SAVINGS AND INDEBTEDNESS PATTERN OF PRIMITIVE PANIYAN TRIBES IN NILGIRIS - AN ASSESSMENT

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ABSTRACT

*T*he Nilgiri District is a hilly region named "The Nilgiri Hills" or "blue mountains". The district is ethnically popular because of the presence of six primitive tribal groups. The essential characteristics of these communities are primitive traits, geographical isolation, distinctive culture, and the shyness of contact with other community at large and the socio-economic backwardness. Among the six primitive tribal groups in Nilgiris, the Paniyans were aboriginal slaves of the soil, worked as bonded labourers in the farm lands owned by rich land lords and Paniyans helped them by working in spice plantation and rice cultivation. The economy of primitive paniyan tribes in the Nilgiris district is based on Agro-forestry economy. Agricultural and allied activities are the main sources of livelihood for the Paniyan tribes. Paniyan tribes spends major portion of their income for day to day necessities, their saving is very low. Most of the Paniyan tribal families in the study area are "born in debt, live in debt and die in debt". This study covers Paniyan Primitive tribal community in Gudalur and Panthalur Taluks of Nilgiris District in Tamilnadu. This study gives due importance to the savings and indebtedness patterns of Paniyan Primitive tribal community in Nilgiris District of Tamilnadu.

KEYWORDS: Tribal Economy, Primitive Paniyan Tribes, Sources of Livelihood, Agro-Forestry Economy, Income and Expenditure Pattern, Consumption Pattern, Savings and Indebtedness Pattern.

INTRODUCTION :

 The Nilgiri District is a hilly region named "The Nilgiri Hills" or "blue mountains". The district is ethnically popular because of the presence of six primitive tribal groups namely Todas, Kotas, Irulas,

Kurumbas, Paniyans and Kattunayakans, besides Badagas, an agricultural community and other communities who speak Tamil, Malayalam, Kannada, Telugu and Hindi. A few studies highlighted the socio-economic and technical aspects of Paniyan tribes of the Nilgiris in Tamil Nadu.

PRIMITIVE PANIYAN TRIBAL GROUPS

The essential characteristics of these communities are primitive traits, geographical isolation, distinctive culture, and the shyness of contact with other community at large and the socio-economic backwardness. The Paniyans were aboriginal slaves of the soil, worked as bonded labourers on the farm lands owned by rich land lords and Paniyans helped them by working in spice plantation and rice cultivation. It is interesting to note that through the present data that the Paniyans found in Gudalur and Pandalur Taluks were brought over long ago from Wynaad region (Kerala State) by the Moundadan Chettis as agricultural labourers. The Paniyans do not have sub-groups among themselves but they have different lineages known as 'illams', which is traced in the paternal line. The office of headman operates on hereditary principle and is passed from father to the eldest son. The Paniyans supernatural beings are divided into two categories: ancestral sprits and tribal deities. The economy of primitive paniyan tribes in the Nilgiris district is based on Agro-forestry economy.

STATEMENT OF THE PROBLEM

Primitive Tribal Groups (PGTs) form one of the most important sectors of Nilgiris District economy. The term Scheduled Tribes first appeared in the Constitution of India. Article 366 (25)defined Scheduled Tribes as "such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under Article 342 to be Scheduled Tribes for the purpose of this constitution". Article 342, which is reproduced below, prescribed procedure to be followed in the matter of specification of Scheduled Tribes. "Primitive Tribes" refers to the world's first people, you might think that the word primate has something to do with the similarity between early humans and monkeys, but it doesn't. Monkey, apes, and humans are called primates because they are seen as standing on the first, or highest, rung of the animal-kingdom ladder. The savings of primitive tribal communities in Nilgiris is comparatively low than the other sections in the society. The purpose of this research paper is to get an idea about the savings and the indebtedness patterns of Primitive Paniyan Tribal community in Nilgiri District of Tamil Nadu.

SCOPE AND SIGNIFICANCE OF THE RESEARCH

The Primitive Paniyan tribal community has been playing an important role in the Agro-based tribal economy of Nilgiris district in Tamilnadu by its contribution to district gross domestic product, employment generation, income augmentation, livelihood status, providing food and nutrition security. This study covers Paniyan Primitive tribal community in Gudalur and Panthalur Taluks of Nilgiris District in Tamilnadu. This study gives due importance to the savings and indebtedness patterns of Paniyan Primitive tribal community in Nilgiris District of Tamilnadu. Therefore, this research study is socially and timely relevant one and need of the hour.

REVIEW OF LITERATURE

Verrier Elwin (1941) who suggested that tribals should be kept isolated in their hills and forests. He suggested that ordinarily the non-tribal people should not be allowed to enter into tribal pockets without permission of the state government. This system would guarantee the isolation of the tribals.

Roy Burman (1978) examined that the tribal integration process and present the context of integration such as independent thinking, democratic style of life, secularism and planned economy. These are urgently needed for the tribals to integrate themselves into the mainstream.

Ramamani (1988), presents a descriptive analysis of the main features of tribal economy. She also

postulates in this study the gap between the tribals and non-tribals, and the protective and promotional measures in order to reduce this gap.

Mathew Aerthayil (2008), analyzed the means of livelihood is vital and basic for any people, especially the marginalized who often need to struggle to live and survive. He focused on land; employment and availability of essential commodities are the major sources of livelihood for the tribals.

Elizabeth, A. M. and Dr. Bir, T.(2015), stated that economically marginalized and politically weak circumstances of tribal groups snatch the power to demand accountability, answerability or respect for their own rights. This is often associated with tribal population's poverty, creating discrimination by reducing their ability to benefit from and to contribute to human and economic development. Discrimination brings inequity and accessibility for decent health, housing, education, financial credit, or political participation.

Subarna Roy, Harsha V. Hegde, Debdutta Bhattacharya, Vinayak Upadhya, and Sanjiva D. Kholkute (2015), Identified that the gaps that need to be filled up to understand the health issues for better health care management of these tribes. It also underscores the potential of integration of the rich traditional practices of the ethnic tribes with present day knowledge and healthcare. Concerted inter-sectorial efforts are needed from policy makers, researchers, care providers, non-profit and social organization to improve the health status of the tribes of Karnataka.

Sankhang Basumatary (2015), mentioned that agriculture is the main source of livelihood of the Bodo Tribal households and the issue of improvements in income, living standards, nutrition, and health of individuals should be aimed through raising agricultural productivity. The extension of rural economic infrastructure, like roads, irrigation facilities, markets and rural financial facilities are the need of the hour for all categories of rural households to bring improvements in their consumption expenditure pattern.

Raj Kumar, P., Pulla Rao, D., and Jayanand Kumar, P. (2016), depicted that, among the sources of incomes for the sample households, farming was the primary occupation which contributes for more than 80 per cent of the sample households, there income range was Rs.6000 to Rs.10000 rupees per annum followed by wage labor. The study also makes an attempt to analyze the outstanding loans among the sample respondents in the study area. The results revealed that, even though the amount of loans seems to be less when compared to their incomes. it is very disheartening to state that institutional sources are serving on 3 per cent of the sample households. This belief is making the scheduled tribes to approach the disloyal private money lenders for their credit requirement who charge high interests rates especially for tribals and uneducated people to exploit their money. Hence the government should take inventiveness in order to promote the finical stability among the schedule tribal by offering better banking service by transfer of technology towards the economic development of the individual level and rural community as a whole for the development, as well all know that, development beings within the rural villages itself.

METHODOLOGY

This study is based on descriptive and diagnostics analysis in theoretical perspectives. The strength of this research is based on the organized method of data collection and Analysis. The present research paper has used purely primary data. Among the six categories of primitive tribal groups in Nilgiris district, primitive Paniyan tribal groups were selected for the study. The majority numbers of respondent 'households' were selected from Erumad, Cherangode, Nelliyalam, Munnanad, Gudalur, Nellakottai, and O'Valley Paniyans settlements of Nilgiris district in Tamilnadu and the remaining parts of the same district are omitted due to lack of concentration of the respondents. The respondent households for the study were selected from each paniyan settlements on the basis of total population of the respondents in the study area. The data were collected from 100 respondents in the study area. Keeping the objective stated in the study in mind, a well-structured and predetermined interview schedule was used for the collection of primary data. The simple random sampling technique was used to collect the sample to examine the

savings and indebtedness patterns of respondents in the study area. 100 Interview Schedule were prepared and used for the purpose of obtaining required statistical data and information for the study.

DATA COLLECTION

The present study is an attempt to understand the nature and pattern of savings and indebtedness patterns of Primitive Paniyan tribal community in Nilgiris District of Tamilnadu.

TOOLS OF ANALYSIS

Before entering into the data collection and field survey procedure, a pilot study was made in order to observe the dynamics of savings and indebtedness patterns of the respondents in the study areas. The necessary data are carefully collected by making use of the interview schedule. Data collected through Interview Schedule have been analyzed carefully with the help of various statistical tools. Mathematical and statistical techniques like percentages, averages, graphs, diagrams and chi-square test have been used for the purpose of the analysis wherever necessary.

LIMITATIONS OF THE STUDY

✦ Some of the Primitive Paniyan tribes were resistant to give accurate information regarding their income, expenditure, savings, consumption and indebtedness position.
✦ Overall, the area of the study is very limited, hence the inferences and conclusions obtained from this research paper is not universally acceptable.
✦ Objectives
✦ To study the savings and indebtedness patterns of Paniyan Primitive tribal community in the study area.
✦ To identify the factors determining their savings and indebtedness patterns in the study area.
✦ To create saving habits among Paniyan Primitive tribal community.

HYPOTHESES

1. There is negative relationship between housing conditions and income of the respondent households.
2. Most of the Paniyans are using LIC and Co-Operatives for their saving purposes in the study area.
3. There is a positive and direct relationship between income and savings of the respondents.

AGE-WISE COMPOSITION OF THE RESPONDENTS

Age is one of the determining factors of socio-economic conditions. A family which contains number of children and age-old people will suffer since their earning capacity is low. On the contrary, a family will be better off if it contains a more working class of people. The age group composition of the respondents is shown in the Table-1.

Table 1: Age Group composition of the Respondents in the study area

S.No.	Paniyan Settlements in the study area	Age Groups (in years)				
		Below 20	20-40	40-60	Above 60	Total
1	Erumad	2(13.33)	3(20.00)	8(53.33)	2(13.33)	15(100)
2	Munnanad	1(5.88)	5(29.41)	9(52.94)	2(11.76)	17(100)
3	Nelliyalam	1(8.33)	4(33.33)	6(50.00)	1(8.33)	12(100)
4	Cherangode	3(15.00)	7(35.00)	8(40.00)	2(10.00)	20(100)
5	Gudalur	1(7.14)	4(28.57)	9(64.29)	0(0.00)	14(100)
6	Nellakottai	0(0.00)	3(30.00)	6(60.00)	1(10.00)	10(100)
7	O' Valley	0(0.00)	2(16.67)	8(66.67)	2(16.67)	12(100)
	Total	8	28	54	10	100

Source: Computed from primary data.
Note: Value in the parenthesis shows the percentage to the total.

Table-1 shows age group of the respondents in the study area. 8 per cent of the respondents are under the category of below 20 years age group, 28 per cent of the respondents are between 20-40 years of age group, 54 per cent of the respondents are between 40-60 years of age group and remaining 10 percent of the respondents are above 60 years of age group in the study area.

OCCUPATIONAL STATUS

During Muslim and British rule, the Paniyans helped the non-tribal hunters and poachers by accompanying them. They also for their enjoyment even hunted and killed wild animals. The Paniyans were often caught physically by the land owning communities, provided shelter and these Paniyans served their masters as bonded labourers for many years. The details of the occupational status of the respondents in the study area are given in table-2.

Table 2: Occupational Status of the Paniyan Households in Nilgiris district

S.No.	Occupational Activities	Percentage
1.	Agriculture and allied activities and labour work for wages	62.76
2.	Collection and supply of fuel wood and its related products	28.54
3.	Others	8.70
	Total	100.00

It can be observed from the Table-2 stated that out of total Paniyan households selected for the study is Gudalur and Pandalur taluks of Nilgiris district in Tamilnadu. 62.76% are involved in agriculture and allied activities, 28.54% of the Paniyan households are engaged in collection of fuel wood and its related products from the assigned non-reserved forest areas in the district. And the remaining 8.70% of the respondents involved daily wages activities.

Housing Pattern of the respondents

The village wise distribution of the housing conditions of the respondents are given in the Table-3. The Table-3 presents the details of the type of house of the respondents; those are three types of houses in the study area, namely Thatched roof house, tiled roof house, concrete roof house. Among 100 respondents, only 23% of the respondents are living in the Thatched roof house, 33% of the respondents are staying in the Tiled roof house and 44 of the respondents are living in the Concrete roof house.

Table 3: Housing Pattern of the Respondents in the study area

S.No.	Paniyan Settlements in the study area	Type of Houses			
		Thatched	Tiled	Concreted	Total
1	Erumad	5	6	4	15
2	Munnanad	0	5	12	17
3	Nelliyalam	3	3	6	12
4	Cherangode	4	7	9	20
5	Gudalur	8	4	2	14
6	Nellakottai	3	3	4	10
7	O' Valley	0	5	7	12
	Total	23	33	44	100

Source: Computed from primary data.
Note: Value in the parenthesis shows the percentage to the total.

MONTHLY INCOME OF THE RESPONDENT HOUSEHOLDS

Agricultural and allied activities are the main sources of livelihood for the tribal people in general and Paniyan tribes in particular. Very few of the respondents are educated and only a meager number of them holding good jobs. The Paniyan tribes are receiving high wage with few days of employment. The details of monthly income of the respondent households in the study area are represented in Table-4.

Table 4: Monthly Income of the Respondent households in the study area (in rupees)

S.No.	Paniyan Settlements in the study area	Income				
		Upto 2000	2001-4000	4001-6000	6001 & above	Total
1	Erumad	5(33.33)	4(26.67)	3(20.00)	3(20.00)	15(100)
2	Munnanad	7 (41.18)	5(29.41)	4(23.53)	1(5.88)	17(100)
3	Nelliyalam	5(41.67)	3(25.00)	3(25.00)	1(8.33)	12(100)
4	Cherangode	8(40.00)	5(25.00)	5(25.00)	2(10.00)	20(100)
5	Gudalur	6(42.86)	4(28.57)	2(14.29)	2(14.29)	14(100)
6	Nellakottai	4(40.00)	3(30.00)	2(20.00)	1(10.00)	10(100)
7	O' Valley	6(50.00)	3(25.00)	2(16.67)	1(8.33)	12(100)
	Total	41	27	21	11	100

Source: Computed from primary data.
Note: Value in the parenthesis shows the percentage.

It can be observed from the Table-4, the monthly average income of the respondent households is rupees 2325.16. Among 100 respondents, 41% of the respondent households are having income between up to Rupees 2000 and 27% of the respondent households are having income in the range of Rupees 2001-4000, and 21% of them are having income between rupees 4001-6000 and the remaining 11% of the respondent households are having income rupees 6000 and above.

Hypothesis 1: There is negative relationship between housing conditions and income of the respondent households.

Table 5: Analysis of Variance

Income and Type of House	Sum of Squares	Degree of freedom	Mean Square	F-value	Sig. Value
Between Groups	43.008	2	21.502	34.226	.0001
Within Groups	90.589	97	.598		
Total	92.597	99			

Data shown in Table-5 shows the result of ANOVA. It can be clearly observed that the calculated F-value is 34.226 and p-value is 0.0001 at 5% level of significance. Since the p-value is less than 0.05 then the null hypothesis is rejected. Therefore this research concludes that there is positive relationship between the type of house and income level of the respondent households in the study area.

Karl Pearson Chi-Square Analysis

The details of the relationship between levels of the income of the respondent households among the seven revenue villages are given in the Table-6.

Table 6: Relationship between levels of Income of the respondent households among the villages (in rupees)

S.No.	Paniyan Settlements in the study area	Up to 2000	2001-4000	4001-6000	6001 & above	Total	Chi Square	Sig.
1	Erumad	5	4	3	3	15		
2	Munnanad	7	5	4	1	17		
3	Nelliyalam	5	3	3	1	12		
4	Cherangode	8	5	5	2	20	5.342	0.897
5	Gudalur	6	4	2	2	14		
6	Nellakottai	4	3	2	1	10		
7	O' Valley	6	3	2	1	12		
	Total	41	27	21	11	100		

Note: The Chi Square Statistic is significant at the 0.05 level.

Table-6 shows that the p-value (0.897) is greater than 0.05 at 5% level of significance with degree of freedom 18. Since the p value is greater 0.05 then the null hypothesis is accepted. Therefore this research concludes that there is negative relation between income level of the respondents in the study area.

Monthly Food Expenditure of the Respondent Households

No record of such expenditure is kept by them. However, a rough estimate of such expenditure was made for Paniyan tribes in the study area. Apart from food, the major portion of their income is spent on kerosene, cloth and medicine. Since Paniyan tribes spends major portion of their income for day to day necessities, their saving is very low. The details of the monthly food expenditure of the respondent households in the study area are given in the Table-7.

Table 7: Monthly Food Expenditure of the Respondent Households

S.No.	Paniyan Settlements in the study area	Food Expenditure (in rupees)				
		Upto 1000	1001-3000	3001-5000	5001 & above	Total
1	Erumad	5 (33.33)	5 (33.33)	4 (26.67)	1 (6.67)	15 (100)
2	Munnanad	7 (41.18)	6 (35.29)	3 (17.65)	1 (5.88)	17 (100)
3	Nelliyalam	4 (33.33)	5 (41.67)	2 (16.67)	1 (8.33)	12 (100)
4	Cherangode	8 (40.00)	7 (35.00)	4 (20.00)	1 (5.00)	20 (100)
5	Gudalur	6 (42.86)	5 (35.71)	2 (14.29)	1 (7.14)	14 (100)
6	Nellakottai	5 (50.00)	3 (30.00)	1 (10.00)	1 (10.00)	10 (100)
7	O' Valley	5 (41.67)	4 (33.33)	2 (16.67)	1 (8.33)	12 (100)
	Total	40	35	18	7	100

Source: Computed from primary data.
Note: Value in the parenthesis shows the percentage.

Table-7 reveals that, out of 100 respondent households, 40% of the respondent households are having food expenditure up to rupees 1000 per month, 35% of the respondent households are having food expenditure rupees 1001-3000 per month, 18% of the respondent households are having food expenditure between rupees 3001-5000 per month and the remaining 7% of the respondent households are having food expenditure rupees 5001 and above per month.

**Monthly Non-Food Expenditure of the respondent households**
The details of the monthly non-food expenditure of the respondent households in the study area are portraying in the Table-8.

Table 8: Monthly Non-Food Expenditure of the Respondent households in the study area

S.No.	Paniyan Settlements in the study area	Non-Food Expenditure (in rupees)			
		Upto 500	501-1500	1501 and above	Total
1	Erumad	7(46.67)	6 (40.00)	2 (13.33)	15 (100)
2	Munnanad	9 (52.94)	7 (41.18)	1 (5.88)	17 (100)
3	Nelliyalam	6 (50.00)	5 (41.67)	1 (8.33)	12 (100)
4	Cherangode	10 (50.00)	8 (40.00)	2 (10.00)	20 (100)
5	Gudalur	8 (57.14)	6 (42.86)	0 (0.00)	14 (100)
6	Nellakottai	6 (60.00)	4 (40.00)	0 (0.00)	10 (100)
7	O' Valley	7 (58.33)	4 (33.33)	1 (8.33)	12 (100)
	Total	53	40	7	100

Source: Computed from primary data.

Table-8 pointed out that, none of them are having non-food expenditure above rupees 1600. Out of 100 respondent households, 53% of them are having up to rupees 500, while 40% of them are having rupees 501-1500 per month and the remaining 7% of the respondent households having rupees 1501 and above per month. The evidences observed from the table-21 clearly reveals that overwhelming majority of the respondent are spending below rupees 500 per month for non-food expenditure in the study area.

Figure 1: Monthly Non-Food Expenditure of the Respondent households (in per cent)
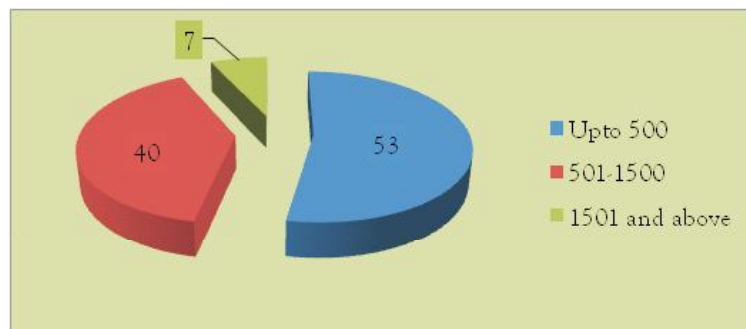
CONSUMPTION PATTERN

Like drinking liquor, eating in hotels, travel to towns and purchasing of ornaments and other body decorative items, besides watching movies in cinema theatres. The Paniyans spend less on health, because they depend on Kattunayakan healders, and a few rich Paniyan families go on pilgrimage to their community shrines located in neighbouring Wynaad and Malapuram Districts of Kerela state. Like birth rituals, girl's first menstruation rituals (puberty), marriage rituals, death rites, priest payment for all life cycle rituals and also towards fairs and festivals.

SAVINGS PATTERN OF THE RESPONDENTS

The income of the respondents is generally below the poverty line. Their incomes depend on the season. During the lean period their income is very low. So they do not have any large sum for savings. Most

of the respondents know about various savings patterns available in the study area. It is shocking to note that overwhelming (89 percent) majority of the respondents are lack of awareness about various savings pattern of the respondent households. The details of savings pattern of the respondents are given in table-9.

Table 9: Savings Pattern of the Respondents

S.No	Types of Savings	Frequency	Cumulative Frequency	Rank
1	Banks	7	7	5
2	LIC	13	20	2
3	Chit Fund	2	22	7
4	Post Offices	5	27	6
5	Co-Operatives	12	37	3
6	Lack of Savings habit	53	90	1
7	Others	8	100	4

The information observed from the Table-9 clearly stated that most of the (53%) respondents in the study area are belongs to lack of savings habit category. 13% of them were made savings in LIC. LIC is the first place in the savings patterns of the respondents in the study area.

Hypothesis 2: Most of the Paniyans are using LIC and Co-Operatives for their saving purposes in the study area.

This hypothesis was tested by using chi-square test. It clearly observed that the p-value (0.869) is greater than 0.05 at 5% level of significance with degree of freedom 18. Since the p-value is less than 0.05 then the null hypothesis is rejected. From the analysis and test reveals that most of the respondents are using LIC and Co-Operatives as their major investment in their savings.

Hypothesis 3: There is a positive and direct relationship between income and savings of the respondents.

The analysis and test reveals that there is close relationship between income and savings. Most of the respondents save a portion of their income as savings, if the income will change, savings will also be changed. It can be clearly observed that the calculated F-value is 37.206 and p-value is 0.0001 at 5% level of significance. Since the p-value is less than 0.05 then the calculated value, null hypothesis is rejected. Therefore this research concludes that there is a positive and direct relationship between income and savings of the respondents in the study area. The details of the purpose of savings of the respondents are given in Table-10.

Table 10: Purpose of savings of the respondents

S.No	Purpose	Frequency	Cumulative Frequency	Rank
1	Maintenance of Housing purpose	16	16	4
2	Purchasing of household products	13	29	5
3	Purchasing of agricultural inputs	21	50	2
4	Marriages of Son/Daughters	22	72	1
5	Maintenance of Festival and traditional habits	20	92	3
6	Others	8	100	6

The data shown in Table-10 observed that out of 100 respondent households 22% are using their savings for their Son/Daughters marriages, 21% of them utilized their saving for the purchase of agricultural inputs, 20% of them were using their savings for the maintenance of their traditional habits, customs and festivals, 16% of them utilized their savings for the maintenance of housing purpose. Another important

purpose of saving is to purchase any durable household item in the future. The details of factors affecting savings pattern of the respondents are stated in Table-11.

Table 11: Factors Affecting Savings Pattern of the Respondents

S.No	Factors	Frequency	Cumulative Frequency	Rank
1	Change in Monthly income	25	25	1
2	Change in Season	17	42	3
3	Borrowings and debt	15	57	4
4	Diseases and health problems	19	76	2
5	Children's Education	8	84	6
6	Unexpected expenses	10	94	5
7	Others	6	100	7

It can be observed that Table-11 clearly explains the factors affecting savings pattern of the respondents in the study area. It reveals that changes in monthly income and diseases and health problems are the most important factors affecting the savings of the respondent households. Changes in season is the another important factor affecting savings of the respondents in the study area.

Indebtedness

One of the worst forms of exploitation to which the Paniyans have been exposed is through traditional money lending. Most of the Paniyan tribal families in the study area are "born in debt, live in debt and die in debt". Details of the sources of Borrowings are stated in Table-12.

Table 12: Sources of Borrowing

S.No	Sources of Borrowing	Total No. of Households	Indebted Households	Amount Borrowed(Rs.)	Amount Repaid (Rs.)	Amount outstanding (Excl. interest in Rs.)
1	Money lenders	43	34	28,000	24,600	3,400
2	Co-Operatives	15	11	19,000	10,700	8,300
3	Commercial banks	4	2	20,800	11,200	9,600
4	Friends & Relatives	19	16	12,000	11,800	200
5	Others sources	19	14	21,000	19,000	2,000
	Total	100	77	100,800	77,300	23,500

Source: Based on Data collected from the sample tribals
Note: Figures in parentheses denote the percentages

Table-12 portrays that 77 percent of the respondents are in indebtedness. They borrowed Rs.1,00,800 as loan from the various sources. They repaid 76.89% of loan amount and 23.31% outstanding with interest. A large number of respondents are borrowed loan from moneylenders. The reasons are immediate receipt of money, close proximity to moneylenders, no need to fulfill too many procedures and formalities, to furnish security. It is shocking to note that due to long distance, time consuming, illiteracy, security and other procedures, the respondents are not so interested in availing loan facilities from cooperatives and commercial banks.

PURPOSE OF INDEBTEDNESS

Most of the respondents in the study area (18%) have borrowed money to meet out their children

education. This clearly indicates the overwhelming influence of their children future development and aspiration. Therefore, they are forced to go to moneylenders. 17% have drawn loans for purposes of agriculture and its related activities. In the case of 9% respondents debts were incurred on house construction and repair. For 12% of borrow money for ill health of family and 7% borrow money for work related activities. From the above analysis, it could be seen that the respondents borrowed and spent money mostly towards meeting for their children educational development, social and religious obligations and such occasions necessitate perhaps small amounts.

Table 13: Purpose of Borrowings

S.No	Reasons for Borrowings	No. of Households
1	Work related purpose	7
2	Purchasing agricultural implements	17
3	Marriage and traditional habits and customs	14
4	Festivals, Ceremonies and rituals	13
5	Domestic difficulties	8
6	Medical and Health related activities	12
7	House constructions and repairs	9
8	Children education	18
9	Others	2
	Total	100

Source: Primary Data

RATE OF INTEREST

Generally moneylender will not allow loans to be carried over for long period. It is said that the Paniyans in the study area have preferred relatively small sums, from moneylenders but they are repaying the loan amount with high rate of interest. The high rate of interest, poor liquidity, and unfavorable repayment terms makes them as remain perpetual debtors. The Table-14 indicates that 32% of Paniyans borrow loan at the rate of below 3% interest; 6% of the respondents avail loans without interest; 21% of them borrow loan at the interest rate of 3 to 6%; 23% of the respondents avail loan at the rate of 6 to 9% interest; 15% of the respondents borrow at the rate of 9 to 12% of interest; 2% of the respondents borrow at the rate of 12 to 15% of interest. Only the remaining 1% of them get loan at the rate of above 15% interest rate.

Table 14: Rate of Interest

S.No	Rate of Interest	No. of Households
1	Below 3%	32
2	3% - 6%	21
3	6% - 9%	23
4	9% - 12%	15
5	12% - 15%	2
6	Above 15%	1
7	Without interest	6
	Total	100

Source: Primary Data

CONCLUSION

It is very interesting to observe that the spatial distribution of these six primitive tribal groups in

Nilgiri District. In India, the total population of Paniyan tribes 89% were living in Kerala, 10% of them were living in Tamil Nadu and one per cent was in Karnataka. The sex ratio among the Paniyan tribe in India was 1089 in Karnataka, 1068 in Kerala and 1069 in Tamil Nadu. The Paniyans were, in the past, identified and categorized as a "slave tribe" to their land-owning masters of Pandalur-Wynaad region in Nilgiri District. Out of 100 respondent households, 13% of the respondents are received rupees 451 and above per day, 19% of the respondents are received rupees ranges between 351 to 450 per day, 29% of the respondents are received rupees ranges between 251 to 350 per day, 39% of the respondents are received rupees up to 250 per day. 7% of the respondent households are having food expenditure rupees 5001 and above per month.

Out of the total income of the respondents in the study area 47.55% of the amount, is spent life cycle rituals, on occasions like birth, puberty, marriage, death, payment to priests and also to perform customary fairs and festivals. They spend less on food and clothes (22.25%) but for recreation that includes consumption of liquor, eating hotel food, travel to town, watching movies in theatres, they spend 22.73% of the income. The study reveals that an average loan (debt) on each Paniyan family is Rs.1475/- and indebtedness among the Paniyans is 23.26%.

The study found that the money lenders of Pandalur and Gudalur Taluks, are afraid to give loans to Paniyans, because if they force them to repay the loan amount, arrogant Paniyans become violent and also they do not cooperate with the money lenders. Paniyans like to repay the amount regularly, but for any delay, if money lenders become angry with Paniyans for non-repayment, the Paniyans become restless and they create tension in the minds of the money lenders. A few Kattunayakans are the only tribal money lenders who always succeed in getting back their money with minimum interest of 2% to 4% per month from the Paniyans.

The evidences observed from the Table-4 provides the truth that the main purpose of loan, taken by the paniyan tribes of the Nilgiris are to continue their culture by performing life cycle rituals, to satisfy their recreation activities, besides purchase of inputs for their self cultivation and to visit other hamlets and religious pilgrimage centers. They consider the payment of loans as a pious duty.

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