ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

# IMPACT OF SELF HELP GROUPS ON THE LIVES OF TRIBAL WOMEN OF SOUTHERN RAJASTHAN: A SOCIOLOGICAL STUDY

\*Dr. Avnish Nagar

Assistant Professor, Udaipur School of Social Work, JRN Rajasthan Vidyapeeth, Udaipur

The concept of SHG serves the Principle "by the women, of the women and for the women". The origin of SHG is from the brain child of GRAMIN BANK of Bangladesh, which was founded by the economist, Prof. Mohammed Yunus of Chittagong University in the Year 1975. This was exclusively established for the poor.

## **Concept of Self Help Group**

'All for all' is the principle behind the concept of Self Help Groups (SHGs). It is mainly concerned with the poor and it is for the people, by the people and of the people. SHGs, a mini voluntary agency for self-help at the micro level has been a focus on the weaker sections particularly women for their social defense. SHGs has got great potential in creating awareness on day-to-day affairs, promoting in savings habit, developing self and community assets, increasing the income level, increasing the social power etc. The concept of SHGs generates confidence, self-security and self-reliance.

Self Help Groups (SHGs) formed in India usually consisted of fifteen to twenty members hailing from a certain locality with similar socio-economic backgrounds. The unregistered groups operated on the principles of mutual trust, co-operation and interdependence. Preference in memberships was offered to the poorest of the poor, handicapped, widowed, deserted and dalits. The leaders were selected from members of the group. Where there was nobody to help the helpless mass the concept of "Self Help" could be introduced. Hence, it would be enable them to comprehend the need and to design the remedial measure accordingly. One of the significant features of "Self Help" is, to make people not to relay on the government or nongovernmental organizations to improve the infrastructure facilities needed for the village but to achieve this target collectively.

ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

# **Conceptual Framework of SHGs**

S.No.	Theme	SHGs					
1	SHG	SHG is a local level institution of the poor and marginalized;					
		the goal is socio-economic and sustainable development of all					
		its members.					
2.	Characteristics	Homogenous group					
		Common interest					
		Voluntary in nature					
		Mutual self help					
		Non political					
		Rotation of leadership					
		Participatory in nature					
3.	Composition	All the members are economically poor and marginalized					
		Minimum 10 to maximum 20 members in a group					
		Create own byelaws					
		Organize weekly and monthly meeting of group members					
		Open a group account in the bank					
4.	Functions	Regular meetings					
		Regular savings					
		Credit management					
		Book keeping					
		Build up common fund					
		Community action programs					
		Awareness and training					
		Capacity building					
		Network with support agencies					

ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

### **Tribal Women in Southern Rajasthan**

Women constitute almost 50% of world's total population. In India this percentage is about 48.27, according to 2011 census. Country having such a high ratio of women section still lack behind in their status and empowerment. The situation is more sever among the tribal or primitive societies, which constitute approximately 8.9% of the total population of the country. India is also the second largest country to have highest concentration of indigenous population after the African continent.

The tribal population is an imminent part of India's social fabric. According to oxford dictionary 'a tribe is a group of people in a primitive or barbarous stage of development acknowledging the authority of a chief and usually regarding themselves as having a common ancestor". These indigenous communities live in about 15% of the country's geographical area with various ecological and geo-climatic conditions ranging from plains, forests and inaccessible terrains rich in natural resources. It is the fact that the dependence of tribal on forest is of much greater magnitude. In their natural adobe (forest), their life had been fuelled by the environment that provide them food, fodder, medicinal plants and also satisfy their deep rooted sentiments. They have lived as isolated for centuries untouched by the modern society developed around them. This age old seclusion form country's mainstream has been responsible for the slow growth and dissimilar pattern of their socio- economic and culture development. This isolation has caused much of the hindrance to the women of this indigenous society. In tribal society women are more important than in other social group, because they work harder and the family economy and management depends on them. However, tribal women face problem and challenges in getting sustainable livelihood and a decent life due to lack of socio-economic empowerment and also to some extent of ecological destruction or degradation.

## **Barriers to Tribal Women Development**

Large part of southern Rajasthan is concentrated with the tribal population. Even though having substantial existence in the southern Rajasthan their situation is not very satisfactory specially the condition of tribal women is miserable. For development of these women, eradication of all related barriers is necessary at all levels. Women empowerment is the development of mental and physical capacity, power and skills in women for them to operate meaningful in social milieu; there by experiencing a more favorable level of social recognition and subsequent enhance their socio-economic status. Tribal women relegated to the background as they lack educational, economic and political power necessary to actualize their potentials. (Rathore, D. 2013)

Education: Illiteracy is the major hurdle to women's empowerment in this region. Female children are usually not given adequate opportunity to acquire formal education which is

ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

necessary condition for empowerment. Education is a powerful tool for social transformation. Gender sensitivity must be developed. Education for tribal women has to be paid special attention.

**Health:** Women face risk of malnutrition hence focus should be paid on nutritional need of women at all stages of their lifecycle. The problem in the country is more serious among the women belonging to these indigenous groups.

**Indifferent attitude of males:** Even though a woman perform large number of household work and also manages economic conditions in these societies, men have been in control of political, economic as well as social sphere of life for many years. Women in these societies are not given equal opportunities.

**Economy:** As tribal women are illiterate, they lack opportunities to empower themselves economically. Nearly 80% of them depend upon primary sector for their livelihood; they mainly have forest products for their earning. Poverty is reflected in almost all aspect of an average tribal women's life.

**Political empowerment:** Lobbying by women group and female politician has eliminated diseases that affect women such as breast and cervical cancer closer to the objective of health policy and research the consequent advancement in the prevention and treatment technologies have saved millions of lives. Appropriate education and training can prepare tribal women to mobilize politically and to have greater involvement in policy making.

**Decision-making and gender equality:** These are important factor to the women empowerment. There is gender equality in tribal families. But decision making ability of tribal women is very less in outside the family but it is equal to male within families.

**Environment:** Tribal have 'forest based life support system, women of these societies mainly depend upon forest as it provides various products such as food, fuel, timber, wood for house construction etc. as tribal people have little or no ownership rights in the forest lands and forest products, they suffer the most and represent the poorest lot in the whole national socio-economic milieu.

#### ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

# Table 1: as evidence of change perceived by the tribal women in the research area aftertheir involvement with Self Help Group

Q.No.	Particular	Yes	%	No	%	Don't	%	Total	Total
						Know			%
1	Increased enrollment of group members children in school	204	81.6	05	2.0	41	16.4	250	100
2	Members Self Confidence increased	218	87.2	29	11.6	03	1.2	250	100
3	Respect for women in family increased	187	74.8	32	12.8	31	12.4	250	100
4	Less number of people migrating	129	51.6	108	43.2	13	5.2	250	100
5	Less number of wife bettering cases	217	86.8	26	10.4	07	2.8	250	100
6	Decline liquor consumption among Men	153	61.2	66	26.4	31	12.4	250	100
7	Increased consciousness about family size	168	67.2	30	12.0	52	20.8	250	100
8	Representation of women increased in elections	177	70.8	54	21.6	19	7.6	250	100
9	Increased participation of people in Government laid Programs	138	55.2	59	23.6	53	21.2	250	100
10	Active Participation in Meetings	182	72.8	68	27.2	-	-	250	100
11	Making Self Decisions	176	70.4	74	29.6	-	-	250	100

While asking about general change perceived by the respondents in the research area 81.6 percent revealed that there is an increase in enrollment of children in the school specially among the children of group member, 87.2 percent respondent said that there self confidence increased after they join the self help group, 12.8 percent respondents views were contrary while 12.4

ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

percent revealed they don't know about this. 74.8 percent respondents expressed that their respect in the family increased while 51.6 percent expressed that migration of people specially of their family members has decreased due to their effective engagement with microfinance, 86.8 percent women respondents disclosed that now they face lesser domestic violence connecting to this 61.2 percent respondents expressed that habit of drinking liquor also declined among male member of community. 67.2 percent women respondents said that they are now more conscious about family size and family planning while 70.8 percent respondents expressed that peoples participation in government laid schemes heightened in the recent past. A significant number of respondent 182 out of 250 (72.8 percent) revealed that they actively participate in group deliberations and meetings while 27.2 percent respondents said that they do not actively participate in the meetings.70.4 percent of women making self decisions and 29.6 percent women opined their inability to take decisions.

## CONCLUSION

Self-Help Groups (SHGs) has been playing an important role for overall development and empowerment of women in the area. SHGs have empowered women socio-economically as well as through increased awareness of rights and duties Evidence can be seen through change in the mindset of women in the area. Women are thinking critically about themselves and making right choices, decisions at the right time. It is all due to their involvement with the self help groups.

## REFERENCES

- Archana G. (2001) Self Help Groups, Innovations in Financing the Poor, Kurukshetra, November, 2001.
- Archana Sinha(2002) Types of SHGs and Their Work, Social Welfare, V Vol. 48, No. 11, February 2002.
- B.K. Gopalakrishna(2002) SHGs and Social Defence, Social Welfare, VoL 48, No. 11, February, 2002.
- Bharat Dogra (2002). Women Self Help Groups : Kindling Sprit of Enterpreneurship, Kurukshetra, September, 2002.
- Bhatt, Ela (1989) Grind of Works, SEWA Publication, Ahmedabad
- Carr Marilyn et al, (1997) Speaking out—Women's Economic Empowerment in South Asia, Vistaar Publications, New Delhi.

ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

- Dr. Lakshmi R. Kulshrestha, Micro Finance : The New Development Paradigam for Poor Rural Women, Kurufcshetra, Vol. 49, No. 2, November, 2000.
- Dr. N. Lalitha, Micro Finance : Rural NGOs and Banks Net Working, Social Welfare, Vol. 45, No. 7, October, 1988.
- G. Narayana Reddy (2002): "Empowering Women through Self-Help Group and Micro-Credit: The Case of NIRD Action Research Projects": Journal of Rural Development Vol. 21(4), pp. 511-535, NIRD, Hyderabad.
- Ganadhara Rao G. (1995). Dimensions of Rural Non-farm Employment of Women, A case in Andhra Pradesh, Journal of Rural Development, Vol. 14(1), 1995.
- Gaonkar, Gopalkrishnan M, (2014) Significance of SHGs in improving socioeconomic condition of Society: With Special reference to Udupi Taluka of Karnataka Asia Pacific Journal of Research, <u>http://apjor.com/downloads/171020144.pdf</u>
- Gurumurthy T.R., Self Help Groups Empower Rural Women, Kurukshetra, Vol. 48, No. 5, February, 2000.
- IFAD (2010) Empowering Women Through Self Help Group, <u>http://www.ifad.org/evaluation/public\_html/eksyst/doc/insight/pi/india-13.htm</u> Retrieved from internet on 13 June 2013.
- Indira Devi (2004): "Self-Help Groups: A Sociological perspective", Andhra University Press and Publications, Visakhapatnam.
- Jos Chathukulam (2003): "Poverty Reduction through Social Capital Formation: The Case of Women's Self-Help Groups in Kerala" Man and Development, June, pp. 67-90.
- Lalitha, N. (1997) Rural Women Empowerment and Development Banking, Kanishka Publishers, Distributors, New Delhi
- Lalitha, N. Towards Empowerment of Women; Organizational and Managerial Perspectives of Women Co-operatives-Journal of Extension Research Vol. II, No. 1, 1999.
- Lalitha,N,. (2002) Self Help Groups in Rural Development, Dominant Publishers and Distributors, New Delhi
- Laxmi R. Kulshrestha. Self Help Groups Innovations in Financing the Poor, Kurukshetra, November, 2001.

#### ISSN: 2455-8834

Volume:03, Issue:07 "July 2018"

Laxmi R.K. Self Help Groups Innovations in Financing the Poor, Kurukshetra, November, 2001.

- Leelamma Devasia & Janey Antony, Social Development Issues in Self Help Groups, Social Welfare, Vol. 50, No. 10, January, 2004.
- N. Narayana Swamy, S. Manivel and B. Baskar (2005): "Micro Credit: Driven Rutal Enterprises—Lessons from SHGs assisted under SGSY Scheme": Journal of Rural Development, Vol. 24 (3), pp. 353-376, NIRD, Hyderabad.
- Narasaini Laxmi and Naidu V.G. (1998). Role of Banking in Rural Development, Discovery Publishing House, New Delhi, 1998.
- Panandiker S. Problems and Prospects of Self-employed Women in Women and Development, Vol. 3, Discovery Publishing House, New Delhi, 1991.
- Rajasekhar, D. et al. (2006) Impact of Bank Interest Rates on SHG Members, Concept Publishing Company, New Delhi
- Rajeswari M. and Samangala P. Women Entrepreneurs—A Scan on their Problems and Prospects in Women Entrepreneurship, Issues and Strategies, Kanishka Publishers, New Delhi, 1999.
- Shanthi K. (ed), Empowerment of Women, Anmol Publications Pvt Ltd., New Delhi, 1998.
- Sindhuja, P. Economic Empowerment of Women Through Self- Help Groups, Discovery Publishing House Private limited, New Delhi
- Tankha, A. (2002) "Self Help Groups as Financial Intermediaries in India: Cost of Promotion Sustainability and Impact" A Study prepared for ICCO and cordaid, The Netherlands, pp 56-57