

WOMAN SELF HELP GROUPS AND MICROFINANCE: A STUDY ON CHANGING LIVELIHOODS AND EMPOWERMENT OF WOMEN AMONG THE TRIBAL GROUPS IN ANDHRA PRADESH

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Abstract: “Self Help Group (SHGs). It is a tool to remove poverty and improve women. Women's participation in Self Help Groups has created a tremendous impact on the life pattern and style of poor women and has empowered them at various levels not only as individuals but also as members of the family members of the community and society Self Help Groups (SHGs) enable women to of self-help groups and their impact on livelihood and empowerment of expand their savings and access the credit that banks are increasingly willing to lend. In the present study, an attempt has been made to analyze the structure, conduct and performance of Yanadi descriptive tribal women by administering research design. The present study-ITDA project has set up the project for the Yanadis living in Nellore, Chittoor, YSR Kadapa districts, especially for the welfare of Andhra Pradesh STs, especially the Yanadis are the major population living in the project area.in collaboration with line departments Community development aimed at uplifting the downtrodden tribal community by undertaking various livelihood and empowerment activities through bank linkage. The main objective of this paper is the randomly collected basic data from 300 members of self-help groups who make a living from Non-timber forest products from six villages in the Rapuru mandalam of Nellore district of Andhra Pradesh. 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.

Keywords: Self Help Group (SHGs), Women's participation, empowerment, Yanadi descriptive tribal women.

1. INTRODUCTION

“Woman is the companion of man, gifted with equal mental capacities, she has the right to participate in every minute details in the activities of man and she has an equal right of freedom and liberty with him” -Mahatma Gandhi.

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. SHG members 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 are a part parcel of the web of socioeconomic development, she needs to be offered equitable distribution of power and more weightage in the decision-making process in overall social, political and professional life. Thus, 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 institutions (MFI) and self-help groups (SHG) and therefore drew a lot of research attention (Lavoori and Paramanik, 2014).

Tribal women play a significant role in the economic development of tribal as they contribute in various economic activities and education is one of the them. Money lending and Indebtedness, despite legal and protective measures to curb money lending in scheduled areas and provisions for debt relief, enforcement has been weak and ineffective. The non- recognition of the consumption needs of tribal and the non-availability of institutional consumption credit makes tribal people fall easy victim to money lenders and leads to dependence on them.(R. Nisha¹ and M.Asokhan², 2015).

The study entitles “Woman Self Help Groups and Microfinance: A Study on Changing Livelihoods and Empowerment of women among the Tribal Groups in Andhra Pradesh. In the present study an attempt has been made to analyze the structure, conduct and performance of self-help groups and their livelihoods and empowerment of yanadi tribal women in rapuru mandalam ,six villages living on Non-timber forest products of Nellore district of Andhra Pradesh.

OBJECTIVES OF THE STUDY

- To study Ethnographic profile of Livelihood and empowerment of yanadi tribe SHGs
- To understand the processes in formation and growth of woman Self Help groups among the yanadi tribal under 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 Yanadi tribal women.

2. METHODOLOGY

Research methodology is the way to systematically solve the research problems. The present study is descriptive. The study encompasses evaluating the efficacy of SHGs on Changing livelihood and empowerment of Yanadi tribal women. to overcome inequality and to achieve their all-around development in society through the SHGs, It explains various steps that are adopted by a researcher in conducting the research problem along with the logic behind them. The data for the present study were collected randomly from a sample of 300 Yanadi tribal women aged >20 years from six Villages in rapuru mandalam, Nellore district of Andhra Pradesh. The study protocol was duly approved by the Departmental Research and Development Committee of the 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 the required information. Informal interviews were also conducted with the help of NGO personnel and government officials. Detailed demographic information on livelihood and empowering programs was recorded in a standard structured and pretested questionnaire for gathering information from sample SHGs and member respondents in the study area. The study was based on both primary and secondary data. The survey method has been adopted along with the personal interview technique for the collection of primary data. Further, secondary data were pooled from the official records. The main tools for data collection include the traditional anthropological tools such as Observation, Focus Group Discussions, informal interviews, and key informant interviews to gather qualitative and household schedules 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, the 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. A suitable statistical analysis was carried out to draw the inference.

3. ANALYSIS AND OBSERVATION

Age of the Members

The SHGs admit only adult women. The follow table shows the age-wise distribution of SHG members under study.

Table 1: Age-wise Distribution of the SHG members

| Sl.No | Name of the panchayathi / village | <35 Years | | 36-45 years | | > 45 Years | | Total SHG (m) |
|-------|-----------------------------------|-----------|-------|-------------|-------|------------|-------|---------------|
| | | SHG (m) | % | SHG (m) | % | SHG (m) | % | |
| 1 | Gonupalli | 21 | 7.00 | 18 | 6.00 | 11 | 3.66 | 50 |
| 2 | Obulayapalli | 15 | 5.00 | 26 | 8.66 | 09 | 3.00 | 50 |
| 3 | Pangili | 12 | 4.00 | 24 | 8.00 | 14 | 4.66 | 50 |
| 4 | Tegacherla | 17 | 5.66 | 20 | 6.66 | 13 | 4.33 | 50 |
| 5 | Tumayi | 10 | 3.33 | 24 | 8.00 | 16 | 5.33 | 50 |
| 6 | Yepuru | 19 | 6.33 | 21 | 7.00 | 10 | 3.33 | 50 |
| Total | | 94 | 31.33 | 133 | 44.33 | 73 | 24.33 | 300 |

The data indicate that 44.33 per cent of the members belong to the age group of 35-45 years and 31.33 per cent of the women belongs to the age group of below 35 years. The remaining 24.33per cents of the women are in the age group of more than 45 years

Marital Status of Members

Table 2: Village – wise Distribution of Marital status among the SHG members

| Sl.No | Name of the panchayathi / village | Married | | Unmarried | | widowed | | separated | | Total SHG (m) |
|-------|-----------------------------------|---------|-------|-----------|------|---------|------|-----------|------|---------------|
| | | SHG (m) | % | SHG (m) | % | SHG (m) | % | SHG (m) | % | |
| 1 | Gonupalli | 41 | 13.66 | 3 | 1.00 | 5 | 1.66 | 1 | 0.33 | 50 |
| 2 | Obulayapalli | 39 | 13.00 | 6 | 2.00 | 3 | 1.00 | 2 | 0.66 | 50 |
| 3 | Pangili | 45 | 15.00 | 4 | 1.33 | 0 | 0.00 | 1 | 0.33 | 50 |
| 4 | Tegacherla | 38 | 12.66 | 5 | 1.66 | 4 | 1.33 | 3 | 1.00 | 50 |
| 5 | Tumayi | 46 | 15.33 | 3 | 1.00 | 1 | 0.33 | 0 | 0.00 | 50 |
| 6 | Yepuru | 48 | 16.00 | 1 | 0.33 | 0 | 0.00 | 1 | 0.33 | 50 |
| Total | | 257 | 85.66 | 22 | 7.33 | 13 | 4.33 | 8 | 2.66 | 300 |

The data show that 85.29 per cent of the women are married, 4.33 per cent of the members are widowed and 2.66per cent of the members are separated. Only 7.33 per cent of the members are unmarried.

Nature of the family

Table 3: Distribution, Nature of the family of SHG members

| SINo | Nature of the family | SHG members | % |
|------|----------------------|-------------|----|
| 1 | Nuclear | 216 | 72 |
| 2 | Joint | 84 | 28 |

Out of 300 SHG members 72 per cent nuclear families and 28 per cent have Joint families

Ration cord Holders

Table 4: The Ration cardholders among the SHG members

| Sl.No | Type of Ration cord | SHG members | % |
|-------|---------------------|-------------|-------|
| 1 | White Card | 292 | 97.33 |
| 2 | Pink card | 00 | 0.00 |
| 3 | No Card | 08 | 2.66 |

In this study, out of 300 SHG members 97.33 per cent of the SHG members had white cards, Only 2.66 per cent of the SHG members have no ration cards. A few of the SHG members have pink cards.

Educational levels

Table 5: Village-wise distribution of Education levels of SHG members

| Sl.No | Name of the Panchayathi / Village | Illiterate | | Neo-literate | | Primary | | Secondary | | College | | Total | |
|--------------|-----------------------------------|------------|--------------|--------------|--------------|------------|--------------|-----------|-------------|-----------|-------------|------------|---------------|
| | | SHG (m) | % | SHG (m) | % | SH G (m) | % | SH G (m) | % | SH G (m) | % | Total | % |
| 1 | Gonupalli | 41 | 8.29 | 25 | 5.06 | 20 | 4.04 | 13 | 2.63 | 4 | 0.83 | 103 | 20.85 |
| 2 | Obulayapalli | 30 | 6.07 | 27 | 5.46 | 18 | 3.64 | 6 | 1.21 | 2 | 0.40 | 83 | 16.80 |
| 3 | Pangili | 22 | 4.45 | 18 | 3.64 | 26 | 5.26 | 5 | 1.01 | 2 | 0.40 | 73 | 14.77 |
| 4 | Tegacherla | 23 | 4.65 | 16 | 3.23 | 13 | 2.63 | 3 | 0.60 | 1 | 0.20 | 56 | 11.33 |
| 5 | Tumayi | 32 | 6.47 | 25 | 5.06 | 30 | 6.07 | 8 | 1.61 | 3 | 0.60 | 98 | 19.83 |
| 6 | Yepuru | 31 | 6.27 | 22 | 4.45 | 20 | 4.04 | 6 | 1.21 | 2 | 0.40 | 81 | 16.39 |
| Total | | 179 | 36.23 | 133 | 26.92 | 127 | 25.70 | 41 | 8.29 | 14 | 2.83 | 494 | 100.00 |

Education is the powerful instrument for alleviation of poverty and inequality in society. Greater importance has been attached to minimum or primary education as it develops the capacity to learn, read and to acquire information and use it for development. It is interesting to note that some of the illiterates have become neo-literates after becoming members of SHGs.

Among the members of SHGs, (36.23) per cent had Illiterates, (26.92) percent have Neo-literates, (25.70) percent have primary education, (8.29) percent have secondary education .The remaining (2.83) percent have reached collegiate education level. The necessity of opening savings accounts in the banks and availing benefits from development agencies make them neo-literates. Golapalli is the maximum number of illiterates (8.29) and Pangili have the minimum members of illiterates (4.45) in the study area. There are more number of neo-literates (5.46) in Obulayapalli and less number of neo-literates (3.23) in Tegacherla. And primary education noticed to an extent of (6.07) percent maximum in Tumayi in the study area, secondary education have (2.63) percent in gonupalli, and (0.83) percent college education.

Size of Land Holding

Table 6: Distribution of Land Holders among the SHG Members

| Sl.No | Name of the panchayathi | Landless | | < 2.5 acres | | >2.51 acres | | Total SHG (m) |
|--------------|-------------------------|------------|--------------|-------------|--------------|-------------|-------------|---------------|
| | | SHG (m) | % | SHG (m) | % | SHG (m) | % | |
| 1 | Gonupalli | 39 | 13.00 | 10 | 3.33 | 01 | 0.33 | 50 |
| 2 | Obulayapalli | 36 | 12.00 | 14 | 4.66 | 00 | 0.00 | 50 |
| 3 | Pangili | 42 | 14.00 | 07 | 2.33 | 01 | 0.33 | 50 |
| 4 | Tegacherla | 40 | 13.33 | 09 | 3.00 | 01 | 0.33 | 50 |
| 5 | Tumayi | 37 | 12.33 | 11 | 3.66 | 02 | 0.66 | 50 |
| 6 | Yepuru | 44 | 14.66 | 05 | 1.66 | 01 | 0.33 | 50 |
| Total | | 238 | 79.33 | 56 | 18.66 | 06 | 2.00 | 300 |

Scheduled tribe populations are mostly landless laborers. Only a small per cent of STs have a small extent of land. The data reveal that out of 300 respondents 238 (79.33%) are landless and 56 (18.66%) respondents have land with an extent of fewer than 2.5 acres. Only 6 (2.00%) respondents have land with an extent of 2.5 acres to above.

Type of Houses

Table 7: Village-wise Distribution of houses

| Sl.No | Name of the panchayathi | Hut/Thatched | | Colony(RCC) | | RCC | | Total SHG (m) |
|--------------|-------------------------|--------------|-------|-------------|-------|---------|-------|---------------|
| | | SHG (m) | % | SH G (m) | % | SHG (m) | % | |
| 1 | Gonupalli | 10 | 3.33 | 29 | 9.66 | 11 | 3.66 | 50 |
| 2 | Obulayapalli | 08 | 2.66 | 35 | 11.66 | 07 | 2.33 | 50 |
| 3 | Pangili | 09 | 3.00 | 30 | 10.00 | 11 | 3.66 | 50 |
| 4 | Tegacherla | 07 | 2.33 | 34 | 11.33 | 09 | 3.00 | 50 |
| 5 | Tumayi | 11 | 3.66 | 31 | 10.33 | 08 | 2.66 | 50 |
| 6 | Yepuru | 08 | 2.66 | 32 | 10.66 | 10 | 3.33 | 50 |
| Total | | 53 | 17.66 | 191 | 63.66 | 56 | 18.66 | 300 |

Housing as an indicator of the economic status of SHG members was looked at during the study, Out of 300 SHG members of this study 63.66 per cent of the members gained colony houses constructed by the Government. 18.66 per cent of the members possess RCC houses and only 17.66 per cent were living in huts.

Table 8: Self-help group formation and performance of the members

| Sl.No | | M | % | |
|-------|--------------------------------------|-----------------------------|-----|-------|
| 1 | Formation of the SHG | By its Members | 43 | 14.33 |
| | | By Bank | 4 | 1.33 |
| | | BY NGO | 13 | 4.33 |
| | | BY Government Agency | 240 | 80.00 |
| 2 | Size of the SHG | Up to 10 Members | 257 | 85.66 |
| | | 11 to 15 Menbers | 36 | 12.00 |
| | | Above 15 Members | 7 | 1.66 |
| 3 | Meeting | Weekly | 6 | 2.00 |
| | | 15 days above | 19 | 6.33 |
| | | Monthly | 265 | 88.33 |
| | | Occasionally | 10 | 3.33 |
| 4 | Frequency of the saving | Weakly | 6 | 2.00 |
| | | 10 day once | 7 | 2.33 |
| | | 15 dats once | 11 | 3.66 |
| | | Manthly | 276 | 88.66 |
| 5 | Amount of savings (per Meeting) | Rs. 50 | 273 | 91.00 |
| | | Rs. 75 | 22 | 7.33 |
| | | Rs.100 | 5 | 1.66 |
| | | Above Rs. 100 | 0 | 0.00 |
| 6 | Year of membership experience in SHG | Up to 2 Years | 11 | 3.66 |
| | | 3 to 4 Years | 26 | 8.66 |
| | | 5 to 6 Years | 65 | 21.66 |
| | | Above 6 Years | 198 | 66.00 |
| 7 | Reasons for joining in SHG | For getting loan | 23 | 7.66 |
| | | For promoting savings habit | 268 | 89.33 |
| | | For social status | 9 | 3.00 |

The nature of the SHG of Yanadi tribal women were shown in table 8. The formation of SHG was initiated by Government agencies to an extent of 86 per cent, followed by members itself for about 14.33 per cent and 4.33 per cent by NGOs and only 1.33 per cent by scheduled banks. Eighty three percent of the groups consists members up to 10. Group consists of members in between 11 to 15 was 12.00 per cent and above 15 members was seen to an extent of 1.66 per cent only. In the study area 88.33 per cent of the SHG members use to have group meeting monthly once. 6.33 per cent of the people will have group meeting fortnight once, followed by weekly meetings in 2.00 per cent of the SHG groups. On the other hand, occasional group meetings were recorded to an extent of 3 per cent. Similarly, income savings of the group members will be monthly for the 88.66 per cent of the group members. Fifteen days once savings of finances were seen in 3.66 per cent of the members, while weekly or 10 days once savings were recorded each 2.00 per cent of the members. A maximum of 91 per cent members use to save Rs. 50 per month. Savings up to Rs.75 was seen among 7.33 percent of the members and remaining 1.66 per cent use to save up to 100 rupees respectively. Almost 66 percent of the members gained experience in SHG for more than 6 years. 21.66 per cent of them gained experience in between 5 to 6 years, 8.66 per cent gained experience in between 3 to 4 years and 3.66 per cent of them gained experience below 2 years. 89.33 per cent of the members expressed that they joined the group to promote the culture of savings among themselves. 7.66 per cent each joined the group for getting the loan and 3.00 per cent to gain social status.

Table 9: Amount of external loan from Bank.

| Sl.No | | SHG members | % |
|-------|------------------------------|-------------|-------|
| 1 | Rs.25,000 | 08 | 2.66 |
| 2 | Rs.25,001 to 50,000 | 31 | 10.00 |
| 3 | Rs.50,001 to 1,00,000 | 48 | 16.00 |
| 4 | Above Rs.1,00,000 | 213 | 71.00 |

Out 300 SHG members, amount of external loan received from Bank.71.00 per cent SHGs received amount rupees more than one lakh from bank, followed by Rs.50001 to 100000 for 16.00 per cent, Rs.25001 to 50000 for about 10.33 and 2.66 per cent in below Rs.25000.

Table 10: Amount of loan allowed to a member from external loan.

| Sl.No | | SHG members | % |
|-------|----------------------------|-------------|-------|
| 1 | Up to Rs.5,000 | 14 | 4.33 |
| 2 | Rs.5,001 to 10,000 | 22 | 7.33 |
| 3 | Rs.10,001 to 15,000 | 17 | 5.66 |
| 4 | Above Rs.15,000 | 247 | 82.33 |

Out of 300 SHG members, recording the nature of eligibility to avail loan obtained from external was, more than 15000 for 82.33 per cent, Rs.10001 to 15000 for 5.66, Rs.5001 to 10000 for 7.33 per cent and less than Rs.5000 in 4.33 per cent of members only.

Table 11: Utilization of the loan amount by the SHG members.

| Sl.No | | Yes | % | No | % |
|-------|--------------------------------|-----|-------|-----|-------|
| 1 | Food Material | 103 | 34.66 | 197 | 65.66 |
| 2 | Children education | 132 | 32.66 | 168 | 67.66 |
| 3 | Health | 85 | 28.66 | 215 | 71.66 |
| 4 | Life-cycle Ceremonies | 77 | 25.66 | 223 | 74.33 |
| 5 | Purchas of cattle | 142 | 47.33 | 158 | 52.66 |
| 6 | Housing | 144 | 48.66 | 156 | 52.00 |
| 7 | Petty Business | 44 | 14.66 | 256 | 85.33 |
| 8 | Seasonal Business | 87 | 29.00 | 213 | 71.00 |
| 9 | Household articels | 107 | 35.66 | 193 | 64.33 |
| 10 | Ornaments | 144 | 48.00 | 156 | 52.00 |
| 11 | Agricultural implements | 133 | 44.33 | 167 | 55.66 |
| 12 | To pay SHG loans | 74 | 24.66 | 226 | 75.33 |
| 13 | To pay Private loans | 56 | 18.66 | 244 | 81.33 |

Data on the nature of the loan amount utilization by the group members were shown in table 11. Utilization of the loan amount for the purchase of food material was recorded among 34.66 per cent of the members. Almost half of the samples were utilizing the loan amount towards their children's education. 28.66 per cent of the members were utilizing the amount for medical expenses. Around 25.66 per cent 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 per cent of the group members were diverting the loan amount for the construction of their house. A meager percentage (14%) of the members investing the loan amount for carrying out petty business, while 29 per cent were investing their amount in seasonal business for returns. 35.66 per cent of the members were utilizing the loan amount to purchase household articles. 48 per cent were purchasing ornaments from the loan amount. 44.33 per cent of the members were purchasing agricultural implements from the loan. One-quarter of the members were taking the loans to repay their existing SHG loans themselves. 20 per cent of the group members were diverting their loan amount to clear private loans.

Table 12: Current and previous self confidence levels the women.

| Sl.No | | Before | % | Precent | % |
|-------|--|--------|------|---------|-------|
| 1 | Confidence to approach the banks | 7 | 2.33 | 293 | 97.66 |
| 2 | Confidence to speak to visitors | 6 | 2.00 | 294 | 98.00 |
| 3 | Communication skills to deal with the main stream | 10 | 3.33 | 290 | 96.66 |
| 4 | Awareness of rights and procedures | 8 | 2.66 | 292 | 97.33 |
| 5 | Confidence to start new SHGs | 9 | 1.00 | 291 | 97.00 |

Data on the confidence levels of the women who joined as a member of SHG was shown in table 12, After joining the SHG, 97.66 per cent of the women habituated for vivid purposes like independently approaching the bank for their needs, speaking with outsiders, communication skills to deal with the mainstream life, awareness of rights and procedures and confidence to start a new SHG.

Marriage is considered a social obligation for women in India. The marital status of the woman elevates her status in the society. Around 85 per cent of the women were married in the present study. India is well distinguished for the existence of a joint family system. In the recent past, the concept of the 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 in the welfare of the individual, family and community as a whole. The population size within the family defines absolute resources necessary for overall development. The nuclear family system was predominant in the present study. The economic status of the respondents reflects the type of house in which they live. The 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 the 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 to women socio-economic development and empowerment are poverty, illiteracy and unemployment. 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 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 livelihood and empowerment which helps to reduce inequalities and improve the status of women in family and society (Baisakhi Bhattacharjee, 2015)., In the present study, almost 36 per cent of the tribal women were illiterates and 25 per cent were with primary 14 per cent secondary education. Improving the literacy rate will be very much useful in the overall development of women. Several organizations interact with women from poor families to form 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 SHG/NGOs. Thus, SHGs 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 Yanadi women (92%) claimed to inculcate the habit of small savings norms, which is termed as a positive attitude towards empowerment. It is also inferred that Yanadi tribal women attitude to divert and utilize the loan for various things like children education, health, food, purchase of cattle, household 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. 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, communicating 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 Yanadi tribal women upon becoming member in the SHG.

4. CONCLUSION

Self Help Group is an important tool for poverty eradication, which helps the rural women to acquire power for their self-supportive life. SHGs have not only produced tangible assets and improved the living conditions of members but also helped in changing much of their outlook and attitude. Livelihood and 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 the Bank linkage program has a 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 more people have reduced their dependency on males. Thus, a significant portion of the women gained livelihood and economic empowerment after joining SHG.

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