

# Impact of Microfinance on Tribal Development in Telangana

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## **Abstract**

The existing rural credit system in India has failed to live up to the expectations and development of the poorer sections of the society. Many empirical evidences bear sufficient testimony to this. Further, the banking system too has failed to deliver when it comes to meeting the needs of the weaker sections of the society especially the women. Therefore, an effective credit delivery mechanism, which could ensure credit delivery in a sustainable manner, has become a necessity. In this paper an attempt has been made to analyze the impact of microfinance on Tribal Development in Telangana State in terms of household income; assets acquired and employment generation before and after joining SHG and availing micro credit.

**Keywords:** Microfinance, Self Help Groups, Bank linkage model, Tribal Development.

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## **Introduction**

Micro Finance (MF) as a financial service innovation and is emerging as an important method of bettering the lot of the poor and downtrodden. In fact, micro-finance has become a subject of interest in the recent past especially in the context of reaching the unreached. For a country like India, where substantial number of population is poor, access to credit facility is not only necessary but also an indispensable for optimizing their per capita income in contribution to the growth of national economy. The Planning Commission of India has estimated that 27.5% of the population was living below the poverty line in 2004-05. The criterion used was monthly per capita consumption expenditure below Rs 356.35 for rural areas and below Rs 538.60 for urban areas. 75% of the poor are in rural areas, most of them are daily wagers, self-employed, house-holders and landless labourers ([en.wikipedia.org/wiki/poverty\\_in\\_India](http://en.wikipedia.org/wiki/poverty_in_India)). The impact and implication of this position poses a great challenge for the country to overcome the poverty and to have an equitable distribution of the national income to uplift the poor.

The existing rural credit system in India has failed to live up to the expectations and development of the poorer sections of the society. Many empirical evidences bear sufficient testimony to this. Further, the banking system too has failed to deliver when it comes to meeting the needs of the weaker sections of the society especially the women. Therefore, an effective credit delivery mechanism, which could ensure

credit delivery in a sustainable manner, has become a necessity. Such an initiative would certainly work for the removal of poverty, unemployment and the development of women in the society. The liberalization and globalization policies of the Indian Government have opened up new vistas in the realm of credit delivery system in the country. For instance, there has been more emphasis on empowering the hitherto powerless rural women. Micro-financing aims at improving the lot of the rural women by effectively organizing women to work for women. Micro-financing underlines the need for active and committed participation of women, not just as recipients of loan but as integral partners in credit programmes through formation of groups, involvement in designing and operating the programmes essentially aim at unleashing new opportunities for rural women.

### Review of Literature

Nelly, M.K & McCord (2001), found that microfinance has a positive effect depends on individual women success full use of the services, her family dynamics, her groups internal rolls of conduct. Authors identified six major dimensions of women empowerment in the impact assessment study of credit with education on empowerment of women in Ghana, Bolivia, Burkina Faso and Thailand. Rajesh Kumar Shastry (2009) in his article on "Microfinance and poverty reduction in India: A Comparative Study with Asian Countries". Though poverty reduction has long been a high priority for the Government of India, microfinance is a still experimental tool in its overall strategies. India's microfinance experiments are much differ from the more substantial microfinance institutions and programmes of its neighbors countries. The United Nations system was perhaps the first international partner to India's new experiments with small scale credit schemes. Mahendra Varman (2005), studied, "Impact of Self-Help Groups on Formal Banking Habits", makes a modest attempt to examine whether there is any, association between the growth of SHGs and the increase in female bank deposit accounts and whether SHGs have a tendency to influence account holding in formal banks.

Priya Basu and Pradeep Srivastava (2005), in their paper titled, "Exploring Possibilities Micro finance and Rural Credit Access for the Poor in India", empirically analyze the reach of the most dominant micro finance initiative, the SHG-bank linkage model. The paper draws lessons for exploiting the potential of micro finance in India, outlines areas of concern for government policy towards this important sector and suggests ways to scale up access to finance for the poor. Jaya S. Anand (2002), in her discussion paper titled "SHGs in Empowering Women: Case Study of Selected SHGs and NHGs", gives a review of progress of SHGs. She has attempted to examine the performance of selected SHGs and NHGs and to assess its impact, especially

the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered, ranging from group formation and training to awareness-raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable. Jerinabi, U. & Kanniammal, K. (2009) Micro finance interventions are well – recognized world over, as an effective tool for poverty alleviation and improving socio economic conditions of the poor. In India too, micro finance is making head way in its efforts for reducing poverty and empowering rural and underprivileged women. Micro finance through the network of cooperatives, commercial banks, RRBs, NABARD and NGO's has also been largely supply – driven and a recent approach.

Sita Devi, K., Ponnarasi & Tamilselvi (2010) In the light of the importance of microfinance in pushing back rural poverty, through the formation of SHGs. This study has been undertaken in Cuddalore district of Tamil Nadu with the objective of studying the impact of microfinance on the socio-economic status of the rural poor. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries. Thus it could be inferred that the SHGs have succeeded in their role of change agents which could help in pushing back rural poverty. Pradeep Kumar Singh (2004) critically examined that the reasons for tribal development in India. He advocated that the biggest mistake in tribal development planning in India has been the clubbing together of all the tribes, as if they constitute a homogeneous cultured group. It is negative to think that they all have similar problems and that same or similar welfare schemes will be useful to them all equally. These two cannot be equated in socio-cultural terms and failure of all developmental programmes meant for tribal development in the country. He concluded that in order to make tribal development programme more viable, an urgent need to be the reclassify the Indian tribes. This new classification should be based on the techno-economic parameters and relative advancements already achieved in the last fifty years. The programmes should be prepared for each of the class separately. Further, these programmes should aim at achieving 'affluence' rather than 'development'.

Nishankar Panda (2006) in his paper he outlined the imperatives and compulsions of Tribal Development in India. The need for tribal development in India hardly needs any justification. Their primitive way of life, economic and social backwardness, low level of literacy, hackneyed system of production, absence of value system, sparse physical infrastructure in backward tribal areas and demographic quality of tribal areas coupled together make it imperative for a systematic process of development of tribals and tribal areas. Gopinath Reddy & Anil Kumar (2010) examined in

their study “Political Economy of Tribal Development as a case study of Andhra Pradesh”. The problem of tribal development have long baffled the policy makers, administrators and social scientists in India, and the debate on meaning, character and direction of their socio-economic transformation continuous. Further it is based on various committees' reports and studies on tribal development that, efforts have been subsequently made to improve the tribal situation by providing various kinds of provision and schemes. However, unfortunately, the tribals have not been able to derive sufficient benefits from this process of planned development. They concluded that since independence, the Government of India has initiated several five year plans, programmes, policies and laws and has made efforts for gradual socio-economic development of Schedule Tribes, there has been a considerable increase in the fund allocation for the tribal areas but they still remain the weakest sections of the society. The reasons are:

- (i) Most of the tribals were not able to draw benefits from the facilities provided by government because of large-scale corruption among officials and improper implementation of tribal development schemes;
- (ii) The majority of the tribal people are not even aware of the development schemes implemented by government agencies;
- (iii) Agriculture is mostly primitive and there is very little irrigation facility;
- (iv) Though there are many safeguards to protect tribals from outsiders and non-tribals, their exploitation continues unabated.
- (v) Inadequate monitoring of development programmes going on in tribal areas and therefore, most of them are poorly implemented, etc.

The review of literature discussed above provides the deep insights of the work done by the experts and researchers on some aspects of the micro finance. However, no studies have been taken up to analyze the impact of micro finance on tribal development in Telangana.

### **Need for the Study**

The tribal population in the State of Telangana and in the country as a whole is the most deprived and vulnerable community that faces severe economic exclusion. Although certain constitutional safeguards are provided, there has been no economic, Social and political mobility across these communities. Contrary to Scheduled Castes and other Backward Castes who witnessed certain degrees of progress because of protective discrimination policies of the government, the Scheduled Tribes remain abysmally backward and socially excluded, still living in harsh environs. Hence, an attempt has been made to study “Micro

Finance and its Impact on Tribal Development in Telangana”, delineates the situation of Scheduled Tribes in the background of various policies of the state during the successive plan periods and its impact on their socio-economic mobility.

### **Objectives of the Study**

The objective of this study is to assess the impact of micro finance on socio-economic status of the Tribals in Telangana in terms of household income; assets acquired and employment generation before and after joining SHG and availing micro credit.

### **Scope and Period of the Study**

The present study is confined to analyze the Impact of Micro Finance (through SHGs) on Tribal Development in Telangana for the period of one decade i.e., 2001-02 to 2011-2012.

### **Research Methodology**

The study is undertaken to analyze the role of micro finance in empowering tribal communities in the state of Telangana. In order to realize the objectives stated, the data has collected by adopting both primary and secondary sources. There are about 9,95,000 Self-Help Groups are in operation in the state of Telangana. Out of which about 300 SHGs and an average 3300 members from the study area are included in the sample size based on both convenience and representative sampling methods. The required data has been collected from the SHG members (Tribal women's) from three districts viz., Adilabad, Khammam and Mahabubnagar. From each district five mandals and from each mandal five revenue villages were taken into consideration based on convenience and representative sampling methods. The data collected has been analyzed by using Statistical Package for Social Science (SPSS). Chi-square and other suitable (like, factor analysis, cluster analysis) tests depending upon the suitability of the data used in order to find out the relationship between the use of microfinance and the development of tribal communities in the study area.

### **Results and Discussion**

Changes in the Household Income: Income is the major determinant of the standard of living of the people. One of the reasons for joining in SHG is to avail credit and increase their well-being. The SHGs member income has been increased after joining the SHGs. Hence women members of the groups are independent to meet their personal expenditure, and they contribute more to their household income. To find the whether any quantitative change in income levels of the beneficiaries among the Tribals due to MF services are analyzed hereunder.

**Table -1 Household Income Before and After Joining SHG**

Income (in Rs.)	Before Joining SHG		After Joining SHG		Change (%) Percent
	Frequency	Percent	Frequency	Percent	
Below 24,000	1697	51.42	1309	39.67	11.75
24,000 – 36,000	703	21.30	917	27.79	6.49
36,000 – 48,000	481	14.58	521	15.79	1.21
Above 48,000	419	12.70	553	16.76	4.06
<b>Total</b>	<b>3300</b>	<b>100</b>	<b>3300</b>	<b>100</b>	

Source: Field data

The percentage of respondents whose annual income is below 24,000 has come down to 39.67 percent after joining SHG as compared to 51.42 percent of them falling under 24,000 brackets before joining SHG. Nearly 11.75 percent of the respondents were able to raise their annual income to 24,000 after joining SHGs. This indicates that there has been some improvement in the financial status of those who have opted to become member of SHG. The percentage of respondents whose annual income is between 24,000 – 36,000 has increased to 27.79 percent after joining SHG as compared to 21.30 percent before joining SHG. There is an increase of 6.49 percent of the respondents who were able to benefit by joining SHGs. This indicates that there has been some improvement in the financial status of those who have opted to become member of SHG. The percentage of respondents whose annual income is between 36,000 - 48,000 has increased to 15.79 percent after joining SHG as compared to 14.58 percent before joining SHG.

But there is not much increase in the number of respondents who benefitted financially after joining SHG as the rate of

improvement is just 1.21 percent. This indicates that there has been any significant improvement in the financial status of those who have opted to become member of SHG. The percentage of respondents whose annual income is above 48,000 has increased to 16.76 percent after joining SHG as compared to 12.70 percent before joining SHG. Many housewives did not earn anything before joining SHGs, but after as a member of the SHGs, they are also earning reasonably. There is an increase of 4.06 percent of the respondents who were able to benefit by joining SHGs. This increases the willingness to participate in the SHGs' activities. Many women members independently involve in the economic activities individually and with other group members after joining SHGs. This indicates that there has not been any significant improvement in the financial status of those who have opted to become member of SHG. But they are now economically independent and contribute to increase their household income.

**H0:** There is no change in the household income of beneficiaries before and after joining in SHG-BLP.

### Kolmogorov–Smirnov test (K–S test)

F	CF	F <sub>0</sub> (X)	E	CE	F <sub>e</sub> (X)	F <sub>0</sub> (X)- F <sub>e</sub> (X)	Dmax
3259.00	3259.00	1.00	815.96	815.96	0.294118	0.70	
2.49	3261.49	1.00	652.77	1468.73	0.529412		0.47
1.19	3262.68	1.00	652.77	2121.50	0.764706		0.23
1.16	3263.84	1.00	652.77	2774.26	1		0.00
<b>3263.84</b>			<b>2774.26</b>				

F = Observed frequency. CF = Cumulative frequency.

E = Expected frequency. Dmax = Maximum deviation.

H0 = Null Hypothesis. H1 = Alternative Hypothesis.

n = Sample size.

Calculated value of Dmax = 0.070; Table value @ 5% level of significance =  $1.36/\sqrt{n} = 1.36/\sqrt{3300} = 0.02$ .

**Result:** Calculated value of Dmax (0.070) is greater than the table value (0.02). Hence, H0 is rejected and it is concluded that there is a significant change in the household income of

beneficiaries before and after joining in SHG-BLP.

Household Assets Acquired: The table 2 depicts the type of household assets acquired by the members after joining SHGs. Out of 3300 sample Beneficiaries, there is a 6 percent increase in increase of agriculture land which was acquired after joining SHG. 9 percent of increase in case of construction of toilets, more than 17 percent of increase in getting Gas, Electricity and water tap connection. Further it is also observed that there is more than 4 percent and 2 percent increase in acquiring vehicles 4 percent and establishment of small business units 2 percent respectively particularly after joining SHGs and utilizing micro finance through SBLP.

**Table -2 Type of Household Assets Acquired by the Beneficiaries**

Set of Assets	Before Joining SHG		After Joining SHG		Change Percent
	Frequency	Percent	Frequency	Percent	
Agriculture land	917	27.79	1131	34.27	6.48
Consumer durables	308	9.33	209	6.33	-3
Construction of Toilets	112	3.39	416	12.61	9.22
Gas, Electricity and Water tap connection	301	9.12	913	27.67	18.55
Material assets	434	13.15	41	1.24	-11.91
Gold & Silver	55	1.67	10	0.30	1.37
Farm animals	663	20.09	17	0.52	-19.57
Business establishments	32	0.97	91	2.76	1.79
Vehicles	164	4.97	317	9.61	4.64
Others (if, any)	314	9.52	155	4.70	-4.82
<b>Total</b>	<b>3300</b>	<b>100</b>	<b>3300</b>	<b>100</b>	<b>2.75%</b>

**Source:** Field data

Therefore, it concluded that the acquisition of an asset is an indication of capital formation and also improvement in the living standards of beneficiaries. Availability of credit played an important role in the acquisition of assets. The portion of sample client household acquiring assets with micro credit support rose to 2.75 percent after joining SHG and availing micro credit.

Employment Generation: Economic independence smoothen the way towards tribal development through SHGs however; it is also through women empowerment. Microfinance helps women to engage themselves in more self-employment opportunities and other livelihood related works. Poverty and unemployment are the major problems of any under developed countries to which India is no exception.

**Table -3 Employment generation**

Employment to	Before Joining SHG		After Joining SHG		Change Percent
	Frequency	Percent	Frequency	Percent	
Spouses	2356	71.39	2306	69.88	1.52
Family members	736	22.30	598	18.12	4.18
Hired labourers	208	6.30	396	12.00	-5.70
<b>Total</b>	<b>3300</b>	<b>100</b>	<b>3300</b>	<b>100</b>	<b>0.00</b>

**Source:** Field data

It is observed from the table 3 that SHG members provided highest number of employment opportunities to their spouses which accounted for 76.06 percent, family members 26.52 percent and only 6.30 percent is hired labourers. Further it is also observed that with help of SBLP, the members were able to generate employment opportunities to their spouses has been net increased to 8.88 percent after joining SHG when compared to 5.24 percent before joining the group. They could also generate employment opportunity to their family members to the extent of 8 percent during the study period. It is very interesting point to note here is that after joining in SHG and availing micro credit through SBLP, the members have raised to the level that they are also providing employment opportunities to others in the form of

hired labourers and which is accounted for 1.06 percent. Therefore, it can be inferred that the SHG members are successfully utilizing the micro credit through SHG-LBP of microfinance for generating employment opportunities and will provide greater scope for achieving income and more economic benefits to the rural poor. Moreover, SHG members not only to providing employment opportunities to their family members but also to others and helping them to reduce the poverty and improve their standard of living.

**Ho:** There is no change in the employment of beneficiaries before and after joining in SHG-BLP.

**Kolmogorov–Smirnov test (K–S test)**

<b>F</b>	<b>CF</b>	<b>F<sub>0</sub>(X)</b>	<b>E</b>	<b>F<sub>c</sub>(X)</b>	<b>F<sub>0</sub>(X)-F<sub>c</sub>(X)</b>
1.59	1.59	0.38	1.41	0.33	0.04
1.34	2.93	0.69	1.41	0.33	0.36
1.31	4.24	1.00	1.41	0.33	0.67(D <sub>max</sub> )
<b>4.24</b>			<b>4.24</b>		

Calculated value of  $D_{max} = 0.67$

Table value @ 5% level of significance =  $1.36/\sqrt{n} = 1.36/\sqrt{3300} = 0.02$ .

Result: Calculated value of  $D_{max}$  (0.67) is greater than the table value (0.02), Hence  $H_0$  is rejected and concluded that there is a significant change in the employment of beneficiaries before and after joining in SHG-BLP.

**Micro Finance and Tribal Development**

Women empowerment is a multi dimensional concept. The major objective of the study is to disembark at a finale about the role of microfinance on Tribal Development. So factor analysis is used to reduce its different dimensions and to derive the important meaning full factors. About 10 variables are outlined, as they found to be influencing Tribal Development. They are education, occupation, marital status, religion and caste, nature of the family, head of the household ,ownership of the house, asset possessed by Beneficiaries, family income, change in the personal income, savings, occupation, loan availability after joining the group, poverty score, and scores of economic, knowledge, decision making and self worthiness indices.

**Suggestions**

1. The role NGOs should be encouraged in taking all the Government welfare programmes and more particularly microfinance through SHG-BLP in bettering the living standards of Tribal's –the most deprived sections of the society otherwise the macro objective behind the microfinance programme would not be fulfilled.
2. An inclusive growth of Tribal development through SHG- BLP of microfinance has to be achieved. It means whatever, growth achieved so far is only nominal and empowerment should be in terms of gender equity, poverty reduction, growth in human development index (HDI) among the rural and Tribal population in India. It is in terms of per capita income and change in living standards. It is possible through involvement of cent percent women in formation SHGs and utilization of micro credit.
3. Tribals should be educated about the issues right from the formation of SHGs to an effective utilization of microfinance through SHG-BLP. In addition to this the Government of Telangana should plan for training cum-basic educational

programme through Open University system may be extended to the major portion of illiterate women SHG members. Further, this approach would be more beneficial for not only educating them but also creating awareness and utilization of various Governmental schemes that are in vogue.

4. The family size of Tribals is still large in number. Suitable measure should be taken in this direction at the Government level. A separate family planning incentives has to be evolved and sensitize them with the benefits out of small family concept among the Tribes. All necessary steps should be initiated to this effect. In addition, all welfare measures and subsidized schemes may be linked with the small family norm.
5. The Government of Telangana should initiate further necessary steps to increase the sum of micro credit through SHG-BLP up to Rs. 1 lakh to each SHG member. Special financial assistance may be extended for construction of a Pucca house and toilet, acquiring agricultural land other productive purposes.
6. The government should identify the schemes which boost up the income levels of the tribal families in small hamlets in various districts of Telangana.
7. The SC/ST Sub-plan should implemented without delay and the funds allocated for this purpose should be divided into two separately among the Schedule Casts and Schedule Tribes and immediately implemented through respective Social/Tribal welfare departments to reach target group.
8. It is vital to ensure that there is proper regulatory mechanism to monitor and expand the schemes at the larger interest of the beneficiaries. Whatever changes took place in the lives of Tribal through SGH-BLP of microfinance is very little or insignificant. The, other issues like basic amenities, approach roads to Tribal hamlets for which suitable policy decisions from the Government side assumes greater significance.

9. The high level sensitization about microfinance and its benefits such as 'pavala vaddi' to SHG members should be promoted in rural and Tribal areas. Further, it is also suggested to the Government authorities to encourage the savings and investment habits among the Tribal poor up to the expected/possible extent.
10. There is no relationship between increase of assets and increase in income of beneficiaries before and after joining in SHG-BLP which means the increases assets have nothing to do with income enhancement. Most of the assets owned by the SHG members might be non-performing assets. The revenue agencies of the GoTS have to activate the increased assets, so that they become income generators.
11. The SHG members' dependency on money lenders should be reduced. For achieving the same the Government should give necessary guidelines to both commercial banks as well as RRBs to extend the financial support and also for meeting other requirements.
12. The Government should take necessary steps to increase the banking habits among the Tribal households who are inaccessible to banking system. Further, it should be made mandatory to have a bank account and all the financial transactions should be made through in order to ensure the transparency and accountability. It will be helpful in ensuring the extended benefits may be reaching the unreached-the ultimate beneficiary.
13. A remarkable change in the women empowerment is possible only when (i) financial discipline among the indiscipline family members; (ii) Government should link all schemes funded by the GoI and benefits in the name of women and see that the ratio and source of earning power among the rural and Tribal poor should be raised.

### Conclusion

The study tries to find the marginal impact of joining in SHGs on their annual income by comparing their financial position before and after joining in SHGs. It is observed that, most of the respondents were able to raise their annual income after joining SHGs. This indicates that there has been some improvement in the financial status of those who have opted to become member of SHG. This indicates that there has been some improvement in the financial status of members of SHGs. Majority of respondents (63%) were daily labors before joining SHG but it has come down to 56 percent after availing micro credit. It is also observed that there is more than 4 percent and 2 percent increase in acquiring vehicles 4

percent and establishment of small business units 2 percent respectively particularly after joining SHGs and utilizing micro finance through SHG-BLP. It is evident from the study that most of the SHG members who availed the credit have their repayment track record was satisfactory. Communication skills has been improved while participating official discussion with other people such as Bank officials, representatives of NGOs, peer groups, etc could give improvement in their communication skills. Survey results found to be proving the argument that microfinance activities help to boost financial inclusion process. The results of the study indicate that microfinance loan and its productive utilization improved the economic condition of the participants of SHG-BLP.

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