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IMPACT OF SHGS ON DEMOGRAPHY: A STUDY OF THE JUANG TRIBE OF ODISHA

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ABSTRACT

In the present paper an attempt has been made to know the impact of micro finance institutions (Shelf Help Groups) on different demographic components of the Juang Tribe of Odisha. Five Juang dominated villages from two Gram Panchayats were selected for data collection. Total 313 SHG members and 397 Non-SHG members were interviewed. It is revealed from the study that the members of the SHG have an advantage to arrange money for the marriages compared to their Non-SHG counterparts. Thus the SHGs help indirectly in lowering the age at marriage to some extent. Whatsoever the impact may be, it is not so significant for affecting the average age at marriage of the Juangs society.

Further, the SHGs do not have remarkable impact on the fertility of the Juangs. It is seen that the Juang fertility is very high in both the groups. As regards mortality the SHG members show a lower rate. It is also observed that the SHG members get micro loans to take care of their family in a better way. This might be the cause of the lower mortality rates among the SHG members. But the difference is not so remarkable. All the mortality measurements suggest that the Juangs in general have a high mortality schedule. Although numerically total sterilization among the Non-SHG Juangs is higher, the couple protection rates (CPR) are almost similar (SHG 20.16, Non-SHG 19.63). Thus in general, the impact of the Shelf Help Groups on different Demographic aspects of the Juangs cannot be ignored. Therefore, the SHG movement is a welcome step of the Government and it should be implemented throughout the state in its true spirit.

KEY WORDS: *Micro Finance, Shelf Help Group, Fertility, Mortality, Sterilization, Couple Protection*
