

# Economic Empowerment of Tribal Women in India Through NGOs, SHGs and MFIs: A Critical Review

**Dr. K.B. Nayak**

Professor and Head, PG Department of Sociology, Sant Gadge Baba Amravati University, Amravati.

## **Abstract**

Today, though the tribal people constituting about 8.6 percent of India's population is an integral part of India's socio-economic and political fabric, but they are considered as the most backward and weakest sections of the population in terms of various factors of their backward socio-economic status such as poverty, illiteracy, lack of developmental facilities and adequate primary health facilities etc. Throughout India, half of tribal population constitutes women who are vulnerable in terms of their socio-economic status today. In fact, women in tribal society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. But they are still lagging far behind in their different walks of life like education, employment, good health and economic empowerment etc. Poverty is one of the major factors that deprive them not only from fulfilling their basic needs of life but also from opportunities to participation in development programs and decision-making process. In tribal area, the condition of women is very measurable even in their day-to-day life. They spend the greatest amount of their time and energy in collecting fuel, fodder water, looking after livestock and kitchen. It is acute poverty which pushes them towards the down - to the lowest strata of society. Therefore, there is a need of economic empowerment of tribal women in India. In this paper, an attempt has been made to intensively review available literature and studies on various issues and policy strategies for economic empowerment of tribal women in India. A number studies in different periods have revealed significant improvement in the status of tribal women through Micro-Finance facility and because of intervention of NGOs, SHGs and MFIs in rural India. Finally, this paper suggests some remedial measures for economic empowerment of tribal women in India. For instance, besides pro-women policies in respect of "land relations", more help and support are needed from the government, which will promote the NGOs, SHGs and MFIs to attain expected results in near future.

## **Introduction:**

'The tribal population constituting about 8.6 percent of India's population is an integral part of India's socio-economic and political fabric. It is to be noted that India has the second largest tribal population after the African continent. There are more than 700 tribal communities spread throughout the country. But, the tribal communities in India are considered as the most backward and weakest sections of the population in terms of various factors of their backward socio-economic status such as poverty, illiteracy, lack of developmental facilities and adequate primary health facilities etc. Since independence of India, for many decades, 'growth with equity and social justice' has remained as central focus on the

development agenda of the country. But from the historical point of view, Indian society suffers from substantial disparity in education, employment, and income based on caste and ethnicity. The tribal people in India have traditionally lived in about 15% of the country's geographical areas, mainly forests, hills and undulating inaccessible terrain in plateau areas, but enriched with plenty of natural resources. It is pathetic to note that they have lived as isolated entities for centuries, largely untouched by the society around them. This isolation has been responsible for the slower growth, dissimilar pattern of their socio-economic and cultural development and inability to negotiate and cope with the consequences of their involuntary integration into mainstream society and economy. Even today, the tribal people in the country continue to be socially and economically backward. They are still lagging far behind in the different walks of life like education, employment, good health and economic empowerment etc. (Awais et al., 2009).

In fact, the tribal people comprise a substantial indigenous minority of the population of India. They are largely present in Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, West Bengal and some north-eastern states, and the Andaman and Nicobar Islands. Today, many smaller tribal groups are quite sensitive not only to their backward socio-economic status but also to the ecological degradation in their locality caused by various forces of modernization, industrialization and development. Even the ongoing commercial forestry and intensive agriculture have proved destructive to the forests that had endured swidden agriculture for many centuries of their livelihood (Veerasingam, P. 2016).

Moreover, throughout the country, half of tribal population constitutes women who are vulnerable in terms of their socio-economic status today. In fact, women in tribal society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. But they are still lagging far behind in their different walks of life like education, employment, good health and economic empowerment etc. Poverty is one of the major factors that deprive them from opportunities to participation in development programs and decision-making. In tribal area, the condition of women is very measurable in their day-to-day life. They spend the greatest amount of their time in collecting fuel, fodder water, looking after livestock and kitchen. Poverty pushes them towards the down - to the lowest strata of society. Therefore, there is a need of economic empowerment of tribal women in India. In this paper, an attempt has been made to intensively review available literature and studies on various issues and policy strategies for economic empowerment of tribal women in India.

### **Conceptualizing “Empowerment of Women” in India**

Empowerment literally means, ‘becoming powerful’. Actually, empowerment is an active, multi-dimensional process, which enables persons to realize their full potential and powers in all spheres of life. Power is not a commodity to be transacted, nor can it be given away as alms. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved. Thus, empowerment is a process of challenging existing power relations and of gaining greater control over the sources of power. In this way, empowerment is attained through awareness and capacity building leading to greater participation in decision-making process, control and transformative action (Pillai, J.H. 1995).

The concept of “Women’s empowerment” refers to a process whereby women become enlightened and enabled to organize themselves to increase their own self-reliance, to assert their independent right to make choices and control resources, which will assist them in challenging and eliminating their own subordination (Mohini 1998, Rathidevi 2009). In this way, empowerment of women leads them to

socially developed, politically active, and economically productive. Empowerment makes them independent and enables them to make informed choices and intelligent decisions in matters that affect them and their society (Suguna 2001). Thus, empowerment is a process that starts with awareness from individual consciousness, grows with action and broadens at the collective level. Although individually, the poor women in rural areas cannot overcome powerlessness but collectively they can. In fact, their strength lies in their unity and organization. The members gain a feeling of confidence by being a member of a women's group or organization that is working on their behalf (Sohoni 1994). There are mainly three levels of women's empowerment i.e i) the awakening of individual consciousness; ii) development of collective consciousness; and iii) the level of translating collective skills and resource into political and legal action, ultimately leading to women's empowerment.

Recently, a number of studies have highlighted different problems of women's empowerment in India. For instance, Heggade (1984) with special reference to India has identified the socio-economic and politico-cultural obstacles for women participation in economic development and also identified different institutional mechanisms and policy measures to promote women empowerment in India. While Kate's Young (2000) provides information concerning the gender and development approach devised by the feminist scholars at Institute of Development Studies focusing on unequal power relations between men and women that prevent women from benefiting from greater accesses. While Gowda and Yogesh (2006) have given a good account of the evaluation on the vision of women's empowerment in India. Verma, R.B.S, Verma S. and Nadeem Hasnain (2007) in a recent book entitled as "Towards Empowering Indian Women, Mapping Specifics of Tasks in Crucial Sectors", have highlighted various issues of empowering women, such as women-masculinity and violence; old and new reforms; survival struggle, reproduction and protection from lethal threats; educational issues in access, choice and substance; women in traditional economic activities; presence, agency and control; space, voice and turbulence in the newer sectors of economy. The authors view that "every action of the nation-state affects women and as long as it affects them adversely, women have to get together collectively and raise their voice in order to fix the accountability of the state to act in their favour". While Madhulata Anand (2011) in a recent book on "Women Empowerment" describes about the lower status and condition of women and then elaborates on issues like legal and social approach to women empowerment, social problems of women, health and nutritional status of women, women labour and family structure, labours-wage policies concerning women, educational human rights of women, educational system and sexuality and ideology of women in the social context.

While Arpita Sharma (2011 through the article "Women Empowerment: Milestones and Challenges", has highlighted on the challenges faced by women in the path of empowerment and the development policies as meant for women. She views that India is committed to the cause of empowerment of women, but the journey towards the progress is long and arduous. Policies regarding increase in age at marriage, enhancement of education and employment opportunities will empower women at least to some extent. But the ultimate goal should be to cause institutional and individual change that will improve lives of women and girls everywhere. However, she identified that empowerment of women is of various forms such as economic, political, socio-cultural educational etc. Economic empowerment of women is a primary one largely determining their other forms of empowerment. Among various categories of women in India, the tribal women are generally considered as the poorest of the poor and most backward section in the country. In the following section, an attempt has been made to review available literature on economic empowerment of tribal women in India.

### **Review of Studies on Tribal Women's Economic Empowerment**

In fact, there are a large number of studies on tribal communities in India, but only a few of those studies are found as focussing on tribal women. While reviewing the studies of tribal women, one of the renowned scholars of tribal studies in India K.S. Singh (1988) who decades back pointed out that there is need for generating studies which can fill the information gap about variations that exist and about the role and status of tribal women from one region to another and one community to another. Further in a later literature, K.S. Singh (1993) also reiterated that there are materials on tribals in general but the existing literature specifically on tribal women is limited. For instance, although the literature on health statistics provides an overall picture but data on gender differentiation of longevity, level of health, extent of mortality, infant mortality, nutrition, etc. are not available there. While emphasising on the need for base-line data on at least certain basic parameters relating to tribal women, Singh stated that the data on various tribes are needed as they differ from one another.

However, a number of studies by great scholars of India, for instance, study by Nirmal Banerji (1983), Amartya Sen (1993,2000 and 2001), Maithreyi Krishnaraj et.al (1999), Bina Agarwal (1995,1997), Govind Kelkar (2005), Kelkar and Nathan (1991) and Odeyar D Heggade (1984,1997) have highlighted factors facilitating or discouraging economic empowerment of women. These scholars have explored the economic opportunities like employment, education, access to healthcare services, improvements in human resources development, property rights and inclusive growth process for women as important determinants of economic empowerment of women. Some studies, as discussed below, highlight on better status while others point out poor status in different aspects of life of tribal women in India, while urging for their empowerment. Majumdar (1984) reviewed on women empowerment through Panchayati Raj. While Tamil Mani. B (2002) in an article on "People Centred Development Projects through PRA" analysed on development programmes of different types which have been designed and implemented aiming at enhancing the socio-economic conditions of the down trodden. Tamil Mani. B says that many programmes do not succeed since people's voice is often ignored. Some studies in both North India and South India (as discussed below) reveal that the government programs have not been fully successful in achieving the goal of women's empowerment in the country side and the socio-economic condition of poorest of the poor including tribal women has not been considerably improved.

In the North India, Swati Gupta and Farhat Bano Beg (2012) in a joint study on "Socio-Economic Upliftment of Gujjar Tribe in Jammu and Kashmir" observed that the Gujjars, who live Nomadic life today, have once ruled the entire Northern India. Presently Gujjars live in one dozen States of India, with their distinctive life style; these States include Jammu and Kashmir, Himachal Pradesh, Haryana, Punjab, Rajasthan, Utter Pradesh, M.P, Uttaranchal and Gujarat, besides a few areas in Delhi. The frontier, Baluchistan and Punjab province of Pakistan also have number of colonies of Gujjars. The State of Jammu and Kashmir had been the advent of Gujjars during 9th and 10th century A.D. when Islam was spreading in northern India. Swati Gupta And Farhat Bano Beg have observed that the socio-economic condition of the Gujjar tribal people including women in the state of Jammu and Kashmir is not yet developed as such.

Similarly, Sofi Umer Jan (2013) in a study on "Tribal development in Jammu and Kashmir: Retrospect and Prospect" observed that in our country, the development of tribal population has been a major concern of the nation builders, central and state governments, policy makers, non-government organizations, social scientists, social reformers etc. Moreover, Indian Constitution has provided a number of provisions for social, economic, educational, political, administrative, health and sanitation

improvement of the tribal people in the country. Since independence, various policies, strategies, approaches and models have been conceived. From the very beginning of the 1<sup>st</sup> Five Years plan to the present 12<sup>th</sup> Five Years Plan, a number of programmes of tribal development have been formulated and implemented. Billions and billions of rupees have been spent in the name of tribal development. But most of the programmes have either failed or could not yield result up to the expectation. This study while accessing the impact of various developmental programmes on the socio-economic transformation of the Gujjars and Bakarwals of Anantnag district of Jammu and Kashmir, reveals that in spite of the implementation of various policies and programmes for their development by the state and central governments, the tribal people including women continue to live in pathetic conditions.

In respect of economic empowerment and role of government and NGOs, Swaleha Sindhi (2012) conducted the study on “Prospects and Challenges in Empowerment of Tribal Women” and she viewed that the primitive societies living in remote rural areas are now educating their children and living in desirable standards. It is interesting to note that apart from several governmental efforts, the contributions of non-governmental organizations in providing training and development in different sectors of economy is noteworthy. One of the NGOs namely the ERT India Group initiated a survey as a part of the ERT International Project to study the opportunities and avenues for the people living in remote tribal villages to acquire essential knowledge and skills for their livelihood. The project focused on various skill development programs, especially for women. This study observes that the training and skill development among women would be mainly pertaining to farm forestry, papad making, sewing, cooking, sanitary pads making and so on. According to the author, women in tribal India often face abusive situations related to domestic violence, physical and mental torture, wife-beating, sexual abuse, and so forth. Besides, the tribal women also face resistance in participating in training programmes due to sharing of responsibilities at family level. They face barriers due to bias and discriminatory behaviour as common in their society. However, arrangements have been made by the government and NGOs to encourage women to form self-help groups and seek answers to their own problems. While reviewing studies on vocational and skill-based training among the women of several tribal villages in Gujarat, this study brings out the cases of under-represented women who are successful in empowering themselves by making use of education and training.

Similarly, Satija Kalpana and Sharma Richa (2013) had a study on “Mainstreaming Economic Empowerment of Women through State Govt. Scheme (Sakhi Mandal Scheme) in Kheda District” observed that “In current years, the traditional position of women have undergone changes due to their involvement in the Sakhi Mandal Scheme. The State Government has taken initiatives to upliftment of economic status of women. There has been a remarkable change in women’s attitudes and thinking of economic empowerment. This study reveals that there is an economic satisfaction with regards to working environment and Govt. policy for economic empowerment of women in Kheda District of Gujarat.

However, some studies in the southern part of India reveal that the strategies of women’s economic empowerment through both government organizations as well as non-governmental organizations needs further steps for their all-round development. For the sake of economic empowerment of tribal women in India, a number of studies reveal that besides government initiatives, NGOs play a vital role throughout the country. For instance, Gurulingaiah (2002) has attempted to analyse the role of NGOs in the empowerment of tribal women in Tumkur District of Karnataka. While Malathi Ramanathan (2004) had a study on “Women and Empowerment, Shri Mahila Griha Udyog Lijjat Papad”, observed that there is



rise and growth of an organization, resulting from a group of women's practical step in order to get supplementary earning. It led to economic empowerment of women at an organized cooperative level. This study dealt with questions like, what are the reasons for success and spread of Lijjat papad as a women-oriented organization? and in what way have the women of Lijjat papad organization contributed to bringing about a constructive change in their own lives and that of the people in and around their orbit of work?". This study reveals that the organization of Shri Mahila Griha Udyog Lijjat Papad in Hyderabad District was well recognized and being positive in its approach in promoting economic empowerment of women.

Similarly, Vimala. P (2009) in a study of "Kudumbashree: A Model for Women Empowerment", observed that a project-based organization of women named as "Kudumbashree" in Kerala aimed at the empowerment of women, giving them the central place in the programme as meant for their benefit. It states that women will no longer be passive recipients but active leaders. The project is implemented by the State Poverty Eradication Mission of the Government of Kerala through local self-governments formed and empowered by the 73rd and 74th Constitutional Amendments". While Meera Bai.M (2009) in the study of "Women's Education and Social Externalities in Kerala" opined that many of the women interviewed are either employed or self-employed. Some of them run small business units as an additional source of income. This initiative makes them feel empowered. They have a voice in the decision-making process of the family. This study also observes that women in first category are denied of all these privileges. Most of them are under employed or unemployed and not empowered. This study further states that 'be educated is a virtue' and a stepping stone to enjoy one's own life productively and efficiently. It highlighted that the high physical quality of life index of Kerala state is mainly due to its educated, employed and empowered female force. In a similar context, Paramashivaiah (2010) in a study of "Employee of Empowerment: A Sectoral Analysis" observed that the perceived level of empowerment is better projected in the manufacturing sector than that of service sectors. It is high time that public utility providers realize the ultimate beneficiaries of empowerment".

Susanta Kumar Barik (2012) in a study on "Are Tribal Women Empowered? Understandings from Sustainable Tribal Empowerment Project (STEP) and IKP in ITDA Paderu of Visakhapatnam district of Andhra Pradesh" viewed that tribal are self-sufficient and self-contained by nature. The demand for life sustenance originates at home and ends from the supply of nature at most of the cases. Empowerment and dis-empowerment are always viewed and weighted with outside lenses. Dimension of well-being of tribal women is captured in this study through the level of household income, food security, institutional participation and access to credit facilities and leveraging resources based on the principle of inclusion of the excluded".

In a similar context, Shaik Shafeequr Rahman and Nikhat Sultana (2012) in their joint study on "Empowerment of Women for Social Development - A Case Study of Shri Mahila Griha Udyog Lijjat Papad, Hyderabad District" observed that "Women have started showing interest to be self-independent in their economic affairs. They no longer wish to have any support as they are using their skills in financially rewarding activities. They are coming with creative and innovative ideas and starting some small and medium enterprises. They have hard work with sheer determination. In fact, empowerment of women is a commitment and developing strategies which are sensitive to recognizing women's contribution and their knowledge as the first step. However, women require principally social support to fight their sense of inadequacy and fears to enhance their self-respect and dignity. The establishment of Shri Mahila Griha Udyog Lijjat Papad society is one such initiative which aims at women's

empowerment which creates and strengthens sisterhood and to promote overall nurturing, caring and gentleness. It has positively contributed to the psychological, social and economic factors for empowerment of women through Shri Mahila Griha Udyor Lijjat Papad Society. The authors conclude that women empowerment means a lot, but the ultimate goal is materialized only when her complementary role is recognized by the society. The contribution of Shri Mahila Griha Udyor Lijjat Papad Society is only a step towards empowerment, but more such organizations should come forward". While Puttaraja and O. D. Heggade (2012) in a study on "Economic Empowerment of Tribal Women in Karnataka: A Case Study in Mysore and Chamarajanagara Districts" observed that lack of education, poor health status and infant mortality rate, low level of wage work, lack of self-employment opportunity, organising capacity and leadership quality are the main obstacles to the economic empowerment of tribal women. This study states that the government and NGOs should prepare suitable plans and programmes for the economic empowerment of tribal women. In a similar context, Sivachithappa. K and Triveni Yadav.T (2013) in a case study on "Economic Empowerment of Tribal Women through Voluntary Action – A Case Study of Chitradurga District" observed that NGOs have attained legitimacy and credibility largely due to liberalization policies. But the cooperation with the government has to take place in the very same environment which has some of the policies that go against the poor. Hence there is a need for NGOs to play a dual role - collaborate with the Government critically and oppose policies of the government which are anti-poor. NGOs and their people's organizations can play this dual role only when they succeed in self-help promoting. This includes the formation of target group organization building capacity of the poor and leadership among them. However, the NGOs sector is increasingly pursuing the financial intermediation as one of the effective tools in meeting their social agenda. In this contest, the government, both at the centre and the states have an equally important role to play in creating conducive policy environment for the growth of the NGO sector as future micro-finance institution".

Some studies reveal that economic empowerment of women directly or indirectly leads to their social empowerment, though they face some difficulties in their social hierarchy. According to Gurnug (1998) the social and economic status of tribal women is low because of social hierarchy and economic deprivation. While Budlender (2000: 133) states that "poorer women are often rapped in abusive relationship due to their dependence on partner for food, shelter and money". Lesmke (2003) has analysed on how very high levels of domestic violence and rape have caused women disempowerment and thus has become a source of economic poverty. Rao (2002) has analysed the determinants of social economic status of tribal women in Arunachal Pradesh. While Sathya Sundaram (2004) examined the difficulties and issues in empowerment of tribal women. Lal Suresh and Padma (2005) have analysed the problem of empowerment of tribal women of Andhra Pradesh. Kavita Sethuraman (2008) in a study on "The Role of Women's Empowerment and Domestic Violence in Child Growth and Under nutrition in a Tribal and Rural Community in South India" explored the relationship between women's empowerment, domestic violence, maternal nutritional status, and the nutritional status and growth over. In this study, Kavita Sethuraman observed that "moderate under nutrition continues to affect 46 per cent of children under 5 years of age and 47 per cent of rural women in India. In fact, women's lack of empowerment is believed to be an important factor in the persistent prevalence of under nutrition.

While Ramakrishna Mancial (2008) examined the role of tribal women in socioeconomic development of a developing economy and the society. In India, however, the tribal women play a significant role in the advancement of agricultural and forest economy and as well as in the society. Despite playing a vital

role in their social, cultural, economic and religious ways of life and been an economic asset in their own society, tribal women are still lagging far behind in the various walks of life like education, employment, good health and economic empowerment etc. While Puttaraja Heggade and O. D. Heggade (2012) observed that lack of education, poor health status and infant mortality rate, low level of wage work, lack of self-employment opportunity, organizing capacity and leadership quality are the main obstacles to the economic empowerment of tribal women.

Whereas Mohammad Awais Tosib Alam Mohd (2009) noted the status of tribal women in a present society is a significant reflection of the level of social justice in that society. They point out that tribal women face many problems and challenges in getting a sustainable livelihood and a decent life due to the environmental degradation and the interference of the outsiders. However, there are wide variations across regions and tribes in terms of work participation, sex ratio, economic productivity, and social life. Awais et al. further pointed out that without any healthy and productive tribal women, the tribal societies cannot have productive settled agriculture. That means tribal women contribute immensely to the tribal agriculture. However, in modern India, the natural resources and natural habitat of the tribes are used for commercial purposes and thus their ecological sustainability is damaged. This has the potential to damage the life sustenance of goods from the forest and its water bodies. However, Awais and others (2009:1-2) have suggested for policy measures to increase agricultural production through better supply of inputs including credit and improving marketing network for the agricultural output and MFP of the tribes.

In fact, tribal women in the interior villages work hard in both agricultural fields and forest areas. Empowering them in their difficult situation is a challenging issue. Jadegowda.M and M.N Ramesh (2008) in a study on “Empowerment of Soliga Tribes” observed that Soligas are the major indigenous tribes of BR Hills situated in Chamarajanagar district of Karnataka state in south India. Since time immemorial, the Soligas have led a semi-nomadic life and were engaged in shifting cultivation. Collection of non-timber forest products (NTFPs) like honey, lichens, soap nut, roots of Magali (*Decalapis hamiltonii*), fruits of Amla (*Emblica officinalis*), Chilla (*Strychnous patatorum*) and Alale (*Terminalia chebula*), is another important, but relatively recent occupation. “Nearly 50% of the Soligas (meaning those who originated from Bamboo) income is from sustainable harvesting of minor forest produce. They live in podus or settlements of 10 to 50 thatched huts. Each of their headmen is highly knowledgeable with respect to Nature and traditional sustainable agriculture. The Soligas practice subsistence agriculture for their sustenance. The indigenous cropping systems, animal rearing and other agriculture activities are in tune with the rituals of the tribes. The Soligas are also known for their rich knowledge on soil fertility and eco-friendly agricultural practices. Since ancient period, the Soligas had been practicing shifting cultivation. Even today, the Soligas seldom plough the land and they do not use chemical fertilizers or other chemical pest and diseases control measures. They are practicing what the modern man refers to as organic and natural farming practices. This study observed that it is not just the Soligas who have been empowered in the process. However, the VGKK has imbibed many of the strengths of Soligas in building their organization with a partnership based on mutual learning.

### **Policies, Programs and Strategies of Economic Empowerment of Tribal Women in India**

A review of a number of studies reveal that the socio-economic status of tribal women not only varies from community to community but also it has been changing over the time. The earlier assumption among social anthropologists or social scientists about higher status of tribal women as compared with



the status of other women in India, is proved today as wrong and misleading. Tribal women are the poorest of the poor in India. Though tribal women's work force participation is very high compared to that of other women, they are mostly involved in agricultural and forest works. In case of wage labour, they get less remuneration compared to market rate and work more than expected. Besides, they have to do their own household chores. Whatever they earn, they spend for the basic needs of their family members. Even then, a lion's share of their income is taken away by their male counterparts. While the tribal men who often whimsically go out to work on daily wage basis, pocket their own income and spend a lot on their regular liquor alike. Even often tribal women are physically and mentally tortured whenever they opposed or denied to cooperate their male members at home. Again, whatever they earn through daily wages, are often snatched away by their male counter parts who spend it in gambling or liquor. Even then, they do not like to raise voice against in fear of being bitten or kicked out of home. Thus, they silently or humbly try to save their earnings for the future of their children or spend it for meeting the basic needs of family. At home they also do all kinds of household chores from waking up in the early morning till going to bed at night. Further, whenever they migrate outside to towns or cities with the help of agents or middlemen or contractors especially during off seasons in search of work, they do not enjoy their life. On the contrary, they are mentally humiliated, economically exploited and sexually harassed (Nayak 2008, 2014, 2020). Thus, unless and until, the tribal women are actually empowered economically, politically as well as socially, their socio-economic status cannot be significantly improved.

In this respect, a study by Sanjay Kanti Das (2002) entitled as "An Analysis of Constraints in Women Empowerment in Tribal Area: Evidences from Assam" observes that empowerment is an active and multidimensional process, which enables women to realize their identity and power in all aspects of life. The need for empowerment of tribal's women hardly needs justification. Their primitive way of life, economic and social backwardness, low level of literacy, out dated system of production, absence of value systems, sparse physical infrastructure in backward tribal areas and demographic quality of tribal areas demand the development of tribals and tribal areas. In tribal communities, the role of women is substantial and crucial. In this respect, the Karbis, as one of the tribal groups in North east India, constitutes the third largest tribal community in Assam after the Bodos and the Mishings. It is reported that most of the Karbi people are poverty striven. This study was conducted in one of the Autonomous Hill districts of Assam where majority of the Karbi tribes reside. Various constraints, which were observed in empowerment of tribal women, were social constraints, political constraints, economic constraints, technological constraints and psychological constraints. The main reason for poor empowerment of tribal women was noted as: lack of knowledge about new technology and information. Furthermore, overall constraints of tribal women in the study area revealed that cognitive and infrastructural constraints were considered as major problems by the respondents in this study. Thus, first of all, there is a need of real economic empowerment of tribal women in India through different strategies of government organizations as well as non-governmental organizations as spread throughout the country. In fact, women in a tribal society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. In tribal areas, women also accompany the family members including children for collection and sales of MFP. This is part time work to generate additional income for the family. But implementation Wild Life Protection Act of 1972 is hindering the collection of MFP. However, Government of India launched a number of programmes for development of tribal area, viz. Tribal Sub-Plan strategy, Panchayats (Extension to the

Scheduled Areas) Act, 1996, State/UT Minor Forest Produce Act, 2005 including other Development and Employment Programme etc. Moreover, the Self Help Group-Bank Linkage Programme of the government of India is also designed to alleviate poverty and empower women in the country side. Besides, there is also improper implementation of 2006 and 2008 Forest Right Act. These are also an obstacle for economic empowerment of tribal women (Sanjay Kanti Das 2002).

Therefore, a proper implementation of Forest Right Act of 2006 and 2008 and providing wage work opportunities through the government employment schemes without any bureaucratic hurdles is an urgent need. Besides implementing a number of welfare programmes, schemes and policies, Union and State governments in India have funded local various organizations and NGOs which are working for the social, economic and political empowerment of tribal women leading to poverty reduction and to manage natural resources for livelihood promotion efficiently and effectively. The organizations are working on field demonstration interventions related to skill development, community based natural resource management, livelihood enhancement and women health including advocacy on quality public service. In fact, economic empowerment enables women to smoothen their cash flow throughout the year for various activities and to improve their socio-economic status (Natarajan, 2009). In the following section an attempt has been made to review on various welfare programmes, schemes and policies as well as role of GOs and NGOs in the economic empowerment of tribal women in India.

In fact, besides some specific Acts, a number of programmes and policies have also been implemented by both the Central government as well as the State Governments for tribal women's economic empowerment and development. Some of the most important policies and schemes are : 1. Swa-Shakti Project; 2. Swayamsiddha; 3. Swavlamban Programme; 4. Support to Training and Employment Programme (STEP); 5. Swadhar ; 6. Mahila Samridhi Yojana; 7. Mahila Samakhya Yojana; 8. Integrated Rural Development Programm (IRDP); 9. Janani Suraksha Yojana (JSY) ; 10. Priyadarshini ; 11. Pradhan Mantri Matru Vandana Yojana ; 12. Ujjawala Yojana; 13. Rashtriya Mahila Kosh (RMK); 14. Indira Mahila Yojana; 15. Rajiv Gandhi Scheme for Employment of Adolescent Girls (RGSEAG); 16. Beti Bachao, Beti Padhao (BBBP); 17. Pradhan Mantri Mudra Yojana; 18. Stand Up India ; 19. Mahila e-Haat; 20. Short Stay Home for Women and Girls , 21. One Stop Scheme ; 22. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREG) ; 23. Nari Shakti Puraskar. In addition, State Governments have also implemented a number of plans, schemes or programmes for the welfare and economic empowerment of tribal women. For instance, one of the tribal dominated states of India, the Jharkhand has implemented a number of special schemes for the empowerment of tribal women.

1. **Mukhyamantri Sukanya Yojana:** The Jharkhand state Government has launched Mukhyamantri Sukanya Yojana scheme for girls from 1st January, 2019. Under this scheme, all the girls from their birth till the age of 18 years will be provided with financial assistance of Rs. 30,000/- (Rs. 5000 at birth) through Direct Benefit Transfer (DBT) mode. In case the girls remain unmarried till 20 years of age, then girls would to get an additional Rs. 10,000/- assistance. The primary objective of this scheme is to support girl's education and to curb under nutrition and child marriage. This scheme will benefits girls from around 36.57 lakh families. The Government Organizations, NGOs and the Panchayati Raj Institutions work in coordination in order to remove the social evils in the society like child marriage and dowry system etc.
2. **Mukhyamantri Kanyadan Yojana:** Under this scheme, the Jharkhand state government will support the poor people in their daughter's marriage who cannot afford the cost of marriage. The

state government also provides assistance of Rs. 30,000/- to each girl beneficiaries in order to improve the condition of the girls and reduce financial burden on their poor father.

3. **Mukhyamantri Annapurna Yojana:** Under this scheme, the Jharkhand state government provides meals to the poor and hungry people at Rs. 10/- in order to reduce the infant mortality rate (IMR) and to ensure proper nutrition of women and children.
4. **PTG Dakiya Yojana- Free Rice Scheme for Primitive Tribal Group (PTG)-** Under this scheme, a free rice (foodgrain) packet of 35 kg is also provided to the needy every month. This scheme is working in the district of Godda, Sahebganj, Dumka and Palamu in the Jharkhand state.
5. **Tejaswini Yojana- Socioeconomic empowerment of Adolescent Girls and Young women (AGYW):** Under this scheme, the tribal girls between 14 to 24 years age group will be strengthened with the help of World Bank. The girls would be provided informal education to inspire them for higher education. The aim of the project is to socially and economically empower the adolescent girls and young women (AGYW) by providing market-driven life skill training (for instance, informing girls about rights and protection, development programmes and schemes, health, nutrition and hygiene to ensure physical and mental well-being of girls) as well as financial literacy for entrepreneurship.
6. **Free Mobile Scheme for Women Entrepreneurs-** Under this scheme, free smart phone will be provided to the women entrepreneurs. The aim of the scheme is to boost the digital India and to make women digitally literate and economically empowered.
7. **Udyamai Sakhi Mandal Yojana-** The main objective of this scheme is to empower rural women by providing financial assistance to start their own small business. Under this scheme, a group of 15 women can set up small industries which in turn would increase their annual income and get financially empowered.
8. **Jharkhand Ajivika Samvardhan Hunar Abhiyan (ASHA):** This scheme was launched on 29th September, 2020 for the empowerment of tribal women. Through this scheme, the tribal women would be provided self-employment opportunities related to local resources including agricultural-based livelihoods, animal husbandry, forest produce and entrepreneurship. About 17 lakh rural tribal women of the Jharkhand state will be connected through this scheme.
9. **Tribal Women's Empowerment through SHGs (Self Help Groups):** Majority of Tribal Women Self Help Groups are working holistically in the Jharkhand state in order to encompass different aspects of empowerment through SHG movements. These include expansion of credit linkage to as many SHGs as possible. So that the SHGs can capital to start economic activities. Through this loan, the tribal women manage their enterprises based on natural resources like (bamboo basket making, khalipatra (leaf plate) stitching, ayurvedic medicine, candle, wood toy, tamarind packing, turmeric grinding and packing) and Snacks making like (papad, badi, and pickle) domestic tailoring, hand embroidery, machine embroidery, beauty parlor, interior decoration, fashion designing, cloth painting etc. In fact, about 50% of the tribal family incomes have been supplemented by the women involved in SHGs.
10. **Entrepreneurship and Skill Development:** The Kaushal Vardhan Kendras (KVKs) can be set up at Panchayat level for mobilising and imparting skills pertaining to local employment/livelihood, and opportunities to adolescent girls, housewives and rural youth. Each KVK will be linked to the nearest ITI/MSI/ATI for capacity building, curriculum development, assessment and certification. The KVKs will also function as counselling and guidance centres for youth to help them make

informed choices and minimise their drop-outs. NGOs will also be mobilized for running of these centres.

Other State Governments in India have also implemented a number of plans, schemes or programmes for the welfare and economic empowerment of tribal women. In spite of all these welfare programmes and schemes along with policies, the plight of tribal women in India has not been significantly improved in the country side. The tribal women struggle much more for their livelihood in hilly forest areas and agricultural land every day. Furthermore, in the context of deforestation, land alienation and displacement caused by unjust policies of government as well as modern forces of change including the “development projects” along with dominance of non-tribal people have left the tribal people backward and underdeveloped in tribal areas of some states like Orissa, where the tribal people especially the tribal women and children are reeling under acute poverty, starvation and malnutrition. Thus, a number of “development projects” have caused displacement and destitution which in turn has unleashed various protest movements in which tribal women have been actively involved against those projects (Nayak, K.B. 2008; 2014; 2020). In fact, a large number of development projects in India have displaced lakhs of tribal families which have not only given rise to a number of protest movements throughout country but also it has caused different problems of tribal women which further added fuel to their woes (See: Fernandes and Menon 1987; Fernandes et al. 1988; Fernandes, W. 2005). Though tribal women have been found being involved in some protest movements along with their male counterparts, but except some sporadic protest movements against liquor venders and their drunkard male counter parts, rarely they have been found protesting against injustice and exploitation or oppression which are inflicted upon them because of increasing domination of patriarchal system in tribal communities throughout India. It is mainly due to lack of gender sensitization in their communities (Nayak, K.B. 2008; 2014; 2020). It was also observed that there is also a lack of sufficient gender sensitization in government agencies and government offices, especially in respect of financial management of various schemes, plans and policies. Thus, recently a number of gender sensitization measures have been taken into action by the both central government as well as by states of India.

**Gender Sensitization Measures in India:** - In order to mitigate gender disparities and to ensure women empowerment, gender sensitization measures have been introduced by Government of India and various State Governments since 1991. The following measures are noteworthy.

**(a) Swayamsiddha :** It is an integrated scheme for women's empowerment through Self Help Groups (SHGs). It is considered as a major scheme implemented by the Ministry of Women and Child Development (MOWCD) in the Eleventh plan-Phase (I). While the Phase (II) of this scheme has been implemented with larger coverage in those States lagging behind in terms of women development indices. The lessons learnt from the Phase (I) and Swashakti are used especially regarding capacity building of poor women through SHGs for promoting thrift and credit activities among the women themselves, while emphasizing on participatory approach towards poverty alleviation and addressing common problems and issues through SHGs which could be incorporated in the Universalised Swayasmiddha.

**(b) Support to Training and Employment Programme (STEP):** It is a scheme specially designed for skill training of women. This scheme has been revamped during Eleventh plan period, based on evaluation results. It is integrated with Swayamsiddha in order to ensure adequate outlay for countrywide implementation. Besides, the Rashtriya Mohila Kosh has also been integrated with STEP and Swayamsiddha for credit linkages.



(c) A separate women empowerment and livelihood project as assisted by **United Nations International Fund (UNIF)** for agricultural development has also been implemented during Eleventh plan period in four districts of UP and 2 districts of Bihar.

(d) **Various social empowerment schemes** for women were also implemented during Eleventh plan period. During this period, condensed courses of education would be run to facilitate skill development and vocational training of women. The Ministry had to mobilize mass media in order to highlight the status, rights and problems of women. Through this scheme, it ensures balanced portrayal of women in newspapers, media channels, serials, films etc.

(e) **Kishori Shakti Yojana (KSY)** and **Nutrition Programme for Adolescent Girls (NPAG)** are being implemented for adolescent girls which aim at addressing the needs of self-development, nutrition and health status, literacy, numerical and vocational skills of adolescent girls in the age group of 11-18 years. The KSY scheme is currently operational in 6118 ICDS projects. While the scheme NPAG is being implemented in 51 identified districts across the country in order to provide free food grains at Rs.6 per Kg. per beneficiary per month to the undernourished adolescent girls of 11-19 years irrespective of financial status of the family.

Besides, the strategy of economic empowerment of the ST women is continued through extension of financial support through **National Schedule Tribes Finance and Development Corporation (NSTFDC)**. The financial support is being extended to the ST women beneficiaries / entrepreneurs in the forms of terms loans and micro credit at concessional rate of interest for income generating activities. Furthermore, **Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED)** is also engaged in marketing development of tribal products and their retail marketing through its sales outlets by the scheduled tribes and other traditional forest dwellers. While the recognition of Forest Rights Act was notified for operation with effect from 31st Dec 2007. The responsibility for implementing the Act was vested with the State / UT Government till 31st March 2009 and more than 20.50 Lakh claims have been fixed. There is greater emphasis on education of the ST Girls, especially in the low literacy areas. During 2008-09, the funds were released for 126 educational complex benefiting 26.3 Lakhs of the ST Girls under the revised scheme of strengthening education among the ST low literacy districts.

**Gender Sensitization Budgeting and Women's Empowerment Through Five Year Plans:** In respect of women's empowerment, the gender sensitization measures have also been reflected in the successive Five-Year Plans since the Seventh Five Year Plan onwards. In fact, "gender sensitivity" in allocation of resources was started with the **Seventh Five Year Plan (1987-1992)**. The Seventh Plan introduced the concept of monitoring of 27 beneficiary-oriented schemes for women by Department of Women and Child Development (DWCD).

The **Eighth Five Year Plan (1992-1997)** also focused on the empowerment of women particularly at the grass root level through Panchayati Raj Institutions (PRIs). It also highlighted a gender perspective and the need to ensure a definite flow of funds from the general developmental sectors to women. While a plan document expressed a view that the benefits to development from different sectors should not bypass women and special programmes on women should complement the general development programmes.

While the **Ninth Five Year Plan (1997-2002)** adopted a strategy of Women Component Plan (WCP) under which not less than 30% of funds/benefits were earmarked for women specific programmes. It had the following objectives : (a) To minimize gender gap; (b) Improvement in working conditions; (c)



Accord high priority to increase female literacy with quality education; (d) Focus on reproductive health; (e) Organise women Self Help Groups; and (f) Improvement in skill through vocational training for economic rehabilitation.

However, the special reference in the budget speech (2000-2001) pertaining to the access of women to national resources marks the dawn of “gender sensitive budgeting” in India. The “Gender budgeting” is a dissection of the Government budget to establish its gender differential impact and to translate gender commitments into budgetary commitments. The “Gender budgeting” looks at the Government budget from a gender perspective in order to assess how it addresses the desiderata of women relating to health, education, employment etc. Thus, formal earmarking of funds for women started with Women Component Plan (WCP). In fact, the Ninth Five Year Plan (1997-2002) adopted WCP as one of the major strategies and directed both central and State Government to ensure not less than 30% of the funds are earmarked in all the women's related sectors.

Whereas the **Tenth Five Year Plan** (2002-2007) aims at empowering women through translating recently adopted **National Policy for Empowerment of Women 2001** in order to ensure survival protection and development of women and children. In this plan, the strategies included were as: - (a) To improve the nutritional and health status of children below 6 years; (b) To reduce the incidence of infant child mortality and malnutrition; (c) To ensure that benefits are earmarked for women in all women related sectors; (d) To include an identifiable WCP in all sectoral programmes of development to ensure that benefits percolate to women. Even the challenges for gender equity and the roadmap for the Eleventh Five Year Plan could be clubbed under a fivefold agenda such as: (i) Ensuring economic empowerment; (ii) Engineering social empowerment; (iii) Enabling political empowerment; (iv) Effective implementation of women related legislations; and (v) Creating institutional mechanisms for gender mainstreaming and strengthening delivery mechanisms. The Tenth Five Year Plan also reinforced commitment to gender budgeting to establish its gender differential impact and to translate gender commitment into budgetary commitments.

As a result, in respect of employment of the rural poor, the National Rural Employment Guarantee Scheme (NREGS) which was launched on 2nd Feb 2006 in 200 most backward districts in the first phase extended to 330 districts in the second phase during 2007-08. The remaining 266 districts were notified on 28th Sep 2008 and the scheme has later been extended to all the districts of the country. More than 4.47 Cr. Households were provided employment in 2008-09. This is a quantum jump over 3.39 Cr. households covered under the scheme during 2007-08. Out of 215.63 Cr. Person days created under the scheme during this period, 29% and 25% were in favour of the SC and the ST population respectively, while 48% of the total person days created were in favour of women. An allocation of Rs.39100 Cr. has been made in the budget for 2009-10 as against Rs.16,000 Cr. in 2008-09 for NREGS. During the period of **Eleventh Five Year Plan** (2007-2012), efforts were also made to create gender budgeting cells in all ministries and departments. Besides, efforts were also being made to extend the concept of gender-based plan component to PRIs and 29 subjects were supposed to be transferred to them under 73rd Constitutional Amendment.

In order to ensure economic empowerment and employment of women in the unorganized sector, the **Eleventh Five Year Plan** (2007-2012) also embarked on the need for social security covering issues of leave wages, work conditions, pension, housing, maternal benefits safety and occupational health and complaints committee for sexual harassment. The plan would ensure increased availability of micro-credit to women in the unorganized sector. The Eleventh plan also aimed to improve the availability of

agricultural inputs, Credit, marketing facilities, technology and skill training for the increasing number of women farmers. Following two-pronged strategy was to be adopted for women empowerment as: (i) ensuring effective and independent land rights for women and (ii) strengthening women's agricultural capacities. While a specific scheme had been devised by Ministry of Women and Child Development (MOWCD) for identifying and helping women in states where agrarian crisis had ravaged families. In this strategy, women's vulnerability emanating from farmer's suicide due to crop failure and inability to reimburse loans would be addressed.

The Eleventh plan also examined the impact of globalization on women, especially poor women including gender differentials in wage rates, exploitation of women in the unorganized sector, lack of skill training, technology and marketing support etc. While seeking to provide relief to deprived and women dominated sectors such as agriculture and small enterprises, the plan also aimed to work towards mainstreaming women in new and emerging areas of the economy through necessary skill training, vocational training and technology education, as well as it aimed to work towards a social security policy that mitigates the negative impact of globalisation on women. The challenge for the Eleventh plan was to promote women's participation, especially in areas where there is a poor gender ratio. This entailed special tax incentives for women headed enterprises, women employees, firms employing more women and women entrepreneurial ventures. The Eleventh plan also encouraged public private partnership and corporate social responsibility programmes for women's training, capacity building and empowerment. In fact, globalisation has put forward a premium on skills and higher level of education which are often out of reach of women in the unorganized sector. Therefore, a key issue in the Eleventh plan was to enable these women to secure higher level and better paid jobs through vocational training and skill development. Because women need technology support to take up entrepreneurial activities to new and emerging trades. At the same time women's traditional skills such as knowledge of herbal plants, weaving, food processing or providing care would be recognized and marketed during the Plan period.

In fact, the Eleventh plan sought to make all national policies and programmes gender sensitive right from their inception and formulation stages. The MOWCD is the Nodal agency meant for gender budgeting. Its coordination mechanism for gender budgeting ensures that all policies including fiscal and monetary policies, agricultural policies, non-farm sector information and technology policies, public policy on migration, health insurance scheme, disaster management policies, media policy and legal regime among others are relevant from a gender perspective and thus are thoroughly examined. Besides, simultaneous training and inputs for women in the PRIs enable them to influence the processes of gender sensitive local planning and implementation. Consequently, gender disaggregated data on the participation of women, especially SC/ST and minority women in parliament, state legislative assemblies, council of Ministers, premier services and in Government sector were supposed to be collected and made available in the public domain. The plan also made proactive efforts to provide competitive examination training and priorities, recruitment of women to all India services especially IAS, IPS and IFS. In fact, the MOWCD takes the lead in creating and maintaining a comprehensive gender disaggregated data base. Its main objectives were (i) to base new initiatives on facts and figures; (ii) to assess the gender impact of programmes; and (iii) to assess the level of women's participation in planning and implementing programmes. Last but not the least, since the seventh the Five Year Plan period, attempts have been made by the government to emphasize on the role and functions of NGOs,

SHGs and MFIs in meeting the needs and demands of local people including tribal women in India which has been discussed in the following section with a review of literature based on studies.

### **Role and Functions of SHGs and MFIs for Tribal Women's Economic Empowerment**

Moreover, some other significant measures have also been taken by the Government of India to economically empower tribal women through Self Help Groups (SHGs) and Microfinance Institutions (MFIs). In fact, Self Help Groups (SHGs) and Microfinance Institutions (MFIs) have played a great role in respect of tribal women's economic empowerment. It is observed that the Micro-Credit Unions (MCUs) actually enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic social and cultural spheres of life. In all stages of social and economic activities, involvement of women becomes essential. Mahatma Gandhi, the Father of the Nation has stated that "Women are the noblest of God's Creation, supreme in their own sphere of activity". In fact, these local financial institutions bring out the supremacy of women in moulding the community in right perspective and explore the initiative of women in taking up entrepreneurial ventures. The models of micro-financing rely on development through empowerment and not subsidies. While the repayment procedure is also flexible and it proclaims 'Self Help through mutual help for common good'. It is an ideal combination of one's rights and responsibilities. Thus, in the following section, an attempt has been made to review studies on nature and role of various Self-Help Groups (SHGs) and Microfinance Institutions (MFIs) in India.

**SHGs:** - The concept of Self-Help Groups (SHGs) refers to a small group of individual members who voluntarily come together and form an association for achieving a common objective. It means that the SHGs stand for helping oneself for development through one another. In India, the SHGs enable women to look at old problems in new ways, analyse their environment and situations, recognize their strength, and alter their self-image (Mohini 1998). In most of the cases in India, the SHGs are constituted by persons known to one another and coming from the same village community or neighbourhood. That is why the SHGs are small in size with membership ranging from 10 to 20 are homogeneous, and have certain pre groups binding factor. These small groups start with savings but not with credit. Then the group mobilizes its savings to disburse loans to its members in order to fulfil their emergency and other exigencies. The members of the group take decision on issues like savings per members, maximum size of loans, guarantee mechanisms in loan sanctions and so on.

Generally, any SHG is mainly concerned with the poor. It is democratic in the sense that it is for the people, by the people and of the people. It focuses on the weaker sections, particularly women, for their social defence and contains great potential to create awareness on day-to-day affairs. It promotes saving habit, develops self and community assets, increases the income level, social power, generates confidence, self-image, self-scrutiny and self-reliance. Thus, it is a mechanism to extend mutual help and support through sharing ideas, experiences, information, resources and other services. Therefore, the SHGs may be viewed as an institution for socio economic transformation leading to empowerment of women (Rathidevi 2009). Main features of SHGs are as follows:

- (a) The SHGs deal with especially micro-financing in the locality. Microfinance of SHGs especially relevant for women for the sake of their economic empowerment through credit-based support.
- (b) The MFIs, through the SHGs locally mobilize voluntary savings and the household as an enterprise gets the benefits.
- (c) The MFPs (Micro-Finance Programmes) of SHGs also develop "social capital" that can indeed make

significant contribution to women's empowerment.

(d) The SHGs have emerged as alternative development strategy in order to promote the common interest of the vulnerable sections of the society.

(e) As a risk management device, the key strength of MF Programmes of SHGs is that loans will be available in times of need, making it possible for households to dispense with less effective and less desirable strategies.

(f) Ability of SHG is to turn individual problems into collective responsibility.

(g) Individual collateral is replaced by social collateral through SHGs.

Moreover, the SHGs can also help poor households' smooth consumption during an adverse situation. In fact, providing affordable credit to the rural population has long been a prime component of development strategy in India. The government as well as donors have sponsored and supported supply led rural finance institutions both to improve growth and equity and to neutralize or mitigate urban biased macroeconomic policies. It is observed that because of heavy risks, heavy transaction costs and mounting loan losses, many programmes have drained state resources to little purpose, percolating only a small chunk of rural population and making little progress towards self-sustainability. In fact, high transactions costs in the rural credit systems constitute a core problem and the viability of the rural banking system is critically affected by it. The search for a viable alternative to reduce the transaction costs in rural lending system has led banks and development finance experts to support the model of SHGs where the work relating to borrower identification, loan processing, loan disbursement, monitoring and recovery is externalized to groups of clients. In these groups pressure acts as resources for internalising the information needs as well as for exerting a positive influence on loan repayment.

In fact, at national level, cumulative number of SHGs provided with bank loan up to 31st March 2004 account for 10.79 lakhs. Cumulative bank loan disbursed up to 31st March 2004 work out to Rs.3904.3 cr. The support of livelihoods is increasingly being seen as an important area related to microfinance. Indeed, the term livelihood finance has been coined and is in vogue at leading NGOs. The need for livelihood support is critical to SHGs development as livelihoods are typically financed by the loans that members receive from the SHG. However, the needs of SHGs vary from the introduction of new livelihoods to providing support such as market-linkages or procurement techniques to refine existing livelihoods. For instance, the State government programs such as Indira Kranthi Patham (IKP) in Andhra Pradesh have successfully executed increased livelihood cash flows to the SHG members as they have been able to bypass middlemen and sell their goods at market rates and cut costs. But experiences have indicated that these benefits would not have been possible without external intervention. SHPIs can provide the technical livelihood support as it is needed to help and develop SHGs (Reddy and Manak, 2005).

A number of studies on SHGs in different periods as discussed below reveal that there has been significant improvement in the status of tribal women in India through SHGs. In fact, empowerment of women through SHGs is crucial for the development of a nation. Evidence across nations suggests that the empowerment of rural women can be achieved through the provision of micro-credit to Self-Help Group (SHG) members. Kumaran K.P (1997) opined that flexibility of SHG in meeting the credit needs of the poor women using for their health and housing has to be understood as investment for better living. The intervention of NGO and group strategy has resulted in cultivating the women for saving and borrowing in the group. The collective bargaining strength has also increased the confidence of poor for augmenting their earning capacity. In fact, the group approach has enabled women to learn more from



their experiences in the village itself. This is a most important welfare consequence of the self-help among the women. While Ashok Kumar Mishra (1999) in his study on “Self-Help Groups and Social Defence” viewed that the programme to link the rural poor with the main stream institutional system through formation of Self-Help Groups (SHG) has given shapes to the micro-credit innovation in the rural credit dispensation mechanism in India. Thus, the emergence of SHG has no doubt helped the rural poor in strengthening their horizon.

Murugan K.R and B.Dharmalingam (2000), in their study of “Self-Help Groups: New Women’s Movement” viewed that empowerment of women through self-help groups would lead to benefit not only to the individual women and women groups, but also for the family and community as a whole, through their collective action for development. These groups have common perception of needs and an impulse towards collective action. Thus, empowering women is not just for meeting their economic needs but also meeting their holistic social development. While Guru Moorthy (2000) in his study on “SHGs Empower Rural Women” similarly viewed that empowering woman contributes to their social development also. In this sense, economic progress in any country whether developed or under developed could be achieved through social development. Thus, women’s contribution to national development is crucial. The process of economic development would be incomplete and lopsided unless women are fully involved in it. Hence, emancipation of women is an essential pre-requisite for economic development and social progress of the nation. In India, along with economic development, social development of the weaker sections is essential.

Nedumaran. S. (2001) in a study on “Performance and Impact of Self-Help Groups” viewed that more than 62 percent of the members were from the SCs and STs and about 67 percent of them were illiterate. The main occupation of about 70 percent of the members was agricultural labour. About 47 percent of SHGs were registered as with their saving performance. The saving and the over age loan group member in the groups showed an increase based on the age of the groups. The average annual saving per member was Rs.550 in the Self – Help age group 2–3 years, which almost doubled and the loan advanced increased by 33 percent after a period of four years, the repayment of loan was to the extent of 95 to 98 percent. The annual net family income of the members in the post–SHG situation increased by 20 percent over the pre–SHG situation. The study indicated that social condition of the members considerably improved after joining the group activities. He also opined that members of SHGs could get loans in such magnitude and purposes for which banks cannot finance due to high operational cost. These groups also helped the members to free them the clutches of moneylenders and save them from exploitation even for meagre amounts. Further. It was observed that the members did not mind to pay the higher interest rate of 24 percent per annum to the group which borrowed from the banks at 12 percent rate of interest and the interest earnings from the members are deposited in the bank at higher interest rate or distributed among members of the group on repayment of bank loan, sequential financing remain poorly understood. In particular the effect of sequential financing on group-formation, as well as its interaction with social capital and joint liability deserves careful scrutiny.

While Sharma K.C. (2001) reported that significant changes in the living standards of SHG members have taken place in terms of increase in income levels, assets savings, borrowing capacity and income generating activities. However, caution needs to be exercised to safeguard healthy growth of SHG movement in India. The challenges are real and change agents will have to struggle for keeping the SHG movement away from subsidy-oriented programme like Swarna Jayanti Gram Swarozgar Yojana, Differential Rate of Interest Scheme, Integrated Rural Development Programme, Scheme of Urban



Micro Enterprises, Twenty Point Programme, Prime Minister's Rozgar Yojana for Educated Unemployed Youth.

But a critical study on Development of SHGs in India was carried by V.M. Rao (2002), which reveals that the existing formal financial institutions have failed to provide finances to landless marginalized and disadvantaged groups. SHGs encourage savings and promote income-generating activities through small loans. The experiences available in the country and elsewhere suggest that SHGs are sustainable, have explicability, stimulate savings, and in the process help borrowers to come out of vicious circle of poverty. Thus, starting Self Help Groups (SHGs) and Micro-Credit Unions (MCUs) are the potential pathway to their empowerment and their overall development.

While Ramakrishna R. (2002) viewed that as compared to the IRDP beneficiaries, those covered under the SHGs are far better in respect of socio-economic empowerment and their access to institutional credit. If the SHGs are allowed to develop links with bank branches, the credit needs of the poor are met and as a result, their small savings, tapped recoveries and profitability would improve. In fact, the linkage of the SHGs with the bank will enable them to become operationally viable units.

Similarly, Dwarakanath.H.D (2002) in a study on "Rural Credit and Women Self Help Groups, A Profile of Ranga Reddy District in Andhra Pradesh", observed that the women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit and enforce financial self-discipline. This study of self-help women groups in Andhra Pradesh reveals that the effectiveness of these groups with linkage programme and awareness among the rural folk about the significance of women empowerment and rural credit.

While Archana Sood (2004) in a study also viewed that the Self-Help Groups help women to improve the social, economic and political empowerment of women. The SHGs also help these who have become victims of the development process and who struggle to conserve their sustenance base. In fact, women empower themselves by forming autonomous groups. These groups mobilise women's intent energy and teach them to earn their own living. Therefore, women led SHGs lead to the main streaming of decision making. In fact, the SHG is a viable organized set up to disburse micro credit to rural women, while encouraging them to enter into entrepreneurial activists, as women prove to be very good entrepreneurs.

Similarly, Vinayagamorthy (2007) analysed the economic empowerment of women through SHGs in the Northern Districts of Tamil Nadu. This study also found that the income of the women had increased after joining the SHGs. So that the monthly household expenditure also has been raised to considerable level and the SHGs have been very successful in helping women empowerment in rural areas. While Shylendra H.S (2008) in a study on "Role of Self-Help Groups", viewed that there is a massive mobilization of women that is taking place as a result of the SHG movement. In fact, the growth of SHGs in India has accidentally occurred during the economic reforms period of 1990s.

While Arjun Y. Pangannovar (2009) in a study on "Rural Development: Women Self-Help Groups", observed that a self-help group is an informal association of rural poor women who have come forward voluntarily to work for their own economic, social and political development. This association provides the rural poor with the means of economic and social entitlements. Precisely to be noted that the rural poor women have brought about rural development through their efforts to eradicate rural poverty, in particular and the all-round sustainable development of the country, in general.

Lakshmi. R (2010) in a study on "Influence of SHG Schemes on Rural Women Empowerment" viewed that the SHG-Bank linkage programme has made enormous contribution to empowerment of women in rural areas of Tamilnadu through SHGs. In fact, there is transfer of credit from banks - from a position of

dominance of supply side considerations to a healthier demand-oriented service system. This study observed that women's empowerment through SHG approach has occurred in different ways i.e (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor, (iii) matching the demand and supply of credit structure and opening of new market for financial institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidy-less and corruption-less credit; and (vii) remarkable empowerment of poor women.

Velu Suresh Kumar, A. Thaha Sahad and M.Karuppiyah (2010) in their joint study on "SHGs: Micro-Finance Strategy in Empowering Rural Women" viewed that "the women led SHGs are increasingly being used as a tool for various developmental interventions. Through forming informal SHGs, rural women in India are getting credit and extension support for various production-oriented income generating activities. Therefore, a SHG is conceived as a sustainable people's institution that provides the poor rural women with space and support as necessary for them to take effective steps towards achieving greater control of their lives. In fact, the SHG approach has proved successful not only in improving the economic conditions through income generation, but also in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes.

While Subramanian.S (2010) in study on "Empowerment of Women through SHGs in Tirunelveli District, Tamil Nadu- A SWOT Analysis" has identified strengths, weaknesses, opportunities and threats by conducting SWOT analysis of SHGs. The study critically reveals that the capacity building exercise as taken up by the promoting agencies are not adequate to meet the need of SHGs members. Because, they lack proficiency in soft skills, technical skills and managerial skills. This study suggested that the promoting agencies like government and non-government agencies can contribute effectively for the success and sustainability of SHGs. Similarly, Senapati and Dutta (2011) conducted a SWOT Analysis of the SHGs in order to identify their strengths, weaknesses, opportunity and threats in Dibrugarh district of Assam. It observed that Self Help Group (SHG) is a group of rural poor who volunteer to organize themselves in a group for eradication of poverty of the group members. Ideally, on a wider canvas, SHGs can become an extra ordinary tool for women's empowerment.

Lalit Kumar Sharma (2011) in a study on "Self Help Group As An Effective Strategy and Feasible Approach to Empower Women in India", has highlighted on the benefits of psychological, social and economic factors accrued by women while participating in SHGs. This study explored the merits of SHGs as a strategy and approach to empower women in India. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision-making power and control over resources caused by transformative group action. The study concludes that women participation in SHG have created tremendous impact upon the life style and living pattern of poor women especially in rural areas and empower them at various level not only as individual but also as member of family, community and society as whole.

An empirical study by Sarma M. K. (2013) in Golaghat district of Assam views that SHG plays a pivotal role in social transformation and socio- economic betterment of rural women. According to Sarma, there are 4949 SHGs in Golaghat district of Assam consisting of 8 blocks. Among the blocks, Golaghat North Development Block was selected for this study; of which 18 groups are selected at random. Assam is a flood affected area where people cannot depend purely on agriculture all through the year. Moreover, Assam is based on its agro-economic and climatic conditions. Thus, non-form activities like handicrafts,

rope-making, embroidery, catering services, repair shops, cattle farming, fisheries etc., give immense scope for women to earn their livelihood when they do not have income through agricultural activities. In this context, banks in association with NGOs give training to SHG members in all these activities. The Government of Assam also encourages the SHG activities and marketing of their products. This study also examined the role of SHG in developing socioeconomic status of rural women and it identified the satisfaction level of self-help group members in SHG activities. It observed that Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life and nation building efforts. Similarly, DR.Reji (2013) has also found significant differences of empowerment in terms of income as well as number of employment days after joining SHG when compared with the before joining the group and that income and employment were higher in post-SHG situation.

Similarly, Lenka, Mohanta, Yasodhara (2015) in an empirical study in Jashipur Block of Mayurbhanj district (Odisha) examined demographic profile of the tribal women, reasons for joining SHGs and activities undertaken by them as well as achievements in terms of benefits and level of satisfaction. This study also observed that Self-help group plays an important role in empowering tribal women by improving their socio-economic condition, decision making power and capacity building. The study revealed that majority of the respondents belong to age group of 31-40 years and were Agricultural labourers. None of them were illiterate and 70 per cent of them had primary school education. Joint family system was found to be prevalent in that area. All respondents had income less than 50,000/- per annum before joining SHG, but after joining SHG their level of income raised up to 11laks in most of the cases. In order to enhance income of the family, easy availability of loan, feeling secured financially, working in a group and simple and easy procedure of SHGs were the main reasons for the respondents to join SHGs. Majority of the respondents were engaged in vegetable cultivation followed by "Sattu" preparation. Most of the SHG members paid their loan regularly and were involved in health and Sanitation programme of their village. Decision making capacity of the respondents related to personal and family matter was also enhanced after joining SHGs.

In a similar context, another study by Sarania. R. (2015) in Baksa district of Assam was undertaken to examine the effectiveness of SHGs in economic empowerment of women in Assam. The study revealed that majority of the respondents belongs to the age group of 25 to 45 and have educational qualification of primary education and most of them are married and majority of the respondents have 4 to 6 dependents. A number of income-generating activities were undertaken by the members after joining SHGs. The result of this study showed positive change in terms of indicators of economic empowerment, viz., income, employment and savings after joining the SHG. It also revealed that majority of the respondent's income, employment days and amount of savings increased in the post-SHG situation as compared to pre-SHG situation. Thus, the study concluded that SHGs have been playing a vital role in the empowerment of rural women in the study area.

Another study was undertaken by Bhumika Bori (2017) in order to evaluate the economic empowerment of rural women through SHGs in Gulung Temera Gaon Panchayat of Golaghat District of Assam. It evaluated some economic factors such as income, expenditure, savings and investment of the women members after joining SHG. It revealed that after joining the SHG, the income and expenditure of the members has significantly increased. But in case of saving, it was also found that there was no vast difference between saving of the members in pre-SHG and post-SHG period. As a result, income and expenditure in post-SHG period has increased significantly than that of pre-SHG period. This study

concluded that the SHGs have positively improved the economic empowerment of women in the study area.

**Microfinance Institutions (MFIs):** It is a scheme designed for providing financial services such as micro-credit, micro savings or micro-insurance to the poor people in India. Most of the MF transactions involve small amount of money. The most common MF product is micro credit or loan. In fact, these small loans are enough for hard working micro entrepreneurs to start or expand their small business activities such as weaving baskets, raising chickens, or buying wholesale products to sell in a local market. Income from these activities provide better food, housing, health care and education for the entire families involved. The Micro-Finance Institutions (MFIs) are now found as innovating to cater the needs of vulnerable sections of the society, by means of empowering especially the tribal women to improve their living standard. The global repayment rate for the micro credit loan is higher than 95% which allows MFIs to relend these funds to even more clients. Thus, by giving the world's poor hand up, not a hand out, the MF can help to break the vicious circle or poverty.

Thus, targeting women has also proved to be a successful and efficient economic development tool. Studies by UNDP and the World Bank indicate that gender inequalities inhibit overall economic growth and development. A recent World Bank report confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth weaker governance and a lower living standard for all people.

Among all the weaker and vulnerable sections of Indian society, women are primary targets of the MFIs for the following reasons as: i) at macro level 70% of world's poor are women; ii) women have a higher unemployment rate than men in virtually every country; iii) they make up the majority of the informal sector of most economies; and iv) they constitute the bulk of those who need the MF services. Besides, women are usually the sole family caretakers in many developing countries. Their additional income improves the condition of their entire household. Thus, injecting extra income in women's hands is often the most efficient way to influence the entire family as women typically put their children's needs as primary before their own. As a result, their children are more likely to complete their education and escape from the poverty trap. Providing women with access to micro credit loans, generate a multiplier effect that tend to improve the standard of living of their family members. In this way, the MFIs in India started the habit of benefiting poor women and set up empowerment activities. By the year 2006, majority of the MF clients were women farmers, enterprise owners, workers and household's heads in the country. Today, repaying capacity of women clients is being maintained at higher level. The MFIs are enthusiastic to disburse credit to the poor women as they are credit worthy and they can be excellent consumers of financial products. While appreciating its female clients, the MFIs describe them as exhibiting sincerity honesty, single minded devotion and selfless leadership and exemplary courage against all odds to pursue their business, make profits, save and build assets.

The MFIs in India have assigned more attention to women's long cherished needs for savings services and other financial services such as consumption, housing and educational loans. Today, the poor tribal women have focused not only investing in cottage industries but also they have looked for opportunities for income and growth while protecting against emergencies and children welfare. The MFIs also enable women in their household decision making processes. Some studies on Women Empowerment Project (WEP) by NGOs (as discussed below) reveal that majority of women have greater power over family planning, purchase and sale of property and sending their children to school. In fact, many NGOs and SHGs have provided better access to financial services for the poor women. Different schemes as



provided by NGOs and SHGs were: group savings, group guarantees by reducing the operating cost of banks and achieving high repayment rate. While the MFIs have helped the poor women by providing independent source of income outside their households, which reduces the dependency on the husband's income by increasing the assertiveness of women and providing independent sources of income with exposure to new sets of ideas, values and social support. Many studies (as discussed below) revealed that having cash in hand and greater control over that cash led to empowerment of women. For instance, the Indian women clients of Rashtriya Seva Samiti (RASS) found that their financial contribution helped them in earning greater respect from their husband and children. They even improved their negotiating powers with their husbands, avoiding family quarrel over money and gaining respect from extended family and in-laws. The MF programmes in India are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment where financial service provisions lead to the setting up or expansion of microenterprises. In fact, there are a range of potential impacts of MFIs on which include the following:

1. Increasing women's income level and control over income leading to greater level of economic independence.
2. Access to networks and markets giving wider experience of the world outside the home, access to information and possibilities for development of other social and political roles.
3. iii) Enhancing perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues.
4. More general improvement in attitudes to women's role in the household and community.

However, the women micro entrepreneurs in rural areas continue to produce the traditional designs for local markets. The women in SHGs produce a large variety of essential products such as milk, food products, village crafts and homemade snack foods. In this way, entrepreneurship development among rural women through micro credit leads to women empowerment. Today, the rural women have good business sense through small loans. It has been observed that women gain a lot more from the MF because it gives them an independent means of generating wealth and becoming self-reliant in a society that offers them much scope for entrepreneurship. Over the years various efforts have been made by many GOs and NGOs to promote women's empowerment especially in rural areas of India. One such effort is the microfinance intervention. In fact, the Micro-Finance Institution (MFI) aims to provide credit to the poor who have no access to commercial banks. In general, this institution receives financial support from western donors, NGO's or commercial banks, who lend to MFIs often against below market interest rates. Many leading public and private sector banks are also offering schemes exclusively designed for women in order to set up their own ventures. Even the unorganized sector in India has been leading the microfinance movement in rural India. In fact, the rise of the microfinance industry represents a remarkable accomplishment as taken within a historical context. It has overturned the established ideas of the poor as consumers of financial services, shattered stereotypes of the poor as not bankable, spawned a variety of lending methodologies demonstrating that it is possible to provide cost-effective financial services to the poor, and last but not the least, thus, it has mobilized millions of dollars of "social investment" for the poor. The most important motivation behind the microfinance movement is alleviation of poverty in rural India (Mutual, et al. (1996).

A number studies in different periods (as discussed below) have revealed significant improvement in the status of women because of Micro-Finance facility in rural India.

Kaladhar (1997) has studied the design, structure and governance of micro-finance in India. This study



revealed that the outreach of the programmes has been increasing over the years through the help and assistance from SEWA, NGOs, IRDP programmes, cooperative banks and commercial banks. Besides, the banking sector reforms have also tried to remove some of the imperfections, which were dealt in detail by institutional economics. While Dwarakanath.H.D (2002) in a study on “Rural Credit and Women Self Help Groups, A Profile of Ranga Reddy district in Andhra Pradesh”, observed that the women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit and enforce financial self-discipline. The study of self-help women groups in Andhra Pradesh reveals the effectiveness of these groups with linkage programme and awareness among the rural folk about the significance of women empowerment and rural credit.

Sabyasachi Dos (2003) in a study on “Self-Help Groups and Micro-credit”, also observes that the micro credit, as aimed for capacity building of the poorer section of the society, is an alternative source of credit and most important input for their development. The phenomenal growth of SHGs in India indicates that the weaker sections of the society are enabled by SHGs to sharpen their micro-entrepreneurial skills with the help of their own savings and additional bank credit as needed. In this way, the micro credit-SHG integration could be the way out for overall rural development vis-à-vis alleviation of poverty.

Archana Sinha (2004) in on “NGOs Micro finance for Women’s Empowerment” viewed that micro-credit or micro-finance for women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. While Rimishim Moulumi Dos (2004) in a study on “Micro finance through SHG” viewed that the access of poor to credit is the biggest need of the hour rather than cheaper rate of interest. The micro finance provides opportunity to the poor for getting sufficient amount of credit easily to start any income generating activity. The micro finance deals with savings and insurance. It ensures the right to save one’s earnings. Thus, it is one of the most powerful strategy which works for bringing the rural poor into mainstream.

Nirmala and Geetha (2009) in a study examined the positive impact of microfinance in Kerala. According to them, the MF contributes for improvement in household economic welfare and enterprise stability or growth and Micro finance is empowering women, bringing gender equality. By participating in various income generating-cum-developmental activities, the morale and confidence of women became very high. As a result, the capacity of the poor women of Kerala in several areas has gone up considerably. While the status of women in families and community has also improved. While Harold Welsch and Earl Young (2009) in a study “Male and Female Entrepreneurial Characteristics and Behaviours: A Profile of Similarities and Differences” focused on a comparative analysis of male and female entrepreneurship along selected demographic, psychological and behavioural dimensions. They observed that no difference exists in personality characteristics between male and female entrepreneurs and it has several important implications such as, female entrepreneurs do not necessarily view themselves as victims of their environment more so than male entrepreneurs.

While Rahul Goyal (2011) in a study on “Women Entrepreneur: A Step Forward” reviewed the concept of women entrepreneurs in India, their traits in business, the motivating factor and problems faced by them when they set up a business. Women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. This study concludes that attitude, support to family, creativity, social status, lack of financial resources, competition are the hurdles in the way of success. Rahul Goyal gave some suggestions particularly initiative of government for future prospects of development of women entrepreneurs in India. Similarly,

Someshwer Rao.K (2011) in a study on “Problems of Rural Women Entrepreneurship in India” highlighted the future challenges to be faced by women and problems of entrepreneurship. This study has identified certain problems of rural women in business. It suggested that the state and central governments have to initiate special programmes for the development of rural women entrepreneurs in India. Rao. A (2016), in a study also observed that empowerment of tribal women is one of very important issue in developing countries. As Tribal women are integral part of society, their status and participation in decision making as well as economic activities is very low, the Micro-Finance Institution (MFI) plays very important role in improving the tribal women’s status through participation in decision making and enabling them significantly contributing in economic activities.

In spite of various Constitutional provisions, policies, programmes/schemes and measures as well as role of GOs and NGOs, SHGs and NFIs, a number of problems and challenges are faced by the tribal women in India due to various reasons (Puttaraja Heggade and O. D. Heggade 2012).

### **Problems and Challenges against Tribal Women’s Economic Empowerment**

There are a number of problems or obstacles and challenges on the way of tribal women’s empowerment and development. Majority of tribal women are illiterate and even today many of them do not know the official language of their respective states which creates a big hindrance for the officials to express their view in the meeting of local affairs. Lack of recognition of the collective rights of indigenous people to their lands and recourses and scarcity or the loss of access to forests and natural resources needed to maintain the family’s livelihood are recent issues which need a critical reflection. Furthermore, a recent problem of forced displacement and problems in rehabilitation as brought about by development projects in different parts of tribal areas has given rise to a number of local agitations or movements. Moreover, improper facility for tribal students’ particularly girls’ attendance to educational institutions and limited access to social services such as education and health has raised questions about welfare schemes for them. Besides increasing domestic violence and acute poverty, loss of their traditional roles and knowledge are some of the burning issues which also need a critical reflection.

Some of the major problems or obstacles on the way of empowerment of tribal women are as follows: i) Lack of basic education and skills as well as training particularly for self-employment; ii) Malnutrition and infant mortality rate is high among selected tribes; iii) High rate of unemployment and under employment; iv) Lack of resource control, productive resource ownership and decision making; v) Lack of financial support to self-employment. Because, SHGs are not progressing very well, so it is an obstacle for savings and to the supply of micro finance; vi) Implementation of Wild Life Protection Act of 1972 and not properly implementation of Forest Right Act of 2006 and 2008 is hindering the collection of MFP, which is partially hindering the economic empowerment of tribal women; vii) Tribal women labourers are not getting any social security benefits because they are working in unorganised and informal sector; viii) Organisation capacity and leadership quality is absent; ix) The food grains production on family farm and cash income derived from wage employment by the tribal women is used to feed the family members; and x) A large portion of the male earnings is spent on buying alcohol and toddy.

The following are some other related problems and challenges that were faced by the tribal women.

1. **Low literacy level-** The literacy and education level of the tribal women is low. The modern educational system and the school curriculum does not create much interesting among them. The tribal children feel themselves alienated from their traditional culture and heritage.

2. **Mass Poverty:** The tribes are economically poor as they mainly depend on cultivation, hunting, food gathering, pastoral and forest resources to meet their basic needs. Besides, penetration of outside forces also causes their exploitation and impoverishment.
3. **Inadequate Job Opportunities:** The tribal women are engaged in agricultural or traditional and non-gainful activities for their livelihood. Thus, they are far away from attaining various job facilities. Although a large number of tribal women seasonally out migrate to nearby or far off towns and cities in search of jobs based on manual labour, but there also they are exploited and live a miserable life.
4. **Lower Wage Rate:** The wages for women are low as compared to male workers, wherever they work in rural areas or in urban areas which also lowers their economic status.
5. **Inadequate Health Facilities:** Tribal women are not healthy and suffer from malnutrition, malaria, anaemia, and various other diseases. Besides lack of transport and communication facilities, the poverty, illiteracy and dire ignorance create hurdles to access the modern medical facilities.
6. **Inadequate Transportation and Communication Facilities:** Mostly tribal people are found as residing in the rural, hilly, mountain and interior areas. There are lack of transportation and communication facilities which make them to remain isolated and cut-off from the mainstream society.
7. **Lack of Access to Information and Communication Facilities:** Tribal women faces technological challenges as they have inadequate exposure to outside world and continue to depend on traditional practices, which affect their efficiency and productivity. They are ignorant of modern ICT.
8. **No Land Rights:** In patriarchal tribal community, tribal women do not have rights on their land and legally restricted from the rights which also create gender inequalities in tribal society.
9. **Patriarchal Land Laws:** A dual system of statutory and customary law in India results in a complex and oppressive environment for tribal women's rights. At the national level, policy bodies have enacted progressive commitments around gender equality, but meaningful progress has faltered. A recent assessment of tribal women's land rights in Jharkhand as published by Pinaki Halder and Landesa in website (2021), reveals that while India's national constitution delineates fundamental rights for women, Jharkhand's tenurial laws almost exclusively recognize men as legal subjects. The state law also accepts customary practices of tribal communities as legally valid, which further facilitates gendered violence and discrimination. The customary laws are not codified, they hold room for different interpretations, which can change generation to generation. Widows' land rights of their deceased husbands' land have weakened significantly over time. Currently they only retain "maintenance rights" for fulfilling their basic needs but only at the discretion of men.
10. **Land Alienation and Displacement:** Alienation of land and displacement of tribals in tribal areas of India has recently been figured in mass media as a major issue. A large number of "development projects" in India have displaced lakhs of tribal families which have not only given rise to a number of protest movements throughout country but also it has caused different problems of tribal women (See: Fernades and Menon 1987; Fernandes et al.1988; Fernandes, W. 2005).

### Suggestions

A serious attention is needed from the side of GOs and NGOs to prepare suitable plans and programmes for the economic empowerment of tribal women, in general. Particularly, more help and support are needed from the government, which will promote the NGOs, SHGs and MFIs to attain expected results.

Some of the areas of support include the following: 1) despite a significant impact in the savings of women, SHGs are still lagging behind in some areas; 2) preparation of proper “credit plan” based on the credit needs assessment and provision of adequate amount will be useful; 3) in order to manage their accounts, thrust should be given to acquire book – keeping skills; 4) further, as part of financial services, financial counselling is also required in order to diversify their livelihood portfolio and reduce the risk; 5) the programme must aim at changes in the income generation activities; 6) improve savings potential, borrowing capacity and their standard of living; and 7) in order to achieve these, NGOs and SHGs should come forward to provide consumption and production credit for initiating micro-enterprises. Above all, appropriate steps should be taken by the respective government to economically empower the tribal women through policy reforms in respect of their access to “property relations” in tribal society.

### Conclusion

On the basis of the above discussion and analysis it can be said that, economic status of women has definitely improved after joining the SHGs. For instance, among many others in the pipeline of success stories, the Swayamsidha group members have been able to further strengthen their own economic activities as individuals and as groups by taking loans from their own kitty and from the banks and other credit institutions. This has generated enthusiasm and self confidence in women in the Swayamsidha SHGs who become role models for other women in their villages to emulate. In fact, once one or two groups get formed, there is a chain reaction and other groups come up. These women handle their own money, keep their own accounts, maintain group registers and individual pass books and also are proud of their group’s account in the banks with photographs of their office bearers. The Scheme has helped in poverty alleviation and income increase has definitely taken place from moderate to high level among the **SHG** members. Lakhs of rupees have been pooled to start income generation activities that reflect the local needs.

With a few exceptions, all SHG members are involved in individual or group income generating activities - some with loan from their groups and others with Bank loans. 50-60% of nutritious meals in ICDS centres are supplied by the SHG members. Awareness on various social issues has also been created among women. Under the convergence component of the scheme, they are now being made familiar with various developmental schemes of several Departments which benefit women. Women now-a-days enjoy relatively more freedom and there is no restriction on their movement outside home for social or business purpose. Being part of the Swayamsidha group has given them enhanced status. After joining SHGs, the women members are increasingly participating in family decision making, demanding their rights from family, community and government. They have developed the ability to interact with others and have developed negotiation skills. In conclusion, women in Swayamsidha Blocks have strengthened their social standing in society. Awareness of social evils like alcoholism, dowry and female feticide has shown that sex ratio in Villages has improved. A strong bond has been established between group members. They have attachment for each other. Being members of the group, gives them a feeling of security.

Various studies also revealed that after joining the SHG the income and expenditure of the members has significantly increased. But in case of saving, it was found that there was no vast difference between saving of the members in pre-SHG and post-SHG period. As a result, income and expenditure in post-SHG period has also increased significantly than that of pre-SHG period. From the review of various studies, it can be concluded that SHGs positively improved the economic empowerment of women in the



study area. Similarly, a number of studies in different periods have revealed significant improvement in the status of tribal women because of Micro-Finance facilities in rural India. However, as per some suggestions discussed above in this paper, more help and support are needed from the government, which will promote the NGOs, SHGs and MFIs to attain expected results in the near future. Particularly, appropriate steps should be taken by the respective government to economically empower the tribal women through policy reforms in respect of their access to “property relations” in tribal society.

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