

Full Length Research Paper

Strengthening tribal communities through tribal women's self help groups in Kerala

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This article examined on an evaluation of tribal women's Self Help Groups (SHGs) in an area of Kerala. Groups were evaluated, in terms of their success as in relation to their contribution to gender development. The study reveals that tribal women alleged changes in their identity towards working collectively to pressure for change at the village and panchyat levels. They organized in community and social action programmes, both at the local level and by joining with issues beyond the local. When well thought-out within constructs of empowerment, potential poverty, citizenship and participation in democratic processes, such SHG outcomes, and the community development processes that go together with their work, can be seen to make a modest but significant contribution to broader transformations of repressive structures.

Key words: Tribal community, self help groups, Kerala, women's empowerment.

INTRODUCTION

This study assessed the results in conditions of citizenship and empowerment for tribal women in Kerala through Self Help Groups. These groups were formed to reduce poverty among family by way of collective actions. A number of assessments that have already been carried out have focused on SHG poverty eradication function and effectiveness for members to access finance. Economic empowerment of tribal women in every where is an essential part of any social or community development; otherwise, tribal women become further marginalized and get down from the society. However, it is critical examine and understand the processes of SHGs and the changing position of tribal women community. Due to SHG movement a lot of changes are a result of the processes of empowerment in tribal women community particularly in Kerala, SHGs are unusually supported by locally based local society organizations and non government organizations. The, honesty, proficiency and assurance of those organizations are critical factor in successful SHGs. The SHG movement and the relationship between the groups and those organizations need to be based firmly on a belief in women's abilities, rather than paternalistically targeting 'deficiencies.' The transformations come into view both out of consciousness of alternatives and collective action to congregate appropriate chains to influence those factors that act as barriers to meeting their aspirations. In an Indian context, many women's aspirations relate to family and community, and so there is a close connection between women's empowerment and esca-

tion communities. Evaluations of SHGs inevitably enter a contested backdrop because data and results will have various meanings, based on the meticulous perspectives through which the data are given meaning. This article discusses SHG outcomes from the perspectives of nationality and empowerment. In this respect it both departs from and intersects with other perspectives. It departs from many financial angles of SHGs and micro credit. The SHG faction in Kerala is engaged in micro credit tricks and so is habitually examined within a financial framework. Within this there is enthusiastic discuss about whether a center of attention on women and income creation payback women in development or indeed, has any impact on women's poverty; and the case is argued that micro credit does not fulfill its claims of financially viable empowerment (Poster and Salime, 2002). But this perspective is criticized on the justification of taking too constricted a view of poverty. While poverty is concerned with a lack of money, others take a more encircling view (Sen, 1999) distinguishing between returns scarcity and capacity scarcity. The former refers to returns level and deficiency; the latter concerns inadequacies in capabilities and a scantiness of opportunity to expand one's talent. Sen point out the concepts of human capital and community capital as key factors in increasing ability poverty. The two types of poverty are inextricably connected, however; relieving returns poverty without addressing talent poverty will not lead to effective female poverty alleviation in general and particularly in tribal. It is

manifest from Sen's narrative of capability poverty and the nature of those views that place magnitude on involvement, that community development can be influential in contributing to means poverty easing. This is what Robertson (1995) mentioned as 'globalization' and is based on the postulation that globalization is not only a one-way, monetary process, but the local can also pressure broader levels of action. It is certainly sensible to quarrel that no matter what opportunities may be fashioned for involvement; paucity still means a lack of returns and funding. However, there has been little center of attention on the ways in which SHGs, as local activity, may donate to empowerment and nationality outcomes for women at the local level. In relation to women and enlargement, gender issues lean to be unseen in prevailing trends in advance literature and employment. The center of attention has shifted from women to the link between women and men, asymmetrical power affairs at all levels (household to global) and the need for improvement to become a process that is more gender unbiased (United Nations, 1999). Moser's (1993) view on such processes, if they are to equalize the discrepancy of masculinity power and make a payment to women's development, would be that they need to congregate the tactical needs of women, rather than realistic needs. The empowerment and nationality perspectives crisscross with this wide inspection of poverty because all accept the perception of women's capacity to achieve (Rees, 1991) the prospect for them to implement power and to create choices. In community contexts, this entails some variety of involvement, and in classlessness, the writings on deliberative social equality are particularly significant. Deliberative, egalitarianism in contrast to envoy democracy represents an idyllic whereby people, as citizens, can act in public places in ways that silhouette the conditions of living. This particular perspective of citizenship (Dower, 2000), itself a contested impression, implies that citizenship is a united social practice (Shaw and Martin, 2000) and that the talent to implement collective citizenship and to play a part in democratic processes is a person right. This competence to accomplish is what Rees (1991) refers to as empowerment; that is, power to change or pressure structures that involve one's living circumstances and interests. Hunt (2004) argues that this entails not only changes in legislation and guiding principle, but harmonizing bottom-up society development approaches and processes that recognize and challenge domineering gender relations and generate transform towards greater power equality

Evolution of kudumbasree in Kerala

The success of SEWA of Ahmadabad, Myrada of Mysore, and several other experiments in different other parts of the country, has attracted many States for replicating this strategy. It has been widely accepted that the programme, if taken up and implemented in the right

sense, would be very effective in poverty eradication and women empowerment. SHGs in Kerala have made significant strides in this field. Earlier efforts made by some NGOs were confined mostly to a few areas or remained rather scattered, making the concept relatively unknown and non-replicable. Historically, many church-based development institutions in Kerala have been promoting credit unions. A credit union is a typical system, which, organizes the poor into large groups of 150 - 200 members and pools their meager savings for their common benefit. Here also the basic objective has been to help the poor meet emergent needs and come out of the clutches of moneylenders. These credit unions lacked the participatory decision-making found in SHGs. During the late 1980s this drawback was realized and under the guidance of NABARD many voluntary agencies reorganized their Credit Unions into smaller and more effective SHGs. The amazing success of the participatory system of poverty alleviation in Alappuzha Municipality prompted the Government of Kerala in 1994 to extend the scheme to the Wayanad district one of the most backward districts in India (Table 1).

As per 2001 census there were 3.21 lakhs Scheduled Tribes in Kerala State. The Tribal population in Kerala State is 2% of the total population in the State. The literacy status of STs was 57.22% in 1991 as against the general literacy rate of 89.81%. Nearly twenty three% of the tribal families are living within forest areas. There are thirty five tribal communities in the State. These 398 Groups are the most vulnerable communities among the tribal and are all below poverty Line. The present number of ST households is estimated around 84,000. The Scheduled Tribe Population is even more unevenly distributed in the Districts. The strategy formed the Convergent Community Action and Self Help to enhance the capacity of the family to help meet their basic needs such as drinking water, primary health care, basic education, safe environment and food security.

The Women's endurance and diligence to prolong under these lasting, domineering state of affairs is substantiation of great inner potency. This appraisal of SHG mission things to see some ways in which they have enabled women to exploit these strengths, both individually and collectively, to confront domination, to access resources and, for their own profit and those of their families and their communities. Such SHGs are enabling women to partake in democratic processes and to play central citizenship roles in their communities. The role of NGOs in the SHG programme is to support women to encourage and launch groups, provide training and aid in the group's effort, both its inner operations and its interaction with banks and other organizations. Its infrastructure and team capability tolerate it to endow with strong and steady sustain in reaction to the needs of the SHGs, which vary according to neighborhood issues and stages of enlargement. NGOs have been supported by the Kerala government through the provision of funding for training and other aspects of the SHG programme. Compared to

Table 1. Kudumbashree –wayanad district (progress report (2002 - 2007).

Total SHGs	7281
Total Tribal SHGs	111
Number of CDS Chairpersons	25
Number of ADS Chairpersons	434
Registered SHGs (Bank)	6988
Total Savings	32.75 (crores)
Total Loans	105.19

to the Grameen Bank, SHGs are more participatory and ambitious from the masses, while at the same time challenging more skills of women (Harper, 2002), as Islam (2004) puts it in comparative to the Grameen Bank in Bangladesh, with less emphasis on intensifying women's abilities and so less prominence on development. This distinction between the Grameen Bank and the SHG models reflects the different supremacy models in Bangladesh and India, the latter having a stronger and more stout autonomous institution.

Methodology

The study was a formative evaluation of the SHGs in the Wayanad district and the assessment falls within an action research pattern, with its target to make a payment to a cycle of planning, action, reflection, review, and further action. Data were collected through questionnaire, group discussion, interviews with SHG leaders, representatives, and other stakeholders, such as local bank managers and the government representatives, the district collectors and annual reports, that is, primary and secondary sources are used for collecting data. The study also drew on some ethnographic methods when, on field visits, various activities were attended and observed, such as SHG meetings, Grama Sabha meetings, eye camps, parenting programmes conducted through the SHGs, and a Bank Seminar.

Objectives of the study

The study is based on the objectives framed by the researcher and the main important objectives are as follows;

- To study the contribution of SHGs for strengthening tribal women in Kerala state.
- To analysis the role of different stake holders playing their major role in promoting tribal SHGs.

RESULTS

The questionnaire to SHG members yielded a number of domino effect pertinent to empowerment and nationality actions. Every faction in the sample was involved in some type of society or collective action programme, in addition to its internal lending and stash function. Of all the women in the sample, 76% provided support to their village, such as serving alienated couples join up, giving prizes on Indian Independence Day, helping people with education

expenses, helping people to admittance and obtain government reimbursement, and resolving conflicts in the village. Eight six percent of the women participated in the Panchayat to advancement their villages. Around 350 women stood for elections in the 2006 Panchayat elections, with seventy being victorious, including some elected as Panchayat Presidents. 74% of the women were occupied in social accomplishment programmes, such as encouraging children and parents to fit into place in schooling, to allow daughters to complete their studies, action to close down liquor shops, and petitioning the District Collector to make necessary improvements in the village. The chipping in of SHGs and their members in neighborhood and community action programmes is one of the most momentous achievements of the SHG programme. 'Community needs' was one of the crest issues discussed in the SHG general bodies and decisions about these issues were commonly acted upon. It seems that the SHGs' attachment in village affairs and their competence to make positive changes has led to spacious reception and support, including support among the men, which has, in turn, enabled greater participation in SHGs. The responses to the question also locate the changes as outcomes of women's participation in the SHG movement. It is at this point that the voices of the women themselves serve to communicate the significance of the changes in terms of citizenship and empowerment, the implications of these changes for the quality of community, and the emerging role of women as change agents in building communities' capacities to support the well-being of their members. This study is one of several derived from in-depth interviews with leaders of SHGs. The case study records women's voices, and starkly highlights the experiences of some women in the SHGs. It serves to show how, from the women's perspectives; identities have changed in relation to their position in their families and communities, from being oppressed towards active engagement as citizens in their village and Panchyat.

The group makes sure it is present at every Grama Sabha meeting and they take responsibility for representing their village needs at those meetings. The group brought attention to the water problems in the village and was successful in getting a bore well installed for drinking water, as well as increasing the number of concrete roads in and around the village. They have achieved this by regular attendance at the Grama Sabha meetings and also approaching the Block Development Officer and the local Panchayat Board President. They have achieved dustbins being put in every street, a thorough cleaning of the drains, separating drainage and drinking water, and the construction of concrete platforms under village taps to prevent stagnation. The group has also taken steps for the free construction of houses for those villagers below the poverty line. The women pronounce that they have erudite much from the experiences of organizing the society achievement programmes. They are more conscious of the point of tribulations in the village. They have experienced optimistic back-up and sustain from NGOs,

the rural community as a intact, and the Panchayat Board President. They have come to consider very pleased with the comprehension that they are assembly a difference in their parish. The SHG leader remembers past days when she and some others anticipated the idea of doing society feat programmes, while the rest of the associates were very diffident due to obstacles brought about by ritual, as women were commonly not imaginary to come out of their dwellings without the consent of their husbands or parents. Now, however, all members are fervent about the programmes and they all donate to their smooth running.

Empowerment route

The link involving NGOs and the local SHGs, the span of with the corollary of this appraisal, loan prolong to the effectiveness of the 'transform in society' focal point of neighbor hood improvement, where structural revolutionize occurs (Kenny, 1999). Such alteration is renovation; it is transformative, it aims to drastically revise the social order. It is all of these possessions, but it is more. It is also a 'thoughtful and rational approach to the globe (and) a political bustle' Kenny. This transformative view requires improvement from beneath that harnesses the intelligence of the subjugated life (2002) and it aims to put something in a new place marginalized natives as citizens in the public through outlay in their capabilities, an enhancement of comfort and encouragement of partaking in financial, political, and societal systems (Sherraden and McBride, 2004, p. ix). These facial appearance can be discerned, from the case study, both in the progression of transform that is complementary the partnership in society improvement and in the outcomes (Tables 2 – 7).

Empowerment upshot

The study is potent in the way it tells the stories of, and reflects the local women's wisdom about, their social and political empowerment. The change from women needing permission to leave their home to full and enthusiastic participation in the economic, social, and political life of the villages captures the startling extent of empowerment outcomes. The processes within the partnership of NGOs and the SHGs, including training and support, assume the strengths of the women. Their strengths have enabled many of them to be active citizens in their communities. When one goes to villages to meet and observe the SHGs, one cannot but be awestruck at how strongly and proudly they tell their stories of collective action and individual transformations within their families and villages. The SHG association represents a momentous framing of the developmental prospective of affiliations, such as those connecting CSOs and the combined of women who form the SHGs. A 'bottom-up' loom to addressing scarcity demands that women's capability and practice make a payment, as a matter of course, to the seminal of decisions, , and that those in the combined become energetic

Table 2. Training programmes.

Total amount sanctioned	8.78 (lakhs)
Total amount spend	5.37(lakhs)
Balance amount	3.41(lakhs)

Table 3. Lease land for agricultures for the year ended 2006 - 2007.

Total SHGs	315
Total number of family	2205
Area	3054(acre)
Subsidies	16.5 (lakhs)

Table 4. Micro enterprises.

Total subsidies	3.27(lakhs)
Total units	60

Table 5. Micro housing / Bhavanashree.

Number of family got subsidies	2412
Total loan	10(crores)

Table 6. Ashraya.

Project cost	8.52 (crores)
Challenge fund	2.37(crores)
Total amount spend	3.48(crores)

Table 7. Balasabha.

Total Numbers	2225
Total Members	31942
Number of Balapanchayath	10
Total Savings	725371

participants in the community arena. In this way, the SHG association can reinforce social society and opinionated life. This is a transformative route where citizenship is lived and befalls a 'jointly asserted social observe' Shaw and Martin (2000) pretty than merely a credited condition where women are normally marginalized. In this state of affairs supremacy mingles with the communal of women as well as amid the decision-makers. Combined action progresses the welfare of women as populace, rather than reproducing the points of those who grasp clout or are otherwise privileged. Collective action becomes extroverted, making political bustle more inclusive. Such joint

action gives the SHGs congruency with society activity (Touraine, 1981). In this way, the reach of each individual SHG is comprehensive, each is scaled up (Uvin and Jain, 2000), not by fetching bigger, but by becoming a mechanism in policy enlargement through local voices, evaluations, and so on, creating knowledge that can spin off and integrate into conventional organizations' and other ventures' work observes, and causative to a more vivacious stout, and dissimilar civil humanity and democracy.

Conclusion

SHGs have become a prevailing, imperative, and valuable means for empowering women in parts of the mainstream humanity. When scamper on participatory point and within enabling partnerships, they can facilitate the strengths of women in Kerala to renovate their pose away from creature marginalized and towards transform agents and participating society. While poverty improvement goals and additional millennium goals have not progressed at all pleasingly, the case of the NGOs, SHGs serves to be reminiscent us that at limited levels, there are transformations, distorted forms, in the associations between women, men, and their uniqueness in communities, which cannot linger hushed. These changes, where women are participating as general public for modify in their villages and panchyats, are ingredient of the society improvement progression and the affiliation linking local women and a CSO. These changes also correspond to one constituent of addressing paucity, potential dearth. As such, these changes require to be named. However, the taken as a whole and gigantic advance challenges that tranquil linger have got to also persist to be challenged and addressed.

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