

Tribal Women Empowerment by NGOs through SHGs

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Abstract: India is a developing country and from 10th five year plan the focus is for inclusive growth. The development of country will be rising by inclusion of all people who are not in a mainstream of development i.e. the marginalized group. A woman as well as a tribe in Indian economy plays dominant power but due to some circumstance she is not able to cope with it. To provide her the opportunities the government and NGOs are trying to boost her inner confidence. But the task of empowering women is so huge and complicated that just implementing government plans is not sufficient. In this context the NGOs can play a vital role and bridge the gap between the government and the marginalized group. NGOs have been instrumental in the formation and capacity building of **farmers, producers' cooperatives and women's self-help groups**. In the context of tribal women, they are more backward and their social and economic empowerment issues are even more complicated. Social empowerment creates a favorable environment for women to take part in the development programs. Economic empowerment enables them to smooth their cash flow throughout the year. In this regard, the role of the Self-Help Group (SHG) is very important. The growth of NGOs with the SHG linkages programme introduced in 1989. The 9th five year plan (1997-2000) of the government of India had given due recognition on the importance and the relevance of the Self-help group method to implement developmental schemes at the grassroots level. Self-help groups (SHG) provide a platform for women to play an important role for empowerment and development by means of (i) Financial intermediation (ii) Livelihood promotion (iii) Mutual support and (iv) Solidarity.

Key Words: Woman, Tribe, Empowerment, NGOs & SHGs.

1. INTRODUCTION;

**‘Nari hai kamjor nahi shakti ka nam to nari hai,
Jag ko banane wala Jaga ko mitane wala ,
shakti ka nam to nari hai.’**

These line of a Hindi song aware us about the energy and power of a woman. For the creation of the nature three devata play three different roles like Brahma-the Generator, Vishnu-the Operator and Shankar-the Destructor. So the creations of the nature call them as GOD. But a woman has the power and energy to do all these three works. In the words of Harriet: ‘Women are the real architect of the society.’ For the importance of woman, our late Prime Minister Jawaharlal Nehru had said ‘you can tell the condition of the nation by looking at the status of women.’ It is very true that if the status of the women is well in country that country’s development will be real sense achieved. Swami Vivekananda had said “That country and the nation which doesn’t respect women will never became great now and nor will in future.” So it is clear that empowerment of women is an important factor for the development of a nation. On the basis of social and economic indicators Indian economy is fastest growing economy like China. So it is very necessary to take more initiative for empowering women and that to tribal or rural and marginalized. There is a need to empower tribal women and some efforts from outside are needed for that. Adivasi women are doubly excluded from the mainstream of development process ± as Adivasis and also as women. Unless and until empowerment or assertive changes take place in tribal women, balanced development is not possible. We cannot achieve higher levels of development by excluding women, particularly tribal women, from the developmental policies and the processes. There is an urgent need for empowerment of Scheduled Castes and Scheduled Tribes in the eve of independence to reduce the regional disparities and uplift the status of these communities and especially for women. Constitution of India makes a number of commitments under its various provisions for the development of these groups. Towards fulfilling the commitments, the Government of India has adopted the strategy of (i) Social Empowerment; (ii) Economic Empowerment; (iii) Political Empowerment; and (iv) Social Justice to ensure removal of disparities, elimination of exploitation and suppression and to provide protection to these disadvantaged groups. In the context of tribal women, they are more backward and their social and economic empowerment issues are even more complicated. Social empowerment creates a favorable environment for women to take part in the development programs. Economic empowerment enables them to smooth their cash flow throughout the year. Micro credit alone cannot alleviate their poverty. It needs a holistic approach to improve their employability status that includes improved skill levels, attention to entrepreneurial aspect, market availability, its problems, new technology etc. In this regard, the role of the Self-Help Group (SHG) is very important. The Government of India declared the year 2001 as ‘Women's Empowerment Year’ and

a lot has been and is being done at national and international levels. Now the question arises whether women in India have been empowered or not, yet it remains unanswered. In spite of all the efforts, why do women, particularly the tribal women, continue to remain much more backward in comparison with their sisters in other classes of the society?

2. Tribe;

The anthropologists, sociologists, social workers, policy makers, administrators and people have been involved with tribes and their problems from time to time either on theoretically plan or on practical grounds. The definition of a tribe given by Majumdar (1961) is that, 'The tribe is a collection of families or group of families bearing a common name, members of which occupy the same territory, speak the same language and observe certain taboos regarding marriage, profession or occupation and have developed a well-assessed system of reciprocity and mutuality of obligations. A Tribe is a group of people in a primitive or barbarous stage of development.

T. B. Naik (1968) has given the following features of tribes in India.

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

The Tribes are widely known as Adivasis. Adivasis in this country can be described as the poorest among the poor. They might have had a wonderful past but their present status is miserable. They are living in hilly and forest areas and depending on forests for their livelihood. They are losing the basic support of life on the one side and on the other they are not being brought into the mainstream of modern Indian development process. The complex problems like poverty, lack of knowledge, ill health and exploitation, land alienations migration, illiteracy etc occupy the lives of tribal. They have little access to education, health and nutrition, opportunity to acquire skill and training, employment opportunities, easy credit, market technology and information. Though the status of Adivasis varies significantly according to their social ethnic backgrounds, but within this social group also, women face discrimination in many areas of life. Even though enjoying, by and large, a better status in family and society when compared to non-tribal communities, while at the same time sharing the load of livelihood earning on par with men folk, besides attending to household chores, tribal women are usually a vulnerable group within their community with poor health, nutritional and educational status. The tribal women also suffer from high degrees of nutritional anemia leading to low birth-weight amongst infants due to which high rates of IMR (Infant Mortality Rate) and MMR (Maternal Mortality Rate) exist in various parts of tribal areas in the country. A very large number of tribal women who migrate to cities/towns or other regions as migrant labor are subjected to all types of hardships/indignity, besides becoming victims of sexual harassment and exploitation. The tribal culture, with more aggressive penetration of exogenous forces, also faces serious consequences on gender relations. For example, social organization and cultural values in Meghalaya are in a serious survival crisis with increasing male dominating structures.

3. Empowerment;

The concept of empowerment can differ according to the subject it is necessary. Empowerment is a continuous effort to reduce inequalities between people and groups. The women empowerment means to get or acquire the power within. Empowerment is not for one purpose or aspect it covers all development from inner strength to outer most strength essential for development and decision making that create spaces for empowerment of people through people centric. The meaning of empowerment may vary among different sociologist. According to them empowerment means the manifestation of redistribution of power that changes ideology and dominance of male.

According to Madhu Sarins (Independent researcher and social activist) "The empowerment means the ability to make informed choices the ability to participate in informed intervention and peoples strategies for management." According to Sarilatha (1994) "Empowerment is a process of challenging existing power relations and of gaining power control over sources of power." (Karl) 1995 Opines that empowerment of women involve for interrelated and mutually reinforcing component, collective awareness capacity building and skilled development, participating, decision making power and action to bring about gender equality. Thus from above views empowerment implies control making process, both personal and cooperative control over income and expenditure acquisition and exercises of knowledge. Empowerment is a complex concept and it is interpreted in many ways. It comes from the term 'empower' which mean 'to give power or authority and to enable or permit'. This power or authority can only be achieved in these tribal women through reducing poverty, increasing role of education, improving health and nutrition level and also conserving their natural habitat by checking on ecological destruction regularly taking place in their natural home. The word EMPOWER can be analyzed as,

E-ENABLE
M-MAINSTREAM
P-PEOPLE
O-ORAGINATION
W-WEALTH
E-EQUALITY
R-REPRESENTATION

As above empower stands the meaning in same way country is taking initiative to empower tribal poor and needy women. A tribal women picture come in minds of people is a woman in her particular wear and heap of wood on her head. It is necessary to change this view from the minds of the people and to take her out from poverty and to make her aware of power. So it is need to empower her .A lot of strategies for tribal women is being taken by government and NGOs as even these women need to be given a status in society and country at large. The empowerment started in Beijing but before that Mahatma Gandhi and Jawaharlal Nehru both had a view regarding empowerment of women. That was only called but not in action. As developing economy in planning era it started from five year plan women while being disadvantage and vulnerable group never placed in better situation in many respect for accelerating socio economic development of the community the active participation of women is important .In a social set up like India their participation has to be ensured through tangible measures taken at various level which result in their empowerment in the real sense. It is the process which helps community or group to achieve its political and legal relevant authority. Empowerment is an active process which enable the women for her multidimensional program and to realize their full identity and power cannot be created as it is not commodity but it has to be acquired and that acquired power should not be temporary it should be sustained and preserved. In the year 1997 Raw Joland defined four different forms of powers as **Power over, Power with, Power within and Power to**. Thus empowerment should guide to boost someone inner power. As by nature women is gifted by all the power but she is not able to realize that power within as if some support is given may be that power within will flourish and it will give fruit of progress which lead to path & development for her own self and for country. It may be with our traditions, customs and the attitude of society that made women not to make aware of her powers within as this fact is born in mind that really women is gifted with all the powers within her in built .The need was felt to take out that power, if she uses that power in proper way it may create wonders in every one's life as in Nation, Society. At large everything revolves around her and to achieve development role becomes essential. If we neglect her than though nation tries away by any means development becomes impossible.

Empowerment is concern as to how individual or person gain collective control over their resources and to achieve their interest, power is necessary which is provided through different endeavor of Govt & NGO's. It was realized that unless exclusive women development programme it would not be possible the development of a nation. The sustainable development goals (SDGs) will day dream for a nation. So a stage by stage planning scenario women empowerment was considered as an important process as a part of development from first five year plans till the date. In the planning process some strategy would be exclusively for women from First five year plan to Twelfth Five year plan to provide adequate services planned for maternal and child health, protected against injurious work ,equal payment, expansion of girl education literacy, material & child health supplementary, integration of welfare with developmental services, multidisciplinary approach – Health, education, employment ,making women realize their role in process of development ,establish National commission for women and women as agent of social change development etc. As we can see above planning process women's development is being considered on priority basis. So it is very essential to boost her for empowerment. As it is observed that tribal women is coming out of their traditions and working on the farm and developed entrepreneur skills. Even govt has launched many schemes through which collective awareness, skilled development, and decision making power, confidence building. Empowering women is the continuous process and never ending it is observed that all level empowerment is taking place right from individual to nation level and fruits are delivered to all the class of women rural marginalized needy and even urban women those who are not able to get opportunity are getting to expose their inner power. The importance of empowerment is from very long time but from 2001 as this year was declared as empowerment year for the women and boosting them and especially to tribal women the government policy has took the speed to encouraging and motivating entrepreneurs with SHG linkage. To achieving the target government is activating many policies, programmes and schemes with the NGOs. The NGOs have emerged universally as a "Universal Third Force."

4. NON-GOVERNMENTAL ORGANIZATIONS (NGOs):

The concept of NGOs and Social welfare are not new. India has a glorious tradition of Voluntary organizations. After independence, there was a lot of talk about the role of NGOs and people's participation when the planning process started in the early 50s. Mostly the NGOs are involved in the development of socially privileged groups. The National Policy, therefore, seeks to enlist and encourage NGOs in tribal development activities. NGOs are usually non-profit

organizations that gain at least a portion of their funding from private sources. A Non-Governmental Organization (NGO) is a legally constituted organization created by natural or legal persons that operates independently from any government and a term usually used by governments to refer to entities that have no government status. In the cases in which NGOs are funded totally or partially by governments, the NGO maintains its non-governmental status by excluding government representatives from membership in the organization. In many jurisdictions, these types of organization are called "civil society organizations" or referred to by other names. The number of internationally operating NGOs is estimated at 40,000. National numbers are even higher; India is estimated to have around 3.3 million NGOs. The term non-governmental organization (NGO) is originated from the UN. It is a legally constituted organization that can be created by legal persons and operates independently from government. **Professor Akira Iriye** defines NGO as "a voluntary non state, nonprofit, nonreligious, and non military association." The **World Bank** defines NGOs as "Private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development." The NGOs are instrumental in the formation and capacity building of **farmers, producers' cooperatives and women's self-help groups** and are accepted as an effective machine for rural development at following categories of development action.

- Developmental work in field of Education, Health, Agriculture, Self employment etc.
- Welfare work like Sati Pratha, Widow Marriage, helping prostitutes etc.
- Work of charity like - Old, Sick and orphaned people.
- Relief, rehabilitation and psycho-social care during natural calamities.
- Social action for exploited and oppressed (Gender, Class and Caste)
- Strengthening governance system with community participation.

Historically, NGOs have played a vital role in the advancement of the society especially through their catalytic role in promoting socio-economic development of the socially disadvantaged groups like that of the tribals. The NGOs have direct involvement at the grass root level that which ensures effective community participation and triggers attitudinal changes amongst the tribal people. The voluntary actions that ensured assistance from the government for all round development especially amongst the primitive tribal groups and nomadic tribal groups still remain unreached. NGOs necessarily need to be involved to ensure active, effective and purposeful participation of the tribal people. NGOs are best suited to undertake and promote welfare programmes and it is the most appropriate mechanism for solving the problems or satisfying the needs of tribal individuals, groups and communities. Voluntary workers and organizations are the best sources for mobilizing resources – both human and material with best of human approach and personal touch and intimate relationship which are very necessary in tribal areas and communities.

5. Self Help Groups (SHGs);

Government is implementing various strategic plans and policies for socio economic upliftment of poor and marginalized people. But the development strategies neglect the enhancing role of women. Women hold a special role in development because they are the more marginalized and bear a greater physical and emotional burden at home of coping with poverty; also, as empirical evidence suggests they are more responsible everyone in the family, especially the children. In a primarily patriarchal society it is difficult to involve women in any discourse on development unless they are included proactively, systematically and strategically. Therefore, a significant attention has been given to involve women in grass root development strategy. Self-help groups (SHG) provide a platform for women to play important role for development by means of (i) Financial intermediation (ii) Livelihood promotion (iii) Mutual support and (iv) Solidarity. Self-help Groups have been playing considerable role in training of Swarozgar, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs. The 9th five year plan (1997-2000) of the government of India had given due recognition on the importance and the relevance of the Self-help group method to implement developmental schemes at the grassroots level. The movement of SHGs started with a slogan 'Save one Rupee in one day regularly.'

A **self-help group (SHG)** is a self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here the rural poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, they mutually agree to contribute to a common fund and to livelihoods for each and every member. The members are looking for ways to stabilise their lives and livelihoods in a way that it enhance their dignity and tribute to the broader well being of the family members. In SHG norms, values, systems, discipline, negotiations lend to the members for their productive and emergency needs. The basic mission of a SHG is sustainable; conflicts and resolution are helping out each other during crisis and understanding each other's concerns. *The poor want to save, and do save.....but it is not easy, this popular definition of a poor person is changed only through SHGs.* Self-Help Group may be registered or unregistered. It is a

village-based financial intermediary committee with small, economically homogeneous affinity group of 10-20 poor women living below poverty line, who come together to -

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

Thus, “Self Help Groups are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use the pooled resources to meet the emergent needs of their members, including consumption and income generation.” By knowing the importance of the SHGs the National Bank for Agriculture & Rural Development (NABARD) has developed policy and support fund to cater to women's Groups in economically weaker districts in the country. With support from NABARD, SHG bank linkage programme has been introduced in 1989. Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Among the various programmes “National Rural Livelihood Mission” is an important one which strongly focuses on promotion of SHG to address rural poverty. Now the SHG is very familiar in all over India in rural areas whether it is tribal or non-tribal areas.

6. Strength of SHGs for empowering tribal women;

SHG has a number of potential strength through which it functions and contributes for empowering the women for development. Following table shows the strength of a SHG.

<ul style="list-style-type: none"> • It works towards strengthening women. • The members have common understanding and also help in village development. • It inculcates saving habit and banking habits among members. • It is self dependent. • It focuses on mutual help. • It is a platform for social development • Things are easier to implement. • It fastens the development process of unity and of simplicity of members. • It saves SHG members from Sahukars • Enhance the confidence and capabilities of women. • Develop collective decision making among women. • Motivate the women taking up social responsibilities particularly related to women development. • It acts as the forum for members to provide space and support to each other. 	<ul style="list-style-type: none"> • To accelerate economic growth. • SHG members are coming forward for development. • It’s a platform to build leaders in the grassroots level. • It helps to know about women thinking. • Create group feeling among women. • Its democratic nature. • Secure them from financial, technical and moral strengths. • Gain economic prosperity through loan/credit. • Develop the quality of organising and managing their own finance and distributing the benefits among themselves. • Empower the women economically and socially. • To alleviate poverty. • To increase employment opportunity. • To raise status of women in the society. • It does financial Intermediation.
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Empowerment -----NGO as intermediary ----- Self-Help-Group

Role of NGOs for Functioning of SHGs

Role of facilitating Agency is quite crucial in promotion of SHGs. One needs to be expert enough of to understand local conditions (social, economical and political dynamics) in order to facilitate to promote SHGs. NGOs are seen committed enough to work very close to community rather a government system operating for the same. So

GO-NGO partnership peeps into the context of development at our country. Some key functions that NGOs incorporates in SHGs are as follows-

<ul style="list-style-type: none"> • To promote income generating activities • Empowered self generated activities to take control over their lives. • Small Savings Mobilization. • How to arrange the funds. • To maintain Records and Account . • Provide Training and Development Activities. • Encourage to take saving and Financial Decision. • Making Participation in local government. • Improve their knowledge of banking. • Develop Self Confidence among Members. • To control Family Violence. • Ownership of assets to resources. • Organisation and leadership quality. 	<ul style="list-style-type: none"> • Decision-making in the political life of villages. • Capacity Building: Why bank, technical process of bank, rights of community. • Developing common platform for discussion between SHG members and stakeholders. • Enable availing of loan for productive purposes. • Develop awareness about various programs on development, girl education and better health. • To create linkage between SHGs and other institutions (Govt. & Pvt.) • Gender equity. • Micro-Credit programme. • Technological empowerment.
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7. CONCLUSION:

The tribal women are not empowered economically as well as socially. The socio- economic empowerment of tribal women could be kept as a long term development goal in India. Economic independence and education of tribal women will go a long way in attaining self-reliance for women. So development/empowerment awareness, education, competitiveness, willingness, confidence, self-motivation, mind set, encouragement from family and society is essential for the economic empowerment of tribal women. The success achieved in this regard is helpful for bringing tribal women into the mainstream of inclusive growth process in India. Reducing poverty and unemployment of the tribes would pave the way towards their empowerment. The SHG can contribute to changes in economic conditions, social status, decision making and increases the role of women in outdoor activities. It plays a very important role in social change. It not only changes the outer form of a community or a society but also change the social institutions as well as ideas of the people living in the society. In other words it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people. The SHGs generate positive impact through empowering women. NGOs can play a significant role in bringing empowerment to tribal women. Organizing women through SHGs provides opportunities to improve their self-confidence and leadership skills, communication skills and decision- making capacity. Thus the women who are the members of a SHG are better empowered in psychological, social, economic and political aspects than those who are not.



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