

Role of Self-Help Groups in Empowering Tribes of Nilgiris District

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Abstract: Self-help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help and joint responsibility. Self-help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. India is the home to large number of indigenous people, who are still untouched by the lifestyle of the modern world. With more than 84.4 million, India has the largest population of the tribal people in the world. There are six primitive tribes in Nilgiris District. Namely Thodas, Kurumbas, kottas, Irular, kattunaickas and panyans. The economic statuses of these tribes are in developing stage through entrepreneurial activities with the support of SHGs. All these tribal people have their own rich culture, tradition, language and lifestyle. Tribes in Nilgiris are skilled in producing various ethnic as well as indigenous product which helps the tribes to become economically stronger to some extent. There is always a demand for tribal handloom and handicrafts, the SHGs helps the tribal people right from making of the product to marketing of the product. The contribution of SHGs for the economic upliftment of tribal society is appreciable.

Keywords: Self Help Group – Microfinance – Dependability – Empowerment – Entrepreneurship – Sustainability – Advancement

A. INTRODUCTION:

Thousands of the tribes, rural and the marginalized population in India are building their lives, their families and their society through Self-help groups. Innovative efforts like SHG hold out fresh hopes for enabling the poor to participate in the process of development. The group approach makes available the collective wisdom and combined resources for any risk or eventuality. The basic objective of self-help groups in tribal areas is to act as the forum for the members-the poor, to provide space and support to each other. It is often argued that groups are of fundamental importance to economic social and political outcomes, despite their relative neglect by economists, who continue to treat groups as quasi-individuals. Group formation among the tribe has great potential for enabling the members to reach their goals. Which helps to generate income and empowerment. The benefits of SHGs are based on cooperation rather than competition.

The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of tribes in Nilgiris District. Self-help Groups have been playing considerable role

in training of entrepreneurial , infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in community action, sustainable quality and accountability, and financial sustainability .

B. OBJECTIVE OF THE STUDY

- To assess the socio-economic profile of tribes in Nilgiris District.
- To evaluate the contribution of SHGs income to the total house hold of tribes.

Methodology:

The study is mainly based on primary data and data has been collected from the field survey in various tribal villages in Nilgiris District. A total number of 100 respondents from different SHG are selected using non random sampling method. Secondary data are collected from the existing literature and data in websites, various publications of Central and State, books, magazines, newspapers, reports, seminar papers etc

Hypothesis:

H₀: There is a significant relationship between the gender and SHG membership among the Tribes.

C. REVIEW OF LITERATURE

Pattanaik [4], in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain impediments like gender inequality, social exploitation and physical and mental torture for which various SHGs are not organised properly and effectively.

Susy Cheton, Lisa Kahn [2], in their article titled “Empowering women through micro finance” stated that micro finance has the potential to have a powerful impact on women’s empowerment.

Sonia Chawla [1] in her paper “Micro Finance: A tool for Poverty Alleviation” tries to analyze the role of micro finance in poverty alleviation and it also highlights that rural people have very low access to institutional credit from commercial bank in India.

MahendraVarman [3], studied, terms and failure of all developmental programmes meant “Impact of Self-Help Groups on Formal Banking Habits”, for tribal development in the country. He concluded that he made a modest attempt to examine whether there is any, order to make tribal development programme more viable, association between the growth of SHGs and the increase in female bank accounts and whether SHGs have a tendency to influence in account holding in formal banks.

D. IMPORTANCE OF THE RESEARCH

The research studied that the role of SHGs in tribal development.

Research Design

For our study work we chose the respondents contribution of SHG income to their total family household income with this small size of SHG income. The satisfaction level of tribes with various service rendered by SHGS.

Tools of Analysis

Statistical Tools Used The researcher has adopted various statistical tools for the purpose of analysing the data collected. The tools used are listed below:

1. Percentages it plays a vital role in interpreting large data in a very simple manner. The present study has utilised percentages in analyzing demographic variable for the tribes and also to find the contribution of SHG income to the total household income.
2. Chi-Square Test In order to identify the relationship between gender difference and membership in SHGs, Chi-square (χ^2) test was used and the formula is given below.

$$X^2 = \sum (O-E)^2/E$$

O = Observed Frequency

E = Expected Frequency

c = Number of Columns,

r = Number of Rows.

With Degree of Freedom (D.F.) = (c-1) (r-1) where, O = Observed Frequency, E = Expected Frequency, c = Number of Columns, r = Number of Rows.

For this study percentage analysis and chi-square –test was used to analyse and interpret the data.

Sample Size- 100 tribes (all primitive tribes) have been taken for the study which includes both male and female respondents.

E.RESULTS AND DISCUSSION

The socio-economic details of the selected sample respondents are given below. There were more female respondents (70%) compared to male respondents (30%). Majority of the respondents were in the age group of 31-40 years (45%), majority of the respondents are married (80%).majority of the respondents are from Thoda tribe with 27%, next comes the Kota Tribes with a 24%, next comes the Kurumba tribes with a percentage of 14% and next comes the Irula Tribes with a percentage of 13% and Kattunaickans with 12% and finally the Panniyans with a least percentage of 10%.

Table 1: Relationship between the gender and SHG membership among the tribes.

O	E	O-E	(o-e) ² /e
8	5.1	2.9	1.65
5	3.6	1.4	.544
17	21.3	-4.3	.87
9	11.9	-2.9	.707
7	8.4	-1.4	.233
54	49.7	4.3	.372
Total			4.376

Source: Field Survey

H₀: there is a significant relationship between the gender and entrepreneurial activities. Hence we can accept the hypothesis.

1. Level of significance 5%
2. Critical value 5.991
3. Calculated value 4.376

The table value is calculated from χ^2 ((c-1)(r-1) d.f (3-1)(3-1)) d.f 2 the 5% level of significance the table value is 5.991. since the calculated value is less than the table value, hence the null hypothesis is accepted. There is significant relationship between gender and the member in SHGs.

Another important issue here is that the respondents contribution to their total family income with this small size of SHG income. The contribution of the SHG income (which is generated through investment of SHG loan) to total income of the households is presented in Table 2. For this purpose, we have collected the information on income from all sources and the income from SHG enterprises separately to look into the proportion of SHG income to total family income of those respondents who have invested credit in own/joint ventures.

Table 2: Contribution of SHG Income to Total Income of the Households

S.No	Contribution of SHG income to total income (in percentage)	No of respondents who made investment	Percentage of total participants who made investment
1	0	7	7
2	≤10	17	17
3	>10≤25	21	21
4	>25≤50	28	28
5	>50≤75	16	16
6	>75≤100	11	11
	Total	100	

Source: Field Survey

It is inferred from the table that Distribution of tribal member participants according to the contribution of SHG income to total income of house hold reveals that a sizeable number of respondents (more than 50%), who invested SHG credit, contributed marginally to their total family income. Only 7% of the members revealed that there is no contribution of SHG income to total income of the households. Only 17% of the investors revealed that contribution of SHG income to total income of the households is less than 10%. Only 21% % of the investors revealed that contribution of SHG income to total income of the households is lies between 10% to 25%.

F. CONCLUSION

In spite of various limitations, it can be noted that the SHGs are playing an important role in development of tribes. Credit provision for women is now seen as a powerful tool for institution building at the grass roots level. In these circumstances, it would be interesting to examine how far the tribal people have been able to convert this opportunity (i.e., membership of credit organizations) into enhancing their financial contribution to their family income. From the study, it is found that micro finance through self-help group is helping the tribes of Nilgiris and upgrading the tribal empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities. Thus it is universally accepted that SHGs has profound influence on the economic status, decision making process and level of dependence of tribe sin Nilgiris in India. It also indicates that the tribes are also satisfied with the service provided by the tribes

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