



Economic Sustainability of Tribal Women Through Self-Help Groups

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Abstract:

This study explains about the value of economics sustainability of tribal women through self-help groups (SHGs). Tribal areas represent one of the most economically backward society, where the face different problems like lack of education, employment and coffers. So, economic sustainability plays important part to improve their standard of living. SHGs have prone to be an important institution in publicizing social and economic life of tribals. The study analyses the part of SHGs in fostering profitable sustainability among tribes. This research is stylish on the secondary data collected from journal government schemes reports and official website. Though the study finds that sustainability supporting to improve profitable independence reduced poverty in tribal womens. On the other hand, challenges such as limited market excess and lack of awareness still remain.

Keywords: Tribal Women, Self-Help Groups (SHGs), Empowerment, Economic, NRLM, Growth, Credit, Economic sustainability, Communities, Diversification, Capital Development, Awareness.

Introduction:

Economic condition of tribal womens in India:

Tribal womens in India are women from India's tribal community, often living in remote areas, engaged in agriculture handicrafts and labour facing marginalisation poverty, low knowledge and significant economic burdens despite sir beetle role in household and community economics, often working longer as than main in both productive and domestic spheres.

Who are tribal women?

- 1. Tribal community:** They belong to diverse indigenous groups (schedule tribes) scattered across India, known for distinct societies, languages and traditions.
- 2. Marginalized position:** They are among the most marginalised and vulnerable sections often displaced from hereditary lands due to development system, impacting their livelihoods.

A) Problem faced by tribal women in India:

Tribal women economic backwardness teams from systematic issues like low knowledge, lack of access to resources and displacement, well economic sustainability needed targeted education, skill development and secured land rights. They often face a triple disadvantage due to their gender, tribal identity and social economics status.

Why they are economically backward?

The primary reasons for the economic backwardness of tribal women are a combination of social, artistic and structural factors.

- 1. Limited access to education and healthcare:** Tribal women often have significantly lower knowledge rate compared to the national average, which limits the access to better employment openings. They also suffer from poor health and
- 2. Loss of traditional livelihoods:** large scale development system (e.g. dams, mining) often

leads to the displacement of tribal communities from their ancestral lands. nutrition due to inadequate healthcare facilities in remote areas.

3. Lack of stable livelihood and resources

right: while some communities have traditional ownership minute tribal women warrant formal legal rights to land and property, making them vulnerable to displacement and enable to use land as an profitable asset.

4. Economic exploitation: tribal women are underpaid and easily exploited in insecure jobs.

5. Gender-based bias: patriarchal norms limits their rights, resources and decision making.

6. Geographical isolation: remote areas and poor structure restrict access to requests and services.

C) Importance of women empowerment in tribal areas:

Women's empowerment is critical for sustainable development in tribal communities, directly addressing the needs for economics stability and social progress.

Empowering women in tribal regions is Vital for several reasons: a) Economic upliftment, b) Improve health and nutrition, c) Social transformation, d) Education, e) Conservation.

The need for economic stability: Economics stability is the foundation upon which other aspects of development a built. In tribal areas, where communication of one face geographical isolation, limited structure and vulnerability to market fluctuations, economic resilience is paramount. Sustainable livelihoods ensure that community can meet their present needs without compromising the ability of future generation to meet there reducing dependency on external and mitigations the impact of climate change or economic shocks.

SHGs as a solution: SHGs are an effective community drive and result for promoting

economic sustainability and womens empowerment in tribal areas. Self-help groups are small, informal associations of women (usually 10-20 members) who pull their saving and provides small loans to each other at a reasonable interest rate. How SHGs achieve their goals: a) financial inclusion, b) skill development and livelihood promotion, c) collective bargaining power, d) social support network.

Through financial independence and collective actions, SHGs enable tribal women to drive sustainable economic development and social changes within their communities.

Background:

Economic problems of tribal women: - tribal women's face significant economic problems including unstable, low paying livelihood (often in agriculture/ manual labour), poverty, financial exploitation. Lack of land/property rights of poor access to education and healthcare. All compounds by Male-dominated social norms, geographic isolation and inadequate implementation of welfare schemes, leading to low empowerment despite their vital economic contribution.

Key Economic Problems:

- 1. Landlessness and asset deprivation:** Lack of London asset cost economic in security and indebttness.
- 2. Low wages and exploitations:** Male migration increase women were upload and poverty.
- 3. Lack of control:** Limited se in household income and economic decision.
- 4. Illiteracy and skill gaps:** Low education district access to better jobs.
- 5. Health and nutrition issues:** Malnutrition and diseases reduce work capacity.

6. **Limited development reach:** Government schemes and economic growth rarely reached tribal women.
7. **Socio-cultural barrier:** Male-dominated social norms restrict participation and empowerment.

Objectives:

I) Role of SHGs in economics sustainability:

A) Role of SHGs in women economic empowerment: SHGs drive economics sustainability by empowering rural women through financial inclusions (collateral free loans, savings), skill development (training, tools), and market access, leading to increase household income asset's ownership and livelihood diversification, while also fostering social capital, decision making power and self-reliance, thereby reducing poverty and unable in sustainable development.

- **Key roles of SHGs in economic sustainability:**

- i. Access to credit: provide micro loans to women for small businesses and income activities.
- ii. Saving habit: encourage regular saving and financial security.
- iii. Financial literacy: Improve knowledge of banking and money management.

Social empowerment: built confidence, self-esteem, and decision-making power.

Access to government schemes: act as a link to development programmes like NRLM.

B) Impact of self-help groups on ruler women income: self-help groups have a significant positive impact on the income of ruler women. Serving as a powerful grassroot mechanism for economic in social empowerment. Day facilitate income generation through access to micro credit, skill development and entrepreneurial opportunities, ultimately improving the standard of living for members and their families.

- **Key impact on income and financial status:**

- i. **Income generation:** Loans are used for small business-like tailoring, dairy, got rearing and handicrafts, increasing household income.
- ii. **Income diversification:** Women development income sources, improving financial security.
- iii. **Assets creation:** Increased income enables purchase of livestock, household assets, land or housing.

C) SHGs contribution to sustainable livelihood:

SHGs contribute to sustainable livelihoods by providing microfinance, skill development and empowering members especially womens to start micro Enterprises, Adobe sustainable practices like organic farming and bread poverty cycle, leading to increase income, assets creation and community resilience. They act as a community banks, enable collective saving and loan for income generating activities, moving members towards self-Reliance and contributing to broader sustainable development goals.

Example:

A. Lakhpati Didi: Aims to make SHGs women on rupees plus annually through diversified sustainable activities, emphasizing income over multiple cycle.

B. Waste-to-wealth: SHGs transform waste into valuable products (compost, crafts, biogas) creating jobs and addressing environmental issues.

II) Income generation through SHGs:

A) Income generation activities through SHGs: SHGs engage in a diverse range of income generation activities spanning agriculture, animal husbandry, small trade and micro Enterprises. This activity supported by government schemes and NGOs, aim to promote self-employment, financial independent, and poverty alleviation, especially among ruler womens.

Common activities:**1. Agriculture and allied act:**

- **Farming**
- **Horticulture** - Development of fruit-bearing orchards and nurseries.
- **Irrigation** - Utilising diesel pump set and minor irrigation system.
- **Allied services** - Vermicomposting, bee-keeping, and sericulture.

2. Animal husbandry and fisheries:

- **Live stocking rearing** - Goatery, piggery, & poultry farming.
- **Dairy development** - Milch cow bearing and production of milk-grounded products like ghee, paneer and butter.
- **Fisheries** - Fish husbandry, fish hatchery & fish processing.

3. Small scale trade and business:

- **Retail** - running grocery, stationery etc.
- **Processing** - paddy husking, making sal-leaf plates & cane & bamboo work.
- **Food products** - pickle and papad making, jam/jelly preparation, and mushroom cultivation.

4. Micro-enterprises and services:

- Handicrafts and tailoring
- Product manufacturing like agarbatti
- Rural transport
- Skilled services like running carpentry workshop or bicycle repair shops.

B) SHGs livelihood activities and tribal areas:

1) Non-Timber forest produce (NTFP) and value addition - tribal members, processing and packing forest products like Honey, fruits, bamboo to increase income.

2) traditional handicrafts - promoting and marketing of tribal art, waving, pottery and jute work.

3) service activities - community kitchen, catering services and rolls like banks sakhis.

C) Government Support Objectives:

Government schemes supporting SHGs tribal women: The Government of India supports tribal

womens self-help groups through specific schemes like Adivasi mahila sashaktikaran yojana (AMSY) for concessional loans and border initiative like DAY- NRLM, which provides financial and skill support, plus programs under TRIFED for market access and PM-JANMAN for enterprise development, all aimed at economic empowerment and livelihood improvement. These schemes offer loans, training in skills (waving, handicraft), financial literacy and market linkages for tribal women entrepreneurs.

Key schemes and initiative for tribal women:

1. Adivasi mahila sashaktikaran Yojana (AMSY) - provides loan up to rupees 200000 at low interest 4% for tribal women entrepreneurs.
2. DAY- NRLM - promotes SHGs financial inclusions and ruler entrepreneurship through programs like SVEP.
3. TRIFED - supports marketing training and financial assistance for tribal women artisans.
4. PM- JANMAN - skill development and entrepreneurship for PVTG women.
5. Van Dhan Yojana - encourages self-help groups for value addition of forest produce and livelihood creation.

Research Methodology:

1. Research framework: This present study is best on a descriptive research design. It aims to study the role of self-help groups in promoting the economics sustainability of tribal women. The study release on secondary data collected from research journals, books, government reports, official websites and Google scholar. Descriptive and analytical methods have been used to analyse the collected data. The studies limited to available secondary information related to tribal women and self-help groups in India.

2. Nature of the study: The studies qualitative and conceptual in nature. It focuses on

understanding existing literature, reports, studies related to tribal women and self-help groups.

3. Source of data: The studies best entirely secondary data, no primary survey has been conducted.

- Secondary data sources include:
- Research journals
- Government reports (NRLM, ministry of tribal affairs, NABARD)
- Books related to women empowerment and rural development Official website of government.

4. Tools and technique use of Data collection:

The data for the study has been collected using the following tools:

- Review of published research paper,
- Analysis of government reports,
- Online sources such as Google scholar and official websites.

5. Scope of the study: The study focuses on:

- Economics sustainability of tribal women,
- Role of self-help groups in income generation and financial inclusions,
- Government initiative supporting self-help groups.
- The studies limited to Indian tribal communities with reference to available secondary data.

6. Method of analysis: The collected data has been analysed using descriptive and interpretative methods. Information from different sources has been compared and summarize to draw meaningful conclusion regarding the economics sustainability of tribal women through self-help groups.

Concept of economic sustainability:

Economic sustainability:

- **Definition:** Economic sustainability means long term growth that doesn't deplete resources or harm society/ environment, focusing on resilient

system, fair practices and resources efficiency, crucial for women by creating stable jobs, reducing resource burden (often disproportionately felt), fostering equitable opportunities consumers and leaders in driving sustainable choices for healthier communities and economies.

Meaning:

- 1) long term viability: ensures economic growth that can continue over time without exhausting natural, human or social resources.
- 2) balance of pillars: combined economic development with social equity and environmental protection.
- 3) resource efficiency: promotes efficient use of resources through conservation, recycling and renewable energy.

Importance for women:

1. **Stable livelihood:** provide secure jobs and study income, improving womens economics security.
2. **Reduce resources burden:** save time and effort in meeting basic needs like water and energy.
3. **Empowered consumers:** women influence markets through sustainable household choices.
4. **Leadership and innovation:** open opportunities in renewable energy and sustainable agriculture.
5. **Healthier community:** promotes cleaner environment and better health for family. says the United Nation.
6. **Diversification of livelihoods:** Pramod self-employment, small scale industries, and ruler entrepreneurship beyond agriculture.
7. **Infrastructure development:** improve road, electricity, irrigation, internet and sanitation to support economic growth.

8. **Human capital development:** strengthen education and healthcare to build a skilled and healthy workforce.
9. **Inclusive growth:** empower women and marginalization group through self-groups and active participation.
10. **Sustainable agriculture:** encourage eco-friendly farming, modern technique, improper agricultural training.

By integrating the strategies rural development fosters resilient communities that are less vulnerable to economic shocks and environmental changes insurance sustainable and impulsive progress for generations to come.

Concept of Self-Help Groups (SHGs):

A) Self-Help group meaning: Self-Help group is a financial intermediary committee usually composed of 12 to 25 local women between the ages of 18 to 50. Most self-help groups are in India though they can be found in other countries also especially in South Asia and South East Asia. SHG is generally a group of people who work on daily paycheck home from a loose grouping or union. Money collected from those who are able to contribute and given to members in need. Members may also make some regular saving benefactions over a few months until there is enough money in the group to be lending. Finances may also be advanced back to the members or to others in the village for any purpose. In India, numerous SHGs are connected with banks for the delivery of micro-credit.

B) Features:

- 1) To give access to credit and promote entrepreneurship.
- 2) To make confidence among marginalised groups, especially women by fostering a sense of community.

- 3) To connect unbanked populations with formal financial institutions.
- 4) To enhance skills, mindfulness, and decision-making capabilities.
- 5) To ameliorate the standard of living of poor households through sustainable livelihood.

Key features:

1. **Group size:** Self-help groups consist of 10 to 20 members, ensuring that the group remains manageable and cohesive.
2. **Homogeneity:** Members of self-help groups are generally from similar social - economic backgrounds, which helps make trust and mutual understanding.
3. **Savings and credit:** Members of self-help groups contribute regular savings to produce a collective fund of finances. These funds are then used to give loans to members at business need, promoting financial independence and resource rotation within the team.
4. **Collective decision making:** Self-help groups operate on the principle of collective decision making, ensuring that all members have a voice in the group's conditioning.
5. **Linkage with banks:** Self-help groups are frequently connected to formal banking institutions through programs like NABARD's self-help group Bank relation programme. This helps self-help groups to access credit facilities, enhancing financial sustainability and boosting economic activities within the community.

C) Importance of self-help groups in tribal areas:

- **Financial independent:** Self-help groups give financial independence by giving different micro-loans for self-employment (example small businesses, farming etc).
- **Removal of poverty or poverty reduction:** This helps people to reduce poverty by

creating financial independent and access to credit.

- **Freedom from exploitation:** Self-help groups play major part then, the break exploitation of unfair practices such as low wages, clicked labour and abuse by middleman. It assures fair wages, safe working conditions and equal rights.

Government Schemes Supporting Tribal Women SHGs:

India is a country of vibrant and different range of ethnical communities, with the schedule lineage's population recorded at 10.45 crore or 8.60% of the total population of 2011. To support this tribal community, the Government of India has initiated various schemes, to concentrate on development, cultural preservation, and commission.

Schemes:

1) Dharti Aaba Janjatiya Gram Utkarsh Abhiyan: On October 2, 2024, PM Narendra Modi launched the Dharti Aaba Janjatiya gram Utkarsh Abhiyan in Hazaribag, Jharkhand. The Abhiyan comprises of 25 interventions enforced by 17-line Ministries and aims to saturate infrastructural gaps in 63843 townlets, improve access to health, education, Anganwadi installation and furnishing livelihood opportunities serving more than 5 crore tribals in 549 sections and 2911 in 30 States/UTs in 5 times. The Abhiyan adopts a multi- setoral approach, and leveraging existing government schemes and funds under DAPST through confluence of various government schemes of 17-line ministries/ departments including MOTA to maximize resource utilisation, collaboration to address human development and structure gaps, and focus development interventions in tribal dominated townlets to promote sustainability.

Objectives of scheme: the mission 6 to develop enable infrastructure and enhance socio-economic conditions in named tribal maturity villages (with the population of 500 or more, and at least 50% tribal hearthstone as well as villages in expressional districts with a tribal population of 50 or more) by adopting a hole of government approaches, the mission aims to improve access to education, healthcare and skills, driving progress towards the specific goals.

2) Deendayal Antyodaya Yojana: Is the flagship program of the minister of rural development (MORD) promoting poverty to reduction through building strong institutions for the poor, particularly women and enabling these institutions to access a range of financial services and live reports. DAY - NRLM adopts a demand - drive approach, enabling the states to formulate their own State - specific poverty reduction action plans. The blocks and quarter in which all the enforced, either through the SRLMs or mate institutions or NGOS would be the intensive block and districts, whereas the remaining would be non - intensive block and sections. NRLM has set out with an agenda to cover 7 crore rural poor homes, across 600 districts, 6000 blocks, 2.5 lakh Gram panchayats and 6 lakh townlets in the country through SHGs. The charges is to reduce poverty by enabling the ménage to pierce gainful self - employment & professed pay envelope openings, performing in perceptible improvement in their livelihoods on a sustainable base through erecting strong grassroot institutions of the poor.

Problems:

Problems/challenges faced by tribal women SHGs.:

- 1. Lack of capital:** The loan amount received our often insufficient to expand businesses beyond a subsistence level.
- 2. Lack of access to credit:** SHGs frequently struggle to pierce formal credit and loans

from banks due to a lack of collateral and complex procedures, which limits their capability to invest in income generating conditioning.

3. **Geographical insulation lines:** Tribes are frequently located in remote position like hilly areas which are far from requests and municipalities and poor connectivity of roads, transportation and communication makes meeting and collaboration difficult.
4. **Binary responsibilities:** Women frequently have to balance their both life like private and professional and in this case some problem is faced by womens. So, it's difficult to balance their ménage liabilities and SHGs activities.
5. **Week leadership and group dynamics:** Issues similar as a lack of committed members, internal conflicts and weak leadership structures can undermine group cohesion.

Suggestions & recommendations:

Suggestions to ameliorate SHGs effectiveness:

To improve the effectiveness of SHGs, include enhancing better training, market relation, digital knowledge, government monitoring. By furnishing good training to all the members related to maintaining financial documentation, loan procedure, etc give market linkages for branding, packaging, and marketing of products. Promote e-commerce, e banking, e marketing platforms. Use digital platform and apps which are devoted to SHG operation applications, such as the NABARD's E - Shakti app or LOKOS application used under DAY-NRLM. Encourage the use of simple communication tools like WhatsApp, Gmail and social media platform for groups collaboration and sharing information. Establish a separate SHG monitoring cell in every state, with direct links to quarter and block - position monitoring systems.

Conclusion:

Self-help groups play a vital role for empowering women's by making them financially independent and confident in social interactions, they become self-assured. Also, it helps to improve the decision-making ability. The overall observation shows that SHGs in the tribal areas a performing very well. In spite of challenges such as limited market access and lack of awareness, SHGs remain and powerful tool for ensuring long term livelihood security and inclusive growth in rural areas. By enhancing institutional assistance and training and further enhance their impact. The economic development achieved through SHGs for the leads to social empowerment and improved quality of life of tribal womens. Thus, the study concludes that self-help groups are essential in strengthening the economic stability of tribal women.

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