



A Case Study of Socio-Economic Transformation and Women's Empowerment: Special Reference to Jharkhand

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Abstract: *In rural areas of Jharkhand marginalized communities of women groups are in struggling phase because of limited reach of government schemes and education. Present study is based on descriptive and analytical methodology and Jharkhand state has been selected as a sample of secondary data. The shift between the National Family Health Survey-4 (2015–16) and NFHS-5 (2019–21) was the particular focus of this study, along with the impact of Government welfare schemes. In the investigation it has been shown that in NFHS- 5 the literacy rate rose from 59.1% to 61.7%. Furthermore, girls' percentage aged between 6 to 17 years attaining school reached 82.9%. The percentage of women (aged 20–24) married before the legal age of 18 dropped from 38% (NFHS-4) to 32.2% (NFHS-5). Decision making power regarding their own earnings is still lacking by 49% according to NFHS- 5 data. After analysis of data, it has been found that literacy rate, attaining schooling, has risen with time. Early marriage decreased because of education. The data showed that decision-making barriers still exist at home. We need men and community leaders to change their mindset regarding women's roles in financial and family decisions. Women centric Government schemes like Mukhyamantri Maiyan Samman Yojna (for enhancement of financial independence) and Savitri Bai Phule Kishori Samridhi Yojna (stop child marriage and promoting education) have played a pivotal role in driving women's empowerment. As per economic survey 2025-26, ₹13,363 crore has been shifted towards women-centric schemes, representing roughly 11% of the state's budgeted revenue receipts. However, women are not fully able to access these schemes. Sometimes, they receive the funds delayed. Timely payments should be ensured so that they can use this support to start small businesses.*

Keywords: *Social transformation, Economic transformation, Women empowerment*

Introduction

The method by which women obtain increased access to resources, education, employment, mobility, agency, legal protection and involvement in domestic and public decision-making is

known as women's empowerment. Since women are essential to agricultural, forest-based livelihoods, household survival, informal labour, care work and community institutions, women's empowerment is closely associated with socioeconomic transformation in developing states like Jharkhand. The state has historically seen unequal growth, rural impoverishment, low human development and gendered social marginalization while having a significant tribal population and a plenty of natural resources. Limited literacy, child marriage, limited asset ownership, informal work, wage vulnerability, gender-based violence and insufficient institutional representation are just a few of the disadvantages that women particularly tribal women, rural women, widows, teenage girls and women from low-income household's face. Through the Maiyan Samman Yojana, Beti Bachao Beti Padhao, Sakhi Mandal (SHGs), MGNREGA, and specific welfare programs, Jharkhand has simultaneously emerged as one of the key testing grounds for women-led collective development. According to recent state data, spending for women's and children's development has increased from ₹3,456 crore in FY 2021–2022 to ₹8,456 crore (BE) in FY 2025–2026, or 3.8% to 6.7% of the state budget. This underscores the increasing acknowledgment in policy that women's empowerment and welfare are essential components of development strategy.

As a result, the researcher chose this topic because it provides a compelling case study to comprehend how women are constrained by socioeconomic disparities, how state actions are improving women's lives, and what has to be done.

Statement of the Problem

Women in Jharkhand still confront significant obstacles to empowerment despite increased budgetary attention and policy expansion. Structural empowerment does not often follow from formal inclusion in programs. Many women continue to be excluded from safe mobility, digital systems, higher-value jobs and land ownership. The incidence of child marriage and low literacy rates continue to worsen the intergenerational deprivation in a number of districts. Therefore, to determine if Jharkhand's socioeconomic transition is genuinely empowering women or just increasing assistance coverage, a rigorous evaluation is required.

Research Questions

1. How do socio-economic inequalities affect the women's empowerment in Jharkhand?
2. How do government schemes impact on women's empowerment in Jharkhand?
3. What are the key challenges of women's empowerment in the context of prevailing socio-economic inequalities in Jharkhand.

Objectives of the Study

1. To examine the impact of socio-economic inequalities on women's empowerment in Jharkhand.
2. To analyze the impact of government schemes on women's empowerment in Jharkhand.
3. To identify key challenges of women's empowerment in the context of prevailing socio-economic inequalities in Jharkhand.

Significance Of the Study

The aim of the study was to comprehend the true state of women's empowerment in Jharkhand where socioeconomic disparities are still pervasive, especially among rural and tribal populations. Data from sources like NFHS and Economic Surveys have shown that problems like poverty, low literacy, migration and child marriage still have an impact on women's life despite the adoption of several government programs and development initiatives. This led to the topic's selection since it's critical to assess whether socioeconomic change is actually improving women's status. Because Jharkhand has distinct social, cultural, and economic circumstances that call for careful examination, the study is important. It aids in comprehending the true effects of development initiatives on women and gives policymakers helpful information to create more inclusive and successful plans for women's empowerment in the state.

Literature Review

The research on women's empowerment in Jharkhand illustrates the complex relationship between structural obstacles, policy measures, and socioeconomic disparities.

Impact of Socio-Economic Inequalities on Women's Empowerment

Studies already conducted regularly show that socioeconomic injustices such poverty, caste hierarchy, tribal marginalization, and differences between rural and urban areas severely limit women's empowerment.

Bapan Biswas and Nasrin Banu (2023) show that rural women experience lower access to education, employment, and financial resources compared to their urban counterparts, resulting in uneven empowerment outcomes. Their work underscores the spatial dimension of inequality.

Ajit Murmu argues that development processes in Jharkhand often exclude tribal and marginalized populations, thereby reinforcing structural inequalities. This has direct implications for women, who experience layered disadvantages due to both gender and social identity.

Gaurav Kumar (2022) highlights how dependence on forest-based livelihoods among tribal women both enables income generation and simultaneously reflects economic vulnerability and lack of diversified opportunities.

Critical Analysis:

These studies show a high correlation between empowerment and inequality, but they mostly stay macro-oriented and descriptive, with little attention paid to intersectionality (e.g., gender mixed with caste and tribe). Furthermore, the ways in which disparities in agency and decision-making power at the household level result from inequality are not sufficiently explored.

Impact of Government Schemes on Women's Empowerment

A substantial amount of the literature assesses how government interventions specifically, SHGs, livelihood programs, and cooperative initiatives improve women's empowerment.

Jay Prakash Verma, Ritu Sinha, and Roshan Kumar (2020) provide empirical evidence that SHGs improve women's income, savings behaviour, and participation in household decision-making.

Similarly, Manisha Kumari, Shashi Shekhar Murmu, and Rinki Kumari (2024) demonstrate that SHGs significantly contribute to the economic empowerment of Scheduled Caste women by enhancing income opportunities and social status.

Habibul Rahman Ansari and Nida Fatima (2025) extend this analysis by showing that SHGs also foster psychological empowerment and social awareness.

In the context of cooperatives and livelihood programmes, Bhaskar Kumar Kakati and Sanjeeb Kakoty (2022) find that women's cooperatives enhance collective strength and leadership. Likewise, Bipin Bihari and Anusha Priya show that government livelihood programmes support women's entrepreneurship and income generation.

Preety Rani and Ranjan Kumar (2024) emphasize that financial inclusion initiatives significantly improve women's entrepreneurial participation.

Critical Analysis:

Despite the fact that the literature typically highlights the benefits of government initiatives, it is frequently program-centric and outcome-focused, ignoring:

- Disparities in implementation by region
- Dependency and sustainability concerns (particularly in SHGs)
- Problems with market connection and limited scalability
- Disparities between the creation of policies and their actual implementation

As a result, the efficiency of schemes varies depending on the environment.

Key Challenges to Women's Empowerment in the Context of Socio-Economic Inequalities

Numerous institutional and sociocultural obstacles continue to impede women's empowerment in Jharkhand, according to the literature.

Prem Bhaskar and Madhulika Kaushik (2022) observe that despite participation in enterprises, women's leadership remains constrained by patriarchal norms and limited decision-making authority.

Ajit Murmu further highlights that marginalization, lack of infrastructure, and exclusionary development practices continue to impede inclusive growth.

Studies on SHGs and financial inclusion also indirectly point to persistent challenges such as:

- Low levels of education and skill development
- Restricted mobility and social norms

- Dependence on informal and low-paying work
- Limited access to markets and institutional credit
- Inadequate awareness of schemes

Critical Analysis:

Despite the fact that these difficulties are well recognized, the majority of research treats them as separate problems rather than looking at how they are related. Comprehensive frameworks that connect institutional obstacles, cultural limitations, and socioeconomic disparities are lacking.

Research Gap

The following gaps are found based on the aforementioned objectives:

- Inadequate analysis linking policy actions, empowering outcomes, and socioeconomic disparities
- The intersectional elements of gender, caste, tribe, and class are not given enough attention.
- An excessive focus on schemes' success stories with little critical analysis
- Insufficient investigation of the connection between real agency and economic empowerment
- The lack of comprehensive frameworks that address institutional, structural, and cultural constraints collectively

Research Methodology

This study focuses on women's empowerment and socioeconomic change in Jharkhand using a descriptive and analytical research design, all based on secondary data.

Data Sources and Coverage

The Census of India 2011, the National Family Health Survey (NFHS-4, 2015–16 and NFHS-5, 2019–21), the Periodic Labour Force Survey (PLFS), publications from the Ministry of Women and Child Development, and reports from the Government of Jharkhand's Rural Development Department are just a few of the trustworthy and nationally recognized sources from which data was gathered. Additionally, conceptual and contextual understanding has been provided through scholarly books, journal articles, and policy documents.

Variables and Indicators

The study uses several significant socioeconomic variables to assess women's empowerment, including: Education indicators: literacy rate, Access to livelihood, workforce involvement, and financial inclusion are examples of economic indicators. Age at marriage, independence in making decisions, and access to healthcare are examples of social indicators. Participation in government initiatives, SHGs, and welfare programs are examples of institutional markers. These elements help to capture the complex concept of empowerment.

Tools and Techniques of Analysis

The research utilizes both quantitative and qualitative analytical methods, such as: Descriptive statistics, such as trends, ratios, and percentages. Comparative analysis, particularly between NFHS-4 and NFHS-5, to assess changes over time Trend analysis of important socioeconomic metrics Policy analysis with an emphasis on the planning, execution, and results of government programs. Gendered interpretation, to investigate how women are affected differently by socioeconomic changes. Both pattern recognition and contextual interpretation are made possible by this hybrid technique.

Analytical Framework

The study adopts a multidimensional approach to empowerment, linking: socio-economic inequalities, government interventions and empowerment outcomes.

Limitations of the Study

Despite careful analysis, the study has certain limitations:

The study relies entirely on secondary sources, which limits the ability to capture ground-level realities, perceptions, and lived experiences of women.

Detailed data across gender, caste, income groups, and district levels is not always consistently available, restricting in-depth intersectional analysis.

Differences in definitions, methodologies, and time periods across datasets (NFHS, PLFS, NSS, Census) may affect comparability.

Some datasets (e.g., Census 2011) may not fully reflect current socio-economic conditions.

The study is focused on Jharkhand; therefore, findings may not be fully generalizable to other regions.

Findings And Analysis

Objective 1: Socio-Economic Inequalities and its Impact on Women Empowerment in Jharkhand

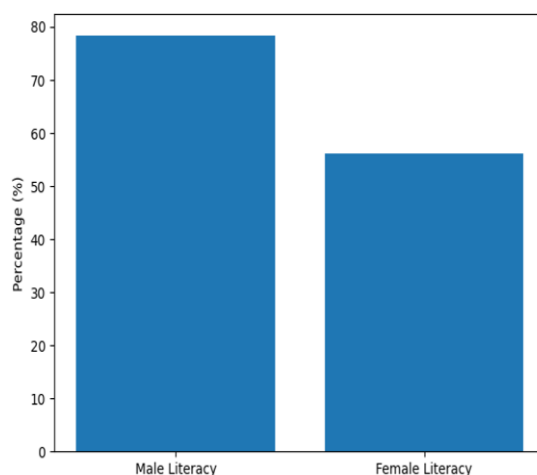


Fig. 1: Literacy Rate in Jharkhand

Source: Researcher-made bar graph based on Census of India, 2011. Primary Census Abstract, Jharkhand.

According to the graph, Jharkhand's total literacy rate is 66.41% with a male literacy rate of 76.84% and female literacy rate of 55.42% in the Census of India (2011). This has shown that there is a literacy gap between males and females of almost 21.42 percentage points.

Interpretation:

According to the data, women's educational attainment is much lower than men's even if general literacy is moderate (66.41%). Persistent socioeconomic and cultural hurdles to women's education are reflected in the lower female literacy rate (55.42%).

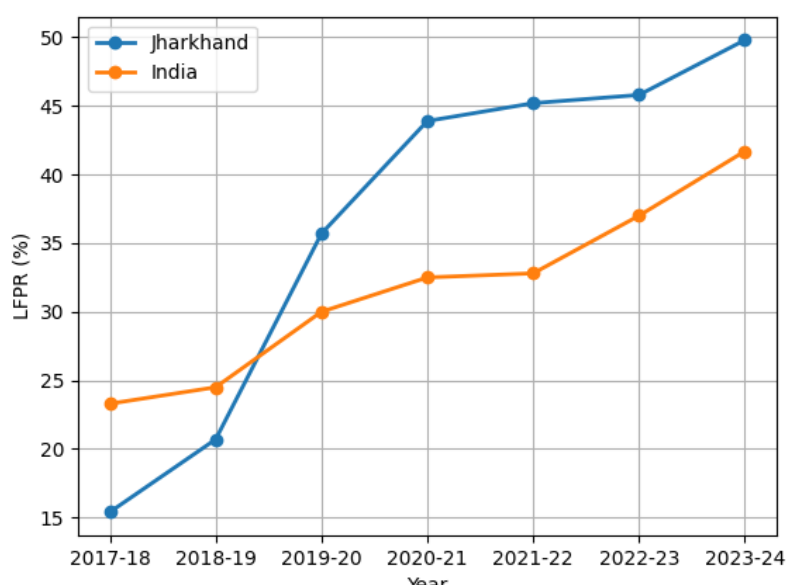


Fig. 2: Female Labour Force Participation Rate (FLFPR) – India vs Jharkhand (PLFS) for female of age 15 years and above.

Source: Researcher-made line graph based on Periodic Labour Force Survey (PLFS), 2017–18 to 2023–24, Ministry of Statistics and Programme Implementation, Government of India.

The Female Labour Force Participation Rate (FLFPR) trend for Jharkhand and India from 2017–18 to 2023–24 is depicted in the line graph. Over the course of the six years, the data demonstrate a consistent rise in female labour force participation at both the federal and state levels. FLFPR rose by around 18.4 percentage points at the national level (in India), from roughly 23.3% in 2017–18 to 41.7% in 2023–24. The FLFPR in Jharkhand rose by almost 34.4 percentage points, from approximately 15.4% in 2017–18 to 49.8% in 2023–24. One significant finding is that over the course of the whole time except 2017-18, Jharkhand's female labour force participation rate was continuously higher than the national average. In 2017–18, India had higher female labour force participation rate than Jharkhand by about 7.9 percentage points; by 2023–2024, it had progressively increased to about 8.1 percentage points. This

implies that while Jharkhand's growth rate is still higher than the national average, growth throughout all of India has been somewhat quicker recently.

Interpretation:

Due in large part to their active participation in agriculture, wage labour, forest-based activities and informal work particularly in rural and tribal areas, women in Jharkhand have continuously registered a higher labour force participation rate than the national average. This illustrates the substantial economic contribution made by women even though a large portion of their involvement is frequently motivated by financial need rather than having access to stable, official employment. A favourable trend toward women's empowerment and improved economic involvement are indicated by the consistent increase in FLFPR. However, increased participation by itself does not guarantee significant empowerment because a significant portion of women's labour is still unpaid and informal. As a result, the data emphasizes the necessity of enhancing the sustainability, security and quality of women's employment in Jharkhand.

Objective 2: The Impact of Government Schemes on Women Empowerment in Jharkhand

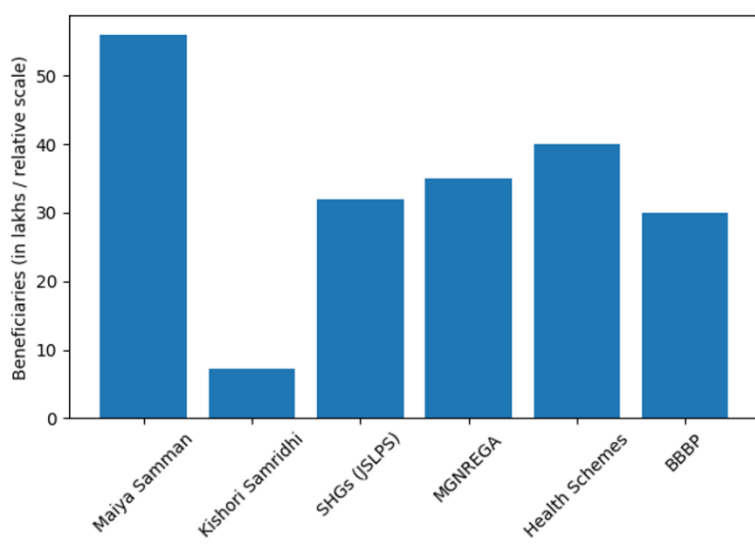


Fig. 3: Major Government Schemes and Their Contribution to Women Empowerment in Jharkhand

Source: Compiled from Government of Jharkhand (MMMSY Portal, JSLPS Reports), Ministry of Rural Development (MGNREGA), and Ministry of Women & Child Development (BBBP), 2024–2026.

According to the data, the Mukhyamantri Maiya Samman Yojana has the greatest impact of all the programs, helping around 56 lakh women. About 32 lakh women are covered by SHGs, 7.3

lakh girls are reached by Kishori Samridhi and other programs like MGNREGA, health schemes and BBBP have a moderate reach.

Interpretation:

Strong economic empowerment through financial support and livelihood activities has been indicated by the high coverage of 56 lakh (Maiya Samman) and 32 lakhs (SHGs). On the other hand, initiatives like awareness campaigns like Kishori Samridhi (7.3 lakh) have shown a steady improvement in social empowerment.

Table 1: Scheme-wise Impact of Government Interventions on Women’s Empowerment in Jharkhand

Name of Schemes	Dimension of Empowerment	Observed Impact	Inference
Janani Suraksha Yojana (JSY) / Janani Shishu Suraksha Karyakram (JSSK)	Health Empowerment	A rise in institutional births and safer childbirth	Maternal vulnerability has decreased and women's access to healthcare services has improved because to government maternal health initiatives.
JSY / JSSK / NHM / ASHA Outreach	Health Empowerment	Better access to the trained health personnel during delivery	Maternal and reproductive health outcomes have improved as a result of increased public health outreach and infrastructure.
Pradhan Mantri Jan Dhan Yojana (PMJDY) / DBT / Banking Inclusion	Financial Empowerment	A sharp rise in financial inclusion	Initiatives for financial inclusion have improved women's access to welfare benefits, savings habits and economic involvement.
Self-Help Groups (SHGs) / JSLPS / NRLM	Economic Empowerment	Higher collective participation in livelihood and credit activities	The development of women's income generation, financial independence and community leadership has been greatly aided by SHGs.
Women-Focused Welfare Schemes /	Social & Household Empowerment	Improved role in family decision-making	Social mobilization and welfare assistance have enhanced women's

SHGs / Awareness Programmes			agency and voice in the home.
PMAY (Indirect) / Rural Development / Livelihood Programmes	Asset Ownership & Economic Security	Increase in asset ownership	Women's economic stability and bargaining power in the home and in society have improved as a result of increased asset ownership.
Beti Bachao Beti Padhao / Kishori Welfare Schemes / Education Support	Social Empowerment / Child Welfare	Reduction in early marriage	Child marriage is still a problem, although awareness and girl-focused efforts have helped to gradually change society.
Girls' Education Schemes / Scholarships / State Education Support	Educational Empowerment	Improvement in female educational attainment	The long-term basis of women's empowerment and socioeconomic mobility has been strengthened via educational initiatives.
Protection Services / Legal Awareness / Social Welfare Interventions	Protection & Social Justice	Decrease in domestic violence	Even while there has been some progress, ongoing violence shows that more robust institutional and social interventions are required.

Source: Compiled from NFHS-4 (2015–16), NFHS-5 (2019–21), and Jharkhand Economic Survey 2023–24.

The table demonstrates how government initiatives in Jharkhand have improved women's empowerment in domains like health, financial inclusion, education, livelihood, household decision-making, and asset ownership. Women now have better access to opportunities and necessary services because to initiatives like JSY, JSSK, PMJDY, SHGs, and education support programs.

Interpretation:

The results have shown that these initiatives have improved women's socioeconomic status and enhanced their involvement in community and domestic life. A progressive increase in women's agency and independence is reflected in improvements in healthcare access, financial inclusion and educational support.

Objective 3: Key Challenges of Women Empowerment in the context of Prevailing Socio-Economic Inequalities in Jharkhand

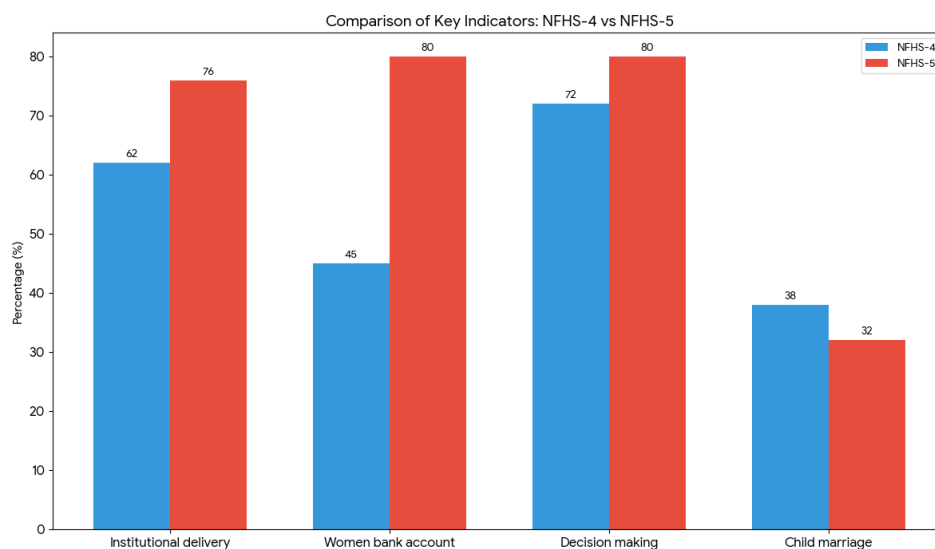


Fig. 4: Women Empowerment Indicators in Jharkhand: A Comparative Analysis of NFHS-4 and NFHS-5

Source: NFHS-4 (2015–16) and NFHS-5 (2019–21), Jharkhand Fact Sheet, IIPS & MoHFW.

Key measures of women's empowerment in Jharkhand are contrasted in the bar graph between NFHS-4 (2015–16) and NFHS-5 (2019–21). Over time, the majority of indicators clearly demonstrate progress. As a result of improved access to maternal healthcare, institutional delivery rose from 62% in NFHS-4 to 76% in NFHS-5. The percentage of women with bank accounts increased dramatically from 45% to 80%, demonstrating greater financial inclusion. Additionally, women's decision-making participation increased from 72% to 80%, demonstrating increased agency at the household level. On the other hand, child marriage decreased from 38% to 32%, which is a positive development albeit early marriage is still a problem.

Interpretation:

According to the data, women's empowerment in Jharkhand has improved in terms of social, economic and health aspects between NFHS-4 and NFHS-5. Increased awareness of mother well-being and better access to healthcare services are indicated by the rise in institutional deliveries. The impact of financial inclusion policies and welfare-linked banking access is demonstrated by the significant rise in women's bank account ownership. In the same manner, the progressive strengthening of women's voices inside homes is reflected in the improvement

in decision-making participation. Even while the number of child marriages has decreased, its persistence indicates that adolescent females are still impacted by sociocultural and economic obstacles. Overall, the graph illustrates significant advancements in women's empowerment in Jharkhand while also demonstrating the need for ongoing policy attention to more fundamental structural problems.

Discussion:

In Jharkhand, women's empowerment is advancing, but unevenly and partially due to enduring socioeconomic disparities. Indicators like institutional deliveries, financial inclusion, decision-making participation, and female labour force participation show improvements, but these gains are accompanied by notable disparities, most notably a 21.42 percentage point literacy gap that still restricts women's opportunities.

According to Human Capital Theory, low female literacy limits access to greater economic opportunities and skill development. According to Gender Stratification Theory, women's access to resources and decision-making authority is still restricted by deeply ingrained patriarchal norms and institutional impediments, which leads to high labour participation but mostly low-quality, informal work.

The Capability Approach emphasizes that unless it improves women's agency, autonomy, and control over resources, greater involvement does not always equate to empowerment. Many women still lack actual decision-making authority despite increased access to banking, jobs, and government.

Government programs have greatly increased access to opportunities and services, but their effects are still mostly access-oriented rather than transformative. Overall, the results point to the necessity of going beyond participation to a comprehensive, capability-based strategy that tackles societal norms, structural injustices, and women's control over resources in order to achieve genuine empowerment.

Policy Recommendations

1. Enhance girls' education by providing retention assistance, safe school facilities, and scholarships.
2. Encourage safe and high-quality employment by increasing formal job options, entrepreneurship, and skill development.
3. Increase financial inclusion by tying bank access to credit, livelihood assistance, and financial literacy.
4. Improve outreach initiatives and health services to improve maternal and reproductive healthcare.
5. Reduce gender-based violence and child marriage by enforcing the law more strictly and raising awareness.
6. Provide inclusive and focused policy measures to support underprivileged women in rural and tribal communities.

For long-term women's empowerment, Jharkhand need an integrated policy approach that incorporates social protection, employment, health, education and financial inclusion.

Conclusion

Overall, the results reveal that women's empowerment in Jharkhand has made significant strides in the areas of education, the economy, health and society, although there are still significant structural disparities. Despite the state's reasonable general literacy rate, women's literacy and educational attainment are still lower than men's underscoring enduring cultural and socioeconomic barriers to equitable access to education. In addition, women in Jharkhand exhibit a relatively significant economic presence as seen by their higher labour force participation than the national average, especially in the areas of agriculture, wage labour, forest-based activity and informal employment. However, this participation's revolutionary potential is limited because it is primarily motivated by economic necessity and is still concentrated in unpaid, informal and unstable sectors. Women's access to resources, services and livelihood possibilities has greatly improved thanks to government initiatives including the Maiya Samman Yojana, Self-Help Groups (SHGs), maternity health programs, financial inclusion initiatives and adolescent welfare schemes. Women's agency and socioeconomic status appear to be steadily improving as seen by the improvements in household decision-making, bank account ownership and institutional deliveries between NFHS-4 and NFHS-5.

However, the persistence of child marriage, women's poorer educational attainment and the informal nature of women's employment are showing that empowerment is still uneven and incomplete. The study comes to the conclusion that although Jharkhand has made significant strides in women's empowerment, deeper structural reforms centred on high-quality education, stable employment, social protection, gender-sensitive governance and the dismantling of deeply ingrained socio-cultural inequalities are also necessary for sustainable and meaningful empowerment.

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