CHAPTER 1

INTRODUCTION

"EMPOWERMENT OF TRIBAL WOMEN THROUGH SELF HELP GROUPS IN TAPI DISTRICT (SOUTH GUJARAT)"

1.1   INTRODUCTION

Poverty deprives women of the opportunities to have equal access to participation in development programs, mobility and decision-making. In the subsistence sector women spend the greatest amount of their time in collecting fuel, fodder, water, looking after livestock and kitchen gardening. Deforestation deprives the poor of their livelihood opportunities, thereby causing migration to urban areas. Poverty pushes them down to the lowest strata. When we think about tribal women, they are more backward and their social and economic empowerment issues are even more complicated. Social empowerment creates a favorable environment for women to take part in the development programs. Their mobility, confidence and opportunities increase with social mobility. Economic empowerment enables them to smoothen their cash flow throughout the year (Natarajan, 2009). Most of the poor are left out of the formal financial institutions as they do not have anything to keep as a security. Formalities of which are also complicated and the process is lengthy. To a large extent moneylenders and local input dealers supply loans to meet the needs of the poor, charging exorbitant rates of interest (Natrajan, 2009).

The international standard measure for the poorest is those who earn less than US1$ a day. There were 1.3 billion poor in the world, of which 100 million were women and most of them were in Asia, according to the Microcredit Summit Report, 2005 (Daley-Harris, 2005). The microcredit sector development gained momentum after the microcredit summit; held in Washington between 2nd February and 4th February 1997. Out of the 66.61 million poorest reached with microfinance in the world, India accounts for the lion’s share of 29.1 percent of the total poorest reached (Natarajan, 2009).

Microcredit alone cannot alleviate poverty. It needs a holistic approach to improve their employability status. This includes improved skill levels, attention to entrepreneurial aspect, market availability, its problems, new technology etc. In this regard, the role of the Self-Help Group (SHG) is very important.
In the last decade or so the empowerment of women has been recognised as a central issue in determining the situational reality of their status. The Government of India declared the year 2001 as 'Women's Empowerment Year' and a lot has been and is being done at national and international levels since then. Yet the question whether women in India have been empowered or not, remains unanswered. In spite of all the efforts, why do women, particularly the tribal women, continue to remain much more backward in comparison with their sisters in other classes?

Tribals, widely known as Adivasis, are confined to economic and social backwardness and it is one of the important problems in the country. Adivasis in this country can be described as the poorest among the poor. They might have had a wonderful past but their present status is miserable. People living in forests and depending on forests for livelihood, are being uprooted along with jungles. On the one side, they are losing the basic support of life and on the other side they are not being brought into the mainstream of modern Indian development process. Poverty, lack of knowledge, sickness (ill health) and exploitation are a few of the complex problems that occupy the lives of tribal. They have little access to education, health and nutrition, opportunity to acquire skill and training, employment opportunities, easy credit, market technology and information (Natarajan 2009, p13).

Though the status of Adivasis varies significantly according to their social ethnic backgrounds, but within this social group also, women face discrimination in many areas of life. Adivasi women are doubly excluded from the mainstream development process – as Adivasis and also as women.

Hence, there is a need to empower tribal women and some efforts from outside are needed for that. Unless and until empowerment or assertive changes take place in tribal women, balanced development is not possible. We cannot achieve higher levels of development by excluding women, particularly tribal women, from the developmental policies and processes. In the present study the focus has been given on SHGs of tribal women in Tapi and their role in making them empowered. Hence all related and important concepts have been discussed in the following part of this chapter.

Concepts related to the present study i.e. definition of Tribe, concept of Empowerment, Self Help Groups, Care economy, Microfinance, Micro Credit, Livelihood finance etc. are discussed in the following part of this chapter.
1.2 DEFINITION OF TRIBES

The anthropologists, sociologists, social workers, policy makers, administrators and people who have been involved with tribes and their problems either on theoretical plane or on practical grounds are not still on the same wavelength regarding the concept and definition of their subject matter. Here, some definitions of ‘tribe’ given by various scholars have been discussed to get the idea of tribe, as given on the Sociology Guide website.

The definition of a tribe given by Majumdar (1961) is that, ‘a tribe is a collection of families or group of families bearing a common name, members of which occupy the same territory, speak the same language and observe certain taboos regarding marriage, profession or occupation and have developed a well-assessed system of reciprocity and mutuality of obligations. A Tribe is a group of people in a primitive or barbarous stage of development acknowledging the authority of a chief and usually regarding them as having a common ancestor’.

According to Ralf Linton, (Sociology Guide website), in its simplest form the tribe is a group of bands occupying a contiguous territory or territories and having a feeling of unity deriving from numerous similarities in culture, frequent contacts, and a certain community of interest. On the same website, D.N. Majumdar further describes a tribe as a social group with territorial affiliation endogamous with no specialization of functions, ruled by tribal officers hereditary or otherwise, united in language or dialect recognizing social distance with other tribes or castes. L M Lewis (Sociology Guide website) believes that tribal societies are small in scale and are restricted in the spatial and temporal range of their social, legal and political relations and possess a morality, a religion and world view of corresponding dimensions. T. B. Naik (1968) has given the following features of tribes in India.

According to him, a tribe should have the least functional interdependence within a community.

- It should be economically backward.
- There should be comparative geographic isolation of its people from others.
- Culturally, members of a tribe should have a common dialect which may be subject to regional variations
- A tribe should be politically organized and its community Panchayat should be an influential institution
- The tribe’s members should have the least desire to change.
- A tribe should have the customary laws and its members might have to suffer in a law court because of these laws. A community to be a tribe must have all these attributes.

Naik argues that for a community to be a tribe it should possess all the above mentioned characteristics, and a very high level of acculturation with outside society debars it from being a tribe. Thus the term usually denotes a social group bound together by kin and duty and associated with a particular territory. All members of a tribe are not each other’s kin, but within every Indian tribe kinship operates as an associative, regulative and integrating principle. Members of an Indian tribe speak one common language, their own or/and that of their neighbours. Politically, Indian tribes are under the control of the state government, but within a tribe there may be a number of panchayats corresponding to the heterogeneity, racial and cultural, of the constituent population in a village or adjacent villages.

There are other distinguishing features of Indian tribes. Thus there are their dormitory institutions; the absence of institutional schooling for boys and girls; distinctive customs regarding birth, marriage, and death; a moral code different from that of Hindus and Muslims; peculiarities of religious beliefs and rituals which distinguish tribesmen even from the low caste Hindus (Hasnain, 2007).

The criteria followed by the Government for specification of a community as a Schedule Tribe are: a) Indication of primitive traits, b) Distinctive Culture, c) Geographical Isolation, d) Shyness of contact with the community at large and e) Backwardness (Darity, 2010).

1.2.1 **Definition of Primitive Tribal Groups (PTGs)**

The government of India has designated 75 communities among the STs as Primitive Tribal Groups (PTGs); for whose development specific micro projects have been designed and implemented for the tribal empowerment.

Development has become a buzzword in the field of tribal development, and efforts are being made to reserve the trend of marginalization of tribes all over the world (Darity, 2010). The PTG Groups have no access to assured sources of livelihood, proper houses, electricity connection and safe drinking water. They are disease prone, illiterate, assetless and debt-ridden. The PTGs are a stagnant and declining population characterized by isolation, poverty, pre-agricultural technology and low literacy. Owing to their small number and remote habitat with poor administrative and infrastructure backup, the problems and needs of these primitive
tribal groups are quite different from those of other Scheduled Tribes. The incidence of alcoholism is also high amongst some of these groups. Due to their shyness and hesitation for outside contact, they are unable to receive benefits from various centrally sponsored / central schemes of the Government. (BAIF, n.d.)

1.3 CONCEPT OF EMPOWERMENT

Empowerment is an active process enabling women to realize their full identity and power in all spheres of life (Gnanadhas & Mahalekshmi, 2011). Empowerment is a process that takes a person from a position of powerless inaction to responsible action. The process moves through several stages from a) participation to b) decision making to c) action and, ultimately to d) the capacity to take responsibility for those actions.

Micro-finance has the potential for economic empowerment but Deshmukh-Randive (2008) is a bit doubtful whether it can bring about holistic empowerment. Even while women may earn more, they may still not be able to control their incomes. After acquiring economic empowerment they cannot go beyond the structure of caste, religious and family hierarchies. Economic empowerment most often makes positive shifts only in political as well as mental spaces.

Empowerment is defined as the process by which women take control and ownership of their lives through expansion of their choices. It is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer, 2001).

Empowerment refers broadly to the expansion of freedom of choice and action to shape one’s life. It implies control over resources and decisions (Narayan, n.d.). Empowerment is a process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes (http://web.worldbank.org).

The Government of India had ushered in the new millennium by declaring the year 2001 as 'Women's Empowerment Year' to focus on a vision where women are equal partners to men. The most common explanation of 'women's empowerment' is the ability to exercise full control over one's actions. The past decades have witnessed some basic changes in the status and role of women in our society. This process has been further accelerated with some
sections of women becoming increasingly self-conscious of their discrimination in several areas of family and public life. There has been a shift in policy approaches from the concept of ‘welfare’ in the seventies to ‘development’ in the eighties and to ‘empowerment’ in the nineties.

The National Policy for Empowerment of Women 2001 aimed at bringing about advancement, development and empowerment of women in all spheres of life. However, a close examination of the social and economic status of women, especially in the rural areas shows unsatisfactory achievements in most human development indicators. Citing published facts and figures, the reasons are identified for the failure of the government in India in areas such as growing feminization of poverty and exploitation of women in low paid, hazardous and insecure jobs in the unrecognized sector; wide gender gaps in literacy and in wage rate, escalating violence against women and the rising incidence of female feticide and infanticide. Developing countries proved that the poor can be helped by organizing them into small self-help groups. To touch the core of poverty and accumulating social capital, women are the best agents. Women’s Self-help Groups (SHGs) have become the ray of hope to the developmental practitioners.

1.4 SELF HELP GROUPS

A Self Help Group (SHG) is a small voluntary association of rural people, preferably women folk from the same socio-economic background. They undertake economic activities such as thrift and credit and use of common assets on the basis of equality nurturing trust (Gnanadhas & Mahalekshmi, 2011). The process, by which the group of people with a common objective is facilitated to come together in order to participate in the development activities, i.e. saving, credit, income generation, etc., is called Group Formation (Gnanadhas & Mahalekshmi, 2011).

As described by Bouman (1995), the members of SHGs save periodically in the group and the savings are lent out to members who require loans, at a fixed rate of interest. The SHG is a registered or unregistered group of micro entrepreneurs having homogenous social and economic background; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. The group members use collective wisdom and peer pressure to ensure proper use of credit and timely repayment. (Muraleedharan, 2009) The movement of SHGs started with a slogan ‘Save a rupee a day’ (Pati, 2010). They decide to save equal amounts
In other words it can be said that a Self Help Group is a small, economically homogeneous affinity group of 10-20 poor women living below poverty line, who come together to -

a) Save small amounts regularly,
b) Mutually agree to contribute to a common fund,
c) Meet their emergency needs,
d) Have collective decision making,
e) Resolve conflicts through collective leadership and mutual decision,
f) Provide collateral free loans on terms decided by the group at market driven rates.

1.4.1 Features of SHGs

Generally, SHGs encompass several activities of men and women but the Indian focus is on financial aspect of SHGs. In addition to India, this financial SHG concept is being promoted in Bangladesh, Indonesia, Thailand, Philippines, Nepal, Sri Lanka, etc.

Salient features of SHGs are:

- Homogenous in terms of economic status and interest and an affinity group.
- Small in size and their membership per group ranges from 10 to 20 people.
- They are non-political and voluntary and follow democratic culture.
- They hold weekly meetings, mostly during non-working hours.
- They have transparency among themselves and they have collective accountability of financial transactions in the group.
- Promote saving attitude and habit among the members.
- Indulge in credit management.
- Build the common fund slowly and systematically; and
- Establish linkages with bank and government departments (Gnanadhas & Mahalekshmi, 2011).

The poor tribal women may not be able to form the groups by themselves due to lack of proper education and management skills. Therefore, different kinds of promotional agencies have come forward to function as catalysts and facilitators for these SHGs. These include not only the GOs but several professional and development agencies as well.

Being natural owners of forests and its adjoining lands the tribal have been deprived of their
rights slowly. They have been forced to change their living from their earlier self-reliant status to a dependent one. Indebtedness and migration to urban centers for employment still continues. Appropriate intervention strategies are needed case by case to arrest these problems. Emergence of SHGs among tribal may give them a new hope. (Planning Commission)

The SHG is formed and groomed by a non-Governmental organization (NGO) or bank branch or a government agency acting as a Self Help Promoting Institution (SHPI).

1.4.2 Self Help Promoting Institution (SHPI)

The major role of the SHPIs is to support SHGs for capacity building and management of micro enterprises. Such meaningful thrift and credit activities may lead to enhancement of the economic status of these women’s groups and this helps the rural poor women to ensure their livelihood through active participation in SHG activities (Nayak & Sahu, 2011).

The members are encouraged to collect regular thrift on a weekly to monthly basis and use the pooled thrift to provide interest bearing small loans to needy members. The SHPI trains the members to maintain simple accounts of the collected thrift and loans given to members. The SHG-Bank linkage program (SBLP) was launched by NABARD in 1992, with the policy support of the Reserve Bank of India. The program has been designed and nurtured by NABARD for over 15 years. The pilot phase was followed by the setting up of a working group on NGOs and SHGs by the RBI in 1994. The group came out with wide recommendations on SHG-Bank Linkage as potential innovation in the area of banking with the poor (Ramanathan, A., n.d.) (www.nabard.org).

The effort of NABARD has added more than 22 lakh units connecting around 33 million households directly by the end of the year 2005-06 in 31 states and 583 districts with the participation of 545 banks and 4896 NGOs and with more than 90 percent dominance of women’s groups (NABARD, 2006).

The launching of its pilot phase of the SHG Bank linkage programme in February 1992 could be considered as a landmark development in banking with the poor (Lalitha, 2007). The SHG-Bank linkage strategy has come a long way. The strategy includes:

- Financing of SHGs promoted by external facilitators like NGO, bankers, socially inspired individuals and government agencies.
- Promotion of banks themselves and financing SHGs directly by banks. Indirectly where NGOs and similar organizations act as financial intermediaries (Lalitha, 2007).

The main objective of the SHG program has been financial inclusion by extending outreach to poor households in rural areas, making available credit services at their doorstep with easy and self-managed access to formal financial services on a sustainable basis and in a cost effective manner. At the same time SHGs also go beyond thrift and credit. Their work includes the overall development of women members in economic, social, political and cultural areas.

SHGs provide a forum in which the members of the group can discuss various issues and their day to day problems of life. During the past few years, the SHG movement has taken a distinct shape with the support of many government and non-government organizations. The issue of empowerment is occupying center stage in all poverty and development debates, both nationally and internationally. In this context, SHGs are fast gaining importance and popularity (Sahu & Nayak, 2011).

1.4.3 Structure and Functions of SHGs

The SHG is a small economically homogeneous affinity group of rural poor, generally not exceeding 20 members, voluntarily coming together to save small amounts regularly, to mutually agree to contribute to a common fund, to have collective decision making, and provide collateral free loans at terms decided by the group at market driven rates (Sahu & Nayak, 2011). In India, the Self Employed Women’s Association (SEWA) which was a trade union for women and later entered into the field of micro-credit has grown into the biggest Women’s Co-operative Bank in the country.

There is less focus on external loans and mostly it is the internal savings that are rotated among the members as loans. Once the group shows matured financial behavior, banks are encouraged to lend to the SHGs. These loans are usually through direct linkage of the SHGs with the bank.

Earlier banks were reluctant to lend to the poor as they had nothing to keep as a security, but today banks are supporting them in a big way. Under the SHG-Bank linkage Programme, commercial, rural and co-operative banks lend to SHGs and Government / NABARD refinance these loans at subsidized interest rates (Sahu & Nayak, 2011).
The SHGs are necessary to overcome exploitation, and create confidence for economic self-reliance in the poor, particularly in women, who are mostly invisible in the social structure. SHGs have been found to help and inculcate among their members sound habits of thrift, saving and banking (Sahu & Nayak, 2011).

1.5 MICRO FINANCE

Microfinance means providing very poor families with very small loans (micro credit) to help them engage in productive activities or grow their tiny business (Pati, 2010). Traditionally micro finance was focused on providing a well standardized credit product. Over time, microfinance has come to include a broader range of services (Credit, savings, money transfers, Payment services, insurance etc.) as it is realized that the poor who lack access to traditional formal financial institution require a variety of financial products (Pati 2010). With the help of this they can care for their families and cross the poverty line with dignity. Robinson (2001) defines microfinance as small scale financial services - primarily credit and savings - provided to people who farm, fish or herd, and adds that it refers to all types of financial services provided to low income households and enterprises (Pati, 2010). Technically, microfinance is defined as provision of thrift, credit and other financial services and products of very small amounts to the poor in rural areas, semi-urban and urban areas (Pati, 2010). Those who avail microfinance are involved in productive activities which generate some income.

Micro finance, as it practiced today in India and in several countries of the developed world, is seen as the most important means of poverty alleviation. At the World Micro-Credit Summit held in Washington DC in February 1997, four core themes were stressed as part of a 55-page declaration and Plan of Action. These were reaching the poorest, reaching and empowering women, building financially self-sufficient institutions, and ensuring a positive, measurable impact on the lives of clients and their families (Deshmukh-Randive, 2008).

1.5.1 Micro Credit

There is a difference in microfinance and micro credit. Micro-finance is much more holistic than micro-credit. Micro credit means more emphasis on loans while micro finance also includes support services where channels for thrift, market assistance, technical assistance, capacity building, insurance, social and cultural programmes are included. So micro finance is ‘credit plus’ where micro credit is ‘only credit’ (Pati, 2010).
1.5.2 Livelihood Finance

Livelihood, meaning a person’s economic activity, is an area that is vitally important to SHGs. The loans that SHG members receive are intended to improve their livelihoods so that they can receive greater and steadier cash flows. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy to various other goods and service activities. Experiences have showed that SHGs have improved livelihoods to the extent of providing the leveraging needed to start an enterprise. However, the interventions to introduce new livelihoods or refine existing ones that could yield better economic results were provided by an external agency (Reddy & Manak, 2005). A livelihood is any set of economic activities through which a household meets its basic needs and earns some cash income. When carried out on a repetitive basis, these tend to become a ‘way of life’. The vast majority of people make a living through self-employment or wage-employment in the informal sector (CARE India, 2007).

1.5.3 Livelihoods: Technical Livelihood Support

The support of livelihoods is increasingly being seen as an important area related to microfinance. Indeed, the term livelihood finance has been coined and is in vogue at leading NGOs. The need for livelihood support is critical to SHGs development as livelihoods are typically financed by the loans that members receive from the SHG. The needs of SHGs vary from the introduction of new livelihoods to providing support such as market-linkages or procurement techniques to refine existing livelihoods. State government programs such as Indira Kranthi Patham (IKP) in Andhra Pradesh have successfully executed increased livelihood cash flows to SHG members as they have been able to bypass middlemen and sell their goods at market rates and cut costs. Experience has indicated that these benefits would not have been possible without external intervention. SHPIs can provide the technical livelihood support as needed to help develop SHGs (Reddy & Manak, 2005).

1.5.4 Care Economy

Current economic models are based on the unit of the household. However the household is seen as a consumer of goods and services rather than a producer which provides valuable inputs and resources into both public and private economies. Women’s contribution to the economy is largely in this hidden area of production which includes care work, voluntary or civil society activity, subsistence production and work in the informal sector. The invisibility
of this activity means not only that it is underestimated or inaccurately measured, but it is also
excluded from Gross National Product (GNP) and generally ignored when making policy
decisions (Human Development Report. Chapter 3, 1999). The ‘care economy’ is the work
done, usually in the domestic sphere, which keeps the labour force fed and clothed, and raises
the future labour force, therefore ensuring that society operates effectively. Estimates show
that the value of unpaid work can be equivalent to at least half of a country’s Gross Domestic
Product (GDP). If the care economy is neglected, this can have serious consequences for
society and its productivity as it is neglecting the care of its most important resource, the
people. Gender inequalities originate in division of labour, which allocates women to the
realm of reproduction – in the private and unpaid domain, while men are assigned to the
production sphere – in the public and paid domain. Historically, this has explained the
differences between sexes, and has accounted for unequal distribution of power and
resources between men and women (Soledad, 2007). In recent years, feminist economics
focused on the ‘care economy’, referring to the domain where the labour force is reproduced
and maintained, which includes activities such as cleaning and cooking, and general
household maintenance, as well as child care and care for elderly persons (Soledad, 2007).

The care economy is defined as the work done, mainly within households, for caring for
people, which is complemented by paid work performed at home, paid work at private and
public services, and volunteer social work. Therefore, one domain of that care is paid and the
other one is unpaid (Ec. Soledad Salvador, 2007).

Paid care economy: Paid care economy comprises the wide variety of care services provided
by private and public sectors to families and households (Soledad, 2007).

Unpaid care economy: The unpaid care economy comprises unpaid work performed inside
households, help provided between households and services provided by the community on a
volunteer basis. A study conducted by Soledad Salvador (2007) expressed that in relation to
the distribution of tasks inside households, women are primarily in-charge of caring for
children, the elderly and the sick; house cleaning and food preparation, whereas men
perform household maintenance and repairs. By adding the workload of paid and unpaid
work performed by each of the sexes, it is seen that women work more than men; thus the
time allocated to leisure is limited as well as their well-being (Soledad, 2007). Deshmukh-
Randive (2008), discusses women’s roles in the care and market economies and how positive
impact on these can accelerate empowering processes. The article shows how the layering of
technology over micro-finance can have additionally positive effects upon the well-being of women. According to Deshmukh-Randive (2008) the sexual division of household labor causes them to spend their time and energy in unpaid labor in the household. She said further the world of work is located in the two parallel economies that exist in any country - the market economy and the care economy. Both produce value and gross domestic product.

The market economy is that economy where goods and services are produced and exchanged for a price, depending upon the relationship between supply and demand. The economy is monetized, production is paid for and activities are visible (Deshmukh-Randive, 2008).

The care economy produces and maintains human resources. It involves the activities of reproduction, maintenance of human resources (children and adults, productive and non-productive, the sick and the aged). The activities of nurturing and socialization are largely carried out within the care economy that gives the market economy its next generation of human resources. The care economy entails cooking, cleaning, and caring - all of which is unpaid and mostly done by women and girls. According to Deshmukh-Randive, their labor in this economy does not find place in GDP, but forms the integral basis on which the visible market economy can function. Since work within the house is seen as women’s work, it leaves limited time for women to participate in the market economy. As Deshmukh-Randive rightly says, the role of women in the care economy takes away much of their time not only because of the volume of work in it but also because of the drudgery involved (Deshmukh-Randive, 2008).

Tribal women are far away from advancement and development. Poverty, exploitation, low paid jobs, problem of livelihood, problem of illiteracy are major problems of tribal women in general, in India, and hence, efforts from outside are essential for their empowerment. Self Help Groups can play a very important role in empowering tribal women. This can be the answer to their problems.

SHGs intermediated by Micro Finance Institutions have shown to have positive effects on women. Micro finance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. At present, one of the successful ways through which micro finance services are being provided to poor people is through SHGs. The performance of different states SHGs data presented by different authors in different states shows new directions where micro finance is helping the poor women in coping with vulnerable situations. Building of assets, new livelihoods and accumulated
savings help the coping strengths and strategies of the poor.

In the present study very interesting Models of SHG-Bank Linkage are found. Some important Models in context with present study are given below.

1.5.5 Models of SHG - Bank linkage

As Indian rural context is diverse, no single model has emerged that fits for all. Various models are in practice in Tapi as well.

Model I:

Bank--- SHG linkage—or Bank Facilitating Agency-SHG-Members

In this model the bank itself promotes and nurtures the SHGs until they reach maturity. No such example was found in the present study.

Model II:

In this case the NGO works as a Social Intermediary: SHGs promoted by NGOs or by government agencies and financed by Banks.

In this model, the NGO has no financial role and only acts as a social intermediary. The NGO facilitates direct credit linkage of SHGs with banks. The NGOs assist the banks in monitoring the credit linked SHGs. In the present study Bhasha Sanshodhan and Prakashan Kendra and government promoted Sakhi Mandals are availing micro finance by financial institutions by this method.

Bank --- NGO as intermediary --- Self-Help-Group

Model III

In this case SHGs are promoted by NGOs financed by banks under NGOs OR Formal Agencies as Financial Intermediaries. In the present study SHGs promoted by BAIF are availing micro finance by Gujarat Tribal Development Corporation (GTDC) and subsidy from Tribal Development Department, (TASP) Songadh. The loan amount and subsidy is given to BAIF. The amount is not disbursed by BAIF to the members of SHGs but the payment is made directly to the animal seller.

GTDC & subsidy (Under TASP) → NGO (BAIF) → Seller of the animal → SHGs
Model IV

NGO – MFIs: Under this model the NGOs are transforming themselves into Micro finance Institutions to offer the micro credit and other financial services to the poorest of the poor. In this model, NGOs act as both facilitator and micro finance intermediaries, and often federate SHGs into apex organizations to facilitate inter-group lending and larger access to funds.

In the present study Uthan Mahila Saving and Credit cooperative Society provides the loan facility to its society members as well as to its SHG members.

NGO \(\rightarrow\) Turned MFI \(\rightarrow\) SHG

Uthan credit society \(\rightarrow\) FI \(\rightarrow\) SHG

1.6 RESEARCH PROBLEM

Self-Help-Group is not a new concept in India. Several studies have been done before to see the impact of SHGs on the status of women and empowerment of women as well, but there are very few studies conducted to find out the impact of SHGs on empowerment of tribal women. Particularly in Gujarat, Tribal women are extremely marginalised and are excluded from all the developmental activities when compared with other women/rural women. Empowerment of tribal women through SHGs can improve their capacity to earn income, efficiency and entrepreneurship. The earlier study done by the present researcher on "Socio-economic status of tribal women in Valod" (Talmaki, 2009) indicated that their decision making capacity at all levels has improved, but how many of them were from SHGs was not taken into consideration previously. The proposed study has more extended scope than the earlier study done by the researcher. In the earlier study 498 women respondents were selected as a sample but only 71 percent were involved in SHGs activities. Hence, in the proposed study focus is given entirely on empowerment of women through SHGs and 100 percent respondents are members of SHGs. In the earlier study out of 40 villages of Valod Taluka, only 11 villages were covered, however, in the proposed study all five Talukas and 300 women respondents are covered. In the previous study, limitations and drawbacks of SHGs as well as possibility of new activities for empowerment of women and sustainability of SHGs were not taken into consideration, which has been taken care of in the present study.

SHGs were not taken into consideration, which has been taken care of in the present study.

Individuals who are the members of SHGs were interviewed to find out whether it has helped
them in their empowerment in terms of their income, social status, political awareness, general awareness, participation in decision making, increased control, better livelihood and better access to resources etc.

1.7 NEED FOR THE STUDY

Very few studies have been conducted in Tapi district on the status of tribal women. Though being Gandhian villages, efforts to improve their conditions started only in 1928. But any systematic study, to show the effects of these efforts on women empowerment, was not conducted so far, according to Smt. Tarlaben Shah, in-charge of Udyogwadi-Valod (Vedchi Pradesh Seva Samiti).

The Bharatiya Agro Industry Foundation (BAIF)'s Gujarat Rural Institute for Socio-Economic Reconstruction Vadodara (GRISERV) has started their new branch in Tapi (2007) recently for the development of Scheduled tribes and Primitive tribes. It has promoted many SHGs in this district. While discussing with the chief of GRISERV in Tapi, it is found that, they also need a study of this type.

In the earlier study of the researcher, the focus was on socio-economic status of tribal women in Valod. While doing previous research, it was perceived that, SHGs must have played an important role in bringing the changes in tribal women and making them empowered. There are five Talukas in Tapi district which were covered in the present study for better and comparative results. The various SHGs in Tapi district are promoted by various NGOs and government organisation Sakhi Mandals are promoted by Gujarat Government through Anganwadi workers and other NGOs. Some groups are promoted by Bhasha Sanshodhan Prakashan Kendra, Bharatiya Agro Industry Foundation & Uthan Mahila Saving and Credit Society run by tribal women in all 5 Talukas. Hence comparative study of SHGs formed by NGOs and Government Organization (Sakhi Mandal) was possible. This study would prove to be an example for further studies of tribal women in other areas and would also show the ways which can be adopted for development of tribal women in Tapi district and in other rural areas of the country. As mentioned earlier, people from Udyogwadi unit-(Vedchi Pradesh Seva Samiti) and GRISERV (sister concern of BAIF) need such type of study and analysis of functioning of SHGs in Tapi. The results of this study about functioning of SHGs in this area might set an example for promotion of SHGs on these lines in other tribal areas also. If found successful, the bottom-up approach of Gandhian ideology for women empowerment, used in Valod and other Talukas in Tapi (which has a base of Gandhian
ideology), could be replicated in other tribal Talukas and villages as well.

1.8 OBJECTIVES

The objectives of the present study are as follows:

- To find out the background in which the SHGs activities started in these Talukas.
- To find out changes in the socio-economic conditions of women who are members of SHGs in Tapi.
- To find out different economic activities which have been successful/unsuccessful in empowering women.
- To find out different schemes and programmes of Central and the State Governments, which help the women in undertaking the activities.
- To analyze the impact of socio-economic development of women through SHGs on their awareness, political participation, decision making capacity, education, leadership, bank transaction etc.
- To find out the sustainability of different types of SHGs.
- To suggest the new income generating activities which can be undertaken by the women successfully and the government and NGO’s schemes and programmes which can be launched to improve and uplift their status.

1.9 RESEARCH METHODOLOGY

1.9.1 Sources of Data

Empowerment of tribal women in Tapi, the complex nature of the present study depends upon the use of both primary and secondary data. The study being confined to various groups of tribal women belonging to 5 Talukas in Tapi could not be undertaken without the collection of primary data. For secondary data, reports (published and unpublished), books, census data, etc. was used.

The sample was selected and sample survey was conducted. Primary data was obtained through observation and direct communication with respondents i.e. Scheduled Tribe women. The interview schedule was formulated and filled in by the researcher. This method of data collection is very useful in extensive enquiries and can lead to fairly reliable results. In this present study, the researcher explained the aims and objectives of the investigation and also removed the difficulties which any respondent may feel in understanding the implications of a
particular question or the definition or concept of different terms.

### 1.10 Sampling Method

The SHGs in the study were selected from all 5 Talukas in the district Tapi. They are Vyara, Valod, Songadh, Uchchal and Nizer. Total 300 women respondents were selected in the sample. The SHGs promoted by NGOs and governmental organizations (GOs) were selected in the sample on 50:50 basis. 50:50 SHGs were selected purposively so that comparison between the SHGs promoted by these two types of organizations could be possible. Further, classification was done on Taluka basis. Sakhi Mandals promoted by Government and Non-Government Organizations (NGO) were selected on community basis from each Taluka. Only primitive tribal women’s SHGs were selected in the sample of BAF. It could be a great opportunity to do the comparison of empowerment of PTG women and other ST women. Gamit, Halpati, Chaudhari, Vasava, Valvi-Padvi, Kotwalia, Kathud, are the main communities who formed their SHGs and were selected in the sample.

The following Sakhi Mandals are promoted by Government Organization through Anganwadi teachers in Tapi.

#### Table 1.1: Taluka-wise Sakhi Mandal & members of Sakhi Mandal

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Valod</th>
<th>Vyara</th>
<th>Songadh</th>
<th>Nizer</th>
<th>Uchchal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Sakhi Mandal</td>
<td>670</td>
<td>1941</td>
<td>1750</td>
<td>910</td>
<td>721</td>
<td>5992</td>
</tr>
<tr>
<td>No. of total women</td>
<td>9111</td>
<td>25636</td>
<td>19250</td>
<td>11000</td>
<td>10248</td>
<td>75245</td>
</tr>
<tr>
<td>Members</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BPL members</td>
<td>1993</td>
<td>6088</td>
<td>4312</td>
<td>1820</td>
<td>2492</td>
<td>16705</td>
</tr>
<tr>
<td>APL members</td>
<td>7118</td>
<td>19548</td>
<td>14938</td>
<td>9180</td>
<td>7756</td>
<td>58540</td>
</tr>
</tbody>
</table>

*Source: Tapi District Panchayat-2010 (Unpublished documents)*
Table 1.2: Taluka-wise distribution of SHGs promoted by BHASHA in Tapi and their members

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Valod</th>
<th>Vyara</th>
<th>Songadh</th>
<th>Nizer</th>
<th>Uchchal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of SHGs Promoted by BHASHA</td>
<td>112</td>
<td>65</td>
<td>32</td>
<td>92</td>
<td>22</td>
<td>323</td>
</tr>
<tr>
<td>No. of total women Members</td>
<td>1120</td>
<td>650</td>
<td>320</td>
<td>920</td>
<td>220</td>
<td>3230</td>
</tr>
</tbody>
</table>

Source: BhashaSanshodhanPrakashan Kendra-2010 (Unpublished documents)

Table 1.3: Taluka-wise PTG SHGs promoted by BAIF-GRISERV in Tapi and Its PTG members

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Valod</th>
<th>Vyara</th>
<th>Songadh</th>
<th>Nizer</th>
<th>Uchchal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of PTG SHGs promoted by BAIF</td>
<td>08</td>
<td>39</td>
<td>72</td>
<td>54</td>
<td>10</td>
<td>183</td>
</tr>
<tr>
<td>No. of total women members</td>
<td>98</td>
<td>505</td>
<td>860</td>
<td>626</td>
<td>121</td>
<td>2210</td>
</tr>
</tbody>
</table>

Source: BAIF-GRISERV-Vyara Office 2010 (Unpublished documents)

Table 1.4: Taluka-wise SHGs promoted by Uthan Credit Society in Tapi and its Members

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Valod</th>
<th>Vyara</th>
<th>Songadh</th>
<th>Nizer</th>
<th>Uchchal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of SHGs promoted by Uthan Credit Society</td>
<td>07</td>
<td>10</td>
<td>12</td>
<td>09</td>
<td>07</td>
<td>45</td>
</tr>
<tr>
<td>No. of women members</td>
<td>135</td>
<td>130</td>
<td>180</td>
<td>90</td>
<td>135</td>
<td>670</td>
</tr>
<tr>
<td>BPL</td>
<td>33</td>
<td>30</td>
<td>40</td>
<td>20</td>
<td>28</td>
<td>151</td>
</tr>
<tr>
<td>APL</td>
<td>102</td>
<td>100</td>
<td>140</td>
<td>70</td>
<td>107</td>
<td>519</td>
</tr>
</tbody>
</table>

Source: Uthan Credit Society Documents-2010 (Unpublished documents)

In Tapi there are 5 Talukas i.e. Valod, Vyara, Songadh, Nizer, and Uchchal. A random sample technique was used to select SHGs and their members. For this a list of Sakhia Mandal under Government Organization and Non-Governmental Organization i.e. BAI@, Bhasha Sanshodhan Kendra and Uthan Credit Society was prepared. Out of the list those SHGs which were formed before 31-12-2010 were separated and sample was selected from it. Further Government promoted Sakhia Mandals and NGOs promoted SHGs were separated and a sample of 300 women respondents sample was selected on 50-50 percent basis. Out of 300 women respondents, 150 were selected from NGOs and 150 from non-governmental organizations, i.e. 50 women respondents from each NGO, Bhasha Sanshodhan Kendra,
BAIF & Uthan Credit Society.

In Sakhi Mandal further classification is done Taluka-wise, 3 Sakhi Mandals and 10 members of each Sakhi Mandal from each Taluka were selected. For example, 10 x 3 = 30 from each Taluka, and 5 Talukas x 30 = 150 total Sakhi Mandal respondents from entire Tapi district.

In non-governmental organizations one SHG and 10 members were selected from each Taluka. i.e. 10 x 1 = 10 from each Taluka and 5 x 10 = 50 from each NGO, i.e. 3 x 50 = 150 from all three NGOs. Thus a sample including 150 from governmental organization and 150 from non-governmental organization i.e. a sample of 300 from all 5 Talukas in Tapi was selected.

The major tribal communities residing in Tapi are Halpati, Chaudhari, Vasava, Gamit, Valvipadvi, Kotwalia and Kothud out of it Kotwalia and Kathud communities are known as Primitive Tribes. Each Taluka in Tapi has a population of prominent community and these communities have their SHGs. List of the SHGs was prepared and Sample was selected on the community basis. BAIF-GRISERV has promoted some SHGs of primitive tribes in all 5 Talukas i.e. Kotwalia and Kothud. Purposely Kotwalia and Kathud SHGs were selected from BAIF-GRISERVE in the sample. This would be helpful to do the comparative study of Primitive Tribes and other scheduled tribes.

1.11 TOOLS FOR DATA COLLECTION

Both qualitative and quantitative tools were used for data collection.

An interview schedule was suitably drafted to bring out unbiased response from the target group. (i.e. 300 tribal women from all 5 Talukas)

Focus Group Discussion (FGD) was conducted of SHG members and interviews of the Head of the Institutions, NGO staff, SHG Pradhan (leader) were also conducted to get more insights.

Case Study- Case studies were used to explore why and how the changes occurred in respondents’ households and enterprises, focusing on key events, decisions, constraints faced and sections taken up by the respondents.

1.12 METHOD OF DATA ANALYSIS

The qualitative data obtained from the interviews and FGDs was grouped according to topics,
and the emerging trends were observed. The quantitative data has been analyzed by using established simple statistical tools.

For the entire computations Excel and SPSS package have been used.

1.13 DIMENSIONS OF THE STUDY: CHAPTERISATION

Chapter 1: Introduction
a) Definition
b) Concepts
c) Methodology
d) Sample
e) Outline of chapters

Chapter 2: Review of Literature
a) Self-Help-Groups b) Empowerment
c) Micro-Finance d) Micro-Credit
e) Livelihood Finance f) Care Economy

Chapter 3: Profile of the Study Area (Region)
a) Surat- Tapi
b) Tapi - Taluka-wise Population:
c) Tapi - Community-wise Population:
d) Characteristics of Communities involved in sample e) Status of Tribal Women in Tapi
e) Economic and industrial profile of Tapi
f) NGOs in the study area
g) Infrastructure
h) Role of other institutions in Tapi etc.

Chapter 4: Socio-Economic Profile of Tribal Women in Tapi:
Socio-Economic activities of women members of SHGs (Basis of Survey)

Chapter 5: Economic Empowerment of Tribal Women (Basis of Survey)

Chapter 6: Impact of State Intervention
Schemes & Programs of State and Central Governments which were helpful to empower women.

Chapter 7: Findings, Conclusion and Recommendations
Reference:


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