

IMPACT OF SHGs ON TRIBAL WOMEN: A STUDY IN VISAKHAPATNAM DISTRICT OF ANDHRA PRADESH

Manju Pathania¹ & M. Rama Mohan Rao²

¹Research Scholar, Department of Entrepreneurship, Gitam Institute of Management Gitam (Deemed to be University),
Andhra Pradesh, India

²Associate Professor, Department of Entrepreneurship, Gitam Institute of Management Gitam (Deemed to be University),
Andhra Pradesh, India

Received: 19 Nov 2018

Accepted: 23 Nov 2018

Published: 28 Nov 2018

ABSTRACT

Development of women is the most significant approach in their empowerment and overall well-being. Empowering women helps them in gaining rights, self-development, decision-making, and self-confidence. Women in tribal society lack the privilege to hold power and assets in order to make decisions on their own. Due to vulnerability, they often face problem in their day-to-day life and lack secured livelihood or a regular source of income. When women are economically strong they can create good leadership and possess better decision-making power. Self-help groups were formed for poor rural women to fight poverty through social mobilization and active participation in the development process. The tool called self-help group aids financial assistance and sustainable development in eliminating poverty and creating effective socio-economic empowerment to the beneficiary. In context to tribal women and SHGs, this paper highlights the study and understands the impact of SHGs on tribal women in Paderu and Pedabayalu mandals of Visakhapatnam district of Andhra Pradesh.

KEYWORDS: Tribal Women, Self-Help Groups, Economic Status, Development, Saving, Reduce Poverty

INTRODUCTION

Empowering women implies making them conscientious in attaining a dignified and satisfying life through confidence and competence with self-respect, rights, and will-power. Women in tribal community work very hard and are known to be income generators and curators of the family. Tribal women live in underprivileged conditions of unawareness and poverty, completely ignorant of their potential and individuality, leading to unhealthy and unproductive lives where sometimes they become victims of sexual harassment and exploitation. Economic independence helps to achieve social and political empowerment and SHGs are the most significant tools for the economic empowerment of women. When a woman is financially independent, she has the ability to lead life on her own terms without relying on others to support her. Economic and social empowerment is one requirement for holistic development of any women.

The poor were not given access to finance or other banking services from the bank. However, things happened to change when some poor women were organized and credit was made available to them through SHGs. The complications that cannot be tackled individually can be resolved through SHG group effort. The groups are governed and controlled with members from a same socio-economic background who desire to collectively perform common

purposes. Self-help groups are the best way to tackle poverty and improve life through social mobilization, especially the rural and tribal poor women. Through SHGs, the tribal women gain access to banking and financial services which reduces their dependency, provides training and capacity building and raise the level of income and standard of living. SHGs inculcate a habit of saving for future, help to build leadership abilities and increase their resilience to any kind of change or impact in life.

REVIEW OF LITERATURE

Mopidevi S.R (2012) in his study on Tribal women examined the impact of development programmes particularly the SHGs, Village Tribal Development Associations (VTDA) and Joint Forest Management (JFM) on socio-economic and living conditions of tribal women in the North Coastal District of Andhra Pradesh. He suggested promoting awareness and motivating tribal women about the development programmes to improve their overall well-being.

Talmaki R. (2013) highlighted indicators such as working status and demographic aspects of tribes in Gujarat as well as the size and distribution of scheduled tribe. She also revealed that the sex ratio of tribal women in Gujarat is relatively higher than the rest. Self Help Groups, milk co-operatives, increasing participating of women in political activities, agitation against deforestation and alcohol by Self Help Groups, educational status of women and their children, accessibility to all kinds of infrastructural activities, improved decision making capacity in all important aspects, knowledge and use of contraceptives show positive changes in the socio-economic status of tribal women in Valod.

Talavar Y.Y & Nagindrappa M. (2014) in their article concluded that there are significant gaps between policy advancements and actual empowerment of tribal women. It is essential to increase awareness about the rights and duties of tribal women to get equal status at the state and national levels. Despite existing reservations for women, there is a need to put more attention on the educational aspects of scheduled tribal women as education will shape their future life.

Sharma M. (2015) in his study on the Gaddi tribe of the Himachal Pradesh emphasized the transformation taking place in the process of mobility, both in terms of structure and attitude of the tribe. Gaddis shepherds, who were displaced from their ancestral habitat and the ways of nomads, adopted new ways to perform a ritual. As the significance of ritual in their lives changed focus, so did the ways of performance and transmission. The changing transmission of Nauala performance points to the larger process of social change. These changes correspond to long-term changes in the ethnographic profile of the tribe.

Rao N.S and Soni N. (2016) in their study on tribal women empowerment in Durgapur District, Rajasthan concluded that Micro Finance has played a significant role in the development of the tribal women in every aspect such as financial independence or living standard. Microfinance brought psychological, social and economic empowerment in the life of tribal women.

Singh Uttam (2017), studied the women SHGs in Drang block of Mandi district in Himachal Pradesh and concluded that SHGs help women to get economic independence, but there are other features like skill development, community development programs, and decision-making capability, where women have made less progress and need to pay more attention, so that they can also contribute to development.

Kumawat Priyanka and Bansal Vishakha (2018) in their article on self-help groups and empowerment status of rural women in Udaipur district concluded that self-help groups have exerted positive impact in terms of socio-psychological, economic, legal and political empowerment of the SHG members. Further, Comparison of the mean score between members and non-members clearly indicate that the members exhibited better empowerment scores as compared to the non-members.

NEED OF THE STUDY

Women in tribal communities are considered to be very vivacious in terms of cultural and religious ways of life. There is some interference which inhibits their fight to empowerment as they often face problems and challenges of financial insecurity, malnutrition, lack of access to health care facilities etc. Due to unawareness and lack of education and women often fall prey to domestic violence and rape. Improvement of socio-economic condition for betterment and sustainability is the need for their sustenance. Poverty, exploitation, low paid jobs, a problem of livelihood, the problem of illiteracy are major glitches in the life of tribal women. The self-help groups have come as a boon to rescue these women from the dark clutches of exploitation, poverty, and debts and thus have given them a new hope for sustainable living.

OBJECTIVES OF THE STUDY

- To analyze the reasons for joining self-help group by tribal women.
- To find out the skills earned by tribal women after joining SHG.
- To analyze the impact of SHGs on tribal women.

RESEARCH METHODOLOGY

The current study deals with both primary and secondary data collected from Visakhapatnam district of Andhra Pradesh. The primary sources material related to the field survey was conducted through interview schedule via questionnaire from the tribal women who are members of SHGs. Two mandals, Paderu (developed-road side) and Pedabayalu (not so developed- interior) were chosen and studied based on the tribal population and the mandal development. 10 villages per mandal were selected as per the developmental activities. 10 respondents per village were interviewed thus making a total of 200 respondents. For secondary data, reports (published and unpublished), books, census data, etc. were used. The collected data was coded, tabulated and analyzed statistically and the results were interpreted accordingly.

ANALYSIS AND OBSERVATION

The collected data was analyzed based on the responses were given by the tribal women SHG members and the conclusions were drawn accordingly.

Tribal Women and Reason for Joining Self-Help Groups

Economic empowerment is a factor of development for a tribal society. Economically independent women contribute towards the family income which results not only in the development of income but also health, education to their children etc. The sixth five-year plan came up with many schemes to provide economic development for tribal to reduce poverty. The reason for joining SHG was analyzed from two mandal viz Paderu and Pedabayalu which is tabulated below in Table-1:

Table 1: Reason for Joining SHG

Reasons for joining SHG	Paderu (%)	Pedabayalu (%)
Source of income	44	29
To empower women	38	52
To supplement income	15	7
Community development	3	2
Family income	0	10
Total	100	100

Skills Earned By Tribal Women after Joining SHG

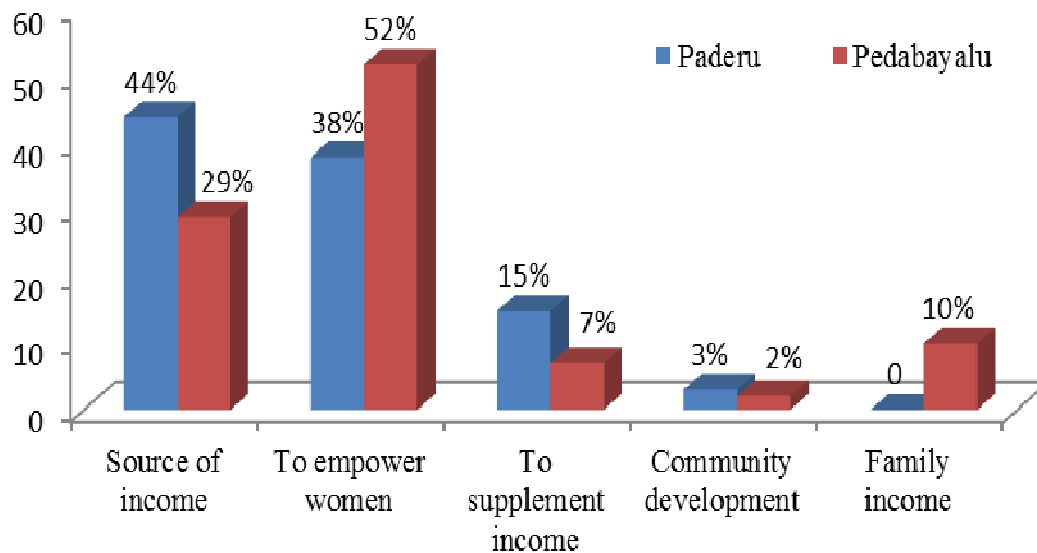


Figure 1: Reason for Joining SHG

Table 2: Skills Earned by Tribal Women after Joining SHG

Skills Earned	Frequency		Percent	
	Yes	No	Yes	No
Confidence while speaking in SHG meetings	99	101	49.5	50.5
Speaking in public meetings	84	116	42	58
Presenting cultural/religious programme in public	10	190	5	95
Taking leadership positions in writing minutes of SHG meetings	19	181	9.5	90.5
Keeping the accounts of SHG	103	97	51.5	48.5
Performing bank transactions	116	84	58	42
Communicating with government officials	64	136	32	68
Response of Capacity building by the respondents	53	147	26.5	73.5
Response of marketing linkage by the respondents	4	196	2	98
Active participation in family decision making	51	149	25.5	74.5

Table -2 shows the skills earned by the tribal women after joining SHGs. Confidence in Speaking in SHG meetings is 49.5 percent. Similarly, there is a positive impact on public speaking (42 percent), keeping SHG records (51.5 percent), performing bank transactions (58 percent). However, there is negation in gaining certain skills like presenting cultural programmes (5 percent), communicating with govt officials (32 percent), capacity building (26.5 percent), the response of marketing linkage (2 percent) and active participation in family decision making (25.5). Certain measures have to be taken to enhance these skills. A condition of women cannot be improved unless all the skills are integrated together for overall development including social, economic, political, decision-making skills etc.

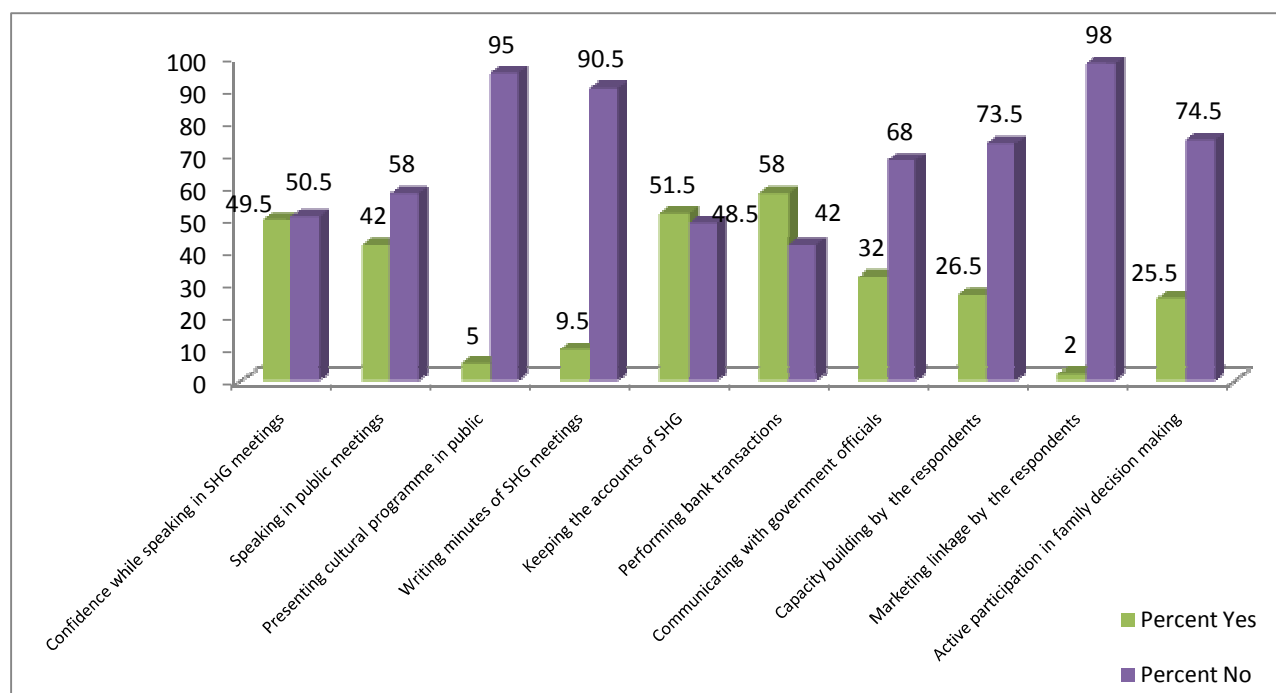


Figure 2: Skills_Earned_by_Tribal_Women_After_Joining_SHG

Reason for Saving After Joining SHG

Women associated with SHGs have several reasons for saving. Table-3 indicated that approximately 91 percent of the tribal women save to meet crisis situation. 5 percent save to buy assets, 2.5 percent save to start up some entrepreneurial activity and 1 each percent save for accessing SHG loan and a bank loan.

Table 3: Reason for Saving

Different Reasons for Saving	Frequency	Percent
Access SHG loan	2	1
Access bank loan	2	1
Meet Crises	181	90.5
Buy assets	10	5
Start entrepreneurial activity	5	2.5
Total	200	100

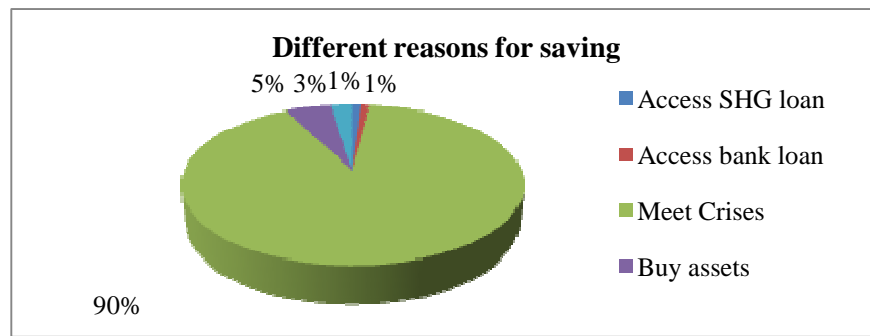


Figure 3: Reason_for_Saving

Decision Making Regarding Responsibilities

Self-help groups help tribal women to gain confidence and be self-reliant and thus they are capable of taking an important decision on their own rather than depending on others. It is evident from Table-4 that 52.5 percent of the respondents make self-decision regarding responsibilities, 45.5 percent depend on their husband and 2 percent depend on family members for decision making.

Table 4 Decision Regarding Responsibilities

Decision Regarding Responsibilities	Frequency	Percent
Self	105	52.5
Husband	91	45.5
Family Elders	4	2
SHG members	0	0
Total	200	100

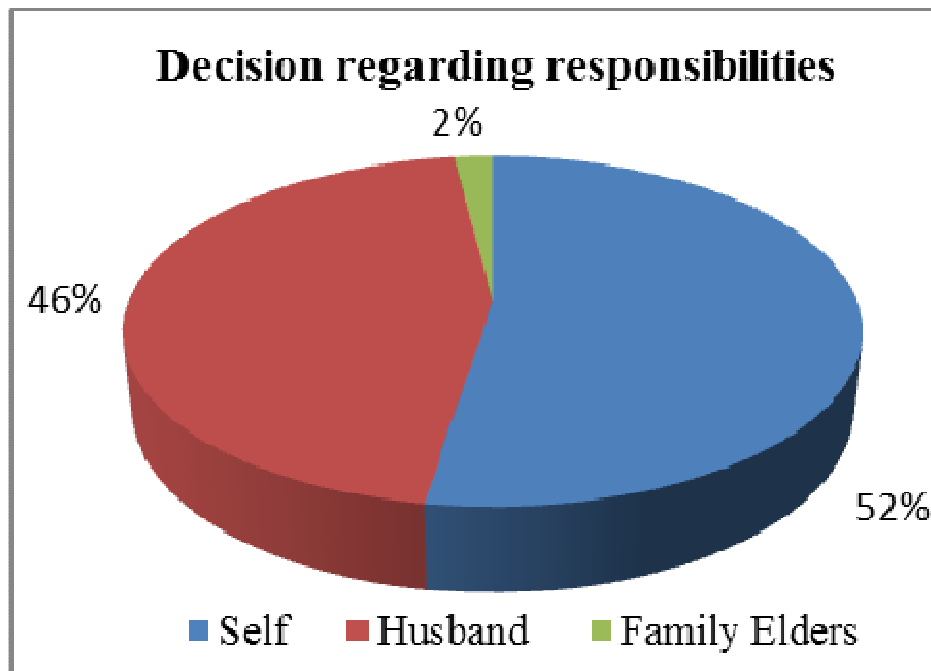


Figure 4: Decision_Regarding_Responsibilities

Impact of SHG on Tribal Women

The empowerment of tribal women can be measured through certain indicators such as social, economic and personal. After joining SHGs there is a drastic improvement in the life of tribal women which is presented in Table-5

Table 5: Impact of SHG on Tribal Women

Impact of SHG	Frequency		Percent	
	Yes	No	Yes	No
Had idea of banking before joining SHG	22	178	11	89
Save money for future	176	24	88	12
Family Support after joining SHG	159	41	79.5	20.5
SHGs improved life of women	166	34	83	17
SHGs help to reduce poverty	130	70	65	35

Table-5 shows that 89 percent had no idea of banking prior to joining SHG, 88 percent of tribal women are able to save for future, 79.5 percent get family support, 83 percent feel that SHG has improved their overall life and 65 percent of the respondents agreed that SHGs help to reduce poverty.

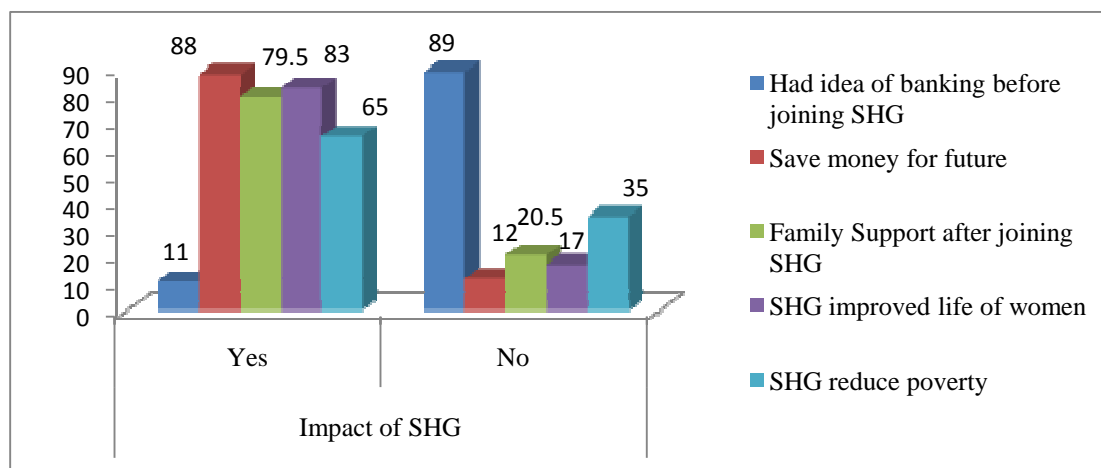


Figure 5: Impact_of_SHG_on_Tribal Women

SUGGESTIONS

The tribal women allied with SHGs have shown a positive renovation in terms of development. Through analysis of the study, the following suggestions have been made which would impact and influence to change the life of poor and underprivileged section positively.

Efforts have to be taken for Capacity building and skill development as it is a path to sustainable development. Capacity building empowers the poor SHG members to undertake responsibilities that are essential to achieving the objective of socio-economic empowerment.

Self-help group must initiate some micro and small-scale enterprises to engage the tribal women in some income generating activities like handicrafts, dairy, sericulture etc under the employment guarantee scheme. Activities like meeting, seminars, and talks with people from different fields and professions should be organized on regular basis; this will help the tribal women in gaining and sharing knowledge through interaction.

CONCLUSIONS

Self-help groups are an important link between the members and the local banks. There are several benefits conferred by different activities under the SHG scheme. Self-help group effectively take care of the present need and requirement of the tribal women in the area studied. SHGs helps to increases the family income and status of tribal women which reduces their financial dependency. The findings of this study ultimately indicate that microfinance through SHG plays a vital role in the uplifting the conditions of tribal women.

REFERENCES

1. Geethanjali R. and Prabhakar K, "Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India", *Kamala-Raj, Stud Home Com Sci*, 7(1), 25-34, .(2013),
2. Kappa Kondal, "Women Empowerment through Self Help Groups in Andhra Pradesh", *International Research Journal of Social Sciences*, ISSN 2319-3565, Vol. 3(1), 13-16, January 2014
3. Kumawat Priyanka and Bansal Vishakha, "International Journal of Current Microbiology and Applied Sciences", ISSN: 2319-7706 Volume 7 Number 01 (2018)
4. M. Sundara Rao, "Socio-Economic and Living Condition of Tribal Women", *The Associated Publishers, Ambala City*, 2012
5. Mahesh Sharma, "Ritual, Performance, and Transmission: The Gaddi Shepherds of Himachal Himalayas", *Oral Tradition*, Vol 29, Number 2, Oct 2015
6. Rao N.S and Soni N., "Role Of Micro Finance On Empowerment Of Tribal Women", *International Journal of Advance Research and Innovative Ideas in Education*, ISSN(O)-2395-4396Vol-2 Issue-1, 2016
7. Reddy Raja, "A study of Self Help Groups Bank linkage in Andhra Pradesh", *APMAS, Hyderabad*, 2005
8. Singh Uttam, "Self Help Groups And Women Empowerment: Appraisal Of Drang Block In Mandi District Of HP", *Management Insight* 13(1) 45- 53 <https://doi.org/10.21844/mijia.v13i01.8363>, 2017
9. Sinha, Archana, "Economic Empowerment and Amelioration of Tribals in India", *Kurukshetra*, Vol. 54, No. 9, July, pp. 3- 13. 2006
10. RASHEED, ARIF, and ABDUL MATIN. "Tribal Women in Transition-Role of SHGS: A Study in Sidhi District." *International Journal of Research in Applied, Natural and Social Sciences* (2014): 233-240.
11. Talmaki R., "Socio-Economic Development of Tribal Women: Changes and Challenges", *the Women Press, Delhi*, 2013
12. *The National Tribal Policy – Draft, Ministry of Tribal Affairs, Govt. of India.*
13. Yamanoorappa Yenkoba Talavar and Manikamma Nagindrappa, "Critical Assessment Of The Scheduled Tribe Women Empowerment In Present Social Order", *International Journal of Management, Impact Factor: 1.4716ISSN:-2347-2723 Volume 2, Issue 2 / Sept 2014*