



# A study on Women Empowerment through Self-Help Groups with special reference to Primitive tribal women in Nilgiris District

**\*Dr. Hemasrikumar**

**\*\* Priyanka Rajan V**

\*Associate Professor & Head, PG & Research Department of Economics, Providence College for Women, Coonoor

\*\*Ph.d Research Scholar, PG & Research Department of Economics, Providence College for Women, Coonoor

## Abstract

Women empowerment has been one of the significant strategies in the development process in India since the 9<sup>th</sup> Five Years Plan. Self help Group (SHG) approach has become the most sought after means for achieving that goal, particularly among the poor people. Studies undertaken so far have assessed the role of SHGs towards women empowerment in India, focusing on "increase in income" or "gender impact". In this study we have tried to highlight the perception of SHG participants about their empowerment, with particular reference to Tribal women in Nilgiris district, Tamilnadu. The study deals with 50 respondents from each tribal community in Nilgiris district. Our results revealed that SHG approach provided for the self directed learning (SDL) to women in the context of their value system, belief and custom was of particular value. There respondents of the SHGs perceived to have been empowered after joining in this programme and achieved a relatively higher status by inculcating certain skills within themselves

Keywords: Socio-economic condition, Tribal Community, SHGs, Nilgiris

## INTRODUCTION

The SHG programme is coined with the name 'Mohammed Yunus' who is popularly known as the father of Micro Credit system. In the midst of a country-wide famine, he began making small loans to poor families in neighboring villages in an effort to break their cycle of poverty. The experiment was a surprising success, with Yunus receiving timely repayment and observing significant changes in the quality of life for his loan recipient's. Unable to self-finance and for expansion of his project, he sought governmental assistance, and the Grameen Bank was born. In order to focus on the very poor, the bank only lent to households owning less than a half acre of land. Repayment rates remained high, and the bank began to spread its operations to other regions of the country. In less than a decade, the bank was operating independently from its governmental founders and was advertising consistent repayment rates of about 98 percent. The success of the Grameen Bank did not go unnoticed. Institutions replicating its model sprang up in virtually every region of the globe.

Self-Help Group (SHG) is defined as a small and an informal association of poor having preferably similar socio-economic background and have come together to realize some common goals based on the principles of self help and collective responsibility. These groups inculcate the habit of savings among members and use the saved resources to meet the needs of their members, including consumption purpose. The number of members in a group ranges from 15 to 20 and sometimes 10 to 25. The homogeneity of the groups in terms of education, occupation, income distribution, sex composition etc brings them together to form a group. But in the long run, the groups depend on their stable members to meet the timely needs of the members. It is obvious that work leadership with fixed tenure, mutual trust and co-operative philosophy would be the driving forces for SHGs.

In recent years, SHGs have become significant institutions for tribal development. It is now being increasingly realized that instead of targeting the individual in the process of development, it would be more useful to adopt the approach of group development (Wilson, 2007). The group approach makes available the collective wisdom and combined resources for any task. With this background, a critical study of the evaluation of the socio economic characteristics of the Nilgiris tribal women Self Help Group members have been carried out.

## DEMOGRAPHIC STATUS

According to the census reports, 2011 the population of India is 1,210,854,977 with 623,724,248 males and 586,469,174 females. The total literacy rate in the country at present is 74.04%. The density of population is 382 persons/sq.km. A substantial list of Scheduled Tribes in India is recognized as tribal under the Constitution of India. As per details from Census 2011, Tamil Nadu has population of 7.21 Crores, an increase from figure of 6.24 Crores in 2001 census. Total population of Tamil Nadu as per 2011 census is 72,147,030 of which male and female are 36,137,975 and 36,009,055 respectively. Nilgiris District in Tamil Nadu is one among the highest tribal populated district. According to the 2011 census,

the Nilgiris district had a population of 735,394 with a sex-ratio of 1,042 females for every 1,000 males, much above the national average of 929 females. A total of 66,799 people were under the age of six, 33,648 males and 33,151 females.

Thirty six (36) STs have been notified in Tamil Nadu by the Scheduled Castes and Scheduled Tribes Order (Amendment) Act, 1976. Of the STs, six have been notified with area they are Toda, Kota, Kurumbas, Irulur, Paniyan and Kattunayakan, have been identified as Primitive Tribal communities. Interestingly all the six tribes are natives to the Nilgiris. Here we present some information on those tribal communities.

### **1. TODA:**

The Todas are an exotic race and are generally not dark; they are fair-skinned, ruddy with constant exposure to sunny to rainy weather. The eyes for most are light coloured varying from brown to grey.

### **2. KOTA:**

Kotas claim to be blacksmiths by profession and making agriculture equipment and weapons for war. Kotas have their own unique language that belongs to the Dravidian language family.

### **3. IRULA:**

Irulas are engaged in collection of minor forest products. Some of them are also engaged in looking after the herds of cattle belonging to others. They speak Irula, which belongs to the Dravidian family.

### **4. KURUMBA:**

The traditional occupation of the Kurumbas is food gathering, like collection of honey and forest produce. Kurumbas are known to possess keen eyesight, gained possibly from constant watching of the honey bee to the hives.

### **5. PANIYA:**

The Paniya have historically worked as agricultural labourers. The Paniyas have only a crude idea of religion. Their major deity, is called 'Kali' and they also worship banyan tree.

### **6. KATTUNAYAKAN:**

The members of this community are short, have black skin, and have protruding foreheads. Hunting and collecting forest produce are the two main means of living for the tribe.

## **Objectives of the Study**

1. To analyze the Socio Economic Characteristics of Self-Help Groups Tribal women in Nilgiris District
2. To find the level of awareness of functioning of Self-Help Groups among Tribal women in Nilgiris District

## Review of Literature

Acharya, Behera and Maharana (2015) in their study on ‘Empowering tribal women through SHG in hilly areas of Koraput district’ emphasized the strategic interventions and participatory role of Krishi Vigyan Kendra (KVK), Koraput in diverse areas such as vegetable cultivation, mushroom cultivation, livestock farming, vermicomposting etc through on farm trails and training. It was found that there was a threefold increase of returns in several income generating activities adopted by the tribal women. It was concluded that participatory research by KVK and farm women leads to desired outcomes.

Veerasamy (2016), in his study on ‘Impact of Self Help Groups on socio – economic empowerment of scheduled tribes – A study in the Nilgiris District of TamilNadu’ explored 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. The study concluded that there is a very significant indicator of impact. Standard of living for the program participants have increased and also the food security is much more for the program clients. Programme loans were one of the main way clients overcome food insecurity with sickness, disesse, emergencies and crises, where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses.

## Methodology

The study is conned to scheduled tribal women belonging to self help groups in Nilgiris district. The study is based on primary data collected by the researcher. Interview schedule has been used to collect data from the sample respondents using random sampling. The study is based on data collected from 250 respondents.

## Result and Discussion

### Socio – Economic Characteristics

**Table 1**  
**Age wise classification of the Respondents**

S. No.	Tribal Community	Education				Total
		18-25	26-35	36-45	45&above	
1	Todas	0 (0)	15 (30)	34 (68)	1(2)	50 (16.7)
2	Kotas	6 (12)	37 (74)	7 (14)	0 (0)	50 (16.7)
3	Kurumbas	13 (26)	33 (66)	3 (6)	1 (2)	50 (16.7)
4	Irulas	10 (20)	12 (24)	24 (48)	4 (8)	50 (16.7)
5	Paniyas	14 (28)	13 (26)	19 (38)	4 (8)	50 (16.7)
6	Kattunayakas	1 (2)	16 (32)	27 (54)	6 (12)	50 (16.7)
Total		44 (14.7)	126 (42)	114 (38)	16 (5.3)	300 (100)

Source: Primary data, 2022

Majority of the respondents (42 percent) belong to the age category of 26 – 35 years, followed by the age category of 36 - 45 years (38 percent). Majority of the sample respondents of Todas, Irulas, Paniyas and Kattunayakas belong to the age category of 36 – 45 years and that of Kotas and Kurumbas belong to the age category of 26 – 35.

Table 2

## Educational Qualification of the Tribal Respondents

S. No.	Education		Primary Education	High school Education	Higher secondary	Graduation	Illiterate	Total
	Tribal Community							
1	Todas		45 (90)	3 (6)	2 (4)	0 (0)	0 (0)	50 (16.7)
2	Kotas		15 (30)	11 (22)	16 (32)	3 (6)	5 (10)	50 (16.7)
3	Kurumbas		18 (36)	1 (2)	0 (0)	0 (0)	31 (62)	50 (16.7)
4	Irulas		26 (52)	2 (4)	2 (4)	0 (0)	22 (44)	50 (16.7)
5	Paniyas		13 (26)	0 (0)	0 (0)	0 (0)	37 (74)	50 (16.7)
6	Kattunayakas		4 (8)	0 (0)	0 (0)	0 (0)	46 (92)	50 (16.7)
	Total		121 (40.3)	17 (5.7)	20 (6.7)	3 (1)	151 (50.3)	300 (100)

Source: Primary Data, 2022

It was found from the survey that majority of the respondents nearly 50.3 percent are illiterates. Among the sample literates, majority has completed only the primary level of education and only one percent has completed their graduation and they belong to Kota community. Only 6.7 percent of the sample literates have completed their higher secondary school of education.

Table 3

## Occupation of the Tribal Respondents

S. No.	Occupation		Agriculture	Business	Coolies	Total
	Tribal Community					
1	Todas		15 (30)	35 (70)	0 (0)	50 (16.7)
2	Kotas		32 (64)	0 (0)	18 (36)	50 (16.7)
3	Kurumbas		9 (18)	0 (0)	41 (82)	50 (16.7)
4	Irulas		0 (0)	14 (28)	36 (72)	50 (16.7)
5	Paniyas		0 (0)	0 (0)	50 (100)	50 (16.7)
6	Kattunayakas		0 (0)	0 (0)	50 (100)	50 (16.7)
	Total		56 (18.7)	49 (16.3)	195 (65)	300 (100)

Source: Primary Data, 2022

Table 3 makes it clear that of those who were employed the major main nature of work was coolie workers. They were either engaged as farm labourers, tea estate workers or daily wage earners. Only 18.7 percent of those who were working reported that they are doing farming and 16.3 percent are engaged in business.

100 percent of the employed Paniyas and Kattunayakas reported that they are engaged in coolie work. 28 percent of the employed Irulas are engaged in business like jam preparation, pickle making, tailoring etc. 30 percent of the employed Todas are engaged in farming occupation.

**Table 4**  
**Period of stay in SHGs**

S. No.	Tribal Community	Duration			Total
		Less than 1 year	1-3 years	More than 3 years	
1	Todas	5 (10)	36 (72)	8 (16)	50 (16.7)
2	Kotas	2 (4)	42 (84)	6 (12)	50 (16.7)
3	Kurumbas	12 (24)	26 (52)	12 (24)	50 (16.7)
4	Irulas	7 (14)	25 (50)	18 (36)	50 (16.7)
5	Paniyas	4 (8)	30 (60)	16 (32)	50 (16.7)
6	Kattunayakas	8 (16)	32 (64)	10 (20)	50 (16.7)
Total		38 (12.8)	191 (63.8)	70 (23.4)	300 (100)

**Source: Primary Data, 2022**

The above table shows that 63.8 percent of the respondents reported during the survey that they are been in the group for one to three years of time period. Only 23.4 percent of the respondents stated that they are been for more than three years, majority of the todas, enquired during the survey stated that they have been member only for the past three years.

### **Increase in Income as a result of joining SHGs**

One of the main reasons for Tribal women joining SHGs is because by undertaking activities through these groups, they earn a steady source of income. For some tribal women this is the only source of their livelihood whereas for others it is an additional source of income.

In order to study the effects of income after joining SHGs, following hypothesis was formulated and Paired t-Test was used for testing the hypothesis.

H0: There is no significant increase in income of tribal women after joining SHGs.

H1: There is significant increase in income of tribal women after joining SHG

**Table 5**  
**Paired Sample Statistics**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Income before joining SHG	1.33	300	.850	.059
	Income after joining SHG	1.78	300	1.438	0.094

Source: Primary Data, 2022

**Table 6**  
**Paired Samples Test**

	Paired Difference					t	T df	Sig (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95 % Confidence level				
				Lower	Upper			
Income before joining SHG	-.458	1.065	0.072	-.587	-.344	-.6.437	289	.000
Income after joining SHG								

Source: Computed value

The standard p-value of 0.05 and the tabulated p-value is 0.000 which is less than standard value (table 4.3). Thus we can reject null hypothesis and state that there is a significant increase in the income of the tribal women after joining SHGs. By taking up income generating activities through SHGs, the tribal women in the Nilgiris districts have seen a rise in their income. Increased income means more money and improvement in the standard of living of the women and their family which ultimately leads to empowerment of the women in these tribal areas

## Level of Awareness of SHG Programmes among the Tribal Women

SHG schemes have been extensively used by NGOs over a long period of time to increase the level of awareness of such programmes among the tribal people. It not only includes awareness about the existence of the group and the various benefits through such groups but also includes creating awareness about self – employment, savings, health, education and family welfare thereby making these tribal women more empowered

To test the awareness levels, the following hypothesis was constructed.

H0: Tribal Women are not aware of the functioning and existence of self – help groups in their district

H1: Tribal Women are aware of the functioning and existence of self – help groups in their districts

**Table 7**  
**ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
Awareness	Between Groups	.000	9	.000		
	Within Groups	.000	280	.000		
	Total	.000	288			
Awareness through	Between Groups	8.570	8	1.069	8.607	.000
	Within Groups	33.761	280	.125		
	Total	42.322	288			

Source: Primary data, 2022

A one-way ANOVA was conducted to find the level of awareness of Self-Help Groups among Tribal women in Nilgiris District. The calculated P-value is 0.000 which is less than the standard P-value of 0.05. Hence the null hypothesis is rejected and alternative hypothesis is accepted stating that there is a significant level of awareness among the tribal women about the functioning and existence of SHGs in the Nilgiris district.

### SUGGESTIONS

- As majority of the respondents of the self -help groups are illiterate; these SHGs can take up the initiative to give minimum education to uplift their community.
- In order to increase employment, government and NGOs should come up with more self-help groups and programs to inculcate entrepreneurship among the tribal women of Nilgiris.
- Based on the analysis the respondents of the self-help groups have contributed towards the village development. Therefore, the level of the awareness of the working of self-groups should be increased among the tribal population throughout the District.



## Conclusion

The core SHG philosophy is in women empowerment through increasing employability, self sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it used for income generating micro enterprise development. Self Help group is satisfactory in Tribal areas, especially among tribal women. These programs have uplifted the tribal woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the tribal women contributors and their well-being in the society.

## Reference

1. Acharya. P, Behera. S. K, Maharana. J.R, (2015), 'Empowering Tribal Women through SHG in Hilly Areas of Koraput district', Indian Journal of Hill Farming', Vol 28, Issue 2, pp. 107 – 110.
2. Veerasamy. P, (2016), 'Impact of Self Help Groups on socio economic empowerment of scheduled tribes – A study in the Nilgiris district of TamilNadu', Inter Continental Journal of Human Resource Research Review, Vol 4, Issue 9, Sep 2016, pp. 1 – 6.
3. Dr. G. Yoganandham and P. Suganya "Scheduled Tribes in Tamilnadu - An Assessment", Review of Research, ISSN: 2249-894X, Impact factor: 5.7631, Journal.No.48514, Voume - 8 | Issue - 9 | June – 2019
4. [ischolar.in/index.php/Ajhs/rt/.../0](http://ischolar.in/index.php/Ajhs/rt/.../0)
5. [papers.ssrn.com](http://papers.ssrn.com)
6. [www.tribal.nic.in](http://www.tribal.nic.in)
7. [www.nabard.org](http://www.nabard.org)
8. [www.rpublication.com](http://www.rpublication.com)
9. [www.journaldatabase.org](http://www.journaldatabase.org)