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A SOCIO-ECONOMIC STUDY OF TRIBAL WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS IN NILGIRI DISTRICT

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ABSTRACT

Tribal peoples form a major segment of the world population. They are found all over the world. They are called by different names such as primitive, 'tribal,' 'indigenous,' 'aboriginal,' 'native,' and so on. India has a large number of tribal people. According to R. C. Verma they "constitute about 8.08% of the total population. They would be about 6.78 crores out of the total population of 83.86 crores according to [the] 1991 census" (I). The major tribes in India are the Gonds, the Bhils, the Sanlals, the Oraons and the Minas. They live in different regions in the forest as well as in urban areas, and mostly speak their own languages. The states of Madhya Pradesh, Orissa, Bihar, Maharashtra, Gujarat, Andhra Pradesh, West Bengal and the North eastern Region have a larger concentration of tribal population. The Andaman and Nicobar Islands are also inhabited by several tribes such as the Great Andamanese, Sentenelese, Onges, Jarwas, Sompens, and so on.

KEYNOTE: Tribal communities, toda, kota, kurumbas, irular, paniyan and kattunayakan, primitive tribal communities.

INTRODUCTION

Tribal peoples form a major segment of the world population. They are found all over the world. They are called by different names such as primitive, 'tribal,' 'indigenous,' 'aboriginal,' 'native,' and so on. India has a large number of tribal people. According to R. C. Verma they "constitute about 8.08% of the total population. They would be about 6.78

crores out of the total population of 83.86 crores according to [the] 1991 census" (I). The major tribes in India are the Gonds, the Bhils, the Sanlals, the Oraons and the Minas. They live in different regions in the forest as well as in urban areas, and mostly speak their own languages. The states of Madhya Pradesh, Orissa, Bihar, Maharashtra, Gujarat, Andhra Pradesh, West Bengal and the North eastern Region have a larger concentration of tribal population. The Andaman and Nicobar Islands are also inhabited by several tribes such as the Great Andamanese, Sentenelese, Onges, Jarwas, Sompens, and so on. The tribes, according to Verma, are "the autochthonous people of the land who are believed to be the earliest settlers in Indian Peninsula" They are called Adivasis, meaning the first settlers. Prior to the caste system, people were divided into different tribes. At that time, each tribe was a homogenous and self-contained unit without any hierarchical discrimination. Each Tribe had a chief for its protection. Gradually, the chief assumed political.

Orgin of Tribal People of India

Tribal, black aborigines similar to those found in new guinea and Australia, are believe to be the original inhabitants of much of southern India. DNA evidence from the Negrito tribes of the Andaman Islands spans back 70,000 years and suggests they originated from people from Africa who migrated to India, Southeast Asia and Indonesia. DNA evidence also indicates that they are direct descendants of the first modern humans to leave The Bhil tribal is regarded by some as "the oldest of the aboriginal tribes comprising India's original inhabitants. They are regarded as the original inhabitants of the forest of central India and were driven into their current homelands by Muslim invaders. Their name is believed to be derived from word in Dravidian languages for "how," which until fairly recent times they always were seen carrying."

Some anthropologists hypothesize that the region was settled by multiple human migrations over tens of millennia, which makes it even harder to select certain groups as being truly aboriginal. One narrative, largely based on genetic research, describes Negritos, similar to the andamanese adivasis of today, as the first humans to colonise India, likely 30- 65 thousand years ago. Sixty percent of all Indians.

The extent to which a state's population is tribal varies considerably. In the north eastern states of Arunachal Pradesh, Meghalaya, Mizoram, and Nagaland, upward of 90 percent of the population is tribal. However, in the remaining northeast states of Assam, Manipur,

Sikkim, and Tripura, tribal peoples form between 20 and 30 percent of the population. The largest tribes are found in central India, although the tribal population their accounts for only around 10 percent of the region's total population. Major concentrations of tribal people live in Maharashtra, Orissa, and West Bengal. In the south, about 1 percent of the populations of Kerala and Tamil Nadu are tribal, whereas about 6 percent in Andhra Pradesh and Karnataka are members of tribals.

Tribal people in India are called adivasi. Adivasi is an umbrella term for a heterogeneous set of ethnic and tribal groups considered the aboriginal population of India. Although terms such as atavika, vanavasi ("forest dwellers"), or girijan ("hill people") are also used for the tribes of India, adivasi carries the specific meaning of being the original and autochthonous inhabitants of a given region and was specifically coined for that purpose in the 1930s. Over time, unlike the term's "aborigines" or "tribes", the word "adivasi" has developed.

Hill Tribals

Hill tribe is a term long used by British and American travelers and colonial authorities in South Asia and Southeast Asia to describe indigenous groups that inhabit highland areas. The term is not liked by anthropologists because it has racial overtones (why for example are the Swiss and Scots not referred to as hill tribes), plus it classifies a variety of diverse groups into a single category and minimizes their differences and downplays the things that make them unique or even extraordinary. The preferred term is ethnic minority, or simple minority.

In the most cases hill tribes are defined as indigenous communities that live at an elevation above 1,000 meters. Tribes tend to be groups that occupy a certain geographical area and marry within group. They often have their own language and their own distinct material culture.

Hill tribe members have traditionally been regarded as animists but there are many examples of hill tribe members who are Hindus, Muslim, Buddhist and Christian. And while most have / traditionally been agriculturists there are also examples of ones made up of pastoralists, artisans and peddlers and performers.

Rather than mingling with the lowland people, the hill tribes have preferred to keep to

themselves by living in small villages nestled in mountains that are were once covered with dense forests. In some cases, the hill tribes consider themselves to be politically independent from the government of the country they reside in, and the Ethnic orgins and linguistic affiliations in India match only inexactly, however; while the oraonadivasis are classified as anaustraloid group, their language called kurukh, is dravidan. Khasis and nicobarese are considered to be mongoloid groups and the munda and santals are australoid, but allfour speak austro-asiatic languages. The bhills and gondas are frequently classified as australoid groups, yet bhill languages are Indo-European and the gondi language is Dravidian.

Impact of Outsiders on the Economic Activity of Indian Tribal People

Improved communications, roads with motorized traffic, and more frequent government intervention figuredin the increased contact that tribal peoples had with outsiders. Tribes fared best where there was little to induce nontribals to settle; cash crops and commercial highways frequently signaled the dismemberment of the tribes. Merchants have long been a link to the outside world, but in the past they were generally petty traders and the they had with tribal people was transient. By the 1960s and 1970s, the resident nontribal shopkeeper was a permanent feature of many villages. Shopkeepers often sold liquor on credit, enticing tribal members into debt and into mortgaging their land. In the past, tribes made up shortages before harvest by foraging from the surrounding forest. More recently shopkeepers have offered ready credit-with the proviso that loans be repaid in kind with 50 to 100 percent interest after harvest. Repaying one bag of millet with two bags has set up a cycle of indebtedness from which many have been unable to break loose. [Source: Library of Congress.

The Six Primitive Tribes of Tamilnadu

According to the Tamilnadu forest department wbsite, 6 tribal communities, toda, kota, kurumbas, irular, paniyan and kattunayakan, have been indefied as primitive tribal communities. Interestingly all the six tribes are native to the nilgiris. Here we present some information on those tribal communities

Kota

Kotas claim to be blacksmiths by profession and making ✓ agriculture equipment and weapons for war. Kotas have their own unique language thatbelongs to the dravidan

language family. Kotas worship fire, moon and nature and perform poojas in front of the peepal tree.

Kurumba

The traditional occupation of the kurumbas is food gathering, like collection of honey and forest produce. Kurumbas are known to possess keen eyesight, gained possibly from constant watching of the honey bee to the hives. They still use bow and arrow for occasional hunting. Kurumbas are known for their painting and black magic.

Paniya

The paniya have historically worked as agricultural laboures. The paniyans have only a crude idea of religion. Their major deity, is called 'kali' and they also worship banyan tree. The paniyan speak the paniyan language, which belongs to the dravidan family. In these tribes, there is no opposition to a man taking morethan one wife if he can afford them.

Kattunayakan

The members of this community are short, have black skin and have protruding foreheads. Hunting and collecting forest produce are the two main means of living for the tribe. They rarely mix with other tribes and still follow black magic and sorcery. They speak a language which is a mixture of dravidan languages. Kattunayakans are known for their expertise in honey collection.

Tribals of the Nilgiri District

The Nilgiri hills, is one of the smallest districts of Tamilnadu. Etymologically the word Nilgiri means Blue Mountains. According to 2001 census, the total population of the Nilgiri district is 7.64 lakhs peoples out of which the total Scheduled Tribes population was 28378, constituting 4.32 percent of the total general population. The Scheduled Tribe population in Nilgiri district is not evenly distributed in the six Taluk. 32.08 percent of them live in Pandalur Taluk; 24.10 percent of the tribes live in Kundhain the Nilgiri district. The other two Irulas and Kattunayakans live in Nilgiri district as well as other districts of Tamilnadu. The above-mentioned tribal groups along with the Badaga community are considered das indigenous groups of the Nilgiri district. Kurumbas and Irulas call their village Motta, Toda-Mund, Badagas-Hatti, Kotas-kokai.

Their individual socio-economic, socio-cultural mainly characterizes the tribal groups who are exposed to various environmental stresses and socio-biological set up. Hence, the health of these tribal groups is as such a function of the interaction between socio-cultural practices, genetic characteristics and the environment conditions. The widely varying prevalent health practices, use of indigenous herbal drugs, taboos, and superstitions are also responsible for determining the health behaviour and health status of the tribal groups.

Tribal Culture

Tribal population

The Dravidian tribes of Nilgiri areas are observed to have special skills used for the benefits of the whole community. They are found complementing one another in various ways. The Collier's Encyclopaedia describes on that as: "Kotas serve to the other tribes as artisans; the Todas specialize in raising buffaloes, the Kurumbas, noted for their power as sorceress, have a hunting economy and acts as priest and musicians for neighboring tribes; the Badagas are farmers who rely upon neighboring tribes for their implements and for musicians and witch doctors; and the Irulas, like the Kurumbas are hunters."(Collier's Encyclopaedia, 1966.) The Nilgiris is the home of three major Dravidians tribes namely the Todas, the Kota and the Kurumbas. There are other tribes also found in these districts. According to the 1991 census, the total scheduled tribe population in this district is 25,048, which constitute 15.98% of the total tribal population of the state.

Table Total Tribal Women's inNilgiris District.

Taluk	Villages and Panchyats	Total Tribal women's
Ooty	13	1525
Coonoor	6	462
Gudalur	5	6452
Kotagiri	11	3152
Total		11591

The Kurumba houses known as "GUDLU" are temporary constructions in the forests. The traditional occupation of the Kurumbas is food gathering, like collection of honey and forests produce. They are also cultivating millets like ragi and samai on a small scale mainly on hill slopes and mountain ridges. Honey fetches considerable remuneration for the Kurumbas. It is relished much by the public. Honey is collected mostly in the summer months from the cliffs, rocky crevices and the branches of giant trees. The

supplement their usual diet with ample quantity of honey. Kurumbas are known to possess keen eyesight, gained possibly from constant watching of the honeybee to the hives. Now, they are mainly engaged in agriculture and those who do not own lands work as casual agricultural labourers. The Kurumbas are hardworking people, but the economic condition of the Kurumbas is very poor. "A culture that complex whole which is includes knowledge, belief, art, moral, law, customs and any other capabilities and habits acquired by man as a member of society. "Culture also includes all the elements in man's old endowment that he has acquired from his group by conscious learning or by a conditioning process - techniques of various kinds, social and other institutions, beliefs and patterned modes of conduct. Marriage is universal form that has been accepted by all. It varies from culture to culture and people to people.

Kurumbas

Kurumbas are the least civilized group in the district and they mostly live in the hill slopes and feverish places. AluKurumba, JenuKurumba, BettaKurumba, UraliKurumba and MulluKurumba, each group maintain different ethnic social organizations and social designs based on their living habitats. All these five groups follow endogamy to regulate their marriage systems and cross-cousin marriage is practiced except for MulluKurumba. They follow monogamy form of marriage. Polyandry is forbidden, but polygamy is a status symbol.

Irulas

Irulas the second largest scheduled Tribe in Tamilnadu. In Nilgiri district, Irula are found in the lower regions of the hills. Irulas strictly follows community level endogamy i.e., marrying within their own community. They also prefer cross-cousin consanguinity. Monogamy is the common form of marriage. Polygamy is sanctioned but polyandry is strictly forbidden.

Paniyas

The word 'Paniyan' means 'servant in both Malayalam and Tamil. They are the traditional farm laborers for Chetty (landowners) Property Owners. They do not easily mingle with other tribal communities of these areas. The Paniyas usually avoid marrying their cross cousins. Monogamy is the most common form of marriage, among Paniyas whereas, polygamy form of marriage is also found in few settlements in the district. However, polyandry form of marriage is completely absent in Paniyan society. Levirate form of

marriage is prevalent in both male and female.

Kattunaikans

This tribal community is also found only in Pandalur and Gudalur taluk. They also had known as Kadu or Shola Nayakans. The Kattunayakans are unique endogamous tribe. In order to regulate their endogamy marriage system they have clan wise exogamy pattern and avoid marrying within clan. Cross-cousin consanguinity marriage is practiced and they prefer consanguinity of marrying maternal uncle niece.

Formation of Shgs:

Usually Self Help Groups are formed in rural India. They consist of fifteen to twenty members of a certain locality living with similar socio-economic conditions. The unregistered groups will be operated on the principles of mutual trust, co-operation, condition and interdependence. Preference to subscribe membership will be given to the poorest of the poor, handicapped, widowed, deserted, dalits and downtrodden. The leaders will be selected from among the members of the group. All the members together convene meetings and discuss various issues of both individual and general and take decisions in relation to their socioeconomic and cultural empowerment with mutual cooperation and coordination.

Simply getting SHGs formed is not enough; they should work with the objectives, which help to achieve empowerment collectively. Hope to achieve their target, Women Empowerment Self Help Groups SHG is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines: generally, a self-help group may consist of 10 to 20 persons.

However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. The difficult areas have to be identified by the State Level SGSY Committee and the above relaxation in membership will be permitted only in such areas.

Generally, all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural laborers, marginal farmers and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become members of the Self Help Group. However, the APL members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group shall not become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.

The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision-making process. The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.

The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a participatory decision-making process. The group should be able to prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loaned

TRIBAL WOMEN EMPOWERMENT THROUGH SELF HELP GROUP

Age

Age is an important factor used by all for role assignments. To create the impression of identity and belongingness, people make use of a few symbols of age such as appearance,

degree of autonomy, and the activities engaged in (Lundberg, 1958).

Table-2.1 Age wise classification (Numbers)

Tribal /age	Kotas	Todas	Panniyas	Kurmbas	Total
below 20	38	56	42	58	194
21 to 40	56	30	40	34	160
41 to 60	11	18	18	15	62
above 61	5	6	10	3	24
total	110	110	110	110	440
Mean	1.8455	1.7636	1.9636	1.6636	1.8091
std.deviation	0.07803	0.91799	0.95713	0.081587	0.087481

Thus, it is an important symbol of self. Age is also considered as a factor while judging the degree of success a person has achieved (Bukman, 1964). Thus, age is an important acquired status which influences on the socio-economic and cultural behaviour of an individual.

The above table presents the age wise classification with tribal respondents. It is inferred that majority (194) of the respondents falls under below 20 age category of which 58 respondents comes under Kurumbas. The mean average is high (1.9636) in Panniyas than other community. The t test value is 43.378 in which significant level is 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between age and tribal communities. Thus, it has been inferred that below 20 age categories of respondents are highly involved in the SHG activities.

Occupation

Table- Occupation wise classification (Numbers)

Tribal/ occupation	Kotas	Todas	Panniyas	Kermbas	Total
Agriculture farmer	6	10	0	0	16
Agriculture labour	5	8	88	66	167
Merchandising and trading (tea, tea shop)	3	9	5	0	17
Artisan (toys, pond, agri Inputs, embrading,	72	57	16	12	157

Crafting, beekeeping, Firewood, cutting, Organic medicine))					
Government employee	2	6	0	0	8
Private employee	16	15	0	32	63
House wife	6	5	1	0	12
Total	110	110	110	110	440
Mean	4.1909	3.9636	2.3818	3.812	3.4795
Std. vision	1.33062	1.48958	0.84573	1.79184	1.56690

Occupation shapes the behaviour and perception of individuals (Maciver, 1960 and Vidya Bhushan, 1999) and vice versa. Since cooperatives are predominantly agro- based, there could be no significant difference in the occupation of different category of customers who have debtor or creditor or mixed customer relationship.

Nature of Agricultural land

The study depicts that the nature of agriculture of the tribal respondents. Out of 76 respondents 53 respondents have owned land of which 35 respondents are under Kotas category followed 17 respondents are Todas and only 1 respondent is Panniyas, whereas Kurumbas tribal not have any owned land, leased land and both. Moreover, the 44 respondents have owned land and leased land acres in Kotas than other tribal community respondents.

Table- Nature of Agricultural land (Numbers)

Tribal/ Agri.Land	Kotas	Todas	Panniyas	Kurumbas	Total
Owned land	35	17	1	0	53
Leased land	7	2	9	0	18
Both	2	0	3	0	5
Total	44	19	13	0	76

Acres in Agriculture land holding

Table-Acres in Agriculture land (Numbers)

Tribal/ Agri.Land	Kotas	Todas	Panniyas	Kurumbas	Total
Less than acres	13	1	0	0	04
1 to 2 acres	6	4	1	0	11

3-5 acres	26	13	9	0	48
Above 5 acres	9	1	3	0	13
Total	44	19	13	0	76

The study indicated that acres in agriculture land of the tribal respondents. Out of 76 respondents 48 respondents have 3 to 5 acres of which 26 respondents are under Kotas category followed 13 respondents are Todas and only 9 respondents are Panniyas, whereas Kurumbas tribal not have any agricultural land. Moreover, the 13 respondents are above 5 acres in Kotas than other Todas and Panniyas tribal community respondents.

Earning members

Table- Earning members (Numbers)

Tribal/ Earning	Kotas	Todas	Panniyas	Kurumbas	Total
2 members only	48	39	38	21	146
2-3 Members	31	48	50	46	175
4-5 Members	27	16	15	34	92
Above 5 Members	4	7	7	9	27
Total	110	110	110	110	440
Mean	1.8818	1.9182	1.9182	2.2818	2.0000
Std. deviation	0.90596	0.86874	0.85812	0.86874	0.88778

The table No.3.13 reveals that earning members of tribal respondents, as high as 40 percent (175) of the respondents are 2-3 earning members of which 45 percent are in Panniyas tribal SHGs., followed by 33 are 2 members only, 21 are 4-5 members and 6 percent are under above 5 members. Further, the results show that, mean average is 2.2818 which is greater than other mean average is Kurumbas. The chi-square value between the earning members and tribal SHG respondents is 28.334, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between respondents of earning members and tribal SHG. Finally, the table indicated that, earning members have significantly influenced in Panniyas and Kurumbas tribal SHG than other SHGs.

Annual income

Table-Annual income (Numbers)

Tribal/ Annual income	Kotas	Todas	Panniyas	Kurumbas	Total
Below 50000	0	0	12	71	83
50001 -100000	3	28	70	39	140
100001 to 150000	27	54	26	0	107
150001 to 200000	63	24	2	0	89
Above lakhs	2	17	4	0	21
Total	110	110	110	110	440
Mean	3.8545	3.0364	2.1636	1.3545	2.6023
Std. deviation	0.70172	0.78900	0.62849	0.48056	1.14486

With regard to Annual income level of tribal respondents the table No.3.14 reveals that majority (32 percent) of the respondents are under annual income level of Rs.50001 to Rs.1000000 of which 63 percent are in Panniyas tribal SHGs., followed by 50 percent are Todas SHG in 1 alkh to 1.5 lakh, 57 percent are comes under 1.5 lakhs to 2 lakhs income groups of Kotas and also 17 respondents are above 2 lakhs for annual income. Whereas, 71 respondents are under below Rs.50000 are Kurumbas tribal SHG. The chi-square value between the annual income and tribal SHG respondents is 440.071, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between respondents of Annual income and tribal SHG. Finally, the table indicated that, Annual income have significantly influenced in Kotas and Todas and tribal SHG than other SHGs.

Monthly saving of the family

The table No.3.15 indicated that majority (36 percent) of the respondents are under monthly saving of Rs.1501 to Rs.2000 of which 56 percent are in Todas tribal SHGs., followed by 55 percent are Todas SHG from Rs.1001 to 1500, 45 percent are comes under Rs.1501 to 2000 in Panniyas. Whereas, 70 respondents of Kurumbas are not have any saving habits of money at least below Rs.1000. The chi-square value between the monthly saving and tribal SHG respondents is 368.065, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between respondents of monthly savings and tribal SHG. Finally, the table indicated that, monthly savings have significantly influenced in Todas and Todas tribal SHG than other

SHGs.

Table-Monthly saving of family (Numbers)

Tribal/ Monthly Income	Kotas	Todas	Panniyas	Kurumbas	Total
Nil	0	0	8	77	85
Below 1000	0	0	0	22	22
1001 – 1500	60	37	41	9	147
1501 – 2000	46	62	49	2	159
2001 – 2500	2	9	7	0	18
Above 2500	2	2	5	0	9
Total	110	110	110	110	110
Mean	3.1000	2.6182	2.9636	1.7000	2.5955
Std. deviation	1.40085	1.46508	1.394141	1.31016	1.492597

SHG'S MEMBERS ACTIVITIES

Sources of Joining:

The table No.3.21 reveals that the sources of joining, majority (36 percent) of the respondents are sated that because of Government followed 34 percent because of friends, 20 percent stated that NGO's, 8 percent indicated that because of bank and only 2 percent mentioned that family members. Among the tribal wise the 44 percent stated that Government induction by Kotas, 53 percent from Todas and 9 percent from Panniyas whereas most of the respondents from Kurumbas tribal SHGs because of NGOs. Further, the mean average is high (3.9545) in Kurumbas than other, it indicated majority of them because of Ngo they have join the SHGs. The chi-square value between the size of SHG and tribal respondents is 251.221, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between respondents of sources of joining and tribal.. Finally, the table indicated that, size of the respondents has highlysignificantly influenced in Kodas and Todas tribal SHG than other SHGs.

Table-Sources of Joining

Tribal Sources / joining	Kotas	Todas	Panniyas	Kurumbas	Total
Relatives	8	4	1	0	13
Friends	42	38	60	0	148
vernment	48	59	39	14	160

NGO's	6	4	5	73	88
Bank	2	3	5	23	33
Family members	4	2	0	0	7
Total	110	110	110	110	440
Mean	2.6727	2.7273	2.5727	3.9545	2.9818
Std. deviation	1.01465	0.85573	0.79516	0.81709	1.03894

Reason for Joining

Table-Reason for joining (Numbers)

Tribal Reason of joining	Kotas	Todas	Panniyas	Kurumbas	Total
Increase social status	13	18	23	17	71
Getting loan	16	19	19	35	89
Promoting savings	26	27	32	15	100
Economic independence	55	46	36	43	180
Total	110	110	110	110	440
Mean	3.1182	2.9182	2.7364	2.7636	2.8841
Std. Deviation	1.05563	1.11809	1.13070	1.13273	1.11634

The above table mentioned that reason for joining the SHG by the tribal, out of 440 respondents, 180 respondents are indicated because of economic independence, followed by 100 respondents promoting savings, 89 respondents are getting loans and only 71 respondents are increase social status, of which the Kotas tribal mostly (55 out of 110) indicated that because of economic independence, similarly, 46 respondents are mentioned that Todas, 36 respondents are Panniyas and 43 respondents are Kurumbas tribal respondents. Further, the mean average is high (3.1182) in Kotas than other, it indicated majority of them because of Economic independence they have join the SHGs. The chi- square value between the size of SHG and tribal respondents is 23.161, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between respondents of reason for joining and tribal..Finally, the table indicated that, reason for joining respondents have highly significantly influenced in Kotas and Todas tribal SHG than other SHGs.

Linage with NGO:

With regard to linkage with NGO/ banks of the tribal SHG, the table No.3.6 reveals that, out of 440 respondents, majority (64 percent) of the respondents have linage with NAWA, of which 93 percent under Panniyas, followed by 81 percent are Kotas, 79 percent are Todas, whereas, most of the Kurumbas (100 percent) have linage with NGO. Further, the mean average differences is high (2.6818) in Panniyas than other, it indicated majority of them have linage with NAWA. The chi-square value between the linkage with NGO/Banks and tribal is 560.518, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between Linage with NGO/Banks and tribal. Finally, the table referred that, linkage with NAWA have most significantly influenced in Kotas, Todas and Panniyas than.

Table-Linage with NGO

Tribal / Frequency of meeting	Kotas	Todas	Panniyas	Kurumbas	Total
NAWA	90	87	103	0	280
NGO	0	10	5	110	125
Bank	20	13	2	0	35
others	0	0	0	0	0
Total	110	110	110	110	440
Mean	1.3636	1.3273	2.6818	2.0000	1.8432
Std. Deviation	0.77492	0.67876	0.74109	0.00000	0.84057

Information relating to loan and Repayment Avail loan from SHG**Table- Availing loan (Numbers)**

Tribal / Avail loan from SHG	Kotas	Todas	Panniyas	Kurumbas	Total
Yes	110	110	110	110	440
No	0	0	0	0	0
Total	110	110	110	110	440

The study reveals that availing loan from SHG of tribal is analysed. Most all the respondents have availing loan from the SHG

Tribal Sources of loan	Kotas	Todas	Panniyas	Kurumbas	Total
HADP	13	15	10	0	38
Bank	19	25	19	12	75

NGO	19	13	17	98	147
SGSY revolving funds	19	16	11	0	46
SGSY economic activity	2	2	14	0	18
TAICO ban	2	14	11	0	31
TAHDCO revolving fund	32	25	28	0	85
Total	110	110	110	110	440
Mean	2.6727	2.7273	2.5727	3.9545	2.9818
Std. deviation	1.01465	0.85573	0.79516	0.81709	1.03894

The table No.3.13 depicts that the sources of loan availing by the tribal is analysed. With regard to Kotas, most of them (32 respondents) availed loan from TAHDCO revolving fund, followed Bank and NGO (19 respondents) and HADP for 13 respondents. As far as Todas Most of the respondents are availed from the Bank and TAHDCO revolving fund (both 25 respondents). Similarly, Panniyas are availed loan from TAHDCO revolving fund (28 respondents), followed 19 respondents are availed loan from Bank and 17 respondents are also availed from NGOs and rest of them are availed loan from TAICO bank, SGSY revolving fund and SGSY economic activity fund, whereas Kurumbas only availed loan from NGO (98 respondents out of 110). The chi-square value between the sources of loan and tribal is 244.689, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between Sources of loan and tribal.

Purpose of getting loan

Table-Purpose of getting loan (Numbers)

Tribal / Sources of loan	Kotas	Todas	Panniyas	Kurumbas	Total
Personal	2	9	9	0	20
Medical	5	9	6	4	24
Education	15	15	11	6	47
Festival	11	17	12	7	47
Agriculture	29	26	25	16	96
Business	22	24	25	9	80
Renovation of house	13	3	11	1	28
Payment of old loan	6	4	5	2	17
Animal	7	3	6	65	81

husbandry					
Total	110	110	110	110	440
Mean	5.2727	4.4909	4.9818	7.2364	5.4955
Std. deviation	1.88670	1.90000	2.06314	2.32232	2.29091

The table indicated that the purpose of getting loan by the tribal. Out of 440 respondents, majority (22 percent) of the respondents for the purpose of agriculture, followed by 18 percent are Animal husbandry, 17 percent are business, 11 percent are education and festival, 6 percent are renovation of house, 5 percent are medical purpose, of which majority(59 percent) of the respondents from Kurumbas for the purpose of loan of Animal husbandry. Further, the mean average differences is high (7.2364) in Panniyas than other, it indicated majority of them have availed loan for the purpose of Animal Husbandry. The chi-square value between the purpose of loan and tribal is 185.929, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between purpose of loan and tribal. Finally, the table referred that, purpose of loan have most significantly influenced in Kurumbas than others.

Amount of loan avail per year by SHG

The table No.3.15 revels that the amount of loan avail per year by SHG, Out of 440 respondents Majority of them (36 percent) are under below 10000, followed by (31 percent) are Rs.10001 to 20000, 21 percent are under below Rs.20001-30000 and 7 percent are under above Rs.40001. with regard to tribal wise in Kotas are loan availed per year under Rs.10001-20000 and Todas also, similarly the Panniyas also the same, whereas kurumbas (88 percent) for availed loan per year. The chi-square value between the amount of loan avail per year and tribal is 185.929, which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between the amount of loan avail per year and tribal. Finally, the table referred that, the amount of loan avail per year have most significantly influenced in Kurumbas than others.

Table-Amount of loan avail per year by SHG (Members)

Tribal/ Annual income	Kotas	Todas	Panniyas	Kurumbas	Total
Below 10000	23	16	23	97	159
10001 -20000	47	39	44	10	140
20001 to 30000	23	38	28	3	92
30001 to 40000	7	7	6	0	20

Above 40001	10	10	9	0	29
Total	110	110	110	110	440
Mean	5.2727	4.4909	4.9618	7.2364	5.4955
Std. deviation	1.86670	1.9000	2.06314	2.32232	2.29091

Rate of Interest

Table-Rate of Interest (Members)

Tribal Source / of loan	Kotas	Todas	Panniyas	Kurumbas	Total
1 Percent	95	103	110	110	418
2 Precent	15	7	0	0	22
More than precent	30	0	0	0	0
Total	110	110	110	110	440

The above table No. 3.16 indicated that rate of interest for availed loan is analysed. Out of 440 respondents, Majority (95 percent) of the respondents are availed only 1 percent rate of interest and rest of them are 2 percent rate of interest provided by the SHGs.

3.17. Method of Repayment of loan

The above table No. 3.17 indicated that the method of repayment of loan is analysed. All the respondents are under repay the loan amount once in month.

Table-Method of Repayment of loan (Members)

Tribal Repay the loan	Kotas	Todas	Panniyas	Kurumbas	Total
Once in a week	0	0	0	0	0
Once in a month	110	110	110	110	440
Once in a three months	0	0	0	0	0
Once in a six month	0	0	0	0	0
Annual	0	0	0	0	0
Total	110	110	110	110	440

Information related with Business and Marketing related activities of tribal SHG: Type of product producing

Table-Type of product producing (Members)

Tribal / Sources of loan	Kotas	Todas	Panniyas	Kurumbas	Total
Dairy products (homemade chocolate)	1	15	0	0	16
Toys making	54	0	0	0	54
Crafting	1	48	1	0	50
Pot making	23	0	0	0	23
Tailoring	0	47	89	0	136
Honey bee forming	0	0	0	91	91
Block smither	31	0	0	0	31
Any other (firewood cutters)	0	0	20	19	39
Total	110	110	110	110	440
Mean	3.6727	3.7273	5.5727	6.9545	4.9818
Std. deviation	2.01465	1.85573	1.79516	0.81709	1.03894

The table No.3.19 shows that the type of product producing by the tribal SHG is analysed. Out of 440 respondents of different tribal most of them are involved in Tailoring. In Kotas mostly (54 respondents) producing Toys making, followed 31 respondents are doing pot making) and 31 respondents are doing Blocksmither. As far as, crafting and tailoring (48 respondents) in Todas, 89 respondents are in Panniyas for Tailoring whereas, 91 respondents in Kurumbas are doing Honey Bee forming activities. Moreover the Std.deviation between the groups is high in Kotas for 2.14544 percent.

Linkage with marketing agencies

Table: Linkage with Marketing Agencies/Cooperatives(Members)

Tribal / Avail loan from SHG	Kotas	Todas	Panniyas	Kurumbas	Total
Yes	110	110	0	0	220
No	0	0	110	110	220
Total	110	110	110	110	440

The above table depicts that the linkage with marketing activities clearly mentioned that out of 440 respondents, 50 percent of Kotas and Todas are linkage with marketing activities and remaining 50 not have any linkage with marketing activities Panniyas and Kurumbas.

Marketing of product and services through Agencies

The table No.3.21 shows that the marketing of product and services through agencies, Out of 110 respondents of Kotas, 47 respondents are involved through Government exhibition stall for marketing of product and services, 25 respondent are own sales, 24 respondents are through NGO, 9 respondents are fair trade, and 5 respondents are marketing agency. With regard to Todas tribal, 44 respondents are marketing of product and services through NGOS, 25 respondents are on Own, 24 respondents are through government exhibition stall, 10 respondents are marketing agency and 7 respondents are fair trade.

Marketing of product and services through Agencies (Members)

Tribal / Marketing Agency	Kotas	Todas	Panniyas	Kurumbas	Total
On own	25	25	0	0	50
Thought NGOs	24	44	0	0	91
Through government exhibition Stall	47	24	0	0	48
Marketing agency	5	10	0	0	15
Fair trade	9	7	0	0	16
Nil	0	0	110	110	220
Total	110	110	110	110	440
Mean	2.6727	2.7273	0.0000	0.0000	2.9818
Std. deviation	1.2506	1.2297	0.0000	0.0000	1.41653

The Linear Multiple Regression Model indicates the effect on Demographic empowerment of the Todas tribal SHGs, Linear Multiple Regression model was employed. Eleven independent variables such as SHG are democratically managed, elected members managed the SHGs, elected members is more, competent to manage the SHG, elected members of the SHGs provide needy services to members of SHGs to members, After the elected members of SHG has improved a lot, SHG promote self help among members, elected members do not show to members to their political party, SHG promote unity political party, SHC promote unity and solidarity among the village community and SHGs are democratically managed by members. In order, to understand the effect of independent variable on the dependent variable the linear model was used.

As far as demographic empowerment are indicated, the model was significant and the value was 892 percent (i.e.) the effect on the dependent variable has been explained at 89.2 percent level. The results show that, SHG are democratically managed (0.000), elected members managed the SHGs (0.003), elected members is more(0.000), competent to manage the SHG(0.018), elected members of the SHGs provide needy services to members of SHGs (0.020), After the elected members of SHG has improved a lot (0.033), SHG promote Self Help among members (0.028), elected members do not show to members to their political party (0.000), SHG promote unity political party (0.028), and SHGs are democratically managed by members(0.001), SHG promote unity and solidarity among the village community and SHGs are democratically managed by members (0.000) have effect on demographic empowerment of tribal of SHGs(Kotas). Hence the null hypothesis (H0) was accepted and alternative hypothesis (H1) is rejected.

Overall Demographic empowerment of the tribal

S.NO	Demographic Empowerment	Kotas	Todas	Panniyas	Kurumbas
1	SHGs are democratically managed by members	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	Elected members managed the SHGs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3	Elected members is more	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Competent to manage the SHG	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5	Elected members of the SHGs provide needy service to the members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	After the elected members of SHG has improved a lot	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7	SHG's promote self-help among members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8	Elected members to not show favouritism to their friends and relatives	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9	The elected members do not show partiality to members to their political party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10	SHG promote unity and	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

	solidarity among the village community				
11	SHGs are democratically managed by members	<input type="checkbox"/>	<input type="checkbox"/>	X	X

CONCLUSION:

The present study an attend to understand particular Trible women of Niligiri district with in a women empowerment and benefit from Self Help Group so women empowerment socially, economically developed through the scheme of SHGs. The study revealed that most of the members of SHG were illiterates, educated with low level, earned low income, possessed low worth of assets and also had more indebtedness. They joined SHGs to increase their saving their children and for illness of the family members. Mostly habits, thrift amounts, to borrow mainly the participate in meetings and also decision making.