

Problems of Tribal Women's Self-Help Groups in Nandurbar district during Covid-19 Pandemic

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I. INTRODUCTION

Nandurbar district is tribal district in Maharashtra. Nandurbar district have six tahsils. Akkalkuwa, Dhadagaon, Taloda, Shahada, Nandurbar and Nawapur. In the six tahsils have 9 towns and 943 villages. spread over Akkalkuwa(190), Dhadagaon (162), Taloda (93), Shahada (184), Nandurbar (153) and Nawapur(161). As per 2011 census. Nandurbar is one of the lowest urbanized districts, having 16.7 percent of its population in urban area and 83.29 percent Population lives in rural areas. In the Nandurbar district tribal population is(1141933) 69.28 Percent. The literacy rate of the district is 64.34 percent. This rate is lower than Maharashtra literacy rate (82.91). Female literacy rate in the Nandurbar district is 56.47 percent. The percentage of marginal and main workers in the district is 48.05 percent. Female workers percentages of Nandurbar district is 42.84 percentages. According to 2011 census, 55.32 percent workers are engaged in agriculture field in the district. The percentage of agricultural women worker is 66.91 percent. Only 9.13 percent female workers engaged in non agricultural sectors. From these mostly tribal women engages in agricultural sectors. In the Nandurbar districts has total 15842 self help groups and 155991 are total group members from this 130604 is tribal group members and more than 90 percent groups are tribal women's. (NIC 2021). In the Nandurbar district tribal women established SHGs related to farming activities, forest activities, household activities, government supported activities i.e. mid day meal, operation of Ration shops etc. Due to the Covid-19 pandemic has drastic changes in very sectors. Various sectors fall down and that impact has stopped the overall activities. SHG is an informal organization. A group member of SHGs are socio-economical backward and economically poor. So in the period of Covid-19 pandemic directly an effect on SHGs. Divers SHGs has stopped. Few SHGs stops their production and procedures. Government retainable some rules and restrictions of transaction, social distance policy and restrictions of meeting members, discontinuity of supervising team so SHGs are going to critical conditions. Thus problems are facing by tribal women SHGs in the Covid-19 pandemic period. So considering this view chooses this topic for the present studies.

Background – Women's is the part of society. Without development of women's society can't develop. Tribal women's in the Nandurbar district are shy and illiterate. Their main occupation is agricultural. But agricultural are not sufficient for development of tribal women's, so increasing the economical position and providing the employment, government support to standing SHGs in overall country. In the Nandurbar district tribal women established divers SHGs and support to each others on common goals. But during the Covid-19 pandemic SHGs system collapse and stopped their activities. Also government gave the burden of follow the strictly rules and regulations during the covid-19. Therefore create the restrictions for SHGs members, supporting staff and systems. Due to this causes SHGs are facing the various problems in the period of Covid-19 pandemic. So to understanding this theme this topic is choosing for the study.

Identified Problem- Corona virus pandemic rapidly spread overall the world and India also. To control this virus and his efficiency, government announce lockdown. In the lockdown period lock out all projects, sectors, companies, small and medium scale industries, government offices, educational institutes Bazaars, Markets, weekly bazaar, shopping mall and complex. So that total production and selling was stopped. It's directly effects on SHGs. All activities has stop during Covid-19 lockdown and after post lockdown period government declared the rules and regulations for industries, market places and social distance. These rules are not easy for implementations and work under their guideline. So that Burdon self help group face the various problems during post Covid-19 lockdown period.

II. LITERATURE REVIEW

As per the international labour organization (ILO) 2020, Covid 19 pandemic has an unprecedented and growing world crisis with divesting health, economic and social impact in every country it is plunging the global economy into a recession on historic consequence. Global estimates indicate that working hours will be decline by 6.7 percent and 195 million full time job lost in 2020.

ILO (2020), The impact of Covid 19 pandemic on Agriculture, forestry and fishing sector is low medium. But

more than 470 million workers are affected by Covid. The share of this sector to workers total employment is 55 percent.

Nita Kejarival, joint secretary ministry of rural development (October, 2020) explain that 6.8 crore women had joint to the fight against Covid-19. They have made face mask, delivering essential supplies, sanitizing for health and hygiene and countering misinformation. The SHG members had sewn 54 million masks and sanitizer produced 2.8 trillion litters in 13 states. More than 10000 community kitchens have been setup by SHGs across the country to feed stranded workers and other vulnerable people. SHGs are well suited to play a critical role in rebuilding the social economic order damaged by covid-19. They already serve as community resources in health, farming and nutrition programmes and they had generated enormous social capital which can be leveraged to design effective responses to the Covid-19 pandemic.

Times of India (2020, September 23) Women from rural villages managed to venture into business by taking microfinance and gradually become self-sustainable but due to Covid-19 crisis fear has gripped rural women how had become self-reliant about the sustainability of SHGs. most SHGs are not functioning and the chain system had disrupted. Because various problem are being faced by SHGs including lack of transportation and marketing facilities to sell their products, non availability of loans, not being able to clear bank loans. Also NGOs which were working for SHGs for the development of women and provide technical skill and managerial support are also facing the problems so they not able to visit villages and not guide to SHGs.

Objectives In the present research paper focused on the subsequent objectives

- i. To look at the impact of Covid-19 on SHGs
- ii. To identify the difficulties of tribal women's SHGs in Nandurbar district during Covid-19 pandemic.
- iii. to place few suggestion & recommendation for continuing tribal women's SHGs in Nandurbar district

Hypothesis

- i. There are problems regarding personal values to Self Help Group Members increased during Covid-19 pandemic.
- ii. There are problems regarding Business Promotions to Self Help Group Members increased during Covid-19 pandemic.

Research Methodology- This research paper prepared base on primary data. Primary data has been collection from 60 self-help groups in six Tehsil within the Nandurbar district. Every Tahasil collected 10 samples. Primary data collected

through transportable interview. Contact had been only leader of SHGs. Method conducting the people that are supported to have given the data. Secondary data collected from research papers, newspapers, articles and reports of state government and nongovernment agencies and various websites. Limitations- the information collected from only 60 SHGs in Nandurbar district. Therefore here is that the limitation for completely conclusion and proper suggestion on the state and national level.

DISCUSSION- TRIBES - a typical definition of tribe is group of individuals that each one have common ancestry or common ancestor, a typical cultural and board their own enclosed society. The definition of a tribe given by Majumdar (1961) is that, a tribe may be a collection of families or group of families bearing a typical name, members of which occupy the identical territory, speak the identical 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 could be a group of individuals in an exceedingly primitive or barbarous stage of development acknowledging the authority of a chief and typically regarding them as having a standard ancestor.

Condition of Tribal women in Nandurbar district- The status within the district of the tribal people is incredibly poor and majority of the agricultural areas are in so under-developed condition that it's difficult for the people living there, to create arrangements for even the bare necessities of life. Since the foyeys don't seem to be able to collect even the minimum possible money to fulfil the bare necessities of life, such a big amount of people migrates from district after rainy session to Gujarat and other district of Maharashtra. the full migrated people from geographic area it includes women also. The wages of labour isn't sufficient for fulfilment of his needs. Among the ladies wages rate is lower as compare to man therefore tribal women's are the poorest among the poor. Within the district tribal women are educationally backward. Therefore she doesn't have skill of contemporary occupation. So 90% tribal rural women are engaged in agricultural & allied sectors. Therefore, their present status is miserable. On the opposite side, they're losing the fundamental support of life and on the opposite side they're not being brought into the mainstream of recent Indian development process. Poverty, lack of data, sickness (ill health) and exploitation are some of the complex problems that occupy the lives of tribal women's in the Nandurbar district.

Concept of SHGs - In recent years the Self-Help Group (SHG) approach to poverty alleviation is getting recognition within the Asian countries. Mostly women are mobilized into groups for undertaking dependent social and economic activities. The group provides a base for self-employment and empowerment through social psychology. In India, these mutual help based groups are referred to as

Self Help Groups. The SHG it may be a registered or unregistered group. SHG has same social and economic and need of micro financed background; volunteered coming together to use the petty cash, mutually agreeing to contribute to a standard fund and to satisfy their emergency needs on the idea of mutual help. The group members use collective wisdom and peer pressure to make sure proper use of credit and timely repayment. (Muralee dharan, 2009) Self-help groups are formed voluntarily by the agricultural and concrete poor to avoid wasting and contribute to a typical fund to be lent to its members as per group member decision and for work together for social and economic improvements of their families and community.

Need of SHG for tribal women in Nandurbar Districts-

1. To uplift the living conditions of tribal women’s within the Nandurbar districts.
2. To help the members financial at the time of need.
3. To mobilize the resources of the individual members for his or her collective economic development.
4. To make full time employment into tribal women’s.
5. To form global marketplace for tribal products within the Nandurbar districts

Table no. 1. Demographic Profile of Self help (SHGs) group members

Sr. no	Types of problems	No. of the respondent	percentages
01	Age Wise		
	21 Years to 35 Years	12	20.00
	35 Years to 50 Years	32	53.33
	Above 50 Years	16	26.67
	Total	60	100.00
02	Member Wise		
	Less than 10	22	36.67
	More than 10	38	63.33
	Total	60	100.00
03	Education Wise		
	S.S.C.	29	48.33
	H.S.C.	25	41.67
	Graduate & Above	6	10.00
	Total	60	100.00

(Primary data)

The above table shows demographic profile of Self Help Groups members as Age Wise, member Wise and Education Wise. The study tried to collect true respondent representing all demographic factors.

Table no. 2. Problems of Self help (SHGs) group members regarding personal values.

Sr.no	Types of problems	No. of the respondent	percentages
01	Personal problems of group members	13	21.67
02	Family problems of group members	05	8.33
03	Employment problems of group members	16	26.67

04	Economical problems of group members	19	31.67
05	Medical / health problems of group members during covid-19	07	11.66
	Total	60	100

(Primary data)

Table no.2: the table no 2is show the problems of self help group members during the Covid-19 pandemic maximum problems of self help group members is economical problems. the percentage of economical problems is 31.67 percent. Then 26.67 members have employment problems during Covid -19 pandemic. 21.67 percent group members have personal problems. 11.66 percent members have medical or health problems and 8.33 percent group members have family problems.

Table no. 3. Problems of Self help (SHGs) group regarding business Promotions.

Sr. no	Types of problems	No. of the respondent	percentages
01	Managerial problems	04	6.67
02	Training problems	09	15.0
03	Raw material problems	06	10.0
04	Product selling problems	13	21.67
05	Loan availability / bank facilities problems	11	18.33
06	Social distanced / lack of weekly meeting	08	13.33
07	Transportation and marketing problems	09	15.00
	Total	60	100

(Primary data)

Table no.3: From above table represents the problems of self help groups regarding business promotion during Covid-19 pandemic. Among the respondent 21.67 percent have product selling problems during Covid-19 pandemic. 18.33 percent respondent has the problems of Loan availability / bank facilities. 15 percent respondents have the problems of training, transportation and marketing problems. 13.33 percent respondent has the problems of social distance and lack of weekly meeting. 10.0 percent respondent has the problems of raw material and only 6.67 percent respondent has managerial problems during Covid-19 pandemic.

Hypothesis Testing

H0: There are no problems regarding personal values to Self Help Group Members increased during Covid-19 pandemic.

H1: There are problems regarding personal values to Self Help Group Members increased during Covid-19 pandemic.

Description	Values
Chi-Square	355.445
Df	4
Asymp.Sig.	.000

Table 4 Chi-Square Test for Problem regarding Personal Values

The above table shows that the level of significance is less than 5, it means that there are problems regarding personal values to Self Help Group Members increased during Covid-19 Pandemic.

H0: There are no problems regarding Business Promotions to Self Help Group Members increased during Covid-19 pandemic.

H1: There are problems regarding Business Promotions to Self Help Group Members increased during Covid-19 pandemic.

Description	Values
Chi-Square	558.550
Df	6
Asymp. Sig.	.000

Table 5 Chi-Square Test for Problem regarding Business Promotions

The above table shows that the level of significance is less than 5, it means that there are problems regarding business promotions to Self Help Group Members increased during Covid-19 Pandemic.

III. FINDINGS

Findings of Percentage Analysis

1. Majority: (53.33%) of the self help group members belong to 35 to 50 Years age groups
2. Majority: (63.33%) of the SHG of more than 10 members
3. Majority: (63.33%) of the respondent of education up to S.S.C
4. Majority: (31.67%) of the SHG members were financial problems during Covid-19 pandemic
5. Majority: (26.67%) of SHG Members lack of employment during Covid-19 pandemic
6. Majority: (21.67%) of members were the personal problems during covid-19
7. Majority: (11.66%) of group members increase the health issue or medical problems during Covid-19 pandemic.
8. Majority: (21.67%) of respondents were problems of selling product in the market during Covid-19 pandemic.
9. Majority: (18.33%) of respondents were problems of loan availability and banking facilities.
10. Majority: (15.00%) of respondents were problems of training, transportation and marketing.

11. Majority: (13.33%) of respondents were problems of social distance and absence of weekly meeting.

Findings of Chi-Square Analysis-

1. Chi- square is used to analyses for the problems of respondents regarding personal values during covid-19. The level of significance is less than 5. Hence the alternate hypothesis (H1) is accepted. so here we can conclude that problems regarding Business Promotions to Self Help Group Members increased during Covid-19 pandemic.

2. Chi- square is used to analyses for the problems regarding Business Promotions to Self Help Group Members increased during Covid-19 pandemic.

There is the level of significance is less than 5. Hence the alternate hypothesis (H1) is accepted so here we can conclude that problems regarding business promotions to Self Help Group Members increased during Covid-19 Pandemic.

IV. SUGGESTIONS

1. The Self Help Groups suffering from his sales of production during Covid-19 for this purpose government or NGOs support to his produce to sales and provide the subsidies if loss of the selling product.
2. Government, Banker and NGO has to inform the SHGs about the availability of loan, documentation and new scheme.
3. Bankers should be providing sufficient financial support to SHG in the minimum documentations and minimum period.
4. Provide the training, transportation and marketing support by government and NGO for modernization of SHGs and to reach the product at market place.
5. During the Covid-19 many women were jobless in the district so that women can't pay his group membership fees so government support to him and inspire to him to continuous the work of Self Help Groups.

V. CONCLUSION

Self help groups is successful tools to uplift backward people of the society by social and economical. Tribal women are the socially and economically backward. So, self help group is the successful tool to uplift him. But during the Covid-19 pandemic maximum Self help groups were stopped. So group members lost his employment. Afraid of corona virus many members are not participant in SHG and remove his devotion from the activities. Due to this causes realize the personally impact on SHG Government restriction. Attitude of the customers, lack of transportation, and social distance at the working place has bad impact during the Covid-19 pandemic. So overall increase the problems of self Help Groups at personal level and business promotion levels.

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