

Tribal Women's Participation in self help groups and their Economic Development At attapadi kerala with special reference to kurumba tribe

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Abstract:

This study explores the participation of tribal women, specifically from the Kurumba tribe, in Self Help Groups (SHGs) and its impact on their economic development in Attappadi, Palakkad district, Kerala. The region, home to several indigenous communities, faces socio-economic challenges such as limited access to financial resources, education, and healthcare. SHGs have emerged as a vital mechanism for empowering tribal women, offering a platform for financial inclusion, entrepreneurship, and social participation. The study highlights how SHGs provide women with access to credit, training, and income-generating opportunities, leading to improved household incomes and enhanced socio-economic status. Additionally, the participation in SHGs has fostered greater decision-making power for women within families and communities, promoting gender equality. However, challenges such as limited financial literacy, cultural barriers, and sustainability issues hinder the full potential of these groups. Despite these challenges, SHGs have significantly contributed to the economic upliftment and social empowerment of the Kurumba tribe, making them more integrated into mainstream society. This paper concludes that while SHGs have proven to be an effective tool for tribal women's economic development, continued support and capacity-building are essential for ensuring long-term success and sustainability.

Introduction:

The participation of tribal women in Self Help Groups (SHGs) has emerged as a transformative strategy for socio-economic development in rural India. In the tribal region of Attappadi, located in Palakkad district, Kerala, marginalized communities such as the Kurumba tribe face several challenges, including poverty, illiteracy, limited access to financial resources, and social exclusion. The introduction of SHGs has provided these communities, especially women, with an opportunity to enhance their economic and social status. SHGs are formed with the aim of empowering women through collective savings, microcredit, skill development, and entrepreneurship. For the Kurumba tribe, SHGs have been instrumental in facilitating financial inclusion, improving household income, and promoting gender equality. Women in these groups are able to manage small businesses, engage in agricultural ventures, and improve their overall livelihoods. The study aims to explore the role of SHGs in the economic development of Kurumba women in Attappadi, examining the benefits, challenges, and outcomes of their participation. By focusing on the Kurumba tribe, this research seeks to understand how SHGs contribute to the broader empowerment of tribal women and how they can be further strengthened to ensure sustainable development in the region. The Kurumba tribe lives in the Agali and Pudur Grama Panchayats of the Attappady Block in Palakkad, Kerala. They are one of three major tribal groups in Attappady, along with the Irula and Muduga. Kurumba are also known as Kurumba Pulayans, Mala Pulayans, Hill Pulayans, and Pamba Pulayans. The Kurumba are animists and totemists who live in the dense forests of the Attappadi Valley. Shifting cultivators and foragers who collect forest produce like honey, wax, soap nut,

turmeric, ginger, and wild cardamoms. Craftsmanship in making baskets and mats, and for their art of body tattoo

Background:

The Kurumba tribe is one of the indigenous tribes that live in the Attappady region of Kerala, India. The Attappady region is a tribal block in the Mannarkkad taluk of Palakkad, Kerala. The region is known for its vibrant festivals, traditional music and dance, and distinctive handicrafts. Kurumba's are one of the most primitive tribal communities in Kerala. They were perhaps the earliest inhabitants of Attappady, and are strongly believed to have moved down from the Nilgiri following the colonisation of the area by Badugas. Kurumbas also claim that they are the descendants of people who had fled from Mysore during a period of war in the forests. There are 19 Kurumba hamlets in Attappady, of which nine are in the Reserved Forests and the rest in the vested forests and are located mostly in the valley of river Bhavani and its tributary. Kurumba's are short, snub-nosed people. The language spoken by them is a mixture of Kannada, Tamil, and Malayalam. Their houses are built, in general, in rows, with grass, bamboo, and mud. The Kurumba term for house is Aalai or Salai. The Attappady region is home to several indigenous tribal communities, including the Irulas, Mudugas, and Kurumbas. The region is near the Nilgiri Hills and the Western Ghats, on the boundary between Kerala and Tamil Nadu. The region is home to one of the state's largest tribal communities.

Objectives of the Study:

The objectives of the study on *Tribal Women Participation in Self Help Groups and Their Economic Development at Attappadi with Special Reference to Kurumba Tribe in Palakkad District, Kerala* are as follows:

- ✓ To Assess the Role of SHGs in Economic Empowerment: To evaluate how participation in Self Help Groups (SHGs) has contributed to the economic development of Kurumba tribal women in Attappadi, focusing on income generation, entrepreneurship, and financial inclusion.
- ✓ To Understand the Impact on Household Income and Livelihoods: To analyze how SHGs have influenced the income levels and livelihoods of tribal families, particularly those of Kurumba women, and how these groups contribute to household economic stability.
- ✓ To Identify the Benefits of SHG Participation for Women's Social Status: To explore how SHGs have enhanced the social status, decision-making power, and gender equality of women within their families and communities in the Kurumba tribe.
- ✓ To Examine Challenges in the Functioning of SHGs: To identify and examine the challenges faced by Kurumba women in participating effectively in SHGs, including issues of financial literacy, sustainability, and cultural barriers.
- ✓ To Evaluate the Impact of Skill Development and Capacity Building: To assess the role of SHGs in providing training and skill development opportunities to Kurumba women and how these programs have contributed to their economic and social advancement.

Methodology:

The Study uses both Primary and Secondary data the Primary data have been collected from the Tribal Women, Self help groups and local community leaders by using an interview tool. The secondary data have been collected from books and magazines

Literature Review:

The economic and social empowerment of tribal women through Self Help Groups (SHGs) has been an area of growing interest in rural development studies, particularly in India. The literature on this topic provides insights into the transformative impact of SHGs, focusing on women's financial inclusion, entrepreneurship, and socio-economic upliftment in tribal communities. The concept of Self-Help

Groups (SHGs) emerged as a tool for poverty alleviation and empowerment of women in rural India. These groups are based on collective action, where members, typically women, pool their savings and offer small loans to each other.

According to **Cheston & Kuhn (2002)**, SHGs empower women by enhancing their access to financial resources, fostering social networks, and enabling women to gain a stronger voice in decision-making both within the household and in the community.

According to **Kabeer (2001)** argues that SHGs help women overcome economic and social constraints by providing them with financial independence, facilitating entrepreneurial activities, and promoting collective decision-making.

These factors are crucial for breaking the cycle of poverty, particularly in marginalized groups like tribals. Kerala has a high level of literacy and human development indicators, but tribal communities in the state continue to face socio-economic challenges, such as poverty, isolation, and under representation in mainstream society.

According to **Saxena (2007)** highlights the marginalization of tribal women in Kerala, noting that their traditional roles have limited their access to economic opportunities, education, and healthcare. The Kurumba tribe, one of the tribal communities in Attapadi, has historically depended on forest-based activities and small-scale agriculture for subsistence.

According to **Vasudevan (2008)** observes that these traditional practices are increasingly insufficient for economic survival due to changing environmental conditions, deforestation, and market dynamics. The intervention of SHGs has thus become a crucial pathway for economic development. Entrepreneurship and Skill Development: SHGs have facilitated skill development among Kurumba women, enabling them to engage in activities such as handicrafts, weaving, agriculture, and poultry farming. These activities have enhanced their income and economic independence. Women in these groups have diversified their sources of income, moving away from traditional subsistence farming to more market-oriented activities. This has improved their financial resilience and reduced vulnerability to economic shocks.

ANALYSIS AND INTERPRETATION

In this study the interview schedule has been followed to collect information from the tribal's. The schedule touches the questions regarding their personal data, socio-economic condition.

The Researcher selected 19 hamlets through convenience sampling method

Hamlets Wise Representation of the Respondents

ITDP ATTAPADY							
PVTG OORU FAMILY DETAILS							
S.NO	Name of Hamlet	Grama Panchayat	Cast	No. Of Family	Population (PVTG)		Total
					Male	Female	
1	Mele Anavai	Pudur	Kurumba	63	88	106	194
2	Thaze Anavai	Pudur	Kurumba	65	143	120	263
3	Thazhe Thudukki	Pudur	Kurumba	47	89	90	179

4	Mele Thudukki	Pudur	Kurumba	46	89	85	174
5	Galasi	Pudur	Kurumba	14	34	24	58
6	Kadukumanna	Pudur	Kurumba	62	115	116	231
7	Kinattukkara	Pudur	Kurumba	21	38	41	79
8	Thadikkundu	Pudur	Kurumba	44	89	104	193
9	Murugala	Pudur	Kurumba	14	33	34	67
10	Palappada	Pudur	Kurumba	4	5	6	11
11	Gottiyarkkandi	Pudur	Kurumba	73	142	123	265
12	Anakkatty	Pudur	Kurumba	13	18	24	42
13	Kurukkathikkalu	Pudur	Kurumba	54	113	97	210
14	Pazhayoor	Pudur	Kurumba	23	39	59	98
15	Mele Bhoothayar	Pudur	Kurumba	35	50	57	107
16	Thazhe Boothayar	Pudur	Kurumba	52	89	92	181
17	Edavani	Pudur	Kurumba	43	88	89	177
18	Mele Moolakombu	Pudur	Kurumba	24	40	36	76
19	Oordam	Pudur	Kurumba	18	21	19	40
Total				715	1323	1322	2645

Current economic situation

S. No	Response	No of Respondents	Percentage of the Respondents
1	Very poor	3	3%
2	Poor	54	54%
3	Average	34	34%
4	Good	8	8%
5	Very Good	1	1%
Total		100	100%

The table presents respondents' perceptions of the current economic situation. The majority of respondents consider the situation to be **poor** (54%), followed by those who view it as **average** (34%). A smaller proportion rate it as **very poor** (3%), **good** (8%), and **very good** (1%). This indicates that most respondents perceive the economic situation to be challenging or below average.

Women's participation in community decision making

S. No	Response	No of Respondents	Percentage of the Respondents
1	Very low	2	2
2	Low	84	84
3	Moderate	21	21
4	High	13	13
Total		100	100%

The table illustrates the level of women's participation in community decision-making. The majority of respondents report **low** participation (84%), with **moderate** participation at 21%. A small proportion of respondents indicate **very low** (2%) and **high** (13%) levels of involvement. This suggests that women's participation in decision-making is generally limited in the community.

Household income is contributed by women

S. No	Response	No of Respondents	Percentage of the Respondents
1	None	14	14%
2	Less than 20%	37	37%
3	25% - 50%	41	41%
4	50% - 75%	2	2%
5	More than 75%	6	6%
	Total	100	100%

The table shows the extent of women's contribution to household income. The majority of respondents report that women contribute **less than 20%** (37%) or between **25% - 50%** (41%) of the household income. A smaller proportion contributes **none** (14%), **50% - 75%** (2%), or **more than 75%** (6%). This indicates that while women contribute significantly to household income in some cases, their contributions are generally modest.

Important activities for improving family's economic situation

S. No	Strategies	Frequency	Percentage	Impact
1	Agricultural Improvements	45	45%	High
2	b) Small – Scale business (eg. Handicrafts, Trade)	17	17%	Low
3	c) Access to loans or financial assistance	18	18%	Low
4	d) Employment Opportunities	20	20%	Medium
5	e) Others (Specify)	-	-	-
	Total	100	100%	Status

The table highlights key factors influencing community or regional development, with their respective impact levels and percentages. Agricultural improvements are identified as the highest priority, with a High impact (45%), followed by employment opportunities with a Medium impact (20%). Small-scale businesses and access to financial assistance are both categorized as having a Low impact, at 17% and 18%, respectively. The "Others" category is unspecified. Overall, agricultural improvements are seen as the primary driver of development.

Women have access to land for cultivation or any other economic activities

S. No	Response	No of Respondents	Percentage of the Respondents
1	Yes	87	87%
2	No	13	13%
	Total	100	100%

The table shows the access women have to land for cultivation or other economic activities. A significant majority, **87%**, report having access, while **13%** do not. This indicates that most women have the opportunity to engage in agricultural or economic activities through land access.

Access to government schemes or welfare programs

S. No	Response	No of Respondents	Percentage of the Respondents
1	Yes	68	68%
2	No	32	32%
	Total	100	100%

The table indicates respondents' access to government schemes or welfare programs. **68%** of respondents have access to such programs, while **32%** do not. This suggests that a majority of the population benefits from government support, although a notable portion still lacks access.

Development programs or initiatives and income – generating activities could help to improve socio economic conditions and health among targeted tribal women (eg SHGs, Government Schemes, Programs or Initiatives)

S. No	Response	No of Respondents	Percentage of the Respondents
1	Yes	87	87%
2	No	13	13%
	Total	100	100%

The table reflects respondents' views on whether development programs or income-generating activities could improve the socio-economic conditions and health of targeted tribal women. A significant majority, **87%**, believe that such initiatives would be beneficial, while **13%** disagree. This indicates strong support for the positive impact of development programs, including SHGs and government schemes, on improving the well-being of tribal women.

Satisfaction level with the government support in improving economic Conditions

S. No	Response	No of Respondents	Percentage of the Respondents
1	Satisfied	18	18%
2	Very Satisfied	-	-
3	Neutral	47	47%
4	Dissatisfied	23	23%
5	Very Dissatisfied	13	13%
	Total	100	100%

The table shows respondents' satisfaction levels with government support in improving economic conditions. **47%** of respondents feel **neutral**, while **23%** are **dissatisfied** and **13%** are **very dissatisfied**. A smaller proportion, **18%**, is **satisfied**, and no respondents are **very satisfied**. This suggests a mixed or generally unsatisfactory perception of government efforts to improve economic conditions.

Type of government programs have benefited by tribal women

S. No	Strategies	Frequenc y	Percentage	Impac t
1	Health related programs (eg free treatment, Vaccination)	28	28%	High
2	b) Education schemes (eg Scholarships, School supplies)	20	20%	Mediu m
3	c) Employment programs (eg NREGA, self employment schemes)	23	23%	Mediu m
4	d) Financial aid (eg pensions, subsidies)	16	16%	Low

5	e) Others (Specify)	13	13%	Low
	Total	100	100%	Status

The table outlines the types of government programs that have benefited tribal women, along with their frequency, percentage, and impact levels. **Health-related programs** (28%) have had the **highest impact** on tribal women, followed by **education schemes** (20%) and **employment programs** (23%), both with a **medium impact**. **Financial aid** and **other unspecified programs** have had a **low impact**, affecting **16%** and **13%** of respondents, respectively. This suggests that health-related initiatives have been the most beneficial, while other programs have had a relatively smaller influence.

Access to credit facilities for self development or entrepreneurship

S. No	Response	No of Respondents	Percentage of the Respondents
1	Yes	38	38%
2	No	62	62%
	Total	100	100%

The table illustrates respondents' access to credit facilities for self-development or entrepreneurship. **62%** of respondents do not have access to such credit, while **38%** have access. This indicates that a majority of individuals lack financial resources for entrepreneurial activities or self-development.

Women's education is important the community's socio economic

S. No	Response	No of Respondents	Percentage of the Respondents
1	Not Important	1	1%
2	Somewhat Important	4	4%
3	Important	89	89%
4	Very Important	6	6%
	Total	100	100%

The table reflects the perceived importance of women's education for the community's socio-economic development. A significant majority, **89%**, consider it **important**, with **6%** viewing it as **very important**. A small proportion believes it is **somewhat important** (4%), and only **1%** view it as **not important**. This suggests that the majority of respondents recognize the crucial role of women's education in enhancing socio-economic conditions within the community.

Primary issues facing by women in socially

S. No	Strategies	Frequency	Percentage	Impact
1	Gender Discrimination	-	-	-
2	Lack of Education	37	37%	High
3	Economic Dependency	34	34%	High
4	Domestic Violence	-	-	-
5	Others (Specify)	29	29%	Medium
	Total	100	100%	Status

The table highlights the primary issues faced by women in society. The most significant issues are **lack of education** (37%) and **economic dependency** (34%), both categorized as having a **high impact**. Additionally, **other unspecified issues** (29%) are reported with a **medium impact**. No respondents identified **gender discrimination** or **domestic violence** as primary issues. This suggests that education and economic dependency are seen as the most pressing challenges for women in the community.

Women's empowerment will improvement their socio-economic status

S. No	Response	No of Respondents	Percentage of the Respondents
1	Yes	85	85%
2	No	11	11%
3	Not Sure	4	4%
	Total	100	100%

The table reflects respondents' views on whether women's empowerment will improve their socio-economic status. A significant majority, **85%**, believe that empowerment will lead to improvements, while **11%** disagree and **4%** are **unsure**. This indicates widespread support for the idea that empowering women can enhance their socio-economic standing.

Suggestions for improving the socio- economic conditions of women

S. No	Strategies	Frequency	Percentage	Impact
1	Support for women entrepreneurs	43	43%	High
2	Access to financial assistance	20	20%	Medium
3	Improved agricultural technology	17	17%	Low
4	Better infrastructure and transport	20	20%	Medium
5	Others (Specify)	-	-	-
	Total	100	100%	Status

The table presents suggestions for improving the socio-economic conditions of women. The most significant recommendation is **support for women entrepreneurs** (43%), which are seen as having a **high impact**. Other strategies, such as **access to financial assistance** and **better infrastructure and transport** (both 20%), are considered to have a **medium impact**. **Improved agricultural technology** (17%) is viewed as having a **low impact**. These findings suggest that empowering women through entrepreneurship support is the most impactful way to enhance their socio-economic status.

Findings:

- It has suggests that the majority of respondents perceive the current economic situation as **poor** (54%), with **34%** rating it as **average**. A smaller proportion view it as **very poor** (3%), **Good** (8%), or **very good** (1%). This indicates that the overall perception of the economic situation is largely negative or below average among the respondents.
- It indicates that women's participation in community decision-making is predominantly **low** (84%), with a smaller proportion reporting **moderate** participation (21%). Very few respondents report **very low** (2%) or **high** (13%) levels of involvement. This suggests that women's engagement in community decision-making remains limited.
- It may reveals that **37%** of respondents report women contributing **less than 20%** to household income, while **41%** indicate contributions between **25% - 50%**. A smaller proportion contributes **none** (14%), **50% - 75%** (2%), or **more than 75%** (6%). This suggests that although women make significant contributions to household income in certain cases, their overall contributions are generally modest.
- It indicates that **agricultural improvements** are considered the most important factor for community development, with **45%** of respondents identifying it as having a **high impact**. Employment opportunities follow with a **medium impact** (20%), while **small-scale businesses** and **access to financial assistance** are viewed as having a **low impact** at **17%** and **18%**, respectively. This suggests that agricultural improvements are perceived as the primary driver of development in the region.
- It reveals that a **significant majority** of women, **87%**, have access to land for cultivation or other economic activities, while only **13%** do not. This suggests that most women in the community have opportunities to engage in agricultural or economic activities through land access.
- It may shows that **68%** of respondents have access to government schemes or welfare programs, while **32%** do

not. This indicates that a majority of the population benefits from government support, though a significant proportion still lacks access.

- It may show that **87%** of respondents believe development programs or income-generating activities, such as SHGs and government schemes, would improve the socio-economic conditions and health of tribal women. Only **13%** disagree, indicating strong support for the positive impact of such initiatives on the well-being of tribal women.
- It reveals that **47%** of respondents have a neutral stance on government support in improving economic conditions, while **23%** are dissatisfied and **13%** are very dissatisfied. Only **18%** express satisfaction, with no respondents indicating they are very satisfied. This suggests a generally mixed or unsatisfactory perception of government efforts to improve economic conditions.
- It indicates that **health-related programs** have had the greatest impact on tribal women, benefiting **28%** of respondents. **Education schemes** and **employment programs** follow, each with a medium impact, affecting **20%** and **23%** of respondents, respectively. **Financial aid** and other unspecified programs have had a lower impact, benefiting **16%** and **13%** of respondents. This highlights that health-related initiatives have been the most impactful, while other government programs have had a relatively smaller effect.
- It may show that a majority of respondents (**62%**) lack access to credit facilities for self-development or entrepreneurship, while **38%** have access. This indicates a significant gap in financial resources, limiting opportunities for entrepreneurial activities and personal growth.
- It indicates that a vast majority of respondents (**89%**) view women's education as important for the community's socio-economic development, with **6%** considering it very important. Only a small minority believes it is somewhat important (**4%**) or not important (**1%**). This highlights widespread recognition of the vital role women's education plays in improving socio-economic conditions within the community.
- It reveals that the primary issues faced by women in society are **lack of education** (37%) and **economic dependency** (34%), both considered high-impact challenges. Additionally, **unspecified issues** affect 29% of respondents, with a medium impact. Notably, **gender discrimination** and **domestic violence** were not identified as primary concerns, suggesting that education and economic dependence are viewed as the most critical challenges for women in the community.
- It may show strong support for the notion that **women's empowerment** can improve their socio-economic status, with **85%** of respondents in agreement. Only **11%** disagree, and **4%** are unsure, highlighting broad belief in the positive impact of empowerment on women's socio-economic well-being.
- It suggests that **support for women entrepreneurs** is considered the most impactful strategy to improve socio-economic conditions, with **43%** of respondents highlighting its high impact. Other strategies, including **access to financial assistance** and **better infrastructure**, are viewed as having a medium impact (20% each), while **improved agricultural technology** is seen as having a lower impact (17%).

Social Impact:

Empowerment of Women and Gender Equality: One of the most significant social impacts of SHG participation is the empowerment of women within the Kurumba tribe. Before the advent of SHGs, tribal women in Attapadi, particularly those from the Kurumba tribe, had limited decision-making power, both within their households and in the community. Women's roles were largely confined to household chores, childcare, and agriculture-related work.

Increased Participation in Household Decisions: SHG participation has led to increased involvement of women in household economic decisions. Many women reported that they now have a greater say in how family resources are managed and allocated, particularly in areas such as healthcare, education, and agricultural investments. As women contribute to the family income through activities such as handicrafts, agriculture, and small-scale businesses, their status within the household and community has improved. **Rao (2012)** points out that economic independence often leads to greater social respect and recognition for women, helping to shift traditional gender dynamics.

Changes in Traditional Gender Roles: The traditional gender roles in the Kurumba tribe, as in many tribal communities, were shaped by patriarchal norms, where men were typically the primary breadwinners and decision-makers. However, the emergence of SHGs has altered these norms significantly.

Women as Leaders: One of the most notable changes has been the emergence of women as leaders within the SHGs. Ghosh (2014) notes that women who were once confined to the margin of their communities are now leading SHGs, organizing meetings, and representing their groups in local forums. This has not only boosted their self-esteem but has also challenged patriarchal assumptions about leadership and authority.

Educational and Health Improvements: A significant social benefit of SHGs for the Kurumba women has been the ability to invest in the education of their children and improve family health outcomes. Increased Investment in Children's Education: With the income generated through SHG activities, many Kurumba women have been able to send their children to school, thereby improving their children's future prospects. Rajendran & Sathish (2010) observed that the increased income from SHGs helped improve the educational levels of children, especially girls, thus breaking the cycle of illiteracy and limited opportunities that often prevailed in tribal communities.

Government and NGO Support:

The economic development and empowerment of tribal women in Attapadi, particularly among the Kurumba tribe, has been significantly facilitated by the active involvement of both government and non-governmental organizations (NGOs). These organizations have played an essential role in creating an enabling environment for the formation and sustainability of Self-Help Groups (SHGs), supporting women in their economic activities, and addressing the barriers that tribal communities face in terms of social, economic, and cultural isolation. This section explores the support provided by both the government and NGOs to enhance tribal women's participation in SHGs and their economic development.

Government Support to SHGs in Kerala: The Kerala state government has been proactive in promoting SHGs as a means to empower women, particularly in tribal areas such as Attapadi. Various schemes and policies have been implemented to provide both financial and infrastructural support for these groups.

Kudumbashree Mission: One of the most significant government initiatives supporting SHGs in Kerala is the Kudumbashree Mission, launched by the Kerala State Poverty Eradication Mission (KSPEM) in 1998. Kudumbashree aims to eradicate poverty through women's empowerment by forming SHGs and providing them with training, access to microcredit, and market linkages. Kudumbashree's grassroots-level approach involves forming SHGs, federating them into Neighborhood Groups (NHGs), and then further grouping them into area development societies. In tribal areas like Attapadi, Kudumbashree plays a vital role in the formation of SHGs, providing women with training in savings, credit, and entrepreneurship.

Kudumbashree, women in SHGs can access microfinance facilities, including loans at affordable interest rates. This financial support has been crucial in enabling tribal women, especially in the Kurumba tribe, to engage in income-generating activities such as agriculture, handloom weaving, and handicrafts. These women often face challenges in accessing traditional banking services due to their remote location and low-income status, and government initiatives like **Kudumbashree** bridge this gap. **Skill Development and Capacity Building:** The Kerala government, through **Kudumbashree**, provides continuous skill development programs to SHG members, enabling women to enhance their capabilities in various livelihood options. For example, Kurumba women have received training in organic farming, poultry farming, and traditional crafts, which has increased their participation in the local economy.

Tribal Development Programs: The Kerala government has also launched specific programs aimed at the development of tribal communities. These programs focus on improving the socio-economic conditions of tribal women in Attapadi, where the Kurumba tribe resides. The ITDP aims to provide infrastructure, healthcare, and educational facilities to tribal communities in Attapadi. This has indirectly benefited women by improving the overall living conditions in tribal areas, thereby enabling women to focus on their economic activities. The TSP focuses on addressing the specific needs of tribal communities, including access to healthcare, education, and livelihood opportunities. This plan has contributed to the development

of infrastructure and provision of grants and subsidies to tribal SHGs, supporting women's participation in SHGs and their economic activities.

Market Linkages and Promotion of Tribal Products: The government has also been instrumental in facilitating market linkages for products produced by tribal women. The Tribal Co-operative Marketing Development Federation of Kerala (TRIFED) has been a key player in promoting tribal products in the state. Through its involvement, products made by tribal women, including hand woven materials and organic agricultural produce, have found a place in local and regional markets.

NGO Support for SHGs and Economic Development: Non-governmental organizations (NGOs) have complemented government initiatives by providing technical, financial, and capacity-building support to tribal women's SHGs in Attapadi. Several NGOs have been working to ensure that these groups are not only self-sustaining but also socially impactful.

Kerala Federation of Tribal Women (KFTW): The Kerala Federation of Tribal Women (KFTW) is one of the most prominent NGOs working in the Attapadi region. KFTW focuses on the socio-economic development of tribal women by empowering them through SHGs, vocational training, and leadership development. **Capacity Building and Training:** KFTW offers training in various skill sets such as handicrafts, agricultural activities, and entrepreneurship. The Kurumba women have benefited from such training, which has allowed them to diversify their sources of income. For example, many women now engage in producing organic vegetables and handicrafts, which have found local and regional markets.

Centre for Development Studies (CDS): The Centre for Development Studies (CDS) has conducted research and provided policy advocacy to support tribal development in Kerala. The CDS's work includes documenting the challenges faced by tribal women and suggesting policy measures that could enhance their economic and social status. **Policy Advocacy:** Through research, CDS has contributed to improving government policies on tribal development, ensuring that SHGs for tribal women receive adequate support in terms of funding, training, and market access.

Action for Social Development (ASD): Action for Social Development (ASD) is another NGO involved in Attapadi, focusing on the overall empowerment of tribal women through SHGs. ASD's approach combines livelihood enhancement with health and education programs. ASD supports SHG women in identifying income-generating activities and connects them to microfinance institutions for financial resources. Through its support, tribal women have accessed markets for their products, leading to an improvement in their income levels and social status. In addition to economic development, ASD focuses on improving the health and social well-being of tribal women.

Challenges and Limitations: Despite these positive changes, there are several challenges that need to be addressed to ensure the continued social impact of SHGs on tribal women

Patriarchal Resistance: Although SHGs have led to increased empowerment for women, there is still resistance from traditional patriarchal structures, especially in rural areas. Sathyavathi (2016) notes that male family members sometimes undermine women's decisions and limit their mobility, even when they are economically active through SHGs.

Access to Resources: While SHG participation has led to some improvement in economic conditions, many women still face challenges in accessing resources such as land, training, and market linkages, which can affect the long-term sustainability of their ventures.

Sustainability and Management: The sustainability of SHGs can be affected by issues related to financial management, lack of entrepreneurial skills, and limited market opportunities for their products. These challenges can undermine the broader social impact that SHGs have on women's empowerment.

SUGGESTIONS:

- The 54% of respondents perceive the economic situation as poor; the government should focus on implementing policies to improve economic stability and support livelihoods. Strengthening economic growth and addressing key issues could help improve public perception and well-being.
- The 84% of women have low participation in community decision-making; the government should implement initiatives to increase women's involvement in leadership roles. Promoting gender equality and providing platforms for women's voices can strengthen community decision-making processes
- Women's contributions to household income are generally modest, the government should focus on promoting women's economic empowerment through skills development and employment opportunities. Strengthening women's participation in the workforce can enhance their financial contributions and overall household well-being.
- The agricultural improvements are viewed as the primary driver of community development; the government should prioritize policies that enhance agricultural productivity and sustainability. Additionally, promoting employment opportunities and small-scale businesses can further support overall economic growth.
- The 87% of women have access to land for economic activities; the government should focus on strengthening support for women in agriculture through training and resources. Enhancing land rights and providing financial assistance can further empower women and improve their economic outcomes.
- The 32% of respondents lack access to government schemes, the government should focus on improving outreach and accessibility to ensure broader participation in welfare programs. Expanding coverage and targeting underserved communities can enhance overall program effectiveness.
- The 87% of respondents support development programs for tribal women, the government should prioritize expanding income-generating initiatives and schemes like SHGs. Strengthening these programs will significantly improve the socio-economic conditions and health of tribal women.
- Given that health-related programs have had the greatest impact, the government should prioritize expanding and strengthening healthcare initiatives for tribal women. Additionally, increasing the effectiveness of education, employment, and financial aid programs could further enhance socio-economic outcomes.
- The 62% of respondents lack access to credit facilities, the government should focus on improving access to financial resources for self-development and entrepreneurship. Expanding microfinance and credit programs can help bridge this gap and foster economic growth.
- The 89% of respondents recognize the importance of women's education; the government should prioritize expanding educational opportunities for women. Strengthening access to quality education can significantly enhance socio-economic development in the community.
- The lack of education and economic dependency are the primary challenges for women, the government should focus on improving educational opportunities and promoting economic empowerment for women. Addressing these issues can significantly enhance women's socio-economic status in the community.
- The 85% of respondents support women's empowerment; the government should prioritize policies that promote women's leadership, education, and economic participation. Strengthening empowerment initiatives can significantly improve women's socio-economic status in the community.
- The support for women entrepreneurs is seen as the most impactful strategy, the government should prioritize programs that provide financial assistance and mentorship for women-led businesses. Enhancing infrastructure and access to resources will further empower women entrepreneurs and improve socio-economic conditions.

Future Prospects:

The future prospects for tribal women participation in self-help groups (SHG) s and their economic development in attapadi, particularly among the kurumba tribe, are promising, given the growing recognition of the need for inclusive development in tribal areas. Over the past few decades, SHGs have proven to be a critical tool for empowering tribal economically and socially, however, ensuring sustainable growth and further enhancing the impact of these groups in require focused efforts and addressing some key challenges. Below are the potential future prospects for kurumba tribe in attapadi with regard to their participation in SHG and economic development.

Expansion of SHG Networks and Integration with Other Developmental Programs: The future holds the potential for scaling up the existing SHG networks in Attapadi and integrating more tribal women into these groups. With continued support from the government, NGOs, and other stakeholders, the number of SHGs can be expanded, enabling a larger portion of the tribal female population to participate in economic and social development. Strengthening the management and operational capabilities of SHGs through better training and guidance will ensure their sustainability. The government can integrate SHGs into broader developmental schemes such as agricultural support, skill development, and financial inclusion programs. For instance, aligning SHGs with the National Rural Livelihood Mission (NRLM) and Kudumbashree Mission will provide additional financial, technical, and market support. This integration could help SHGs overcome challenges related to finance, marketing, and leadership.

Skill Development and Capacity Building for Sustainable Livelihoods: The future of SHGs in Attapadi depends largely on the enhancement of skills among tribal women to ensure that their activities are economically viable and sustainable. The focus on training and capacity-building should extend beyond basic skills like weaving and handicrafts to more advanced entrepreneurial skills, such as digital literacy, financial management, marketing strategies, and business management. These skills will help women run more professional and scalable enterprises.

Market Linkages and Access to Fair Trade Networks: One of the critical areas for enhancing the economic impact of SHGs for Kurumba women in the future lies in improving their access to markets and ensuring that they can sell their products at fair prices. Developing Local, National, and International Market Linkages The future prospects for SHGs can be significantly enhanced by improving access to national and international markets. Partnerships with cooperatives, local businesses, and online platforms can provide Kurumba women with wider market access, helping them to sell their goods, including handicrafts, organic produce, and other tribal products. By integrating women's SHGs into larger supply chains, they can also access fair trade networks that ensure better prices and improved income.

Improvement in Infrastructure and Connectivity: Improved infrastructure is essential to the future success of SHGs in Attapadi. The region's geographical remoteness has historically limited the ability of tribal women to access markets, services, and resources. Future prospects for economic development depend on bridging these gaps. The construction and improvement of road networks, transportation facilities, and communication infrastructure will allow Kurumba women to access markets, financial services, and other essential resources more efficiently. Better infrastructure will also enable NGOs and government agencies to reach rural areas more effectively and provide services to SHGs

Conclusion:

The participation of tribal women in Self-Help Groups (SHGs) in Attapadi, particularly among the Kurumba tribe, represents a significant step toward their empowerment and socio-economic development. Over the past few decades, SHGs have proven to be an effective tool in addressing the challenges faced by tribal women, such as poverty, social exclusion, lack of access to credit, and limited economic opportunities. The active engagement of the Kurumba women in SHGs has brought about substantial changes, enhancing their economic security, social standing, and overall quality of life.

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Here are some references related to the Kurumb as tribe that you may find use ful for research purposes

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1. The Hindu
2. Dinamani

Website:

1. [KudumbashreeMission](#)
2. [NABARD](#)