

SOCIO-ECONOMIC IMPACT OF SHG ON TRIBAL WOMEN

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ABSTRACT

Present study was conducted at Dharampur taluka of valsad district, Gujarat. According to 2001 census male population was 52% of total population and remaining 48% belong to female. Dharampur taluka has average literacy of both male and female 67% higher than national average of 59.5% educated and uneducated tribal women of Dharampur taluka in rural area are becoming socially and economically empowered through self help groups (SHGs) and they are providing support to individual families as well as common families in terms of economic aspects. Self help groups (SHGs) aim at providing the rural poor, especially women, with savings, credit and insurance and to improve household income security. This study examines economic and social benefits of SHGs programme implemented by Nongovernment organizations and Government agencies. There are 109 village which come under Dharmpur taluka and more than 1000 SHGs programme are running in Dharmpur taluka villages but out of them few SHGs groups are providing socio-economic benefit for beneficiaries particularly for Dharmpur tribal women. The present study is observed the impact of various programme in certain focal areas like social and economic. The analysis of facts reveals that the socioeconomic benefits for tribal women beneficiary.

KEYWORDS: Self Help Groups (SHGs), Tribal Women, Dharampur

INTRODUCTION

Self Help Groups (SHGs) are small groups of individual members who voluntarily come together and form associations for achieving some common objectives. In this context, a good number of tribal women belonging to the Dharampur taluka of Valsad district of Gujarat came forward to meet the bare necessities of living. The SHGs are small in size having membership ranging from 10 to 20. They are homogenous and have certain prerequisites of group-binding factors. These groups start saving whatever possible and with the help of credit, the group then uses its savings to give loans to other members to meet their emergency and other needs. The members decide the loan amount as well as interest rates and other conditions (Kour, 2008). Rural segment is the biggest segment which is the backbone of the development of India. Now, the rural women are considered to be the pivotal center of rural development in terms of alleviation of rural poverty. NGOs are also playing an important role in removing gender discrimination and providing gender awareness and sensitization. They are acting as agents of social change and development in view of changing technologies and societies from traditional to modern and then to post-modern. Many NGOs are successful in developing appropriate styles and strategies towards women issues by raising their self confidence and capacity building (Rani, 2008). The tribal population living in India are predominantly rural and forest dwellers or settled in mountain tracks somewhat isolated from the general population. They are overwhelmingly illiterate and more than 50 per cent population lives below the poverty line. Chakravarty, Shukla, and Suresh (2007) are of the opinion that the welfare and development of tribal have been given

a very high priority right from the beginning of the first five year plan. However, the welfare situation remains in darkness as many tribal remains in backward situation in India. The women Self Help Group (SHG) is an informal organization comprising of up to 20 women from the poorer section of the village community. They own operate and take care of the common interests which in turn provide economic stability and social solidarity. These groups have common perception of need and impulse towards collective activity. These group mainly promote saving among the members.

The SHGs are both formal and informal organization of homogeneous poor women who belong to homogenous socio-economic conditions and belong to the same caste, category, and particular village. In this research study, an attempt is made to study the structure and function of the SHGs in the Dharampur Taluka of Valsad district, Gujarat. The study also analysis the socio-economic impacts of the SHGs on particularly beneficiaries.

The present study strives to answer the following question: How do the tribal women of Dharampur get involved in SHGs and subsequently became socially empowered to the extent of even fighting against social evils?

METHODS

The universe of the present study was the Dharampur Taluka of Valsad District in Gujarat. It is estimated that in Valsad district nearly 2267 SHGs are operating, and out of these 1267 SHGs are operating in the Dharampur Taluka. Out of these 1000 SHGs are linked with different commercial banks and NABARD banks. In present Study, about 100 SHGs (10 per cent from the Universe) have been selected on random sampling basis. The samples were drawn from the list of SHGs available with financial institutions / government agencies / and NGOs working in the stipulated universe. An exploratory research design has been worked out with reference to tribal women. The present study is about the economic development and subsequent social empowerment of the tribal villagers of Dharampur through the SHGs. The study therefore incorporates both quantitative and qualitative. A multiple methodological approach has been adopted to understand the social empowerment of in tribal setting through SHGs.

TECHNICS OF STUDY

The direct face to face interview has been adopted to know the static and dynamic aspects of the respondents. The interview schedule was used as the tool for data collection from respondents, pre-designed and pre-tested interview schedules were mainly used for collection of information from SHGs members of the villages. Several aspects of social life have also been closely observed through participant observation.

A pilot study was conducted in two villages in Dharampur Taluka. The respondents were conducted to enlist their views on the broad area of SHGs and their response served as the basis for constructing the tool of data collection.

Different kinds of tools and methods were employed to procure information from various SHGs. A structured schedule was developed for obtaining information regarding the socio-economic backgrounds of the beneficiaries of the SHGs from the presidents / secretaries or other members of group present during the time of interview. These schedules have covered the address of beneficiaries, occupation of beneficiaries, family size of beneficiaries, land holding of beneficiaries, marital status of the beneficiaries.

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RESULTS AND DISCUSSIONS

Major finding related to social and economic development for tribal women of Dharampur are depicted in Table 1.

Table 1: Before Joining SHG (Social Empowerment under Government Agencies)

Sr. No.	Evils Name	Frequency	Percentage (%)
1	Alcoholism	03	4.61
2	Dowry	01	1.53
3	Female infanticide	01	1.53
4	Not taken part	60	92.34
	Total	65	100

According to above data shows that 65 SHGs groups are working under government agencies like DRDA, Aganvadi and others. Before joining the SHGs large numbers of SHGs groups (92.34%) were not aware about social issues and social problem in their vicinity and 4.61% SHGs groups were aware about social problem like alcoholism, dowry and female infanticide so that we concluded social awareness were very less before joining the SHG so that's why very less number of SHG were socially empowered.

Table 2: After Joining SHG (Social Empowerment under Government Agencies)

Sr. No.	Evils Name	Frequency	Percentage (%)
1	Alcoholism	20	30.78
2	Dowry	25	38.46
3	Female infanticide	15	23.07
4	Not taken part	05	07.69
	Total	65	100

Table 3: Participation against Social Evils by SHG Groups before Joining SHG

Sr. No.	Evils Name	Frequency	Percentage (%)
1	Alcoholism	02	5.73
2	Dowry	01	2.85
3	Female infanticide	04	11.42
4	Not taken part	28	80
	Total	35	100

According to above table data a large number of SHGs groups did not participate against social evils that is 80% and very few SHG groups that is 20 % participated against social evils before joining the SHGs so that they are still socially backward and socially poor.

Table 4: Participation against Social Evils by SHG Groups after Joining SHG

Sr. No.	Evils Name	Frequency	Percentage (%)
1	Alcoholism	15	42.85
2	Dowary	10	28.57
3	Female infanticide	05	14.28
4	Not taken part	05	14.28
Total		65	100

Above table shows that majority of SHGs groups effectively participated against social evils after joining the SHGs that is more than 80%. It means large number of tribal women socially empowered through the instrument of SHG network after joined.

Economic Empowerment of SHGs Groups of Dharampur Taluka

According to exclusive studies of SHGs groups, they had received better economic development after joining SHGs group before their previous condition. Data related to 20 SHGs exclusive groups studies. In 2007 they had received loan more than 20,000 under scheme of 50 % subsidy from the bank that was Jai Shree Ashram Sakhi Mandal after that SHGs group utilized that money for vegetable farming. Now they are earning per month five thousand after selling vegetables. Finally that SHGs group earned more than sixty thousand money in a year. So group saving more than forty thousand case amount in their bank. Similarly as remaining other SHGs group have been withdraw loan from different group as Bank of Baroda and SBI. They had utilized that money in various activities and they got better output than input. They had received that money from bank at 1@ rate of interest and same time that money given to villagers at the rate of 5% interests those who belong to out of group. In the last all twenty exclusive group finally changed economic empowerment after joining SHGs group.

The study of **Indira Mishra** (1997) indicates that NGOs like SEWA, Ahmedabad and Anpurna Mahila Samiti, Mumbai have organizations in which all the women work in the same pattern as that of the Bangladesh Grameen Bank. Such a pattern is very effective in India and other countries of the third world. Now, it had been set up in 40 countries of world like China, Malaysia, Philippines, Pakistan, Iran, Magnolia etc. **K. Kokila** (2001) indicates that so many volunteer agencies are ready to do work for the SHGs, and they are also ready for funding them. Local women were encouraged to form women's organizations with the help of several agencies. They could possibly change the model of their village. Now, they are recognized to keep manage the process of socio-economic development. This kind of work / activity improves economic conditions of villagers as women started changing their schedule and life style with the help of NGOs.

CONCLUSIONS

SHG in Dharampur taluka experienced a new chapter of emancipating the rural poor women from the credit institutions that used to exploit the poor by charging exorbitant rate of interest and keeping them in extreme chain of poverty. The SHGs were not only benefited by bank finance but also benefited by grass root participation in SHGs activities.

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