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Impact of Empowerment of Tribal Self Help Groups in Sitheri Lamps in Dharmapuri District-A Study

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Abstract

Member Education and Training is one of the basic Principles of Cooperation. The member education and need based training have given to the Self Help Members by the Cooperatives to enrich their Knowledge and Skill to maintain their books of accounts and to encourage saving habits among themselves. The Self Help members in Sitheri Tribal Hills were not encouraged by the LAMP Society and didn't allow them to participate in the business activities to promote their financial status. The Sitheri LAMP Society started to charge more commission for sanction of Self Help Group loan from the tribal groups and it was expressed by the Sitheri Panchayat President. Since education is a major instrument for empowerment, we tried to find out to what extent the women members in the Self Help Groups are able to provide education to their Children. There are laudable welfare schemes targeting to uplift the tribal population through the LAMP Society, but the implementation of Government Welfare Schemes at the grass root level is found defective.

Keywords: LAMPS, SHGs, NRETP, DD-KKY, RSETIs

Introduction

Tribal people in India are called as "Adivasi". Adivasi is a generic term for a heterogeneous set of ethnic and tribal groups representing the aboriginal population of India. According to 2011 census, tribal people consist of 8.6 per cent of the total population in India. Most tribes are concentrated in thick forest areas. The major occupations of the tribal people are agriculture, fishing, procuring minor forest produce, making handcraft products etc. The main income is derived from agriculture and allied activities undertaken in forest areas. Procuring minor forest produce is the ancillary occupations which provides additional income to the tribals. The sex ratio among tribes is 990 females per 1000 males. In south India, about one per cent of the population of Kerala and Tamil Nadu are tribals. According to 2011 census, in Tamil Nadu, more tribal population live in Nilgiris (4.46 per cent) and Dharmapuri (4.18 per cent). Other districts in Tamil Nadu where tribal population are concentrated Sivagangai, Karur, Thiruvannamalai, Salem, Villupuram and Vellore Districts.

Section-I

In Tamil Nadu, the first Self Help Group (SHG) was organized in Dharmapuri district in 1989 on an experimental and pilot basis for women empowerment. Since then there was a tremendous growth in the formation of self-help groups by the commercial banks and cooperative banks with the active support of the Government of Tamil Nadu and non-

governmental organizations. The members of SHGs have been trained effectively by the state government to manage the SHGs activities such as conducting of regular meetings, developing thrift and group savings, negotiating and banking with the commercial banks and cooperative banks, encouraging group lending, monitoring of fund use and collection and repayment of loans and maintaining of books of accounts. Such training of members of SHGs is expected to improve economic and social status of the members of tribal community in the district.

The Tamil Nadu Government has been encouraging the SHGs to have initiatives and to undertake different social service activities so that they would be empowered. The government of Tamil Nadu provides awards of Rs 1.00 lakh for a best performing women SHG in its area of operation. In order to address the most pressing needs of weaker sections of the society such as essential commodities and procurement and marketing of agriculture and forest produce of the tribal population in the area, the Government of Tamil Nadu have established tribal cooperative societies for the tribal people known as Large Size Adivasi Multipurpose Cooperative Society (LAMPS) during the year 1976-77. At present there are 25 LAMPS functioning in Tamil Nadu.

Section-II

This case study deals with the performance of self-help groups working under the Sitheri Large Size Adivasi Multi-Purpose Cooperative Society in the Dharmapuri district in

Tamil Nadu. This study focuses on the empowerment of women members in the self-help groups. For an understanding the tribal women empowerment through self-help groups, we collected the data through direct interviews with the members and through questionnaires administered to the women members of the self-help groups in the Sitheri village. We concentrated on a few variables like parental education and their children education, and asset distribution of the parents and their children education for understanding the members' empowerment. After a brief discussion on the performance of the LAMP in the Sitheri village, we discuss the members details relating to their asset distribution and socio-economic variables. By using the cross tabulation methods, we try to high light (1) the relationship between lack of parental educational achievement and their children' level of education and (2) income distribution of parents or asset distribution of parents and their children education attainment. Since education is the major instrument for empowerment, we try to find out to what extent the women members in the self-help groups are able to provide education to their children. If a large number of children are educated, irrespective of the level of income and level of education of parents, we can conclude that SHGs have provided a platform for the women to empower themselves and provide education to their children. On the contrary, if children are not educated even after three decades of SHGs, then the question on the efficacy of the institutions are squarely to be faced and any limitations must be addressed.

The Sitheri Large Size Adivasi Multi-Purpose Cooperative Society was registered on 10.01.1977 and commenced its business operation on 14.02.1977. The main objectives of the society are to provide Short Term and Medium Term agricultural credit to its members, to procure Minor Forest Produce from tribes and to arrange better price for their produces. The area of operation of the society covers two revenue villages which includes 62 Hamlets. The total population of the society is 15950. Of which 2089 people are non-tribals. The society is located at hill area in Harur Taluk of Dharmapuri district.

Statement of the Problem

Villages are the backbone of a nation's prosperity. The government have implemented several developmental and social welfare schemes to engineer a social and economic change to bring about a social justice and empower the deprived segment of the community. Extreme economic inequality results in deprivation in social, educational and economic spheres and ultimately manifests in non-empowerment of women especially tribal women. Lack of women empowerment are the inherent problems not only in Tamil Nadu but also in India, which perpetuate miserable condition and portents bleak future for their children. Though there are laudable welfare schemes targeting to uplift the tribal population, the implementation of government welfare schemes at the grass root level is found to be defective and does not effectively reach the intended benefits to the beneficiaries and as a result marginal impact is felt on overall socio-economic status of the tribal women in the village. Though the main purpose of establishing LAMP society at tribal area is to provide multiple services i.e., agriculture loan, banking services like encouraging saving and thrift and investment, marketing activities, supply of essential goods, insurance, storage and transport facilities to its members to enhance their socio-economic conditions, the Sitheri LAMP society provides very limited services such as crop loan to its

members and to some extent provides loans to Self Help Groups controlled by women. The total needs and expectations of the women members are not met by the Sitheri LAMP. The tribal members are having rich resources, i.e., fertile land, forest resources, own milch-animals, sheep, vegetables and millets on homesteads. They are basically artisans and skilled people. They produce and consume largely among themselves and market surplus produce in the market. Minor Forest Products like leaves and honey are the other sources of seasonal income to the people in the tribal areas. Due to lack of active institutional arrangements, these minor forest produces are mostly procured by the private traders at low prices and sell them at an attractive price immediately in the market. The private traders are acting as intermediaries between producers and consumers to get profits from the transaction in the market. Private dairy processing unit is working in this area and the tribal people are supplying cow milk daily to the trader.

At present, the LAMP society provides only agricultural loan to the farmers to fulfil the priority lending and to show the achievement of the target set by the governmental officials. There are about 20 SHGs registered with the LAMP society. Only a limited number of SHGs are transacting with the LAMP. SHGs have limited banking transactions with the LAMP and it is attributed to the indifferent attitude of the society staff and the latter's expectation in the form of commission for sanctioning SHGs loan to the groups. The state government provides share capital assistance to the LAMP which it can use to borrow money from the district central cooperative bank multiples of share capital to lend it to the tribal people at interest free loans. If it were effectively used, LAMP could have lent more money and improved tribal members social and economic lives. But extraneous considerations of the society's staff such as bribe and commissions in sanctioning SHGs loans derail the developmental process. As a result, the SHGs members are not interested in involving the LAMP's activities due to indifferent attitude of staff.

This paper is an attempt to identify the problems of the SHGs to avail the benefits of economic development schemes to the LAMP to empower the women.

Objectives of the Study

The following objectives have been framed:

1. To know the present business performance of the LAMP society.
2. To study the various schemes implemented for promoting socio-economic empowerment of tribal women.
3. To identify the potential of the tribal people in the decision-making process of the management and effective participation of the society.

Methodology

This study is based on survey method, for which structured questionnaires were prepared and information were collected. Primary and Secondary sources of data were used for this study. Opinion survey was also conducted with SHGs team members as well the board of directors of the LAMP. Issues discussed were borrowings, loans and activities of SHGs in deposits mobilization and group lending and SHGs formations and linking of new SHGs with the banks. 15 SHGs were identified for this study and information from four members from each SHG was collected. The total sample size is 60 respondents. The primary data collected related to family size, educational levels and children educational

attainment, occupations; besides, subjective evaluation of the SHGs and their interactions with the LAMP for knowing their socio-economic conditions of the groups were gathered. Standard tools like percentages and cross tabulations were used for identifying the socio-economic empowerment.

Section-III

Major Business Activities of the Sitheri LAMP Society

The LAMP society provides short-term and medium-term agriculture loan, Self Help Groups Loan and Jewel loan to its members and non-members. The society provides interest free loan to tribal people from 01/04/1984 onwards and the interest subsidy amount is paid by the state government. The society manages two full time fair price shops and six part time fair-price shops. There are 2458 ration card holders. Ration card holders get a large price benefit from the fair price shops for essential commodities.

Table 1: Performance of Sitheri Lamp Society (Rs. In Lakh)

S. No	Particulars	2016-17	2017-18	2018-19	2019-20	2020-21
1	Members	5176	5314(2.66)	5519(3.85)	5627(1.95)	5627(0.00)
2	Share Capital	51.48	55.64	66.13	46.99	46.99
3	Reserve Fund	37.55	33.25	32.17	20.00	20.00
4	Deposits	11.88	20.61	9.45	5.86	4.82
5	Borrowings	192.50	249.49(29.60)	353.56(41.71)	392.00(10.87)	439.93(12.22)
6	Loans and Advances	212.54	269.73(26.90)	394.67(46.32)	444.28(12.56)	578.92(30.30)
7	Purchase of agriculture inputs	4.93	8.95	10.54	9.93	11.79
8	Sale of agriculture inputs	6.60	9.82	9.10	7.20	13.76
9	Profit	1.71	2.91	2.65	0.75	-

Note: Brackets indicate the Percentage growth.

Source: Collected from Reports of the Society.

The above Table-1 reveals the business performance of the LAMP society for the last five years. It shows that membership has increased more than 2 per cent in the first three years and it was around two percent after 2019-20. Due to COVID-19 pandemic period in 2020-21, the number of members had not increased. The growth rates for loans and advances of the LAMP society were found to be high. LAMP was dependent on the borrowings for lending. During the 2019-20 the rate of growth of the loans and advances was 12.56 per cent and it increased to 30.30 per cent in 2021-22 due to an implementation of government relief measures. LAMP society had issued new loan to its members.

Concept of Empowerment

When every individual gets an economic and political power to think and act freely and exercises his choice, then the society as a whole could said to be empowered. The empowerment of tribal women depends on many things such as family background, socio-economic political and environmental opportunities etc., the empowerment take various forms such as education, employment, asset distribution, etc. Ultimately, all these empowerment result in independent decision making. The most obvious tool of empowerment for tribal women is education, besides either political power or economic power for the tribal women. The legal safeguards and effective institutional arrangements are the other source of empowerment for the tribal people. The importance of empowerment is to reduce and eliminate the

formal or informal barriers that exists between the individuals, communities and the governments. Self Help Groups are formed systematically to work at grass root level to empower women i.e., making them to have thrift and saving mobilisation, credit linkages with the banks for increased lending, recovery management, undertaking new projects and developing new entrepreneurship activities, organising skill development programmes etc.,

Empowerment Schemes

The governments have implemented various schemes in order to empower women and with the objective of improving the socio-economic status of rural women. Some of the schemes such as National Rural Economic Transformation Project (NRETP), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DD-KKY), Rural Self Employment Institutes (RSETIs), PM KISAN, Mahalir Thittam, Puthuvazvu Thittam, Old Age pension scheme, Widow Women Financial Assistance, Physically Challenged People Financial Assistance etc, aimed at uplifting the socio-economic status of women. These schemes are foundation for economic empowerment at village level. The purpose of the schemes are to reach the needy people who are badly in need of assistance to improve their living conditions. Village panchayat is the primary level implementing agency for state and central sector schemes under three tier systems to empower people at grassroots level.

Table 2: Status of SHGs Loans Provided by Sitheri Lamps (Rs in Lakh)

S. No	Particulars	2017-18	2019-20*	2020-21	2021-22
1	Bharathi Mahalir SHG	0.50		10.00	
2	Indira Mahalir SHG	0.72	0.70		10.00
3	Rosemega Mahalir SHG	0.38		10.00	
4	Thamari Mahalir SHG		2.88	6.76	
5	Deivamagal Mahalir SHG		4.34		
6	Thailamal Mahalir SHG		4.81		
7	Semmozhi Mahalir SHG		4.94		
8	Om Shri Mahalir SHG		4.94		
9	Kalaivani Mahalir SHG			9.90	
10	Mahaluxmi Mahalir SHG			7.80	
11	Anada Malar Mahalir SHG			9.80	
12	Anna Mahalir SHG			10.00	
13	Kurunji Mahalir SHG				6.00
14	Sembaruthi Mahalir SHG				6.00
15	Amma Mahalir SHG				6.00
16	J.J Mahalir SHG				6.50
17	Om Sakthi Mahalir SHG				8.40

*Note: During the year 2018-19 the society had not given SHGs loan to Women Groups. Source: collected from LAMP Society.

Money is the backbone of any business for which the LAMP Society provides SHGs loan to the groups to commence any business through which they can develop business and earn more money and eliminate the money lenders and control the exploitation of the tribals. The state government provides loans to all SHGs on completion of 3 months from the date of formation and after grading. An amount of Rs 15,000 per group is given to all SHGs to supplement their internal savings. SHGs are provided need-based training through federations and provided linkages for taking up income generating activities for their socio-economic improvement. The above table-2 reveals that the status of SHGs loan distributed by the Sitheri LAMP society during the period between 2017-18 and 2021-22. During the year 2018-19 the society has not sanctioned SHGs loan to its groups. The reason is that the society employees demanded more commission from the groups for processing of applications and verification of books and records. The SHGs were not interested to get any loan amount from the LAMP society. This information was provided by the President of the Village Panchayat during our discussion. Most of the SHGs have shifted their accounts and developed transactions with the Pandian Grama Bank. 17 SHGs which had availed loan facilities from the LAMP society and had paid back their dues. According to the members the performance of LAMP society has not been found to be satisfactory for SHGs. They noted that every year the LAMP society had provided loans to only a few SHGs and the amount provided was inadequate. When many SHGs required financial assistance, the LAMP could not deliver.

Impact Analysis of Women SHGs.

Economic independence, educational attainment, employment, owning of property land or house and social status are some aspects of empowerment of women. During the interaction with group members, it was observed that some younger generation of boys and girls from tribal villages have not obtained education and were not in permanent jobs.

These are the basic problems identified from the poor tribal people. The reason cited is that their parents have frequently migrated to other districts for seasonal labour works such as sugar cane cutting, construction activities, loading and unloading etc.

Agriculture: Agriculture is the prime occupation of the tribal people. A few tribal people have a small piece of land for cultivating food grains seasonally. The entire family members contribute their labours for cultivation of food grains which are to be consumed among the family members till another crop cycle. A small quantity will be stored for seed purpose for the next crop season. Unemployment is the root cause of the accumulating the debt among the tribal people. Agriculture and allied sectors are promoting the rural economy. Major allied activities are dairy farming, horticulture and fish culture. Due to poverty and lack of knowledge among the tribal members, many developmental schemes and programmes have not reached the people and their living conditions are not improved. To promote farming and to enhance the standard of living conditions of the farmers, schemes like Pradhan Mantri Kisan Samman Nidhi, Agriculture Infrastructure Fund, Digital Agriculture Mission, e-NAM, PM irrigation etc. are to be implemented through LAMP society and the SHGs are to be involved in these activities to promote the economic status of groups.

Education: School education is very important for every child which creates learning experience and attitude for the students to acquire knowledge and skills. The present education system, based on modern technology, could enrich their knowledge and skills of the students in the age group of six and fourteen. The education level of the respondents' children is placed in the table-6. The primary level education system must promote the students' decision-making skills, participating in the social activities, understanding the environment etc. Need based training to the parents is the right way of promoting children to overcome the problems of unemployment and to create awareness about their exploitation.

Employment: The tribal women are traditionally involved in agriculture activities and skilled tribals can be deployed for infrastructure development purposes. This is the indigenous

system in tribal villages. At village level rural industrialization are necessary for the rural employment for the younger generation. These institutions are to be established by the government to promote socially and economically the weaker section of the people to empower them. After 75 years of Independence the tribal people were provided inadequate representation in education and employment. Tribal Enterprises have been set up under different sectoral schemes across the country to promote employment opportunities to tribal people. Particularly in Tamil Nadu under Mahalir Thittam, the district level agency provides skill-oriented training in the field of Textile, construction, Automobile, Fashion Technology, Information Technology, Tourist, Hotel Management etc., to the Women Self Help Groups but the enrolment of the tribal younger generation is found to be very low.

Table 3: Status of Educational qualification of SHGs Respondents

Level of education (SHGs)	Total Respondents	%
<5 th Std	26	43.33
6 th Std to 10 th Std	4	6.67
11 th Std and 12 th Std	10	16.67
Degree U G	2	3.33
PG	1	1.67
No education	17	28.33
Total	60	100.00

Source: Compiled from primary data

The above table shows that the present conditions of educational level of 60 respondents. The age of the

Table 6: Level of Education of Respondents and their Children Education

S. No	Respondent Education Level	Total Respondent	Respondent's Children's Education Level						
			No Education	1 st to 5 th	6 th to 10 th	11 th & 12 th	UG	PG	Total
1	No Education	17	19	5	8	1	0	0	33
2	1 st Std to 5 th Std	26	12	11	24	9	1	1	58
3	6 th Std to 10 th Std	4	4	3	1	5	0	0	13
4	11 th & 12 th Std	10	0	4	5	1	1	0	11
5	UG	2	0	1	0	1	0	0	2
6	PG	1	0	0	1	0	0	1	2
7	Total	60	35	24	39	17	2	2	119

Source: Compiled from primary data

The table no 6 reveals that the level of education of respondents and their children education. We have focused the respondents' children level of education from 1st standard to Post Graduate who have completed 5 years old. The study shows that 17 children' mother were not educated and its

respondents are between 20 and 60. It found that 28.33 per cent of the respondents were not educated, followed by 43.33 per cent of the respondents who studied up to 5th standard.

Table 4: Status of Sources of Income of the SHGs Respondents

S. No	Sources of Annual Income	Respondents	%
1	Monthly Income	2	03.33
2	Agri-Income	17	28.33
3	Daily Wages	30	50.00
4	Petty Shop business	5	08.33
5	Other Incomes(Technicians)	6	10.00
	Total	60	100.00

Source: Compiled from primary data

The above table reveals that the major group of respondent's income derived from daily wages followed by agriculture income. It is clearly indicated that uncertain income from daily wages will not strengthen the efforts of the governments to empower the women.

Table 5: Particulars of Land holding of the Respondents.

Particulars of Land Holding	No. of Respondent	%
No land	30	50.00
Less than 30 cents	21	35.00
Above 30 cents and below 50 cents	06	10.00
Above 50 cents and below 100 cents	03	05.00
Total	60	100.00

Source: Compiled from primary data.

impact affects 19 children were not educated. Further it indicates that no scope for empowerment. But 26 children' mother got education up to 5th standard and its impact gives promotion in education in their family and reduced 12 children' were not studied due to family environment.

Table 7: Sources of Income of Respondent's & their Children Education Level

	Respondent's Children's Education Level						
	No Education	1st to 5th	6th to 10th	11th & 12th	UG	PG	Total
Monthly Salary	1	0	0	2	0	0	3
Agri Income	8	5	15	4	1	1	34
Daily Wages	21	33	13	5	1		73
Petty Shops	0	3	1	2	0	0	6
Other Income (Technician)	0	0	3	0	0	0	3
Total	30	41	32	13	2	1	119

Source: Compiled from primary data

The table no 7 indicates that sources of income of the respondents and their children level of education. Daily wages respondents' children are affected more. The reason for poor educational level is that, the tribal people are facing different forms of social discriminations at all levels which permanently affected their scope of education and job opportunities. Mere rules cannot bring about the equality of opportunity until there is a change in the mind set of people.

Suggestions

- i). Educate the tribal youth about the availability of central sector and state government schemes on health, scholarship, welfare, employment, house construction, sanitary etc., so that they will be able to know and uplift through this opportunities socially and economically.
- ii). They have traditional knowledge on nature and wildlife resources. It should be used for sustainable development of their life.

Rich skill and farming practises are the unique qualities of the tribes and it should be utilised by the concerned department effectively.

- i). Importance should be given by various departments for providing quality education to empower tribal girls.
- ii). Importance should be given for tribal women entrepreneurship.
- iii). Focus should be given for increasing the enrolment of tribal girls in secondary education, particularly in STEM (Science, Technology, Engineering and Mathematics).



Fig 1:

Conclusion

Even after 75 years of India's independence, a number of tribal villages are not connected by all-weather proof roads. People still struggled to get the basic needs like safe and clean water in tribal area. The pregnant women in tribal areas are still carried in the traditional method as transport to reach the Primary Health Centre. Such pathetic conditions are to be eliminated. Their education level is very low due to poverty and inadequate income. The government has a cattle loan scheme for maintenance of cattle on interest free loan, purchasing of milch animals, dairy farming by women to enhance their economic conditions. But these schemes are largely on paper. When the tribal people get secured jobs at all level and in all sectors, that will be the real empowerment of the people.

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