

MOTIVATIONAL FACTORS AMONG TRIBAL WOMEN FOR JOINING SELF HELP GROUPS IN DHARMAPURI DISTRICT

Dr.S.Balamurugan Assistant Professor, Periyar Institute of Management Studies (PRIMS), Periyar University, Salem – 11.

Co-Author: S.Tasnim, Ph.D Research Scholar, Periyar Institute of Management Studies (PRIMS), Periyar University, Salem – 11.

ABSTRACT

In Human life, men and women are having equal responsibility for making society improvement. There are six basic pillars of human development, equity, sustainability, productivity, empowerment, cooperation and security. In olden days' women is very dependable with men that too tribal women are very illiterate than men and now-a-days many great changes in women life. Moreover, tribal people are migrating from rural to urban due to economic conditions are poor. To overcome the poverty level, Self Help Groups are playing an important role among the BPL people, specifically rural women. The intension of the study is find out the socio economic profile and influence factors for registering the tribal women in Self Help Groups in the study area.

Key Words: Women, Tribal Women, Self Help Groups etc.,

INTRODUCTION

Globally, Tribal people are living simple life with natural atmosphere. In all level tribal people are backward in the society. According to 2011 census, population of India is 1,210,854,977 with 623, 724, 248 males and 586,469, 174 females. The literacy rate in the country 74.04%¹. Tamil Nadu population is 7.21 crore, increased than 2001 census 6.24 crore. In Dharmapuri district tribal population is 12,90,530 and the female (ST) 29,746². Dharmapuri district is one of the backward district in Tamil Nadu. Self Help Group begins with the purpose carrier of economic and social independence by providing micro finance to the BPL (Below Poverty Level). The first SHG was started in Dharmapuri district of Tamil Nadu in 1989³. In each group the members were minimum 12 and maximum 20. Self Help groups linked with banks for receiving continuous support to the registered members. Women Self Help groups are functioning well than male SHGs.

REVIEW OF LITERATURE

Abdul(2007)⁴, women self-help group become a successful tool in economic empowerment for women. Distribution of loan to the rural women is one of the encouragement giving to the group members. **Poonam and Chhaya Shukla(2013)**⁵, the study says that majority of the respondents are influenced by their relatives, friends, neighbors, NGOs, banks. Also pointed that government was not providing any incentive to SHGs members in research area. **Annapoorani & Gnanarubi(2007)**⁶, found that Teppakudu in Guddalur Taluk, 37% of women startup venture for their earnings followed by 21% for the reason children education, 27% for future necessities and

¹ Census 2011, www.census2011.co.in

² Census of India 2011, "*Total Population and Population of Scheduled Castes and Scheduled Tribes for Village Panchayats and Panchayat Unions*", Directorate of Census Operations Tamil Nadu, and retried from www.tnrd.gov.in

³ Kasturi.R (2014), "*A Study on Self-Help Groups in Dharmapuri District*", International Journal of Science, Technology and Humanities 1 (2014), Page 44-49

⁴ Abdul Raheem A. & Yasmeen Sultana H. (2007), "*Empowerment of Women through Self Help Group: A View*", Kisan World, March, Vol. 34, No. 03.

⁵ Poonam and Chhaya Shukla (2013), "*Motivational factors influencing women to be the members of self-help groups*", Asian Journal of Home Science, Vol 8, Issue 2, Dec: 2013 | 610-616

⁶ R.Annapoorani and G.Gnanarubi (2007), "*Economic Empowerment of Tribal Women through Entrepreneurship*", Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012

15% for family expenses. **Rathidevi(2008)**⁷, in her study emphasize that most of the respondents were joined due to getting loan to meet out their needs. **Palanivel (2008)**⁸, in their article acknowledge that 43.28% of the women were joined in self-help group due to financial assistance.

OBJECTIVES

1. To study the socio-economic profile of the respondents in the study area.
2. To find the influencing factors for registering as a member in Self Help Group.

RESEARCH METHODOLOGY

The study carries descriptive in nature and it carried out in papireddipatti taluk, Dharmapuri district. Purposive sampling technique has used to select the area and random sampling technique have been used for selecting the group and its respondents. There were 147 tribal Self Help Groups registered in Mahalir Thittam Office, Dharmapuri. Data has been collected in the form of interview schedule. Statistical tools, Descriptive and Analysis of Variance (ANOVA) applied for the analysis part.

ANALYSIS AND INTERPRETATIONS

Descriptive Study

Table No: 1

Socio – Economic Profile of the Respondents

Profile	Particulars	Frequency	Percentage %
Age	Below 34	22	22
	34.1 years - 43 Years	51	51
	43.1 Years Above	27	27
Total		100	100
Marital Status	Unmarried	2	2
	Married	88	88
	Widow	6	6
	Destitute Widow	4	4

⁷Rathidevi.R (2008), “*SHGs: A tool for Empowering Women. A case study in Dharmapuri*”, Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

⁸ Palanivel.P Sivakumar.S and D.Sureshkumar (2008), “*Empowerment of Rural Women Self Help Groups in Northern Tamilnadu*”, Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

Total		100	97
Literacy Level	Illiterate	43	43
	Primary Education	20	20
	Secondary Education	30	30
	Hr. Sec Education	3	3
	College & Other Education	4	4
Total		100	100
Occupation	Agricultural related work	16	16
	Private Job	5	5
	Unemployed	1	1
	House keeping	12	12
	Petty shop/Business	6	6
	Labor work	60	60
Total		100	100
Income of the family	Below Rs.2,000	40	40
	Rs. 2,001 - Rs. 3,500	32	32
	Rs. 3,000 Above	28	28
Total		100	100
Family Type	Joint Family	22	22
	Nuclear Family	78	78
Total		100	100
Family Size	Below 2	14	14
	2	13	13
	3	50	50
	4	10	10
	5 and above	13	13
Total		100	100
Nature of the House	Own house	96	96
	Rent House	4	4
Total		100	100

Source: Primary Data

Interpretation of Table No. 1

51% of the respondents are belongs to the age group of 34.1 years - 43 Years, 27% of the respondents comes under the age group of 43.1 Years Above and 22% are Below the age of 34 years.

88% of the women were married, 6% are widow, 4% are belongs to destitute widow and only 2% are unmarried women in Self Help Groups.

43% of the respondents are illiterate, 30% of the respondents are completed secondary education, 20% from primary education, 4% are college education and 3% of the respondents completed higher secondary education.

60% of the respondents are doing labor work, 16% are doing agricultural related work, 12% are doing housekeeping, 6% of the respondents are kept petty shop, 2% are going for private job and 1% are not going any ware.

40% of the respondents says that, their family income is below Rs. 3,000, 32% says that earnings are Rs. 2,001 - Rs. 3,500 and 28% of the respondents are earning above Rs. 3,001.

78% of the respondents belongs to nuclear family and only 12% are from joint family.

50% of the respondents says that their family size was 5 members, 14% are below 2 members, 13% are above 5 members and 2 members and last 10% of the respondents' family size is 4 members.

98% of the respondents are kept own house and very less 2% respondents are rent house.

Analysis of Variance

In order to find the significant difference between demographic profile of the respondents and reason for registering self-help group member.

Null Hypothesis (H₀): To find the significant difference between demographic profile of the respondents with reason for registering self-help group.

Table No: 2

Variance between Demographic profile and reason for registering in Self Help Group

Factors	Particulars	Mean	Variance	Sum of	df	Mean	f	P	Remar
Age	Below 34	40.73	Between Groups	208.229	2	104.115	4.225	.017	S
	34.1 Years - 43	37.57							
	43.1 Years	36.85	Within	2390.281					
Marital Status	Married	37.00	Between Groups	265.396	3	88.465	3.640	.015	S
	Unmarried	38.64							
	Widow	34.00	Within	2333.114					
	Divorced	32.25	Groups						
Literacy Level	Illiterate	36.84	Between Groups	300.183	4	75.046	3.102	.019	S
	Primary	37.90							
	Secondary	39.00	Within	2298.327					
	Hr. Sec	46.33							

	College & Other	39.00	Groups						
Occupation	Agricultural	39.31	Between	193.439	5	38.688	1.51	0.193	NS
	Private Job	33.80	Groups						
	Unemployed	34.00							
	House keeping	38.17	Within	2405.07					
	Petty	41.17	Groups						
	Labor work	37.83							
Income of the family	Below Rs.2,000	37.68	Between	39.003	2	19.501	.739	.480	NS
	Rs. 2,001 - Rs.	37.69	Groups						
	Rs. 3,000 Above	39.07	Within	2559.507					
Family Type	Joint Family	38.00	Between	.138	1	.138	.005	.943	NS
	Nuclear Family	38.09	Within	2598.372					
Family Size	Below 2	36.50	Between	66.910	4	16.728	.628	.644	NS
	2	38.85	Groups						
	3	38.30							
	4	39.20	Within	2531.600					
	5 and above	37.23	Groups						
Nature of the House	Own house	38.25	Between	77.760	1	77.760	3.023	.085	NS
	Rent House	33.75	Within	2520.750					

(S = Significant at 5% level <0.05, NS = Not Significant @ 5% level >0.05)

Interpretation for the above Table 2

1. Age and reason for registering in Self Help Group

Since P Value is less than 0.05, the null hypothesis (H_0) is rejected at 5% level of significance. Therefore, the result concludes that there is significant difference between respondents age and reason for registering in SHGs. While comparing mean score (40.73) the age group of the respondents are below 34 years and also differs from other age group of respondents.

2. Marital Status and reason for registering in Self Help Group

Since P Value is less than 0.05, the null hypothesis (H_0) is rejected at 5% level of significance. Therefore, the result concludes that there is significant difference between respondents' marital status and reason for registering in SHGs. While comparing mean score (38.64) marital status of the respondents are Unmarried and also differs from other status of respondents.

3. Literacy Level and reason for registering in Self Help Group

Since P Value is less than 0.05, the null hypothesis (H_0) is rejected at 5% level of significance. Therefore, the result concludes that there is significant difference between respondents' literacy level and reason for registering in SHGs. While comparing mean score (46.33), literacy of the

respondents is completed Hr. Secondary and also differs from other education status of respondents.

4. Occupation and reason for registering in Self Help Group

Since P Value is greater than 0.05. Hence the null hypothesis (H_0) is accepted at 5% level of significance. Therefore, the result concludes that there is no significant difference between respondents' **Occupation** and reason for registering in SHGs. While comparing mean score (41.17), respondents are kept petty shop/business and also differs from other **Occupation** of respondents.

5. Income of the family and reason for registering in Self Help Group

Since P Value is greater than 0.05. Hence the null hypothesis (H_0) is accepted at 5% level of significance. Therefore, the result concludes that there is no significant difference between respondents' **Income** of the family and reason for registering in SHGs. While comparing mean score (39.07), respondents' family are earning above Rs.3,000 and also differs from other **income** of respondents.

6. Family type and reason for registering in Self Help Group

Since P Value is greater than 0.05. Hence the null hypothesis (H_0) is accepted at 5% level of significance. Therefore, the result concludes that there is no significant difference between respondents' family type and reason for registering in SHGs. While comparing mean score (38.09) family type (nuclear) of the respondents' and also differs from joint family of respondents.

7. Family members and reason for registering in Self Help Group

Since P Value is greater than 0.05. Hence null hypothesis (H_0) is accepted at 5% level of significance. Therefore, the result concludes that there is no significant difference between respondents' family members and reason for registering in SHGs. While comparing mean score (39.20) family size is 4 members of the respondents' and also differs from other family size of the respondents.

8. Nature of house and reason for registering in Self Help Group

Since P Value is greater than 0.05, the null hypothesis (H_0) is accepted at 5% level of significance. Therefore, the result concludes that there is no significant difference between

respondents' family members and reason for registering in SHGs. While comparing mean score (38.25) nature of house to the respondents' and also differs from rent hose of the respondents.

FINDINGS AND SUGGESTIONS

I. finding from Descriptive Analysis.

- (i). Majority 51% of the members are the age group of 34.1 years – 43 Years.
- (ii). Majority of the respondents are married and only few were unmarried in self-help groups.
- (iii). The highest of 43% of the members were illiterate and very less members are completed college education.
- (iv).60% are going for labor work and less 2% are going private job.
- (v).78% of the respondents are nuclear family and 12% are in joint family.

II. Findings from Analysis of Variance.

(vi). Analysis of Variance emphasize that demographic profile of the members such as age, marital status, literacy level, occupation, family income, family type, family members and nature of house. Result shows that significant difference between Age, Marital status and Literacy level, Hence the null hypothesis (H_0) is rejected at 5% significant level.

III. Suggestions of the study

- (i) From the findings, the highest percentage of the respondents were illiterate the members should give the importance more for the education.
- (ii) From the findings, very less members are going private job maximum of the respondents are going for labor work. Members can concentrate more on their occupation to upgrade their economic level.

CONCLUSION

The study concludes that Self Help group has reduced poverty level to the rural people. Most of the tribals have joined in SHGs for the different purpose. Still majority of the respondents are illiterate (poor in education), they have to concentrate their education level and the study revealed that women members are strongly agreeing that getting loans, involving themselves in savings, government subsidies etc., SHGs are very helpful for rural poor to empower themselves.

Bibliography:

1. Census 2011, www.census2011.co.in
2. Census of India 2011, **“Total Population and Population of Scheduled Castes and Scheduled Tribes for Village Panchayats and Panchayat Unions”**, Directorate of Census Operations Tamil Nadu, and retried from www.tnrd.gov.in
3. Kasturi.R (2014), **“A Study on Self-Help Groups in Dharmapuri District”**, International Journal of Science, Technology and Humanities 1 (2014), Page 44-49
4. Abdul Raheem A. & Yasmeen Sultana H. (2007), **“Empowerment of Women through Self Help Group: A View”**, Kisan World, March, Vol. 34, No. 03.
5. Poonam and Chhaya Shukla (2013), **“Motivational factors influencing women to be the members of self-help groups”**, Asian Journal of Home Science, Vol 8, Issue 2, Dec: 2013 | 610-616
6. R.Annapoorani and G.Gnanarubi (2007), **“Economic Empowerment of Tribal Women through Entrepreneurship”**, Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012
7. Rathidevi.R (2008), **“SHGs: A tool for Empowering Women. A case study in Dharmapuri”**, Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.
8. Palanivel.P Sivakumar.S and D.Sureshkumar (2008), **“Empowerment of Rural Women Self Help Groups in Northen Tamilnadu”**, Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.
9. Agnes Stephen and Seilan, A.(2005), **“SHGs and Micro-finance Creating Linkages with Banks”**. Social Welfare, 54 (4) : 33-34.
10. Balamurugan, (2015), **“A Study on Impact of Women Empowerment through Self Help Group in Hill Stations with Special Reference to Valparai Taluk, Coimbatore District”**, Thesis JANUARY – 2015