

RESEARCH PAPER

Empowerment dimensions of tribal women in self - help groups in Nilgiris district

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ABSTRACT

A study was conducted in the Nilgiris district of Tamil Nadu with the general objective to find out the impact of participation of tribal women in SHGs. Among the six tribal communities dwelling in the district, the Kattunayakars and Paniyas were selected as respondents for the study. The results revealed that exhibits that “we” feeling (2.61) among the members and better group co-operation (2.21) have emerged as the major perceived empowerment aspects in respect of psychological and sociological dimensions, respectively. This is followed by improvement in self-confidence (2.05) and joint decision making (2.03) in psychological and sociological dimensions, respectively. Debt clearance (2.14) and development of savings habit (2.14) have been considered as the major perceived economic and political empowerment items, respectively. With respect to perceived cultural empowerment, both the groups of tribal women indicated cultural enrichment due to their participation in SHG activities and operation of entrepreneurial activities.

KEY WORDS : Perceived empowerment, Tribal women, SHGs, NGOs

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In India, self-help groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes,

SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, water supply). But there are also some questions. How effective are the groups in managing their financial transactions? Are the groups sustainable? Do they help in mobilising women to take social action? How effective are such actions? Who is really benefiting? Do the poorest benefit, do they not join at all or if they do join, are they more likely to drop out? This study explores such questions, based on field research in four states of India, presenting a reality check of ‘what is really happening’.

Gurumoorthy (2000) reported that the Self Help Group (SHG) as a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It was an organised set up to

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provide micro-credit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter into entrepreneurial activities and for making them enterprising women. As found out by Marimuthu (2001), 46.19 per cent of the tribes had medium, 30.95 per cent of the tribes had low and 22.86 per cent of tribes had high level of intra-tribal communication tendency. Ajzen's (2002) suggested that the residual effects of prior experience can be powerful, particularly in situations where individuals have little certainty in terms of their attitudes, subjective norms, or their perceived behavioral control. Banerjee (2002) in his study conducted in Tamil Nadu reported that members in the age group of above 40 years participated actively in the group activities. Groups, which were more than 3 years old, had 42.00 per cent of the members of age above 40 years. On the other hand increased participation of members below 40 years was observed among newly formed groups. Palmurugan (2002) reported that more than half (64.83 %) per cent of the farm women had medium level of decision making behaviour followed by equal per cent (17.56 %) of farm women had high and low level of decision making. Whirter (2002) revealed the term 'empowerment' as follows: become aware of power dynamics, develop the skill and capacity, control without infringing upon the rights of others, support the empowerment of others of others and support the empowerment of others in the community. Ponnarasan (2004) indicated that self - help group is a small group which is economically homogenous and affinity group of rural poor people who voluntarily agree to contribute to a common fund to be lent to its members savings, promotes income generating activities. Sujhi (2004) found that nearly two third (65.00 %) of the MFI respondents had favourable attitude towards group activity, followed by 21.67 per cent with favourable attitude towards group activity. With regard to BI respondents, nearly two third (63.30 %) were found to have more favourable attitude towards group activity, followed by 26.70 per cent with favourable and the rest 10.00 per cent with favourable attitude towards group activity. Ganesan (2005) found that 100 per cent of the SHG respondents had repaid the loans and fund stated that the women living in rural areas by self-help group in many ways and developed their economic position of a satisfactory level. Kolvereid and Isaksen (2006) reported that self-efficacy should be focused on a specific context and activity domain. The more task specific one can make the measurement of self-efficacy, the better the predictive role efficacy is likely to play in research on the task-specific outcomes of interest. Kumar (2006) said that the great attention and the need for the empowerment of women is not surprising considering that gender-inequality is regarded to be one of the greatest and most important disparities in the world in general and in India specifically. Mitra (2006) has observed that microfinance SHGs have succeeded in promoting banking

habit among the rural communities, women in particular, and have increased the number of accounts in the formal banking sector. Moreover he has stressed that leadership experience improves banking habit much more than simple membership and has advocated for rotational leadership over appropriate time. Selvarani (2006) stated that majority (75.38 %) of the respondents had medium income. Less than one-fifth of the respondents (16.93 %) had high level of annual income, while less than one-tenth (7.69 %) of the respondents possessed low income. Singh and Singh (2006) analysed the role of NGOs in fostering self - help groups and stated that self - help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor, particularly among women who are mostly invisible in the social structure. Florin (2007) suggests that an individual's ESE may be elevated through training and education; thus, potentially improving the rate of entrepreneurial activities. According to Horrell and Krishnan (2007), women entrepreneurs are playing critical role in developing countries due to their unique role in the household. Female led micro enterprises have a significant impact on the overall welfare of the household, but little is known about how the household shape or impact their entrepreneurial process. Ramanathan (2007) said that a self - help group (SHG) is a small economically homogenous affinity group of 10 to 20 persons who come together to save small amounts regularly, mutually agree to contribute to a common fund, have collective decision making, or resolve conflicts through collective leadership and mutual discussion. Boraian (2008) reported that two thirds of the respondents were illiterate (66.70%). Only primary and middle level of education was received by a large majority of the respondents (27.20%). On the contrary about 93.00 per cent of the spouses of the respondents were educated and 77.00 per cent of them had secondary level of education.

A self - help group is a group of about 10 to 20 people, usually women, from a similar class and region, who come together to form savings and credit organization. They use seed money and pool financial resources to make small interest bearing loans to their members to help pay for important needs (NABARD, 2009). Nidheesh (2009) have reported that SHGS contribute in other areas of economic development and growth such as poverty eradication, social transformation and empowerment. Participation in Self-help groups helps members to empower themselves.

Objective of the study :

Analysing the empowerment dimensions of tribal women in SHGs.

METHODOLOGY

A study was conducted in the Nilgiris district of Tamil Nadu in the year 2012. This district was purposively selected

because it is one of the districts in Tamil Nadu where the percentage of tribal population is higher and the tribal SHGs are actively functioning. Kotagiri and Gudalur blocks were selected based on the presence of NGOs specifically working for the tribes. CTRD (Centre for Tribal and Rural Development Trust) and NAWA (Nilgiris Adivasi Welfare Association) specifically work for the tribal women. These NGOs concentrate on social and economic benefits for the tribal women.

CTRD and NAWA strive for the upliftment of the tribal communities *viz.*, Paniyas, Kattunayakars, Todas, Irulas, Kotas and Kurumbas. Among these tribal communities, Kattunayakars and Paniyas were selected based on more number of tribal women from these communities participating in SHGs. Based on the entrepreneurial activities, a sample of five and three SHGs from CTRD and NAWA, respectively were selected. A sample of ten members from each SHG was considered for the study. From these twelve SHGs, a sample of 80 members was considered as respondents for the study.

ANALYSIS AND DISCUSSION

The findings of the present study as well as relevant discussion have been presented under following heads :

Empowerment dimensions of tribal women in self - help groups :

The perceived empowerment due to the participation in SHGs and subsequent entrepreneurial activities, the tribal

women are reported to have been empowered in many dimensions. The findings related to such of these empowerment dimensions have been presented in the following sub heads.

- Psychological and sociological dimensions.
- Economic and political dimensions.
- Cultural dimensions.

Perceived empowerment in psychological and sociological dimensions :

The data collected on various items of psychological and sociological dimensions of perceived empowerment among the tribal women have been given in Table 1.

The overall picture exhibit that “we” feeling (2.61) among the members and better group co-operation (2.21) have emerged as the major perceived empowerment aspects in respect of psychological and sociological dimensions, respectively. This is followed by improvement in self-confidence (2.05) and joint decision making (2.03) in psychological and sociological dimensions, respectively.

The least empowerment has been observed with respect to improvement in communication skill (1.58) and gender equity (1.39). During the data collection process, it has been observed that the tribal women have not been much exposed to communication skills. Naturally, this would act as an empowerment gap. Among the two tribal groups, the Kattunayaka women have secured more overall mean scores

Table 1 : Perceived empowerment in psychological and sociological dimensions							
Sr. No.	Category	Kattunayakars (n=40)		Paniyars (n=40)		Total (n=80)*	
		Total scores	Mean scores	Total scores	Mean scores	Total scores	Mean scores
Psychological dimension							
1.	Improvement in self-confidence	90	2.25	74	1.85	164	2.05
2.	Improvement in communication skill	63	1.58	63	1.58	126	1.58
3.	Increase in leadership skill	84	2.1	56	1.4	140	1.75
4.	Skill development in records and account maintenance	75	1.88	53	1.32	128	1.6
5.	Ability to express own views	66	1.66	86	2.15	152	1.9
6.	“we” feeling among members	108	2.7	101	2.52	209	2.61
	Overall mean scores		2.03		1.8		1.92
Sociological dimension							
1.	Social recognition	68	1.7	67	1.68	135	1.69
2.	Improvement in social status	67	1.68	50	1.25	117	1.46
3.	Gender equity	56	1.4	55	1.38	111	1.39
4.	Awareness about socio-economic development programmes	74	1.85	67	1.68	141	1.76
5.	Active involvement in addressing social issues and problems	68	1.7	65	1.63	133	1.66
6.	Members are highly informative	63	1.58	52	1.3	115	1.44
7.	Better group co-operation	109	2.73	68	1.7	177	2.21
8.	Joint decision making at all levels	108	2.7	54	1.35	162	2.03
9.	Better planning in family maintenance	106	2.65	48	1.2	154	1.93
10.	Social problems in the village are resolved	67	1.68	49	1.23	116	1.45
11.	Better linkage with local institutions	73	1.83	49	1.23	122	1.53
	Overall mean score		1.95		1.42		1.69

compared to their counterpart.

As it has been already indicated and discussed elsewhere, the Kattunayaka SHG women have been observed with reasonably better profile characteristics with an enhanced level of participation. This would have made them to perceive relatively more empowered when compared to the Paniya SHG women.

So, this would be the probable reason for such outcomes among the two tribal groups. Similarly, both the groups perceived “we” feeling as a strong empowerment aspect.

Thus, it could be interpreted that the participation in SHG activities resulted in strengthening the psychological and sociological dimensions of empowerment.

Perceived impact in economic and political dimensions :

The data collected on various items of economic and political dimensions of perceived empowerment among the tribal women have been given in Table 2.

From the Table 2, it could be stated that Debt clearance

(2.14) and development of savings habit (2.14) have been considered as the major perceived economic and political empowerment items, respectively.

The least economic empowerment was observed with respect to successful entrepreneurship (1.19) and participation in political process (1.0) in the case of economic and political dimensions, respectively. The reason behind this is that the tribal women have just recently learnt the art of operating entrepreneurial enterprises with the guidance and support from SHG. Moreover, the tribal women avoid leading the group organizations in the society.

Among the two communities, the Kattunayaka women secured the highest overall mean score (1.45) when compared to the other tribal community. This is because the Kattunayaka women operate more income generating enterprises compared to their counterpart.

Perceived impact in cultural dimensions :

The data collected on various items of cultural dimension

Table 2 : Perceived empowerment in economic and political dimensions							(n=80)
Sr. No.	Category	Kattunayakars (n=40)		Paniyars (n=40)		Total (n=80)*	
		Total scores	Mean scores	Total scores	Mean scores	Total scores	Mean scores
Economic dimension							
1.	Successful entrepreneurship	47	1.18	48	1.2	95	1.19
2.	Economic independence	64	1.60	73	1.83	137	1.71
3.	Improvement in income	60	1.5	80	2.0	140	1.75
4.	Increased ability to support family financially	73	1.83	80	2.0	153	1.91
5.	Development of savings habit	93	2.33	78	1.95	171	2.14
6.	Debt clearance	109	2.73	62	1.55	171	2.14
7.	Repayment of credit in time	95	2.38	73	1.83	168	2.1
8.	Free from exploitation of money lenders	60	1.5	65	1.63	125	1.56
9.	Engagement in income generating activity	59	1.48	58	1.45	117	1.46
10.	Reduced poverty level	62	1.55	85	2.13	147	1.84
11.	Improvement in standard of living	65	1.63	54	1.35	119	1.49
12.	Security for future life	101	2.53	61	1.53	162	2.03
	Overall mean scores		1.86		1.70		1.78
Political dimension							
1.	Strong decision making capacity	80	1.9	62	1.55	142	1.78
2.	Participation in political process	40	1.0	40	1.0	80	1.0
	Overall mean scores		1.45		1.28		1.39

Table 3 : Perceived impact in cultural dimension							
Sr. No.	Cultural dimension	Kattunayakars (n=40)		Paniyars (n=40)		Total (n=80)*	
		Total scores	Mean scores	Total scores	Mean scores	Total scores	Mean scores
1.	Maintenance of culture	120	3.0	120	3.0	240	3.0
2.	Enrichment of culture	80	2.0	80	2.0	160	2.0
3.	Maintenance of cultural tradition among all the members	120	3.0	120	3.0	240	3.0
4.	Cultural practices are always important for livelihood	120	3.0	120	3.0	240	3.0
	Overall mean score		2.75		2.75		2.75

of perceived empowerment have been given in Table 3.

It is quite interesting to see that with respect to perceived cultural empowerment, both the groups of tribal women indicated a cultural transition due to their participation in SHG activities. It is quite natural that culture forms the basic fabric and structure of tribal communities. Among the two communities, the Kattunayaka culture is in a state of transition. Hence, any stimuli or intervention in any form of introducing a new scheme or activities would always reflect in enriching the cultural heritage of the tribal communities. Thus, it could be interrupted that participation in self - help group activities have enriched the traditional bondage among the tribal women.

Conclusion :

The tribal women have become well secured in their livelihood status due to their participation in self - help groups. If every effort taken results in the expected positive ways, the tribal women could visualize and experience the better side of their lives. This has been proved in the study. Once after the introduction of self - help groups, the tribal women have begun to actively participate in all spheres of social activities. The income generation before and after participation in SHG showed significant increase. This shows their empowerment status because of the stimulus SHG. This would be possible by organizing more entrepreneurial training programmes to the tribal women.

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