

THE ROLE OF COOPERATIVE IN EMPOWERMENT OF TRIBAL WOMEN: A STUDY IN WEST BENGAL

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The tribal people of India are economically rearward. The system of money lending has driven them towards indebtedness. To minimize the problem of indebtedness and improve the economic situation of the tribals Co-Operatives were formed. The West Bengal Tribal Development Co-Operative Corporation Ltd. (WBTDCC) is the apex body of the Large Sized Agricultural Multipurpose Co-Operative Societies (LAMPS) which function at the grass root level for the development of its tribal members. WBTDCC has implemented a number of self employment schemes for economic upliftment of the tribal members which brought the women of tribal society in it's fourfold. There are 154 LAMPS in 15 districts of the state covering 398457 Scheduled Tribe as members constituting 95 percent of the total members. Among the women member tribal women forms a major portion (97.47 percent) and they are the main beneficiary under different income generation schemes. The present study covered 25percent of the total LAMPS in. Specific study was done on 105 tribal women beneficiaries randomly selected through purposive sampling. It is found that the self employment schemes of the Co-Operative are very effective in economic and social empowerment of the tribal women.

Introduction

Empowerment is about social transformation. It is about power (Beteille, 1999). It involves power to, power with and power within (Bhaskar and Narayanan, 2012). Empowerment in Indian context stands for transformation of people belonging to the weaker section of the society. Women's empowerment is also viewed as the ability to make decisions that affect outcomes of importance to themselves and their families and communities, to the capacity to affect women's own well being and make strategic life choices (Dhanssekaram, Ganesan, Sivapriya, 2012). The hidden meaning of empowerment includes economic, political, social and cultural empowerment. UNDP during its Cairo conference in 1994 focused on the Gender Empowerment Measures through three factors women's participation in political power or decision making, education and health. UNIFEM (2000) suggested five dimension of women empowerment which adds economic participation and economic opportunity along with UNDP's three aspects. Amartya Sen suggested that education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development (Sen, 1999). In a country where poverty level is high, the economic

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empowerment takes a top priority. The means of empowerment is the removal of formal or informal barriers and the transformation of power relations between individuals, communities, services and governments.

There are a number of poverty alleviation programmes of the government addressing need of the poor people. There are some people friendly cooperatives which act as a channelizing agency for implementing development programmes for the marginalized people.

A cooperative is an organization that is owned and operated by the people who work there or the people who use its services. It involves mutual assistance in working towards a common goal. A co-operative is generally viewed as an autonomous association of persons united voluntarily to meet their common social and economic needs and/or objectives (Singh and Pundir, 2000). During the 6th Five Year Plan period a number of co-operatives were set up at the primary and secondary levels for ensuring marketing of surplus farm products and Minor Forest Produce (MFP) collected by the tribals. These Co-operatives are usually regarded as the autonomous institutions for production and distribution of goods and services to individual members having inter-linkages with external organizations and they also yield economic return to their members' investments. Cooperatives are a development tool that promote social and economic goals, offers a way for a group to pool their limited resource to achieve self development (Najamuddeen et.al. 2012).

The West Bengal Tribal Development Co-operative Corporation (WBTDC) is involved in development of its tribal members since almost last 5 decades. The tribal development Co-operatives was formed in India to prevent exploitation of the tribal people. In 1961, the Dhebar Commission recommended that, "the sale and marketing of the produce and supply of tribal people's requirements at reasonable price should receive special attention through Co-operatives". But the development of cooperatives was slower than desired and they were facing various problems in management. In 1971 the Bawa committee appointed by the Government of India suggested organization of Large Sized Agricultural Multipurpose Co-operative Societies (LAMPS) in tribal areas to provide credit to the tribal members for both production and consumption, undertaking the marketing of agricultural and Minor Forest Produce (MFP), for giving agricultural inputs as well as providing consumer goods and also for giving them secured services under one roof. WBTDC was formed in 1976 under West Bengal Co-operative Societies Act, 1973 (now WBCS Act, 2006). The West Bengal Tribal Development Co-operative Corporation (WBTDC) Limited promotes socio-economic development of tribal members in 15 districts of the State. WBTDC is the apex body of Large Sized Agricultural Multipurpose Co-operative Societies (LAMPS) under the Backward Classes Welfare Department, Government of West Bengal. WBTDC is expected to bring entire tribal population under the cooperative fold by meeting their production, consumption, marketing and social needs. A major focus area of

WBTDC is generating self employment among the tribal women members through different loan and subsidy based schemes. It is anticipated that the cooperatives will be able to minimize the problem of indebtedness in the tribal areas by arranging adequate finance for productive purpose.

Objectives

- To understand the process of implementation of self employment schemes for the Scheduled Tribe members of the Co-operative.
- To know the impact of self employment schemes on the tribal beneficiaries.

Methodology

The present study was done in 15 districts of the state covering 38 LAMPS i.e. 25% of the total LAMPS. Secondary information was collected from the annual report of WBTDC. Structured and unstructured schedules have been used for interviewing the WBTDC officers and staff. The LAMPS were selected randomly covering at least one from each district for in-depth study.

Primary and Secondary data were collected through extensive field work in the selected LAMPS. The beneficiaries were selected purposively keeping in mind the fact that there should be diversity in utilizing the money received under self employment schemes.

For the present study only women tribal members have been considered from the selected LAMPS. For information like age, sex, level of education, community, income, Occupation etc. structured schedules have been used. Success stories from beneficiaries have been recorded through Case studies. Tabulation has been done by using SPSS software and Office Excel.

LAMPS

The purpose of the LAMPS (LARGE SIZED AGRICULTURAL MULTIPURPOSE CO-OPERATIVE SOCIETIES) is to offer multiplicity of services to the tribal population under one institutional set up (Mahalingam, 1992). Due to backwardness in agricultural practices of the tribal people, LAMPS was visualized as primary cooperative for marketing of agricultural produces and distribution of agricultural goods as concessional rate. With time LAMPS has overtaken its domain and intervened in other sectors for economic development of the Scheduled Tribes.

LAMPS under WBTDC are the primary Co-operative Society at the Block level responsible for implementing different projects for tribal development. LAMPS cover an average of 10,000 to 20,000 populations in the tribal areas. There are 154 LAMPS in 15 districts of the state excepting Kolkata, Howrah, Nadia and Cooch Behar. There are 398457 ST members in the state including 203963 men and 194494 women. There are four Regional Offices, four Branch Offices and the

Head Office under WBTDC. These offices monitor the activities of the LAMPS. One of the objectives of LAMPS is to promote the upliftment of the quality of life of its members through mutual and cooperative assistance. It also aims at inculcating a culture of thrift and assist members to attain financial stability through periodic savings and financial discipline among members.

LAMPS generally work with four permanent and two contractual staff. There is a Board of Director constituting nine tribal members including two women. They are elected by the tribal members. Board has authority to take decision regarding selection of members and distribution of schemes. Table 1 shows district wise distribution of 154 LAMPS.

Maximum numbers of LAMPS are in Purulia district, followed by Paschim Medinipur. As per 2001 Census there are 4249676 Scheduled Tribes in 15 districts of the state and 9.38% of the tribal population of these districts is members of the LAMPS. Maximum percentage of Scheduled Tribe population has been covered by LAMPS as members in Dakshin Dinajpur district (21.41%) followed by Bankura (16.41%) and Purulia (16.19%) districts.

Self Help Groups

Self Help Group is a group formed by the community women and sometimes by men also, which has specific number of members like 10 to 20. The aim of formation of SHGs is to involve tribal women in group activities and making them self employed. It is expected that in such groups the poor women would come together for emergency, disaster, social reasons and economic support to each other and interaction with the community. Self Help Group is also defined as a homogeneous group of micro entrepreneurs. Its objective is to encourage banking activity both on frugality as well as credit side in a section of the population that the formal financial institutions usually find difficult to cover.

The Self Help Groups in the rural areas is playing a major role in uplifting the status of women. In recent years Micro-Credit programme is widely accepted as a key strategy for addressing both poverty alleviation and women's empowerment. In West Bengal a number of government and non government organizations are working for the development of rural women by implementing various poverty alleviation schemes for self-employment. The pre-conceived notion on the tribal women often pointed out that since they are educationally backward they require loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. But in reality example of many SHGs prove this notion to be wrong. The SHGs of tribal women registered under LAMPS can be an exemplar in this context.

Till March, 2013 the numbers of SHGs registered under all LAMPS were 13447. It includes both male and female SHGs. Maximum number of SHGs is present under Malda Branch Office (2693) which includes two districts Malda and

Uttar Dinajpur. There are 2430 SHGs in Dakshin Dinajpur Branch Office. District wise distribution of the SHGs are shown in Figure 1.

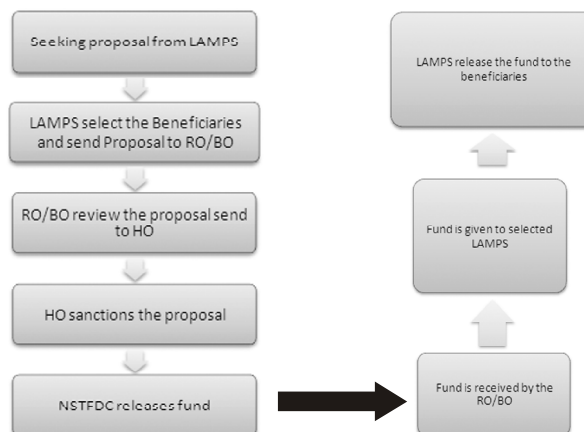
The SHGs are depositing money in the group account and conduct monthly meeting. They discuss different issues regarding loan, training, business and other social and economic matters. Different self employment schemes like MCL and Disha are distributed through the SHGs to the members. The members save money in the group account. Some women have individual account in Deposit Mobilisation Scheme of LAMPS. The banking system has been introduced among them by the LAMPS. The members get different types of training regarding leadership training, training of income generation schemes etc.

There are 4840 SHGs under 38 LAMPS in the studied areas. Majority of these SHGs are formed by the tribal women. Among the studied LAMPS maximum numbers of SHGs are found in Sandeshkhali LAMPS (485). Both in Karandighi LAMPS of Uttar Dinajpur and Khoardanga LAMPS in Jalpaiguri district 458 SHGs are found which is second highest in number. Self Help Groups play an important role in the cooperatives for handling loan and subsidy given to it's members.

Self Employment Schemes

WBTDC offers a package of services to the tribal members. Supply of concessional finance at low rate of interest is one of them. LAMPS provided credit to the tribal members with relaxation for starting entrepreneurial activities. WBTDC implemented different self employment schemes with loan and subsidy facility to the tribal members. These are Disha under Tribal Sub Plan (TSP), Micro Credit Loan (MCL) and Adibasi Mahila Sashaktikaran Yojona (AMSY). All these schemes mainly implemented through the LAMPS to the Self Help Groups (SHGs) benefiting the tribal women in majority than the tribal men.

Diagram showing the process of disbursing loan and/or subsidy



The above diagram shows the process of disbursing the loan or subsidy under self employment schemes. At first proposal are invited from the LAMPS by the Head Office. LAMPS after selecting the beneficiaries send the proposal to the respective Regional Office, Branch Office or Head Office directly. These offices send the proposal to the Head Office after meticulous scrutiny. Finally NSTFDC releases the fund to the Head Office and Head Office disburses it to the LAMPS via Regional and Branch Offices.

Disha under TSP: Disha is a subsidized financial scheme under Tribal Sub Plan. It was initiated since 2009-10.

Objectives

- The objective of the scheme is to promote self-employment through different income generation activities by giving amount as subsidy.
- To develop banking habit among the SHG members by using the subsidy fund.

Subsidy amount and rate of interest: Generally Rs. 10,000/- is provided to each beneficiary. The fund under Disha is expected to be utilised as the revolving fund. These tribal SHGs have been tutored to compulsorily deposit a part of the income generated from investing the money in their own account in the LAMPS, which will serve as a revolving capital for the beneficiary SHGs.

Schemes under Disha: The women generally take up animal husbandry, agriculture allied activities and small business like vegetable vending and running grocery shops or tea stalls etc. through this fund.

Coverage: In the financial year 2012-13, 1150 tribal members got Disha subsidy. The following table shows distribution of Disha subsidy in different districts.

The table 2 shows the number of beneficiaries under Disha in different districts. From inception to March 2013, 1150 SHGs got Disha subsidy covering 8.55% of the total SHGs. It benefited more than 12000 tribal beneficiaries in 14 districts.

In the financial year 2012-13 maximum number of SHGs has been covered by Paschim Medinipur district (23.48%), followed by Bardhaman district (17.39%). Purba Medinipur district which include Panskura LAMPS did not receive Disha till date (Figure 2). Since Disha is a subsidy based scheme, there is an interest among the beneficiaries for taking Disha. At the same time the LAMPS feel contented to give Disha to the members as there is no pressure on them to collect the interest as in case of loan. Although Disha aims at using the money as revolving fund, but in reality it is hardly found. Some case studies of the beneficiaries are given below.

Case Studies

Konika Murmu aged 35 years got subsidy of Rs. 5000 under TSP-Disha from Bamongola LAMPS. She took loan for the purpose of goatery. She brought 2

goats and prepared a shed for them with the money. She is a member of Pirchu SHG since 2003. She is a literate woman and leads the group. She dropped out from her school at class ten as she got married. She is an agricultural labour and earns Rs. 140- 150 per day. She also works in the ICDS school temporarily. She is doing the goatery business to supplement family income. She also got training on goatery, piggery and house diary.

Pratima Narjinari, a 30 years old woman living in Nararthali by marriage. She is a member of Geolang SHG from 2007 under Khoardanga LAMPS. She got Disha subsidy through LAMPS for piggery. She sold one pig at Rs. 1000/- She made profit out of this business. She is also doing business of mortgaging land. Recently she got Rs. 40,000/- against 5 bigha agricultural land for three years. She spent some of the money for agriculture purpose.

Promita Sikari aged 35 years got subsidy of Rs. 10000 from UFS Bagmundi LAMPS under TSP project for the house dairy in 2011. She is a Birhor woman living in Bhupatipally. She is the member of Bhupotipolli Mohila S.H.G. Dal since 2008. She works in agricultural land during paddy season. She has started housedairy business for supplementing the family income. She also got different trainings.

Minoti Hansda aged 35 years, got subsidy of Rs. 10000 from Sainthia LAMPS under TSP project in 2011. She took loan for piggery, but she brought goat because shortage of land. She brought three (3) goats and prepared a shade for them. She is the member of Sabuj Sathi SHG since 2006. She is a literate woman (class-IX) and vice chairman of the group. She was an housewife before starting the business. She got training on goatery, piggery and house diary and became self employed.

The study has revealed that majority of the women who got subsidy under Disha have utilised the money for animal husbandry. Some of the tribal women were housewives before becoming a member of the SHG and starting a business with the subsidy. It helped them economically. The women also got training for goatery, piggery, house diary etc. The LAMPS is giving Rs. 10,000 in two installments. At first Rs. 5000 is given to an individual. The rest are kept in LAMPS under Deposit Mobilisation Scheme. The second installment is given with the interest. It has been very fruitful initiative by the WBTDC as the thrift habit is developing among them. Success stories suggest that the tribal women members are becoming self employed and they are supplementing family income with their business.

Micro Credit Loan

The social processes of Micro financing programmes strengthens women's self esteem and self worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro-finance programmes enable women to contribute to the

household economy, increasing their intra-household bargaining power. Thus, micro financing through Self Help Groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men.

Micro Credit Loan is a group finance scheme paid to the Self Help Groups running since 2009 - 10. Under this scheme a short-term loan is provided to the group for income generation activities **with low rate of interest.**

Objective: The objective of this scheme is to impart a sense of self-reliance among the tribal women without subsidy-relief which the tribals have been generally used to.

Loan amount and rate of interest: Generally Rs. 10, 000 is given to the individuals belonging to a Self Help Groups. The group members can start an individual business or they can initiate group activity with the loan received. The rate of interest is 5% per annum and the mode of repayment is very easy. Necessary funds for the scheme are being provided by the NSTFDC (National Scheduled Tribe Finance & Development Corporation Ltd) to the WBTDC.

Schemes under MCL: The women utilised the fund for different income generation activities like animal husbandry, agriculture related activities, petty business etc.

Coverage: During 2012-13, 11446 individuals of 1148 SHGs have been benefited by Micro-Credit Loan. The following table shows the distribution of Micro-Credit Loan (MCL) in different districts.

As per available data, from inception to March 2013, 8.54% of the total SHGs under WBTDC got Micro-Credit Loan. SHGs belonging to different LAMPS in 14 districts got Micro-Credit Loan, except Murshidabad district. Among them 61.50% of the total SHGs got MCL in North 24 Parganas district which is the highest coverage till date. There are 3 LAMPS in this district. In the financial year 2012-13, 404 SHGs under different Regional, Branch Offices and Head Office got Micro-Credit Loan covering 3.00% of the total SHGs. In this financial year 4824 individuals got loan through MCL.

The Figure 3 shows the amount recovered in MCL under Head Office, Regional Office and Branch Office. It is found that from inception of the MCL scheme, Bardhaman Branch Office has recovered highest percentage (82%) of the loan. The performance of Suri Branch Office, Head Office and Dakshin Dinajpur Branch Office is also good as they have recovered 75%, 72% and 71% respectively. The performance seems to be poor in case of Jhargram Regional Office and Purulia Regional Office. The total recovery rate of the WBTDC is about 68%.

Micro-Credit scheme is specially meant for the SHGs promoting self employment among the group members. In most cases instead of group activity the beneficiaries are involved into individual projects. The amount of loan is released on the basis of number of members in a group. The money is utilised for different

activities like goatery, piggery, house diary, buying stitching machines, opening shops etc. Some success stories are discussed below.

Jayanti Murmu aged 37 years got Rs. 10,000/- from Panskura LAMPS under MCL scheme in 2008. She took loan for the purpose of animal husbandry which is her secondary source of income. She is a member of Aalakaj Ari Self Help Group since 2009. She studied upto class XII and leads the group. She is an agricultural labourer and earns Rs.120- 130 per day. The business helps in complementing family income.

Sampa Mahali aged 28 years got loan of Rs. 5000 from Balurghat LAMPS under the MCL project in 2009. She took loan for the purpose of goatery. She is a member of Parboti SHG since 2008. She is a literate woman and leads the group. She works as an agricultural labourer. She earned Rs. 120- 130 per day from the land owner. Now she is doing goatery business which supplemented her family income.

Chandani Champromari aged 32 years is a Mech woman associated with Khoardanga LAMPS. She works as an agricultural labourer and get Rs. 150 per day. She got MCL through LAMPS in 2010 for piggery. Now she repays this loan at the rate of Rs. 252 per month. 18 installments are to be cleared. She also got AMSY loan before getting this loan. She cleared that payment. This year she sold one adult pig at Rs. 7000 and some piglets at Rs. 1200 per head. She has been benefited from the loan.

Sunita Sardar is a 22 years old Oraon woman from Ramesh Tirkey Smriti Memorial LAMPS. She got loan through MCL scheme in 2012. She bought pigs and a **sewing machine** by the money. She stitches clothes and earn some money for her family. She is a group leader of Banbibi SHG since 2008. Every month she deposits Rs. 20 in her group account. She got training on jute crafts.

Furki Singh Laya aged 39 years got loan under the MCL scheme in 2012. She took loan for animal husbandry. She bought cow and also utilized the money for the purpose of agriculture. She has a small portion of land where she cultivated paddy. She is a member of Puspa SHG since 2009. She is a literate woman and leads the group. She is a day labor. She gets Rs. 1000 per month from the land owner. Being involved with the SHG she has become economically active and started her own business.

Micro-Credit Loan is given to the SHG members mainly for doing animal husbandry business. It has been found that the loan helps the tribal poor for developing business and earning money. Majority of the beneficiaries during study were found to start the business of goatery, piggery or other animal husbandry and fishery. Some women are found to invest the money in agriculture development. The only problem with the scheme is repayment in time. Sometimes the supervisors of the LAMPS have to go to the village for reminding the beneficiary or collecting the money. Sometimes the beneficiaries do not get time to deposit the money in

LAMPS within given time frame. A few beneficiaries could not make profit out of the business. Defaulters are not exception in such cases. The case of Haimanti Sardar is interesting as their family has been helped by this loan for releasing their mortgaged land. The economic development of the tribal people is very clear from the above cases. After getting the loan under MCL the tribal women became self reliant as they are now capable of repaying the loan with their own income.

AMSY (Adibasi Mahila Sashaktikaran Yojona)

Adibasi Mahila Sashaktikaran Yojona (AMSY) is a micro credit project implemented since 2003-2004 offering loans as well as subsidy on easy terms for poverty alleviation and generating self employment.

Objective: Giving loan and subsidy to the tribal women for employment generation and empowering them.

Loan amount and rate of interest: Generally a sum of Rs.20,000 is given to the beneficiary with the provision for subsidy up to 50 percent, subject to a maximum of Rs. 10,000. The loan is granted at an interest rate of only 3%.

Schemes under AMSY: The AMSY covers schemes like grocery, paddy husking, goatery, piggery, house dairy, Sal leaf plates making and various such schemes suitable and cost effective for the tribals.

Coverage: Till 2010-2011, 24145 families (beneficiaries) have been brought under AMSY. A total outlay of funds amounting to Rs. 47.32 Crores has been disbursed to the tribal women.

At present since inception 4.99% of the total members have been given AMSY, covering 21129 beneficiaries. The beneficiaries are reluctant to take AMSY at present as the subsidy part has been omitted. Loan recovery process is going on in most of the LAMPS. In many LAMPS total AMSY loan has been recovered. It covered 21129 beneficiaries from the members of LAMPS i.e. 4.99% of all the members in the State (Table 4).

Table 4 shows that maximum number of beneficiaries under AMSY Scheme was covered by the LAMPS under North 24 Parganas district. It was found that 12.08% of the members have been covered by 3 LAMPS in this district which are monitored directly by the Head Office. Three LAMPS in Murshidabad district covered 10.43% members and these LAMPS are working under Suri Branch Office. Dakshin Dinajpur Branch Office which covers Dakshin Dinajpur district found to have covered only 0.29% beneficiaries among its members, which is the lowest among all districts. Majority of these beneficiaries are women and they have utilised the money for various income generation schemes like goatery, piggery, house dairy, starting grocery shops etc. Some cases are as follows.

Kalaboti Hembrom aged 28 years from Jhargram Thana LAMPS got subsidy of Rs. 10,000 from TDCC under the AMSY scheme in 2004. She took loan for the purpose of goatery. She bought one goat and prepared a shed for them with Rs.

4000. She got training on gotary which helped her in business development. She also got training on leadership development. She believed that these training helped the group members as they can discuss their problems.

Celina Hansda aged 40 years, she got loan of Rs. 10,000 from the Sahapur LAMPS under Adibasi Mahila Swanirvbhar Yojona scheme in the year 2006. She took loan for animal husbandry. She brought two calf and prepared a shed for them. She is the head of the Nurpur Mahila Self Help Group since 2004. She becomes economically active after getting loan. Before that she was a house wife. She got training on gotary, making puffed rice, piggery and house dairy, SHG leadership and monitoring village grain bank. She believed that these training helped the group members as they can discuss their problem.

Mani Murmu aged 32 years got loan of Rs. 10,000 from Gangajal Ghati LAMPS under the AMSY project in 2011. She took loan for the purpose of poultry firm. With the money she prepared a shade and bought some chicks. She was benefited by the loan. She is a member of Paramanik Kuri Mahila Self Help Group since 2008. She is a day labor. She studied up to class two and then dropped because of economic problem. She is repaying the money with given rate of interest. Due to a long distance from the LAMPS she cannot keep a regular communication with it. Being involved with the SHG she has become economically active.

Ratna Lama aged 53 years a resident of Totopara by birth. She has been associated with LAMPS since last 6 years. She could sign only. She got Rs. 25,000 loan from AMSY. Her husband owned a grocery shop in the Totopara bazar attached to their house. After getting loan they renovated the shop and started keeping more items. They also sell some fast foods like momo, noodles, boiled egg, omlet etc. She is paying the interest quarterly. Although she said that she could not pay the interest since last one year, but as per record in the pass book she did not paid the interest since last 2.5 years. It means she has lack of awareness about this matter and since she does not have any communication with the LAMPS she did not get the proper information. This lack of communication makes her believe that LAMPS could not really benefit them. Now she is earning Rs. 1000 per month.

Laxmi Hembram aged 32 years, she got loan of Rs. 10,000 from the Sainthia LAMPS under Adibasi Mahila Swanirvbhar Yojona scheme in the year 2010. Fifty percent of the total amount was given as subsidy by TDCC that is Rs. 5000 and fifty percent was loan returnable to the LAMPS at the rate of 3% interest. She took loan for piggery. She brought three pigs and prepared a shed for the pigs. She is the member of Bandanga Sidhu Kanu Self Help Group since 2006. She was a house wife before getting loan. She is a literate woman (class-V) and she made profit out of the piggery business. She also got training on gotary, piggery, house dairy, leadership development and monitoring village grain bank. She believed that these trainings helped the group members as she can discuss various problems at the group meeting.

AMSY was given to the SHG members as well as individual LAMPS members. Animal husbandry is the most common scheme under AMSY. Due to natural calamity or other reasons sometimes business failed leading to discontinuity of the return process. It has been observed in many cases that the tribal people are afraid of accepting further loan as they could not complete the dues in time. But when it was initiated it supported many tribal families. AMSY has benefited primitive tribal groups like Toto in Totopara, Birhor in Bhupatipally and Lodha in Nigui LAMPS.

It may be noted that the self employment schemes implemented for the tribal people has helped them gaining self esteem. They became economically empowered and self reliant. Success of self employment schemes depend on the business undertaken by the beneficiaries. If they can continue the business and make profit they can return the interest. Sometimes the beneficiaries could not return the money in time for certain reasons. There is a problem in animal husbandry scheme as the animals often die without any treatment. Due to lack of proper awareness and contact with Block Livelihood Development Office (BLDO) the beneficiaries could not take proper care of the domesticated animals. In that case the LAMPS can make an infrastructure for veterinary services and generate awareness for proper maintenance of the domesticated animals. Although the beneficiaries prefer Disha scheme for subsidy, but the tribal women are also interested in taking loan for developing business. Not only business some of the beneficiaries used a portion of the money received under Disha or MCL for education of the children, house construction and even agriculture purpose.

The LAMPS should encourage group activities for getting better result from the beneficiaries. For example Monokamona SHG under Thoong Lha LAMPS is doing a very good business of Mushroom in Darjiling district with Disha subsidy. Some of the government institutions are providing only subsidy to the SHGs in the village which is acting as a trend for not accepting loan. This trend may hamper the women empowerment process which is initiated by giving loan and encouraging business activities of the tribal women belonging to the SHGs.

Beneficiary Profile and their Development

There are 40 Scheduled Tribes in West Bengal including three Particularly Vulnerable Tribal Groups. LAMPS in 15 districts have members from almost all the communities. In the studied 38 LAMPS a glimpse of such variety could be found. For the present study only tribal women members have been considered. They belong to different tribal communities. From 38 LAMPS 105 tribal women have been selected randomly on the basis of self employment schemes. Most of them are members of SHGs.

In the studied areas, the number of beneficiaries suggest that majority of them belongs to the Santal community (55.10%) followed by the Oraons

(11.43%). Besides them 10 other communities were found. Beneficiaries are there from the Particularly Vulnerable Tribal Communities (PTGs). There are 1 Toto woman, 2 Lodha women and 4 Birhor women. In Jalpaiguri district people belonging to Mech, Rava and Tamang communities have been found (Table 5). It may be noted that the beneficiaries are selected by the Board of Directors and often they give priority to the people belonging to their own community. As a result it is found that in some LAMPS majority of the members belong to one particular community and people belonging to other tribal community have no idea about the LAMPS.

The tribal women becoming members of LAMPS and getting benefit of different schemes is quite significant as the number of male beneficiaries are very few. It could be noted that 58.10% of the studied women members are associated with the LAMPS since 5 to 10 years. There are 39 women who became member recently and got benefits of different schemes (Table 6). Women from various age groups are involved with LAMPS. It is found that 48.57% of the women belong to the age group 26 to 35 years followed by the women in age group 36 to 45 years (28.57%). The women in middle age group are found to be more interested in becoming members in Self Help Groups and they are also interested in starting a business (Table 7). Majority of the studied beneficiaries got Micro-Credit Loan from the LAMPS (42.86%), while 33.33% tribal women got subsidy under TSP-Disha. AMSY has been received by 19.05% of the tribal women members. A few among the studied beneficiaries got both, either AMSY and Micro-Credit Loan or AMSY and Disha together (Table 8). Since AMSY is older than MCL and Disha, the women who have successfully returned the AMSY loan sought other benefits. The selected members got loan or subsidy in the second phase. Animal husbandry is the most common business taken up by the tribal women (79.05%). Under this scheme they started goatery, piggyery, house diary etc. Loan and subsidy of WBTDC is mainly meant for this sort of business, although some of the beneficiaries also used the money for agriculture development and other business purposes which includes grocery shops, craft business, stitching business etc (Table 9). After being successful in the said business, the beneficiaries utilised the profited amount in children's education purpose, house building, treatment of family members and even releasing mortgaged land.

It may be noted that the tribal women members in the studied areas were in most cases non-workers or housewife. Some of them also worked as agricultural laborers and day labourers. They earned Rs. 100 – 150 per day depending on availability of work. After being involved in Self Help Group and getting subsidy or loan under different schemes of WBTDC the women became independent and started earning. Among the studied women majority of the beneficiaries are earning Rs. 1100 to Rs. 3000 (64.76%), while 22.86% women are earning below Rs. 1000

per month. A number of beneficiaries are earning Rs. 3100 to 5000 per month which is a positive trend. Only one woman is earning above Rs. 5000 (Table 10). This woman got Micro-Credit Loan.

Involvement of the tribal women in SHG has changed their life. They developed savings habit. They became self reliant and started entrepreneurial activities by their own. The tribal women became an economically active member of the family who has right to take decision in family matters. Finally they gained power to represent themselves in the wider society.

General observation and Conclusion

Tribal Development Co-operatives have helped in upgrading the economic status of the tribal people in India by providing them a package of services like supply of concessional credit, subsidy, consumer goods and marketing of minor forest produce. It has helped in minimizing exploitation of the poor tribal people by the money lenders. LAMPS, the base level cooperative organization gained faith of the tribals as the staffs are tribals and they can communicate in their own language. There are 154 LAMPS in West Bengal with 423068 members including SC, ST and others. LAMPS in the state function under the supervision of West Bengal Tribal Development Co-operatives Corporation (WBTDC). Under this organization all the schemes are implemented for the tribal members only. The Scheduled Tribe members form about 95% of the total members. The tribal women are the major beneficiaries under different schemes.

The present study was done in 38 LAMPS in 15 districts of the state. There are 13447 Self Help Groups functioning under 154 LAMPS in the state. Maximum SHG's are found in Dakshin Dinajpur (2430). Among the studied LAMPS 485 SHGs are from Sandeshkhal LAMPS of 24 Parganas (North), which is highest in number. The tribal women mainly become member of these SHGs and get certain benefit extended by the WBTDC. The loan or the subsidy under different schemes is mainly given for animal husbandry programme, although the tribal women are found to use the money in agriculture development, opening grocery shops, starting stitching business etc. along with animal husbandry. The self employment schemes are Adibasi Mahila Sashaktikaran Yojana (AMSY), Disha under Tribal Sub Plan and Micro-Credit Loan. These are distributed to the members of the SHGs. From the 38 LAMPS 105 women beneficiaries were selected randomly. They belonged to different tribal communities including the PTGs (Particularly Vulnerable Tribal Groups). Disha is based on subsidy only, while Micro-credit loan does not involve any subsidy component. Naturally Disha is more popular among the tribal women. In some cases the individual members utilizes the financial benefits accrued out of Disha scheme as revolving fund and in other cases members divide it among themselves and use it as consumption component. Previously Adibasi Mahila Sashaktikaran Yojana (AMSY) was given to the beneficiaries, which covered both

loans and subsidy. At present the beneficiaries are not accepting AMSY as the subsidy part is omitted. The process of recovery of loan is still going on in some of the studied LAMPS.

The tribal women beneficiaries became self employed after getting loan and subsidy. They developed thrift habit. Becoming a member of the LAMPS as well as SHGs has moved the stream of their life. They became capable of taking decision in family matters as well as economic matters. They became exposed to the outside world and aware about various governmental and non-governmental schemes for tribal development. The process of empowerment began as the tribal woman became economically independent. The women utilized the profited amount in different purposes like education, treatment and even preservation of family resources. Leadership capacities developed among the tribal women through training. The uneducated women are learning from the educated members of SHG. They stepped out from home and took responsibility of managing the village grain bank. They are also motivating other women to become member of SHG under different LAMPS and become self employed. The WBTDC has been succeeded in growing a group feeling among the members of cooperative and injecting the power to develop business by their own effort which is a step towards women empowerment. It will not be unjustified to state that in West Bengal LAMPS has successfully implemented different schemes for economic development of the tribals. But at the same time it needs to be noted that LAMPS should cover more tribal people belonging to different communities in a particular area and monitor the activities of the Self Help Groups. It should encourage group entrepreneurial activities instead of individual and supervise the business to get more positive result from the tribal women.

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ANNEXURE A

TABLE 1: DISTRICT WISE DISTRIBUTION OF THE LAMPS

<i>Regional Office /Branch Office/ Head Office</i>	<i>Districts</i>	<i>Number of LAMPS</i>
Jhargram Regional Office	Paschim Medinipur	21
Bankura Regional Office	Bankura	20
Purulia Regional Office	Purulia	23
Jalpaiguri Regional Office	Jalpaiguri	18
	Darjiling	7
Malda Branch Office	Malda	10
	Uttar Dinajpur	3
Suri Branch Office	Birbhum	12
	Murshidabad	3
Barddhaman Branch Office	Barddhaman	8
	Hooghly	3
Dakshin Dinajpur Branch Office	Dakshin Dinajpur	16
Head Office	North 24 Parganas	3
	South 24 Parganas	6
	Purba Medinipur	1
Total	15 Districts	154

TABLE 2: NUMBER OF BENEFICIARIES UNDER TSP-DISHA FROM INCEPTION TO MARCH, 2013

<i>Sl. No.</i>	<i>WBTDCC Offices</i>	<i>Name of District</i>	<i>No. of SHGs</i>	<i>No. of SHGs benefited</i>	<i>Percentage of beneficiaries</i>
1	Head Office	24 PGs(South)	226	13	5.75
		24 PGs(North)	550	38	6.91
		Purba Medinipur	81		0.00
2	Bankura	Bankura	1470	188	12.79
3	Jalpaiguri	Jalpaiguri	1716	104	6.06
		Darjilling	349	18	5.16
4	Jhargram	Paschim Medinipur	873	205	23.48
5	Purulia	Purulia	1471	237	16.11
6	Dakshin Dinajpur	Dakshin Dinajpur	2430	62	2.55
7	Barddhaman	Bardhaman	345	60	17.39
		Hoogly	362	26	7.18
8	Malda	Malda	1841	110	5.98
		Uttar Dinajpur	852	17	2.00
9	Suri	Birbhum	722	54	7.48
		Murshidabad	159	18	11.32
Total			13447	1150	8.55

TABLE 3: NUMBER OF BENEFICIARIES UNDER MCL FROM INCEPTION TO MARCH, 2013

<i>Sl. No.</i>	<i>WBTDCC Offices</i>	<i>Name of District</i>	<i>No. of SHGs</i>	<i>No. of SHGs benefited under MCL</i>	<i>Percentage of beneficiaries</i>
1	Head Office	24 PGs(South)	226	139	61.50
		24 PGs(North)	550	36	6.55
		Purba Medinipur	81	2	2.47
2	Bankura RO	Bankura	1470	70	4.76
3	Jalpaiguri RO	Jalpaiguri	1716	78	4.55
		Darjiling	349	14	4.01
4	Jhargram RO	Paschim Medinipur	873	3	0.34
5	Purulia RO	Purulia	1471	26	1.77
6	Dakshin Dinajpur BO	Dakshin Dinajpur	2430	377	15.51
7	Barddhaman BO	Bardhaman	345	31	8.99
		Hoogly	362	18	4.97
8	Malda BO	Malda	1841	292	15.86
		Uttar Dinajpur	852	54	6.34
9	Suri BO	Birbhum	722	8	1.11
		Murshidabad	159	0	0.00
Total			13447	1148	8.54

TABLE 4: NUMBER OF MEMBERS BENEFITED THROUGH AMSY PROJECTS FROM INCEPTION TO 2012

<i>Head Office/ Regional Office/ Branch Office</i>	<i>Districts</i>	<i>Number of LAMPS</i>	<i>Number of members</i>	<i>No. of beneficiaries</i>	<i>Percentage of members covered</i>
Head Office	North 24 Parganas	3	16249	1963	12.08
	South 24 Parganas	6	4156	208	5.00
	Purba Medinipur	1	1318	51	3.87
Bankura Regional Office	Bankura	20	56271	3585	6.37
Jalpaiguri Regional Office	Jalpaiguri	18	46132	1140	2.47
	Darjeeling	7	8784	238	2.71
Jhargram Regional Office	Paschim Medinipur	21	57333	2785	4.86
	Purulia	23	81492	5274	6.47
Purulia Regional Office	Purulia	23	81492	5274	6.47
Dakshin Dinajpur Branch Office	Dakshin Dinajpur	16	52255	152	0.29
Barddhaman Branch Office	Barddhaman	8	13372	785	5.87
	Hooghly	3	13635	1098	8.05
Malda Branch Office	Malda	10	30365	1249	4.11
	Uttar Dinajpur	3	13088	475	3.63
Suri Branch Office	Birbhum	12	22815	1521	6.67
	Murshidabad	3	5803	605	10.43
Total		154	423068	21129	4.99

TABLE 5: COMMUNITY WISE DISTRIBUTION OF THE BENEFICIARIES

<i>Sl. No.</i>	<i>Community</i>	<i>No. of beneficiaries</i>	<i>Percentage</i>
1.	Bedia	1	0.95
2.	Bhumij	4	3.81
3.	Birhor	4	3.81
4.	Lodha	2	1.90
5.	Mahali	3	2.86
6.	Mech	4	3.81
7.	Munda	9	8.57
8.	Oraon	12	11.43
9.	Rava	3	2.86
10.	Santal	61	58.10
11.	Tamang	1	0.95
12.	Toto	1	0.95
	Total	105	100.00

TABLE 6: MEMBERSHIP SPAN OF THE BENEFICIARIES

<i>Membership span in LAMPS</i>	<i>No. of beneficiaries</i>	<i>Percentage</i>
Below 5 Yrs	39	37.14
5 to 10 Yrs	61	58.10
11 to 16 Yrs	3	2.86
Above 16 Yrs	2	1.90
Total	105	100.00

TABLE 7: AGE WISE DISTRIBUTION OF THE BENEFICIARIES

<i>Age in years</i>	<i>No. of beneficiaries</i>	<i>Percentage</i>
Less than 25	19	18.10
26 to 35	51	48.57
36 to 45	30	28.57
46 to 55	4	3.81
56 and above	1	0.95
Total	105	100.00

TABLE 8: SCHEME WISE DISTRIBUTION OF THE BENEFICIARIES

<i>Schemes</i>	<i>No. of beneficiary</i>	<i>Percentage</i>
AMSY	20	19.05
MCL	45	42.86
TSP-DISHA	35	33.33
AMSY+MCL	4	3.81
AMSY+DISHA	1	0.95
Total	105	100.00

TABLE 9: ECONOMIC ACTIVITIES OF THE BENEFICIARIES

<i>Economic activities</i>	<i>No. of beneficiary</i>	<i>Percentage</i>
Animal husbandry	83	79.05
Agriculture	4	3.81
Business	11	10.48
Others	7	6.67
Total	105	100.00

TABLE 10: INCOME GROUP WISE DISTRIBUTION OF THE BENEFICIARIES

<i>Monthly Income (In Rs.)</i>	<i>No. of beneficiary</i>	<i>Percentage</i>
Below 1000	24	22.86
1100 to 3000	68	64.76
3100 to 5000	12	11.43
Above 5000	1	0.95
Total	105	100.00

ANNEXURE B

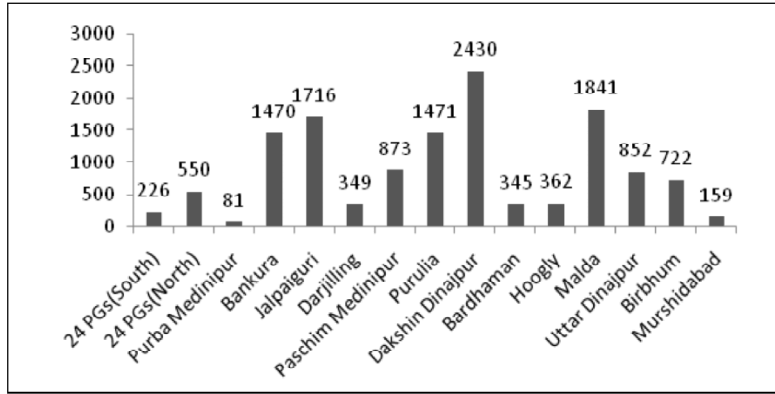


Figure 1: District wise distribution of the SHGs

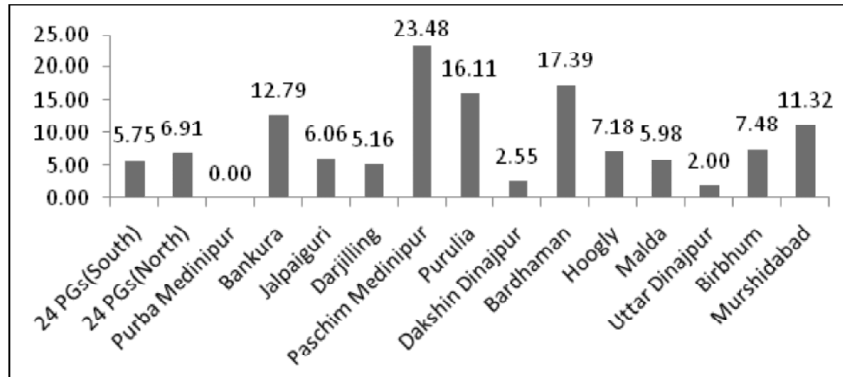


Figure 2: District specific distribution of benefited SHGs under Disha

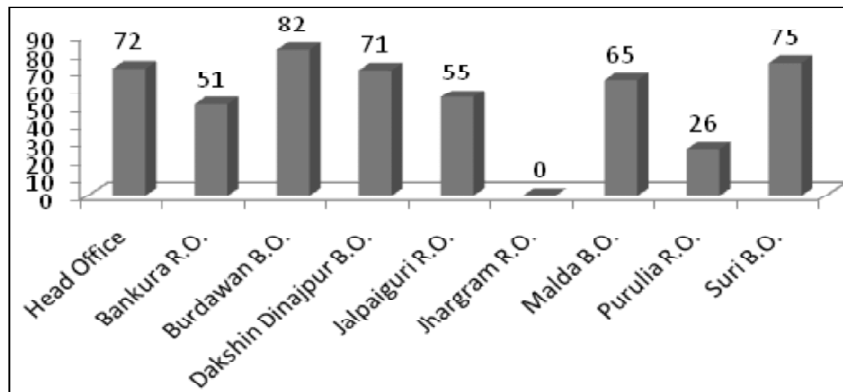


Figure 3: Chart showing percentage of recovery in MCL