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ISSN (Online): 2455-7838

SJIF Impact Factor (2016): 4.144

EPRA International Journal of

Research & Development (IJRD)

Monthly Peer Reviewed & Indexed
International Online Journal

Volume:2, Issue:4, April 2017



Published By :
EPRA Journals

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TRIBAL WOMEN EMPOWERMENT THROUGH SELF HELP GROUP: A STUDY IN KAPTIPADA BLOCK OF MAYURBHANJ DISTRICT OF ODISHA

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ABSTRACT

Tribal women in India are exploited in socially, economically and culturally in all walks of life and they have been discriminated and underestimated from the main stream of our society. But the Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the tribal areas. SHGs have not only produced tangible assets and improved living condition of the members, but also helped in changing much of their social outlook and attitude. Self Help Group should be encouraged among tribal women with strong will power and determination which will improve the socio economic status and leads to empowerment of women within a short span of time. However, SHG plays a predominant role to improve the life situation of the tribal in India. The present study tries to highlight the role and performance of SHGs in promoting tribal Women's empowerment in Mayurbhanj district of Odisha.

KEY WORDS: Tribal Women, Self-Help Group, Empowerment

INTRODUCTION

Development looks to be incomplete if it fails to empower the women who constitute 48.46% of total population in India census 2011. The father of nation Mahatma Gandhi has said "The development of every village is nothing but development of Nation". The first prime minister of independent India, Pundit Jawaharlal Nehru has rightly said that "The women in India should play a vital role in building of strong nation". The fact remains that women play a vital role in the process of development. Indian women have come out of the four walls of the kitchen and show their willingness to take up developmental activities; women today want more economic freedom. However women empowerment in general and tribal empowerment in particular is often emphasised for development. In the words of Chanakya - Self initiative and self-realization are

very powerful weapons in empowering the poor and eradicating poverty from the world. The self help group empowering the tribal women and gives benefit not only to the individual women but also family and community through collective action for their development. SHGs can bring all round development which includes social, economic, political and spiritual development of the poor section of the society. They encouraged the tribal women to participate in decision making in different sphere like house hold activities, community and society.

Concept of Self Help Group (SHG)

NABARD (1995) defined SHG as a homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lent to members for productive and emergent credit needs.

Self- Help Group is a small voluntary association of the rural people which has a specific number of members like 15 to 20, preferably from the same socioeconomic- background. It can be formal (registered) or informal. They come together for the purpose of solving their common problem through self help and mutual help. Members of SHG agree to save regularly and contribute to a common fund. This common fund is in the name of SHG and it is saved in the bank. Whenever the member agrees to use this common fund and such other fund like grant and loan from the banks they may receive it as a group, it is given to the members as small loans to the needy members as per the decision of the group.

The SHG is based on following objectives

- a) To create group feeling and enhance the confidence and capabilities among women.
- b) To sensitize women of target area for the need of SHG and its relevance to their empowerment.
- c) To develop the collective decision making among women and increase the savings and banking habits among women.
- d) To secure them from financial, technical and moral strength.
- e) To enable availing of loans for productive purpose.
- f) To develop the habit of saving and develop their own capital resource base.
- g) To motivate women taking up social responsibility particularly related to women development and society as a whole.
- h) It acts as a forum for members to provide support to each other.
- i) To gain from collective wisdom in organizing and managing their own finance and distributing the benefits among themselves.

OBJECTIVES OF THE STUDY

The study is pursued with the following broad objectives

1. To examine the Pre and Post-SHG status of Tribal SHG members.
2. To study the women empowerment through SHG.
3. To assess the impact of SHGs on employment, income and empowerment of tribal women.

METHODOLOGY

Study Area

Mayurbhanj is a land-locked district with a total geographical area of 10,418 Sq Km and is situated in the Northern boundary of the state with districts headquarters at Baripada. The district lies between 21°40' and 87°11' East longitude. The district is bounded in the north by Midnapur district of West Bengal, Singhbhum district of Jharkhand in the South, Baleswar district in the West and Keonjhar district in the East. The tribal population is 56.6 percent of the total population of the district. The

present study was carried out taking four GP of Kaptipada block.

Study Population

For the study on population, SHG members are undertaken from four Gram Panchayat i.e. Labanyadeipur, Sarat, Ranipokhari and Dewanbahali in Kaptipada block of Mayurbhanj district of Odisha, where majority of people belong to scheduled tribe community and SHG play a key role for their livelihood and development.

Sampling Technique

For this study, the researcher undertakes five SHG groups from four Panchayat, and from each SHG group three members are undertaken for the study so the sample size consists of 60 tribal women belonging to SHGs. The researcher uses probability sampling in the sample design, the respondents are selected on a random basis. So the data collection was easier and specific.

Significance of the Study

The outcome of the study is expected to give current and timely information about the Tribal women socio-economic condition and development in the study area. This study will give fresh insight about the status of before and after development in income and saving of Scheduled tribe women self help group members in the study area. Finally the study is also relevant to other further investigation for responsible organization to become aware of the tribal women SHG members and their socio-economic challenges in this area.

Field Work and Data collection

The study was based on the primary and secondary data collection by using well-structured and pretested interview schedules. The field work was carried out in the month of April 2016 for two weeks covering the whole Kaptipada block of Mayurbhanj district, Odisha. The data were collected from 60 tribal women self help group members and analysed by using descriptive statistics like percentage, table and frequency.

PERSONAL PROFILE OF THE RESPONDENTS

It provides an analysis of the characteristics of the sample SHG members involved in the study. The following table contains information about the general, educational, economic status, and empowerment of scheduled tribe women SHG members.

1.1. Age of the respondents:

The table -1 shows that 41.66 percent of SHG members belong to the age 36-55 year old, where as 10 per cent of them come under the above the age group 55. While 31.67 per cent of them belong to the age group of 26-35 year old and 16.67 per cent of them come under in age groups below 25 years. Thus, from the above analysis it is learnt that most of SHG members belong to the age group 36-

55. A very small SHG member belongs to the age above 55.

1.2. Marital status:

The table-1 also indicates that 68.33 per cent of SHG members are married, where as 13.34 per cent of the member are widow .While 18.33 per cent of the respondents are unmarried. Thus from the above analysis it is found that majority of the respondents (68.33per cent) are married and participating in SHGs more actively involved in comparison to others beneficiaries.

1.3. Educational status:

Regarding educational level, among the respondents 20 percent are from primary education background, where as 3.33 per cent of them are in above higher secondary and 61.67 per cent of respondents are illiterate, while 20 per cent of them have primary education. It was understood that the incidence of illiteracy in remote tribal areas is a matter of serious concern. Due to Illiteracy SHG members are dependent on leaders, and are unable to maintain record and inability to meet the demand

for loans, Illiteracy is a big obstacle in growth of SHGs.

1.4. Type of house:

The data reveals on type of house of the respondents .The 38.66 per cent of them possess Tile houses, where as 68.34 per cent of them have owned Kachha house. Thus, it is leant that majority of them (68.34 per cent) have Kachha house, it may be due to financial problem of the SHG members.

1.5. Head of the house hold:

In the Indian family system the head of the household plays a key role in all house hold affairs. The head here is defined as the person who decides important matters like use of resources, assets to be acquired, children education and marriage etc. The aim of SHG is to empower women and to participate in decision making process of the family. In this study it is observed that only 26.66 percent of the total sample houses hold are female headed. Hence SHGs are very much essential to develop the decision making power among the tribal women. So they are able to say in the decision making process.

Table-1: Personal profile of SHG Members

S. No.	Characteristics of responses	No. of respondents	Percentage
1	Age		
A	Below 25	10	16.67
B	26-35	19	31.67
C	36-55	25	41.66
D	Above 55	06	10.00
	Total	60	100
2	Marital Status		
A	Married	41	68.33
B	Unmarried	11	18.33
C	Widow	08	13.34
	Total	60	100
3	Education Status		
A	Illiterate	37	61.67
B	Primary	12	20.00
C	Secondary	09	15.00
D	Higher Secondary and above	02	03.33
	Total	60	100
4	Type of house		
A	Kachha	41	68.34
B	Tile	19	38.66
	Total	60	100
5	Head of the house hold		
A	Male headed house hold	44	73.33
B	Female headed house hold	16	26.66
	Total	60	100

Source – Primary data

2. ECONOMIC PROFILE OF THE RESPONDENTS

It is observed that the tribal people are economically weak. Basically they depend on forest product (NTPF) for livelihood.

2.1 Occupation wise distribution of the Respondents

It is seen that out of 60 sample of household, 21.66 percent household are cultivator, 53.33 percent household are maintaining their livelihood through daily labour, 8.33 percent of the sample are found to earn their livelihood from business, and 6.66 percent of the sample respondents are found to earn their livelihood from service.

2.2. Economic status of the respondents

BPL refers to the people below the specified poverty line, poverty line income was

kept at Rs 65.75 per day which was the benchmark poverty line followed by the government of India. It is observed that out of 60 respondents, 80 percent of the people are from below the poverty line and only 20 percent of the respondents are from non-BPL category. In order to bring the poor people above the poverty line, self-help groups must be necessary on a large scale to enhance their income.

2.3. Land holding size of the household members.

It is observed that 10 percent of the respondents are landless and 68.33 percent of the respondents possess land up to 1 acre only. While 21.66 percent of the respondents possess land between 1 acre to 3 acres. It is found that maximum SHG members are either landless or small farmers.

Table-2: Economic characteristic of Sample Respondent

S. No.	Characteristics of responses	No. of respondents	Percentage
1	Occupation		
A	Daily labour	32	53.33
B	Cultivation	13	21.66
C	Self employment	06	10.00
D	Business	05	8.33
E	Service	04	6.66
	Total	60	100
2	Economic status		
A	BPL	48	80.00
B	NON-BPL	12	20.00
	Total	60	100
3	Land holding size		
A	<1 acre	41	68.33
B	1-3 acre	13	21.66
C	landless	06	10.00
	Total	60	100

Source – Primary data

RESULT AND DISCUSSION

One of the major objectives of initiating SHGs for women, especially the tribal women is to help manage on their own productive activities which would supplement their household employment and income leading to improved living standards. The impact of SHG is analyzed on the basis of the occupation, income, and empowerment through SHG.

3. Occupational changes

The occupational changes of the respondents in Pre and Post-SHG periods are shown in table no-3. It is observed that about 51%

of the respondents were engaged in the preparation of Handia (local Alcohol) in the pre-SHG period where as in the Post-SHG period engagement in that particular activity has come down to only 40 percent. These respondents have switched over to some more profitable activities after joining the SHGs. Similar result also found in the case of cattle rearing. The respondents are to have been engaged in more commercial activities like weaving of Sal leaves, Sabai rope making and handicrafts.

Table-3
Occupation wise distribution of the respondents in the pre and Post SHG periods

Occupation	Pre SHG	Post- SHG
Handing Making	31 (51.66)	24 (40)
Weaving Sal Leaves	13 (21.66)	18 (30%)
Rearing cattle	11 (18.33)	08 (13.33)
Sabai rope making	05 (8.33)	10 (16.66)
Total	60 (100%)	60 (100%)

Source – Primary data

4. Income Range wise distribution of the respondents in pre and post-SHG periods

This table no- 4 presents the income range wise distribution of the sample respondents in both pre and post SHG periods. It is revealed that 51.66 percent of the respondents had income below Rs

500, similarly 25 percent respondents has between Rs 501 and 1000, 13.33 percent between Rs 1001 to 2000 and above Rs 2000 only 10 percent respondents monthly income. It is hearting to note that after joining SHG most of them have climbed the income ladder.

Table-4
Income Range wise distribution of the respondents in pre and post- SHG periods

Monthly Income	Pre-SHG Stage	Post-SHG
Up to 500	31 (51.66)	23 (38.33)
501-1000	15 (25.00)	12 (20.00)
1001-2000	08 (13.33)	14 (23.33)
Above 2000	06 (10.00)	11 (18.33)
Total	60 (100%)	60 (100%)

Source – Primary data

5. Empowerment through Self Help Groups

The Self Help Group programme generally focuses on empowerment of women particularly tribal women and making them financially, socially and politically capable. The following table analysis the empowerment of SHG tribal women in the study area. The below table no-

5 reveals the opinion of the respondents regarding women empowerment through SHGs: Able to contribute towards the family income, leadership and communication skills, decision in community, village and in household, and standard of living. Thus SHGs will no doubt improve the status of tribal women but make them self-reliant for which they will become empowered.

Table-5: Empowerment of Self Help Group women

Indicators of Empowerment	Opinion		Total
	Agree	Disagree	
Able to contribute to words family Income	49	11	60
Improved in standard of living	41	19	60
Better leadership and communication skill	37	23	60
Awareness in health education	43	17	60
Taking decision in community village and household	34	26	60

Source – Primary data

OBSERVATIONS AND FINDINGS

On the basis of the above study the followings findings are as follows.

1. The number of tribal SHGs is substantially increasing in the study area of Mayurbhanj district these groups are mobilizing saving deposits and receiving timely matching and revolving funds to generate employment activities to earn their livelihood.

2. It is also found that in the study area, there is shifting of occupation among tribal women depending upon the availability of skill, demand for the product in the market and the availability of resources.

3. The social outlook of the women has undergone a beneficial change and some degree of transformation of social outlook is found.

4. On social development, the women need further exposure. The changes that have occurred

between 'before' and 'after' stages are encouraging, but not adequate.

5. There was sense of equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social spheres of life and sensitized the tribal women to take active part in socio-economic progress in the study area.

CONCLUSION

The women SHGs have enhanced the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitized the women members to take active part in socio-economic progress in the tribal areas of our country .in the study area, SHGs have not only produced the tangible assets but also helped in changing the social outlook and attitude of the tribal women. SHGs should be encouraged among the tribal women with strong will power which will alleviate the poverty and empowering the socio economic status of women.

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