CHAPTER VI

ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN THE CASE STUDY AREA AND THE ROLE OF NGOs

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Chapter -VI

Economic Empowerment of Tribal Women in the Case Study Area and the Role of NGOs

Women in a tribal society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. But they are still lagging far behind in the different walks of life like education, employment, good health and economic empowerment etc. Though they are industrious, they have limited control over resources and economic activities. Therefore, there is a need for economic empowerment of tribal women in order to overcome inequality, discrimination and exploitation and to achieve their all round development in the society.

6.1 Concept of Economic Empowerment of Tribal Women:

Economic empowerment of marginalized groups involves not only the process of creation of socio-political space for these groups by the state and civil society but also it is a process of liberation from man-made bondage through sustained struggle and resistance. It also represents realization of hopes and dreams of marginalised groups for a social environment, free of inequalities which affect them politically, socially and economically. The issue of economic empowerment is also linked with aspects like equality, liberty and fraternity. Thus the concept of “Economic Empowerment” of tribal women is quite new and it has been contextualized and acquires a new connotation in recent years among social scientists, policy makers, and development activists. So to overcome all the obstacles of the economic empowerment of tribal women, the scientific research is an urgent need.

There are a good number of studies explaining the causes and consequences of women disempowerment. Such studies are related to a general enquiry of women exploitation and dependency. These studies have identified lack of education, absence of skills and training, lack of property rights, social isolation and segregation and male control over resources and reproductive rights as responsible for women disempowerment. These factors in different degrees are applicable to the disempowerment of different socio-economic groups of women are socially heterogeneous groups like White women versus Black women, educated and
uneducated women, high caste women and low caste women, Christian women-
Muslim and Hindu women. These socially discriminated women face different
degrees and various types of obstacles for empowerment (Boserup;(1970)Sen;(2001)
Becker.(1956)Further economically, women are classified into high income, middle
income, and low income groups (like men).

The tribal women being economically poor and socially backward live at a
low level of scale of the quality of life. Thus the tribal women often face the problems
of food insecurity, malnutrition, lack of access to health care services and education
and the victim of domestic violence and rape. Unlike the well organised modern
communities, the tribal communities and tribal women lag far behind in social
networking. This is the nature and dimension of socio-economic disempowerment
problem among the tribal women in India. Sen has advocated human capabilities
approach to the development process. The human capabilities include social,
economic, cultural and political capabilities of the human beings. Sen (2001) has
identified the following seven types of gender inequalities in his public lecture
delivered at Radcliffe Institute at Harvard University in 2001. They are:

1. Mortality inequality
2. Natality inequality
3. Basic facilities inequality
4. Special opportunity inequality
5. Professional inequality
6. Ownership inequality
7. Household inequality

These seven types of gender inequalities explained by Amartya Kumar Sen do
not apply to women in tribal society. These gender inequalities apply in varying
degrees in rural and urban society which are generally modernising and
industrialising. However the mortality inequality, natality inequality, basic facilities
inequality are more pronounced between women of rural and urban societies vis-à-vis
tribal societies. Sen has referred to gender inequalities of different kind between men
and women. However to understand and measure the disempowerment magnitude of
the tribal women and their overall position, that has to be compared with the women of urban and rural society and not with their poor male counterparts.

By way of implication it may be observed that to achieve the goal of empowerment of tribal women, it is necessary to build and develop human capabilities among the tribal women as equal to and comparable with men and women of modern urban society and urban economic system.

Thus the human capabilities approach becomes an important tool for achieving the goal of tribal women empowerment. This viewpoint is made by Indira (2006: 326) as under: There is a synergy between the conventional measures of the impact on women empowerment in terms of empowerment indicators and the capability approach. Though, the expected outcomes in order to improve the position of women are the same, the conventional approach through empowerment indicators looks at how her participation has increased in decision-making. Capability goes beyond it and tries to understand the role of these outcomes in improving the capability of individual, in terms of improving the choices. This way, it is an extension of conventional measures and gives a holistic impact of these programmes on the lives of women.

Therefore the human development perspective used to promote increasing and more economic growth participation, equality, human security and human dignity and respect for people necessitate the adoption of programmes for achieving empowerment of tribal women like others. Tribes including their women and children have right to live and enjoy the full human life happily. This universe definitely belongs to the poorest of the poor namely the tribal people as it belongs to the men and women of modern and materialistically prosperous system.

Throughout the world and particularly in South-east Asia and Africa, the gender problem has assumed importance during the recent years. The gender issue has become virtually a crucial point of argument. It is now widely believed that empowerment of women, in general and particularly for tribal women, to provide equal rights, opportunities, asset ownership and responsibilities, will go a long way in removing the existing gender discrimination. Women empowerment in contemporary Indian society in the form of their work, education, health, and media images in the context of lineage, rule of residence and household chores has to be achieved.
Women participation in social and political activities, their legal status in terms of marriage, divorce and inheritance of property, seeking health care should be taken into consideration. Empowerment means in terms of knowledge and awareness of one’s own life and society including legal status with regard to the human lives.

Empowering may be understood as enabling women, especially tribal women, to acquire and to possess power and resources, in order to make decision on their own or resist decisions that are made by others which affect them. A person may said to be powerful when he/she has control over a large portion of power resources in society (Gowda and Yogish 2006). The extent of possession of various resources such as personal wealth, assets, land, skilled education, information, knowledge, social status, and position held, leadership traits, capabilities for mobilization of resources etc., indicate the level of empowerment.

Women’s development can be attained by improving their status and bargaining power in the economy.

Sushma Sahay (1998) observed that empowerment could be possible by outlining the mechanisms and tools that still influence the women empowerment, decision- making process, multidimensional process that enable women to realize their full identity and powers in all walks of life.

The Government of India has adopted the National Policy for the Empowerment of Women on 20\textsuperscript{th} March 2001. The main objective of this policy is to bring about the advancement, development and empowerment of women, to eliminate all forms of discrimination against the women and to ensure their active participation in all spheres of life and activities. Articles 15, 16, 39, and 42 of the Indian Constitution have ensured the freedom to women in every sphere of life.

In Sen’s (2001) parlance, women agency means any bargaining process of their own to reduce their exploitation within family and also within the economy. The women agency, thus, can take place both at the individual level and in collective form by way of women forums or organisations.
6.2 Aspects of the Economic Empowerment of Tribal Women

During the last two decades there have been increasing numbers of research studies relating to social empowerment, economic empowerment, and political empowerment of women in general. Such studies are undertaken in the context of both developed and developing, viz., expanding societies and economies. The purpose of the present paper is exploring factors facilitating or discouraging economic empowerment of women, such studies are attempted by Banerji, Sen, Krishnaraj, Agarwal, Kelkar and Heggade. These Indian scholars have explored the economic opportunities like employment, education, access to healthcare services, improvements in human resources development, property rights and inclusive growth process for women as important determinants of economic empowerment of women. Budlender (2000: 133) state “poorer women are often rapped in abusive relationship due to their dependence on partner for food, shelter and money”.

Awais et al. (2009: 1) point out that tribal women face problems and challenges in getting a sustainable livelihood and a decent life due to environmental degradation and the interference of the outsiders. However, there are wide variations across regions and tribes in terms of work participation, sex ratio, economic productivity, and social life. Awais et al. (2009: 2) further pointed out that without any healthy and productive tribal women, the tribal societies cannot have productive settled agriculture. That means tribal women contribute immensely to the tribal agriculture. However in modern India, the natural resources and natural habitat of the tribes are used for commercial purposes and thus their ecological sustainability is damaged. This has the potential to damage the life sustenance of goods from the forest and its water bodies. This study suffers from primary data about tribal women participation by different State sponsored employment and welfare programmes in tribal regions. However, Awais (2009) have suggested based on the intuitive reasoning that to initiate policy measure to increase agricultural production through better supply of inputs including credit and improving marketing network for the agricultural output and MFP of the tribes.

Sanjay Kantidas (2012: 1) has made out a strong case for the socio-economic empowerment of the tribal women in India. This study identifies many social, political, economic, technological and physiological constraints in the way of tribal
women empowerment. Kantidas has attempted an analysis of constraints in women empowerment in the tribal area of Assam State. This research has found that, the cognitive and infrastructural constraints are major hurdles for tribal development as well as tribal empowerment. In particular, Kantidas has pointed out that the main reason for the poor empowerment of tribal women was noted as lack of knowledge about new technology and information.

From time to time a number of descriptive studies about the process of and issues in economic empowerment of tribal women, with reference to different tribes in various parts of India are attempted. Most of them have advocated policy initiatives like: (a) Agricultural diversification. (b) Increased emphasis on the growth of non-farming activities. (c) Policy measures for promoting girl’s education (d) Emphasis upon increasing the access for modern allopathic medicine system and (e) Protection of tribal land property from the encroachment by the main land people and the State. All these policy measures are universally relevant for promoting human capabilities which help to increase economic empowerment of tribal women.

The economic empowerment of tribal women includes the following determinants

1. **Educational Status:** Education is the key which opens the door of life, develops humanity and promotes national and self development. Education can be an effective tool for women empowerment. It enables the tribal women to acquire knowledge for improving and empowering their tasks in all fields (Lal B. Suresh and Padmaja 2005). But the level of education of the tribal women in all India, Karnataka (34.76 and 36.6 percent), in general and study area is very low (37.5 and 32.8 percent in Mysore and Chamarajanagara districts respectively) (Tables 3.9, 3.18 and 5.25). So it should be encouraged through the special literacy and educational programmes. And the dropout rate of tribal girl child is also more than 80.7 percent (Table 3.11). The main reason for this is that, in the tribal area, the children are forced into early marriage. To overcome this, attractive measures should be taken on one hand, and on the other hand, there should be efforts to create awareness about the evils of child marriage and thus the need for its prohibition.
2. **Health and Nutritional Level:** Health and nutrition are two important basic needs to be met for the empowerment of tribal women. Health condition and nutrition level of tribal women is vulnerable (Suresh and Padmaja 2005). The tribal women face many problems in health and nutrition. The maternal malnutrition is quite common among the tribal women. The fertility rate of tribal women is more compared to the women at the national level. The infant mortality rate and child mortality rate of the tribal women is also high compared to the national average (Table 3.13). In addition to that under-nutrition and CED (Chronic Energy Deficiency) is also very high as compared to others (Table 3.15). The development of health facilities for S.Ts is undertaken by the government through its successive five year plans. The PHC (Primary Health Centre) HSC (Health Sub Centres) and ICDC projects established in tribal areas are indicators of extension of medical services to the tribes (Table 3.14). Though the medical facilities are not adequate, yet they are hardly used by the tribes living in isolated villages and hamlets. So to achieve real and quick development in health sector, an extensive as well as intensive health education and awareness campaign and health insurance scheme are to be given the top most priority and main stress on the nutritional benefits, benefits of immunisation, family planning, personal and domestic hygiene, cleaning of surrounding environment, health education, sanitation, supply of safe drinking water, nutritious food etc.

3. **Agriculture and Minor Forest Produce (MFP):** Most of the tribes depend on MFP collection and also follow agriculture-based economy. The tribal women possess unique skills in agricultural operations and MFP collection. However, over the years, various new techniques have been introduced to reduce the manual labour power and to use the different external inputs to enhance the productivity. Generally it leads to unemployment, particularly women labour, who works (Table 6.1) 75- to 87 percent on the agricultural land and coffee plantation and domestic sector for wages. The daily wage is the main source income in their life and it also it fulfils the basic needs of the family. In recent years, tribal women, nearly 40-75 percent of the samples are migrating to plantation economy along with their family for wage work from January to June, every year (Table 6.1). This is not only helpful to eradicate the seasonal
unemployment but also useful to generate income. But migrant women labourers are not getting any social security benefits and they are unaware about it. Some events of sexual harassments are also reported during the migration period. Women accompany the family members for collection and sales of MFP. This can be part time work to generate additional income for the family. But Wild Life Protection Act of 1972 is hindering the collection of MFP and partial implementation of 2006 and 2008 Forest Right Act; these are also an obstacle for economic empowerment of tribal women. So full implementation of Forest Right Act of 2006 and 2008 and providing wage work opportunities through the government employment schemes without any bureaucratic hurdles is an urgent need.

4. **Ownership of Assets and Access to Resources**: The tribal women need to have control over limited resources like land, productive asset ownership, livestock and other resources, so that, they can take decisions and implement them in any way that is required. The ownership and control over productive assets will create a sense of belonging and owning. It will thus help to take responsibility in family and local group activities. Other impact of control is to enhance their decision-making ability to meet some physiological needs, self-esteem and confidence. But in the tribal area, women control over the ownership of Agriculture land is only from 2.1 to 6.2 percent (Table 6.1). It is very negligible. This is the obstacle for women empowerment. So appropriate measures are required to overcome the above problems.

5. **Micro-credit Programmes**: Micro-credit programmes extend small loans to tribal women for self-employment projects that generate income allowing them to care for themselves and their families. In most cases, micro-credit programmes offers a combination of services and resources to their clients, in addition to credit for self-employment (Rajashekar 2004). Access to productive resources is critical to enhance the tribal women’s economic choices. Since the formal credit institutions rarely lend to the tribal women, in case of the study area 60-70 percent of the tribal women have become the members of SHGs. But these SHGs do not provide sufficient micro-finance (Table 6.1). Because almost all the SHGs are not working successfully. Therefore the Government and NGOs should make an effort to set up SHGs, appoint bank correspondents and
bank facilitators to promote the financial inclusion among the tribal women. The policy challenge is to support the effective grass-root credit schemes and intermediaries and ensure that the low-income people have assured credit from the formal financial system.

6. **Technological Empowerment:** Tribal women are involved in almost all agricultural operations in tribal areas yet, they have inadequate technical competency due to their limited exposure to outside world as well as continued reliance on traditional practices. This has compelled them to follow the age old practices which in turn result in poor work efficiency and low productivity. So the formal and skill based education and training for the economic empowerment of tribal women is needed.

7. **Attaining Economic Security:** Attaining economic security is the main factor to achieve the economic empowerment of tribal women. But the tribal women have not attained economic security, because, basically they have forest resource, primary sector based earning activity, and depend on wage earnings; nearly 75-87 percent (Table 6.1) of them depend on primary sector for their livelihood. So to attain economic security, provision of self employment opportunity, education and training, supply of microcredit and market facility is needed.

8. **Decision-making and Gender Equality:** Gender equality and decision-making is the important factors to the women empowerment. There is gender equality in tribal families. But decision-making ability of tribal women is very less outside the family but it is equal to male within family.

9. **Organisation and Leadership Quality:** Organisation and leadership qualities are the basic factors to achieve empowerment, because it is helpful to mobilize the resources and to exchange views. Organisation capacity of the tribal women is very less. As low as 2-4 percent (Table 6.1) of tribal women are engaged in organisation since most of them do not understand its significance. This hindrance SHGs progress and overall empowerment process. NGOs and government intervention is needed to overcome the above problems and to organize the leadership and management training camps or courses for tribal women.
Table 6.1
Empowerment Status of Selected Sample Tribal Women in Mysore and Chamarajanagara Districts
(In percent)

<table>
<thead>
<tr>
<th>Districts</th>
<th>Chamarajanagara</th>
<th>Mysore</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>JK</td>
<td>KK</td>
</tr>
<tr>
<td>Level of Education</td>
<td>48</td>
<td>56</td>
</tr>
<tr>
<td>Asset Ownership</td>
<td>03</td>
<td>02</td>
</tr>
<tr>
<td>Decision Making</td>
<td>60</td>
<td>62</td>
</tr>
<tr>
<td>Gender Equality</td>
<td>99</td>
<td>99</td>
</tr>
<tr>
<td>Organization and Leadership</td>
<td>03</td>
<td>02</td>
</tr>
<tr>
<td>Family Planning</td>
<td>90</td>
<td>96</td>
</tr>
<tr>
<td>SHG Memberships</td>
<td>52</td>
<td>54</td>
</tr>
<tr>
<td>Micro Savings</td>
<td>52</td>
<td>54</td>
</tr>
<tr>
<td>Employment Status</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>Wage Workers</td>
<td>98</td>
<td>98</td>
</tr>
<tr>
<td>Migration</td>
<td>60</td>
<td>70</td>
</tr>
<tr>
<td>Exploitations at Work Place</td>
<td>00</td>
<td>00</td>
</tr>
</tbody>
</table>

Source: Compiled from Primary Data

6.3 Role of NGOs in Economic Empowerment of Tribal Women

In Mysore and Chamarajanagara districts many NGOs are working for the empowerment of the tribal women. But, the NGOs not only for particularly meant for tribal women empowerment in the study area. Theses NGOs are implementing various programmes for economic upliftment of the tribal women. Generally NGOs are motivating to form the SHGs and promoting them through the organising training programme about the development of SHGs and linkage programmes including create the awareness regarding the government programmes and plans for the promotion of SHGs as well as gender equality. Some NGOs are implementing women empowerment programmes from the support of donor’s agencies to improve the health condition including nutritious and other hygienic factors.

The Table 6.2 illustrate the NGOs and its programmes including formation of SHGs.
## Table 6.2

**SHGs Formation and Promotions by the NGOs in Mysore and Chamarajanagara Districts**

<table>
<thead>
<tr>
<th>Name of NGOs</th>
<th>Taluk Area Covered</th>
<th>No. of SHGs Formation</th>
<th>No. of Members of SHGs</th>
<th>No. of SHGs Success</th>
<th>No. of SHGs Failures</th>
<th>Amount Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>SVYM</td>
<td>H.D.Kote</td>
<td>51</td>
<td>600</td>
<td>35</td>
<td>16</td>
<td>60,000</td>
</tr>
<tr>
<td>Nisarga Foundation</td>
<td>H.D. Kote</td>
<td>30</td>
<td>380</td>
<td>15</td>
<td>15</td>
<td>29,000</td>
</tr>
<tr>
<td>DEED</td>
<td>Hunsur</td>
<td>45</td>
<td>742</td>
<td>25</td>
<td>15</td>
<td>6,34,791</td>
</tr>
<tr>
<td>VGKK</td>
<td>Yallandur</td>
<td>14</td>
<td>150</td>
<td>8</td>
<td>6</td>
<td>16,000</td>
</tr>
<tr>
<td>World Vision</td>
<td>Gundlupet</td>
<td>05</td>
<td>58</td>
<td>2</td>
<td>3</td>
<td>10,000</td>
</tr>
<tr>
<td>AMS and AKS</td>
<td>Gundlupet</td>
<td>24</td>
<td>200</td>
<td>18</td>
<td>06</td>
<td>23,000</td>
</tr>
</tbody>
</table>

Source: Annual Reports of the NGOs, Various Issues

The Table 6.2 Is shows the NGOS and their initiatives SHGs details.

The SVYM and Nisarga Foundation in H.D.Kote taluk, DEED in Hunsur taluk of Mysore district and VGKK, World vision and other tribal voluntary organisations in Chamarajanagara district are working for the empowerment/development of tribal women in the study area. Particularly these NGOs are supporting to the formation of SHGs and its activities.

SYVM is a leading NGO in H.D Kote taluk of Mysore district is implementing a Socio Economic Empowerment Programme (SEEP) for the benefit of tribal and non tribal poor in 18 Gramapanchyat and 2 town panchyat areas. This scheme is reaching out to 5252 people of 35 Hadies in H.D Kote taluk. The objectives of SEEP include; formation and support to self help groups in tribal areas providing vocational training to youth to create employment opportunities to educate the community about the resource available to them to facilitate the creation of basic infrastructure in tribal areas and to secure the basic rights of the tribes-(Annual Report. pp-45).

SVYM as a NGO with committed and enlightened leadership as well as team of field workers has been successfully formed of 51 SHGs with a saving of over Rs 6 lakhs and by 2011-12, of these 36 SHGs are formed among Jenukuruba 9 SHGs among Kadukuruba and 6 SHGS for yarava tribals are established. This net work of 51 SHGS has enrolled 600 tribal women as their members. At present out of 51 SHGs 35 are working in this area. These successful SHGs are found actively and regularly working in Basavanagiri hadi, Dadadahally hadi,Bakere hadi, Machegowdanahally.
hadi and kempan hadi etc.. These SHGs are able to establish effective bank linkage and to create awareness about the problems of tribal women and government economic and social empowerment schemes and programmes meant for them.

The SVYM has also taken initiative to establish a taluk level SHGs federation which deals with different economic and non economic interest with various governments, agencies at the taluk level. The taluk level SHGs federations of the tribal women conduct meetings of its members at least once in two months. These meetings keep the tribal women members to share their banking and other life experiences in the group. The common problems are identified and their causes and consequences are also discussed with a view to find answers to the problems. The taluk level SHGs federation of the tribal women is a very significant micro level body to create awareness about the government schemes and problems of empowerment by the tribal women. This taluk level federation is a unique initiative undertaken by SVYM at H.D, Kote taluk only. Such tribal women federation is not established by other NGOs working various other taluks of the Mysore and Chamarajanagara district

The SVYM has been enthusiastically implementing many training programmes for tribals in matters relating to various government sponsored development schemes, ration card, bank loans, self employment programme and Right to Information Act. etc. It was also learnt that the SVYM has also shown keen interest in organizing training programmes in diverse areas of interest like personality development leader ship skills, community needs and problems. The SVYM has taken care to invite only 8 to 10 tribal women for each training program so that personal interaction and individual rapport is established. In that way the SVYM arranged the trainning programmes like tailoring, (Manjula a jenkuruba tribal woman succeeded in the tailoring work,) file making and mason work (Pushpa and Gowri succeeded in constructions of Astra Gas Stove). The file making unit was running at Manchengowdanahalli hadi. Four tribal women are now employed in this unit and it is functioning well.

The SVYM also has been instrumental in organizing visits to other successful rural co-operative credit societies, urban marketing centres (like JSS urban haat Mysore and Shree Kshethra Dharmasthala Rural Development Centre at Dharmasthala) to seek personal knowledge of the SHGs activities. Fifty tribal women,
belonging to the SHGs, were taken on an exposure visit to Vikasa NGO (in Malavalli) and Charaka NGO (in Sagar, Shimoga). The visits helped the women understand the self-employment initiatives undertaken by the women. Financial assistance was provided to tribals from the Jenukuruba community to encourage them to cultivate the land they held. Chikkamaraiah of Kallahalla haadi started growing flowers on a small scale in his land now has started to earn decent income and is leading a happy life.

Over 200 women, belonging to 9 SHGs, took out a rally to protest against the sale of liquor in their Hadis. To organise a social protest movement against Alcoholism during 2011-12 these tribal women had succeeded in ensuring closure of the liquor shops in B.Matkere, M.C.Talalu, Bovikere and Dadadhally hadies. Further during 2011-12, 50 tribal women of the SHGs in H.D.Kote taluk are able to visit Vikasa NGO in Malavally and Charaka NGO in Sagara, Shimoga district to understand the concept of self-employment initiatives for women.

The SVYM has undertaken certain useful initiatives like encouraging education, access to institutional credit through establishing SHGs network, imparting short duration vocational training for select groups and providing a venue to engage in group discussion and group initiatives to solve their problems. In this way the SVYM is instrumental in making a good beginning in the field of tribal women empowerment.

The VGKK at B.R.Hills a leading NGO has been instrumental in establishing 14 SHGs among the Soligas in B.R. Hills region in Chamarajanagara district. Of these NGOs only 8 NGOs are presently working in this area. The role of VGKK regarding promoting the SHGs among the Soliga tribal women is very negligible.

Whereas the Adivasi Mahila Sangatana and Adivasi Welfare Association, the two tribal people organisations have been successful in establishing 24 SHGs in Gundlupet taluk among the Jenukuruba, Kadukuruba, and Soliga tribes, of these 18 SHGS are working successfully, whereas 6 SHGs have been closed down. The successful SHGs of tribal women are working at Melukamenahally, Karemal, Adinakanive and Guddikeri tribal Podus. The failed SHGs belong the Mookahally, Bargi and Mukthi colony in Gundlupet taluk of Chamarajanagara district.
The DEED, a leading NGO working in Hunsur taluk, has established 45 SHGs among the Jenukuruba, Kadukuruba, Soliga, and Yarava tribes in Hunsur and H.D.Kote taluks of Mysore district. Of these 30 tribal women SHGs are working actively in Shettyhally, Kolavige, Veeranahosahally, and other tribal settlements. Monthly once meeting and yearly once, two taluka level meetings have been conducted. These women SHGs have saved and accumulated Rs 6,34,719. Out of the 45 SHGs, 15 have failed.

MYRADA is the first NGO to take initiative to establish SHGs in H.D.Kote taluk. Nisraga Foundation has also established 30 SHGs in tribal and non-tribal areas of the H.D.Kote taluk.

The main reason for the failure of the women SHGs is the absence of entrepreneurial quality and self-employment opportunities with in their tribal Hadies and irregularity. Another reason for tribal women SHGs becoming dysfunctional is tribal labour migration to the neighbouring Coorg district in search of wage work in the coffee plantation for over a five to six month period every year.

Table 6.3
Performance of Women SHGs

<table>
<thead>
<tr>
<th>Districts</th>
<th>Chamarajanagara</th>
<th>Mysore</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tribes</td>
<td>JK</td>
<td>KK</td>
</tr>
<tr>
<td>Membership</td>
<td>52</td>
<td>54</td>
</tr>
<tr>
<td>Savings</td>
<td>52</td>
<td>54</td>
</tr>
<tr>
<td>Loans</td>
<td>29</td>
<td>32</td>
</tr>
<tr>
<td>Profits Received</td>
<td>52</td>
<td>54</td>
</tr>
<tr>
<td>Repayment of Loan</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Interest to Continue</td>
<td>40</td>
<td>45</td>
</tr>
</tbody>
</table>

Source: Compiled from Primary Data

Table 6.3 shows that the women SHGs movement is fairly successful among all the four sample tribes in the case study region, although, the loan repayment by the women members of the SHGs is low among all the sample tribes of Chamarajanagara and Mysore districts. In terms of other indicators of financial inclusion like membership of the SHGs, formation of the tribal women savings and borrowing behaviour, profit received is more sustained improvements in the employment income generation, integration process between tribal economy and mainland economy will
help to further create and develop Bank-SHGs network for the benefit of tribals. About 41.66% in Chamarajanagara district and 43% in Mysore district of the sample households have shown interest to continue to be part of the working of women SHGs. The equal partnership at household level which is an important tribal culture value has supported the attempts to bring tribal women under the SHGs network.

6.4 Identification of Obstacles for Economic Empowerment of Tribal Women

The researchers have listed some of the major obstacles for empowerment of tribal women as follows. They are:

1. Lack of basic education and skills as well as training particularly for self employment.
2. Malnutrition and infant mortality rate is high among selected tribes.
3. High rate of unemployment and under employment.
4. Lack of resource control, productive resource ownership and decision making.
5. Lack of financial support to self employment. Because, SHGs are not progressing very well, so it is an obstacle for savings and to the supply of micro finance.
6. Implementation of Wild Life Protection Act of 1972 and not properly implementation of Forest Right Act of 2006 and 2008 is hindering the collection of MFP, which is partially hindering the economic empowerment of tribal women.
7. Tribal women labourers are not getting any social security benefits because they are working in unorganised and informal sector.
8. Organisation capacity and leadership quality is absent.
9. The food grains production on family farm and cash income derived from wage employment by the tribal women is used to feed the family members. Thus in general the women in tribal households provide a food security to the tribal families. A large portion of the male earnings is spent on buying alcohol and toddy.

Thus there is no enabling socio-economic environment for tribal women to achieve economic empowerment in Mysore and Chamarajanagara districts of Karnataka state.
6.5 Policy Implications

1. The State should emphasise the importance of skills formation and development programmes for the benefit of tribal women.
2. Government and NGOs should prepare the special plans and programmes for the economic empowerment of tribes in general and tribal women in particular.
3. The local government officials and NGOs should be involved for organizing the SHGs among tribal women and encourage to take-up self employment activities outside the tribal habitats and settlements.
4. Agriculture and allied sector development should be promoted to create the household job opportunity for tribal women.
5. Self awareness and interest is essential for the empowerment of the tribal women.
6. Manual wage work should be provided with an appropriate wage to tribal women under the government employment generation schemes like MGNREGA, wherever it is possible without any cheating and discrimination.
7. Health care services and health insurance is necessary to improve the health status and supply of food grains through the LAMPS or PDS for tribal women.
8. Forest Right Act of 2006 and 2008 should be properly implemented without delay for the increase and improvement of the MFP based business and its processing activities.
9. Institutional financial assistance including micro finance is an urgent need for increasing the access of tribal women to open up new avenues of economic empowerment.

6.6 Conclusion

In concluding remarks, we may say that the tribal women are not empowered economically as well as socially. The socio-economic empowerment of tribal women could be kept as a long term development goal in India. Economic independence and education of tribal women will go a long way in attaining self-reliance for women. So development/empowerment awareness, education, competitiveness, willingness, confidence, self-motivation, mind set, encouragement from family and society is essential for the economic empowerment of tribal women. The success achieved in this regard is helpful for bringing tribal women into the mainstream of inclusive growth process in India. Reducing poverty and unemployment of the tribes would pave the way towards their empowerment.