



Impact of SHG's on socio-economic development of Sugali Tribal women in Chittoor District, Andhra Pradesh

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ABSTRACT

Self Help Groups (SHGs) enable women to expand their savings and access the credit which banks are increasingly willing to lend. In the present study an attempt has been made to analyze the structure, conduct and performance of self-help groups and their impact on socio economic development of 500 Sugali tribal women in Chittoor district of Andhra Pradesh, by administering a descriptive research design. 85 percent of the women in the study were married. 71 percent of the sample comes under Nuclear family type, gained colony houses constructed by the Government and the formation of SHG was initiated by Government agencies to an extent of 80 percent. Illiteracy was noticed to an extent of 31 percent. In the study area a maximum of 93 percent of the SHG members use to have group meeting monthly once and also members use to save Rs. 50 per month. 72 percent of the sample was still surviving as members only and the same percent was observed in members lending amount from private sector banks while one quarter of them are lending from public sector commercial banks. 92 percent of the members expressed that they joined in the group to promote the culture of savings among themselves. Almost half of the sample was utilizing the loan amount towards their children education, cattle and construction of house. After joining the SHG, 98 percent of the women habituated for vivid purposes like independently to approaching the bank for their needs, speak with outsiders, communication skills to deal with the main stream life, awareness of rights and procedures and confidence to start a new SHG. In conclusion the results inferred that a remarkable change in their social and economic life was noticed among the Sugali tribal women upon becoming member in the SHG.

Keywords— Self Help Groups, socio- economic, Sugali tribe, Rural

1. INTRODUCTION

Women's status in the society is a reflection of overall development and social justice in the society. Women's status is often described in terms of their level of income, employment, education and health roles within the family. Otherwise improved socioeconomic status of that particular society indicates the quality of the life that people are enjoying besides social justice. The strategy for tribal development, and specially women, needs improvement betterment development and upliftment to the effect of their empowerment (Suman Panigrahi, 2017).

Traditionally, the Scheduled Tribes have occupied the lowest positions in the Indian social hierarchy. They have been subjected to a variety of disabilities, deprivations and oppressions. In India, the pre-dominant of exploitative semi-feudal relations made the Scheduled Castes and Scheduled Tribes a target of exploitation forever. Declaring itself as a secular state, the modern India attempted to promote the interests of the vulnerable sections through different developmental schemes. Along with developmental schemes, some institutional changes were also envisaged to prevent the affluent strata from cornering the benefits of development (Chinna VenkataSwamy, 2009). In general, tribal communities possess unique cultures and thus variation in socioeconomic and cultural life is common from one tribal community to another tribe. They have distinct pattern of economy, technology, religious behavior and speak a large number of languages and dialects.

SHG's are believed to be the vehicle for women empowerment and poverty alleviation. Otherwise SHG is a self governed, peer controlled and informal association of the poor from socio-economically homogeneous families who are organized around savings and credit activities. Members of SHG's meet weekly or monthly and discuss common problems and share information to come at a solution. Group member's effort to change their economic and social problem through mutual assistance. SHG's are however, such institutions where members within their own collective small savings try to help the group members. A small group moves forward towards self empowerment which enables them to frame income generating activities through their collective resources for their sustenance. These institutions thus become powerful tools for poverty alleviation and social cohesion at the grassroots level (Devaki and Malleswari Devi, 2017).

Since women is a part parcel in the web of socioeconomic development, she needs to be offered equitable distribution of power and more weight age in decision making process in overall social, political and professional life. Thus, a true and wholesome

development of society is feasible if she is offered legal, educational and social empowerment. In India, Andhra Pradesh has been playing a pioneering role in harvesting the potential of microfinance institution (MFI) and self-help group (SHG) and therefore drew a lot of research attention (Lavoori and Paramanik, 2014). In the present study an attempt has been made to analyze the structure, conduct and performance of self-help groups and their impact on socio economic development of Sugali tribal women in Chittoor district of Andhra Pradesh

2. METHODOLOGY

The present study is descriptive in nature. The study encompasses to evaluate the efficacy of SHGs on socio-economic development of Sugali tribal women in order to overcome inequality and to achieve their all-round development in the society through the SHGs. The data for the present study was collected randomly from a sample of 500 Sugali women aged >20 years from Chittoor district, Andhra Pradesh. The study protocol was duly approved by the Departmental Research and Development Committee of Department of Anthropology, Sri Venkateswara University, Tirupati. The objectives of the study were explained to all of the subjects before their consent is given.

Formal interviews were conducted with key informants and many other respondents to gather required information. Informal interviews were also conducted with the help of NGOs personnel and government officials. Detailed demographic information on socio-economic and empowering programs were recorded in a standard structured and pretested questionnaire for gathering of information from sample SHGs and member respondents in the study area. The study was based on both primary and secondary data. Survey method has been adopted along with personal interview technique for the collection of primary data. Further, secondary data were pooled from the office records. The main tools for data collection include the traditional anthropological tools such as Observation, Focus Group Discussions, informal interviews, key informant interviews to gather qualitative and house hold schedule for the collection of quantitative data in the study area. Information on subject's demographics (age, education, occupation and income), housing structure, SHG group formation nature and its functioning, members savings, status of the women in SHG, utilization of the loan amount and confidence level of the women through SHG were collected. The data collected was coded to do statistical analysis. Suitable statistical analysis was carried to draw inference.

3. RESULTS AND DISCUSSION

The results of the present study were concisely presented in the following tables. Demographics and socioeconomic status of the group members was shown in table 1. About 9 percent of the member's age falls below 25 years, 45 percent of the members age falls in between 26 to 35, 35 percent of the members age falls in the range of 36 to 45 and 11 percent of them were above 45 years. 85 percent of the women in the study were married, 11 percent unmarried, 2 percent each were widow or divorced/separated from their spouse. Nuclear family type was predominant to an extent of 71 percent. Illiteracy was noticed to an extent of 31 percent in the study sample. 55 percent attained primary education, 11 percent secondary education and 3 percent gained higher education. Regarding the type of ration card, 88 percent the members possess white card, 4 percent pink card, 7 percent anthyodaya/Annapurna card and 1 percent yet to procure any cards from the Government. Landless people were existing to an extent of 24 percent. A maximum of 62 percent holds the land less than 2.5 acres and 13 percent possess above 2.5 acres. 71 percent of the members gained colony houses constructed by the Government. 26 percent of the members possess RCC houses and only 3 percent were living in huts.

The nature of the SHG of Sugali tribal women were shown in table 2. The formation of SHG was initiated by Government agencies to an extent of 80 percent, followed by members itself for about 15 percent and 3 percent by NGOs and only one percent by scheduled banks. Eighty three percent of the groups consists members up to 17. Group consists of members in between 18 to 20 was 15 and above 20 members was seen to an extent of 2 percent only. In the study area 93 percent of the SHG members use to have group meeting monthly once. 4 percent of the people will have group meeting fortnight once, followed by weekly meetings in one percent of the SHG groups. On the other hand, occasional group meetings were recorded to an extent of 2 percent. Similarly, income savings of the group members will be monthly for the 96 percent of the group members. Fifteen days once savings of finances were seen in 2 percent of the members, while weekly or 10 days once savings were recorded each one percent of the members. A maximum of 93 percent members use to save Rs. 50 per month. Savings up to 100 was seen among 3 percent of the members and remaining 3 percent use to save more than 100 rupees respectively. Almost 57 percent of the members gained experience in SHG for more than 6 years. 15 percent of them gained experience in between 5 to 6 years, 23 percent gained experience in between 3 to 4 years and 6 percent of them gained experience below 2 years. 72 percent of them are still surviving as member only. 14 percent were serving as representatives, 11 percent as animators and 3 percent as accountants. 92 percent of the members expressed that they joined in the group to promote the culture of savings among themselves. 4 percent each joined the group for getting loan and to gain social status.

Data on nature of the loan amount utilization by the group members were shown in the table 3. Utilization of the loan amount for the purchase of food material was recorded among 38 percent of the members. Almost half of the samples were utilizing the loan amount towards their children education. 28 percent of the members were utilizing the amount for medical expenses. Around 20 percent of the samples were utilizing the loan amount towards life cycle ceremonies. Almost half of the samples were utilizing the amount loan amount for the purchase of the cattle. Fifty percent of the group members were diverting the loan amount for the construction of their house. A meager percentage (15%) of the members investing the loan amount for carrying out petty business, while 30 percent were investing their amount in seasonal business for returns. 20 percent of the group members were diverting their loan amount to clear private loans. One quarter of the members were taking the loans to repay their existing SHG loans itself. Thirty five percent of the members were utilizing the loan amount to purchase house hold articles. 48 percent were purchasing ornaments from the loan amount. 45 percent of the members were purchasing agricultural implements from the loan.

Data on external lending from the bank by SHG members were shown in table 4. A maximum of 72 percent of the members lending amount from private sector banks while one quarter of them are lending from public sector commercial banks and a minimum of 2 percent lending from cooperative banks respectively. Regarding the source for lending the amount in the study areas were about 85 percent received amount through Bank-SHG members, while 10 percent SHG-NGO-Bank followed by 4 percent of the members from Bank directly and a minimum 1 percent through NGO-Bank respectively. 40 percent of the loan amount was linked directly through NABARD, 13 percent through SGSY-Revolving fund, followed by 4 percent SGSY-Economic Activity and the remaining 43 percent through other schemes. 71 percent of the SHGs received amount rupees more than one lakh from banks, followed by RS. 50001 to 100000 for 16 percent, Rs. 25001 to 50000 for about 10 percent and 2.6 percent in below RS. 25000. Regarding the nature of eligibility to avail loan obtained from external was: more than RS. 15000 for 83 percent, Rs. 10001 to 15000 for 3.4 percent, Rs. 5001 to 10000 for 8.8 percent and less than RS. 5000 in 4.6 percent of members only.

Data on the confidence levels of the women who joined as a member in SHG was shown in table 5. After joining the SHG, 98 percent of the women habituated for vivid purposes like independently to approaching the bank for their needs, speak with outsiders, communication skills to deal with the main stream life, awareness of rights and procedures and confidence to start a new SHG. Marriage is considered as a social obligation for the women in India. The marital status of the women elevates her status in the society. Around 85 percent of the women were married in the present study. India is well distinguished for the existence of joint family system. In the recent past the concept of nuclear family system has been steadily increasing in the Indian urban as well as rural societies. The size of the family plays a pivotal role for the welfare of the individual, family and community as whole. The population size within the family defines absolute resources necessary for overall development. Nuclear family system was predominant in the present study. The economic status of the respondents reflects the type of house in which they live. Ownership of house provides good sanitation and healthy environment for upbringing of children. Majority of the tribal women were provided with colony houses raised by the Government. Socioeconomic development and empowerment of women is a vital area for overall development of the family, society and as well the country. This could be possible with an improved system of education, employment opportunities, lifestyles, income, skill development and cultural factors. The major barriers for women socioeconomic development and empowerment are poverty, illiteracy and unemployment. In order to uphold the women's autonomy Government is implementing various schemes that facilitate education, employment opportunities, income generation and overall sustenance of their living conditions. Education helps in the overall development of women in the society. Education helps women to break the social barriers, traditional orthodox rules. It changes their life and gives them mental power to overcome the challenges emerging in today's world. Education is important because it is a milestone of women empowerment which helps to reduce inequalities and improve the status of woman in family and society (Baisakhi Bhattacharjee, 2015). In the present study almost 31 percent of the tribal women were illiterates and 55 percent were with primary education. The results were comparable with other tribal populations of India. Improving the literacy rate will be very much useful in overall development of the women. Several organizations interact with the women from poor families to form the small homogenous groups. The members regularly meet on a fixed time and date in a month to collect savings from members under the supervision of SHGI/NGOs. Thus, SHG's will inculcate the habit of thrift and credit among the members, who generally belong to the families of BPL. In the present study Governmental agencies have played a predominant role in the formation of the SHG. It is worthy to note that a majority of the Sugali women (92%) claimed to inculcate the habit small savings norms, which is termed as positive attitude towards empowerment. It is also inferred that Sugali women attitude to divert and utilize the loan for various things like children education, health, food, purchase of cattle, house hold articles and life cycle ceremonies, together indicates the women goal towards the norm of independency. Prospective observational studies carried out on self help groups have proved the way for economic independence and substantial improvement in overall conditions of the rural women. Self help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability (Kanakalatha,2017). After joining the SHG, 98 percent of the women habituated for vivid purposes like independently to approaching the bank for their needs, speak with outsiders, communication skills to deal with the main stream life, awareness of rights and procedures and confidence to start a new SHG. Empowering the women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them which includes higher literacy level and education for them, better healthcare for women and children, equal ownership of productive resources, increased participation in economic and commercial sections, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem and self-confidence (Stella Mary and Swaminathan, 2012). Thus, the framework of empowerment encompasses the welfare of women, satisfaction of basic needs, access to resources and equal participation in decision making which refers to the ultimate level of equality and empowerment. In conclusion the results inferred that a remarkable change in their social and economic life was noticed among the Sugali tribal women upon becoming member in the SHG.

4. CONCLUSION

Self Help Group is an important tool for poverty eradication in the new economic era, which helps the rural women to acquire power for their self-supportive life. SHGs have not only produced tangible assets and improved living condition of members but also helped in changing much of their outlook and attitude. Empowering women is not just for meeting their economic needs, more holistic social development and also a way to raise the income level and improve the living standards and economic independence of the rural women. Thus, it is universally accepted that SHGs and Bank linkage program has profound influence on the economic status, decision making process and level of dependence of women in the study area. From the above results it is inferred a good number of people have reduced the dependency on males. An improved interpersonal skills and self-confidence is noticed among the SHG members. Thus, a significant portion of the women gained social and economic empowerment after joining in SHG.

5. ACKNOWLEDGEMENTS

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Table 1: Demographics and socioeconomic status of the group members

	N	%
Age		
Up to 25	46	9.2
26 to 35	224	44.8
36 to 45	174	34.8
Above 45	56	11.2
Marital status		
Married	425	85.0
Unmarried	55	11.0
Widow	10	2.0
Divorced/Separated	10	2.0
Nature of the family		
Joint	147	29.4
Nuclear	353	70.6
Education status		
Illiterate	154	30.8
Primary	273	54.6
Secondary	57	11.4
Higher	16	3.2
Type of Ration Card		
White Card	439	87.8
Pink Card	21	4.2
Antyodaya/ Annapurna	34	6.8
No Card	6	1.2
Land holdings		
Landless	122	24.4
Less than 2.5 Acres	311	62.2
>2.51	67	13.4
Nature of the house occupied		
Hut	16	3.2
Colony	354	70.8
RCC	130	26.0

Table 2: Self-help group formation and performance of the members

	N	%
Formation of the SHG		
By its Members	75	15.0
By bank	7	1.4
By NGO	17	3.4
By Government Agency	401	80.2
Size of the group		
Up to 17 Members	415	83.0
18 to 20 Members	76	15.2
Above 20 Members	9	1.8
Meeting		
Weekly	5	1.0
15 days once	18	3.6
Monthly	466	93.2
Occasionally	11	2.2
Frequency of the savings		
Weekly	5	1.0
10 days once	6	1.2
15 days once	11	2.2
Monthly	478	95.6
Amount of savings (per Meeting)		
Rs.50	467	93.4
Rs. 76 to 100	16	3.2

Above Rs 100	17	3.4
Years of membership experience in SHG		
Up to 2 Years	30	6.0
3 to 4 Years	113	22.6
5 to 6 Years	74	14.8
Above 6 Years	283	56.6
Position in SHG		
Animator	54	10.8
Representative	70	14.0
Accountant	14	2.8
Member	362	72.4
Reasons for joining in SHG		
For getting loan	18	3.6
For promoting savings habit	461	92.2
For social status	21	4.2

Table 3: Utilization of the loan amount by the SHG members

	N	%
Food Material		
Yes	191	38.2
No	309	61.8
Children Education		
Yes	221	44.2
No	279	55.8
Health		
Yes	139	27.8
No	361	72.2
Life-cycle Ceremonies		
Yes	96	19.2
No	404	80.8
Purchase of Cattle		
Yes	238	47.6
No	262	52.4
Housing		
Yes	239	47.8
No	261	52.2
Petty Business		
Yes	74	14.8
No	426	85.2
Seasonal Business		
Yes	145	29.0
No	355	71.0
To pay private loans		
Yes	99	19.8
No	401	80.2
To pay SHG loans		
Yes	126	25.2
No	374	74.8
Household Articles		
Yes	177	35.4
No	323	64.6
Ornaments		
Yes	240	48.0
No	260	52.0
Agricultural implements		
Yes	225	45.0
No	275	55.0

Table 4: Data on external lending from bank by the SHG members

	N	%
SHG's saving amount deposited, at what nature of banks		
Public sector commercial banks	129	25.8
Private sector commercial banks	360	72.0
Co-operative banks	11	2.2
SHG's member external loan received through (channel)		
Members - Bank directly	21	4.2
Bank-SHG-Members	423	84.6
Members-SHG-NGO-Bank	52	10.4
Members-NGO-Bank	4	0.8
Scheme of the external loan received from bank		
SGSY-Revolving fund	63	12.6
SGSY-Economic Activity	21	4.2
Direct linkage under NABARD	201	40.2
Others	215	43.0
Amount of external loan received from bank		
Rs.25,000	13	2.6
Rs. 25,001 to 50,000	50	10.0
Rs. 50,001 to 1,00,000	80	16.0
Above Rs.1,00,000	357	71.4
Amount of loan allowed to a member from external loan		
Up to Rs. 5,000	23	4.6
Rs. 5,001 to 10,000	44	8.8
Rs. 10,001 to 15,000	17	3.4
More than Rs. 15,000	416	83.2

Table 5: Current and previous self confidence levels the women

	N	%
Confidence to approach to banks		
Before	11	2.2
Now	489	97.8
Confidence to speak to visitors		
Before	9	1.8
Now	491	98.2
Communication skills to deal with the main stream		
Before	12	2.4
Now	488	97.6
Awareness of rights and procedures		
Before	10	2.0
Now	490	98.0
Confidence to start new SHGs		
Before	11	2.2
Now	489	97.8

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