## CONTENTS

*Declaration* \hspace{1cm} ii  
*Certificate* \hspace{1cm} iii  
*Preface* \hspace{1cm} iv  
*Acknowledgements* \hspace{1cm} vi  
*List of Tables* \hspace{1cm} viii  
*List of Maps* \hspace{1cm} xi  
*List of Graphs* \hspace{1cm} xii  
*Abbreviations* \hspace{1cm} xv  

**CHAPTER 1:**

**INTRODUCTION**

1.1 INTRODUCTION \hspace{1cm} 1  
1.2 DEFINITION OF TRIBES \hspace{1cm} 3  
1.2.1 Definition of Primitive Tribal Groups (PTGs) \hspace{1cm} 4  
1.3 CONCEPT OF EMPOWERMENT \hspace{1cm} 5  
1.4 SELF HELP GROUPS \hspace{1cm} 6  
1.4.1 Features of SHGs \hspace{1cm} 7  
1.4.2 Self Help Promoting Institution (SHPI) \hspace{1cm} 8  
1.4.3 Structure and Functions of SHGs \hspace{1cm} 9  
1.5 MICRO FINANCE \hspace{1cm} 10  
1.5.1 Micro Credit \hspace{1cm} 10  
1.5.2 Livelihood Finance \hspace{1cm} 11  
1.5.3 Livelihoods: Technical Livelihood Support \hspace{1cm} 11  
1.5.4 Care Economy \hspace{1cm} 11  
1.5.5 Models of SHG - Bank linkage \hspace{1cm} 14  
1.6 RESEARCH PROBLEM \hspace{1cm} 15  
1.7 NEED FOR THE STUDY \hspace{1cm} 16  
1.8 OBJECTIVES \hspace{1cm} 17  
1.9 RESEARCH METHODOLOGY \hspace{1cm} 17  
1.9.1 Sources of Data \hspace{1cm} 17  
1.10 SAMPLING METHOD \hspace{1cm} 18  
1.11 TOOLS FOR DATA COLLECTION \hspace{1cm} 20  
1.12 METHOD OF DATA ANALYSIS \hspace{1cm} 20
CHAPTER 2:
REVIEW OF LITERATURE
2.1 INTRODUCTION 25
2.2 EMPOWERMENT OF WOMAN 26
2.3 EMPOWEMENT OF RURAL AND TRIBAL WOMEN 43
2.4 SELF HELP GROUPS AND WOMEN’S EMPOWERMENT 49
2.5 SHG – MICRO CREDIT / MICRO FINANCE 72
2.6 WOMEN ENTREPRENEURS 99
2.7 GRAMEEN BANK 103
2.8 LIVELIHOOD / LIVELIHOOD FINANCE 106
2.9 SHGs, DECISION MAKING & EMPOWERMENT 112
REFERENCES 116

CHAPTER 3:
PROFILE OF THE STUDY AREA
3.1 INTRODUCTION 132
3.1.1 Taluka-wise Villages & Gram Panchayats of Tapi District 132
3.2 DEMOGRAPHIC PROFILE OF TAPI DISTRICT 133
3.2.1 Tapi District Demographic Overview 134
3.2.2 Population Growth Rate 135
3.2.3 Population Density 135
3.2.4 Literacy Rate 135
3.2.5 Sex Ratio 136
3.2.6 Child Population 137
3.3 RURAL-URBAN DISTRIBUTION OF POPULATION IN TAPI DISTRICT 138
3.3.1 Urban Population 2011 138
3.3.2 Tapi District Rural Population 2011 139
3.4 GEOGRAPHY OF TAPI DISTRICT 139
3.5 TALUKAS IN TAPI 140
3.6 EDUCATION PROFILE OF TAPI DISTRICT 142
3.6.1 Education 143
3.6.2 Dropout rate in Gujarat
3.6.3 Health indicators for Gujarat
3.6.4 CBR, CDR and TFR in Gujarat and Tapi
3.6.5 IMR AND MMR in Tapi -2013
3.6.6 Leptospirosis: Gujarat
3.6.7 Reproductive Health Concerns

3.7 SOCIAL ISSUES
3.7.1 Alcoholism
3.7.2 Domestic Violence (Tapi)
3.7.3 Change in consumption Pattern
3.7.4 Occupational Structure
3.7.5 Migration

3.8 ECONOMIC AND INDUSTRIAL PROFILE OF TAPI
3.8.1 Agriculture
3.8.2 Minerals
3.8.3 Forests
3.8.4 Rainfall in Tapi
3.8.5 Livestock
3.8.6 Horticultural Crops
3.8.7 Industry
3.8.8 Large Scale Investment Scenario in Tapi
3.8.9 Micro, Small and Medium Enterprises (MSME) - Investment in Tapi
3.8.10 Infrastructure
3.8.11 Social Infrastructure

3.9 SHGs IN TAPI

3.10 NGOs IN THE STUDY AREA
3.10.1 Bharatiya Agro-Industry Foundation-GRISERV
3.10.2 BHASHA Research and Publication Center (BRPC)
3.10.3 Uthan Mahila Saving and Credit Co-operative Society
3.10.4 Anganwadi – Gujarat Government’s Sakhi Mandal

3.11 ROLE OF THE INSTITUTIONS FOR SOCIO-ECONOMIC DEVELOPMENT OF TRIBALS IN TAPI
3.11.1 Udyogwadi Unit Vedchhi Pradesh Seva Samiti’s
Women's Section (Mahila Vibhag) 176

3.11.2 Lijjat Papad Griha Udyog 177
3.11.3 Vedchhi Ashram – Vedchhi 177
3.11.4 Sampurna Kranti Vidyalaya and Gandhi Vidyapeeth – Vedchhi 178
3.11.5 SUMUL 178

3.12 COMMUNITIES OF THE WOMEN RESPONDENTS 180

3.12.1 Chaudhari 181
3.12.2 Gamit: Gamta, Gavit Mavchi, Padvi 181
3.12.3 Halpati (Dubla) 182
3.12.4 Kathodis 183
3.12.5 Kotwalia 183
3.12.6 Dhankan: Tadvi, Tetaria, Valvi 184
3.12.7 Vasava 184

3.13 CONCLUSION 185

References 186

CHAPTER 4:
SOCIO-ECONOMIC PROFILE OF TRIBAL WOMEN IN TAPI

4.1 INTRODUCTION 193

4.2 SOCIO-ECONOMIC BACKGROUND 193

4.2.1 Age wise distribution of the Respondents 193
4.2.2 Marital Status of the Respondents 195
4.2.3 Community wise breakup of Respondents 195
4.2.4 Educational Status of Respondents 197
4.2.5 ‘Below Poverty Line’ Status of Respondents 197
4.2.6 Annual Family Income of Respondents 199
4.2.7 Number of children 200
4.2.8 Families’ Main Occupation 201

4.3 NGOs AND SHGs 202

4.3.1 NGOs 202
4.3.2 Self Help Groups (SHG) 203
4.3.3 Date of joining SHG 204
4.3.4 Frequency of Meetings in SHG 205
4.3.5 Attendance at the meetings 205
4.3.6 Selection of Office Bearers, Pradhan and Mantri
4.3.7 Major activities of the SHG members
4.3.8 Monthly contribution of SHG
4.3.9 Membership of multiple SHG

4.4 CHANGE IN GENERAL STANDARD OF LIVING
   AFTER JOINING SHG
4.4.1 Average monthly expenditure on children’s education
4.4.2 Average monthly expenditure on Families’ Health Care
4.4.3 Average monthly expenditure on Self Healthcare
4.4.4 Participation in political activities
4.4.5 Type of participation in political activities
4.4.6 Participation in decision making
4.4.7 Improvement in lifestyle after joining SHG
4.4.8 Other activities of SHGs in villages

4.5 CONCLUSION

References

CHAPTER 5:
ECONOMIC EMPOWERMENT OF TRIBALWOMEN IN TAPI

5.1 INTRODUCTION

5.2 MICRO FINANCE TO IMPROVE THE ECONOMIC CONDITIONS
5.2.1 Activity wise average loan taken from SHG
5.2.2 Average loan taken by SHG for income generating activities
5.2.3 Rate of interest on credit availed from SHG
5.2.4 Defaulters in repayment of the loan
5.2.5 Reasons for default
5.2.6 Average outstanding amount
5.2.7 Employment and average income from MNREGA
5.2.8 Number of Days Working in MNREGA
5.2.9 Average income generated from MNREGA
5.2.9a Average income from Government assignments and SHG activities
5.2.10 Membership with other SHGs
5.3 IMPROVEMENT IN INCOME AFTER JOINING SHG
5.3.1 Taluka wise analysis
5.4 STRUCTURE OF THE SHGs
5.4.1 Type of activities
5.4.2 Various SHG Activities taken up as an individual and as a group
5.4.3 Mode of marketing
5.4.4 Marketing problem
5.4.5 Change in method of production
5.4.6 Whether received any training
5.4.7 Training received from
5.4.8 Investment, Credit and Repayment of loans
5.4.9 Social capital
5.4.10 Support from the family
5.4.11 Reason for success / struggle factors of the group
5.5 INCOME FROM ACTIVITIES IN THREE YEARS
5.6 CONCLUSION
References

CHAPTER 6:
IMPACT OF STATE INTERVENTION
6.1 INTRODUCTION
6.2 ECONOMIC SERVICES
6.2.1 Employment
6.2.2 Skill Development
6.2.3 Sakhi Mandal
6.3 SOCIAL SERVICE
6.3.1 Education
6.3.2 Health
6.3.3 Awareness Generation
6.4 WELFARE SERVICES
6.4.1 Ashram Shalas
6.4.2 Housing Scheme
6.4.3 Gokul Gram Yojana (GGY)
6.4.4 Watershed Development Project
6.4.5 AAM ADMI VIMA YOJANA (A Life Insurance Scheme) 329
6.4.6 ICDS-Anganwadi 330
6.4.7 ICDS & Tribal Development 335
6.4.8 Mid-Day Meal 336
6.4.9 Kuwarbainu Mameru Yojana 338
6.4.10 Welfare of weaker sections 338
6.4.11 Tribal Sub Plan 339
6.4.12 Vanbandhu Kalyan Yojana 341
6.4.13 Gujarat Tribal Development Corporation-GTDC 341

6.5 CONCLUSION 342
References 352

CHAPTER 7:
FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

7.1 FINDINGS AND CONCLUSIONS 356
  7.1.1 Spending on children’s education, Family healthcare and own healthcare 357
  7.1.2 Political awareness and participation 358
  7.1.3 Food consumption 358
  7.1.4 Decision making 359
  7.1.5 Improvement in lifestyle 359
  7.1.6 Health 360
  7.1.7 Economic Empowerment 360

7.2 SHG ACTIVITIES 361
  7.2.1 Marketing 362
  7.2.2 Training 362
  7.2.3 Success and Struggle 363

7.3 RECOMMENDATIONS 363
  7.3.1 Literacy and Education 363
  7.3.2 Entrepreneurship Training 364
  7.3.3 Migration 365

7.4 PERFORMANCE OF NGOs 365

7.5 FELT NEED FOR REGULATION OF MICROFIANCE INSTITUTIONS 369
7.5.1 Micro Finance Bill

7.6 CONCLUDING REMARKS

References

BIBLIOGRAPHY

APPENDIX (QUESTIONNAIRE)