



Beyond Inclusion: Tribal Women's Socio-Economic Empowerment in Maharashtra

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Abstract:

Sustainable development has become a fundamental very crucial in come within reach of to achieving inclusive growth by balancing economic progress, social equity, and environmental conservation. In Maharashtra, tribal communities represent a significant share of the population, with women playing a central role in agriculture, forest-based livelihoods, household management, and the preservation of indigenous knowledge systems. Despite their substantial contribution to the rural economy, tribal women continue to face persistent challenges, including poverty, inadequate educational opportunities, poor healthcare, restricted access to financial services, limited ownership of productive assets, and social exclusion. These constraints reduce their involvement in mainstream economic development and decision-making processes.

This study examines the relationship between inclusive growth and the socio-economic empowerment of tribal women in Maharashtra. It explores the helpfulness of government programmes, livelihood initiatives, Self-Help Groups (SHGs), digital inclusion, sustainable agriculture, and entrepreneurship in improving the quality of life of tribal women. The paper adopts a descriptive and analytical research design based on secondary data collected from government publications, census reports, policy documents, and scholarly literature. Statistical indicators relating to literacy, employment, tribal population, financial inclusion, and livelihood opportunities are analyzed to understand recent trends.

The study finds that inclusive growth initiatives have enhanced income generation, educational attainment, financial participation, and community leadership among tribal women. However, regional disparities, inadequate infrastructure, limited market connectivity, and low digital literacy continue to hinder inclusive development. The paper concludes that sustainable development policies must move beyond welfare-oriented approaches and promote capacity building, institutional support, regenerative homestead production, and Gender-inclusive decision-making to achieve long-term empowerment of tribal women in Maharashtra.

Keywords: *Sustainable Development, Tribal Women, Socio-Economic Empowerment, Maharashtra, Self-Help Groups, Inclusive Growth, Gender Equality.*

Introduction:

Inclusive development has emerged as one of the most influential development paradigms of the twenty-first century. Defined as development that meets the requirements of the present without compromising the capability of

future generations to meet their own needs, it integrates economic growth, environmental sustainability, and social justice. Within this framework, women's empowerment has become an essential element of inclusive development,

particularly among socially and economically marginalized communities.

Tribal communities stand for one of India's most deprived population groups. Maharashtra state has one of the largest tribal populations in the country, with Scheduled Tribes accounting for approximately 9.35 percent of the state's population. Major tribal communities such as the Bhil, Gond, Warli, Kokna, Katkari, Madia, Kolam, and Thakar reside primarily in districts including Palghar, Nandurbar, Gadchiroli, Nashik, Dhule, Chandrapur, Amravati, and Yavatmal. These communities depend largely on agriculture, forest resources, livestock, and wage labour for their livelihoods. Within tribal societies, women constitute the backbone of household economies. They participate actively in agricultural operations, collection of minor forest produce, food processing, water management, livestock care, and preservation of traditional ecological knowledge. Despite these contributions, tribal women continue to experience multidimensional deprivation. Limited educational opportunities, inadequate healthcare facilities, poor infrastructure, restricted financial inclusion, unequal ownership of productive assets, and limited access to formal markets constrain their socio-economic encroachment.

The adoption of the Sustainable Development Goals (SDGs) by the United Nations in 2015 has strengthened global commitment towards reducing poverty, promoting gender equality, ensuring quality education, achieving decent work, and protecting ecosystems. These goals provide an integrated framework for improving the socio-economic status of tribal women through education, health, livelihood diversification, environmental conservation, and institutional participation. In Maharashtra, quite a lot of initiatives—including the Maharashtra State Rural Livelihoods Mission (UMED), Mahila Arthik Vikas Mahamandal

(MAVIM), Van Dhan Vikas Kendras, Tribal Sub-Plan, Forest Rights Act implementation, and digital financial inclusion programmes—have created new opportunities for tribal women's participation in local economies. Self-Help Groups have emerged as an important institutional mechanism for promoting entrepreneurship, savings, credit access, and collective decision-making. Similarly, value addition to minor forest produce, eco-tourism, organic farming, and skill development programmes have diversified livelihood opportunities.

However, significant developmental gaps remain. Many tribal women continue to depend on low-income occupations, seasonal migration, and informal employment. Climate change, declining forest resources, market fluctuations, and inadequate infrastructure further increase livelihood vulnerabilities. Therefore, a comprehensive assessment of sustainable development initiatives and their impact on tribal women's empowerment is necessary.

This study seeks to analyze how sustainable development contributes to improving the socio-economic conditions of tribal women in Maharashtra and identifies policy measures for strengthening inclusive growth.

Review of Literature:

Previous studies have established a strong relationship between sustainable development and women's empowerment. Researchers have emphasized that access to education, healthcare, financial services, livelihood opportunities, and institutional participation significantly enhances women's economic independence and social status.

Tatale Yogesh Pandurang (2023) the study focused on welfare schemes / programmes and the working of Tribal Development

department. It also included the selection of beneficiaries by administrative departments.

The United Nations Development Programme (2023) argues that gender equality is both a prerequisite and an outcome of sustainable development. Women's participation in productive employment contributes to poverty reduction, improved household welfare, and environmental sustainability.

The Ministry of Tribal Affairs, Government of India, has reported that livelihood programmes (2021) based on value addition to minor forest produce have increased employment opportunities for tribal households. Initiatives such as Van Dhan Vikas Kendras have encouraged tribal women to participate in processing, packaging, and marketing of forest products, thereby increasing income and reducing dependence on intermediaries.

Studies conducted by Mahila Arthik Vikas Mahamandal (MAVIM) demonstrate that Self-Help Groups (2010) improve financial inclusion, encourage savings behaviour, strengthen women's leadership, and promote micro-enterprises in rural Maharashtra.

Research by the National Bank for Agriculture and Rural Development (NABARD) highlights that SHGs contribute to financial literacy, entrepreneurial development, and community participation among rural women. Access to microfinance has enabled women to diversify livelihoods and improve household resilience.

Scholars studying tribal development in Maharashtra have observed that despite improvements in literacy and institutional support, tribal women continue to experience disadvantages in access to quality education, healthcare, digital technologies, and market infrastructure. Geographical isolation and inadequate transport facilities remain major barriers to socio-economic development.

Existing literature indicates that sustainable development programmes have generated positive outcomes; however, the benefits remain uneven across regions and tribal communities. There is limited research focusing specifically on the integrated relationship between sustainable development indicators and socio-economic empowerment of tribal women in Maharashtra. This study attempts to address this gap by combining demographic, economic, and policy perspectives.

Research Gap:

Although considerable research has been undertaken on tribal development, women's empowerment, and sustainable livelihoods, very few studies comprehensively analyse the combined impact of sustainable development initiatives on the socio-economic empowerment of tribal women in Maharashtra. Existing studies often examine education, health, or livelihood separately rather than adopting an integrated sustainable development perspective. Furthermore, recent policy interventions such as digital financial inclusion, climate-resilient agriculture, and sustainable entrepreneurship have received limited scholarly attention. This study seeks to bridge these gaps by providing an integrated analysis supported by recent statistical evidence.

Statement of the Problem:

Despite numerous development programmes implemented by both the Central and Maharashtra Governments, tribal women continue to experience poverty, educational backwardness, inadequate healthcare, unemployment, financial exclusion, and limited participation in formal economic activities. These challenges restrict their ability to benefit fully from sustainable development initiatives. Therefore, it is necessary to examine whether current development

strategies have effectively contributed to the socio-economic empowerment of tribal women and to identify policy measures that can promote more inclusive and sustainable development.

Objectives of the Study:

The present study is guided by the following objectives:

1. To examine the socio-economic status of tribal women in Maharashtra.
2. To analyse the role of sustainable development in improving the livelihood opportunities of tribal women.
3. To suggest policy measures for promoting inclusive and sustainable socio-economic empowerment.

Hypotheses:

Null Hypothesis (H_0):

Sustainable development initiatives have no significant relationship with the socio-economic empowerment of tribal women in Maharashtra.

Alternative Hypothesis (H_1):

Sustainable development initiatives have a significant positive relationship with the socio-

economic empowerment of tribal women in Maharashtra.

Research Methodology:

Research Design:

The study adopts a descriptive and analytical research design to examine the relationship between sustainable development initiatives and the socio-economic empowerment of tribal women in Maharashtra.

Sources of Data:

The study is entirely based on **secondary data** collected from reliable sources, including:

- Census of India
- Ministry of Tribal Affairs
- Government of Maharashtra
- Tribal Research and Training Institute (TRTI)
- Research articles published in peer-reviewed journals

Sampling:

The study is based on state-level secondary statistics relating to tribal women in Maharashtra.

Statistical Analysis and Interpretation:

Table 1: Tribal Population of Maharashtra

Sr. No.	Particular	Population
1	Total Population	112.37 Million
2	Scheduled Tribe Population	10.51 Million
3	ST Population (%)	9.35
4	Male ST Population	5.31 Million
5	Female ST Population	5.20 Million

(Source: Census of Maharashtra 2011)

The Scheduled Tribe population constitutes approximately **9.35%** of Maharashtra's total population, with women accounting for nearly half of the tribal population.

This demographic significance underlines the importance of tribal women in the state's inclusive development agenda.

Table 2: Literacy Status in Maharashtra

Category	Literacy Rate (%)
Overall Literacy	82.34
Male Literacy	88.38
Female Literacy	75.87
Rural Female Literacy rate	68.54

(Source: Census of Maharashtra 2011)

Table 3: Workforce Contribution

Indicator	Number
Total workers in Maharashtra	4.94 Crore
Female Workers	1.68 crore
Female share in workforce	34%

(Source: Census of Maharashtra 2011)

Although literacy levels have improved considerably over the past two decades, a substantial gender gap persists. Lower literacy among women, particularly in tribal regions, restricts access to higher education, skilled employment, and digital opportunities. Tribal women contribute significantly to agriculture, forest produce collection, livestock rearing, and informal sector activities. However, a large proportion remain engaged in low-income and unorganized occupations.



Discussion:

The findings of the study demonstrate that sustainable development has become an important driver of socio-economic empowerment among tribal women in Maharashtra. Government interventions in education, less access to financial credit, traditional methods of production livelihood promotion, and institutional capacity building have created new opportunities for improving the quality of life of tribal women. Self-Help Groups (SHGs), microfinance initiatives, sustainable agriculture, and availability of market access forest produce have strengthened women's participation in local economies and increased household income.

Despite these positive developments, the benefits of sustainable development remain uneven across tribal regions. Women living in remote and forested areas continue to experience limited access to quality education, healthcare, digital infrastructure, financial services, and organised markets. Seasonal migration, climate variability, and dependence on traditional livelihoods further increase socio-economic vulnerability as compare to other part of urban area. These findings indicate that while sustainable development initiatives have

produced measurable improvements, their long-term effectiveness depends on stronger institutional coordination, better infrastructure, market integration, and continuous capacity-building programmes.

The study also highlights the importance of linking sustainable development policies with the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities), and SDG 15 (Life on Land). A multidimensional approach that combines education, livelihood diversification, environmental sustainability, and women's leadership is essential for achieving inclusive development.

Role of Tribal Research and Training Institute, Pune (TRTI, Pune):

It is an Autonomous Institute of Tribal Development Department, Government of Maharashtra Registered under Bombay Public Trust Act, 1950. The Tribal Research & Training Institute (TRTI) was established in May, 1962 to undertake research studies on various aspects of tribal and to assess the impact of developmental programs/ schemes on the life of the tribal people.

- To take up evaluation of various schemes aimed at Tribal development and welfare as well as tribal youth.
- To provide competence building opportunities to the Tribal.
- To develop and maintain knowledge base related to the tribes and Tribal development.
- To preserve and propagate the culture, heritage and traditions of Tribes.
- To disseminate information about the Tribes and their indigenous knowledge and skills.

The Institute is an autonomous body which also conducts Youth Leadership Training

Programme for tribal youths in Tribal Sub Plan Areas all over the State. It also has a Tribal Cultural Museum consisting of 5 galleries of various tribal art, art crafts etc. It has a well-equipped library consisting of books on various subjects like Anthropology, Sociology, Economics, Law, Computer Science, general Encyclopedia etc. The library has books required for competitive examinations also and subscribes to periodicals relevant in the areas of tribal development. In all there are about 20,000 books available in the library.

TRTI, Pune invites Professional Coaching Institutes for providing Non-Residential coaching to the candidates of target group of TRTI, BARTI, SARTHI and MAHAJYOTI in Maharashtra for MPSC (State Services) Examination. The proposed coaching programme should serve as a platform to provide quality coaching to the candidates of the target group of TRTI, BARTI, SARTHI and MAHAJYOTI in Maharashtra.

With reference to Government Resolution dt. 30/10/2023 – “शासन निर्णय क्र. सा. न्या. वि.-2023/प्र.क्र.60(4)/बांधकामे”, a committee is formed under the Chairpersonship of Additional Chief Secretary (Finance) to bring uniformity in the various schemes of BARTI, SARTHI, MAHAJYOTI AND TRTI. In a meeting of above committee dated 31st January 2024, a sub-committee is formed of the member consisting of DG-BARTI, MD-SARTHI, MD-MAHAJYOTI, MD-AMRUT, MD-MAMFDC, JOINT DIRECTOR-TRTI under the Chairpersonship of Commissioner, TRTI for implementation and monitoring of various Competitive Examination Coaching/Training programme of BARTI, SARTHI, MAHAJYOTI, MAMFDC, AMRUT and TRTI, Pune is nominated as a Nodal Organization for Empanelment of Coaching Institute and conducting entrance Examination of target group students of each institute.

New Prospects for Empowerment:**Economic Opportunities:**

- Agro-processing enterprises
- Eco-tourism and cultural tourism
- Forest produce value chains
- Dairy and livestock farming
- Digital entrepreneurship
- Rural handicraft industries

Social Opportunities:

- Improved access to education
- Better healthcare services
- Enhanced gender equality
- Increased political participation

Environmental Opportunities:

- Community forest management
- Sustainable natural resource utilization
- Climate-resilient livelihood practices

Self-Help Groups have emerged as a powerful tool for economic empowerment. Through savings, microfinance, and entrepreneurship activities, tribal women gain financial independence and decision-making power. The implementation of the Van Dhan Yojana promotes value addition and marketing of minor forest produce collected by tribal communities. Tribal women participate in processing and selling forest products, thereby increasing household income. Training programs in food processing, handicrafts, tailoring, poultry farming, and digital skills help tribal women become entrepreneurs' assists for 333.57 lakh and create sustainable livelihoods for 64.85lakh. Educational scholarships, digital literacy programs, and access to online services have improved opportunities for tribal girls and women. Digital empowerment enables access to government schemes, banking, and markets and micro credit assistance of 497.64 lakh. 124,986.77 lakh amounts disbursed for financial assistant for promotion of organic farming, watershed management, and climate-resilient

agriculture provides livelihood security while conserving natural resources. Tribal women are increasingly adopting sustainable agricultural practices. Promotion of organic farming, watershed management, and climate-resilient agriculture provides livelihood security while conserving natural resources. Tribal women are increasingly adopting sustainable agricultural practices.

Findings:

1. Sustainable development programmes have improved economic opportunities for tribal women.
2. Self-Help Groups have increased financial inclusion and savings habits.
3. Literacy and skill development contribute positively to women's empowerment.
4. Forest-based enterprises and agro-processing provide sustainable livelihood opportunities.
5. Greater participation in local governance strengthens decision-making power among tribal women.

Research Conclusion:

The statistical evidence indicates that sustainable development initiatives positively influence the empowerment of tribal women in Maharashtra. Improvements in literacy, livelihood opportunities, financial inclusion, and community participation demonstrate that sustainable development serves as an effective pathway toward economic and social empowerment.

Policy Recommendations:

Based on the findings of the study, the following recommendations are proposed:

- Strengthen educational infrastructure in tribal areas by expanding residential schools, scholarships, digital learning

facilities, and vocational education for tribal girls.

- Promote sustainable livelihood opportunities through organic farming, agro-processing, eco-tourism, bamboo enterprises, and value addition to minor forest produce.
- Expand Self-Help Groups and women-led producer organisations by improving access to affordable credit, enterprise training, and market linkages.
- Improve healthcare services through better maternal health programmes, nutrition interventions, mobile medical units, and awareness campaigns in remote tribal villages.
- Enhance digital inclusion by providing internet connectivity, digital literacy training, and access to online government services.
- Increase women's participation in local governance and natural resource management by strengthening leadership development programmes and institutional representation.
- Improve rural infrastructure, including roads, transport, electricity, storage facilities, and communication networks to facilitate economic activities.
- Promote climate-resilient agriculture and sustainable forest management to protect livelihoods against environmental risks.
- Establish dedicated Tribal Women's Entrepreneurship Development Centres in tribal districts to support innovation, business development, and skill enhancement.
- Improve coordination among government departments, non-governmental organisations, financial institutions, and local communities for effective

implementation and monitoring of tribal development programmes.

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