

Socio-Economic Empowerment of Tribal Women's Through SHGS: A Case Study Kodagu District in Karnataka

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ABSTRACT

The Self Help Group (SHG) has developed from the poverty initiatives. SHGs bring together people with common experiences planned socio economic development, Women have not achieved success, especially rural women and also tribal women in many parts of the country lead the SHG, have cognizable success in bringing women into main stream of decision making, family and financial oriented activities. In India, many SHGs are 'linked' to banks for the delivery of micro credit. The government is focusing on their participation in rural development and Economic developmental activities with tribal women. SHGs have made important contributions to the economic development of tribal women family unit and the economic development of the financial system. SHGs plays a significant role in empowering tribal women by progressive their socio-economic condition, decision making power and weakly/monthly money regular change capability structure. The Self Help generally refers to groups that involve people who have similar needs, and are operated on informal and non-profit basis. SHGs are member-based microfinance intermediaries inspired by external technical support that lie between informal financial market actors like and formal actors like (SKRDP)microfinance institutions in Karnataka state. This paper focuses on-To study the socio-economic background of the tribal women beneficiaries and their family characteristics. To analyses the income and savings pattern of the Self Help Groups tribal women members. The study used primary data and secondary data for analysis according to the research paper set out in the result and findings of the study.

1. Introduction

Women empowerment through self-help groups has evolved as an International movement. Empowerment is a complex concept and it is interpreted in many ways. It comes from the term 'empower' which mean 'to give power or authority and to enable or permit'. This power or authority can be achieved among these women through reducing poverty, increasing sense of universal education, improving health awareness and availability of quality nutrition. Along with these there is a necessity in conserving their natural habitat by checking on ecological destruction regularly taking place in their natural home.

Empowering may be understood as enabling weaker sections like poor women, especially tribal women to acquire and to possess power and resources, in order to make decisions of their own. Their primitive way of life, economic and social backwardness, and low level of literacy, superstitious believes, out dated system of production and marketing, absence of value systems, scanty physical infrastructure in backward tribal areas and demographic quality of tribal areas show urgency for empowering women. Empowerment is envisaged as an aid to reduce gender gap considerably. Empowerment would enable women to perform social roles, which they cannot perform without it. In the Indian situation, this would mean helping women to enjoy their constitutional and legal right to equality in real life. Moreover, the term empowerment of women is gaining popularity and wide usage more often than terms like women's welfare, upliftment,

development or awareness raising. Though in the context of women development the word "empowerment" is used frequently, no clear process has been understood on how the women are empowered. Therefore, this chapter will be worthwhile, as it not only clarifies the concept of empowerment of women but also its various process and components, its aspects such as political, social, economic, legal, cultural and psychological. It also throws light on the ongoing approaches, existing demissions, and various levels of empowerment.

2. Objectives of the Study

- To study the socio-economic background of the tribal women beneficiaries and their individual family characteristics.
- To analyses the income, expenditure and savings pattern of the Self Help Groups tribal women members in Kodagu District in Karnataka.

3. Methodology and Study Area

The study used primary data and secondary data for analysis according to the objectives set out in the study. To understand the impact of SHGs in empowering Soliga and Yerava tribal womens in Madikeri Taluk, A field study was conducted in Kadagadalu Grama-Panchayat in distance between for away 8.KM Madikeri Taluk of Kodagu District was prepared. From that list 20 women SHGs was selected purposively each having 10 members (20x10) = 200. At the next stage, 3 members from each SHG were selected

randomly. Thus, a sample of $(3 \times 20) = 60$, SHG members were taken for the study. Secondary data were collected from various books, journals, websites etc.

Kodagu, also known as Coorg is the smallest district in the state of Karnataka. It is a picturesque, hilly district located in southwestern Karnataka, on the Western Ghats of India, and is considered as one of the most beautiful hill stations of Karnataka. It occupies an area of 4,102 square kilometers (1,584 sq. mi) in the Western Ghats and is bordered by Dakshina Kannada district to the northwest, Hassan district to the north, Mysore district to the east, Kannur district of Kerala to the southwest, and Wayanad district of Kerala to the south. There are three taluks – Madikeri, Somwarpet and Virajpet. Kodagu has a sizeable Scheduled Tribes population made up of several tribes like Yerava, Kudiya, Jenu Kuruba, Kadu Kuruba, and Soligas. Their local dialects like Soliga languages and Yerava languages like Kannada, Tulu, Malayalam and Kodava languages are widely spoken in the district.

4. Review of Literature

Rao.A (2016) in his paper Empowerment of Tribal women is one of very important issue in developing countries. As Tribal women are integral part of society, her status and participation in decision making as well as economic activities is very low. Microfinance plays very important role in improving Tribal women decision making by contributing in economic activities. Over the years various efforts have been made by many Government and Non-Government organizations to promote women empowerment especially in rural areas. One such effort is the microfinance intervention. Microfinance institution aims to provide credit to the poor who have no access to commercial Banks. In general, this institution receives financial support from western donors, NGO's or commercial Bank, who lend to microfinance institutions often against below market interest rates. It has overturned established ideas of the poor as consumers of financial services, shattered stereotypes of the poor as not bankable, spawned a variety of lending methodologies demonstrating that it is possible to provide cost-effective financial services to the poor, and mobilized millions of dollars of "social investment" for the poor (Mutual, et al. (1996). It must be emphasized too that the animating motivation behind the microfinance movement was poverty alleviation.

Bhumika Bori (2017) examined economic Empowerment of women in Golaghat district fall on goni gaon panchayat. And paper intends to evaluate to some economic factors such as income expenditure, saving and investment of the women members after joining SHG. T test is tested in this studies and found that null hypothesis is rejected and proved that there is significant raise their income, saving, expenditure after joining of SHGS.

Priyanka Kumawat and Vishakha Bansal (2018) revealed that medium empowerment status was found in all four components i.e. socio-psychological, economic, legal and political with mean scores 2.71, 2.60, 2.49 and 2.60. Whereas not a single member had medium empowerment in socio-psychological and legal component with mean per cent score

2.56 and 2.34. Similarly, the non-members had poor empowerment in economic and political component with mean scores 2.26 and 2.16, respectively.

5. Results and Findings

5.1 Tribal Women Empowerment and Self Help Groups:

Socio-Economic empowerment is the main factor of development of a tribal community. If women are economically independent, they were able to contribute towards the family incomes which result not only in the improvement of income but also health, education to their children independently. During sixth plan many schemes were implemented to tribal development reduce poverty and to be provided economic development. But the more attractive scheme with less effort is of self help groups. They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift. But under the scheme of SHGs is medium for promoting the habit of saving among the women and to enhance the equality of status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

5.2 Socio Economic Profile of the Respondents

Socio-economic profiles help in deriving a clear picture of the respondents and the society in which they live. In this context some socio-economic variables like age, education level, marital status, occupation of the respondents are presents in the table 1.

Table 01

SL No	Character	Number	%
1	Age groups		
	<30	12	20
	30-35	21	35
	35-40	18	30
	40>	09	15
2	Marital status		
	Married	45	75
	Unmarried	06	10
	Widows	09	15
3	Family type		
	Nuclear	48	80
	Joint	12	20
4	House type		
	Owned	33	55
	Rented	27	45
	Leased	00	Nil
5	Educational status		
	Can just sign	09	15
	Primary	23	38.33
	Secondary	13	21.67
	Higher secondary	13	21.67
	Higher education	02	3.33
6	Occupation		
	Self employment	11	18.33
	Daily wager	23	28.33
	Agriculture labour	25	41.66
	Service (unorganized)	01	1.67

Source: Primary data.

- **Age group** : on the basis of age group size of the respondent it was observed that maximum respondent (35%) belongs to middle age group(35-40) and second large respondent (30%) belongs to age group (35-40) and the least belongs to age group > 40 (15%) and <30 (20%) respectively.
- **Marital status**: most of the respondent were reported as married (75%) and unmarried (10%) and widow are 15% respectively.
- **Family type**: on basis of family type of the respondents it was observed that maximum respondent (80) % belongs to nuclear and minimum joint was (20)%.
- **House type** : on the basis of primary data 55% of tribal women live in their own house, 45% of tribal women live in rented (Tribal People who work in Coffee estate and live in Line House at Coffee estate the owner will deduct their house rent from their wages) house.
- **Educational status**: Analysis on the basis of educational status is highest pass primary school (38.33%) and 21.67% of women are secondary and 21.67% of them are higher secondary and only 3.33% of Soliga tribal women are highly educated. Thus only 15% of them can just sign.
- **Occupational status**: The case study was also revealed that 41.66 % highest respondent was agricultural labour (Coffee Estate), 28.33% earn daily wage, 18.33% are self employs (Bambo crafts), 1.67% of them are in unorganized sectors (sales girl in Cloth shop).

5.3 Economical Empowerment of tribal women members in Self Help Groups

Economic empowerment of tribal women through Self help groups in the case study in the study area assess the three criteria, income, saving, expenditure.

5.3.1 Weekly Income of the SHG Members before and After Joining SHGs in Kadagadalu Grama-Panchayat in Madikeri Taluk of Kodagu District.

Table: 01

Weekly income	Before	After		
	Respondents	Percentage	Respondents	%
0-100	02	3.33	0	0
101-200	23	38.33	18	30
201-300	21	35	25	41.67
301-400	10	16.67	11	18.33
401-500	03	5	04	26.67
501>	01	1.67	02	3.33
TOTAL	60	100%	60	100%

Source: Primary Data.

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1				
Income Before Joining SHGs	1.8667	60	1.01625	.13120
Income After joining SHGs	2.1167	60	1.02662	.13254

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1			
Income Before Joining SHGs & Income After joining SHGs	60	.909	.000

Paired Samples Test

	Paired Differences	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	Df	Sig. (2-tailed)
					Lower	Upper			
					Pair 1	Income Before Joining SHGs - Income After joining SHGs			

Table reveals that the calculated t value -4.435 is significant in 0.01 level of confidence. In this table mean score of the income of the respondent after joining (M=2.1167, SD=1.02662) was significantly greater than the mean score of before (M= 1.8667,

SD=1.01625), $t(59)=-4.435$, $p<0.001$). Hence, the null hypothesis is rejected and there is significantly difference between pre and post income of joining of SHGs.

5.3.2 Impact of SHGs on tribal women Members weakly savings

Table: 02

Weekly savings	Before		After	
	Respondents	Percentage	Respondents	Percentage
0-100	32	53.33	11	18.33
101-200	18	30	23	28.33
201-300	09	15	16	26.67
301-400	01	1.67	07	11.67
401-500	0	-	02	3.33
501>	0	-	01	1.67
TOTAL	60	100	60	100

Source: Primary Data.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Savings Before Joining	.6500	60	.79883	.10313
	Savings After joining SHGs	1.4833	60	1.12734	.14554

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Savings Before Joining & Savings After joining SHGs	60	.925	.000

Paired Samples Test

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Savings Before Joining - Savings After joining SHGs	-.83333	.49289	.06363	-.96066	-.70601	-13.096	59	.000

Table reveals that the calculated t value -13.096 is significant in 0.01 level of confidence. In this table mean score of the income of the respondent after joining ($M=1.4833$, $SD=1.12734$) was significantly greater than the mean score of before ($M=.65$, $SD=.79223$), $t(59)=-13.096$, $p<0.001$). Hence, the null hypothesis is rejected and there is significantly difference between pre and post income of joining of SHGs.

5.3.3 Impact of SHGs on tribal women Members Weekly Expenditure

Table No 04

Weekly Expenditure	Before		After	
	Respondents	Percentage	Respondents	Percentage
0-50	22	36.67	06	10
51-100	17	28.33	21	35
101-150	12	20	17	28.33
151-200	06	10	09	15
201-250	2	3.33	04	6.67
251-300	1	1.67	2	3.33
301>	-	-	1	1.67
TOTAL	60	100	60	100

Source: primary data.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Expenditure Before Joinig SHGs	1.2000	60	1.23233	.15909
	Expnditure After SHGs	1.9000	60	1.32384	.17091

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Expenditure Before Joinig SHGs & Expnditure After SHGs	60	.937	.000

Paired Samples Test

		Paired Differences				t	Df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	Expenditure Before Joinig SHGs - Expnditure After SHGs	-.70000	.46212	.05966	-1.81938	-.58062	-11.733	59	.000

Table reveals that the calculated t value -11.733 is significant in 0.01 level of confidence. In this table mean score of the income of the respondent after joining (M=1.90, SD=1.32384) was significantly greater than the mean score of before (M= 1.20, SD = 1.23233), $t(59) = -11.733$, $p < 0.001$. Hence, the null hypothesis is rejected and there is significantly difference between pre and post income of joining of SHGs.

6. Findings of the Study

- SHGs have played a major and active role in improving the social and economic condition of individual tribal women's in particular and village environment as a whole.
- The economically backward tribal women members who are not in the position to provide any collateral security to find the finical intuition were benefitted much through the schemes of SHGs.
- After becoming the member of the groups they could borrow bank loans easily without any security. The mode of repayment of the loan is also very convenient.
- Financial incentives provided by the SHGs are easily available and maintain transparency in the same is given due importance.
- The regular saving (weakly) habit of tribal women's members has been increased considerably in the study area.
- Due to increase in the financial independence the decision making capacity of Tribal women members also increased.
- It is proved from the present study that most of the development programmers of SHGs supported tribal socio economic development in rural area is in progress.

7. Suggestion of the Study

- The field visit and monitoring are the necessary for the proper maintenance of group activity and from initiating needful corrective measures. SHGs are properly monitored and maintained by the concerned authority.
- Recovery approach should be modified. Enough time should be given and stringent action against defaulters should be avoided.
- In order to strengthen the tribal women empowerment, female literacy has to be promoted rotation of responsibility has to be made compulsory, so that it will lead to tribal women empowerment.

8. Conclusion

In the era of rapid competition, where various firms are indulged in gaining or enhancing competitive advantage over each other and is motivated to strengthen its core competencies, the steps undertaken by the SHGs for safeguarding the interest of tribal women is really appreciated. Apart from providing them financial support, they are typing their level best to indulge various interpersonal skills and through proper training programmes they are imbibing to enhance the output with the decreased amount of input. Social security schemes and tribal women empowerment schemes are something which are a very positive step in the ensuring the upliftment of tribal women and providing them proper support to enhance their productivity. Application of the technology in uplifting the society is really appreciated. Hence we can conclude that steps taken by the SHGs in initiative which needs to be extended for future to ensure helpful results.

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