



ISSN: 2319-6505

Available Online at <http://journalijcar.org>

International Journal of Current Advanced Research
Vol 4, Issue 5, pp 85-86, May 2015

*International Journal
of Current Advanced
Research*

ISSN: 2319 - 6475

RESEARCH ARTICLE

EFFECT OF SHGs ON EDUCATION OF TRIBAL WOMEN'S CHILDREN

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ARTICLE INFO

Article History:

Received on 27 April, 2015; received in revised form, 7 May, 2015; accepted, 15 May, 2015; published 28 May, 2015

Key words:

Self help groups (SHGs), tribal women, Dharampur

ABSTRACT

Self help groups (SHGs) are small individual group of women which consists ten to twenty members. These groups start saving by various activities and help the member in terms of finance and social help. The study was conducted at Dharampur taluka of Valsad district, Gujarat. This study examines before and after impact of SHGs programme on tribal women's children education. Before SHGs programme their children registered in various higher education programme were MBA(0%), MCA and BCA (1%), Medical and Engineering (2%) and General Education viz., BA, Bsc, B.Com (15), not involved any programme/Courses were (82%). After Joining SHGs programme by tribal women their children education become increased as MBA(5%), MCA and BCA (15%), Medical and Engineering (10%) and General Education viz., BA, B.Sc., B.Com (40), not involved any programme/Courses were (30%). Present study reveals that the education of children of tribal women's positively affected by SHGs activities.

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INTRODUCTION

The Self-Help Group concept (SHG) practiced in India since a long time. Katz and Bender (1976) defined "Self-Help Groups" as a voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by local village women, who have come together for mutual assistance in satisfying a common need, overcoming a common problem or life-disrupting problem, and bringing about social need, and/or personal change. The initiators and members of such groups perceive that their needs are not or cannot be, met by or through existing social institutions. Self Help Groups emphasize face-to-face social interactions and the consideration of personal responsibility by members. They often provide material assistance as well as moral support. SHGs are tool to promote rural savings and gainful employment (Sanjeev and Thakavel, 2011). SHGs play a crucial role for the development of SHGs involved women's children. Children education has improved significantly. Especially girl's educations were very low but now SHGs members are sending their children including girls to school (Sundaram, 2012). There are several works has been done on SHGs by eminent researchers (Kour, 2008; Kokila, 2001; Islam & Sarmah, 2014 and Sharma & Ansari, 2014). Present study is an attempt to find out the present status of tribal women's children education and impact of SHGs activities in Dharampur Taluka of Valsad district, Gujarat.

METHODOLOGY

The present study was conducted from Dharampur Taluka of Valsad District in Gujarat. Valsad district had nearly 2267 SHGs, out of these 1267 SHGs are operating in the Dharampur Taluka. Out of these 1000 SHGs are linked with different commercial banks and NABARD banks. In present Study, about 100 SHGs (10 per cent from the Universe) have been selected on random sampling basis. An exploratory research design has been worked out with reference to tribal women. The present study is about the education of tribal women's children. Data were collected by using interview schedule regarding education of tribal women's children before and after joining the SHGs.

Findings

Major finding related to education of tribal women's children of Dharampur, Valsad, district are depicted in Table 1.

According to above table most of the tribal women were not aware about their children education for higher and lower level because they were not involved in educated community and not knowing about education polices and its benefits. One big factor was economy. Before joining the SHGs only one SHGs groups children enrolled in M.C.A./B.C.A. Programme out of 100 SHGs. In engineering/Medical two, General Education (B.A., B.Sc., B.Com.) 15 and not involved in any programme, 82 group of SHGs children were enrolled.

Table 1 Before joining SHG_s (education of tribal women's children)

Sl. No	Name of Degree and Courses	Frequency	Percentage (%)
1	M.B.A.	00	00
2	M.C.A./B.C.A.	01	1.00
3	B.E./Medical	02	2.00
4	General Education (B.A., B.Sc., B.Com.)	15	15.00
5	Not involved in any programme	82	82.00
	Total	100	100

Table 2 After joining SHG (Social empowerment under government agencies)

Sr. No	Name of Degree and Courses	Frequency	Percentage (%)
1.	M.B.A.	05	5.00
2.	M.C.A./B.C.A.	15	15.00
3.	BE/Medical	10	10.00
4.	General Education (B.A., B.Sc., B.Com.)	40	40.00
5.	Not involved in any programme	30	30.00
	Total	100	100

After joining the SHGs group by tribal women of Dharampur they had changed life style of their children at intermediate and higher education level. As per above table five group of SHGs seriously involved to provide enrollment in M.B.A. for their children and 15 per cent SHGs group involved for providing admission in M.C.A/B.C.A. for their children. Majority of children were enrolled in general course like B.A., B.Sc., B.Com that are 40 per cent. Only ten per cent children involved in highly professional courses engineering and medical that are 10 per cent. Only 30 per cent SHGs group still did not opt enrollment in any courses.

Finally it was concluded that after joining SHGs group the status of SHGs women's children in terms of education highly increased.

Acknowledgement

The author (Manoj Sharma) is very thankful to Dr. Kalpana Rao (Coordinator) Department of Mass Communication Bhavan, VNSGU, Surat for academic help and support.

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