



SELF HELP GROUP AS CATALYST FOR ECONOMIC EMPOWERMENT AMONG TRIBAL WOMEN IN UNORGANISED SECTOR IN NORTH EAST INDIA

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ABSTRACT:

Self Help Groups (SHGs) have become a significant catalyst for the economic empowerment of marginalised communities, particularly in the unorganised sector. By forming small supportive groups, SHGs offer avenues to women for savings, microcredit and entrepreneurship, hence allowing them to build sustainable livelihoods and improve their socio-economic conditions. Through SHGs, women gain financial literacy, build self-confidence, and become active participants in household and community decision-making processes, thus strengthening their overall economic and social positions. In India tribal women are often employed in low-wage, informal roles, leaving them vulnerable to exploitation and poverty. SHGs provide an essential platform for these women to access credit, enhance their skills, and start small businesses in sectors such as agriculture, handicrafts, and animal husbandry. Using secondary data, this study tries to understand how SHGs act as an agent of economic participation and empowerment amongst tribal women in North East India.

KEYWORDS: Self-Help Groups (SHGs), Economic Empowerment, Unorganised Sector, Tribal Women, North East India.

INTRODUCTION

The tribal population in India constitutes about 8.6% of the total population (Census, 2011), predominantly residing in states like Assam, Jharkhand, Odisha, Chhattisgarh, Nagaland, Madhya Pradesh, Arunachal Pradesh, Meghalaya, and Manipur. Despite inhabiting areas rich in natural resources, these communities face severe socio-economic challenges. Tribal women, in particular, endure multifaceted adversities such as poverty, malnutrition, illiteracy, geographic isolation, and limited access to essential services. Social marginalisation, coupled with systemic discrimination and exploitation, restricts their opportunities for development and participation in decision-making processes (NCST, 2012).

The socio-economic vulnerability of tribal women is starkly reflected in statistics: in 2011-12, the poverty rate among Scheduled Tribes was 45.3%, significantly higher than the national average of 21.9%. Furthermore, the literacy rate for tribal women stood at 49.4%, comparatively low compared to the national average of 65.5% for women (Census, 2011). Addressing these systemic inequalities necessitates targeted interventions aimed at empowerment and inclusion.

Women empowerment gained international attention during the International Women's Conference in Nairobi in 1985, where it was defined as the redistribution of social power and resources to favor women. This process encompasses equal access to opportunities, prohibition of gender discrimination, economic independence, freedom from violence, participation in decision-making bodies, and freedom of choice in life decisions. In India, both governmental and non-governmental organizations (NGOs) have made significant efforts to empower tribal communities, including women.

The historical roots of these initiatives date back to the pre-independence era, with Mahatma Gandhi emphasizing women's participation in socio-political movements. The establishment of the All-India Women's Conference (AIWC) in 1927 provided a platform to address women's issues, including those faced by tribal women (Sarkar, 2003). Post-independence, tribal development became a priority for the Indian government. The First Five Year Plan (1951-1956) laid the foundation for initiatives focusing on education, healthcare, and economic opportunities. Subsequent plans introduced specific schemes for tribal women, such as the Integrated Tribal Development Program (ITDP) in 1972, which aimed to enhance their socio-economic status through income-generating activities, education, and healthcare (Nair, 2010).

The establishment of the Ministry of Tribal Affairs in 1999 reinforced the government's commitment to tribal welfare, with programs like the Vanbandhu Kalyan Yojana (VKY) launched in 2014 to promote holistic development, including gender-specific provisions for education, healthcare, and livelihoods (Ministry of Tribal Affairs, 2015). Despite these efforts, significant challenges persist. Limited access to education, particularly in remote tribal areas, remains a barrier, compounded by cultural norms prioritizing boys' education over girls' (Gadgil, 2006). Traditional patriarchal structures further restrict women's mobility and decision-making autonomy, while economic constraints, subsistence agriculture and lack of access to credit and markets exacerbate their vulnerabilities (Mishra, 2018).

In recent years, grassroots-level interventions and community participation have emerged as pivotal in addressing these issues. NGOs and civil society organizations have implemented innovative programs catering to the specific needs of tribal women. Notably, the promotion of Self-Help Groups (SHGs) has proven effective in enhancing women's economic independence and decision-making abilities. SHGs, by fostering financial inclusion, promoting collective action, and encouraging entrepreneurial activities, have demonstrated their potential as a catalyst for empowerment in the unorganized sector (Sethi, 2019).

In Northeast India, tribal communities are integral to the region's socio-cultural fabric, yet their unique geographical and developmental constraints amplify the challenges faced by tribal women. Rich in natural resources but underdeveloped, this region offers limited avenues for tribal women to achieve socio-economic progress or participate in decision-making processes. The unorganized sector, a primary source of livelihood for these women, is marked by exploitative working conditions, economic instability, and inadequate social security, further entrenching their vulnerabilities.

Despite the transformative potential of SHGs, their effectiveness in addressing the unique challenges faced by tribal women in Northeast India's unorganized sector remains underexplored. This study aims to investigate the barriers these women face, examine the role of SHGs in fostering socio-economic resilience, and understand their broader impact on empowerment and inclusion. By understanding how SHGs function as catalysts for change, this research also seeks to contribute strategies that enhance the quality of life and economic independence of tribal women in this region.

OBJECTIVES OF THE STUDY

The study aims to:

1. Understand the role of Self-Help Groups (SHGs) in enhancing the economic empowerment of tribal women in the unorganised sector of North East India.
2. Identify the challenges faced by SHGs in economically empowering tribal women and propose strategies to overcome these challenges.

REVIEW OF LITERATURE

Debbarma, R (2022) in her study titled "*Economic Empowerment of Tribal Women in Tripura through Self Help Groups: A Study in Sepahijala District*" tries to explore the role of SHGs in enhancing economic empowerment of tribal women in Tripura. The study found that Self-Help Groups (SHGs) were instrumental in enhancing the potentiality and capacity of tribal women, paving the way for their development. However, despite their crucial role, SHGs have not yet achieved success in capacity building which is attributed to the lack of appropriate initiatives and support from the government in providing training, leading to unmet expectations among tribal women. Furthermore, tribal women also face significant challenges in organizing and performing group activities which hinder their ability to access and availing their benefit. Moreover, absence of awareness among tribal women is a significant barrier to their empowerment.

Panda, S. M (2000) in his articles "Women Empowerment through NGO Intervention" conducted study on the empowerment of women through SHG in Orissa. The study found that SHGs are successful in eradicating poverty by engaging themselves in different income generating activities and micro credit facilities.

Sinha, S (2021) in his newspaper article "*Tribal women have a significant role in India's transformation*" argues that empowering tribal women is essential for India's progress and development. It states that tribal women have a vital role in preserving the natural resources, culture, and identity of their communities. It also emphasizes the need for collective agency and participation of tribal women in decision-making and governance processes at various levels.

Kondal, K (2014), in his study titled "*Women Empowerment through Self Help Group in Andhra Pradesh, India*" conducted a study on the empowerment women through SHGs in Gajwel Mandal of Medak district in Andhra Pradesh. Based on the analysis of women through Self-Help Groups in Gajwel, the study revealed that there is positive impact of SHGs on women empowerment in the women in terms of their self-esteem, self-involvement in house hold decision and other minor decisions of family.

Nisha & Asokhan (2015) in their article titled "*Empowerment of Tribal Women through Livelihood Development*" studies the role of tribal women in economic activities and problems they face in their livelihoods. Further, it also discusses about the importance of education, health care, legal rights, political participation and social awareness in empowerment of tribal women. The study suggests measures to enhance their livelihood; skill development, microfinance, self-help groups, market linkages, value addition, and institutional support.

Sonad & Sangan (2014) in their study "*Empowerment of tribal women in India*" explores the status and role of tribal women in India in education, health, economy, politics, culture, and environment. It also analyzes the impact of globalization, modernization, migration, displacement, and violence on tribal women. The paper highlights the achievements and challenges of tribal women in different regions and states of India and provides some recommendations for improving their gender development.

Paray (2019) in his article "*Empowerment of Tribal Women and Gender Development in India*" examines the indicators of empowerment and the factors that influence the empowerment of tribal women in India. It also discusses the policies and programs that have been implemented

to empower tribal women, and the gaps and challenges that remain. This study suggests measures to enhance the empowerment of tribal women such as improving their education, health, livelihoods, legal rights, political participation and social awareness.

Sujeetha, T et al. (2015) in their study titled “*Participation of Self Help Group Tribal Women in Economic and Social Developmental Activities*” tries to assess the extent of participation of tribal women SHG members in developmental activities in the Nilgiris district of Tamil Nadu, India. The study found that after the introduction of Self-Help Groups tribal women began to participate actively in all spheres of social activities. The income generation before and after participation in SHG showed significant increase.

Das, S (2011) has identified various constraints of women empowerment among Karbi tribes of Assam, viz. Social, political, economic, technological and psychological constraints. He further argues that lack of knowledge about new technology and information was the main reason behind poor empowerment of such tribal women. The study finds that the women should imparted training in diverse income generating schemes so that they can get more opportunity to explore towards empowerment.

Kavitha & Nagaraj (2011) in their study “*Women Empowerment through SHGs – A Case Study*” analyse the economic empowerment of women through SHGs in Ingaladhhal Panchayat of Chitradurga District. The study found that the income of the women had increased after joining the SHGs. Moreover, the monthly household expenditure had also increased to a considerable level.

Khobung, V (2015) in his study “*Women Empowerment and Self-Help Group: The Case of Tribal Women in the Hill Areas of Manipur*” try to explore the role of SHG in women empowerment in Manipur. The study found that the empowerment process through SHG movement in Manipur is yet to make any notable impact on tribal women economic, social and political aspects. Though, little inroads is seen in economic and social aspect, it has shown hardly any relation with political sphere even after a decade or more.

RESEARCH METHODOLOGY

This study employs a descriptive and diagnostic approach, utilizing secondary sources to explore the topic. It seeks to understand the dynamics and context by applying theoretical frameworks and evaluating relevant concepts. The research incorporates a broad range of established secondary sources, including published and unpublished materials such as academic reports, government reports from India and north east India, books, journals, media reports, websites, public records and scholarly papers. The collected data is systematically organized and presented to achieve the study goals, leading to important conclusions and insights. For the present study the north eastern region of India was purposively selected since this region the percentage of tribal population is significant in numbers and SHGs are actively functioning here.

FINDINGS

The role of Self-Help Groups (SHGs) in the economic empowerment of tribal women in North East India has shown significant positive outcomes, though several challenges remain. This section presents the findings of the study.

1. Economic Empowerment through SHGs:

The findings highlight that SHGs have provided tribal women with opportunities for financial inclusion and economic independence. In districts like Karbi Anglong in Assam, women involved in SHGs were able to access microfinance, enabling them to start small-scale businesses in poultry farming, agriculture, and cottage industries (Das, 2011). Similarly, in Nagaland, SHGs facilitated women’s participation in income-generating activities such as handicrafts and small-scale trading, significantly improving household incomes and reducing dependency on low-wage informal work (Nirmala & Yephthomi, 2014). This financial independence has also led to increased participation in household decision-making, as women gained control over resources, resulting in enhanced social status and confidence (Varghese, 2016).

2. SHGs in Transforming Gender Roles:

A significant outcome of SHG participation is the transformation of traditional gender roles. SHG members report a notable shift in intra-household power dynamics, with women gaining more control over financial decisions and household investments (Varghese, 2016). This increased autonomy not only boosts women’s confidence but also enhances their status within the family and community. In some regions, women have become key decision-makers in local festivals and community governance, further enhancing their social visibility (Ghosh, 2020).

3. Socio-Cultural Constraints:

Socio-cultural barriers also hinder the effectiveness of SHGs in empowering tribal women. Deep rooted gender norms, illiteracy and traditional roles within the family often restrict women’s ability to fully engage with SHGs. Nisha & Asokhan (2015) and Sinha (2021) argue that while SHGs promote financial empowerment, they fall short in addressing broader socio-cultural constraints. The lack of awareness about the full potential of SHGs and societal expectations often limit women’s participation in leadership roles or in making decisions outside of the household. This situation underscores the need for community-based awareness programs that challenge traditional gender norms and increase women’s visibility in both the economic and political spheres.

4. Political and Social Empowerment:

While SHGs have contributed to economic empowerment, their impact on political and social empowerment remains limited. As Khobung (2015) points out, tribal women in North East India continue to face significant barriers in accessing political platforms or participating in governance. The social marginalisation of tribal women often prevents them from asserting their rights in local governance or engaging in decision-making processes that affect their communities. This study supports the findings of Sonad & Sangan (2014) and Paray (2019), who argue that for SHGs to be truly transformative, they must also foster political empowerment by increasing women’s participation in local governance and policy-making.

5. Barriers within the Group:

Despite these successes, significant challenges persist. One of the key barriers is limited financial literacy among SHG members. Many women struggle to manage their savings or effectively utilise microfinance options for sustainable business growth. Suresh (2020) highlights that a lack of training programs and financial education limits the ability of women to capitalise on the opportunities provided by SHGs. Internal

conflicts within some SHGs, as noted by Sujeetha et al. (2015), further undermine their potential, leading to inefficiencies in resource management and decision-making.

RECOMMENDATIONS

The results indicate that SHGs have played a transformative role in the economic empowerment of tribal women, particularly in improving their financial independence, income-generating opportunities, and decision-making power. However, to maximise the potential of SHGs, targeted interventions are needed. These include;

1. Financial Literacy and Capacity-Building:

Training programs focused on financial management, entrepreneurship, and business development are essential for ensuring that women can make full use of the resources provided by SHGs.

2. Market Access and Infrastructure Support:

Strengthening market linkages and providing better access to infrastructure, such as transportation and digital platforms, will enable women to sell their products and services effectively.

3. Challenging Socio-Cultural Norms:

Community awareness programs should address traditional gender roles and promote women's participation in leadership positions, both within SHGs and in the broader community.

4. Political Empowerment:

SHGs must be integrated with initiatives aimed at enhancing political participation, ensuring that women gain access to governance platforms and policymaking processes. By addressing these areas, SHGs can fulfil their potential as catalysts for both economic and social empowerment, leading to lasting change in the lives of tribal women in North East India.

CONCLUSION

This study highlights the transformative role of SHGs in the economic empowerment of tribal women in the unorganised sector of North East India. Through SHGs, women have gained access to microfinance, savings and entrepreneurial opportunities, enabling them to improve their financial independence and participate more actively in household and community decision-making. The economic empowerment achieved through SHGs has contributed to a reduction in gender inequality and improved the socio-economic status of women in tribal communities. However, the study also identifies several challenges that limit the full potential of SHGs. These include limited financial literacy, socio-cultural barriers, lack of market access, and insufficient political empowerment. To address these challenges and enhance the effectiveness of SHGs, targeted interventions are needed in the form of capacity-building, improved access to markets, and greater support for political participation. With these measures, SHGs can become more effective agents of sustainable development and gender equality, leading to long-term empowerment for tribal women in North East India.

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