

ROLE OF EDUCATION AND INCOME GENERATING ACTIVITIES FOR EMPOWERING TRIBAL WOMEN COMMUNITIES IN RURAL ASSAM, NORTH-EAST INDIA

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ABSTRACT

The economic development of a country largely depends on the development of rural areas. Education is considered as an important instrument for everyone not only for social development but also for economical upliftment. On the other hand, empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. Education contributes directly to the growth of national income by improving the productive capacities of the labor force (Fahimi & Moghadam 2003). Finance is a key for empowering rural women. Microfinance through rural SHGs can improve income level and living standards tribal women in every developing country like India. Through this study an attempt has been made to analyze the impact of micro finance and income generating activities on socio-economic empowerment of tribal women through Self-Help-Groups (SHGs) in Lakhimpur district of Assam. Primary and secondary data have been used for the present study. The primary data were collected from field survey, conducted at four development blocks in Lakhimpur district. Through random sampling technique 40 SHGs (10 SHGs from each block) and 200 (5 members from each SHG) respondents were selected from the field survey, who were members of self help groups in the aforesaid blocks.

KEYWORDS: *Education, Income Generating Activities, Tribal and Women Empowerment.*

Introduction

Economic development depends on development of the rural areas. It can be possible if Scheduled Caste (SC) and Scheduled Tribe (ST) communities are socially and economically developed. Last few decades it has been seen that the tribal peoples are the poorest among the poor. The development of this section particularly the rural tribal is to be very much concentrated in the process of socio-economic development by the government of India in recent times. After African continent, India's tribal communities is an considered as an integral part of India's social fabric and concentration (Awais & Alamtosib, 2009). The life style, community habits and habitats of tribals have made it difficult for them to keep pace with modern society; they are not well placed economically, politically, educationally or industrially but they are trying hard to catch up with the rest of India (Awais & Singh, 2007). Marginalization, discrimination, extreme poverty and conflict are the major factors the tribal communities still suffers. The STs are still deprived of adequate access and basic needs of life like health, education, housing, food, security, employment, justice and equity. Sustainable livelihood, social and political participation of tribal communities are the major problem in India (Das S K 2018). Some tribal are evicted of their own usual land as their livelihoods are being undermined (Das S K 2018). All these factors are thus responsible for higher incidence of poverty in rural India.

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Education is considered as an important instrument for everyone not only for social development but also for economical upliftment. On the other hand, empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. Education contributes directly to the growth of national income by improving the productive capacities of the labor force (*Fahimi Moghadam 2003*). Education helps women to take advantage of opportunities and it will benefit them and their families too. It also helps women to understand their legal and reproductive rights. Since a vast majority of rural tribal is dependent on their livelihood on farm and non-farm activities, even it does not provide strong financial position and employment opportunities throughout the years. On the other hand, it has been revealed that women in general are the most disadvantaged group in Indian society. Since, women in India are the core and family care takers in the households. Their empowerment through education is the key issues considered in the recent years. In spite of this putting extra income before their hands makes their improvement in standard of living also (*Verma, 2008*). The solutions to these problems are microfinance to Self Help Groups. Microfinance to SHGs has been considered as a vital tool for improving the socio-economic conditions of the tribal people living in the rural areas. Due to SHG movement a lot of changes have been felt only for the process of empowerment endowment undertaken in tribal women community, particularly in Lakhimpur district of Assam. All these issues have lead to undertake this research work on this topic, that how education and microfinance through Self-Help-Groups (SHGs) was supporting in empowering the tribal women communities in Lakhimpur district of Assam.

Women Empowerment and Tribal Communities

According to Oxford Dictionary "tribe is a group of people in primitive or barbarous stage of development acknowledging the authority of a chief and usually regarding themselves as having a common ancestor". According to Tirpude College of Social Works, "tribe is a separate group of persons having their own identity and cultural traits. The tribals have own means of their administration to control their society or group. They have their own customary laws. They have strictly followed these unwritten laws." (*Tirpude College of Social Works, 2003*).

In India, tribals have given different names like Vanyajati, Vanvasi, Pahariya, Adimjati, Janjati and Anusuchit Janjati (*Rajora, 1987*). The tribals have different levels of socio-economic development. In the past tribals live in forests and exclusively depended on hunting for their livelihood. But with the passage of time they had been run towards the shifting cultivation which was known as *primitive hills cultivation* type of tribal and started to practise crafts like basket making, tool making and spinning etc. and these type of tribal was known as *simple artisan*. There have been some tribal after coming in contact with non-tribals agriculturists living; they acquired settled agricultures as their primary occupation supplemented with hunting, food gathering, fishing etc. which were grouped as plain agricultural type of tribals. Now a days, tribals have started to migrate towards the urban areas to seek employment there which are grouped as urban industrial worker type (*Vidyarthi, 1976*).

Empowerment is a process of awareness and capacity building which leads to greater participation and greater decision making power. Empowerment of women is nothing but strengthening of their innate vitality which should enable the women or group of women to realize their full identity and power in all spheres of life and also equal partner in development process. Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (*Surekharao & Rajanananna, 1990*). Empowerment deals with knowledge and resources, greater autonomy in decision making, enable them to have greater ability to plan their futures, greater control over the state of affairs that influence their lives and free from shocks imposed on them by custom, belief and practice (*Chakravarty & et al., 2013*).

Empowerment helps people to get control of their lives through raising awareness, action taking and working in order to exercise greater control. Empowerment creates feeling which activates the psychological power to achieve one's goals (*Indiresan, 1999*). The Political empowerment, Legal empowerment, Social empowerment, Cultural empowerment and Economic empowerment are the basic means of empowerment.

Review of Literature

The concept of microfinance which was developed by Prof. Yunus in Bangladesh during 1970s'. Since then various studies were done on Micro finance and SHGs at different parts and corner of the World. But discernable studies have been found which reflects the linkages of microfinance and tribal communities around the World.

Joseph E. Imhanlahimi (2010) found that 35 percent of the economically active population are served by the formal financing, while the remaining 65 percent are excluded from access to financial services are often served by the informal financial sector through non-agricultural microfinance institutions, money lenders, friends, relatives and credit unions in Nigeria. *Kannan & Pillai (2009)* found that macro situation of poverty and human development is reflected upto some extent, in both the selected provinces (Jiangsu and Gansu) at the village level in China, whereas it is not as much in case of India. *Langat & et al. (2011)* revealed that there has been a positive connection between the amount borrowed and household welfare. Study also reported that the household income of credit participants has significantly higher than that of the non-participants. Study also revealed that education, age of head of household, farm and off-farm income play a significant role in determining the wellbeing in a household. *Osman (2000)* revealed that micro-finance schemes cannot alleviate poverty alone but it requires combining micro finance schemes along with parallel, complementary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession. *Yunus (2004)* revealed that the Grameen Bank members have improved a lot than the non members in Bangladesh. He found that housing facilities and use of better sanitary latrines were far better than the non-members.

Chakravarty & et. al. (2013) revealed that the women in Ranchi have enhanced income to their family by joining the SHGs and enjoyed the importance at home from their family members. They reported about to view the empowerment as a multi-dimensional social process and also broaden the SHG's horizon for effective women empowerment which was significant the women related issues like women's health, women's decision making role, access to basic health amenities & infrastructural facilities etc. *Pawar (2016)* has reported that microfinance activities help the tribal peoples of Telangana to boost financial inclusion process. They also observed that microfinance loan and its productive utilization improved the economic condition of the participants of SHG-BLP under the study area. *Rao & Soni (2016)* observed that the tribal women in Dungarpur have gain psychological, social and economic empowerment through microfinance. Micro increased the family's income and thereby improved the living standard of women in Dungarpur. They also reported about tribal women's improvement in education and literacy under the study area. According to them the impact of micro finance was significant in bringing confidence, courage, skill development and empowerment among the tribal women. After getting micro finance tribal women were freely move with their groups and leaders through which they have participated on various social welfare activities at Dungarpur area. *Paray (2019)* revealed that empowerment approaches for women has focused not only on providing services, but also on recognizing their lived realities. According to him the Impact of income in women's sovereignty has visualized in the area under study was very effective. *Saha (2019)* reported about the improvements in members' life in regards to food security and non-food expenditure after joining the SHGs and thereby they were able to enhance the standard of living in Hooghly district of West Bengal.

On the other hand **Sharma (2004)** revealed about the slow growth of SHGs in the North East Region as compared to the rest of the country. Numbers of SHGs linked with banks as well as the credit disbursed to those SHGs in the region was found very low during his study periods. According to *Bhuyan (2013)* the SHGs in Lakhimpur district were mostly dominated by the women. Women beneficiaries were interested only in subsidy receiving. According to him, weaving activity generated highest number of mandays per head. It was thereby increases the income generation as compared to the other activities in the district. Similarly *Hazarika (2013)* pointed about the positive impact of SHGs on social, economic and political life of the members in Lakhimpur district of Assam. They also revealed that majority of the respondents under the district have participated in major decision making processes within their family and thereby improve their leadership quality in the society. *Islam & Sharma (2014)* revealed that though SHGs have created awareness on social issues and access to savings in terms of personal empowerment but unable to perform in developing the women into entrepreneurial skill and mobilized the members for community development issues at Nagaon district of Assam. According to *Barman & Bhattacharya (2015)* the SHGs were considered as a society's driving force particularly for poor and women, in empowerments and rural development in Kamrup district of Assam. They reported that the Govt. and agency should give emphasis to the rural women for increasing their economic as well as entrepreneurial activities by facilitating more exhibitions, melas for products of SHGs. *Ahmed & Kalita (2016)* made an attempt to study on pig husbandry for rural development in Kamrup and

Darrang district of Assam. Study revealed that house wives and day labour was the major farmer for keeping indigenous pig in the households. Among the constrains less scientific knowledge, lack of breeding boar, lack of veterinary & extension service, lack of vaccine were the major constraints that had been found in the study. *Bori (2017)* revealed that, as a vital role played by the tribal member SHGs in empowering women in Golaghat district of Assam had significantly increased the income and expenditure of the members except in the case of saving of the members in pre-SHG and post-SHG stage. According to him, the SHGs under the study area had improved the economic empowerment of women positively.

The above literatures indicate about studies done on women empowerment on both national and international level on various aspects. Similarly studies have also been done on the development of tribals around the World. As regards to tribal women empowerment and income generation was concern, only a few studies have been done at national level particularly in Assam. A discernable study has been found in flood affected economically backward area of Assam i.e. Lakhimpur and Dhemaji districts. Moreover, there were only a few comprehensive studies reflecting the socio-economic condition of tribal women SHG members have been found in Lakhimpur district of Assam.

Objectives of the Study

The study has been designed with the following objectives:

- To understand the motivating factors behind the joining of SHGs by the tribal members under the study area.
- To study the income generated by the respondents while adopting the economic activities under the study area.
- To look out the factors responsible for empowering tribal women under the study area.
- To understand the factors of participation in decision making process of the respondents.

Methods and Materials of the Study

The present study was conducted at economically backward and one of the flood affected district of upper Assam. Primary and secondary data have been used for the purpose of present study. The primary data were collected from field survey, conducted at four development blocks in Lakhimpur district. Through random sampling technique 40 SHGs (10 SHGs from each block) and 200 respondents (5 members from each SHGs) were randomly selected from the field survey, who were members of self help groups in the aforesaid blocks. The secondary data were supported by the data collected from District Rural Development Agency (DRDA), District National Informatics Centre (DNIC), Office of the Block Development, Office of the Gram Panchayat, records of Banks, Non-Governmental Organisations (NGOs) SHGs etc. The secondary data were also collected through various books, journals, magazines, relevant documents, brochures, reports and newspapers. The four sample development blocks were selected for primary data collection according to their highest number of percentage of tribal population. For analyzing simple average method and percentage analysis were used.

Results and Discussions

• Motivating Factors behind the Joining SHGs

There were different motivational factors which influence the Tribal Women to join the SHGs under the study area. The relevant data has been analyzed in **Table 1**.

Table 1: Motivational Factors for joining the SHGs by the Respondents

(Multiple Responses)

Sl. No.	Influencing Factors	No. of Respondents	Percentage
1	Increase in savings habits	68	34
2	Knowledge and Educational Upgradation	90	45
3	Children's better education	134	67
4	Self-employment	50	25
5	Better status in family and society	24	12
6	Enhance in Awareness Level	14	7
7	Enhance in living standard	20	10
8	Increase in investment to generate Income	4	2

Source: Compiled from primary data

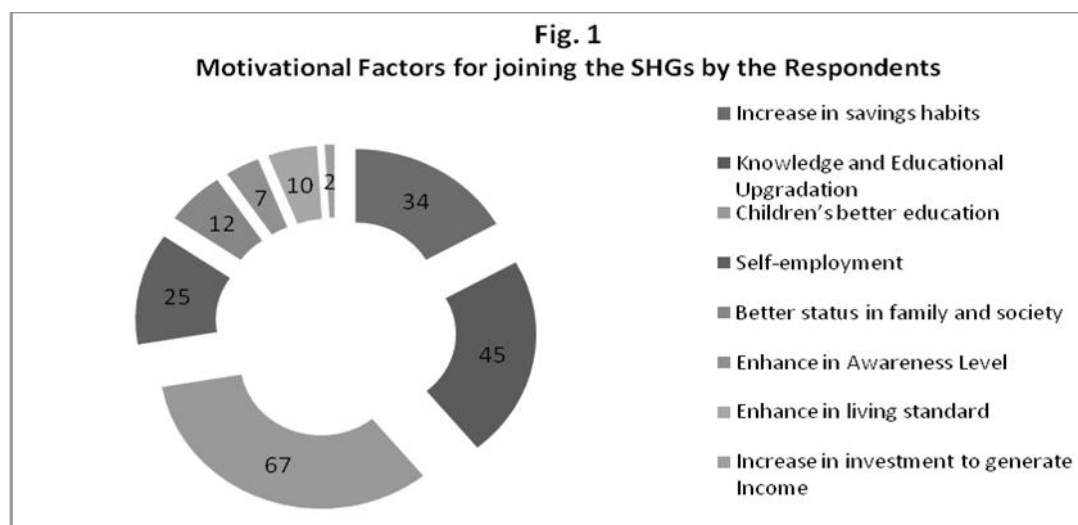


Table 1 shows that most of the tribal members that is, 67 per cent were motivated to joined the SHGs with the hope to provide better education to their children which was followed by the self knowledge and educational up gradation. The other motivating factors which influenced the Tribal communities to join the SHGs were Increase in savings habits (34 Per cent), Self-employment (25 Per cent), Better status in family and society (12 Per cent), Enhance in living standard (10 Per cent), Enhance in Awareness Level (7 Per cent) and Increase in investment to generate Income (2 Per cent). Similar study has been conducted by *Islam & Sarmah (2014)*. Among the various factors it has been observed that education played a significant role to motivate the tribal communities in the study area to join and formation of SHGs.

• Income Generated by the Respondents

It is evident that, the SHG members will fulfill their small financial needs only after joining the SHGs. By taking up the different economic activities they could generate income for their day to day financial requirement at their households. The income generated from the economic activities by respondents has been presented in Table 2.

Table 2: Activity wise Income Generated by the Respondents

(Amount in ₹)

SI No	Main Economic Activity	No. of Sample ST members	Average Income per member		Average Income Generated per member from SHG Activity	
			Amount	Percent	Amount	Percent
1	Piggery	115	39,888.44	21.92	10,894.12	16.88
2	Goatery	9	16,470.88	9.05	6,135.18	9.50
3	Dairy	3	13,587.49	7.47	4,428.55	6.86
4	Poultry	3	26,096.27	14.34	6,551.90	10.15
5	Duckery	3	13,157.66	7.23	5,330.87	8.26
6	Agriculture	3	11,124.52	6.11	4,903.49	7.60
7	Mushroom	2	15,113.49	8.30	4,465.35	6.92
8	Sugarcane	2	12,373.53	6.80	4,980.03	7.71
9	Weaving	55	15,666.67	8.61	5,977.69	9.26
10	Sericulture	3	3,440.07	1.89	5,118.85	7.93
11	Fishery	2	15,089.27	8.29	5,766.20	8.93
	Total	200	182,008.29	100.00	64,552.23	100.00
	Average Income per member		16,546.21*		5,868.38**	

Source: Compiled from primary data.

Note:- * Average Income of the Respondents per member;

** Average Income Generated per member under NRLM.

It is observed that the activities undertaken by the respondents through SHGs have generated an average annual income of ₹ 5,868.38 to the respondents. The different economic activities undertaken by the respondents have increased the income of the households only after joining at SHGs. Among the different activities undertaken, piggery activity has generated maximum income of ₹ 10,894.12 per member, that is, 16.88 per cent as against a total of ₹ 39,888.44 per member only from SHG activity during the study period. It is followed by an average income received from poultry farming which generated ₹ 6,551.90 per respondent, that is, 10.15 Per cent of the total income, goater activity (9.50 Per cent), weaving activity (9.26 Per cent), fishery activity (8.93 Per cent), duckery activity (8.26 Per cent), sericulture activity (7.93 Per cent), sugarcane activity (7.71 Per cent), agriculture activity (7.60 Per cent), mushroom activity (6.92 Per cent) and dairy activity (6.86 Per cent). It has been noticed during the field survey that, lack of proper marketing facilities the demandable products like piggery, fish, goat, milk and handloom have not been sold at a profitable price in the district under study. This leads to slow growth in annual income generation from different economic activities. It can, however, be pointed out that though the increase in income of the respondents is very slow and small, yet respondents are now able to meet their small financial needs by themselves in their day to day household affairs. Similar study has been done by Das (2016).

- **Socio-Economic Empowerment of Tribal Women**

Effort has been made by the researchers to study the various socio-economic factors for empowering the tribal women in the district under study. The relevant data has been analyzed in Table 3 as follows:

Table 3: Socio-economic Factors in Empowerment of Tribal Women

Issues	Different Factors	Agree		No Opinion		Disagree	
		No.	Percent	No.	Percent	No.	Percent
Social & Personal Issues	Improvement in social status	108	54	54	27	38	19
	Raise in leadership and communication skills	122	61	30	15	48	24
	Increase in decision making power in community, village as well as in the households	90	45	78	39	32	16
	Enhance Skills & Responsibility	129	64.5	51	25.5	20	10
	Self-confident & ability to take challenges	118	59	66	33	16	8
	Reduction in family conflict	150	75	28	14	22	11
	Awareness in health & hygiene care education	152	76	32	16	16	8
Economic Issues	Improvement in family income	90	45	70	35	40	20
	Improvement in standard of living	112	56	78	39	10	5
	Knowledge of banking operations	68	34	22	11	110	55
	Reduction on money lender's dependence	46	23	58	29	96	48
	Ability to purchase domestic goods	114	57	68	34	18	9
	Improvement in family budgets	86	43	66	33	48	24
	Better Financial management	88	44	80	40	32	16

Source: Compiled from primary data.

Table 3 reveals that after joining the SHGs 54 percent of the respondents were improved their social status where 19 percent were disagreed with that. 76 per cent respondents were aware about the health & hygiene care education. 61 percent and 45 percent of the respondents have opined about increase in leadership and communication skills and take their own decisions in community, village and in households respectively. 45 percent of the respondents were able to contribute towards the family income. 64.5 percent women have agreed about the improvement in skill and responsibility. 34 percent women have improved the knowledge of banking operations while 23 percent have able to reduce the dependence of finance to money lenders after joining the SHGs. The study revealed that more than two third of the respondents in the district were still dependent on the money lenders which was not a positive sign for the economic development among the tribal communities.

- **Participation of Tribal Women in Decision making Process in the Family**

It is observed from the **Table 4** that the scenario of participation of tribal women in decision making process in the family issues had been biased in most of the SHG family members in Lakhimpur district before joining the SHGs. Most of the decisions in their family were taken by the husbands at that time. But after joining the SHGs the tribal women respondents were able to increase their earnings and improve their level of awareness. With this improvement the decision making process within family members by the tribal women with their husbands has also increased.

Table 4: Participation of Tribal Women in Decision Making Process in the Families

SI No.	Decision on	After Joining SHGs		
		Self	Husband	Both
1	Education of Children	3(1.5)	63(31.5)	134(67)
2	Health & Hygiene Care	16(8)	32(16)	152(76)
3	Decision in purchase of Property	14(7)	64(32)	122(61)
4	Decision in purchase of Livestock	54(27)	36(18)	110(55)
5	Marriage of Son/Daughter	4(2)	94(47)	102(51)
6	Savings in LIC, Fixed deposit etc.	8(4)	74(37)	118(59)
7	Repayment of Loans	20(10)	70(35)	110(55)
8	Other Domestic Matters	18(9)	78(39)	104(52)
	Average Decision Taken	8.6	31.9	59.5

Source: Compiled from primary data.

Note: The figures given in parentheses indicate percentages of no. of Tribal Members.

As observed in **Table 4**, 59.5 per cent respondents have solved the family problems jointly after joining the SHGs. It was revealed that the monopoly decisions of husbands in the families still remain significant as 31.9 per cent respondent have opined about the matter. Only 8.6 per cent women have taken the family decision alone in the district under study. A significant improvement has been observed in regards to decision in purchase of livestock for the households. The study further revealed that after joining the SHGs the members of the households were very much conscious about their Health & Hygiene Care.

Suggestions and Recommendations

The suggestions given by the researcher based on the present study are given below:

- Loan facility should be made easily available for all the members without any restriction.
- The tribal women should be properly educated for enhancing the capability to manage communities and community projects.
- There should be a need to proper regulating authority at every level like as saving, depositing, and money lending so that the misuse of money can be avoided.
- There should be compulsory attendance at every meeting and workshops for enhancing the group cohesiveness among the tribal members SHGs.
- There should a need for establishing a computerized MIS for SHGs.
- Training should also be give for online banking operations to the members of the SHGs to avoid time consumption.

Conclusions

For better standard of living it is essential to have sufficient amount of fund. But it is seen that the tribals living in rural areas are still searching for that sufficient fund to cope up with their family problem. Microfinance through Self Help Group is a way to improve their living standard at an optimum level. It is concludes with the present study that less than 50 percent of the tribal women were able to contribute towards the family income. On the other hand 56 per cent were able to improve in their living standards. A significant aspect was that more than 50 Per cent i.e. 76 Per cent tribals were now aware about the health and hygiene care education under the study district. After joining the SHGs and by taking up the economic activities, the tribal women have not only generated income but also provide ample scope for additional employment opportunities in the rural areas. By this study the researcher has expected about more engagement of tribal members of the SHGs in their respective economic activities in producing good quality products and hence thereby earning more income by selling the products in the open markets. It is thus the final expectation of the researcher that all the poor tribal people of the district will definitely improve their social and economic condition by attaining high and better standard of living in future.

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