



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

Under Guidance of :- **Dr. Arindam Das**

IIHMR University, Jaipur

Presented by:- **Bhupen Kumar Sahu**

MBA DM (0003)

IIHMR University, Jaipur

Chapter -1 Introduction

1.1 Background

- SHGs in Indian Tribal Communities.
- Self-Help Groups (SHGs) in Tribal Communities: Empowerment and Resilience
- Tailoring SHGs to Tribal Context
- Livelihood Promotion and Women's Empowerment
- Impact and Future Outlook





1.2 Rationale of this study

Tribal groups frequently experience marginalization, 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.



1.3 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.

Chapter – II Literature Review

Sr. NO	Title of the paper (Author /Year)	Objectives	Findings	Recomendation
1	Impact of Self-Help Groups on Women's Empowerment in Tribal Areas (Dr. Devath Suresh, 2021)	To assess the impact of SHGs on women's empowerment in tribal communities.	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 emphasized the advantages for women's social networks, self-confidence, and decision-making abilities.	The report proposed building and growing SHGs in tribal communities, giving skill-development training, and fostering connections with government initiatives and marketplaces.

Chapter – II Literature Review

Sr. NO	Title of the paper (Author /Year)	Objectives	Findings	Recomendation
2	Challenges and Opportunities for Women's Empowerment through Self-Help Groups in Tribal Communities (Pradeep, M.D. and Rakshitha Rai, R.P. (2019)	To determine the obstacles and chances SHGs confront in advancing women's empowerment in tribal communities	The study uncovered issues including low literacy rates, constrained resource availability, patriarchal attitudes, and a lack of government assistance. Also highlighted possibilities including the chance for group action, programmes that create capacity, and initiatives that promote social cohesion.	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..

Chapter – II Literature Review

Sr. NO	Title of the paper (Author /Year)	Objectives	Findings	Recomendation
3	Social Capital and Women's Empowerment: A Study of Self-Help Groups in Tribal Communities (Garikipati, S. 2008)	To investigate how social capital works to support SHGs in tribal communities that empower women	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..	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.

Chapter – II Literature Review

Sr. NO	Title of the paper (Author /Year)	Objectives	Findings	Recomendation
4	Sustainable Livelihoods and Women's Empowerment: Evidence from Tribal Self-Help Groups (Priyanka Kumawat and Bansal Vishakha (2018)	Investigate the relationship between sustainable livelihoods and the empowerment of women in tribal communities through SHGs.	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	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.

Chapter – III Methodology

1. Study Type

Primary and Secondary
Research

2. Study Design

Descriptive cross
sectional

3. Sampling Techniques

Purposive and stratified
sample technique.

4. Sample Size

The sample size is 60 including 30
SHG members and 30 non SHG
members.

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5. Data Analysis tool

Microsoft excel

Chapter – IV Result and Discussion

- **Tribal Representation:** All SHG members belonged to the tribal Rawat clan, while 84% of non-SHG members were tribal.
- **Early Marriage:** The marriage age was found to be between 13 and 15 years old.
- **Family Structure:** Around 80% of women from SHGs and 84% of women from non-SHG households belonged to nuclear families. In non-SHG communities, nearly 90% of women relied on agriculture as their main source of income.
- **Motivation for SHG Formation:** 46.67% of respondents stated that the SHG was formed for saving and credit purposes, while 50% mentioned the main reason as development activities in the village.

Chapter – IV Result and Discussion



Decision-Making:
63% of respondents indicated that decisions within the SHG were reached through deliberation and consensus.



Bank Account: Each SHG had a bank account.



Borrowing and Loan Purposes: Around 60% of respondents had borrowed money from the SHG, with home expenses and marriage being the primary reasons. Other reasons included illness and starting a business.



Decision Influences:
While 26.67% of respondents mentioned the influence of powerful individuals on decision-making, 46.67% stated that decisions were made by consensus.



Interest Rates and Debt Repayment:
According to 73.33% of respondents, the interest rate was low in SHGs, which was important for their economy. Around 26.67% of respondents were unable to repay their debts on time, often due to droughts.

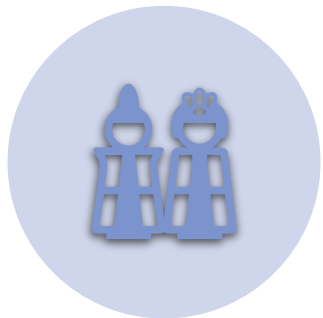
Chapter – IV Result and Discussion



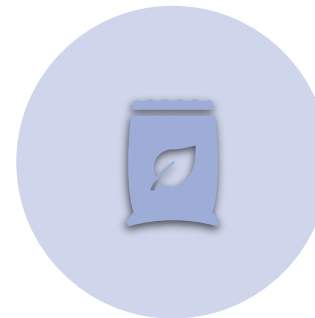
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Knowledge and Awareness: After joining SHGs, around 70% of women perceived an increase in their awareness levels, particularly in areas such as saving and credit, village development, health, and diseases.



Livelihood and Training: SHGs played a significant role in enhancing livelihoods, with training programs on topics such as organic farming, animal husbandry, and improved stove construction. Income increase ranged between Rs. 500-700 for 40% of women.

Chapter – IV Result and Discussion



Participation and Empowerment: SHGs positively impacted women's participation in NGO meetings, Gram Sabha, decision-making, and village development activities. Communication skills and the ability to make decisions improved for approximately 2/3rd of the respondents.

Awareness and Consciousness: Around 93.33% of SHG members felt more aware and conscious about village problems after joining the SHG.

These findings highlight the positive impact of SHGs on various aspects of women's lives, including economic empowerment, decision-making, knowledge acquisition, and community participation.



Chapter – V Conclusion

- SHGs have a significant impact on women's empowerment in tribal communities, according to this study.
- Participation in SHGs provides women with a platform for decision-making, collective action, and income-generating activities.
- Women in SHGs experience higher levels of financial independence, self-esteem, and social standing in their communities.
- SHGs promote information exchange, capacity development, and the formation of social support networks, challenging traditional gender norms.
- However, the study also identified challenges faced by SHGs, including limited resource access, cultural constraints, lack of awareness, and inadequate support from organizations.

Chapter – VI Recommendation

Strengthen

Strengthen Resources Access:
Provide better access to financial support, loans, grants, markets, technology, and infrastructure specifically for SHGs in tribal communities.

Improve

Improve Financial Literacy:
Promote financial literacy programs tailored to SHG members, focusing on budgeting, investing, and entrepreneurial skills to enable wise financial management and sustainable livelihoods.

Promote

Promote Skill Development:
Offer training opportunities in entrepreneurship, leadership, agriculture, and vocational skills to enhance SHG women's participation in income-generating activities.

Chapter – VI Recommendation

Networks and Linkages

Facilitate collaborations and partnerships between SHGs and relevant stakeholders, including financial institutions, governmental and non-governmental organizations, and local businesses, to provide access to markets, financial services, and technical assistance

Encourage

Encourage Community Involvement and Gender Sensitization: Conduct awareness campaigns and programs to promote gender equality and women's empowerment, involving community leaders, men, and youth to create an inclusive environment for SHG women

Government Backing

Boost Government Backing: Advocate for policy changes and adequate funding to support SHG establishment and assistance in tribal communities, including simplified administrative procedures, subsidies, and monitoring measures

Thank for your
time !

