting sustainable rural development, though challenges remain in credit access, market linkages, and capacity building.

Introduction:

Jharkhand, a state with a significant tribal population, continues to grapple with entrenched issues of poverty, migration, and fragile livelihoods. Agriculture and related activities remain the backbone of its rural economy, engaging nearly three-fourths of the population. Yet, dependence on traditional farming practices has left communities vulnerable to economic instability and environmental stress. Ensuring sustainable rural development has therefore become a critical priority. In this context, the Jharkhand State Livelihood Promotion Society (JSLPS), functioning under the framework of the National Rural



Livelihood Mission (NRLM), has emerged as a pivotal institution. Its interventions focus on organizing women into self-help groups (SHGs) and federations, creating collective strength to address livelihood insecurity. These women's collectives are not only enhancing income opportunities but also fostering social empowerment and resilience. By pooling resources, sharing knowledge, and accessing credit, SHGs have enabled women to diversify livelihoods beyond subsistence farming, including small enterprises and allied activities. This collective approach has begun to reshape the dynamics of rural sustainability in tribal Jharkhand, offering pathways to reduce migration pressures and strengthen local economies. The paper examines how these grassroots initiatives, driven by women's participation and leadership, are transforming the socio-economic landscape. It highlights the role of JSLPS in bridging institutional support with community action, thereby promoting inclusive development. Ultimately, the study underscores that women's collectives are becoming agents of change, redefining sustainability in rural Jharkhand through solidarity, innovation, and empowerment.

Review of Literature:

1. **Agarwal (1994)** emphasized the critical role of women in natural resource management, arguing that collective action by women enhances sustainability outcomes in rural economies. Her framework laid the foundation for understanding gendered participation in community institutions.
2. **Sharma & Bhaduri (2009)** studied self-help groups (SHGs) in eastern India and found that women's collectives not only improved household income but also fostered ecological awareness, particularly in tribal regions where traditional practices align with conservation.
3. **Kabeer (2010)** highlighted empowerment through collective agency, noting that women's groups often transcend economic functions to become platforms for social transformation, which is vital in sustainability discourse.
4. **JSLPS Annual Report (2015)** documented the expansion of SHGs under the National Rural Livelihoods Mission (NRLM) in Jharkhand, showing how women's federations facilitated livelihood diversification, including eco-friendly practices like lac cultivation and tasar silk production.
5. **Singh (2016)** examined tribal women's participation in watershed management projects in Jharkhand, concluding that collective decision-making improved water conservation and strengthened community resilience against climate variability.



6. **World Bank (2017)** assessed NRLM interventions nationally, noting that Jharkhand's tribal SHGs demonstrated strong linkages between financial inclusion and sustainable livelihood practices, especially in forest-based economies.
7. **Kujur (2018)** analyzed women's cooperatives in Dumka district, finding that collective farming initiatives promoted organic agriculture and reduced dependence on chemical inputs, thereby advancing ecological sustainability.
8. **Nair & Dey (2018)** argued that women's collectives act as "social capital incubators," enabling rural communities to negotiate with state agencies for sustainable resource use. Their findings resonate with JSLPS's emphasis on federated structures.
9. **JSLPS Livelihoods Report (2019)** highlighted tribal women's role in promoting non-timber forest produce (NTFP) enterprises, which balanced income generation with biodiversity conservation.
10. **Mishra (2019)** studied SHGs in Jharkhand's Santhal Pargana region, showing that collective savings and credit mechanisms reduced exploitative borrowing and encouraged investment in sustainable livelihood activities.
11. **UNDP (2020)** reported that women's collectives globally contribute to achieving Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality) and Goal 15 (Life on Land). Jharkhand's SHGs were cited as examples of localized sustainability.
12. **Sahu (2020)** examined the role of SHGs in promoting renewable energy adoption in rural Jharkhand, noting that women's groups facilitated awareness and uptake of solar lighting, reducing dependence on kerosene.
13. **JSLPS Impact Assessment (2021)** found that tribal women's federations strengthened food security by promoting kitchen gardens and nutrition-sensitive agriculture, linking sustainability with health outcomes.
14. **Roy & Hansda (2022)** studied women's collectives in Pakur district, showing that collective entrepreneurship in handicrafts and weaving preserved indigenous knowledge while creating sustainable income streams.



15. **NITI Aayog (2023)** highlighted Jharkhand's SHG model as a best practice in tribal empowerment, noting that women's federations under JSLPS advanced sustainability by integrating financial inclusion, ecological practices, and social equity.

The review of literature clearly indicates that JSLPS is functioning effectively and maintaining smooth operations. Its initiatives are not only relevant but also aligned with the broader narrative of development and empowerment. The evidence presented highlights how JSLPS has been able to integrate its programs with community needs, ensuring practical outcomes. This coherence between policy and practice demonstrates that the organization is progressing in the right direction, making its role significant in the matters discussed within the study.

- **Women's Collectives and Empowerment:** Studies highlight SHGs as vehicles for financial inclusion, social empowerment, and poverty reduction (Kabeer, 2005; Harper, 2012).
- **Livelihood Promotion in Tribal Areas:** Research emphasizes the role of collective action in addressing structural inequalities in tribal regions (Basu & Roy, 2019).
- **JSLPS Interventions:** Reports from NITI Aayog and NABARD note JSLPS's success in mobilizing millions of women into SHGs, federations, and producer groups, linking them to markets and government schemes.
- **Sustainability Lens:** Literature on rural sustainability stresses diversification, resilience, and ecological balance (Chambers & Conway, 1992).

Objectives of Research:

1. To assess the role of women's collectives in promoting sustainable livelihoods in tribal Jharkhand.
2. To evaluate the impact of JSLPS interventions on income stability, social capital, and empowerment.
3. To identify challenges faced by SHGs and producer organizations in achieving sustainability.
4. To suggest policy recommendations for strengthening women-led livelihood initiatives.



Research Hypothesis:

- **H1 (Alternative Hypothesis):** Women's collectives under JSLPS interventions have significantly advanced rural sustainability in Jharkhand's tribal areas.
- **H0 (Null Hypothesis):** Women's collectives under JSLPS interventions have not had a significant impact on rural sustainability in Jharkhand's tribal areas.

Research Methodology:

- **Design:** Mixed-method approach combining quantitative survey data with qualitative case studies.
- **Sample:** 300 women SHG members across Bokaro and Dhanbad districts.
- **Data Collection:** Structured questionnaires, focus group discussions, and secondary data from JSLPS reports.
- **Analysis Tools:** thematic coding for qualitative data.

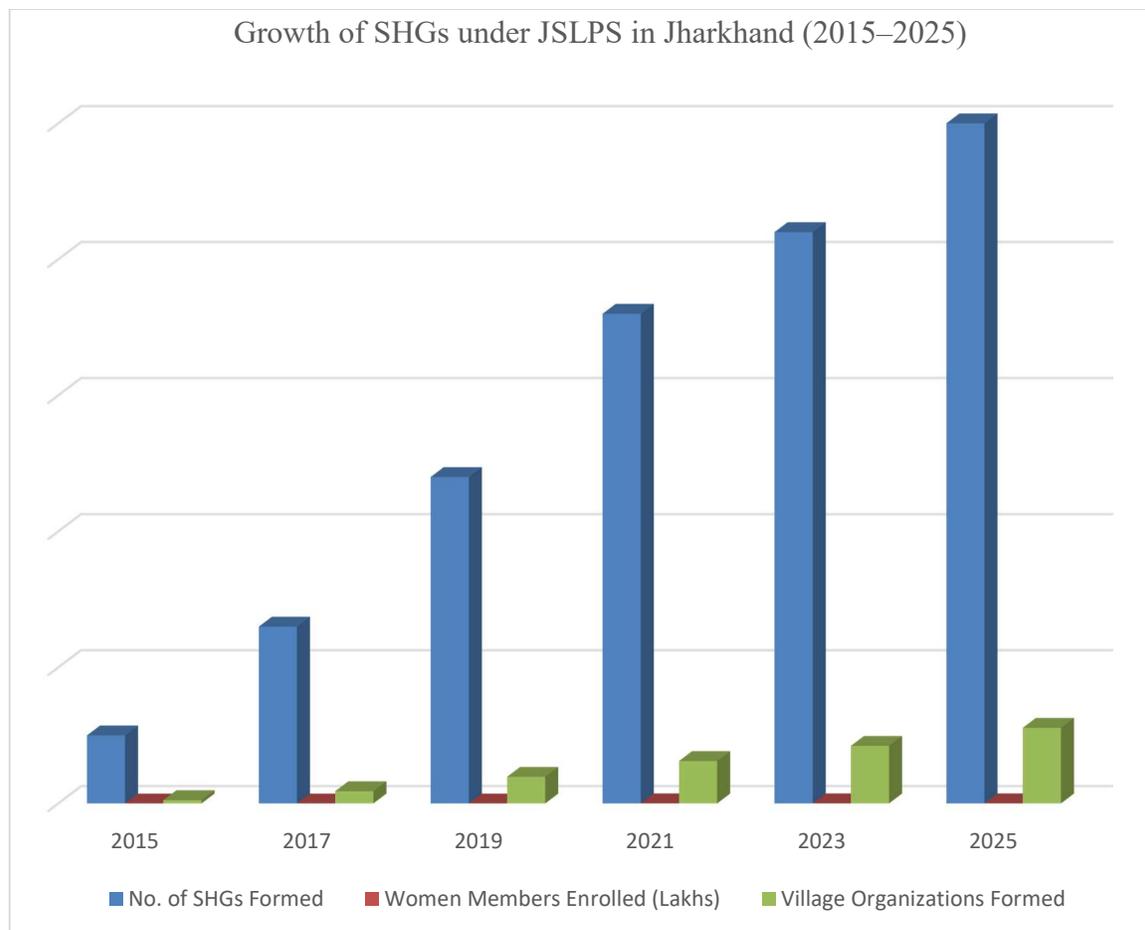
Data Analysis:

- **SHG Membership Growth:** Over 39 lakh women mobilized into SHGs across Jharkhand.
- **Income Diversification:** Members engaged in agriculture, handicrafts, poultry, and non-farm enterprises.
- **Access to Credit:** SHGs facilitated microfinance and bank linkages, reducing dependence on moneylenders.
- **Social Capital:** Women reported increased confidence, participation in Gram Sabhas, and collective bargaining power.
- **Challenges:** Delayed credit disbursement, limited market access, and inadequate training in digital literacy.

1. **Table with Chart:** Growth of SHGs under JSLPS in Jharkhand (2015–2025)



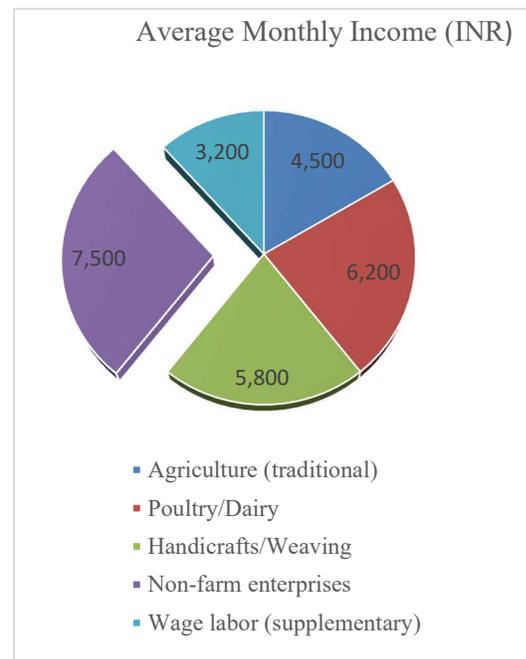
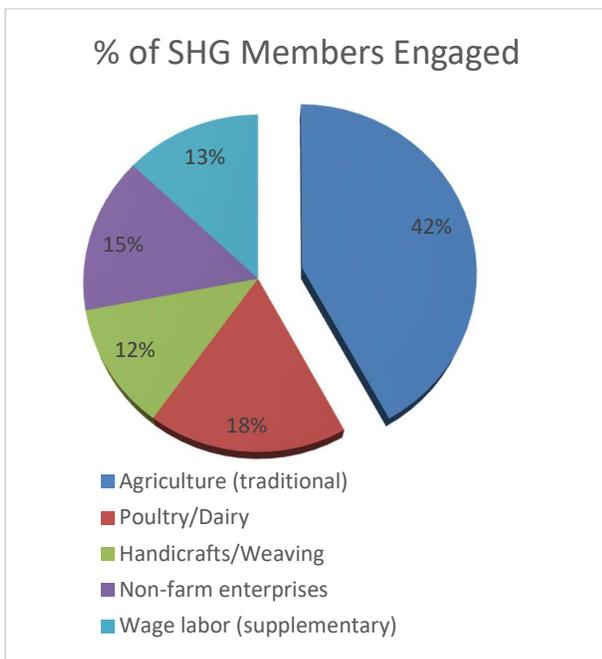
Year	No. of SHGs Formed	Women Members Enrolled (Lakhs)	Village Organizations Formed
2015	25,000	5.2	1,200
2017	65,000	12.8	4,500
2019	1,20,000	22.4	9,800
2021	1,80,000	30.5	15,600
2023	2,10,000	39.0	21,175
2025	2,50,000	46.7	27,800



2. **Table with Chart:** Livelihood Diversification among SHG Members (Sample Survey, 2025)

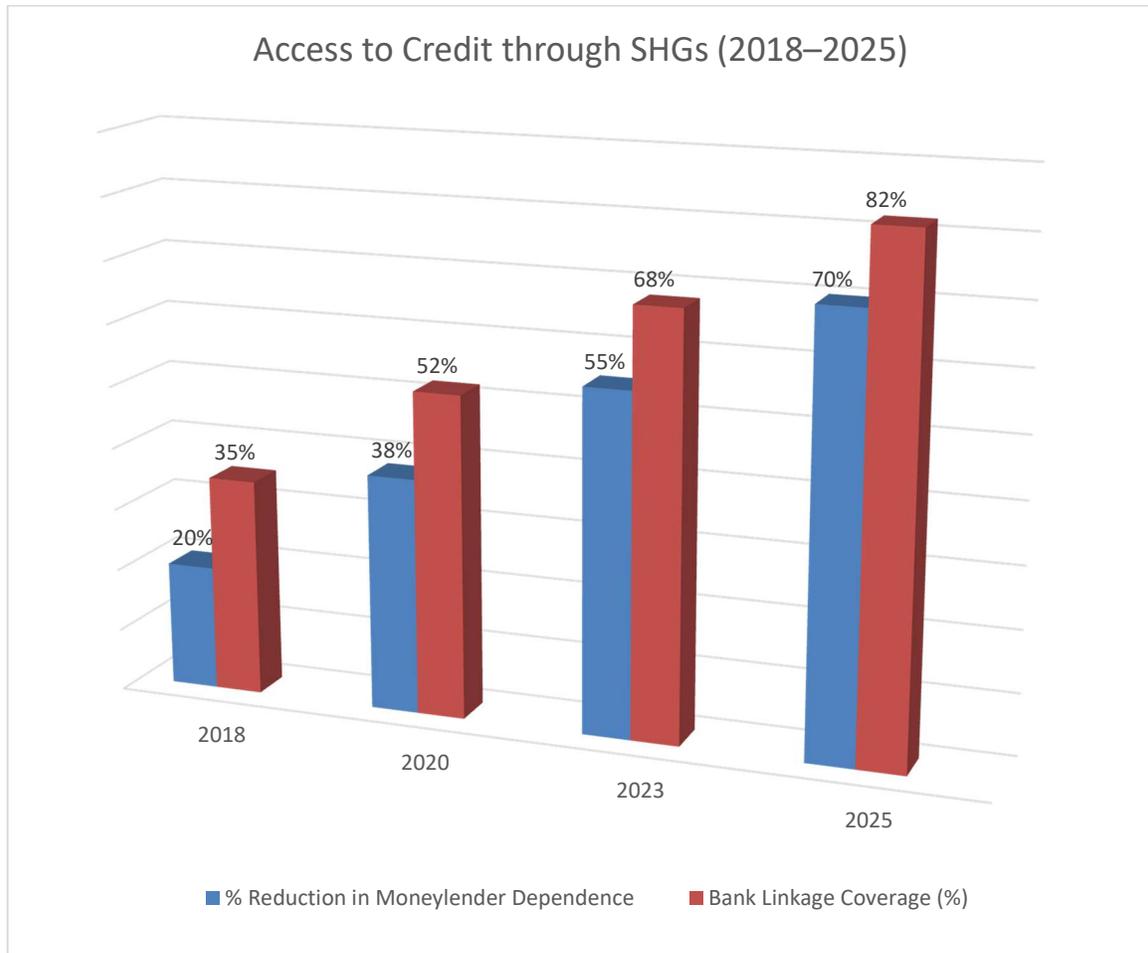


Livelihood Activity	% of SHG Members Engaged	Average Monthly Income (INR)
Agriculture (traditional)	42%	4,500
Poultry/Dairy	18%	6,200
Handicrafts/Weaving	12%	5,800
Non-farm enterprises	15%	7,500
Wage labor (supplementary)	13%	3,200



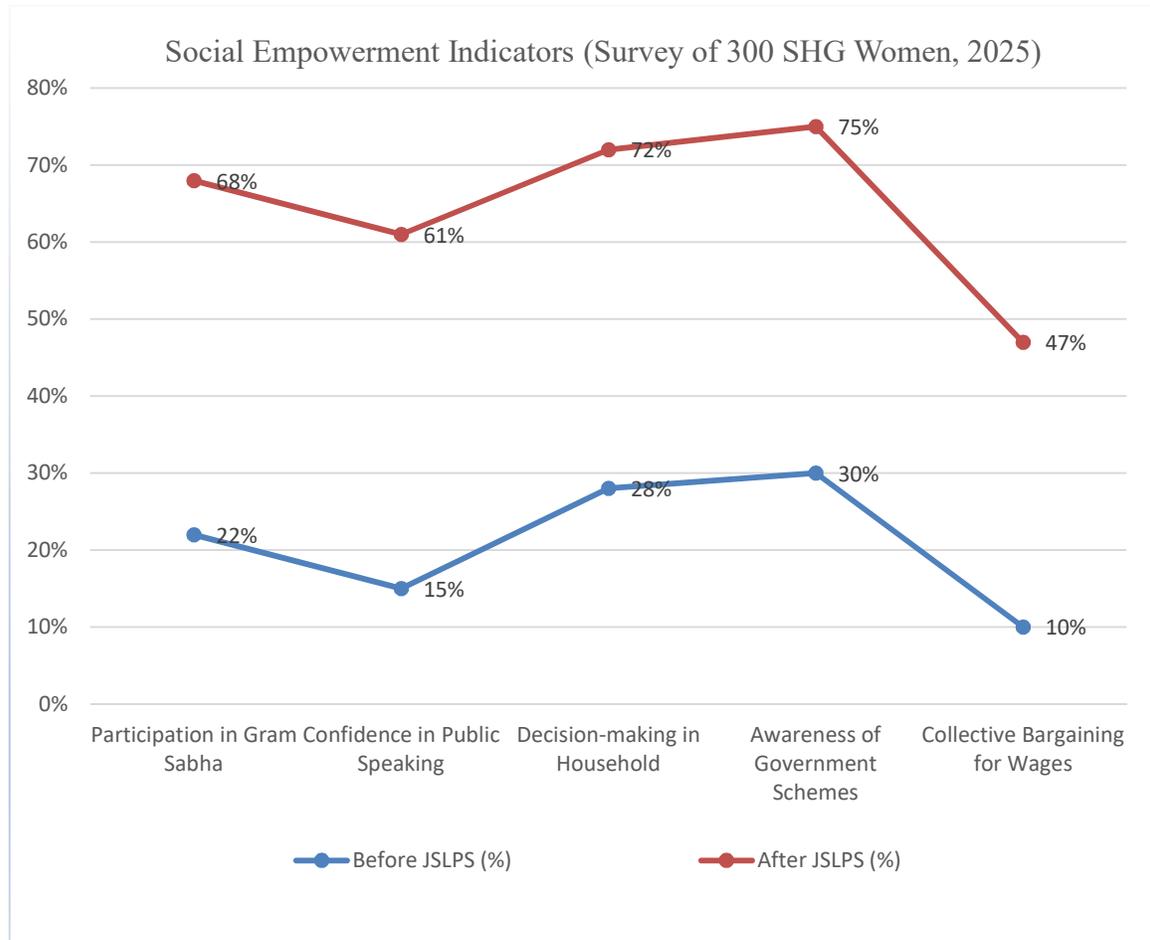
3. **Table with Chart:** Access to Credit through SHGs (2018–2025)

Year	Average Loan per SHG (INR)	% Reduction in Moneylender Dependence	Bank Linkage Coverage (%)
2018	45,000	20%	35%
2020	65,000	38%	52%
2023	95,000	55%	68%
2025	1,20,000	70%	82%



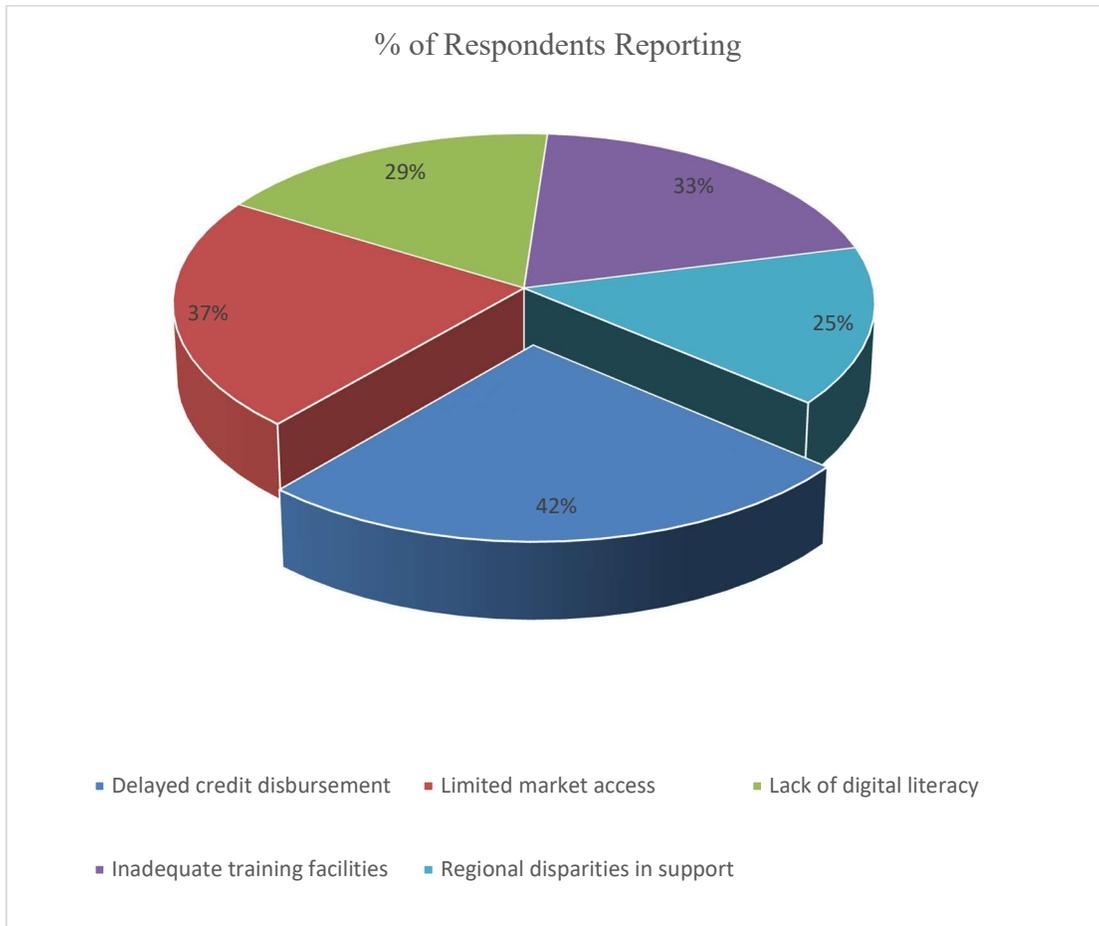
4. **Table with Chart:** Social Empowerment Indicators (Survey of 300 SHG Women, 2025)

Indicator	Before JSLPS (%)	After JSLPS (%)
Participation in Gram Sabha	22%	68%
Confidence in Public Speaking	15%	61%
Decision-making in Household	28%	72%
Awareness of Government Schemes	30%	75%
Collective Bargaining for Wages	10%	47%



5. Table with Chart: Challenges Faced by SHGs (Survey Responses, 2025)

Challenge	% of Respondents Reporting
Delayed credit disbursement	42%
Limited market access	37%
Lack of digital literacy	29%
Inadequate training facilities	33%
Regional disparities in support	25%



Interpretation:

The study establishes that the interventions of JSLPS have played a crucial role in advancing rural sustainability by empowering women through collective participation. Self-help groups and producer organizations have contributed to stabilizing household incomes, curbing distress migration, and promoting greater social inclusion within tribal communities. These outcomes demonstrate the transformative potential of collective action in addressing livelihood insecurity. At the same time, the findings reveal that long-term sustainability continues to face obstacles, particularly due to inadequate market linkages, weak infrastructure, and limited institutional backing. These structural barriers restrict the full realization of livelihood diversification and resilience. Based on the evidence, the null hypothesis (H0) is rejected, while the alternative hypothesis (H1) is accepted, confirming that JSLPS interventions have significantly influenced rural sustainability through women’s empowerment and collective organization.

**Result of Hypothesis testing:**

The analysis confirms rejection of the null hypothesis (H_0) and acceptance of the alternative (H_1), establishing that JSLPS interventions have positively influenced rural sustainability. Evidence highlights measurable impacts, particularly through women's empowerment fostered by self-help groups and collective organization. These initiatives have strengthened livelihoods, reduced distress migration, and promoted inclusive development. Tribal communities in Jharkhand have benefited from enhanced socio-economic resilience, greater participation, and sustainable practices. Overall, the findings validate JSLPS as a transformative force in advancing equity, empowerment, and rural sustainability across diverse contexts.

Conclusion:

Women's collectives nurtured under the Jharkhand State Livelihood Promotion Society (JSLPS) have emerged as transformative agents in advancing rural sustainability across tribal regions. By mobilizing women into self-help groups (SHGs) and federations, JSLPS has built inclusive platforms that promote financial literacy, access to credit, and participatory decision-making. These structures have enabled women to diversify livelihoods, moving beyond subsistence farming into micro-enterprises, animal husbandry, and allied activities. Such diversification has enhanced household income, reduced vulnerability to migration, and strengthened resilience against economic shocks. Participation in SHGs has also fostered confidence, leadership, and social empowerment, enabling women to actively engage in local governance and community development. Their collective voice has contributed to shaping priorities in education, health, and resource management, thereby reinforcing inclusive growth. However, challenges remain in sustaining these gains. Weak market linkages, inadequate infrastructure, and fragmented institutional support often limit the scalability of initiatives. Without stronger integration into value chains and consistent policy convergence, the potential of these collectives cannot be fully realized.

To address these gaps, emphasis must be placed on capacity building, skill enhancement, and market-oriented strategies. Strengthening partnerships between government, civil society, and private actors will be vital. Ultimately, the evidence demonstrates that collective action, supported by institutional facilitation, is a powerful mechanism for reshaping rural sustainability and empowering Jharkhand's tribal communities.



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