

SHGs The Cart of Development For Tribal Women – A Study In Kandhamal District of Odisha

Loknath Sahu

Dept of Rural Development and Governance

TATA Institute of Social Science, Hyderabad

Abstract- *Self-help group (SHG) is a successfully implemented concept. A SHG is a as an unregistered body of 12-20 men or women who come together to mobilise financial resources mainly through their own small savings and lend the total amount among themselves to meet the credit need of the members. In India and elsewhere state took lead role in development till the beginning of the last decade. Efforts of NGOs and civil society institutions were considered as voluntary and confined to small area; due to the valid reason that these efforts were restricted at a village or groups of villages and never spread beyond. Gradually, NGO initiatives on microfinance, water and other such development themes beyond reaching scale, proved effective in delivering development products and services. This research mainly done to understand the role of such SHGs in empowering the tribal women. The research mainly focuses on three dimensions i.e. financial, participation in the PRI system and awareness of the women. 50 samples were collected through simple random sampling to understand the situation. From the research it is being found that 84% were from the ST category and 16% were from the SC category. 70% women admit that their life has changed significantly after joining the SHGs. It can be seen that the life of the women shifted towards betterment and upliftment of the condition of the women has happened after they joined the self-help groups.*

Keywords- Tribal women, Women empowerment, SHG, Odisha

I. INTRODUCTION

Empowerment of women is the most important factor for the sustainable socio-economic development of a country. Shah and Tripathy (2021) told India has over 2,50,000 Gram Panchayats, which manage the governance of over 6,64,000 villages spread across the country. The institutions of self-governance - Panchayati Raj Institutions (PRIs) were given constitutional status through the 73rd Amendment. This was done to empower communities to participate in the local development process driven by local needs. But despite formulation of different policies and schemes for the development a major part of the society left behind in the decision making process. There is many cases of violence, deprivation, discrimination, exploitation of women in house as well as in the public arena. Generally, the patriarchal forces always dominate many spaces and social stigmas, which do

not allow the women to be fully, participate in many activities and to live their life fully and independently. In rural area the boundary for the women always restricted to the wall of house only, they were not allowed to participate in any social, political or economic activity. Lack of participation of the women is the main cause behind the failure of all govt. schemes and programs. Empowerment of the tribal women is also one of the central issues of all state govt. and central govt. in India. Tribal women faced lot of problems in the society due to many cultural and societal issues. It is the social stigmas, which do not allow them to come out of home to fight against all the clinches. Of course, ignorance, poverty and illiteracy also plays a very vital role in hampering the empowerment of women in the tribal area. Generally the tribal areas always neglected by the govt. and these area are always away from all the benefits and markets. Poverty also main reason behind all the problems in the tribal area. Although they have the capability to come out of the grave of poverty but they do not get many opportunities and skills development training to come out of it. Millions of women who are living in poverty, their lives are full of injustice, discrimination and obstacles, which hampers their path to get their basic needs of good health, education and employment. Many women faces discrimination in the family, which always remain sun recognizable largely. Women have a great impact on the welfare of society and her family but their potential is not realized because of discriminatory social norms, incentives and cultures.

MICRO FINANCE AND SHGS-

Micro finance means providing small banking and financial services to the poor in rural, tribal, semi urban and urban areas. It generally promoted by the Non-government organization, credit unions, state –owned bank and many private commercial banks. It generally includes savings and credits but now a days it also includes many other financial services like insurance etc.

Generally, they provides small loans with no collateral requirement to the poor for their working capital requirement. In here, generally the loan amount is decided by showing the period of repayment of earlier loan amount

history. In rural and tribal area earlier people preferred to take loan from the informal sector like property owner and shopkeepers due to the urgency, easy accessibility and less documentation. Where generally they agreed to pay a high rate of interest on the loan amount due to the urgency of money and condition. Which generally leads to high rate of harassment and exploitation by the property owner to the poor people. Generally, they took overall their high valued assets due to the failing in timely repayment of money. Which throws the people in high poverty and bad condition. (Sharma and Kamra2018)

According to Tripathy and Khan (2020) Each SHG has their unique name and all the members stay near to each other either in a hamlet (rural) or same street (urban). This is a very unique model working with the poorest of the poor where the basic unit of development is a family. SHG never seek individual development each members are the representative of their family, so from a nuclear family only one member can be the part of a SHG. All the members of SHG are seeded with the concept of “We are poor but we are many, we alone cannot eradicate poverty but together we can”.

In India many rural and tribal area were far away from the banking and credit facility. So with the aim to reach the formal banking service and the credit facility In 1992 NABARD started the SHG-BLM (SHG Bank Linkages Model) of micro finance in India. Which is the most widely used model of micro finance in India because of its wide coverage and total population it covers under the programme. Under which bank mitra are there at the ground level which helpsthe womento open their bank account at the bank and which helpsthe SHGstotake loan when they required. Here bank accepts the saving of the women through SHGs and bank also gives loan to the SHGs women with no collateral requirements. Which strengthened the banking and financial system in the rural and tribal area. Bank mitra are there to aware and teach about different financial literacy to the SHGs women.

The book keeper are responsible to maintain all the financial transaction of the SHGs member (Saving, credit and interest). The amount of loan is directly dependent upon the loan repayment history of the SHGs women. Generally these SHGs gets the loan at a very low interest rate from the bank because maximum interest amount is paid by the state and central government under various govt. scheme like NRLM, OLM etc. It has also increases the confidence of the women in the society, now they are more aware about money and other financial functions.

Which has also helped the women to become financially empowered. There are generally 2 main method of

SHGs formation like in the first one the bank themselves takes the responsibility to forming and nurturing the SHGs and gives directly credit to the SHGs. Another method is through the help of agency like NGOS, where the NGOs are responsible for the formation of the SHGs and they approaches the bank for all financial services and loans. But this model has significantly reduced the dominance of the informal sector like land lord and shop keepers. Now women are more secured and happy with the credit system. BANKMITRA were at the SHGs level , who were taken full responsibility regarding the financial transaction of women of SHGs, like opening of the bank account , taking money from the bank, returning money to bank etc.

Political Empowerment of women.

(Rao 2009) In spite of the achievement of the women in various field, there entry into the political field still remains in a poor state. Any development strategy or programme that neglects the need for enhancing the role of women cannot lead to comprehensive socio- economic and political development. Although there are reservation for the women in the PRIs, but the political empowerment of the women is not up to the mark. There are several reason for this like dominance of the patriarchal force in the election, social discrimination of caste and class restricts many women to participate in the election. Constitutional and legal arrangements by the system to bring the women in the local governance system is not succeeding due to these anti-social stigmas .But with passing of time women are becoming more aware about their rights and participation. Political participation of the SHGs would increase in the future due to emerging pattern of leadership among the SHG members. Women of the developed areas receive more political attention and participation as compared to the less developed or backward areas like tribal areas. (Rao and Haripapu 2016)SHGs provide an atmosphere of citizen’s responsibility among the members leading to significant numbers of respondents to participate in PRIs. Women’s participation in politics may take various forms such as active involvement in community life, civil society organisation and local bodies. The PRIs are playing an important role in tribal women’s participation in politics and decision making process. Orissa Zilla Parishad Act increases the quote of women participation from 33 to 50% in the tribal area. SHGs is playing one of the most important role in promoting the importance among the tribal women in Odisha.

Socio-Economic Empowerment of women –

Development is meaning less without the economic empowerment of the women. According to report of National Commission for Women (NCW) in India women works more

than men but the unpaid work of women is 51% as compared to 33% for men. Work of women rarely get noticed in the society which leads to under development of women. But after joining SHGs, the women get a chance to represent herself in the society. The women easily get finance or loan from the SHGs to start any small or medium business or any economic activity. Regular saving helps the women to be secure about her future. Different Govt. schemes like OTELP, NRLM, OLM helps the women of SHGs to expand their livelihood options and income through different skill programme and capacity building programme. SHGs also helping the women to market their product at a higher level in the market through collective marketing of products. Social Empowerment means women should get an equal importance and position in her family and society and should have full autonomy to decide and take decision. SHGs has played a great role in socio development of women. As the women has now increased presence in banks, Gram panchayats, various govt. committees etc., her social status is seen somewhat elevated. The social impact of the SHG programme increased involvement in decision-making, awareness about various programmes and organizations. Increased access to such organisation leads to change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings and women reported that they have savings in their name and it gives them confidence and increased self-respect. (Meethalreji 2012)

The Role of NGO in the promotion of SHGs

The NGOs plays a very vital role in providing different types of social services in many rural and tribal areas of India. Similarly NGO plays a very vital role in promotion of SHGs in the tribal area and empowering women in the rural and tribal areas. Generally these NGOs are funded by many outsider philanthropi stand many CSR of company. Now days many govt. has started working with partnering with the NGOs to promote SHGs in the country. NGO provides different types of training to the SHGs members and it also organizes many types of awareness programme regarding many social issues. It helps in increasing the confidence level of the SHGs women. It also acts as a mediator between the SHGs and bank, govt.officials etc. Which eventually helps the SHGs women to get easy credit and helps to solve many types of problems. NGO also plays as a supporting hand for the SHGs women in many activities like marketing of product, surveillance and timely guidance to the women in the SHGs. Like in Odisha PRADAN is playing a very important role in promoting SHGs in many tribal district of Odisha. Many famous NGOs are there who are doing a great job in

promoting SHGs and empowering women in the tribal areas like Tata Trust, FES, and Harsha Trustetc.

Challenges in SHGs

(Singh2012)The participation of women in the economic activity is fully essential for the overall development of a society and nation. Economic activity not only increases the economic status at the same time it increases the reputation of the women in the society. SHGs has played a vital role in providing microfinance to the women and starting of many small scale businesses in the rural area. But there are many issues which restricts the full potential growth of these women in rural areas.(Singh 2012) Women in the rural and tribal always portrayed as a housewife and all the house work a red one by her , at the same time in the tribal are a the women do a lot of field and agricultural work . They find themselves as a servant of others rather than an individual to think about own self. She devoted all her time towards the welfare of family and child. Which is the main reason behind the lack of growth of women in rural areas. Workload of domestic and agricultural work don't allow her to be a part of economic or political empowerment. Women in the rural and tribal area are very eager to come out of poverty and to become self-independent. But lack of opportunity to get employment in the tribal area hampers their interest to do something. Lack of finance is the main reason behind all the issues and failure. Lack of proper training, lack of management skill, lack of proper availability of the market are the reasons for the failure of small scale business of the women in the rural area. (Mishra 2014) In Rural Odisha women were not supported by their family member for the starting of any micro enterprises due to many of type of social taboos and many restrictions of society. Inadequate space, finance, physical facilities are the many constraints for the failure of these women in rural Odisha. These MFIs are lagging behind due to many problems, if all these problems will be address then it would play a greater role in economic development and elevation of the poverty from the rural area (Nasir2013).

II. METHODOLOGY

Sampling Method-

A total 50 number of women have been selected from different SHGs through simple random sampling method to meet the objectives of the study and get through the data which is collected majorly from the primary source and some of the data required has been taken from the secondary sources like various reports of NRLM, OLM and ITDA.

Focused Group Discussion

It is a research tool basically taken up by the researcher with a group of people to understand the opinion, view and perception of a group of people in particular region. Here Focused Group Discussion has done in the cluster level meeting and SHGs meeting. This qualitative analysis helps the researcher to get the more information about the topics in details.

Semi – Structured interviews

The researcher chosen the semi structured interview method over the structured interview method because the structured interview confined to its question and it's hard to understand the view and perception of the tribal women through simple structured questionnaire. So semistructured interview were conducted as it is direction less and it allows the interviewer to ask many personal question about the tribal women.

III. ANALYSIS AND FINDINGS

To understand how SHGs changed the life of tribal women? (Before and after joining)

Earlier the tribal women used to take credit from the landlord and shopkeeper in a high interest rate of around 15%. They used to face a lot of harassments and exploitation from the land lord and shop keeper while returning the loan. Generally it has also seen that the landlord took away many valuable assets like jewellery, land for the credit amount. Generally the landlord were from the higher caste. Earlier they preferred to take money from the land lord because of many reason like urgency of money, lack of paper work and easy availability of money. But after joining SHGs now it has seen that women are not taking credit from the landlord anymore. Whenever they require they are taking credit from the SHGs with low interest rate and easy availability of credit and without collateral requirement. Women are now more aware about the harassments and exploitation. But it has also seen that still women are taking loan from the landlord when they required high amount of money for many social and medical issues. But overall after joining SHGs women are now more empowered about the financial matters.

Awareness about social issues -

Before joining SHGs women were less aware about many social issues like alcoholism, domestic violence, child marriage, child education etc. But after joining SHGs it has seen that they have become more aware about all these issues.

For e.g. there was a wide mass protest by the tribal women against the alcoholism in the area. Many NGOs like Pradan, SWATI, and SOVA are providing many awareness programme to these SHGs women. Women are now more conscious about the importance of health and education. Every women attended awareness programme about the child and maternal health. Now SHGs women are sending their children to the school for better education.

Participation in the community programme-

Earlier there was very low participation of the tribal women in many public and community programmes. They did not get any importance at all. But after joining SHGs they have earned a very good confidence and image in the society. Now they are being called in many community programmes. SHG movement has really changed the status and importance of the women in the family and society.

Participation in Gram Sabha and election -

When it comes to political empowerment then SHGs has played the most important role in the tribal area. Earlier vote of the women were decided by the male member of the family. They used to vote their vote to the people where the male member tell to do or from where they get more money. But now they are aware about the importance of their vote and they are giving their vote to the people who they feel like the most valuable one. Before the election the SHGs women also do several meetings about the vote and campaigning. In many of the village generally the Sarpanch were the SHGs women. Earlier the tribal women felt reluctant to attend and speak at the gram Sabha due to lack of awareness and fear. But now they are at the front door to speak about their problem at the gram Sabha. But still it has seen that gram Sabha and panchayat are dominated by the male member of the society. But SHGs movement has increased the participation of the women in the political decision making.

To understand how SHGs has helped in diversifying the livelihood and income of the tribal women.

Maximum of the govt. scheme are being implemented through the SHGs in the tribal area.

Like the ITDA (Integrated Tribal Development Agency) is implementing the OTELP(Odisha Tribal Empowerment and Livelihood Programme) for the promotion of Farm and Non- farm livelihood of the SHGs women . So by joining the SHGs a women can get benefited by these programme. Like they are getting training about the agriculture and other non-farm livelihood like tailoring,

Agarbati making etc. They get maximum of the farm inputs from the govt. Like many SHGs women has started tailoring and Agarbati making after getting training form the SHGs. it has increased the income and livelihood sources of the SHGs women. Now women are taking money from the SHGs to start their own small business. Many have purchased Auto rickshaw for their family member for extra income generation. Many have started new shop from the credit of the SHGs.

Promotion of Sustainable livelihood -

Women have also becoming more aware about their sustainable livelihood after joining SHGs. Earlier there was a high death rate of livestock animal like Goat and BYP. But after joining SHG they are getting training about the vaccination and deworming programme from different NGOs like PRADAN etc. After which there was a high reductions in the death rate of the animal in the village. Which increases the income of the tribal women.

Multiple way to earn income -

NTFP is one of the major source of income for the tribal women. But after joining SHGs they are getting training about how to make different valuable product from these NTFP. Like PRADAN is giving training to the SHGs women how to make plate from the Sala leaf. Marketing is also done by different NGOs or through the help of govt. organisation. So overall it increases the income of the SHGs member. Many innovative way has also promoted by SHGs for the better livelihood and income of the women. In some villages' women has started the joint farming system to produce and market the vegetable at a bulk, which eventually will increase the income of the women. In some villages' women has also started the joint poultry farming. Where they take care and sale the BYP and goats collectively at a market rate. Which increases the income of the SHGs women. *Earlier there was a high death rate of goat and BYP due to different diseases and other environmental factor. Women were not at all aware about the vaccination and deworming. But after joining SHGs they are now a ware about the vaccination and deworming. Here we can see 70% women are doing vaccination and 76% women are doing deworming. Due to which the death rate of the livestock has reduced a lot. Which directly increases the income of the SHGs women and also promoting the sustainable livelihood in the tribal area.

To understand the challenges faced by the SHGs in the tribal area.

Although SHGs is playing a very vital role in empowering women and to develop the life of women in tribal

area. But still there are many reasons which hampers the growth of SHGs in the tribal area.

***Domestic and Agriculture work -**

Maximum of the tribal women are daily wage labourer and farmer. So generally they return to their home in evening from the work. So it becomes very difficult for many tribal women to attend the SHGs meeting or any training or any awareness programme. So generally they misses all those opportunity of growth and empowerment due to the hectic work life.

Dominance of higher people -

It has also seen that in many SHGs the high literate or high caste women dominated the higher position. So the women from the very poor and low caste category do not get chance to take part in the decision making power in the SHGs. Generally, these women took maximum benefits of the SHGs. For e.g. maximum loan were taken by these literate and higher caste women. These women's took maximum Govt. scheme benefits.

Only act as a money holder -

Generally, in the tribal area the women were the money holder in the family. Means they keep all the money of the family .but when it comes about the spending of the money, they take permission from the male member of the family. Means they are the money holder but don't have full autonomy over spending of the money.

Lack of financial support-

Lack of enough financial support also lead the women to take loan from the land lord and shop. Generally when there is any marriage or any health issue they requires high amount of loan.

But SHGs are not capable to give that amount due to lack of fund. So the women's stake money from the land lord to face all those problems. Which generally leads to exploitation and harassment of women.

Marketing-

Marketing was one of the main function to achieve the economic empowerment of the women. Generally it has seen that govt. and other NGOs were doing a great job in promoting the farm and non- farm livelihood in the tribal area. But the main problem was the marketing of the product. There was many

reason for that like lack of quality of the product, lack of nearby market, lack of efforts from the govt. and NGO officials.

Casteism

Still casteism exist there, where the ST were consider higher than the SC people. Although people used to touch and talk with each other. But when it comes to many social rituals the lower caste (SC) people faces discrimination. For example the ST people can seat in the bed of the SC people but the SC people can't seat in the bed of the ST people. Paravet of SC category women cannot vaccinate the goat of ST category people. Whereas ST category paravet can vaccinate the goat of SC people.

Lack of awareness -

Although govt. is trying to empower the tribal women through promotion of different programme and schemes, but it has seen that many women were not fully aware about the schemes and benefit of that. Many were also not interested to be the part of the programme. The main reason behind all these is lack of education and awareness among the SHGs women.

Marijuana cultivation

Women in the tribal area of kandhamal were fully engaged in the cultivation of the ganja cultivation. Ganja is one of the most demanded cash crop in the country but it's illegal to cultivate. As they can earn lakhs of income from this cultivation, so they give their full time in the process. Which directly impacts on the agriculture of other products like potato, rice etc. Many a times these were cut down by the police officers, so there is a higher chances of getting loss too. It has created many negative impact on the upcoming generation also. As many youth started smoking ganja due to the easy availability.

Major Findings and Conclusion

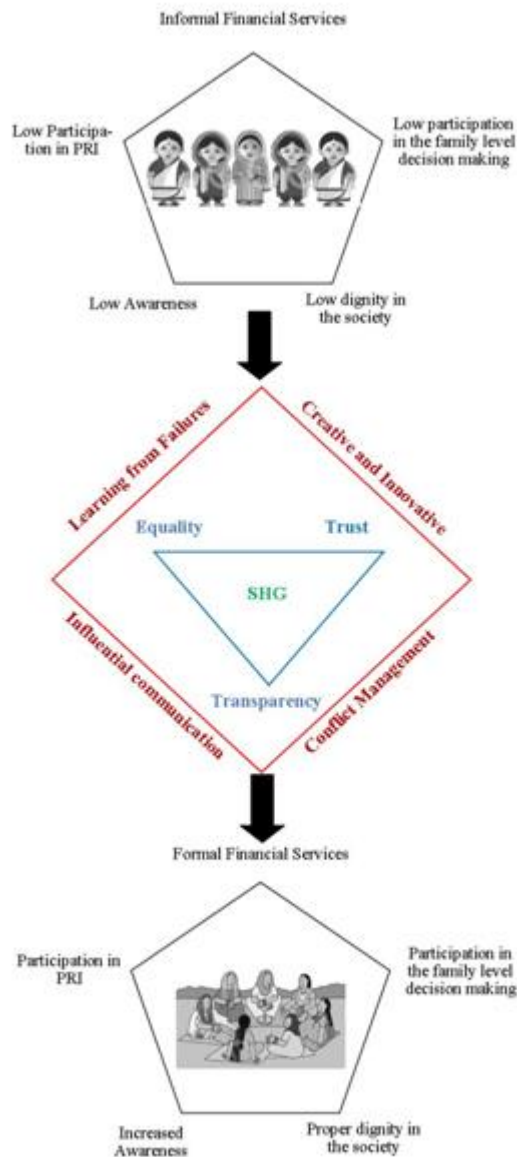
The research was mainly focused on the role of SHGs in empowering women in the tribal area. Where it covers 3 aspects of SHGs that are Social, economic and political empowerment of the women. From the research it is being found that 84% were from the ST category and 16% were from the SC category.

But overall the income of the SHGs women has increased after joining. Women are now more aware about the govt. policies and schemes. Many women have started

their own business after taking loan from the SHGs. The women are now engaged in grocery shops, tailor shop and vegetable shops, pickle making, agarbati making, papad making, khali making etc. Overall both the farm and non-farm livelihood of the women has increased after joining the SHGs. Many women have started joint farming and poultry farming in the village. Now they have shifted from an unemployed housewife to a businessmen. Due to which the position and reputation of the women has increased both in the family and society. Now the SHGs women are participating in every social functions in the village. Bankmitra, pranimitra, krishimitra are playing a very important part in the success of the SHGs. But there are several challenges these SHGs are facing which restricting the growth of the SHGs such as dominance of the higher income people , marketing issues, Domestic responsibility, marijuana cultivation, lack of fund etc. But still the women are working to gether in the SHGs to develop themselves and to develop the women in the society. There are many schemes like OTELP, APPI, OLM are playing a very important role in promoting SHGs in the tribal area. From all these research 70% women admit that their life has changed significantly after joining the SHGs. They have become more aware and empowered after joining the SHGs. But still there are many changes has to be made in the society. There is need of more awareness programme in the tribal area to include all the women in the SHGs and to aware them about various social issues. Govt. have to invest more funds towards the development of the tribal area and the promotion of the SHGs in the tribal area.



Figure 2 During the data collection in tribal villages



REFERENCES

- [1] Rashmirekha, Padmalaya (2017). “Empowerment of tribal women in Odisha: An analytical perspective “, International Journal of Developments Research. 5, 36-48.
- [2] Prof.Mahadev (2018).”Rural Development in India: A role of Self-Help Group”. International Journal of Advanced Research in Education and Technology. 6, 56-67.
- [3] Chandrasekhar, Lokesh (2009).”Role of SHG in socio-economic change of vulnerable poor”. International NGO journal Vol (4), 127-131.
- [4] Meethal Reji (2012),”Social Mobilizations, Savings habit and access to credit for the poor through SHGs in Odisha “, Journal of Rural Development, vol31 (4), 495-511.
- [5] Kavita, Vijay Kumar (2017), “Progress of Microfinance in India under SHG-Bank Linkages Model”, International Journal of Management Studies, 69, 187-196.