IMPACT OF SELF - HELP GROUPS ON SOCIO-ECONOMIC EMPOWERMENT OF SCHEDULED TRIBES - A STUDY IN THE NILGIRIS DISTRICT OF TAMILNADU

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Introduction

Adivasi is an umbrella term for a heterogeneous set of ethnic and tribal groups claimed to be the aboriginal population of India. They comprise a substantial indigenous minority of the population of India. The same term Adivasi is used for the ethnic minorities of Bangladesh and the native Vedda people of Srilanka.

Adivasi societies are particularly present in Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, West Bengal and some north-eastern states, and the Andaman and Nicobar Islands. Many smaller tribal groups are quite sensitive to ecological degradation caused by modernisation. Both commercial forestry and intensive agriculture have proved destructive to the forests that had endured swidden agriculture for many centuries.

In Northeast India, the term adivasi applies only to the Tea-tribes imported from Central India during colonial times, while all tribal groups refer collectively to themselves by using the English word "tribes".

Scheduled Tribes – A poverty Bounded Community

Poverty as a global phenomenon has varied genesis, dimensions, and definitions. The definition of poverty is to be derived from a holistic approach to the multidimensional problem. While human poverty is generally interpreted based on motivation levels, income poverty is defined on the basis of minimum income levels required to meet basic consumption needs and amenities. The definition of poverty needs to go beyond these conventional interpretations. The eradication of poverty has been an integral component of the strategy for Economic development in India. The basic indicator of poverty according to the Planning Commission, is defined as “total consumption expenditure at which one can expect a person to be adequately nourished in the specific society under consideration”. The underlying assumption is that people at the poverty line have just enough money to provide themselves with food that translates into 2200 calories per person.

Self Help Groups: A Path Way to Eradicate Poverty in India

Empowerment of the poor encompasses three basic dimensions-reduction of poverty, creation of employment, and erasing inequality. Since the magnitude of poverty challenges the very basis of State as an independent economic and political unit, it has been realized by the policy planners that development, needs to be people centered and participation oriented across various interfaces. Poverty Alleviation has thus assumed a new thinking and new practices have emerged through integrated community participation of the poor.

Statement of the Problem

India is the seventh largest country in geographical area and the second most populous country in the world after China, with a population of over one billion and tenth largest economy in the world in terms of purchasing power. India as developing country has to care more for the
downtrodden and the middle class who are not able to make their both ends meet. Analyzing the socio-economic dimensions of indebtedness and exploitation among tribal and other communities, and was observed that massive welfare programmes that are introduced by the Government are not reaching the tribes.

In order to change the face of socio-economic scenario, micro enterprises and Self-Help Groups (SHGs) are playing significant role in the self-employment by raising the level of income and standard of living of tribal people. In this framework, one of the most vital aspects of self employment in the tribal area is the formation of SHGs which is a valuable investment in human capital through training and capacity building. The group members use collective wisdom and peer pressure to ensure appropriate use of fund and its timely repayment. The common need is meet their emergent economic needs without depending on external help. It is a voluntary and self-managed group of women, belonging to similar socio-economic characteristics, who come together to promote savings among themselves. The poverty alleviation intervention of the SHGs is in the form of undertaking economic programmes to provide employment, giving micro finance services to the poor so that they can get themselves acquainted with skills and occupational diversification.

Therefore, this research study attempts to explore the effectiveness of SHGs in eradication of poverty, the performance of SHGs in income generation and the impact of micro credit and occupational structure of the members.

Scope of the Study
Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission more than one third of India’s total population i.e. 320 million live below the poverty line. Policy makers in India have realized the need for generating employment opportunities at a large scale to bring the teeming millions of its population above the poverty line. While the labour force in India is increasing in number every year, the number of unemployed is swelling and takes the form of huge backlog. As majority of the population (about 70 percent) live in rural area and many of them suffer owing to seasonal employment, underemployment and disguised unemployment, the Government brought out a number of schemes which aimed at generating employment. They were the Integrated Rural Development Programme (IRDP), the Training of Rural Youth for Self – Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Tool Kits to Rural Artisans (SITRA), the Jawahar Rozgar Yojana (JRY) and so on, they aim at providing supplementary employment opportunities, imparting skills needed for self - employment and employment through social asset creation.

Objectives of the Study
The following objectives are framed for the execution of the present study, namely
1) To study the socio-economic profile of the respondents.
2) To examine the achievements of various schemes of central and state governments for the upliftment of the Tribal Communities.
3) To explore the origin, growth and current scenario of Self - Help Groups in Tamilnadu with special focus to the study area.
4) To study the role of Self – Help Groups on socio-economic development of the Tribal Communities in the study area.
5) To study the various problems faced by the respondents.
6) To assess the level of satisfaction of the respondents.
7) To offer suitable suggestions to overcome the problems faced by the respondents.
Hypothesis

Several hypotheses were formulated keeping the content and coverage of the framed objectives. The formulated hypotheses are tested by employing appropriate statistical tools.

Research Methodology

In order to analyze the impact of SHGs on the socio-economic empowerment of tribal people in The Nilgiris district of Tamilnadu, the information from the tribal people perspective plays a vital role.

Survey method of data collection was used to obtain all the necessary data needed for answering the core research questions and problems of the research. Both primary and secondary data have been collected for the study. The primary data were collected from the tribal people with the help of a well structured interview schedule. The secondary data had been collected from the Government departments like DRDA, Tamil Nadu Corporation for Development of Women, Mahalir Thittam, The Nilgiris and NGOs particularly Nilgiris Aadhivasi Welfare Association (NAWA) books, previous research studies, national and international journals and some websites.

Area of the Study

The Nilgiris district has a little history. Its inhospitable climate and thick and feverish forest never attracted in the past, the territory invaders, except the bold tribal people, who were pastoralists and hunter gatherers. The “Blue Mountain” and formerly written “Neilgherry” consist of the great plateau (about 35 miles long, 20 broad and some 6,500 feet high on an average) up heaved at the junction of the ranges of the Eastern and Western Ghats, which run southwards.

In The Nilgiris district, Tamil Nadu Women Development Corporation has affiliated 11 Non-Governmental Organisations (NGOs) under Mahalir Thittam Scheme. These NGOs work with TNWDC for the promotional and developmental activities of SHGs in all 6 revenue taluks. According to Mahalir Thittam, the total number of SHGs in The Nilgiris are 8094 as on 31st December 2012. The Government of India particularly Tamilnadu Government has forced 33% of reservation for women in Lokshaba, State Assembly and Civic elections. Therefore, it is felt that it would be better to adopt the same proportion in choosing the women SHGs as samples. Thereby 33 per cent of 1528 SHGs in tribal pocket which is 505 SHGs are taken into consideration. These chosen 505 SHGs from 6 revenue taluks are identified by using Proportionate Random Sampling Technique. The researcher was unable to reach all the respondents for many reasons such as the members’ ignorance, inability, irresponsiveness and negligence. Overcoming all these, the Researcher was able to reach only 500 SHGs only and this becomes the actual sampling size of this research. The revenue taluks and selected sample SHGs members are presented below.

Table No. 1 - Revenue Taluks and Selected Samples

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Block</th>
<th>Total No. of SHGs</th>
<th>No. of SHGs in Town</th>
<th>No. of SHGs in Villages</th>
<th>No. of SHGs in Tribal pocket</th>
<th>Selected samples</th>
<th>Actual Samples</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Udhagai</td>
<td>2008</td>
<td>1114</td>
<td>894</td>
<td>221</td>
<td>73</td>
<td>72</td>
</tr>
<tr>
<td>2</td>
<td>Coonoor</td>
<td>1695</td>
<td>1001</td>
<td>694</td>
<td>269</td>
<td>89</td>
<td>88</td>
</tr>
<tr>
<td>3</td>
<td>Kotagiri</td>
<td>1481</td>
<td>898</td>
<td>583</td>
<td>176</td>
<td>58</td>
<td>58</td>
</tr>
<tr>
<td>4</td>
<td>Gudalur</td>
<td>1136</td>
<td>544</td>
<td>592</td>
<td>297</td>
<td>98</td>
<td>97</td>
</tr>
<tr>
<td>5</td>
<td>Kundha</td>
<td>988</td>
<td>503</td>
<td>485</td>
<td>236</td>
<td>78</td>
<td>77</td>
</tr>
<tr>
<td>6</td>
<td>Pandhalur</td>
<td>786</td>
<td>341</td>
<td>445</td>
<td>329</td>
<td>109</td>
<td>108</td>
</tr>
<tr>
<td>Total</td>
<td>8094</td>
<td>4401</td>
<td>3693</td>
<td>1528</td>
<td></td>
<td>505</td>
<td>500</td>
</tr>
</tbody>
</table>

Source: Publication of TNWDC, Nilgiris Project Implementation Unit, Nilgris 2016
In each SHGs sample of one respondent is identified through Lottery Method. Thereby 500 women are the sample size of this research study.

**Statistical Tools used for data analysis**

After the completion of data collection from the field, the filled-up interview schedule was compiled to make them ready for coding. A Master Table was prepared in the excel sheet to sum up all the information contained in the interview schedules. Classification Tables were prepared with the help of Master Table.

Statistical Package for Social Sciences (SPSS) is used for data analysis. Simple percentages and averages, T-Test, F-test, ANOVA and Factor analysis is used for interpretation of data. Besides this, Focused Group Discussion (FGD) is also adopted to get the first hand information from the respondents.

**Limitations of the study**

Every research study is to be set with certain limitations; some of them are inherent in the research design, while some others become part of the study during various stages of research process. The present study is subject to the following limitations,

1. The present study is limited to Scheduled Tribes’ SHGs only.
2. The sample groups have been restricted to The Nilgiris district only.
3. The findings of the study may be generalized to The Nilgiris district only.
4. The sample size restricted to 500 respondents.

**Findings**

**General**

Have observed that, about 258 (51.6 per cent) of the respondents are associated with Self help Groups for more than 5 years. These tribals are seniors and more experienced with group activities.

Have gound out that 12 members sized tribal self help groups are 202 (40.4 per cent).

Have identified that the reason for joining the self help group is attaining empowerment by getting all basic amenities as per weighted average score 2342 stated by the respondents.

**Socio-Economic Factors:**

It is inferred that the Non-Governmental Organisations (NGOs) 234(46.8 per cent) takes on higher influencing factor to initiate the tribals to join the SHGs.

It is find that the landless agriculture coolies 251 (50.2 per cent) are the major segment in the SHGs.

**Economical Impact**

It is been noticed that there is significant difference in the value of Assets after joining the SHGs. It analysis expresses that there is an increase in the value of assets such as cattles, Poultry birds, Bullock corts, Sheep/Goats.

**Social Impact**

The research found that overall mean agreeability score towards social impact ranged from 27.00 to 32.23 and the mean score is higher in low income criteria group of respondents and is the least in differently abled criteria group of respondents.

**Chi-square Analysis**

It is found that there is significant association between the personal character of the respondent’s age, marital status, education, occupation, monthly income, nature of the family, family size and place of residence and level of agreeability towards overall social impact.
Suggestions for Governments (Central/State)

- The state changes its approach from programme oriented to development orientation. Several development intermediations are to be mandated.

- The state through its intermediary bodies should regulate the SHG members to participate in the monthly meetings. The banks also facilitate more capacity building trainings benefiting all women with special focus to Tribal women.

- A fresh Tribal Hills area development plan (HADP) sub-plan would be formulated to develop the infrastructure facilities including housing, schools and roads.

- The Government should open a special bank exclusively for Tribal empowerment. The bank must lend its loan directly to SHG members on individual basis through SHGs. It should regulate all SHGs to open a bank account for the entire individual member at the nearest locality.

- The government should constitute the monitoring agency to look into the subject matters of Integrated Tribal Development Programmes – special attention given to the fund is fully utilized especially for tribal women empowerment.

- The state has to take initiative for adopting separate study curriculum for tribal children below 10 years old – more focus on primary education.

- Employability is foremost indispensible for these aboriginal community, the government must take all efforts to promote skill development to these tribal women specially they are trained with forest products marketing and handicrafts.

Conclusion

The foregoing analysis stresses the fact that the tribal no longer constitute a homogeneous and undifferentiated socio-cultural entity however the government and the planners overlooked the unique features of each tribal community and imposed camion and stereotype programmes and welfare schemes for their socio-economic transformations. They re-planned certain non-tribal seeds in the alien tribal soil. Here there explanations given for the failure of certain tribal welfare schemes.

The Linkage scheme has a long way now to attain a paradigm shift from one phase to another. Many of the financial institutions pool up money on the poor. But however the recent statistics states that half of the Indian citizens are not able to open the bank account. Still the banking services are denied. This modest piece of research is an effort on the part of the researcher. She has to explore as many aspects of the subject as possible within the framework of Doctoral thesis. All findings and suggestions quoted in the course of study are supported by authentic statistics gathered during the research period. It is believed that at least a few of the suggestions will be taken into the consideration and implemented by the stakeholders and policy makers in ensuing days. This research highlights the fact that tribal sieze and need based welfare schemes are necessary to accelerate the process of socio-economic transformation.

SHG Programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor clients Importantly; there is evidence of increased household income. This is a very significant indicator of impact. Standard of living for the program participants have increased and the food security is much more for the program clients. Programme loans are one of the main ways clients overcome food insecurity with sickness, disease, emergencies and crises, where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses.
SHG through Microfinance is playing a significant role in alleviating poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have proved the way for economic independence of scheduled tribes. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the tribal population up and through that chip in poverty eradication as well.