A STUDY OF SELF-HELP GROUPS AND THEIR ROLE IN WOMEN'S EMPOWERMENT IN THE TRIBAL COMMUNITY

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Master of Business Administration (MBA)

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by

Bhupen Kumar sahu

Under the Supervision and Guidance of

Dr. Arindam Das

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DECLARATION BY STUDENT

I hereby declare that this dissertation titled "A STUDY OF SELF-HELP GROUPS AND THEIR ROLE IN WOMEN'S EMPOWERMENT IN THE TRIBAL COMMUNITY" is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.

(Signature)

Name of Student : Bhupen Kumar Sahu

Date: 06-06-2023

CERTIFICATE

This is to certify that Bhupen Kumar Sahu in partial fulfillment of the requirements for the award of the degree of MBA Development Management from the IIHMR University, Jaipur has successfully completed his internship at SEVWA, Delhi during February 20- May 19, 2023.

Place:	Preceptor/Head of the Organization
Date:	Name of the organization

CERTIFICATE

This is to certify that dissertation titled A STUDY OF SELF-HELP GROUPS AND THEIR ROLE IN WOMEN’S EMPOWERMENT IN THE TRIBAL COMMUNITY is a record of the research work undertaken by Bhupen Kumar Sahu in partial fulfillment of the requirements for the award of the degree of MBA Development Management from the IIHMR University, Jaipur under my guidance and supervision and his/her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide:	School Dean
IIHMR University, Jaipur	IIHMR University, Jaipur
Date	Date

ABSTRACT

The major goal of this study is to comprehend how Self-Help Groups (SHGs) promote women's empowerment in tribal communities. The goal of the study is to find out how SHGs affect the social, economic, and psychological facets of women's empowerment.

Participant observation and interviews are used to acquire data from SHG participants and other important stakeholders for the project. To guarantee diversity and representativeness, participants are chosen from a variety of tribal groups using a purposive and stratified sample technique.

According to the study, SHGs are essential for empowering women in indigenous communities. Women are given a platform for group decision-making, skill development, and income-generating activities through the creation of SHGs. As a result, one becomes more financially independent and has better relationships with others and with themselves.

The report lists a variety of challenges and impediments that SHGs face in furthering women's liberation, though. Among these include a lack of information, cultural restrictions, a lack of resources, and inadequate support from governmental and non-governmental groups. Strategies such as increasing financial literacy, strengthening ties with microfinance institutions, and providing specific training programmes are advocated to solve these difficulties.

Overall, the study highlights the significance of SHGs as an effective tool for emancipating women in tribal communities. In their efforts to advance gender equality and sustainable development in tribal communities, policymakers, practitioners, and academics now have access to critical new information thanks to the study's results, which contribute to the body of knowledge about the role of SHGs.

ACKNOWLEDGEMENT

I would like to extend my heartfelt appreciation to everyone who helped this research study on the function of Self-Help Groups (SHGs) in women's empowerment within the tribal society come to a successful conclusion.

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Finally, we would want to express our gratitude to our friends, family, and coworkers for their unfailing support and patience during the study process. Their assistance has been crucial in keeping us motivated and dedicated to our research.

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[Bhupen Kumar Sahu]

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CHAPTER -I

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Particularly in rural India, Self Help Groups (SHGs) have lately emerged as an important and reliable source of credit. Self-help organisations were crucial in fostering thrift and saving since traditional Indian communities could not readily accept institutionalised forms of credit and saving.

Self-help group formation is primarily a means of community organisation and does not simply apply to rural credit. Several NGOs in undeveloped nations have begun forming self-help groups as a beginning point for their development activities. It has been viewed as a crucial support intervention both before and throughout the project's execution.

In Indian tribal communities, self-help groups (SHGs) have a lengthy history extending back to the late 1980s and early 1990s, when a variety of projects were started to address the socioeconomic issues that disadvantaged people, including tribes, faced.

SHGs are a concept that has gained popularity in India as a community-based approach to ending poverty and empowering women. Initiatives to promote financial inclusion and assist SHGs were launched and supported in large part by the National Bank for Agriculture and Rural Development (NABARD). Due to SHGs' success among other marginalised communities, their adoption in tribal areas was made viable.

More people were aware of the unique challenges that tribal communities faced as time went on, including their limited access to resources, cultural marginalisation, and issues with their land rights. Governmental, non-governmental, and development groups started focusing on tribal empowerment and targeted interventions to address their particular needs.

SHG models have been altered to match the cultural and social context of tribal communities. Special focus was placed on upholding tribal customs and traditions while utilising modern practises and technology. This involves incorporating traditional knowledge systems, tribal crafts, and indigenous livelihood practises within the SHG approach.

The government undertook steps to encourage SHGs in tribal regions in conjunction with NGOs and development organisations. To increase SHGs' capabilities, financial institutions offered both financial support and technical help. To aid in the establishment and empowerment of SHGs in tribal areas, government programmes like the National Rural Livelihood Mission (NRLM) and State Rural Livelihood Missions (SRLMs) were put into place.

SHGs in indigenous communities placed a strong emphasis on promoting livelihoods and skill development. They aided in the development of industries that provide money, including handicrafts, gardening, animal husbandry, and agriculture. Programmes for skill development were run to help indigenous women become more entrepreneurial and provide them access to market-based enterprises.

Social Empowerment and Women's Participation: In tribal communities, SHGs were crucial in tackling gender inequality and advancing women's empowerment. They gave women venues to connect, exchange stories, and work together to address societal challenges. SHGs supported women's autonomy, promoted their involvement in decision-making, and questioned conventional gender stereotypes.

SHGs in tribal communities have been a success, and efforts have been made to scale up and duplicate similar models in other areas as they have become more well known. At the national and state levels, best practises were compiled, and lessons gained were disseminated to help with programme implementation.

SHGs still play a significant part in the socioeconomic growth of tribal communities, the empowerment of women, and the resilience of the community today. The history of SHGs in tribal regions shows a continuous process of addressing the particular problems these communities confront and use group action to effect change.

1.2 RATIONALE FOR STUDYING SELF-HELP GROUPS AND WOMEN'S EMPOWERMENT IN TRIBAL COMMUNITIES

Tribal groups frequently experience marginalisation, prejudice, and social exclusion as a result of their unique cultural identities and geographical remoteness. They face a variety of difficulties, including restricted access to chances for employment, healthcare, and education.

Effective tactics to overcome these gaps can be discovered by looking at the part SHGs play in empowering women in these areas.

Gender Inequality: Women frequently experience many types of discrimination in tribal societies, where they also have little decision-making authority. Studying SHGs and women's empowerment offers insights into how social support networks and group action may challenge stereotypical gender roles, strengthen women's agency, and advance gender equality.

Potential of Self-Help Groups: SHGs are now acknowledged as successful institutions at the grassroots level that empower marginalised people, particularly women. These organisations offer forums for group action, capacity development, and socioeconomic assistance. Designing focused interventions and policies can benefit from knowledge of how SHGs function within tribal communities and their effect on women's empowerment.

Connections between empowerment the notion of empowering indigenous women has several elements, including political, social, and economic ones. By analyzing the interconnections between SHGs and other elements of empowerment, a thorough understanding of the methods and challenges involved may be achieved. The development of comprehensive empowerment projects that are tailored to the needs and objectives of indigenous women may be guided by the information provided.

Tribal groups' experiences and goals are influenced by the distinctive cultural, economic, and historical circumstances that apply to them. Studying SHGs and women's empowerment in these contexts makes it possible to fully comprehend the mechanisms at work and aids in the customization of interventions to the particular requirements of tribal groups. It recognises the value of public involvement and cultural sensitivity in advancing sustainable development.

The development of initiatives and policies can be influenced by the findings of research on SHGs and women's emancipation in tribal communities. Policymakers may use it to assess the outcomes of current projects and pinpoint prospective growth areas more precisely. Additionally, it may promote evidence-based lobbying, ensuring that indigenous women's perspectives and challenges are taken into consideration and addressed during policy deliberations.

To effectively address the unique issues these communities face, study on self-help groups and women's empowerment in tribal communities is crucial. It gives people an opportunity to understand how collective efforts, social networks, and activities that are appropriate for the situation may improve social inclusion, gender equality, and sustainable development.

1.3 OBJECTIVES OF THE RESEARCH:

- To understand the functioning of women self-help groups in the tribal area.
- To study the role of SHGs in the village development program.
- To study the perception of women regarding the functioning of SHGS and their role.
- To analyze the impact of SHGS on women’s empowerment.
- To compare members of self-help groups to women in non-SHG villages.

CHAPTER- II

LITERATURE REVIEW

Self-help groups (SHGs) are community-based organisations that unite people with related problems or goals in order to meet their needs and enhance their socioeconomic circumstances. A definition and summary of self-help groups are provided below:

2.1 DEFINITION AND CHARACTERISTICS OF SELF-HELP GROUPS

A self-help group is a voluntary association of people who get together to create a network of support for one another by sharing similar experiences, passions, or objectives. By working together and being self-reliant, members handle common problems by pooling their resources, abilities, and expertise.

Self-help group membership is based on voluntary affiliation, with members choose to join based on their common interests, needs, or goals. Anyone who satisfies the requirements can normally join.

Common Bond: SHGs bring people together who have a same problem, hobby, or objective. The basis for social cohesiveness, empathy, and support is this shared link. Examples include organisations dedicated to community improvement, health awareness, education, or money generating.

Taking communal Decisions: Self-help groups function under the tenet of taking communal decisions. Members take an active role in establishing group goals, organising group activities, and making choices that have an effect on the group as a whole. This guarantees diversity and shared accountability for group operations and results.

Mutual Support and Learning: SHGs offer a forum for members to interact and learn from one another. Members can help one another emotionally, socially, and practically by exchanging experiences, information, and skills. The organisation provides support, inspiration, and direction for personal growth and development.

Resource Sharing: Self-help groups frequently share their members' personal, material, or financial resources. Members can obtain funds, begin income-generating businesses, or take on community initiatives that may be difficult to complete individually thanks to this collective resource mobilisation. The group or its members gain when the pooled resources are handled jointly and put to use.

improving Capacity: Self-help organisations place a strong emphasis on improving members' capacities. They offer training, skill-building, and awareness initiatives to help members become more knowledgeable, capable, and self-assured. As a result, members might become more independent and better prepared to handle their issues.

Sustainable development and female emancipation are two goals of SHGs. They enable individuals and communities to take charge of their lives, better their socioeconomic situations, and fight for their rights and interests through developing self-reliance, increasing livelihoods, and creating social capital.

Self-help groups frequently form connections with external organisations including banks, governmental bodies, non-governmental organisations (NGOs), and other neighborhood-based groups. These connections make it easier to access markets, technical assistance, financial services, and chances for future growth and development.

In conclusion, self-help groups are unpaid groupings of people who get together because they have a common difficulty, interest, or purpose. They work under the tenets of group decision-making, interdependence, resource sharing, and capacity development. SHGs support grassroots sustainable development and good social change by encouraging self-reliance and empowering individuals.

2.2 CONCEPTUAL FRAMEWORK OF WOMEN'S EMPOWERMENT

The theoretical basis for understanding the multifaceted character of women's empowerment and the elements that contribute to it is provided by the conceptual framework of women's empowerment. It emphasises several interrelated aspects and elements that jointly support women's empowerment. The following components are frequently incorporated in conceptualising women's empowerment, despite the existence of several frameworks:

Agency: Women's ability to make decisions, follow through on them, and take charge of their life is referred to as agency. It includes their capacity to behave independently, express their thoughts, make choices, and take action to control their own fates. Agency contradicts the idea that women are passive beneficiaries of external decisions or circumstances and instead acknowledges them as active participants in shaping their own lives.

The ability to access resources is a key component of women's empowerment. Access to land, financing, technology, economic possibilities, and other useful resources is included in this. Women who have access to resources can develop their capacities, raise their socioeconomic standing, and take greater control of their life.

Economic Empowerment: The goal of economic empowerment is to increase women's access to and control over economic resources. It entails providing women with the means to engage in economic activity, have access to chances for producing money, and exercise control over their financial resources. Women's negotiating power, decision-making authority, and general socioeconomic standing are all improved through economic empowerment.

Education and Knowledge: Education is essential to the empowerment of women. Access to information and knowledge, as well as formal and informal education, are all included. Women may question gender conventions, broaden their options, and engage in society more fully when they are educated and have the information, skills, and understanding of their rights.

Women's empowerment and health and well-being are directly related to one another. It involves reproductive rights, mother and child health, access to high-quality healthcare, and general physical and mental wellbeing. Women's agency, productivity, and capacity to engage in social, economic, and political realms depend critically on their health and well-being.

Challenges to gender stereotypes, social injustices, and discriminatory practises are at the heart of social empowerment. It entails advancing gender equality, women's engagement in political, social, and cultural arenas, and their inclusion in them. Social support networks, civic participation, and the abolition of gender-based violence and discrimination are all important components of social empowerment.

Legal and Political Empowerment: Women's access to justice, involvement in governance, and representation in decision-making bodies are all examples of legal and political empowerment. The establishment of an enabling environment that upholds women's rights and enables their active involvement in public life are all part of it. It also involves legal rights and political participation.

Psychological empowerment focuses on women's own attitudes, beliefs, and views of their own value, effectiveness, and influence over their life. Building self-confidence, dispelling ingrained gender stereotypes, and promoting a sense of empowerment and self-belief are all part of it.

The conceptual framework for women's empowerment acknowledges the interaction between these aspects and emphasises the significance of addressing a variety of issues in order to build an environment that supports women's agency and empowerment. It recognises that in order to bring about long-lasting change, women's empowerment is a complicated and context-specific process that calls for tackling structural, social, economic, and cultural hurdles.

2.3 TRIBE:

Because of their rich cultural past and integral role in our national life, the indigenous people have made significant contributions to the intricate mix. The tribal people of India first arrived in prehistoric times, settling primarily in the sparsely populated sub-Himalayan and northeastern regions of the hills and forests, in the mountainous central region between the Narmada and Godavari rivers, and in the southern portions of the Western Ghats, which stretch from Wynad to Kanyakumari.

The so-called "Tribal" of India are the indigenous people of the land, in the sense that they have been long settled in different parts of the country before the Aryan-speaking people penetrated India to settle down first in Kabul and Indus valleys and then within a millennium and a half, to spread out over large parts of the country along the plains and river Valleys.

A definition of "tribe" refers it to a special group usually with a definite area, dialect, cultural homogeneity and unifying social organization having several subgroups, such as clans or sibs".

According to oxford dictionary tribe is a group of people in primitive or barbarous stage of development acknowledging the authority of a chief and usually regarding themselves as having a common ancestor.. The tribe is "a social group of simple kind the members of which speak a common dialect, have a single government, act together for common purposes, and have a common name, a contiguous "territory, a relatively uniform culture or way of life and a tradition of common descent

D.N. Majumbar defines the tribe as "a collection of families or common groups bearing a common name, the members of which speak the same language and observe marriage, profession, or occupation and have developed a well assured system of reciprocity and mutuality of oblige.

In the constitution of India the term 'Tribe' has not been defined clearly anywhere. Only the term scheduled tribe is explained as communities or parts of or groups within tribes or tribal communities" which the President may specify by public notification (article 342). As these groups are presumed to form the oldest ethnological section of the people, they are also called Adivasi.

The term 'Adivasi' (Adi-original and 'vasi' inhabitant) has become of common usage. The International Labour Organization has classified such people as "indigenous'. According to I.L.O. Convention 107 (1957) the aboriginals or tribal have been defined as "the tribal or semi-tribal groups of the independent communities deprived socially or economically and having their customs, traditions and traits or having their own special customary laws/conventions"

2.4 CHARACTERISTICS OF TRIBALS ECONOMY

The socioeconomic structure of tribal communities differs significantly from that of non-tribal or technologically sophisticated populations. people have extremely basic technology that blends in well with their traditional worldview and ecological surroundings. In addition, their economy may be described as subsistence-type, since people engage in a variety of vocations to support themselves.

The strong connection between a tribe's way of life and its natural surroundings, which is typically the forest, is one of the tribal economy's most distinguishing features. It is customary for indigenous people and woodlands to be connected. Forests and tribes are inextricably linked on an economic and ecological level. The indigenous people depend inescapably and unavoidably on the nearby forest for their food, fodder, and fuel needs, even during trying droughts.

They are so dependent on forests that they are essential parts of the forest ecology. Up until this point, tribal habitat and existence have revolved around and evolved inside forests. Under the protection of perennial plant associations and a hospitable environment, these tribes have fostered and developed their religious and cultural artefacts, beliefs and practises, technologies, and tools. The tribe often dwells in steep terrain far from the modern world or is encircled by dense forest. The tribal economy depends heavily on the forest industry. The goal is to draw attention to how tribal economic development and forest policy are integrated. The tribe and the forest are linked, and they quite correctly view the forest as their nurturing mother. Tribal economies as food-gatherers and farmers have always used the forest and its resources. The tribe's sole source of food during times of drought is the woodlands.

Their rights to forest products are limited by the state's ownership over the forest. Additionally, the interference of non-tribal predatory forces has had a negative impact on them. Natural resource degradation is not properly sustaining their economy. They have either gone in search of low-skilled work or started farming on less productive undulating hilly regions. These indigenous people are now being referred to as encroachers of their own territory because the forest is under governmental authority.

Instead of investing in productive and development activities, they mostly spend on reproduction and maintenance activities. Another justification for developing alternative forms of microcredit with their own input is this.

SHGs are seen as important development intervention for tribal because it enables them to inculcate a habit and develop a mechanism. for saving. This makes them more future oriented and provides opportunity and capital for self-employment. It also restricts their exploitation from the non-tribal. The vicious circle of indebt ness which marks their subsistence economy can also combated through SHGs.

2.5. TRIBAL DEVELOPMENT

The term "development" is now used more broadly to describe the gradual rise of civilization. The goal of development is to increase possibilities for everyone income and wealth distribution in order to promote social fairness and production efficiency, as well as to offer a wider range of amenities including housing, food, health care, and education.

According to I.L.O. development involves "humans" as opposed to material goods. It is described as a process that entails raising the standard of living for the most vulnerable groups and including the general public more fully in the process of making decisions that affect a society's economic, social, political, and cultural life.

"Development is typically thought of as a positive component of change that is extensively anticipated, planned, and administered, or at the very least, impacted by government activity. Thus, the idea of development includes (a) a change-related feature, (b) a plan or forecast, and (c) government engagement in achieving the planned or expected aim. The process of enabling and motivating people to achieve their own goals is sometimes referred to as development.

2.6. PREVIOUS STUDIES ON SELF-HELP GROUPS AND WOMEN'S EMPOWERMENT IN TRIBAL COMMUNITIES

Self-help groups' (SHGs) potential to empower women in tribal communities has been examined in a number of studies. These studies have shed important light on the influence of SHGs on numerous facets of empowerment and have highlighted both achievements and problems. Here are a few instances of earlier research in this area:

Study 1: "Impact of Self-Help Groups on Women's Empowerment in Tribal Areas"

Objective: To assess the impact of SHGs on women's empowerment in tribal communities.

Findings: The study indicated that by expanding income-generating activities, credit availability, and financial independence, SHGs significantly contributed to enhancing women's economic empowerment. Additionally, it emphasised the advantages for women's social networks, self-confidence, and decision-making abilities.

Recommendations: The report proposed building and growing SHGs in tribal communities, giving skill-development training, and fostering connections with government initiatives and marketplaces.

Study 2: "Challenges and Opportunities for Women's Empowerment through Self-Help Groups in Tribal Communities"

Goal: To determine the obstacles and chances SHGs confront in advancing women's empowerment in tribal communities.

Findings: The study uncovered issues including low literacy rates, constrained resource availability, patriarchal attitudes, and a lack of government assistance. It also highlighted possibilities including the chance for group action, programmes that create capacity, and initiatives that promote social cohesion.

Recommendation : The report suggested targeted approaches to address particular issues, encouraging women's leadership within SHGs, increasing ties with government programmes, and offering focused assistance for income production..

Study 3: "Social Capital and Women's Empowerment: A Study of Self-Help Groups in Tribal Communities"

Goal: To investigate how social capital works to support SHGs in tribal communities that empower women.

Findings: According to the study, social capital, which includes social networks, trust, and group decision-making, greatly contributes to the empowerment of women. It emphasised the value of community involvement, solidarity, and social support networks in maximising the impact of SHGs.

Recommendations: The report suggested increasing social capital through frequent gatherings, training initiatives, and neighbourhood involvement projects. It emphasised the requirement for accommodating regulations that take social networks and collaboration seriously.

Study 4: "Sustainable Livelihoods and Women's Empowerment: Evidence from Tribal Self-Help Groups"

Goal: Investigate the relationship between sustainable livelihoods and the empowerment of women in tribal communities through SHGs.

Findings: The study showed that SHGs gave women possibilities to earn an income, increased savings, and enhanced alternatives for a living. It focused on the beneficial relationship between economic empowerment and other aspects of women's empowerment, such decision-making authority and social standing.

Recommendations: The report suggested integrating livelihood development programmes with SHGs to ensure access to market connections, technical assistance, and skill-building efforts.

These studies demonstrate the important role that self-help organisations play in empowering women in tribal societies. They place a strong emphasis on the value of resolving contextual issues, encouraging social capital, and fusing economic empowerment with other forms of empowerment. For policymakers, practitioners, and development organisations creating successful interventions and strategies to support women's empowerment in tribal communities through SHGs, the findings offer invaluable insights.

CHAPTER -III

METHODOLOGY

3.1 RESEARCH DESIGN

Research Objective:

The study's goal is to investigate how self-help groups (SHGs) support women's empowerment in tribal communities. The study intends to examine how SHGs affect the overall well-being of women in tribal communities as well as the economic, social, and decision-making facets of women's empowerment.To understand the functioning of women's self-help groups in the tribal area.

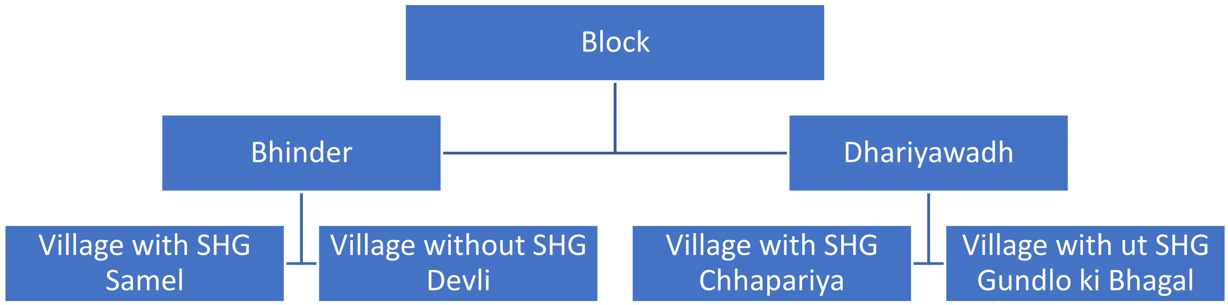
- To study the role of SHGs in the village development program.
- To study the perception of women regarding the functioning of SHGS and their role.
- To analyze the impact of SHGS on women's empowerment.
- To compare members of self-help groups to women in non-SHG villages.

The research study carried out in the operational areas of Seva mandir aimed at analyzing the process of formation and functioning of women SHGs. The women as participants and leaders of this process develop individually and in groups which leads to empowerment.

The research conducted with the partner organization of Sevamandir included women, both members and non-members of SHG. The villages so selected included.

(a) Two village namely Samel and Chhapariya where the SHGS have been formed by intervention of Sahyog Sansthan supported by Seva Mandir.
(b) Two villages where the formation of SHG is planned with the support of Seva Mandir.

Areas of Study: The researcher has conducted a study in the field areas of Seva Mandir. The research villages were chosen from these two blocks.



Chapparai: Chhaparia is a village of Balich Panchayat of Dariyawad Tehsil in Udaipur district of Rajasthan. It is situated two kilometers away from the main road from Kanod to Lasadia. From the panchayat headquarters it is two km away and from the district headquarters at a distance of 94 kms. Chhaparia village is spread over six hamlets with total 105 families. There is a Rajeev Gandhi Pathshala (School).

Samel is a village of Khedi panchayat of Vallabhnagar Tehsil in Udaipur district of Rajathan. Samel is a tribal village situated 5 km. away from the main road from Bhinder to Khedi. From the panchayat head: quarter it is 5 km away Samel divided into three hamlets with total 47 families and around 200 peoples. The main occupation of villagers is agriculture

Devli in small village of Khedi panchayat of Vallabhanagar Tehsil in Udaipur district. It is situated 2 km away from panchayat head quarter and 8 km away from district head quarter Devli is divided into four main hamlets. Major caste groups Devli are Rajput, Rawat, and Balai.

Gundle Ki Bhagal: Gundlo Ki Bhagal is a hilly village of Balicha panchayat of Dariyawad block in Udaipur district of Rajasthan. It is situated 15 km south from kanod and 13 km north from lasadia. Block head quarters is 47 km away from the village and the district headquarters is at a distance of 94 kms. Total population of the village is around 200 people.

Universe and Sample: The universe of research consisted of both Women SHG members of Samel and Chhapariya villages. It also includes active women involved in developmental initiative of NGO in Devli and Gundlo Ki Bhagal villages, where SHG is not formed till now.

Two SHGS each were studied in Samel and Chhapariya. There are two women SHGS functioning in Samel namely "Mahalaxmi Swayam Sahayata Samittee" and "Jai Pipalwas Swayam Sahayata Samittee" with 14 and 20 members respectively.

The two SHGS functioning in Chhapariya namely "Piplas Mata SwayamSahayata Samitee" and "Dasha Mata Swayam Sahayata Samitee" with 20 members each.

A list of women actively involved in the initiative of the NGO was prepared with the help of the NGO field worker for Devli and Gundlo Ki Bhagal villages, 15 women each were selected from these villages.

3.2 SAMPLING TECHNIQUES AND SAMPLE SIZE:

a. Research Approach: The study has adopted a mixed-methods research approach, combining qualitative and quantitative data collection and analysis methods. This will provide a comprehensive understanding of the topic and allow for triangulation of findings.

b. Sampling: The study has employed a purposive and stratified sampling technique to select tribal communities where SHGs are present. A diverse range of tribal communities will be considered to ensure representation from different socio-cultural contexts. The sample size is **60** including **30** SHG members and **30** non SHG members.

3.3 DATA COLLECTION METHODS:

Surveys: Quantitative surveys were carried out for gathering demographic data, information on SHG membership, and quantitative measures of empowerment, such as income levels, decision-making participation, and access to resources.

A combination of tools were used for collecting primary and secondary data need for collecting primary and secondary data about individuals, village and the NGO in context of research. The tools were prepared keeping in focus the qualitative and quantitative aspect of data required for the said study.

S.No	**Tools**	**Samel**	**Chhapriya**	**Devli**	**Gundloki Bhagal**
1	Schedule	15	15	15	15

2	Village Profile	1	1	1	1

Interviews: In-depth interviews are carried out with SHG members, non-members, community leaders, and relevant stakeholders for capturing qualitative insights on the role of SHGs in women's empowerment, challenges faced, and success stories.

For the purpose of this research two types of schedules were prepared for fulfilling the research objectives. One of the research objectives is to compare members of self-help group to women in non SHG village. Therefore different schedule had to prepared for

1. Women who are member of SHG

2. Women who are not member of SHG

Schedule was prepared for SHG women to understand the functioning of women self-help group in the project area. Other objectives of this schedule was to study the role of SHGs in the village development programs and the perception of women regarding functioning of SHGs and their role.

Schedule II was prepared to find out the status of saving, availability of opportunity for training and exposure for the women who are not member of SHG. The components of both schedules were divided into three parts.

- Common section of both Schedule
- Group related sections (for SHG member)
- Areas of comparison between SHG members and NON SHG member .

COMMON SECTION OF BOTH SCHEDULE

1. **General information-** This includes the personal and general family information about the age, caste, marital status, education, occupation of the family etc.
2. **saving and credit**- This part of schedule includes information related to seeing and credit like total amount of the group, rate of interest in the group etc.

3. **Awarenes** - This section includes information about awareness programs and women perception about them. Awareness in their important component empowerment.
4. **Exposure visit -** Exposure gives confidence and experience and SHG is a mean of exposure visit. This section includes some important information and perception about exposure visit.
5. **Income generation-** Economic wellbeing an important aspect of empowerment. SHG may provide some income generation activities: This section includes some important information and perception of women about income generations.
6. **Personality development** - SHG activities should lead to personality development specially in case of women as it provides various opportunity for individual development. This section includes basic aspect of personality development like decision making, participation level, thinking pattern, feeling of security etc.

GROUP RELATED SECTION

1. **Information related to group membership**: Objective of this part is to get some information about history of SHG, process of membership, problem related to SHG etc.

2. **Rules and procedure related to group**: Every formal body has some minimum rules and procedure. SHGs is also a formal group. This part includes some questions related to procedure like place of the meeting process, information of meeting and rules of the group on issue like saving and credit pattern etc.

3. **Activities related to group**: This section includes some major activities of group members like saving and credit, training, exposure visit etc.
4. **Role of village development** SHG is a important tool for village - development. Development with participation is of utmost importance and SHG is a unit of members from the village. For participation of women SHG is an important means. This part of the schedule includes queries related to village problems, village development activities and linkages with other institutions.

AREA OF COMPARISION

Both schedules have certain common areas of comparison between SHG women and NON SHG member women.

- General information
- Pattern of saving and credit
- Income generation activities
- Personality development.

VILLAGE PROFILE

The village profile include some basic information about geographical location, social structure, field area, demography, population, village dynamics, NGO intervention and related activities.

3.4. ETHICAL CONSIDERATIONS:

Informed Consent: Participants are informed about the study's purpose, procedures, and their rights to participate or withdraw without any consequences.

Confidentiality: Participant confidentiality will be ensured, and data will be anonymized to protect privacy.

Respect for Cultural Sensitivities: Cultural sensitivities of the tribal community are respected throughout the research process,

Limitations:

Generalizability: Findings may be specific to the selected tribal communities and may not be fully generalizable to all tribal communities.

Bias: There might be social desirability bias or response bias in self-reported data, which will be mitigated by ensuring anonymity and privacy.

Timeline:

The research study is conducted over a specific timeframe, taking into account data collection, analysis, and reporting stages.

Expected Outcomes:

The study expects to provide insights into the role of self-help groups in promoting women's empowerment in the tribal community. It aims to generate knowledge that can inform policy interventions, development programs, and initiatives focused on enhancing women's empowerment and well-being in tribal areas.

CHAPTER – IV

RESULTS AND DISCUSSION

In the research conducted on "Self help groups and their role in women empowerment. To present the results this chapter has been divided in to different sections which describe the result pertaining to different objective:

SECTIONS

1. Respondents profile/
2. Group process and activities.
3. Individual development through SHG
4. Results related to women who are not member of SHG
5. Areas of comparison

4.1. SECTION-1 RESPONDENTS PROFILE

Age is an important criteria that determines the maturity and experience of an individual. Age is also an important factor that decides the compositional characteristics of the self help group. The range or variability of age is also determinant of the homogeneity or heterogeneity of the group.

TABLE 1. AGE

Age Group (Years)	SHG Women		Non-SHG Women	
	No. of Respondent	Percentage	No. of Respondent	Percentage
Up to 20 years	3	10	0	0
20 – 29	10	33.33	3	10
30- 39	9	30	12	40
40 - 49	7	23.33	11	36.66
50 - 59	1	3.33	3	10
60 & Above	0	0	1	3.33
Total	N=30	100	N=30	100

In context of this research, four SHGs were studied with different compositions. The age of the respondents ranged from 20 to 60 years.

In case of SHG members 63.33Percentage women belong to the age group of 20-40 years while around one fourth of the respondents are more than 40 years old The age group of 20-40 years of maximum respondents reflects the active age of life where in we are most productive in term of our contribution to society Focusing such group would insure maximum participation in village development activities. This is also linked to the continuity and sustainability of developmental intervention.

Another variable of group composition is caste. Caste plays an important role in determining the social status of the family. The inhabitation pattern of the tribal reflects a division based on clan. The people of the same clan accept them as extended families and have a high social cohesion.

All the respondents that are SHG member are tribal of Rawat Clan whereas in case of non SHG women, 84Percentage respondents are tribal and the 14Percentage and 2Percentage are from schedule caste respectively. Marital status has a significant impact on women role and responsibilities and expected behaviour. Out of the SHGs members 96.67Percentage of the respondents are married while 3.33Percentage are widows. Same is the case with non SHG member respondent.

TABLE 2. MARITAL STATUS

Age Group (Years)	SHG Women		Non-SHG Women	
	No. of Respondent	Percentage	No. of Respondent	Percentage
Married	29	96.66	29	96.66
unmarried	0	0	0	0
Widow	1	3.33	1	3.33
Total	N=30	100	N=30	100

A comparison of respondents age with the marital status makes evident that early marriage of girls is a common phenomenon. The age of marriage range from 13-15 years. Soon after the girl attains puberty, she is married off. Education plays an important role in the empowerment of individuals. Education is key for awareness and capacity building.

TABLE 3. STATUS OF EDUCATION

Age Group (Years)	SHG Women		Non-SHG Women	
	No. of Respondent	Percentage	No. of Respondent	Percentage
Illiterate	29	96.67	24	80
Neonliterate	0	0	4	13.33
Primary Education	1	3.33	2	6.67
Total	N=30	100	N=30	100

Around 96.67Percentage of SHG member respondents are illiterate while 3.33Percentage are primary. In case of non SHGS women 80Percentage women are illiterate, 13Percentage are Neoliterate and 7Percentage women are primary educated.

Marriage in most tribal marks not only the beginning of a family but also a household. Most commonly after marriage, the married son moves to a separate home or room in the vicinity and this specifically refers to a different household in term of hearth/kitchen. Even though they live separately, the economic resources are jointly held and economic activities are shared. This is the reason in tribal communities nuclear families are more common.

TABLE 4. STRUCTURE OF FAMILY

Age Group (Years)	SHG Women		Non-SHG Women	
	No. of Respondent	Percentage	No. of Respondent	Percentage
Joint	6	20	5	16.67
Nuclear	24	80	25	83.33
Total	N=30	100	N=30	100

Around 80Percentage of respondents women from SHGs have nuclear family. In case of non SHG women 84Percentage women have nuclear family. 80Percentage women.SHG member have 4-10 member in a family and similarly 84Percentage women from non SHGs villages have 4-10 members. This data shows that fertility rate in tribal very high. It is evident that most of women are living in nuclear family and they have 5-6 child.

Status of women in most effected by economic status of family Occupation and situation (Circumstances) are key component for economic status. Around 90Percentage women from SHGs and 87Percentage women from non SHGs villages have agriculture as the primary occupation of the family.

TABLE 5. MAIN OCCUPATION OF FAMILY

Age Group (Years)	Primary		Secondary	
	SHG Women	Non SHG Women	SHG Women	Non SHG Women
Agriculture	27(90%)	26(86.66%)	3(10%)	3 (10%)
Labour	2 (6.66%)	0	16 (53.33%)	5 (16.66%)
Animal Husbandry	1 (3.33%)	2 (6.67%)	11 (36.67%)	20 (66.66%)
Govt. Job	0	2 (6.67%)	0	0
Other	0	0	0	2(6.67%)
Total	N=30	100	N=30	100

Labour and animal husbandry are secondary occupation of most of families. In the past the tribal were dependant largely on forest. With degradation of forest and the restriction imposed due to the control of state over forest, the reliance on forest has reduced. More over with settled inhabitation they started rain agriculture in whatever land they own. This primarily fulfills their consumption need and is therefore the backbone of the economy.

4.2.SECTION-2 GROUP PROCESS AND ACTIVITIES

This part of the chapter deals with the formation of the group and the group process and activities. Therefore in this part the respondents are only the SHG members.

The responses are basically the perception of members about the group activities. The formation of SHG as development intervention may have different objectives. The vision or clarify about group objective to member is directly linked to its genesis.

TABLE 6. REASON FOR FORMATION OF GROUP

Reasons	Frequency	Percentage
For development of Village	14	46.67
For Saving and credit	15	50.00
For saving forest	1	3.33
Total	N= 30	100

Accordingly, to half of the respondents the basic reason for formation the group is saving and credit whereas according to 46.67Percentage women the group is formed for development activities of the village.

Indebt ness is one of the important problems in tribal area. To fulfill their economic needs, the tribe usually had to rely on merchants or money lenders who charged high rates of interest which were difficult to pay and resulted in the vicious cycle of indebtedness and poverty. Since the SHG provided them relief from this exploitation and encourage saving, it seems to be one of the major supports to the economy.

TABLE 7. PROBLEM IN FORMATION OF GROUP

Problems	Frequency	Percentage
None	21	70
Finance mismanagement	1	3.33
Vested interest installed feat of conversion in women	8	26.67
Total	N= 30	100

Women in SHG's that are old, linked it to village development as they have become party to the village development activities through the SHGs Though group formation seems to be an easy task there are a large number of problems in the initial phase of group development. According to 70Percentage. respondents there were no problems in formation of SHG but 30Percentage women reflected upon problems in formation of SHG one major problem expressed was related to the fear of religious conversion instilled by vested interest which led to a feeling of suspicion in the beginning. The process of financial management also got regularized later and was a problem in the start.

Participation is a very important aspect of empowerment. Participation of one level is reflected by the regularity of attendance in meetings. This also reflects their interest towards SHG activities and its perceived importance.

According to the respondent they are usually very regular. As many as 93.3% of women attended meetings regularly.

Each SHG has its office bearers and therefore roles are distributed among members in accordance to their position in the SHG. Every group has a president, treasurer and secretary. They are elected for a limited time period so that different members are able to take up such roles

In this study 13.33% respondents each hold the position of president and treasurer and 10.00% secretary and rest 63.44% are members.

The SHG functioning include a wide variety of activities. For these different functions there is a role distribution. The women perception about their role is a reflection of their understanding of the objective and group processes.

The general activities are reflective of perceived roles. Further probe into the content of discussion is reflective of the sharing pattern, problem solving process and the direction of interaction.

The three major areas of discussion reflected by respondents include problems of the village (53.33%), developmental intervention in the village (53.33%) and deposit and loaning of money in group (40%). There for it is clearly evident that the SHGS serve as a significant medium or platform for participation of women in village development programme with a better understanding of their problem and awareness generation.

TABLE 8. CONTENT OF DISCUSSION IN SHG

Content of Discussion	Frequency	Percentage
About development work and intervention	16	53.33
Deposit money	12	40
Problem related to village	16	53.33
Conservation	3	10
Don’t Know	2	6.67
Total	N= 30	100

Ideally in the SHG it is expected that the member would evolve a decision-making process. This decision-making could be through discussion and consensus. Consenmis is not an easy process and may not be possible on all issue but an objective analysis of situation for consensus building is largely a learnt process.

TABLE 9. DECISION MAKING PROCESS

Decision Making process	Frequency	Percentage
Through discussion	10	33.33
By Consensus	9	30
By the President	2	6.66
Don’t Know	9	30
Total	N= 30	100

According to 63% of respondent’s decision are taken through discussion and consensus. A significant 30% respondent were not clear about the decision making process and 7% respondents felt that the process of decision making is largely influenced by the president.

Every human being has some views and ideas of ones own. The basic principle of participatory development is based on respect for every one ideas. Importance to once ideas also generates a sense of confidence and self importance. Around 84% of the respondents felt that the NGO workers gives respect to their ideas.

TABLE 10. IMPORTANCE OF RESPONDENTS VIEWS IN THE GROUP

Response	**Frequency**	**Percentage**
Yes	25	83.33
No	5	16.67
Total	N= 30	100

The respondents felt that their ideas are respected because they are considered as decisions regarding group activities and village development (30%)

All the SHGs have their account in the bank. according to members there are different reason for this. The major concern of 67% respondent is that money in bank is accessible and can be taken when needed. Another 20% respondents preferred banks because of high interest rates. Safety was another genuine concern.

TABLE 11. KNOWLEDGE ABOUT ACCOUNT OF GROUP

Response	**Frequency**	**Percentage**
Yes	16	53.33
No	14	46.67
Total	N= 30	100

In a mature group every member should have knowledge about their financial balance. From among the respondents from the project area only 54% respondents have precise knowledge about the balance of group account.

One of the basic objectives of the SHG is to inculcate saving habits among women and in turn increasing their capacities of financial management. This includes not only saving regularly but also developing a sense of ownership and financial security along with learning to take decision regarding the money i.e. control over financial resources. The most primary step towards financial management in clarity of information regarding ones own assets,

TABLE 12. TAKEN LOAN FROM GROUP (SHG)

Response	**Frequency**	**Percentage**
Yes	18	60
No	12	40
Total	N= 30	100

Only 13.33% of the respondents had clear and precise information regarding the amount of the group. One of the objective SHGs is to providing micro credit to members at low interest rate. In project area around 60% respondents have taken loan from the SHG.

TABLE 13. AMOUNT OF LOAN TAKEN BY INDIVIDUAL RESPONDENT

Amount	**Frequency**	**Percentage**
0-1500	13	43.33
1500-3000	4	13.33
3000-4500	0	0
4500-6000	1	3.33
6000 & Above	0	0
Total	N= 30	100

The process of taking loan can be started only after the group has a sizable amount of collection that can be circulated on interest further increasing the total group finances. The amount of loan depends upon amount held by the group economic status or repayment capacity of members and need for loan. Around 43.3% respondents have taken a loan of less than 1500 rupees and in case of 14% respondents the loan is between 1500-3000 rupees.

According to respondents they have many reason for taking loan. Around 36% respondents have taken loan for household expenditure while other reasons include marriage (10%), ailment (6.67%) and agriculture (6.67 %).

TABLE 14. REASON FOR TAKING LOAN

Reasons	Frequency	Percentage
Household Expenditure	1	36.67
Marriage	3	10
For Ailment	2	6.67
For agricuture	2	6.67
Total	N= 30	100

Since the loan amount are small, most of the loan have been taken for non productive activities or consumption reasons. It is only in 6.67% cases that the loan is for productive purpose i.e. agriculture. Economic development is possible through self help groups only when consumption expenditure is stabilized and loaning for productive activities in promoted for further income generation. Rate of interest in the group according to members range from 1%-3%.

Every group needs to develop basic procedure and rules for giving and repayment of loan. According to 46.67% respondents decision is taken by consensus while 26.67% respondents the decision making process is very much effected by influential people. A significant 6.67% also expressed that the process is influenced by workers of the agency.

TABLE 15. DECISION MAKING PROCESS FOR ALOCATING LOAN IN THE GROUP

Process	Frequency	Percentage
Through discussion.	6	20
By consensus	14	46.67
Influence Member of the group	8	26.67
Worker of the organization	2	6.66
Total	N= 30	100

Deciding the priority of giving loan, the amount and repayment procedure are significant in term of group processes. It is one area which may usually lead to disputes due to personal interest and priorities. It is therefore important that such issue are widely discussed and objectively analysed. The expression of consensus by 46.67% respondents reflect positive group process and group maturity.

The tribals basically earn to live. Most of them do not have the habit of saving. If at all they save it is in the form of Jwellery or land that is visualized as means of fulfilling needs at the time of emergency. In such a scenario they usually have to take loan. Their social expenditure, specially on customs and traditions is usually high. It puts them in to the vicious cycle of indebtedness. Loans though SHGS provide them an easy access to their own money.

TABLE 16. PRIORITIES FOR GIVING LOAN BY GROUP

Reasons	**Frequency**	**Percentage**
For household expenditure	18	60
Marriage	18	60
For Ailment	16	53.3
Drought	6	20
According to officer bearer of the SHG	3	10
Don’t Know	2	6.66
Total	N= 30	100

It is clear from the table that 60% respondents felt that the main reason of taking loan were household expenditure and marriage. Another 53.3% of respondents felt disease or medical ailment was a priority reason for giving loan.

Almost all respondents expressed that all loan taken are returned in time with complete interest. When some member does not returns the loan, then the group has certain options like imposing penalty, termination of membership from group, disrupt social relations or pressurize for repayment of loan.

It is important to develop such a mechanism to ensure the continuity and sustainability of the developmental intervention. Bank and moneylender have largely failed as sources of micro credit in rural India. This is because of non-repayment of loans to banks and exploitation by money lenders. In case of SHG, the regularity of deposit and repayment of loan is linked more to social pressure and image rather than formal authority.

Records maintenance is one the most important functions of the SHG. It is a basic and inherent process. It is important both for the group as well as the external agent. On one hands the records are reflective of the group status and on the other hand they are important mean of understanding and monitoring the developmental intervention

TABLE 17. MAINTAINING RECORDS OF SHG

Response	Frequency	Percentage
Field Worker	18	60
Influential Person of Village	12	40
Office bearser		
Total	N= 30	100

The above data is in respect to 2 SHGs and therefore there is a marked difference in response. Around 40% expressed that records are maintained by the office bearers of SHG while according to 50% of them they are maintained by influential persons of the village.

The research data reflects different opinions regarding maintenance of group records. Conflicting feed back on the issue reflects the problems that occur as a part of the growth of the SHG. Most women in the SHGs are either literate or neoliterate. In the beginning phase recording is a very difficult function to be performed by them. It needs significant capacity building and confidence building for the member to be able to keep records Sources of loan in absense of the SHG is one variable that clearly reflects how SHG have brought an end to the exploitations relationship between money lenders and tribal.

TABLE 18. SOURCES OF LOAN IF SHG WAS NOT THERE

Sources	**Frequency**	**Percentage**
No Need for Loan	6	20
From Merchant	22	73.33
From Bank	2	6.66
Total	N= 30	100

SHG is the most important unit for saving and credit. The respondents perceive SHG as a beneficial sources for loan because the rate of interest is low and the process easy.

TABLE 19. PERCEPTION OF RESPONDENTS REGARDING BENEFITS OF TAKING LOAN FROM SHG

Particular	**Frequency**	**Percentage**
Donot have to mortgage anything or give surety	6	20
Can return in instalment	9	30
Rate of interest is low	22	73.33
Timely Availability	7	23.30
Total	N= 30	100

According to 73.33% respondents the rate of interest is low which is a very important factor for their economy. Another 30% respondents consider that returning in easy installment is a major benefit. Moreover these installment are affordable as per their economy. Moreover they do not have to mortgage or give surety for loan. Timely availability is another benefit.

TABLE 20. LOAN TAKEN BEFORE FORMATION OF SHG

	Frequency	**Percentage**
Yes	18	60
No	12	40
Total	N= 30	100

To understand the importance of SHG as a source of credit, comparison has been made between loaning from SHG and the source of loan prior to formation of SHG. Around 60% of the respondents had taken loan before formation of SHG out of which 56.67% had taken from the merchant or the money lenders.

TABLE 21. SOURCE OF LOAN BEFORE FORMATION OF SHG

	Frequency	**Percentage**
Merchant	17	56.67
Bank	1	3.33
Never got Loan	12	40
Total	N= 30	100

Their accessibility to the bank is low and they are not comfortable with the procedure of the bank. For them bank is an alien place where they feel mal adjusted and there for prefer to opt for traditional means of credit.

TABLE 22. RATE OF INTEREST ON LOAN FROM OTHER SOURCES

	Frequency	**Percentage**
1-2 %	1	3.33
2-3%	4	13.33
3% & above	13	43.33
Total	N= 18	100

The rate of interest is a major concern for those taking High-rate loan. of interest many times leads to a situation where in paying back the interest becomes a burden. A significant 43.33% women had taken loan at a rate of interest of more of them 3% whereas another 13.33% had to pay between 2% to 3%. Most of the respondents had to mortgage something against the loan. While 30% of the total respondents had to mortgage jewelry, 23.33% mortgaged their agriculture land.

With a subsistence economy where survival itself needs economic input of all family members, payment of interest and loan are an extra burden. It is for this reason that they become an easy prey to the exploitation of the money lender. They keep paying the interest, but the actual debt rarely gets clears and the mortgaged resource get under the control of the money lenders.

TABLE 23. TIMELY RETURN OF LOAN AMOUNT

	Frequency	**Percentage**
Yes	10	33.33
No	8	26.67
Total	N= 18	100

In context of this research a similar trend is reflected by the data. More than one fourth (26.67%) respondents were unable to repay their debts. The major reason for non-repayment in time was the occurrence of consequent droughts.

Awareness generation and exposure visit SHG have been visualized as means of development. These groups are

platforms through which women interact with each other and with external agent. They are important means of providing information and awareness.

TABLE 24. PERCEPTION OF RESPONDENT REGARDING INCREASE IN THEIR AWARNESS LEVEL AFTER SHG MEMBERSHIP

Responses	**Frequency**	**Percentage**
Yes	21	70
No	9	30
Total	N= 30	100

Around 70% women perceived that their awareness level has increased after membership of SHG. They felt that their participation in discussions on various issue has increased their understanding The information / knowledge provided through SHG on issue like agriculture and forestry, health and disease, saving and credit has exposed them to the scope of development.

The women are of the view that it is only after the formation of the SHG, that they started discussing genuine social concerns and understanding that it is they themselves who have to become instruments of change. They feel they have understood new dimension of thinking.

TABLE 25. ISSUES OF AWARNESS PROVIDED THORUGH SHG

Responses	**Frequency**	**Percentage**
Agricultural and forestry	6	20
Health & Illness	12	40
Saving & credit	8	26.67
Women Rights	3	10
Education	7	23.33
Village Development	8	6.67
Total	N= 18	100

According to 26.67% women, they got information about saving and credit and village development through awareness programs and 40% women got knowledge about health and diseases. The researcher further focused the future needs of information and awareness.

The preferred areas of awareness for the future included income generation, health, education and functional literacy. Around 30% of respondents preferred education and functional literacy, 26.67% respondents preferred agriculture and horticulture whereas 23.33% respondents preferred health and conservation of water resources.

TABLE 26. PREFERED AREAS OF FUTURE AWARNESS OF GROUP

Responses	**Frequency**	**Percentage**
About income generation	4	13.33
Agriculture and horticulture	8	26.66
Health	7	23.33
Conservation of water resources	7	3.33
Education and functional literacy	9	30
Any other	4	13.33
Total	N= 18	100

The membership and participation in self help group have not only provided them a financial security but it is thought that the process in it self may lead to individual development interms of increased confidence greater sense of responsibility, increased initiative and higher self esteem.

The research also intends to probe whether the process of capacitating has increased their sensitivity towards social problems and whether they have been conscientized to take initiative for development intervention.

TABLE 27: INDIVIDUAL EFFORT TOWARDS SOCIAL PROBLEM

Responses	**Frequency**	**Percentage**
Yes	2	6.67
No	28	93.33
Total	N= 18	100

Around 6.67% of the respondents expressed that they have tried at individual level to address social problem with in the village. Replication of development models in an important strategy

of development. Exposure visits for first hand experience regarding the process of change provide an insight to the people.

TABLE 28. EXPSOURE VISIT THROUGH SHG

Responses	**Frequency**	**Percentage**
Yes	17	56.67
No	13	43.33
Total	N= 18	100

In project area 56.67% respondents got exposure through SHG. Most of women got this type of opportunity for the first time in their lives. According to the respondents objective of this exposure visit were learning and visiting. When the researcher discussed the type of learning they got from exposure visit most respondents enumerated various income generation porgrmmes.

TABLE 29. LEARNING FROM EXPOSURE VISIT

Responses	**Frequency**	**Percentage**
Making compost and manure	4	13.33
Cultivation of Amla	8	26.66
Dairy work	7	23.33
Animal Husbandary	7	3.33
Soil and water conservation	9	30
Construction and using improved stores	4	13.33
Total	N= 18	100

Around 53.33% respondents got information about animal husbandry and other women felt they learnt about cultivation of fruits, soil and water conservation construction and usage of improved stove.

Income generation activities

Self help groups are a form of micro credit. Usually, the capital saved in circulated among women to fulfill the consumption needs of the family. Though it provides easy credit but it may not lead to any significant development. For economic empowerment, it is important that

The SHG's are linked to productivity through appropriate income generation activities.

The SHG member respondent participates in different income generation activities. Around 43.33% of income is through the wage labour in the construction activities of physical resources.

TABLE 30: TYPE OF INCOME GENERATION ACTIVITY

Responses	**Frequency**	**Percentage**
Floor mill	1	3.33
Daily wage labour	13	43.33
Birth attended	4	13.33
Animal Husbandary	1	3.33
Prepare plates from leaves	2	6.67
Total	N= 30	100

Around 13.33% of respondents have earned income through animal husbandry. Other important income generation activities include flour mill, birth attendant and preparing Plates from leaves.

The quantum of increase in income was further discussed. In case of 40% women increase in income ranges between Rs. 500-700 only.

TABLE 31: INCOME FROM INCOME GENERATION ACTIVITY

Responses	**Frequency**	**Percentage**
100-300	1	3.33
300-500	3	43.33
500-700	12	13.33
700 and above	1	3.33
Not applicable	2	6.67
Total	N= 30	100

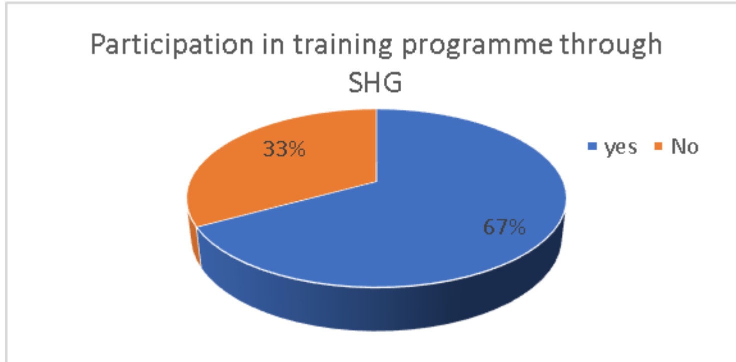
The basic philosophy of the SHG visualizes capacity building of women which should lead to developing abilities to manage and control their income and saving. According to a little more that half of the respondents (53.33%), they take decisions themselves. This is significant in terms of empowerment specially in economic context.

Data about use of income by respondent reflects that 70% women spent their income on house hold expenditure and around one fourth (23.33%) respondents spend their income for education. Only 13.33% women used their income for saving and around 10% used their income for health.

Almost all respondents (around 96.67%) felt that the group should do some more income generation activities because due to drought rain fed crop has been poor. They felt the need for income generation opportunities for them. As far as the nature of activities preferred are concerned some preferred development work or construction work in village. Only 13.33% respondents preferred individual activities like tailoring or making toys and others.

Training is the organized procedure by which people learn knowledge and skill for a definite purpose. Training are an important means of capacity building and capacity building is the basis of development. The concept of human centered development is based on increase of capacities of individual so that they are able to design and determine the path of individual and community development. Conscientization and capacity building are means of empowerment.

The sustainability of any developmental intervention rests on the capacities of the people. The SHG's are a platform through which women can increase information and knowledge and develop skills. In the project area 66.67% women respondents have attended training program through SHG'S Participation for training programme through SHG.

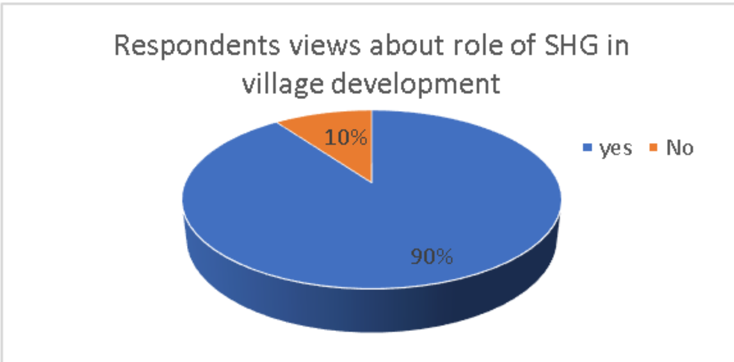


As far as the typology of training programme is concerned, around 53.33% respondents have received training on organic manure while 23.33% respondents have been trained to construct improved stove and in animal husbandry. Women expressed that they get training in some important issues of agriculture, health and hygiene, the process of taking loan from bank, development of forest etc. All trainings have been organized by Seva Mandir.

TABLE 32: BENEFITS OF TRAINING

Responses	**Frequency**	**Percentage**
Making compost and organic Manure	6	3.33
Increased Information Level	8	43.33
Better land fertility and better productivity	9	13.33
Increase in benefit of Govt. Schemes	4	3.33
This contribute to income generation	3	6.67
Total	N= 30	100

Just attending training is not the objective. The basic objective is that the training should lead to positive change in skill, knowledge and attitudes. The women perception about their learning's is reflected below. Around 30% respondent expressed that due to their inputs on organic farming fertility of their land increased. Almost all the expressed the need for more trainings in future.

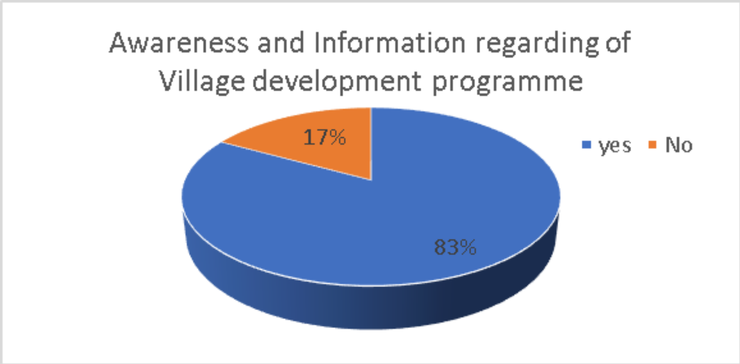


SHG is an important mean of village development in terms of social change, physical infrastructure development capacity and building.
Around 90% respondents from SHG groups felt that the SHG is one of the most important unit for village development.

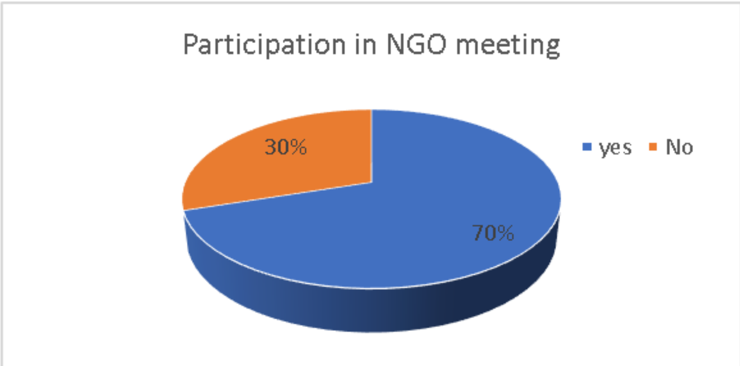
According to 60% respondents SHG has a significant role in development of physical resources of the village like construction of anicut, check dams etc. and 30% respondents felt that SHG is a important mean of capacity building. The SHG leads to village development through capacity building programme like training, exposure visit and awareness activities.

In the discussion women clearly stated that they could never have been a party to the developmental activities but for the SHGs. It is only through their regular participation in meetings that they started understanding the various development scheme and initiatives in the village. In absence of the SHGS they would have never got an opportunity to represent or even interfere in the decision making process at community level. They had always been silent spectators in decision making Participation in the SHG gave them confidence of expression of opinion. Men at the meetings initially use to take them for granted. After their participation in SHG over a period of time, even the village men started valuing their opinion.

According to 83.33% respondents they felt they have sufficient information regarding village development activities while others declined to have enough information.



According to graph almost all women have knowledge about NGO, Gram Panchayat, Gram Sabha (village meeting) and government office. Only 16.67% women did not have information about government office.



Membership of the SHG has provided them an opportunity to get information about a range of development issue. To be a stakeholders in the process of development the women also have to be active participation in the meetings with external agencies like the NGO.

In the case of NGO meetings, around 70% women participated in NGO meetings. According to them the NGO (Sahyog Sansthan) informs all members but all of them do not have time attend the meetings regularly.

The government has a number of schemes for development specifically for the poor and vulnerable section like tribal, SC or the below poverty line families. In India the government has some special schemes for tribal like Indira Awash Yojna, Jawahar Rojgar Yojan, Gareeb Card Yojna, Chikitsa Sahayata Card Yojna, Antodya Yojna, Akal Rahat Yojna etc. In the project area women did not have much knowledge about these schemes. Some of them know about Akal Rahat Yojna and Indira Awas Yojna Only.

The Panchayati Raj system is a decentralized form of governance in India. People representation in village development in ensured through election of representatives for district level decision making body. At village level it is ensured by Gram sabha, a meeting to be attended by all members of the village for presenting proposals for the developmental plans. This is important aspect of democratic India. Gram sabha is open for all villagers. In research area only 36.67% women generally participate in the Gram sabha.

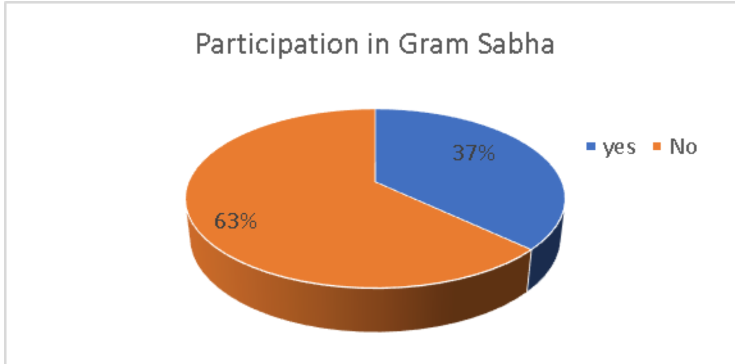


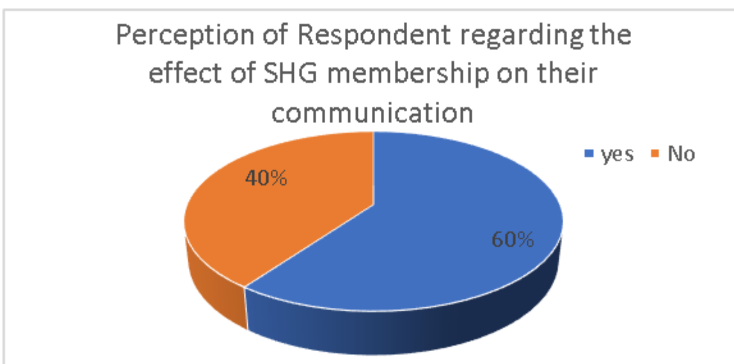
TABLE 33: REASON FOR NO PARTICIPATION IN GRAM SABHA

Responses	**Frequency**	**Percentage**
Lack of Time	3	10
No time from Household chores	7	23.33
Have to go another village	4	13.33
Lack of Participation of women	3	10
Not able to understand in the meeting	1	3.33
To look after children	3	10
Participation in ward sabha	1	3.33
Total	N= 30	100

This is because politics has remained a largely male domain until the implementation of 73 amendment. Socially women are not expected to speak in formal meetings. It is therefore even today, that many women prefer to remain ignorant. Moreover they have a plethora of work related to household and economy which makes such meetings a secondary priority. Major reasons attributed by women include lack of interest, difficulty in understanding the process and procedure, lack of time etc. According to the respondents only 30% women of village participated in gram sabha and 70% women usually do not participate in gram sabha due to certain reason.

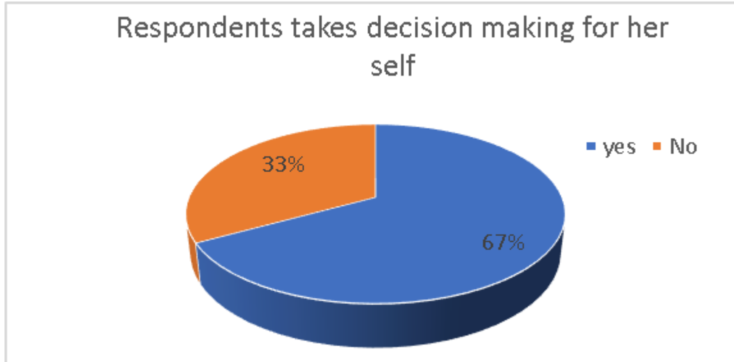
Communication is the most important aspect of personality development. It is a means of expression. Participation requires active involvement in the decision making process. The major problem in women participation is their inhibitions to speak or express. These inhibition are largely due to their low self confidence, weakness in articulating and fear of being laughed.

Their regular participation in SHG meeting gives them an opportunity to interact with each other on many issues. In this process they gain confidence in speaking before a group and overcome inhibitions in expression. Around 60% respondents felt that they improved their communication skills after membership of SHG.

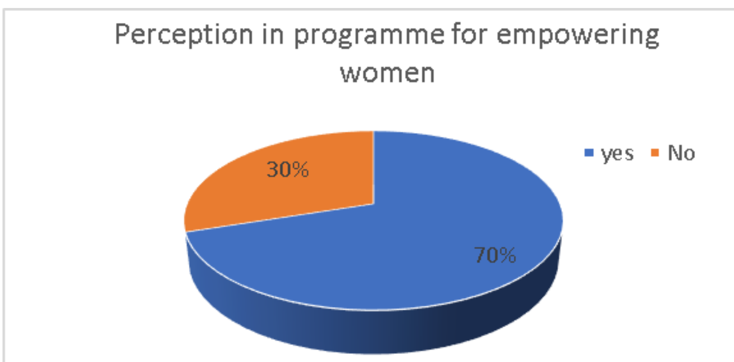


Decision making is the another aspect of personality development. Women are not socialized as decision makers. Our social system expects them to be followers rather than leaders. One who can not take ones own decision lives life designed by others and so does it happens with women.

In SHG's all decisions related to depositing money, norms of group, loaning pattern etc. have to be taken by women themselves and in this process their own capacity and skill in decision making tend to improve. Around 2/3 of the respondents felt their ability to take decision has improved after joining the SHG and so are able decide for themselves.



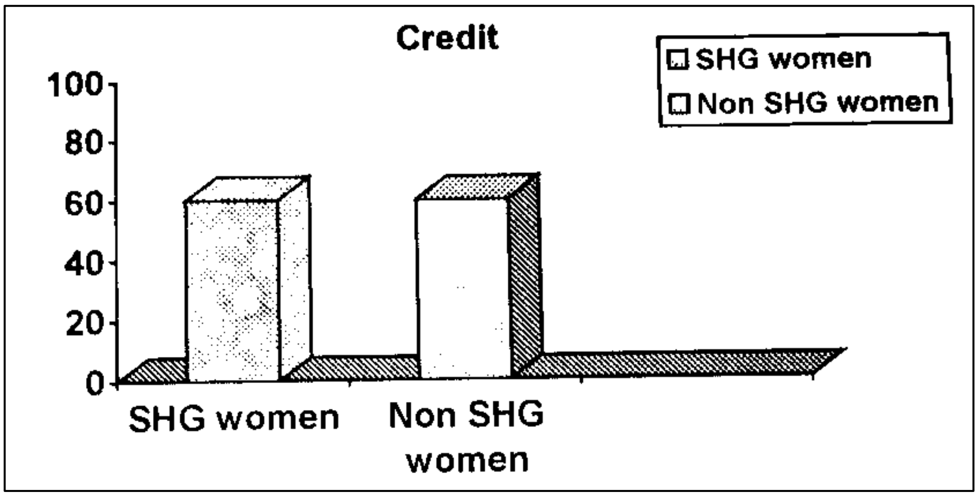
Around half of them felt that they have now started participating in family decisions. Empowerment is a process. Through this process individual can develop his or her capacity. Around 70% women participated in program for empowering women organized by NGO or help of NGO.

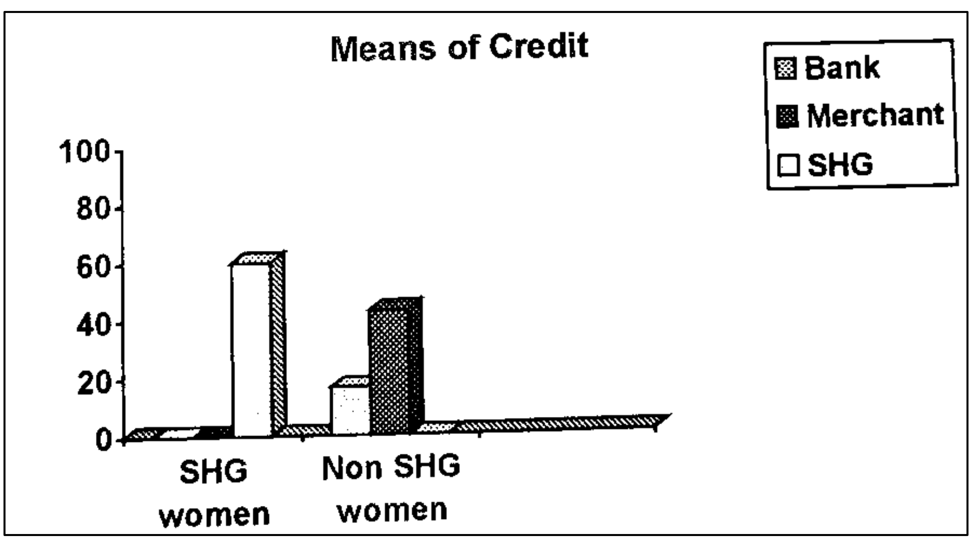


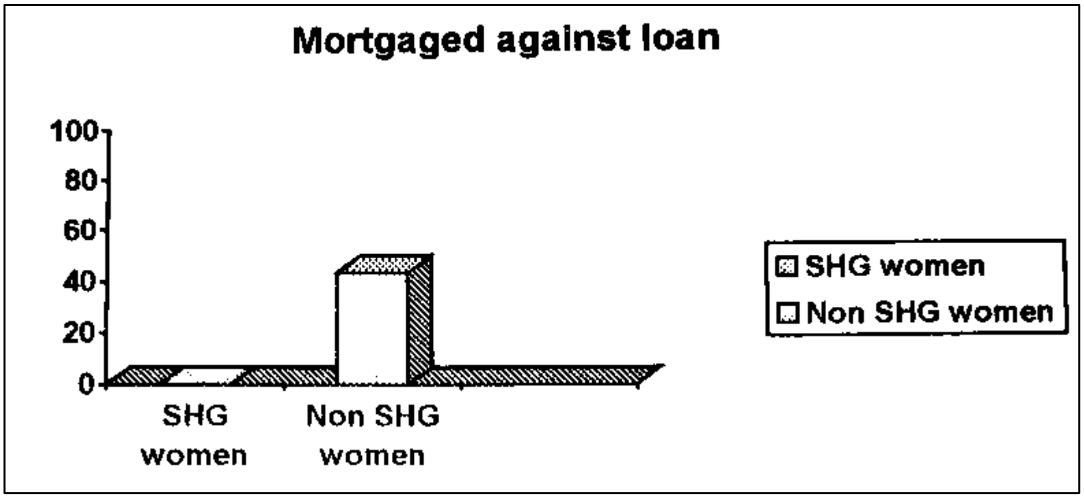
Thrift and credit are integral to the concept of self help group. Saving provides security towards future. All the respondent expressed feeling of security due to their saving through the SHG.

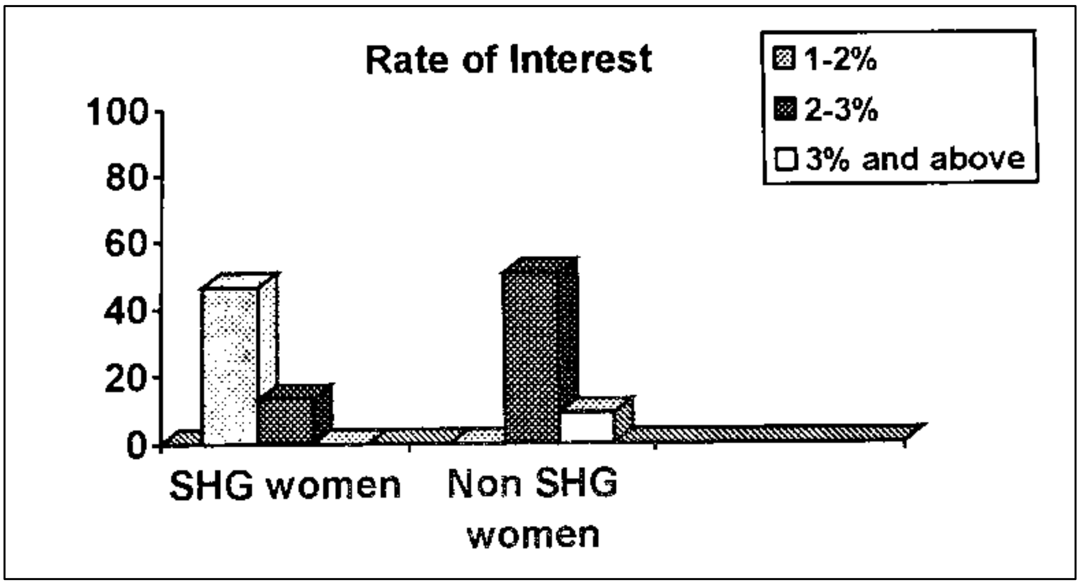
SECTION- 4: COMPARISON BETWEEN SHG WOMEN AND NON SHG WOMEN

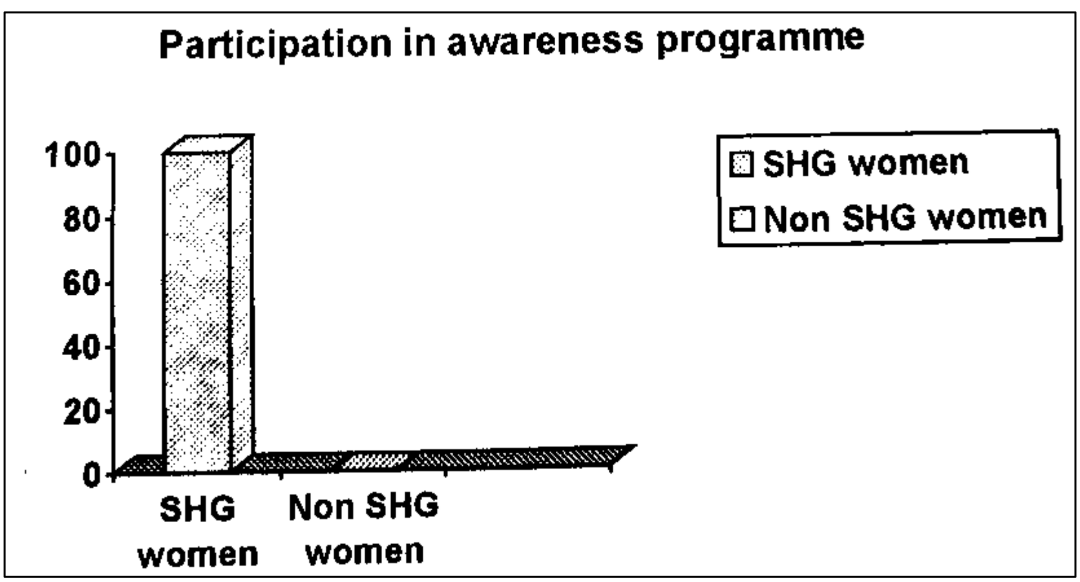
One of the most important objective of this research is to compare SHG women with those women who are not member of SHG. These graph shows that:

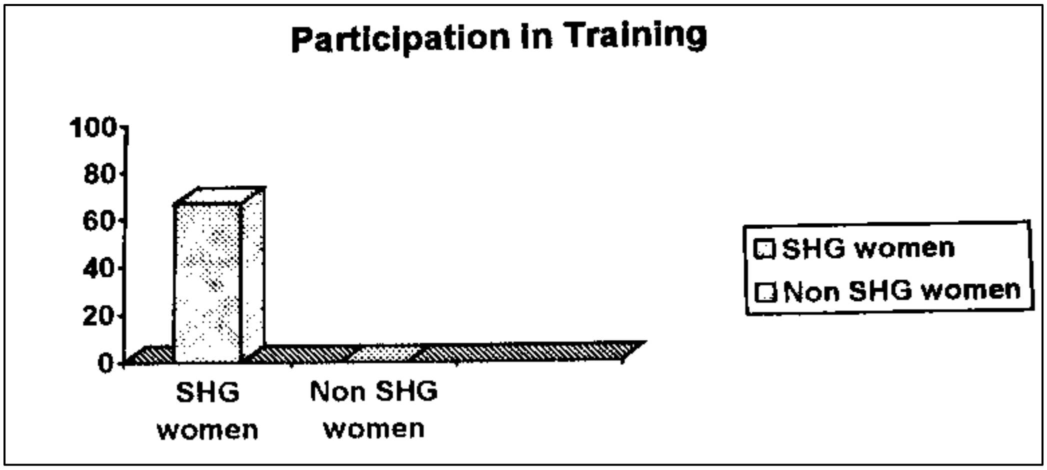


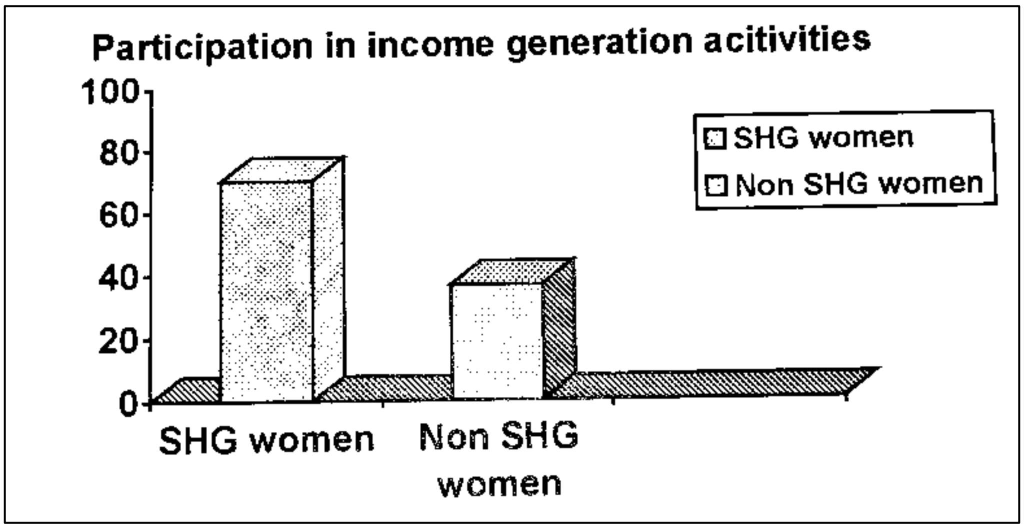


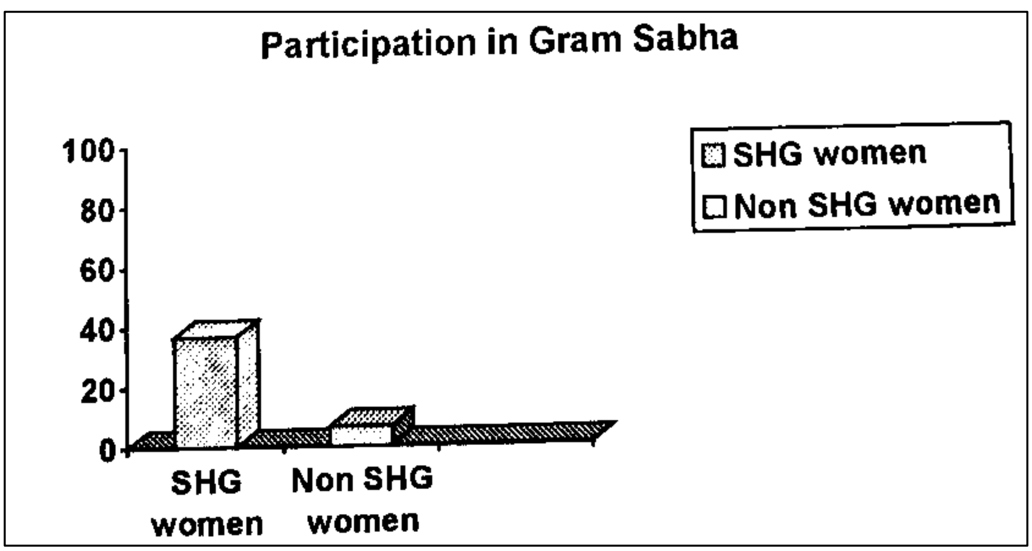

Mortgaged against loan
100
80
60
40
20
0
SHG women
Non SHG women
SHG women
Non SHG women


Rate of Interest
1-2%
2-3%
3% and above
100
80
60
40
20
0
SHG women
Non SHG women


Participation in awareness programme
100
80
60
40
20
0
SHG women
Non SHG women
SHG women
Non SHG women


Participation in Training
100
80
60
40
20
0
SHG women
Non SHG women
SHG women
Non SHG women


Participation in income generation acitivities
100
80
60
40
20
0
SHG women
Non SHG women
SHG women
Non SHG women


Participation in Gram Sabha
100
80
60
40
20
0
SHG women
Non SHG women
SHG women
Non SHG women

CHAPTER-V

CONCLUSION & SUGGESTIONS

This study looked into how Self-Help Groups (SHGs) might support women's empowerment in tribal communities. The results of this study demonstrate the considerable contribution that SHGs make to the social, economic, and psychological facets of women's empowerment.

The study found that SHGs give women a place to congregate, make decisions collectively, and participate in activities that generate cash. Women who participate in SHGs have higher levels of financial independence, self-esteem, and social standing in their communities. Additionally, SHGs foster information exchange, capacity development, and the creation of social support networks, empowering women to question conventional gender roles and norms present in tribal society.

The study did note several difficulties SHGs had in advancing women's emancipation, though. These difficulties include restricted resource access, ignorance, cultural limitations, and insufficient assistance from governmental and non-governmental organisations. Targeted interventions are needed to address these issues, such as financial literacy instruction, improved connections with microfinance institutions, and ongoing support for SHG sustainability.

The results of this study add to the body of evidence already available on SHGs' role in empowering women in tribal communities. Policymakers, practitioners, and academics may use the knowledge from this research to develop and put into practise efficient solutions to advance women's empowerment and gender equality in tribal areas.

The results of this study are expected to stimulate more investigation and efforts targeted at enhancing SHGs and empowering women in the tribal community. Sustainable change may be achieved, leading to better livelihoods, social inclusion, and overall development for women in tribal regions by addressing the stated barriers and utilising the potential of SHGs..

SUMMARY OF KEY FINDINGS

- 63.33% of respondents were between the ages of 20 and 40, and among respondents who were not SHG members, this number was closer to 50%.
- All of the responders that belong to a SHG are tribal Rawat clan members. Whereas 84% of responders who belong to non-SHGs are tribal.
- The legal marriage age is between 13 and 15 years old.
- A nuclear family makes up around 80% of responders who are women from SHGs. 84% of women in non-SHG households have nuclear families. In communities without SHGs, agriculture is the main source of income for almost 90% of the women.
- According to 46.67% of respondents, the group was created for saving and credit, while 50% of respondents said it was the main reason development activities of the village.
- 63% of respondents indicated that decisions in SHG are reached by deliberation and consensus.
- Each and every SHGS has a bank account.
- About 60% of respondents in the study region had borrowed money from the SHG. About 36% of respondents had taken out loans for home expenses, while other reasons include getting married (10%), becoming sick (6.67%), and starting a business (6.67%).
- While 26.67% of respondents said that powerful persons have a significant influence on decision-making, 46.67% of respondents said that decisions are made by consensus.
- About 60% of those surveyed said that home expenses and marriage were the primary drivers of borrowing.
- A little over 40% of respondents claimed that the SHG office holders kept the records, while 50% claimed that important villagers did.According to 73.33% respondents the rate of interest in low in SHG which is very important for their economy.
- Around 60% of the respondents had taken loans before formation of SHG out of which 56.67% had taken from the merchant or the money lenders. A significant 43.33%

women had taken loan at a rate of interest of more than 3% where as another 13.33% had to pay between 2% to 3%.

- Most of the respondents had to mortgage something against loan, while 30% of the total respondents had mortgage jewellery, 23.33% mortgaged their agriculture land.
- More than one fourth (26.67%) respondents were unable to repay their debts. The major reason for non-repayment in time was the occurrence of consequent droughts.
- Around 70% women perceived that their awareness level has increased after membership of SHG.
- According to 26.67% women, they got information about saving and credit and village development and 40% women get knowledge about health and diseases.
- Around 6.67% of the respondents expressed that they have tried of individual level to address social problem with in the village. In project area 56.67% respondents got exposure visit through SHG.
- Most of women first time got this type of opportunity.
- Around 53.33% respondents got information about animal husbandry. Around 13.33% respondents have earned income through animal husbandry. In case of 40% women increase in income range between Rs. 500-700 only.
- Around 70% women spend their income on household expenditure and around one fourth (23.33%) respondents expended their income for education.
- In the project area 66.67% women respondents have attended training programme through SHGS. Around 53.33% respondents have received training on organic manure while 23.33% respondents have been trained to construct improved stove and animal husbandry. Around 30% respondents expressed that due to their inputs on organic forming, fertility of their land increased.
- Around 90% respondents from SHG groups felt that the SHG is one of the most important unit for village development. According to 60% respondents SHGS has a significant role in development of physical resources of the village like construction of anicut, check dams etc.

- Around 70% women participated in NGO meetings only 36.67% women generally participate in Gram sabha. Around 60% respondents felt that they improved their communication skills after membership of SHG.
- Around 2/3rd of the respondents felt their ability to take decision has improved after joining the SHG and sore are able decide for themselves.
- Around 70% women participated in programme for empowering women organized by NGO.
- None of the women respondent had participated in village development activities before membership of the SHG.
- Around 93.33% of the SHG member respondents felt that they have become aware and more conscious about the problems of the village.

Non SHG Women:-

- Around 60% women taken loan of them majority have take at from merchant.
- As far as amount of credit is concern the majority of respondents have taken loan upto Rs. 4500.
- Around 26.67% respondents pay more than 3% rate of interest and almost 33.33% respondents pay rate of interest of 2%-3%
- In context of this research it is evident that 43.33% respondents had to mortgage against loan the item for mortgage is jewelry (16.67%) and agriculture land (43.33%)-
- Just 10% of the respondents had repayed their credit it is significant that 50% of the respondents were defaulter mainly due to drought and poor economic condition (16.67%).
- None of the respondents participated in any awareness programme and training. Only 36.67% women respondent have participated in income generation activities of any nature.
- Only 6.67% women participate in Gram sabha. Around 96.67% respondents felt that they can take their own decision.
- Around 80% of respondent participate in family decision.

- Around 63.33% respondents have the knowledge of SHG.

- All the members have knowledge about election.

SUGGESTIONS FOR FUTURE RESEARCH

- A few women have gone out through SHG for exposure visit. More opportunity for exposure can lead to better learning.
- Efforts should be taken to make the women understand the withdrawal process of depositing money and withdrawing. They should get knowledge of bank systems. They should be self-sufficient in this respect and efforts should be done for it.
- Income generation activity and development of market linkages can lead to economic empowerment.
- The Self-Help Groups can be linked with organizations like NABARD that can provide them with a matching grant for production related activities.
- Women are interested in learning and skill development so training should be organized for them.
- Women do not get information of 'Gram Sabha' women needs conscientized about the role and its importance in gram sabha efforts should be made to increase participation.
- Work should be done for health and water related problems so that tribals community may be aware of it.

CHAPTER – VI

RECOMMENDATION

following suggestions are put out in light of the research study's findings on the contribution of Self-Help Groups (SHGs) to women's empowerment within tribal communities:

- Strengthen Resources Access: SHGs and their members should have better access to resources. This involves offering loans, grants, and other forms of financial support aimed exclusively at SHGs in tribal communities. To support activities that generate revenue and promote economic empowerment, access to markets, technology, and infrastructure should also be improved.
- Improve Financial Literacy: Promote financial literacy initiatives designed with SHG members in mind. These courses could teach budgeting, investing, and entrepreneurial techniques. Women will gain the ability to manage their resources wisely, make educated financial decisions, and create sustainable livelihoods as a result of improved financial literacy.
- Promote Skill Development: Place a focus on programmes that help build skills in line with the needs and goals of SHG women in tribal communities. Training opportunities should be available in a variety of fields, such as entrepreneurship, leadership development, agricultural practises, and vocational skills. This will increase SHG women's ability to participate in income-generating activities and support their economic emancipation.
- Strengthen Networks and Links: Promote collaborations and connections between SHGs and pertinent parties, including financial institutions, governmental organisations, non-governmental organisations, and neighbourhood businesses. These partnerships may give SHG members access to markets, financial services, technical assistance, and chances to grow their companies. Establishing networking platforms and forums will help SHGs share expertise and learn from one another.
- Encourage community involvement and gender sensitization by running awareness campaigns and programmes to educate people about the value of gender equality and women's empowerment. Participate in these activities with community leaders, men, and young people to foster a welcoming and inclusive atmosphere for SHG women.

Encourage men to actively participate in SHG events since their engagement is essential for challenging ingrained gender stereotypes and promoting long-lasting change.

- Boost government backing: Encourage policy changes and provide sufficient funding for SHG establishment and assistance in tribal communities. Governments should establish laws that specifically address the requirements and difficulties SHGs experience in order to foster an enabling environment. To guarantee the efficient operation and sustainability of the system, this involves simplifying administrative procedures, offering subsidies, and setting up monitoring measures.
- Long-Term Monitoring and Evaluation: Create a strong system for tracking and assessing how SHGs are affecting women's empowerment in tribal communities. Regular evaluation of SHG activities, member progress, and results will aid in identifying areas for improvement. Making decisions based on solid facts can be aided by this knowledge, which can also help with ongoing learning and adaptation.

These suggestions are intended to aid ongoing initiatives in tribal communities to promote women's empowerment through SHGs. Stakeholders may support long-lasting transformation, social inclusion, and economic advancement for women in tribal regions by putting these steps into place.

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VILLAGE PROFILE-1

Name of the village : Samel

Location: 10 km from Kanod & 24 km from Bhinder

Demography:

(a) Population : 47 Families (200 People) Approximately
(b) Total Land area :
  a. Agriculture land area : 36.52597 Hac
  b. Irrigated : 10.97402 Hac
  c. Non-Irrigated : 25.43290 Hac
  d. Pastureland : 7.58658 Hac
(c) Major Caste group : Rawat
(d) Hamlets : Upala Phala, Nichala Phala, Pahala Phala
(e) Major Occupation
  - Agriculture
  - Animal Husbandry
  - Labour
(f) Migration pattern

  People: 40 Duration: 6 month

(g) Infrastructure

  Education : Rajiv Gandhi Pathshala (From 1999)

  Health : They have only traditional means of Health

  No Transport facilities

(h) Natural Resources

  Well :18

  Handpump :2

  River :Gomati River

  Electricity :24 Hours

  Anicut :1

VILLAGE PROFILE-2

Name of the village : Chapariya

Location : 45 KM from Dhariyawad

Demography:

(i) Population : 47 Families (200 People) Approximately

(j) Total Land area :

   a. Agriculture land area : 36.52597 Hac
   b. Irrigated : 10.97402 Hac
   c. Non-Irrigated : 25.43290 Hac
   d. Pastureland : 7.58658 Hac

(k) Major Caste group : Rawat

(l) Hamlets : Booj phala, Magari Phala,Upla phala, School wala phala,Legada Talai, Damar ka Phala. Malo ka phala Adiya Phala

(m) Major Occupation

- Agriculture
- Animal Husbandry
- Labour

(n) Migration pattern

People: 6 to 8 month

(o) Infrastructure

Education : Rajiv Gandhi Pathshala (From 1999)

Health : They have only traditional means of Health

Transport facilities: 1 KM Far

(p) Natural Resources

Well :40

Handpump :5

Anicut :3

VILLAGE PROFILE-3

Name of the village :Devali

Location :25 km from Bindar (South)& 10 km from Kanod (West)

Demography:

(a) Population :450

Total Land area :900 Bigha

Agriculture land area : 400 Beegha

Major Caste group :Rajput, Rawat, Balai

Hamlets : Rawali Pole, Hiram hamlet Puala Hamlet, Nichala Hamlet

Major Occupation

Agriculture :Wheat Maize, Ganwar Animal Husbandry

Labou : Service (only few)

Migration pattern : 80-90 People

Infrastructure

Education :Govt. School (Middle school) Rajiv Gandhi Pathshala (Primary)

Communication :Only post office
Transport facilities :only a bus, that too private
Bank :10 km (Kanod)
Post Office Patwari :10 Km (Kanod)

Water resources

Well :: 20
Handpump : 5

VILLAGE PROFILE-4

Name of the village : Gundalo ki Bhagal

Location : 15 km from Kanod (South) & 13 km from Lasadia (North)

Demography:

(q) Population : 38 Families & 200 people
(r) Total Land area : 200 Beegha
(s) Major Caste group : Rawat tribe
(t) Hamlets :
(u) Major Occupation
- Agriculture
- Animal Husbandry
- Labour

(v) Migration pattern

People: 50 people

(w) Infrastructure

Education :Govt. Schoolprimary

Health : PFC 2 KM

Transport facilities: Bus

Panchayat :1

Bank : 8KM

Post Office : : 2KM

(x) Natural Resources

Well :8

Handpump :3