



BRIDGING POVERTY AND GENDER DIVIDES: TRANSFORMATIVE CHANGES THROUGH HAND IN HAND INDIA SHGS IN BIHAR AND JHARKHAND, INDIA.

Dr. Madhu Sharan

President, Hand in Hand, India, New Delhi, India

ARTICLE INFO	ABSTRACT
<p>Article History:</p> <p>Received 15.08.2024 Accepted 15.10.2024 Published 15.12.2024</p> <p>Keywords:</p> <p>Poverty, Gender inequality, SHGs, transformative changes</p>	<p><i>Economic growth accompanied by poverty reduction and gender equality are critical development goals for all rising economies. However, despite significant improvements in economic growth metrics, India still lags behind in several social and development indices. In this context, the self-help group (SHG) movement of ‘women collectives’ has played a critical role in addressing development challenges related to poverty, gender inequality, and socio-economic development by promoting social capital, skills, livelihoods, financial services, and social and economic empowerment of women. Through field studies and impact evaluation findings, this paper expounds the efforts of Hand in Hand India, a leading NGO in India, in bridging gender and poverty divides by forming women into collectives and addressing issues of education, health and livelihoods in over 80 villages in two of the most backward districts of India, Bihar and Jharkhand. The project areas in both states suffer from high incidences of poverty, illiteracy, malnutrition, lack of skills, limited employment opportunities, and deep-seated gender inequalities, leading to excessive occurrences of child labor, poor health, and gender-based disparities in communities.</i></p> <p><i>In one of HiH India’s flagship projects, we are working with over 2,000 families of ‘out-of-school children,’ supporting them with school enrolment, better health, and nutrition. Additionally, we are working with the mothers of these children by forming them into ‘mothers’ collectives,’ training them in the importance of education, health, skills development, livelihoods promotion, finance, and accounting. This enables them to start income-generating activities to support themselves and their families and ensure continued education and improved health standards for their children. This strategy has been successful, as the mothers’ collectives have gained knowledge, skills, social solidarity, self-esteem, and economic self-reliance, leading to their social and economic empowerment. Through community engagement, networking, and advocacy, have become formidable agents of socio-economic change in their villages, successfully addressing issues related to school education, clean drinking water, toilet construction, sanitation, child and maternal health, family planning, immunization, livelihoods development and market linkages, delivering positive results. Going forward, our endeavour will be to capitalize on their collective strengths to drive deeper transformative changes, gender equality, and inclusive growth in society.</i></p>

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1. Introduction:

Gender and Poverty: Poverty is a significant threat to gender equality. More women and gender-diverse people live in poverty than men, and their experiences of poverty can be harsher, deeper, and more prolonged. Gendered Poverty is reconfirmed by the fact that the global gender gap score in 2024 for all 146 countries stands at 68.5%.¹ The Global Gender Gap Report, 2024, further highlights that “the lack of meaningful, widespread change, since the last edition effectively slows down the rate of progress to attain parity. Based on the current data, it will take 134 years to reach full parity- roughly five generations beyond 2030 SDG target.”

In India, gender and poverty issues remain significant. India ranked 129 out of 146 countries, two ranks lower than the previous year. With a population of over 1.4 billion, India closed 64.1% of its gender gap in 2024. The female labor force participation rate in India is 37.1%, which, although it has shown a significant rise in the last five years, remains one of the lowest in South Asia. Women face a disproportionate burden of unpaid care work, limiting their economic opportunities. Addressing these disparities is crucial for attaining sustainable development. One important way to achieve this is by promoting the economic empowerment of women through women collectives, such as Self-Help Groups (SHGs). This is what Hand in Hand India, a leading NGO, has been dedicatedly fostering since its inception in 2003.

Self-help groups are informal, homogenous groups of about 10-20 rural poor women formed to pool in and rotate their savings among each other and provide social, financial help to each other on an informal basis. The SHGs are usually formed, supported and mentored by an NGO or a Government agency and are committed to jointly improving their lives and pursuing a common goal that mostly involves empowering women, promoting financial inclusion and addressing gender and poverty-related issues. With over **12 million** SHGs (of which 88 per cent are all-women-member ones), covering **142 million** families with saving deposits of Rs. 472.40 million, the SHG movement in India is the world’s largest microfinance project and has been extremely successful in addressing poverty, supporting financial inclusion, livelihoods diversification, skill development and women empowerment.²

Apart from promoting economic empowerment of women, SHGs are effective forums to enhance social capital among women by providing an environment where women feel free to share their experiences, discuss social issues, and collectively address challenges related to gender inequality and discrimination. The forums help promote women's leadership and decision-making roles within the groups, which enhances their confidence, self-esteem, and agency in both personal and community matters. It needs to be mentioned that the Indian government has implemented various programs that support and collaborate with SHGs,

¹ Global Gender Gap Report 2024 released by World Economic Forum.

² Economic Survey 2022-'23. Also see Sharan, Madhu (2023) 'Role of SHG Federations in Promoting Women's Economic and Social Empowerment: Evidences from a Project in Madhya Pradesh, India,' in International Multidisciplinary Research Journal. <https://imrjournal.info/2024/imrj.2001.24.pdf>

providing financial assistance, training, and institutional linkages.³ These government initiatives enhance the effectiveness and impact of SHGs in addressing gender and poverty-related issues.⁴

Recognizing the critical role played by SHGs in addressing issues of gender, poverty and sustainable development, Hand in Hand India, a leading NGO has been working dedicatedly to promote job creation, financial inclusion, women empowerment and integrated community development at the grassroots across 18 States of India with its model of job creation having been replicated across 10 countries around the globe. In its journey spanning two decades and till July 31, 2024, HiH India has mobilized over **4.8 million** women in 525,134 SHGs, created **9.7 million jobs** for people living at the bottom of the pyramid. Additionally, it has provided financial inclusion services to **5 million** households for their inclusion and participation in the economy.

THE PROJECT: Promoting Child Friendly and Sustainable Communities in Bihar and Jharkhand in India

To address the interlinked issues of poverty, illiteracy, poor health, and women's backwardness in rural areas, Hand in Hand (HiH) India has been working extensively at the grassroots level on several projects related to health, education, women's empowerment, and community development. In one of its flagship projects, HiH India is working with over 2,000 families of 'out-of-school children,' supporting them with school enrollment, better health, and nutrition. The project, titled "Promoting Child-Friendly and Sustainable Communities in Bihar and Jharkhand in India," aims to address three critical issues: child labor, poor health, and the lack of livelihood opportunities among mothers of 'out-of-school' children to ensure continued health and education for children. This initiative started in July 2019 and will continue until 2025.

The project areas in both states suffer from high incidences of poverty, illiteracy, malnutrition, health deficits, lack of infrastructure development, low industrialization, lack of skills and employment opportunities, and deep-seated gender inequalities, leading to excessive occurrences of child labor, poor health, and gender-based disparities in communities. With a population of 124 million, poverty rate in Bihar is 33.7% and women's literacy rate is 60.5%. Jharkhand, on the other hand, suffers from a poverty rate of 29.2%, in a population comprising 38 million and literacy rate of women in the State is 56.2%. Maternal mortality rates in both the States is 165 per 100,000 live births and prevalence of child labour among children aged 5-14 is approximately 9% in the States.

The districts of Nawada and Koderma (in Bihar and Jharkhand respectively), where HiH India is working since 2019, is ridden with deep seated issues of poverty, social and economic backwardness, while also providing opportunities of addressing the challenges and improving

³ Programs such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), which has seen 55.6% of account holders being women, and the Deendayal Antyodaya Yojana-NRLM, covering over 89 million women through Self-Help Groups, have significantly contributed to these improvements.

⁴ Sharan, Madhu (2023) Role of SHG Federations in Promoting Women's Economic and Social Empowerment: Evidences from a Project in Madhya Pradesh, India,' in International Multidisciplinary Research Journal. <https://imrjournal.info/2024/imrj.2001.24.pdf>

the lives of women, children and communities. Additionally, both these districts are historically known for their rich deposits of mica, which is a mineral widely used in various industries, including cosmetics, electronics, and construction. Unfortunately, a lot of children in both these districts are involved in 'illegal mica-mining,' leading to detrimental effects on their health, education and mental wellbeing. Many children are forced to work in hazardous conditions, often in dangerous, unregulated mines, where they face serious health risks, including respiratory issues from inhaling mica dust and physical injuries from mine collapses. The grueling labor and lack of protective measures expose them to long-term physical and psychological harm.

Furthermore, these children are deprived of education, perpetuating the cycle of poverty and exploitation. The lack of schooling opportunities hinder their future prospects and keeps the communities trapped in a cycle of exploitation and destitution. This form of child labor violates their basic human rights and undermines efforts to eradicate child labor and improve educational and health outcomes in these regions. Against these circumstances HiH India has been working to address critical issues of child labor and poor health among children and also to create livelihoods opportunities among mothers of 'out of school' children so that children can continue to pursue their education and health needs.

Project Goals:

- i) **Reduction of child labour in 80 villages:** to ensure that all children in those villages attend school regularly and communities are capacitated to continue that sustainably.
- ii) **Improvement in healthcare facilities** specifically focusing on women and children affected by mining activities, ensuring increased attendance and performance in schools for children and productivity in the workplace for women.
- iii) **Livelihoods promotion of mothers of 'out of school children'** formed into Mothers' Collectives (MCs) for sustained access to education and health among the enrolled children.

Project Areas and Duration: 80 villages in 4 blocks covering 2 districts i.e Nawada and Koderma of Bihar and Jharkhand respectively in India.

Project Strategies: in order to achieve the project goals and outcomes, the following activities were planned and implemented:

- Organize meetings and events to sensitize families on the importance of health, education, and livelihood opportunities.
- Enrol '*out-of-school children*' in government schools and support them to complete school education.
- Support school teachers and strengthen School Management Committees (SMCs).
- Ensure schools have adequate water and sanitation facilities to prevent absenteeism among adolescent girls.
- Establish *strong* Community Rights Protection Committees (CRPCs) for education and health advocacy.
- Promote Child Friendly Panchayats (villages) with *100% school enrolment* of children.
- Promote awareness generation in villages esp. women /girls on topics related to personal hygiene, anemia, nutrition, maternal and child health, family planning etc.

- Organize *medical camps* (general and paediatric) to provide general health check-up and follow up with referrals
- Help *malnourished* children come out of malnutrition
- Form ‘mothers’ collectives’ of ‘out of school children’ and train them in integrated aspects of group management, financial and digital literacy and skill development
- Train members of mothers’ collectives them in ‘adult literacy’ and basic numeracy skills
- Promote ‘*Digital Sakhis*’ who would enable members of mothers’ collectives access Government schemes of education, health and livelihoods.
- Train and sensitize male members and key family members on project goals to support continued education, health and livelihoods of their family members.

PROJECT Results (July 2019–June 2023): The above activities were strategically planned, meticulously implemented and regularly monitored which resulted in successful attainment of key project goals listed below.

S.N.	Particulars	Target	Results
EDUCATION			
1.	Enrolment of ‘out of school’ children	2,000	1982
2.	Scholarships provided to children	800	884
3	Creation of ‘child friendly’ villages (where all children are going to schools)	50	59
4	Providing support to schools by strengthening School management Committees	60	58
5	Strengthening CRPCs	25	23
HEALTH			
1	Generation awareness in villages on importance of health and nutrition among women and children	2100	2245
2	Medical Camps organised and patients treated /referred	130/7,800	128/7720
3	Children brought ‘out of malnutrition’	375	367
LIVELIHOODS PROMOTION (among mothers)			
1	Number of Mothers Collectives and members enrolled	200/2,000	203/2030
2	Training in Finance management	1750	1790
3	Facilitating Access to Govt Schemes	750	755
4	Support in Livelihoods Promotion	1250	1235
5	Sensitization of men/family members	750	758

2. Methodology of Study:

This paper presents results and impact of the project of four years i.e. from July 2019- June 2023. The results have been corroborated from an impact evaluation finding of 3 years of project implementation substantiated with fields visit reports and tracking of project progress (along pre-defined indicators) on MIS of last 4 years.

- Impact Evaluation:** This was conducted at the end of completion of 3 years of project implementation i.e. July 2019 to June 2022. A comparative assessment of baseline vis-a vis (conducted at the beginning of the project i.e. in August 2019) with end line findings have been tabulated and analysed to gauge the impact of the project. The end line evaluation was conducted through primary and secondary research. A fair representative sampling of

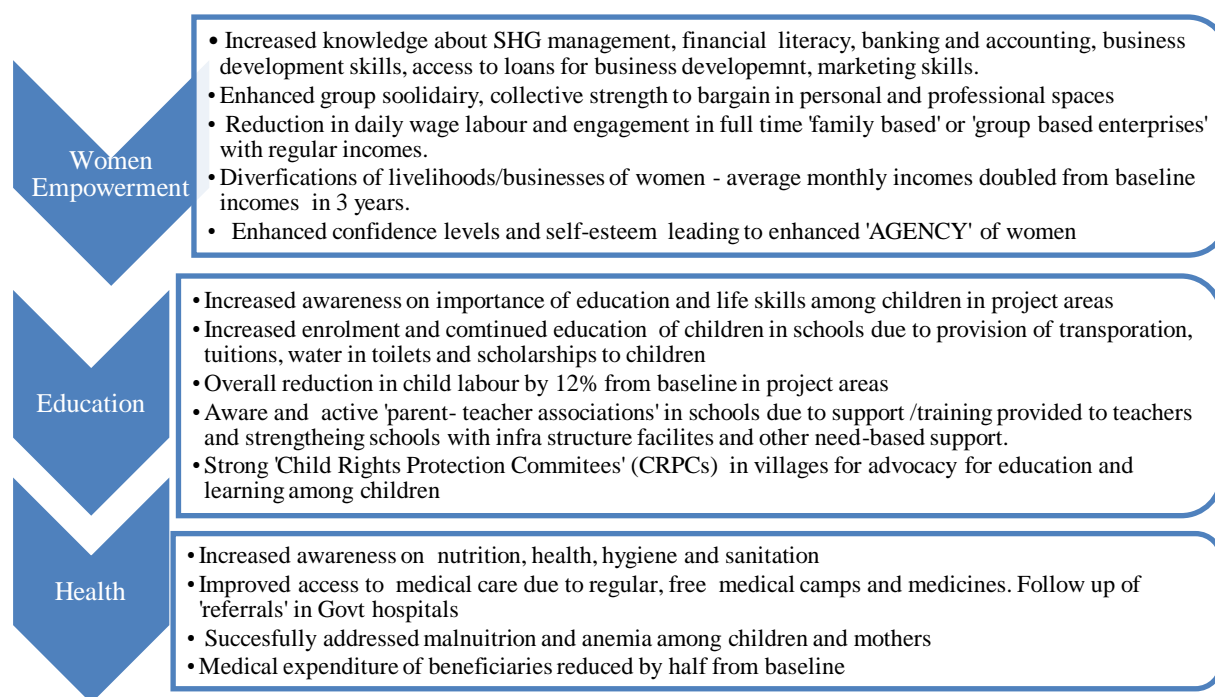
villages & beneficiaries was done through data collection across 39 (out of 50) project villages.

- ii) **Primary information** of a representative sample of a total of **807** individuals comprising beneficiaries and stakeholders were conducted through:
 - personal interviews with 332 members of Mothers' Collectives
 - 8 Focused group discussions (FDGs) with 252 members of mothers' Collectives & children
 - 15 Key informant interviews (KIIs) with important stakeholders.
- iii) **OECD-DAC Criteria:** Questions in tools were aligned to obtain responses on the 6 internationally accepted **criteria** of relevance, effectiveness, efficiency, impact, equity and sustainability.⁵
- iv) **Children's Learning Assessment (CLA)** tools were used to assess the reading, writing and math abilities of children.
- v) **Case Studies:** 8 stories of girls/women who fought against adversities to come up successful have been documented.
- vi) **Triangulation and data validation:** The information from different sources viz interviews, FGDS cross-checked with secondary data for validation.

Project Impact: Upon examination of project impact on the lives of women, children and communities using the OECD-DAC criteria, it is clear that the project has been successful in terms of its relevance, effectiveness, efficiency and impact.

1. **Relevance:** The project has **relevance** as it has successfully identified and mobilized out-of-school children and their mothers as project beneficiaries. *The project proves that empowering mothers with knowledge and economic alternatives will result in children's education and their improved health status.*
2. **Effectiveness:** The project is **effective** as it has successfully enrolled children into school, largely addressed their malnutrition (thereby addressing absenteeism), made the women economically and socially empowered, and improved the health status of the communities. The objectives, outcomes and outputs were largely achieved with scope for improvement in children's learning abilities, immunization and mal-nutrition levels.
3. **Efficiency:** The project is **efficient** as it has been implemented in a timely and cost-effective manner with the resources managed appropriately, with sufficient materials and efficient trainers, and adequate stakeholder engagement.
4. **Impact:** The project has left its **impact** on the targeted beneficiaries. The women are an empowered lot being socially active, economically contributing to the household, and armed with their increased knowledge and awareness and have been successful in sending their and other out-of-school children to schools and improving the health status of the household, especially children. The children are beneficiaries of a vibrant school life and healthier existence.

⁵ The Organisation for Economic Co-operation and Development (OECD) has established common definitions for six evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability to support consistent, high-quality evaluation.



Positive Spread Effects of Transformative Changes due to Enhanced Agency and Collectivization of Women:

Findings from the evaluation study reveal that the project has not only achieved its goals but also substantially impacted the lives of women and children, particularly girls, through 'women-led' collectives that have become a formidable force for fostering social and economic change in the communities. During the project period, over 300 members of mothers' collectives, along with 200 additional volunteers, started taking an active interest in women empowerment issues and community development. These individuals have become 'CHANGE AGENTS' in their respective villages, advocating for the rights and entitlements of children and families to improve living standards in health, education, sanitation, and livelihood opportunities.

Empowering Dreams and Transforming Lives through Education

In the heart of Bihar, several villages were once defined by the practice of child marriage, where young girls were often married off by the age of 14. With the senior school located far from these villages, parents typically arranged marriages for their daughters after they completed class 8th (middle school), while their sons continued to pursue higher education in a nearby village school. However, a transformative change was initiated by members of the mothers' collectives and a few staff from HiH India. They began by mapping 'out-of-school' children in the villages and then motivating parents to send their daughters back to school. To support this initiative, HiH India established 'tuition centres' to coach girls who had discontinued their education. They also facilitated the admission process in the senior school and arranged a van service to transport the girls to and from school.

These efforts yielded remarkable results. All 18 girls who had previously dropped out of school re-enrolled in senior school with renewed enthusiasm and dedication. Not only did these 18 girls return to school, but they also successfully cleared their 10th Board exams—a milestone never before achieved in these villages. Six girls achieved 1st Division, ten secured 2nd Division, and two passed with 3rd Division. This accomplishment is beginning to shift mind-sets, inspiring communities to send their daughters for higher education instead of marrying them off early. With scholarships, smart classes,

and outreach programs, we continue to support the dreams of girls who aspire to pursue education for a better life!

As catalysts of transformative changes of gender equality and village development, some of the other initiatives undertaken by women collectives are as follows:

- Awareness generation in their villages on the harmful effects of illegal ‘MICA mining’ prevalent in project areas and a prime reason for persistence of child labour and severe exploitation.⁶
- spread awareness on the importance of ‘school education’ for better employability skills- special focus on education of girls.
- ensured that enrolled children get access to Government schemes of health and education in terms of -- free uniforms, stationary, tuition waivers and scholarships.
- lobbied with school management committees (SMCs) for providing better facilities especially relating to water supply in toilets to prevent absenteeism among girls; and ensure quality mid-day meals in schools.
- advocated with Hand in Hand India to provide transportation to girls commuting from far off areas for better school attendance – as a result HiH India provided cycles to 200 girls and also a ‘van’ for students commuting from very remote areas
- for improved health, they ensured children in communities get timely vaccinations, immunization and free treatment (that they are entitled to) in Government hospitals.
- undertook large scale ‘vaccination drives’ during covid to help families tackle difficult times.
- refereed children suffering from ‘anaemia and malnutrition’ to hospitals and NRC (Nutritional rehabilitation centre) for better treatment and recovery.
- Lobbied with Government to provide land and ‘water source’ for installation of ‘terafill water purifier units’ for providing clean, drinking water in 40 villages.
- lobbied for ‘toilet construction loans’ to be provided to women for safety and sanitation.
- encouraged members to take loans from banks for income generating activities and also practice ‘digital payments.’
- provided social, psychological and emotional support to peer members and other women of the communities to address and curb social issues of domestic violence, alcoholism, female subjugation and other gender-based disparities.

End of Poverty: Building Brighter Lives through Sustainable Enterprises

In the village of Inderwa, Koderma, Jharkhand, women faced severe poverty, working as daily wage labourers whenever seasonal employment was available, struggling to make ends meet. HiH India transformed their circumstances by forming 22 women into two collectives and providing them with training in basic group management, financial management, business motivation, and banking and accounting skills. To help these women escape poverty and secure regular incomes, HiH India offered comprehensive training on assembling light-emitting diode (LED) bulbs. They also facilitated credit support and on-going mentorship, enabling the women to launch a joint LED bulb assembly business. As a result, their household incomes increased from INR 5,000 to INR 8,000 per month.

Through local market sales and media promotion, the women have established a sustainable enterprise, fostering not only economic empowerment but also social recognition and self-confidence among the

⁶ Mica mining leads to respiratory illnesses (silicosis and asthma); chronic illness (impaired lung function); exploitation, bonded labour; water contamination, psychological trauma etc.

members. This initiative highlights HiH India's dedication to uplifting rural communities through skill development and entrepreneurial opportunities.

3. Conclusion:

Sandra Day O'Connor, the celebrated American attorney and jurist on the U.S. Supreme Court, once remarked, "as women achieve power, the barriers will fall. As society sees what women can do, as women see what women can do, there will be more women out there doing things, and we'll all be better off for it." This project stands as a powerful testament to that vision. Despite numerous challenges, including poverty, backwardness, and gender-based inequalities, women collectives, with the unwavering support of Hand in Hand India, have come together to combat these discriminations and promote economic growth, gender equality, and social change in their communities. Through community engagement, networking, and advocacy efforts, they have become formidable forces of socio-economic change in their villages, successfully addressing issues related to health, education, sanitation, and livelihood development. Moving forward, our aim will be to capitalize on their collective strengths to drive deeper transformative changes and achieve gender equality for inclusive growth in societies.

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