



## INCOME GENERATION SCHEMES FOR SUSTAINABLE DEVELOPMENT OF TRIBAL WOMEN

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Article History: Received on 04<sup>th</sup> December 2019, Revised on 25<sup>th</sup> January 2020, Published on 11<sup>th</sup> February 2020

### Abstract

**Purpose of the study:** The study tried to evaluate two issues which are socio-economic conditions of tribal women and the impact of welfare schemes financing by banks for income generation among tribal women.

**Methodology:** This empirical research adopted a quantitative method by distributing a schedule to 120 tribal women located in a rural-based Khammam district of Telangana state. The data analyzed by using the one-way ANOVA, mean, regression analysis and standard deviation (S.D.) with the assistance of Statistical Package for Social Sciences to determining the impact of income generation schemes on socio-economic conditions.

**Main Findings:** This study found that incomes are improved phenomenally after availing welfare schemes targeted at tribal women. However, the tribal women are needed to facilitate awareness of various schemes on circulation by the Government. The known income generation schemes were impacted positively among few tribal women and they have expressed satisfaction as there was significant empowerment in their livelihoods.

**Applications of this study:** The findings of the study are useful for the government in implementing income generation activities to strengthen tribal women economically, socially and politically. It would be relevant to apply solutions for the problems encountering by tribal women.

**Novelty/Originality of this study:** The impact of income generation schemes has been addressed categorically concerning empowerment. Therefore a determined plan of implementation of further action can significantly empower the tribal women in all respects.

**Keywords:** Tribal Women, Sustainable Development, Income Generation Schemes, Impact, Problems, Women Empowerment.

### INTRODUCTION

The women are the first target group in all the developmental programs envisaged by the Government of India and respective State Governments. Women empowerment is a buzz word as women are fifty percent of the total population. The tribal women pockets are significant size in Khammam, Warangal and Adilabad districts of Telangana State. There are many schemes especially designed and implementing for tribal women. However, the results are not satisfactory level. The scheme's impact on Tribal women will further influence only when they are aware of them if they know how to avail then the problems can be solved timely. Tribal women are basically weak in all fronts such as education, financial aspects and accessing the schemes targeted for them. Hence, middlemen's intervention is keeping tribal women away from realities. Integrated Tribal Development Agencies (ITDAs) and Telangana State Scheduled Tribal Cooperative Finance Corporation (TRICOR) are meant for tribal women empowerment and development. Integrated Tribal Development Agencies (ITDAs) had been established for the development of poor tribal people. The ultimate aim of TRICOR is to assist the poor Scheduled Tribe households for income generation. The families below the poverty line are supported through income generation schemes in various modes. It also provides financial assistance for tribal self-help groups (SHGs) to undertake economic support activity. The most important task is to develop vulnerable tribal groups and empower poor ST women. The population of Tribes living in hilly and rural areas constitutes to 11.3 % of the total Indian rural population ([Ministry of Tribal Affairs, 2013](#)).

The plans targeted for tribal are being diverted. In recent times tribal sub-plans are designed but not implemented in a proper way. Minimal improvement only indicated in their livelihoods ([Agrawal et al., 2011](#)). Tribal culture is slowly changing because of migration from one place to other places for their survival. Different Tribal groups influence their habits and impact on the originality of their culture and traditions ([Pal, 2011](#)). To improve the income levels of tribal groups especially in the seasons of rainy and summer months there should be a provision of employment also to provide minimum amenities through public distribution system at subsidized prices ([Subaldas & Kausik Bose, 2015](#)) and also the various problems encountered which are to be resolved. In tribal communities, women role is prominent. In spite of many constraints such as social, political, economic, technological and psychological aspects which are keeping them away to empowerment ([Sanjay Kanti Das 2012](#)). Besides, tribal are facing an acute problem of health aspects. Poverty, malnutrition hinders the tribal wellbeing. They don't have health planning as they are below the poverty line (BPLs) and their ignorance makes them unaware of health-conscious. They depend upon forest-based Ayurveda treatments which are not scientific to protect their health. Tribal well-being hinders further because of a lack of marketing and communication. Tribal is exploiting by the middlemen while selling their produce at a lower rate. Since they are ignorant of the value of their produce, they are not in a position to bargain. Tribal does not know about the urban market

communication. Lack of infrastructure facilities is making them dispose at a less tender price with higher quality produce ([Uma Jyothi et al., 2015](#)). Tribal oriented poverty schemes are not accessible for their wellbeing and they are unaware of them. Hence they are not coming out of the poverty clusters ([Malyadri & Srinivasa Rao, K., 2019](#)).

## LITERATURE REVIEW

[Swati Girase \(2016\)](#) found that tribal areas are facing Naxalism which was a hindrance to the development of tribal communities. Due to lack of education tribal became backward in their earnings for empowerment ([Rupla Naik & Dasaratharamaiah 2019](#)). The socio segment financial factors in the tribal communities of East Godavari district and conclude that more than half of the tribal's needs to improve their socio-demographic and socio-economic conditions. It needs to improve its socio-segment and financial condition with network toilets or individual toilets in tribal areas ([Sravana Kumar Gutta et al., 2019](#); [Aparna Mitra 2007](#); [Pulla Rao 2013](#)). Tribals political and economic mobility is very much distinct and also living conditions are vulnerable ([Gopinath Reddy & Anil Kumar 2010](#)). The present tribal groups are in the clusters of few political non-tribal groups. Non-tribal groups are not allowing the tribal into the political arena. Basically, the benefits are not reaching women as they are deprived; it further leads to violence on tribal women. Hence benefits focused on the name of tribal women will improve their socio-economic conditions ([Sangita Dhal 2018](#)). Degradation of socio-economic conditions of tribal is only because of lack of education and malnutrition. Tribal inclusiveness depends on the educational and health aspects of their social conditions. ([Vinay Kumar Srivastava 2018](#)). In addition to sustainable livelihoods of tribal, adequate health facilities improves their socio-economic conditions ([Rajkishor Meher 2007](#)).

[Venkatanarayana \(2013\)](#) specified that tribal communities are most vulnerable in terms of equality, equity, and social justice in the developmental process. The aggregate effect of different programs, mixed with other aspects affected by a quickly evolving economy, might be more than what is enlisted episodically ([Ganireddy Appala Swamy et al., 2018](#)).

[Vijaya Lakshmi and Milcah Paul \(2019\)](#) indicate that the financial status of the tribal networks, the administration plans set forth by the Governments for the welfare of tribal people. Tribal upliftment is still backward as their family size is more and schemes targeted for them are not giving self-sufficiency ([Sanjeeta Kumari Devi & Nibedita Dhal 2020](#)). Tribal groups have superstitious believes about their culture, heritage and indebted to family structure. Hence they are unable to deviate from their believes to enhance their income levels because of their traditions and socio-economic conditions ([Veena Bhasin 2007](#); [Irshad Ali & Indranoshee Das 2003](#)) found that one of the most critical advancements among the tribes of North East India is the ethnic character developments dependent on factors a like area, language, religion and so on. Tribals are not aware of their rights since they are un-educated and away from civilized society. They don't access health facilities from the local governments ([Purshottam & Vanita Dhingra 2017](#)). Tribal poor health conditions are sabotaging economic empowerment. Local governments should get ready appropriate plans and projects for the financial strengthening of Tribal women ([Puttaraja Heggade & O.D. Heggade 2012](#)).

[Gangadhar et al. \(2017\)](#) stated that women empowerment had begun because the legal awareness and political awareness among the SC and ST women had increased in recent years. The health awareness had increased among the tribal women with reference to the Karimnagar district of Telangana State. Tribal women are motivated towards entrepreneurial activities according to their culture, traditions and their willingness to show interests in various activities such as weaving, poultry, fishing, etc to improve their living conditions leading to good health ([Kishor Goswami et al., 2019](#)). With the representation of women in Panchayat raj institutions, it has more impact on empowerment ([Nikky Toppo 2016](#)).

[Kiran Ddung and Pattanaik \(2020\)](#) concluded that tribal development index emphasized the huge disparities among tribal groups as they have a lack of security, farmlands for cultivation. They depend on forest-based resources for their livelihoods. Social exclusion of tribal is the root cause of their low-level well-being. They are not mingled with civilized people in the mainstream. The characteristics like self-confidence, competitive spirit and leadership ability influence tribal women empowerment ([Behera & Basar 2009](#)).

[Sonowal \(2008\)](#) mentioned that the tribal groups are excluded as they are not accessed with the facilities and away from the mainstream of the society, hence it is dire need to bring them into accessible towards empowerment. The strongest pillar in the home is women and tribal women depend on nature for getting products to meet the demand at home. The women's participation in meeting the needs of the household had been constantly increasing in Tribal areas ([Barik 2012](#)). Tribal women had formed groups from particularly Vulnerable Tribal Groups (VTGs) and they have attained success through Self-Help Groups (SHGs). In the southern states of India, the SHG model had helped many tribal women to access financial support ([Swamy et al., 2016](#)). Tribes in India are not a homogenous gathering and are at various degrees of mix with the standard in the general public. Initially living on the minor economy and rehearsing a strict life dependent on convictions in soul and extraordinary forces ([Maya Ghosh 2014](#)).

[Sikligar \(2004\)](#) found that approximately there are 80 million tribal women need support from the government like loans, marketing facilities, and agricultural investments. Most of the tribal women are residing in forest areas and remote areas and they are unable to access the facilities provided by the Indian government due to various reasons like illiteracy

and lack of awareness on various schemes. Tribal women are mostly performing activities like forest nursery, vegetable cultivation, kitchen garden, and dairy. Tribal women groups are to be accessed with asset creation by conducting various economic activities in their domain of forest areas to empower socially and economically for the uplift of their communities ([Mubashira Zaidi 2019](#)). Financial assistance to receive from institutions for the conduct of various economic activities is not sufficient as their repaying capacity is low. This has made tribal more vulnerable ([Rajat Kanti Das 2003](#)). The major hurdles for tribal women empowerments are infant mortality rate, illiteracy, poor health status and lack of capacity to establish microfinance. If tribal women are empowered they would become support for the economic status of the country at large because they can make the forest products to the society ([Suman Kalyani et al., 2013](#)). The tribal women could not get the benefits through loans from the banking system. Even in the modern world tribal women are living in a harsh environment and they are unable to access the facilities provided by Government ([Pawar 2016](#)).

[Rao and Venkateshwarlu \(2019\)](#) mentioned popular microfinance institutions along with their products and repayment frequency. They have argued that strict repayment facility had negatively influenced borrowers to access the loans. The poor and weaker sections of the society are supported by the government through TRICOR. The poor sections of society exist in both urban and rural areas. The majority of the population in India is looking for financial support from the Government through microfinance.

The research about tribal women empowerment was found limited. Most of the researchers revealed mainly in terms of health awareness, accessibility of finance, infant mortality rate, literacy, availability of loans, repayment. However, there were no studies that explained about impact of income generation activities for sustainable development of Tribal women. Hence, the present research focussed on the gaps pertaining to the impact of financing income generation activities of the tribal women and level of awareness on various schemes, which are some of the areas that instigated the researcher to conduct the present study. This would be an asset that can provide to the tribal women community a way out to survive and improve their incomes to come out of poverty towards empowerment.

## METHODOLOGY

The main objective of the study is to examine the socio-economic profile and assess the impact of income generation schemes for tribal women empowerment.

The sample of this research work is 120 and tribal women are target population. The respondents are tribal women from Khammam district. Among the three districts with the tribal population in Telangana State, Khammam district had more forest areas with tribes therefore Khammam District had been selected. Convenient and snowball sampling had been used to collect the data from tribal women. The Probability sampling method is not suitable because getting respondents is tough in tribal areas therefore non-probability method had been implemented. A structural schedule was translated into the native language through the support of mediators in the district. The responses from respondents are marked on the schedule and later they were entered into SPSS software through Ms-Excel. The statistical tools like one-way ANOVA, mean, regression analysis, standard deviation (S.D.) and descriptive statistics were used for analyzing the primary data. ANOVA helps to measure the association between a continuous dependent variable and an independent categorical variable. The research instrument was developed based on published scales. Some new items in the scale were formulated by contacting experts in the field. Some of the selected items from the measurement scale are shown in the Appendix of this research paper. The relevant secondary sources are also taken for this research study from journals, books, magazines and online sources.

## DATA ANALYSIS& INTERPRETATION

All the respondents are tribal women belonging to the Khammam district of Telangana State. The majority of the respondents i.e. 59.2 percent are having membership in self-help groups with an average group size of 8.5 members and the remaining 40.8 percent of respondents do not belong to any self-help groups. Among the respondents 10.8 percent belong to '18 to 25 Years' age group, 27.5 percent belong to '26 to 35 Years' age group, 36.7 percent belong to '36 to 45 Years' age group and the remaining 25.0 percent belong to 'Above 45 Years' age group. From the dimension of education, 25.8 percent of respondents are literates and 74.2 percent of respondents are illiterates.

**Table 1:** Descriptive Statistics

Parameter	N	Mean	Std. Deviation
Awareness	120	3.833	0.748
Vocational Training Program	120	3.725	0.660
Scheduled Tribes Special Development Fund (STSDF)	120	3.200	0.949
Interest free loans	120	4.683	0.467
Insurance/Pension Scheme	120	4.425	0.496
Mahatma Gandhi National Rural Employment Guarantee Act	120	3.391	0.490
Subsidy for women enterprises	120	3.258	0.439

Deepam Scheme	120	3.216	0.413
Satisfaction with income generation schemes	120	3.566	0.604
Valid N (listwise)	120		

Source: SPSS Output

Table 1 indicates that the mean value and standard deviation (S.D) of all the items which are measured on five-point Likert-type scales had been displayed where ‘5’ means strongly agree and ‘1’ means strongly disagree. The mean value for interest-free loans and insurance/pension plans is more than 4. 3 which means there is high awareness about loans and pensions from the Government among tribal women. The mean value for other items is less than 4.0 which means there is a lack of awareness on other schemes like Deepam and subsidy for women enterprise among the tribal women. The standard deviation (S.D) value for STSDF is less high which means there is a lot of variation on awareness of the scheme among the tribal women. The lack of bank account and membership in self-help groups are the biggest challenges for tribal women to access bank loans. Illiteracy is another big challenge to understand Income generation schemes. The dependency on middlemen for accessing loans is also creating trouble for tribal women.

**Table 2: One-way ANOVA with Age Group**

**H1:** There is an association between the age group of tribal women and their awareness of income generation schemes.

H1 is accepted because the p-value for the variable ‘awareness’ is less than 0.05 according to values in Table 2.

**H2:** There is an association between the age group of tribal women and their awareness of subsidy for women enterprises.

H2 is accepted because the p-value in Table 2 for subsidy is less than 0.05. Hence there is a significant relationship between age group and awareness on subsidy for women enterprises among tribal women.

**Table 2: One-way ANOVA with Age Group**

Parameter		Sum of Squares	df	Mean Square	F	Sig. (p-value)
Awareness	Between Groups	22.662	3	7.554	19.913	0.000
	Within Groups	44.005	116	0.379		
	Total	66.667	119			
Subsidy for women enterprises	Between Groups	6.863	3	2.288	16.453	0.000
	Within Groups	16.129	116	0.139		
	Total	22.992	119			

Source: SPSS Output

**H3:** There is an association between awareness and membership in SHGs among tribal women.

H3 is accepted because the p-value for awareness is less than 0.05 as per Table 3. Hence membership in SHGs has a significant relationship with awareness on various financial generation schemes.

**H4:** There is an association between membership in SHGs and subsidy for women enterprises among tribal women.

H4 is rejected because the p-value in Table 3 is more than 0.05. Hence there is no significant relationship between membership in SHGs and awareness on Income generation schemes among tribal women.

**Table 3: One-way ANOVA with membership in SHGs**

Parameter		Sum of Squares	df	Mean Square	F	Sig. (p-value)
Awareness	Between Groups	5.980	1	5.980	11.627	0.001
	Within Groups	60.687	118	0.514		
	Total	66.667	119			
Subsidy for women enterprises	Between Groups	0.095	1	0.095	0.489	0.486
	Within Groups	22.897	118	0.194		
	Total	22.992	119			

Source: SPSS Output

The table3 expressed that there is no significant relationship between membership in SHGs and awareness on Income generation schemes among tribal women.

**H5:** The income generation schemes have a positive impact on tribal women empowerment.



H5 is accepted because the p-value for income generation schemes is less than 0.05 as per Table 4. Hence there is a positive impact of income generation schemes on tribal women empowerment.

**Table 4:** Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)	
	B	Std. Error				
1	(Constant)	3.682	0.436		8.446	0.000
	Financial Schemes	2.036	0.134	3.025	3.268	0.001

a. Dependent Variable: Women Empowerment

Table 4 revealed that there is a positive impact on income generation schemes on tribal women empowerment. Hence tribal women empowerment had enhanced with income generation schemes implemented by the government.

## DISCUSSION AND CONCLUSION

Tribal women are having awareness on interest-free loans and they are also having knowledge on insurance and pension schemes. The communication system like the entry of cable TV and mobile phone had increased knowledge of tribal women in the present world. Most of the tribal women are taking loans through self-help groups and they are also establishing group based microenterprises. The interest-free loans had helped the tribal women to invest in agriculture and cattle farming. The reasons for facing trouble by tribal women for accessing income generation schemes are lack of membership in SHGs and also illiteracy. The dependency on the third party to reach the financial institution is also a major hurdle faced by tribal women. The income generation schemes provided by the Government of Telangana in the sample district had led to the empowerment of tribal women in recent years. Hence, every year the Government is allocating huge funds for the welfare of tribal women for their sustainable livelihoods and development of Khammam district. ([Tribal Welfare, Government of Telangana, 2019](#))

## SUGGESTIONS

The following are some of the suggestions offered for the better implementation of income generation schemes for the sustainable development of tribal women.

- The present schemes are to be revised and audited on the basis of feedback of the tribal women respondents to make it more acceptable and practical in nature.
- To reach the schemes to the target people, the village level committees should be formed and they should be perfectly trained about the schemes, the committees will be responsible to create awareness among rural unemployed tribal youth.
- The Government may be formulated the models of income-generating activities for tribal women which are in demand in the market and also they should update the changes which are likely to take place in the future.
- Necessary steps may be taken to make a proper survey about the existing income-generating diversity activities.
- Banks shall be encouraged to get new customers on its clientele from tribal villages. For this purpose, suitable guidelines may be framed and new ideas like going to the doorsteps of the Tribal women and opening of accounts shall be encouraged
- Concurrent evaluation studies are to be conducted on tribal living hilly areas to identify their changing necessities from time to time.

## FUTURE RESEARCH

In this study, the impact, awareness level on income generation schemes for scheduled tribeswomen have been discussed with an empirical survey. The usage pattern of loans and hurdles faced for marketing the products from microenterprises of tribal women needs to be analyzed by future researchers. The funds allocated by the government in the past decade and their outcome with regard to tribal women empowerment need to be studied through empirical verification by future researchers. A similar study can be conducted in other districts of Adilabad and Warangal in Telangana State.

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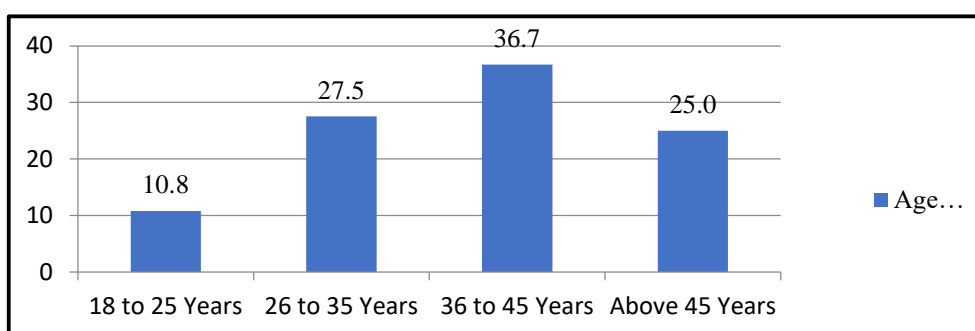
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**Appendix**

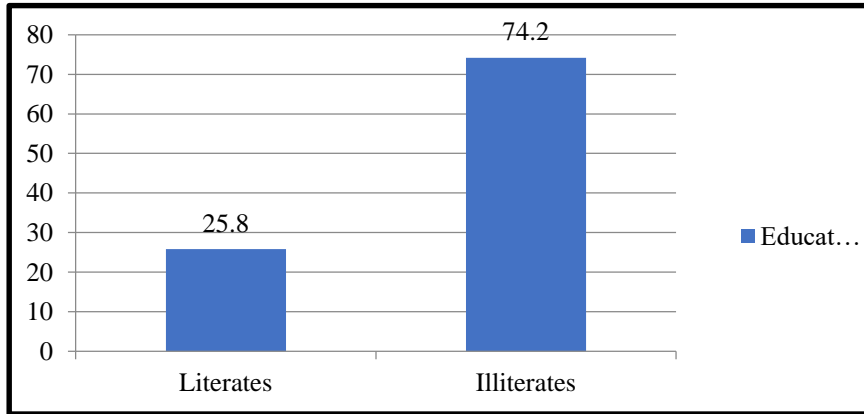
**Table 5:** Items in the measurement scale

Selected items	5	4	3	2	1
<ul style="list-style-type: none"> <li>• I am aware about developmental schemes for tribal women</li> <li>• The vocational training programs is helpful in women empowerment</li> <li>• The interest free loans offered by the government are very useful</li> <li>• I am having knowledge on subsidy given to women for establishing enterprises</li> <li>• Deepam scheme helps in accessing LPG gas at affordable price</li> <li>• I am highly satisfied with the income generation schemes launched by the government in my tribal area.</li> <li>• I have knowledge on insurance and pension schemes.</li> <li>• Mahatma Gandhi National Rural Employment Guarantee Act provides income for tribal people.</li> <li>• The Scheduled Tribes Special Development Fund (STSDf) provides income generation opportunity for tribal people.</li> </ul>					



**Figure 1:** Age group of respondents

(Source: Output from primary data)



**Figure 2:** Educational profile of respondents  
(Source: Output from primary data)