International Journal of Farm Sciences **6(2)** : 202-204, 2016

Short Communication

Determinants of Nilgiri tribal women for joining self-help groups

TN SUJEETHA, V RAVICHANDRAN and MV KARUNA JEBA MARY*

Department of Agricultural Extension and Rural Sociology
***Centre for Agricultural and Rural Development**
Tamil Nadu Agricultural University, Coimbatore 641003 Tamil Nadu, India
Email for correspondence: jenithawalking087@gmail.com

ABSTRACT

A study was conducted on the tribal women in the Nilgiris district of Tamil Nadu to assess the determinants of tribal women SHG members for joining SHGs. Kotagiri and Gudalur blocks were selected based on the presence of NGOs specifically working for the tribes.Totally twelve SHGs were randomly selected for the study. This comprised four each from Todas, Kattunayakas and Paniyas. A sample of 10 members from each SHG was randomly selected. Thus the total sample size was 120. The results indicated that majority of the tribal women expressed repaying the old debts (92.50%), getting loan from the group (89.17%), meeting out emergency needs (89.17%), indebtedness (85.83%) and motive to earn and save money were their foremost determinants in joining SHGs.

Keywords: Tribal women; SHGs, determinants, non-governmental organizations

INTRODUCTION

In India, self-help groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low cost financial services with a process of self-management and development for the women who are SHG members (Wilson et al 2007). SHGs are formed and supported usually by NGOs or (increasingly) by government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits both economic and social (Singh 2005). Factors that motivate women into business have a way of determining the type of challenge they face. Understanding of the classification of motivational factors into intrinsic and extrinsic or push and pull or implicit and explicit factors will help to throw more light on the relationship between motivational factors and challenges women entrepreneurs face in business (Anyanwu 2004). Thus this paper has revealed in depth the results of the determinants of participation of SHG tribal women in the SHGs in Nilgiris district, Tamil Nadu.

METHODOLOGY

Nilgiris district of Tamil Nadu was purposively selected because it is one of the districts where the percentage of tribal population was higher and the tribal SHGs were actively functioning. Kotagiri and Gudalur blocks were selected based on the presence of NGOs specifically working for the tribes. Among these NGOs, NAWA (Nilgiris Adivasi Welfare Association) of Kotagiri block and CTRD (Centre for Tribal and Rural Development Trust) of Gudalur block were purposively selected because both the NGOs strived for the upliftment of the tribal communities viz Paniyas, Kattunayakars, Todas, Irulas, Kotas and Kurumbas. Among these tribal communities Todas, Kattunayakas and Paniyas were selected since these communities had more number of women SHGs engaged in the entrepreneurial activities. Based on this a sample of eight SHGs and four SHGs from CTRD and NAWA respectively were selected. A sample of ten members from each SHG was considered for the study. Thus a sample of 120 members was considered as respondents for the study.

RESULTS and DISCUSSION

Determinants for joining SHGs

The determinants of rural women for their joining in the SHG have been analyzed and the results are given in Table 1.

The results revealed that among the three communities majority of the tribal women expressed repaying the old debts (92.50%), getting loan from the group (89.17%), meeting out emergency needs (89.17%), indebtedness (85.83%) and motive to earn and save money were their foremost determinants to join SHGs.

Meeting out emergency expenses (95.00%), standard of life (92.50%), taking up income generated activity (90.00%), motive to earn and save money (87.50%) and to repay old debts (87.50%) were the prime determinants of Toda women.

According to the Kattunayaka women, meeting out emergency expenses (97.50%), getting loan from the group (95.00%), repaying old debts (95.00%), indebtedness (92.50%) and motive to earn and save money (85.00%) were the major determinants for joining SHGs.

Indebtedness (97.50%), to repay old debts (95.00%), getting loan from the group (87.50%), motive to earn and save money (80.00%) and standard of life (80.00%) were the critical determinants as revealed by the Paniya women.

Thus the results indicated that the emerged determinants had acted as the major factors for joining the SHGs. Indebtedness and repaying old debt emerged as the major determinants of the

Table 1. Determinants for joining SHGs

Determinant	Respondents							
	Todas (n= 40)		Kattunayaks (n= 40)		Paniyas (n= 40)		Total (n= 120)	
	#	%	#	%	#	%	#	%
Motive to earn and save money	35	87.50	34	85.00	32	80.00	101	84.17
Getting loan from the group	34	85.00	38	95.00	35	87.50	107	89.17
Indebtedness	27	67.50	37	92.50	39	97.50	114	85.83
Regular income from non-farm sector	14	35.00	23	57.50	17	42.40	54	45.00
Taking up income-generating activities	36	90.00	28	70.00	19	47.50	83	69.17
Providing better education to children	34	85.00	24	60.00	16	40.00	74	61.67
Social participation	18	45.00	28	70.00	20	50.00	66	55.00
Overcoming risks	16	40.00	30	75.00	23	57.50	69	57.50
To repay old debts	35	87.50	38	95.00	38	95.00	111	92.50
Availability of capital	16	40.00	17	42.50	17	42.40	50	41.67
Meeting out emergency expenses	38	95.00	39	97.50	30	75.00	107	89.17
Entrepreneurship	33	82.50	28	70.00	18	45.00	79	65.83
Standard of life	37	92.50	29	72.50	32	80.00	98	81.67
Lesser income in agriculture	18	45.00	20	50.00	28	70.00	66	55.00
Self-employment	32	80.00	29	72.50	26	65.00	87	72.50

The figures represent multiple responses

tribal women. The SHGs were making all efforts in the study area to develop the saving habits among the tribal women as one of their intended activities. These determinants would also act as facilitators for the tribal women to fully participate in all the targeted activities of SHGs.

REFERENCES

Anyanwu CM 2004. Microfinance institutions in Nigeria: policy, practice and potential. Paper Presented, G24 Workshop on Constraints to Growth in Sub-Saharan Africa 29-30 Nov 2004, Pretoria, South Africa.

Singh K 2005. Banking sector liberalization in india: some disturbing trends. Asia-Europe Dialogue Project, 2005. http://www.ased.org.

Wilson F, Kickul J and Marlino D 2007. Gender, entrepreneurial self-efficacy and entrepreneurial career intentions: implications for entrepreneurship education. Entrepreneurship Theory and Practice **31(3):** 387-406.

Received: 13.4.2015 ***Accepted: 19.12.2015***