



# **Tribal Women's Participation in Self-Help Groups and Their Economic Development in Nilgiris District, Tamil Nadu with Special Reference to the Kurumba Tribe**

## **SUPERVISOR**

**Dr. S. SUNDARARAJAN M.A., M.Phil., Ph.D.,**

Associate Professor,

Department of Public Administration

Government Arts College (Autonomous)

Coimbatore-641018

Tamil Nadu

## **RESEARCH SCHOLAR**

**T. SHILPA**

PhD (Full Time)

Department of Public Administration,

Government Arts College (Autonomous)

Coimbatore641018

Tamil Nadu

## **Abstract**

This study examines the role of tribal women in Self-Help Groups (SHGs) and their impact on economic development in Nilgiris District, Tamil Nadu, with a particular focus on the Kurumba tribe. The Nilgiris region is home to various indigenous communities, including the Kurumba's, who have historically relied on agriculture, forest produce, and wage labour for their livelihoods. However, limited access to financial resources and markets has hindered their economic advancement.

In response, several initiatives have been undertaken to empower tribal women through SHGs. These groups serve as platforms for women to pool resources, access credit, and engage in income-generating activities. For instance, the Nilgiri Development Society (NDS) has facilitated the formation of numerous SHGs, promoting thrift, savings, and micro-finance activities aimed at the socio-economic development of the poor. A notable example is the establishment of the Nelakottai Kattunayakan Women's Cottage Industry Co-operative in Gudalur. This cooperative, initiated by tribal women, focuses on marketing forest produce such as honey, wild amla, wild turmeric, and medicinal herbs. The study also explores the socio-cultural dynamics within the Kurumba community, emphasizing the importance of culturally sensitive approaches in SHG formation and operation. Engaging with traditional governance structures and respecting

indigenous knowledge systems have been crucial in ensuring the success and sustainability of these initiatives.

In conclusion, the active participation of tribal women in SHGs has proven to be a catalyst for economic development in the Nilgiris. By fostering financial independence, enhancing entrepreneurial skills, and promoting community cohesion, SHGs have become instrumental in uplifting the socio-economic status of the Kurumba tribe and other indigenous communities in the region.

## Introduction

The Nilgiris district of Tamil Nadu, nestled in the Western Ghats, is home to diverse tribal communities, among which the Kurumba tribe holds a significant place. Traditionally dependent on agriculture, forest-based resources, and wage labour, these tribal communities have faced persistent economic challenges due to limited access to education, financial services, and mainstream markets. Within this context, tribal women, often marginalized both socially and economically, play a crucial yet under-recognized role in their households and communities.

In recent decades, Self-Help Groups (SHGs) have emerged as a powerful grassroots tool to promote financial inclusion and empower women, especially in rural and tribal areas. SHGs provide a platform for collective savings, credit access, and capacity building, enabling women to engage in entrepreneurial activities and improve their livelihoods. For tribal women of the Nilgiris, SHGs offer not only economic opportunities but also a means to enhance their social status and decision-making power within their communities.

This study focuses specifically on the participation of Kurumba tribal women in SHGs and investigates how this engagement contributes to their economic development. By analyzing the formation, functioning, and outcomes of SHGs in the Nilgiris, the research aims to understand the socio-economic transformations brought about through these groups. Moreover, it explores the cultural context of the Kurumba tribe to highlight the challenges and successes in integrating traditional values with modern developmental interventions.

Through this exploration, the study intends to provide insights into the effectiveness of SHGs as instruments of tribal women's empowerment and sustainable economic growth in the Nilgiris district.

## Background

The Nilgiris district, located in the Western Ghats of Tamil Nadu, is renowned for its rich biodiversity and cultural heritage. It is inhabited by several indigenous tribal communities such as the Kurumba, Todas, Kotas, and Badagas, each with distinct languages, customs, and livelihoods. Among these, the Kurumba tribe is one of the oldest and most marginalized, traditionally residing in the forested highlands and relying

on shifting cultivation, collection of non-timber forest produce (NTFP), and daily wage labour for sustenance.

Historically, tribal communities in the Nilgiris have faced multiple socio-economic challenges including poverty, illiteracy, lack of healthcare, and social exclusion. Women in these communities, despite playing vital roles in household and agricultural activities, often have limited access to education, resources, and decision-making power. Their economic dependence on male family members has contributed to gender disparities and vulnerability.

In recent years, government and non-government organizations have promoted Self-Help Groups (SHGs) as an effective strategy to empower rural and tribal women. SHGs are small, informal associations where members pool savings and provide credit to one another, fostering financial inclusion and encouraging entrepreneurship. In tribal areas like the Nilgiris, SHGs have been instrumental in mobilizing women to collectively engage in income-generating activities such as handicrafts, forest product processing, and microenterprises.

The Kurumba women's participation in SHGs marks a significant shift from traditional subsistence activities toward organized economic engagement. These groups not only improve access to credit and markets but also promote social solidarity, confidence building, and leadership among women. The linkage of SHGs with government schemes and microfinance institutions further enhances their capacity for economic development.

Understanding the specific context of the Kurumba tribe, including their cultural practices and socio-economic conditions, is crucial for designing effective interventions. This background sets the stage for examining the dynamics of tribal women's participation in SHGs and assessing their contribution to the economic development of the Nilgiris district.

### **Objectives of the Study**

The primary objective of this study is to analyse the participation of tribal women, specifically from the Kurumba tribe, in Self-Help Groups (SHGs) and to assess the impact of this participation on their economic development in the Nilgiris district of Tamil Nadu. The specific objectives are:

- ✓ To examine the extent and nature of tribal women's participation in SHGs within the Nilgiris district.
- ✓ To understand the socio-economic profile of Kurumba women involved in SHGs.
- ✓ To assess the role of SHGs in improving the economic status and livelihood opportunities of Kurumba tribal women.
- ✓ To identify the challenges faced by tribal women in participating in and sustaining SHGs.
- ✓ To evaluate the impact of SHG participation on women's empowerment, including decision-making abilities and social status within their communities.

- ✓ To explore the cultural and social factors influencing the effectiveness of SHGs among the Kurumba tribe.
- ✓ To provide recommendations for strengthening SHGs as a tool for tribal women's economic development in the Nilgiris region.

### **Importance of the Study**

The economic empowerment of tribal women remains a critical concern in the development discourse, especially in regions like the Nilgiris district where indigenous communities such as the Kurumba tribe continue to face socio-economic marginalization. This study holds significant importance for several reasons:

**Empowerment of Tribal Women:** By focusing on the participation of Kurumba women in Self-Help Groups (SHGs), the study highlights pathways through which tribal women can gain financial independence, improve their livelihoods, and enhance their social status within traditionally patriarchal societies.

**Policy Implications:** Insights from this research can guide policymakers, development agencies, and NGOs in designing culturally sensitive and effective programs that foster sustainable economic development among tribal populations through SHGs and related interventions.

**Socio-Economic Development:** Understanding the role of SHGs in economic development helps to identify the mechanisms by which collective action can reduce poverty, increase income generation, and improve access to credit and markets for marginalized communities.

**Preservation of Cultural Identity:** The study underscores the need to balance economic development with the preservation of indigenous knowledge and cultural practices, ensuring that development initiatives do not erode tribal identities.

**Contribution to Academic Literature:** The research fills a gap in literature concerning the Kurumba tribe's unique socio-cultural and economic conditions, providing valuable empirical data on the effectiveness of SHGs in tribal contexts.

**Model for Replication:** Successful strategies and lessons learned from Kurumba women's participation in SHGs can serve as models for similar tribal and rural communities across India and beyond, promoting inclusive growth and gender equality.

In sum, this study is important for advancing holistic development approaches that integrate economic empowerment with cultural sensitivity, ultimately contributing to the broader goal of tribal upliftment and women's empowerment in India.

## Methodology

This study employs a mixed-methods research design combining both qualitative and quantitative approaches to provide a comprehensive understanding of tribal women's participation in Self-Help Groups (SHGs) and their economic development in the Nilgiris district, with a focus on the Kurumba tribe.

**Study Area** The research is conducted in selected villages of the Nilgiris district, Tamil Nadu, where the Kurumba tribe predominantly resides. These areas are known for active SHG formations facilitated by government and non-governmental organizations.

**Sampling Technique** A random sampling method is used to select villages and SHGs with a significant number of Kurumba women members. Within these groups, simple random sampling is applied to select respondents for interviews and surveys. A total of 100 tribal women participants from SHGs are surveyed to gather quantitative data.

## Data Collection Methods

### Primary Data:

- ✓ **Structured questionnaires** are administered to SHG members to collect information on socio-economic status, participation patterns, income changes, and challenges faced.
- ✓ **In-depth interviews** and **focus group discussions (FGDs)** with tribal women, SHG leaders, and local facilitators provide qualitative insights into group dynamics, empowerment experiences, and cultural influences.
- ✓ **Observation** of SHG meetings and activities to understand operational procedures and community interactions.

### Secondary Data:

- ✓ Review of government reports, NGO publications, academic literature, and policy documents related to tribal development, SHGs, and economic empowerment in the Nilgiris.

## Data Analysis

- ✓ Quantitative data from surveys are analysed using statistical tools such as descriptive statistics (mean, percentage, frequency) and inferential statistics where applicable to measure economic impact and participation levels.
- ✓ Qualitative data from interviews and FGDs are transcribed and analysed thematically to identify recurring patterns, challenges, and success factors in SHG participation.

## Literature Review

The concept of Self-Help Groups (SHGs) has gained prominence in rural development as an effective mechanism for women's empowerment and poverty alleviation. Studies by Nair (2013) and Mahajan (2017) highlight that SHGs provide marginalized women with access to credit, promote savings, and enable collective action, leading to improved socio-economic status.

Research focusing on tribal communities, such as the works of Singh and Gupta (2018), reveals that tribal women's participation in SHGs contributes significantly to enhancing their income-generating capabilities and financial independence. However, these studies also emphasize the challenges posed by socio-cultural barriers, lack of education, and limited market access, which often restrict the full potential of SHGs in tribal areas.

In the context of the Nilgiris, Ramasamy (2019) underscores the role of SHGs in mobilizing tribal women towards entrepreneurship, particularly in forest-based product processing and handicrafts. The study reveals that organizations like the Nilgiri Development Society (NDS) have played a critical role in facilitating the formation of SHGs among Kurumba and other tribal women, leading to better livelihood opportunities.

Further, literature by Thomas (2020) discusses the intersection of gender, culture, and economic development among the Kurumba tribe. It highlights that while SHGs foster economic participation, traditional patriarchal norms sometimes limit women's decision-making power within households and communities. Integrating cultural sensitivity in SHG initiatives has been identified as essential for sustainable development.

Moreover, the success stories of tribal women's cooperatives, such as the Nelakottai Kattunayakan Women's Cottage Industry Co-operative, illustrate how collective marketing of forest produce can empower tribal women economically (New Indian Express, 2022).

Overall, existing literature establishes SHGs as vital platforms for economic and social transformation among tribal women but calls for tailored interventions that address unique cultural and structural challenges faced by communities like the Kurumba's in the Nilgiris.

## Findings

The study reveals several key findings regarding the participation of Kurumba tribal women in Self-Help Groups (SHGs) and the resultant economic development in the Nilgiris district

**Active Participation in SHGs:** Kurumba women actively participate in SHGs, with over 70% of surveyed women regularly attending meetings and engaging in group savings and credit activities. This participation has increased their exposure to financial literacy and group decision-making processes.

**Challenges Faced:** Despite positive outcomes, challenges persist, including irregular attendance due to domestic responsibilities, limited literacy levels, lack of market linkages, and occasional resistance from male family members. Cultural norms sometimes restrict women's mobility and leadership roles within SHGs.

**Improvement in Economic Status:** A significant number of women (approximately 65%) reported an increase in their personal and household income since joining SHGs. Income-generating activities such as honey collection, processing and sale of medicinal herbs, handicrafts, and small-scale agriculture have contributed to improved livelihoods.

**Access to Credit and Savings:** SHGs have provided tribal women with improved access to credit facilities at reasonable interest rates, reducing dependence on informal moneylenders. Women have also developed a habit of savings, which has helped them manage emergencies and invest in income-generating ventures.

**Empowerment and Social Change:** Participation in SHGs has enhanced women's confidence and social status within their families and communities. Many respondents noted increased involvement in household decision-making and community affairs, indicating a shift towards greater gender equity.

**Role of Support Organizations:** The involvement of NGOs like the Nilgiris Development Society (NDS) has been critical in facilitating training, capacity building, and market access for SHG members. Their support has helped in sustaining group activities and enhancing entrepreneurial skills.

**Cultural Sensitivity in SHG Functioning:** Integrating traditional customs and respecting tribal governance structures has helped in gaining the trust and active participation of Kurumba women, contributing to the success of SHGs in the region.

## Suggestions

Based on the findings of the study, the following suggestions are proposed to strengthen the role of Self-Help Groups (SHGs) in empowering Kurumba tribal women and enhancing their economic development:

### Enhance Training and Capacity Building:

- ✓ Regular skill development programs should be conducted to train women in areas such as bookkeeping, product packaging, value addition, marketing, and digital literacy.
- ✓ Training must also include leadership, group management, and financial planning to promote self-sufficiency and group sustainability.

**Improve Market Linkages:**

- ✓ Direct access to local and regional markets should be facilitated to help tribal women sell their products (e.g., honey, herbs, and handicrafts) at fair prices.
- ✓ Government agencies and NGOs should help establish brand identity and assist in product certification (such as organic labelling).

**Promote Digital Inclusion:**

- ✓ Introducing mobile banking and digital tools for SHG operations can increase financial transparency and independence.
- ✓ Simple digital platforms, available in the local language, can help women track savings, loans, and income.

**Encourage Male and Community Involvement:**

- ✓ Awareness programs targeting men and community elders should be conducted to reduce gender bias and increase support for women's participation in SHGs.
- ✓ Community leaders should be involved in promoting the benefits of SHGs for overall tribal welfare.

**Provide Institutional Support and Monitoring:**

- ✓ Regular monitoring and mentorship from NGOs and government agencies can help in identifying and resolving operational issues faced by SHGs.
- ✓ More inclusive policies should be introduced to ensure tribal women benefit from existing government schemes and subsidies.

**Ensure Cultural Sensitivity:**

- ✓ SHG programs should be aligned with tribal customs and traditions to ensure greater acceptance and sustainability.
- ✓ Indigenous knowledge and practices can be integrated into SHG activities, especially in areas like herbal medicine and sustainable forest use.

**Infrastructure and Mobility Support:**

- ✓ Improved transportation and communication infrastructure is essential to connect remote tribal areas to markets and training centres.
- ✓ Childcare support and flexible meeting schedules can help women balance domestic responsibilities with SHG participation.

## Conclusion

The present study has explored the participation of Kurumba tribal women in Self-Help Groups (SHGs) and the impact of this participation on their economic development in the Nilgiris district of Tamil Nadu. The research has clearly established that SHGs serve as a powerful tool for financial inclusion, livelihood generation, and socio-economic empowerment among marginalized tribal women.

Kurumba women who were traditionally engaged in subsistence farming and forest-based activities are now increasingly taking part in collective economic ventures through SHGs. Their access to microcredit, savings, and skill-building opportunities has not only enhanced household incomes but also fostered financial independence and social recognition. Moreover, active engagement in SHGs has enabled many women to voice their opinions, make household decisions, and assume leadership roles—indicators of growing gender empowerment within their communities.

However, the study also reveals persistent challenges such as limited literacy, market access constraints, cultural restrictions, and inadequate institutional support. These barriers need to be systematically addressed through targeted interventions that are culturally sensitive and locally adapted. The involvement of support organizations like the Nilgiris Development Society (NDS) has been instrumental, but scaling such efforts with strong policy backing and community involvement is essential for long-term impact.

In conclusion, SHGs have proven to be a catalyst for positive economic and social change among Kurumba women. Their continued success and sustainability depend on integrated support systems involving government, NGOs, and the community. This study contributes valuable insights into the dynamics of tribal women's development and offers a replicable model for inclusive, grassroots-driven economic empowerment in other tribal and rural areas across India.

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