CHAPTER VI

CONCLUSION

All over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor, especially women into Self Help Groups. Women in developing country like India are the major source in agriculture, food production and rural development. Their share of labour is particularly significant in view of the fact that they perform agriculture work in addition to long laborious work in household maintenance. Despite women's crucial role in agriculture and food production their potential for accelerating rural development has not been well understood. Women especially tribal women despite their equal role in economics activity were deprived of their justified social position in the society.

The role of women in development is most intimately related to the goal of comprehensive socio-economic development, and is a strategic question for the development of all societies. Pandit Jawaharhal Nehru has visualized the importance of women as - "To awaken the people, it is women who must be awaken and if she is on the move the family moves, the village moves and the nation moves". Development has been conceived as an integral process of economic growth and social progress. This position represents a collective articulation of the desire of the majority of mankind to humanize the condition of people lives through the process of development.

The position of women and their role in this context are particularly important, not only because women constitute approximately half of the human resources in the Country, but also because they, have to bear the brunt of the daily struggle for survival. Historically their role in biological reproduction has generally restricted the women's participation in the mainstream of social, economic and political processes.
Processes of change in women’s position depend on many factors and forces, inherited matrix of social and cultural institutions, values, norms and practices, form of production and distribution. These are manifested in the division of resources, Labor and power.

Evidence indicates that the process of marginalization of women in development has been intensified by the current processes of economic change and may continue in the future. The marginal position of a large section of society, and specifically women, can no longer be justified.

The two facets of the role of women-in production and reproduction-should be conceived as complementary and interactive. In order to release women’s potentials for fuller participation in the productive and decision-making processes there is a need not only for sharing of parental responsibilities but also for institutional provisions which would benefit children and families. Women should have the right, the requisite knowledge and the resources to regulate their reproductive capacity. However, without economic independence women cannot achieve equality. Therefore, measures to expand satisfactory employment opportunities, to improve their economic status and the provision of the necessary infrastructure should be treated as an important and integral part of national and international development strategies.

Women in developing countries like India are a major resource in agriculture, food production and rural development. Their share of labour is particularly significant in view of the fact that in many cases they perform agricultural work in addition to long and arduous work in child-care, household maintenance, cooking fuel wood collection, as well as food preparation and processing. Despite women’s crucial role in agriculture and food production their potential for accelerating rural development has not often been well understood or appreciated. The need for collective organisation of women to safeguard their interests is acknowledged. Separate women’s organizations, particularly organizations of the most disadvantaged groups of women like tribal women, may play an effective role in protecting women’s rights and thus contribute to the advancement of the status of women. Thus, using collective
action has become order of the day in government as well as non-government sectors.

The State of Madhya Pradesh has considerable amount of tribal population (20.3%). Government has encouraged formation of self help group in tribal dominating districts. This in background, the present study entitled "Tribal women Empowerment Through Self Help Group in Mandla District, Madhya Pradesh" (A Sociological Study) was taken up with the following objectives:

- To study the process of participation of tribal women in self help group and understanding the factors responsible for facilitating sustainable interest of tribal women to engage themselves with the self help group concern.
- To analyze the role of self help group in the social, economic and political empowerment of tribal women.
- To study the socio-economic profile of the self help group members.
- To study the function of SHG.
- To assess the extent of awareness regarding the governmental programme.
- To study the nature of participation of women in SHG.
- To examine and evaluate the specific problem of beneficiaries with regards to savings, revolving fund, productivity, marketing, etc.
- To derive important policy issues pertaining to self help group movement to facilitate sustainable development efforts for tribal women.

The study area comprises of four Tehsil and four blocks of Mandala district where Self Help Group Movement for tribal women, under SWAYAM PRABHA ABHIYAN, is running since 1999. The four blocks are- Mandla, Nainpur, Bichhniya and Niwas. These blocks have been selected on the basis of the proximity to the block headquarter as well as based on the intention to observe the efficacy of SHG moment among the tribal women in the tribal areas. In all 100 SHG members were selected randomly across the SHGs operating in the blocks identified for the study. For collecting data from the
respondents, a structured schedule, prepared based on the objectives of the study, was used for collecting primary data and secondary sources of information were collected from the district administration. Hypothesis was proposed and the data analysis was done through simple frequencies and percentages. Wherever the influence of certain variables on the outcome of the study was perceived relevant, cross-tabulation has been attempted and presented in tabular form. The interpretation of trends observed through analyzed data is presented in accordance of their importance and relevance.

India is second country in the world after Africa where tribal population is largest. 8.2% of the total population of the country is tribal. There are 636 schedule tribes in the country which resides in remote areas. Illiteracy and extreme poverty is very common phenomena among tribal and women are the worst sufferer. Tribal women are away from the mainstream of national life, they are not kept away from the impact of socio-economic changes affecting the neighborhood or society in general. In the process of change, the tribal woman whether she likes it or not, is force to adopt certain norms, which may even take away her freedom, her control over whatever primitive production factors the family possess, her control over production, her house, family and children and even her own life. The problems of women to a greater extent are linked to the large scale land alienation in tribal areas, industrialization further increases her problem. Social norms through which women are bonded further degrade her position.

There are many welfare programmes for women implemented by the government but most of them are unaware about these benefits one reason is illiteracy and other reason is least participation of the women in decision making process. Therefore it is very important to make them aware about their rights. Empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, to the purpose of questioning and changing the subordination connected with gender, or power over. The goals of women's empowerment are to challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender
discrimination and social inequality and to enable poor women to gain access control of both material and informational resources.

Empowerment as an individual and collective process is based on the five principles- self reliance, self awareness, collective mobilization and organization, capacity building and external exposure and interaction. Empowerment is a long process. It has to pass through different stages. In first stage, women should be trained to look in to the situation from a different perspective and recognize the power relations that perpetuate their oppression. In the second stage, the women tried to change the situation by bringing about a change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of collective action.

Empowerment could take place in two levels, individual and collective. Individual empowerment is a process of personal empowerment involving self-esteem, dignity, self-respect and self-perception. But the problems affecting the collectivity of women require collective empowerment. Restructuring power relations, changing social values and norms require intervention at the collective level. Collective empowerment aims at transferring collective conciseness, value in attitudes. The problem of securing better access to education skills and employment, material resources and political power can be tackle at only collective level. This requires effective organization among women, mutual help and certain amount of sacrifice.

There are two types of indicators of women empowerment- qualitative indicators which includes self confidence, awareness level, change in her role, less domestic violence, control over individual and family income, etc whereas quantitative indicators include- increase in age of marriage, becoming beneficiaries of welfare programmes, becoming member of political parties, etc.
Indian Constitution in its fundamental rights has provisions for equality, social justice and protection of women. Constitution guarantees, legislative measures and policies advocating women’s concern and presented in various Ministries and departments. The Ninth Plan (1997-2002) had made its commitment to the objective of “empowering women as the agents of social change and development”. The twelve salient strategies spelt out focused on empowering women by making women economically independent and self-reliant. It was being hoped that the strategies would be realized through the National Policy for empowerment of women. Remarkably Self Help Groups were considered to be one of the strategies to mark the beginning of major process of empowering women.

The Government of Madhya Pradesh has taken up the theme of Women empowerment as one of the main agenda to tackle rural poverty through social mobilization. SHG movement through saving has been taken up by the Department of Panchayata Raj and Rural Development to mould the social life of the rural women.

State government and external agencies have motivated people to form self help group. Considerable number of self help group has been formed in many districts of the state with special focus to tribal district as these are away from the mainstream. The Census (2001) has listed 35 Schedule Tribes in the State of Madhya Pradesh. The population of Schedule Tribe in the State (MP) is 511798, which accounts for 20.3% of total population of the state. The most prominent tribes in the state are Gonds, Bhil, Kol and Baigas. These four tribes account for three fourth of total tribal population of the state. Out of 45 districts 9 are called as Schedule Tribe District. Out of 313 blocks in the state 88 are classified as Tribal Development Block as more than 50% of the population of these blocks is tribal.

Mandala, the tribal district of the state, consist of 57.2% of tribal population. The total area of the district is 5800 sq. km. the district consist of 4 tehsil- Niwas, Nainpur, Mandala and Bichhiya and nine blocks. The total population of the district is 894326. Out of total population 41305 (4.62%)
belongs to Schedule Caste and 511798 (57.23 %) belongs to Schedule Tribe. About 89.72% population residing in the district is rural by nature. According to 2001 census the Sex ratio of the district is 996:1000. In SC sex ratio is 951 and ST it is 1028. According to the census report, Gonds and Baigas are most significant tribes in the district. Gonds are well settled and economically better than any other communities of the area.

The Baigas of Mandala district are divided into two categories one category is moving with the mainstream and other category is away from the mainstream and also their inclination towards traditions have reduced. There are seven sub-tribes of Baigas. They occupy lowest position in the society. Gonds were earlier mostly forest-dwellers but are at present settled agriculturists and hence are also referred as Kisan (Farmer). Their staple food is the gruel of millet and boiled rice. Gonds follow tribal endogamy and clan exogamy.

The total literacy rate of the district 59.61% out of which female literacy rate is 45.5% and male literacy rate is 73.7%. Literacy rate among ST is 50.7% and among SC is 76.2%. The female literacy rate among ST is very low (35%) this indicates that women in ST community occupies lower strata and are unaware about their rights. In Mandla public health services are very inadequate. In the district, there is special emphasis on full immunization and family planning. Infant Mortality Rate in the district is high. Women faces problem in accessing the medical facilities provided to them due to lack of infrastructure facility, poverty, and etc. district has poor infrastructure facilities at village level. Most of the village’s donot have metallled roads and electricity.

Total worker in the Mandla district is 463641 out of which 248082 are male workers and 215559 are female workers for the year 2001. Growth Rate of the worker for the decade 1991- 2001 is 15.88% out of which Growth rate of male worker is 15.09 and for female worker is 16.83%. Females are generally employed as agriculture labour. Agriculture and collection of minor forest produce (collection of tendu leaves, mahua, etc) are major economic activities in the district. The average land holding in the district is 1.8 Ha.
Cannel is the most common medium of irrigation in the district followed by the well irrigation.

There are thirty nationalized banks operating in the district. Central Bank of India has largest number of branches in the district. There are 12 branches of Central Bank of India operating in the district. State Bank of India has 8 branches, Allahabad Bank has 4 branches, Punjab National Bank and Bank of Maharstra has 2 branches each and Union Bank of India and State Bank of Indore have 1 branch operating in the district. These banks have facilitated the ongoing SHG Bank Linkage programme in the district.

There are 17 branches of Regional Rural Bank, 12 branches of Zila Sehkari Center and 3 branches of Land Development Bank. Tribal research & Development Institute is responsible for undertaking various research studies on the tribal in the state as well as to conduct the evaluation studies of tribal development programme so that the better strategies can be draw out to empower tribal women.

Women constitutes half of the resources in developing countries but they have to bear the burnt of daily struggle for survival in the developing countries. Historically their role in biological reproduction has generally restricted women participation in the main stream of social, political and economical process, which has ignored their contribution in development. Illiteracy further widens the problem. Tribal women are worst sufferer as they are illiterate, reside in remote areas and are unaware of their rights. Since independence a number of innovative and welfare schemes have been launched by government for the upliftment of tribal women in our country but lack of interest of government officials in implementation of schemes and programmes and unawareness among tribal women regarding schemes and programmes is the major barriers in social change. It was realized that to improve the condition of tribal women it was necessary to raise their economic and social status.

Tribal women has always found themselves at a disadvantage in accessing funds from the formal credit system as they lack exposure to
outside world, they are hampered by low literacy level and numeracy and they are unfamiliar with bureaucratic procedures, all of which make the attitude of bank officials even more unsympathetic towards them. Need was felt to organize tribal women into small groups known as self help groups, as financial institution will prefer to give loans to informal groups instead of individual as this will reduce their transaction cost and loan recoveries could improve owing to the group imposing discipline on its member. Thus, self help group can be a powerful catalyst in the upward socio-economic transition of poor tribal women.

The Empowerment of women through SHGs would lead to benefits not only to the individual woman and women groups but also for the families and community as a whole through collective action for development. The origin of SHG is from the brain child of GRAMIN BANK of Bangladesh, which was found by the economist, Pro Mohammad Yunus of Chittagong University in the year 1975. This was exclusive established for the poor. By the 1990s, SHGs were viewed by state governments and NGOs to be more than just a financial intermediation but as a common interest group, working on other concerns as well. The agenda of SHGs included social and political issues as well.

Formation of Self Help Groups begins with an assessment of member strength. People are motivated to collect information an initiatives they have taken in the past to resolve problems and to initiate collective or group action. The members are saving money regularly. An account is opened in the nearest bank or post office. Basic record such as attendance register, minute’s book, and saving ledgers are maintained. The group size is restricted to 10 to 20 members of age group 18 & above. Governance of group involve evolution of norms or rules and regulations for self-governance, participatory decision making, diligence and self-discipline among group members coupled with strong enforcement mechanism. Leadership in group is very important as it is important maintain the unity among members and resolve conflicts. Functions of group mainly involves saving, inter loaning, solving problems of
group members, fund management, record keeping and group vigilance-responsibility sharing, rotational leadership, etc.

Self Helps Groups are primarily savings and credit groups and availing saving and credit services from local banks is a logical extension on their growth strategy to meet increasing credit demands from the members. Moreover, accessing saving services from banks will provide safety to the pooled funds. This will provide sustainability to the group.

In promoting SHG movement both governmental and external agencies are involved. SHG movement had been designed to benefit women especially in rural belt, towards providing them social status and identify. Hence, Central Government had invited the state government and NGOs to involve in SHG movement. The Government of Madhya Pradesh has taken up women empowerment as one of the main strategies to tackle socio-economic poverty. Mandla being the tribal district of the state is one of the backward districts both in economic and social terms. The condition of the women is very miserable. Their participation in social, economical and political field is very low. In order to make them realize about their rights need was felt to organize them in small groups. In Mandla district formation of SHG started from 1/4/1999 after starting of Swarn Jyanti Swarojgar Yojna.. The SHGs are engaged in activities related to education, skill development and capacity building. The Self Help Groups, with credit and thrift activities as principal activities, attracted the attention of women in Mandla District in terms of promotion of participatory development of women in the district.

The Self Help Groups (SHGs) so formed, under the special "SWAYAM PRABHA ABHIYAN" have gained prominence in the recent past in view of the conducive atmosphere created by them in terms of bringing the tribal women together. It is often believed that woman in solicitude cannot match man in terms of thinking, collective action and other aspects. Further, a woman cannot excel herself in solicitude in view of the traditional value system and cultural background. On the other hand, if woman flock together they excel
much better than men in terms of better thinking, planning and development works

Keeping the objectives of the research into consideration and also the Self-help Groups Movement in Mandla district, a sample of 100 SHG women, drawn from four blocks, were selected for the study based on random sampling basis. The members were drawn uniformly from all the four selected blocks for the study in each Tehsil. Further in order to maintain a uniformity, all the members drawn for the study were among those SHGs, which were at least three years old, so that sample drawn would sufficiently exposed to SHG and its operations and gain enormous experience and exposure. The following are the findings of the study:-

- From the study it is clear that the participation of sample of age group 31-40 years and 21-30 years is more in self help group. This means that youths are more attracted towards the process of participation and collective action.
- Majority of respondents hailed from Schedule Tribe (94%) which indicates that women of schedule tribe are attracted towards savings and thrift.
- Most of the respondents are illiterate. But women association with Self Help Group has created awareness among group members and community related to education. It can be concluded that the members selected for the study have shown practical awareness and accorded importance to adult education on one hand and on the other they have also shown importance of girl child education. It further strengthens the view that SHGs are fast emerging viable grass-root level institutions not only for alleviating property but also for promoting education.
- The study reveals that most of the respondents belong to the income group of Rs 12000/-, which indicates that tribal women with marginal income or BPL category wants to join SHG for saving and to remain away from the clutches of money lender.
• From the study it is clear that most of the respondents have joined self help group for collective and financial help, to raise their economic status and to meet out their basic needs.

• From the study it is clear that considerable number of respondent have joined other community based organization. This leads to the conclusion that SHG members have shown more social responsibility by registering higher presence in CBO's which will inculcate grass root level leadership and increase the participation in development process.

• Study reveals that leaders of SHG have played vital role in generating interest among respondents to join SHG. This was common phenomenon in economically developed block. Whereas in case of economically under developed block and inaccessible area prevalence of poverty lead the family members and relatives to play a vital role perusing respondents to join SHG.

• From the study it is clear that respondents have gained awareness regarding issue related to SHG. Further knowledge pertaining to frequent issues (monthly contributions, interest rates etc) was more among all the members across the block.

• Study reveals that SHG member's faces constraints like domestic work, occupational pressure, family pressure, etc. The study highlights the need of orientation of women in this regard to lessen the impact of constraints faced by them.

• From the study it is clear that women member participating in SHG have developed awareness in terms of financial matter, Panchayati Raj Institutions, public utilities (post office, police station, etc). it can be concluded that SHG have emerged as a viable grass root level institution as a medium to develop and empower women.

• SHG members have developed awareness on various skill-communication skills, interaction with husband and outside people, making and taking par in the household decision. This also points that status of women at house in terms of decision making has also improved. They also developed capacity to access and solve domestic problem.
The above findings reflect a marked change in the perceived status of tribal women. Monthly meeting of tribal women as routine exercise of Self Help Groups enabled them to interact with each other, share their problem and find out solutions which tend to boost their confidence. This, in turn, will have manifest and consequences on inter – personal relations both in the family and society.

Tribal women had realized changes and improvement as a result of their association with SHG. The achievements have been found as follows. The awareness on various aspects of seeking finance & loans, awareness on various subsidy supported programmes, awareness of health related programmes of Government, awareness on entitlement & rights have been noticed as major factor for changes.

- Economic empowerment and improved economic status has increased social mobility and exposure to outside world and has improved health status.
- Development in leadership quality, interaction with governmental officials and faith in financial institutions have increased.
- Respondents have stated increased participation in decision making related to family matters and financial matters.
- Overall positive changes in life style- proper education of children, adult education, resisting domestic violence, increase in marriage age, mobility for social work, participation in and free movements with-in and out side villages, participation in other community building organizations like Mahila mandal etc have enhanced.

On the whole, a higher level of empowerment on several facts of life manifested no longer the traditional, timid, submissive and oppressive behavior. Since they play a major supportive role in the family through their economic support to the family, most of their husbands have liked this activities and infact they have supported and encouraged them.

Group members also face problems like favouritism problem arises when group leaders has to decide about lending, exhibition of products
restricted to local markets, delay in sanctioning loans and group rivalry. These problems sometimes obstruct the progress of group.

To provide sustainability to the group certain strategies should be followed like group must be compact and must exhibit homogeneity which will increase mutual trust and confidence among group members, effective participation of members in group meeting helps to take decision democratically, evolve and introduce appropriate savings process which will increase savings as these are used for internal lending for consumptive and productive needs, enforcement of repayment of loans through peer pressure and group dynamism, develop ability to scan market condition and environment to diversify their activities, to increase participation in social issue of mutual interest education, health, etc and community work which will encourage to create community assets, to keep records and accounts up to date and inculcates thrift habits and increase the level of savings among tribal women and improve access to credit and encouragement in shift of loaning pattern from consumptive to productive purpose.

The progress of the self help group can be improved by conducting training programme for illiterate members and provide training on leadership skills. Members should be motivated to take part in the panchayat election, encouraging group members to prepare annual action plan to plan out activities, the members must be motivated to involve legislation in developmental activities for the betterment of community and one important question that must be answered while forming SHG is to degree to which they can be scaled up.

To conclude it has been proved that self help group movement in SWAYAM PRABHA ABHIYAN in Mandla district has yielded quite number of positive results. There has been tuning between the promoters and the members in this regard. The movement has encouraged participation tribal women in group activities. In the process of participation in SHG, the tribal women have acquired a level of awareness and responsibilities. The empowerment of tribal woman is noticeable on factors especially enhanced
role in decision making process at family level. SHG has generated self security, self confidence and self reliance among tribal women

Beside the positive factors, the influence of political nearness, leadership at SHG level, and rising expectation, etc have been observed. Given the circumstances, the movements need to be clubbed with other economic and social programmes by the Government as well as NGO’s. Further given the strength of collective approach and high level of mutual understanding in SHGs, an integrated development approach by using SHG certainly may yield positive result.

The process of participation has strengthened the members in making several important decisions. However, what is more significant is their participation in decision making process in several social aspects like education, health & sanitation and other factors which have wider ramifications. It is the social decision of this kind that pave way for driving the society more toward better education and living.

Thus, the study has an important insight that tribal women, participation in SHG has been triggering access to decision making at household level and such facilitation, if carefully captured, is bound to result in wider influence on social issues. Youth belonging to marginalized community (Schedule Tribe/ Schedule Caste) are deprived of basic amenities, illiterate and facing acute poverty if organized in a group can increase awareness level, leadership quality, communication skill and this will trigger rural development; it will also make them responsible citizens of the nation which will make democracy strong.