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## Impact of Socio-Economic Factors on the Availment of Government Schemes by Tribal Women

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#### **ABSTRACT**

This study used a quantitative research methodology to examine the economic and social conditions of tribal women in four selected areas. A purposive sampling technique was used to choose 110 tribal women for participation in the study. This made sure that the data collected would be a good fit for the goals of the research. A structured survey schedule was utilized to get precise information about the participants' demographics and socioeconomic position. Additional methods including group conversations and participant observation helped us get qualitative information regarding housing, income, and access to services. We utilized percentage distribution in MS Excel to find general patterns in the data, and we used inferential statistical tests to find differences and connections between the significant variables. One-way analysis of variance (ANOVA) was used to look at changes in healthcare access following awareness campaigns. Paired sample ttests were used to look at disparities in income by marital status. We can better understand the economic and social conditions that tribal women are in when we look at the whole picture.

**Keywords:** Tribal, Media, Lifestyle, Culture, Economy.

### **INTRODUCTION**

For a long time, social development professionals, legislators, and academics have been interested in the economic and social problems of tribal women in India. The Indian constitution acknowledges tribal groups, also known as Scheduled Tribes, as a distinct social group with its own set of rules, traditions, and economic problems. Women in these communities frequently endure dual marginalization: the intrinsic disadvantages associated with tribal membership and the gender-specific inequalities that further limit their opportunities for economic advancement, social empowerment, and access to quality healthcare, education, and other essential social services. Interventions aimed at fostering gender equality, social inclusion, and sustainable development in tribal communities must be formulated with a comprehensive awareness of the socio-economic conditions of tribal women. This sort of research helps find cultural and structural barriers that keep women from fully participating in the economy and society. This, in turn, contributes to improved policy-making.



In India, tribal women have traditionally been in charge of the household, raising children, and farming for a living. Formal economic assessments have often overlooked and failed to recognize their significant but undervalued economic effects. Many tribal women work hard to support their family by farming, gathering forest goods, taking care of animals, and making crafts. They help the economy a lot, but they can't transform their jobs into a steady income since they don't have the chance to learn new skills, get money, or find markets. This difference shows how important it is to look at the socioeconomic elements of tribal women as active participants in their communities' progress, not only as beneficiaries of development efforts.

The social circumstances of women from tribal groups are significantly affected by their educational attainment. Literacy and educational success affect how much people know about their social rights, how to handle their money, government programs, and health practices. Cultural customs may prevent women from getting a formal education, and many tribal areas have substandard schools. Tribal women are overrepresented in low-paying, informal jobs since they don't have much schooling. Also, education is directly linked to social empowerment since it offers women the skills, they need to be active members of their families and communities and make decisions when they need to. To develop programs that are useful, relevant, and effective for tribal women, it is important to examine how education levels are related to awareness of government programs or social initiatives.

The health of tribal women and the availability of healthcare facilities have a big effect on their socioeconomic status. Most medical facilities for tribal people don't have enough personnel, don't have the right equipment, or are in places that are hard to get to or far away. Women have a lot of responsibilities as caretakers, so it's hard for them to get reproductive health care, preventive care, and health care for mothers and children. Poverty, illiteracy, cultural norms, and geographical isolation make these difficulties worse. These things lead to higher rates of disease and mortality than the general population. Comparing healthcare access before and after awareness campaigns may demonstrate how effective programs to improve health outcomes are. This may help find areas where politicians and community members need to work together the most.

The social and economic situations of tribal women have a big effect on how much money they make and how they work. Without government recognized or social protection, many tribal women make a livelihood via seasonal agricultural work, physical labor, and small-scale commerce. Income disparities stemming from variables such as marital status, educational attainment, and social networks may exacerbate the consequences of economic vulnerability. For instance, women who are alone or who have lost a spouse may find it harder to make money, which might affect their capacity to support themselves and their voice in family issues.

Social institutions including family dynamics, societal norms, and cultural conventions have a big effect on the lives of tribal women. Women are expected to perform certain things because of traditional customs, customary regulations, and patriarchal pressures. This restricts their ability to travel around, go to school, and get resources. These kinds of cultural habits have their roots, but they also make it harder for women to reach their full social and economic potential. So, it's



important to know how social norms and economic conduct are related in order to come up with culturally sensitive strategies that provide women authority while still protecting their cultural heritage.

The government has set up a number of initiatives and plans to assist tribal women improve their socio-economic status. Some of them include education, healthcare, job training, and financial inclusion. These programs need to be well-known, easy to go to, and fit the needs of the people in the area for them to work. Researchers may get significant insights into the efficacy of policies aimed at enhancing the lives of tribal women by evaluating the outcomes of educational interventions, health awareness initiatives, and economic support programs.

Improving the economic and social standing of tribal women is excellent for the economy, the community, and the household. It's also the correct thing to do for the sake of social fairness. Women in tribal communities are empowered when they have access to healthcare, education, and chance to generate an income. By looking at these traits and finding gaps, problems, and opportunities, researchers may better promote gender equality and enhance the socioeconomic situations of tribal groups.

When looking at the socioeconomic situation of tribal women, there are a number of things to think about, such as their level of education, income, health, social networks, and participation in development projects. Research focused on comprehending and addressing the needs of tribal women is essential due to the unique cultural, geographical, and economic challenges they face. The primary objective of the research is to illuminate the lives of tribal women via the integration of qualitative and quantitative methodologies, the examination of socioeconomic trends, and the use of inferential statistical tests. This research may help make social development fairer and more open by guiding policies and programs that give tribal women more authority, improve their health, and reduce inequalities.

### **REVIEW OF LITERATURE**

Balaram Pradha and Seema Rani Sethi (2024) The value of tribal women's participation in municipal politics has received much attention as of late. For many generations, tribal women had been silenced when it came to matters of paramount importance due to their oppression and marginalization. Efforts to promote and enable tribal women's participation in local administration have been spurred by the rising profile of gender equality and women's rights. By participating in the formulation and implementation of policies, tribal women may ensure that their perspectives are taken into account and that their voices are heard. Increased transparency, accountability, and attention to the concerns of marginalized groups may also result from tribal women's participation in local administration. There are a number of social, cultural, and economic factors that contribute to the underrepresentation of tribal women in local administration. Some of these challenges include cultural norms that restrict women's mobility and participation in public life, low levels of education, and gender and ethnic discrimination. As a result, tribal women face a lack of representation in politics and often have their voices disregarded throughout decision-making processes. There have



been efforts, however, to get more women from tribal communities to run for office at the municipal level in recent years. The fundamental aims of this study, which were to achieve tribal women's parity with other social groups, have not been achieved despite these efforts.

Sarawagi, Aditi & Singh, Dr. (2024) Women's empowerment is crucial to society's growth. When it comes to bringing women into financial inclusion and skill development training, self-help groups (SHGs) play a crucial role, particularly in rural and poor communities. This research aims to investigate the impact of self-help groups (SHGs) on the economic independence and worldview of Sonbhadra tribal women and the process by which these organizations enhance their living conditions. The research used 103 participants in a one-sample t-test, paired t-test, percentage analysis, and regression analysis to evaluate the stated objectives. According to the findings, SHGs help tribal women from the Subhadra region become more economically independent to a modest degree. Joining SHGs has a profound effect on the recipients' spending patterns, income, savings, and employment. Socioeconomic empowerment is a strong predictor of SHG procedures, and empowered women see SHGs positively. Findings suggest that boosting SHG programs and providing ongoing assistance can help tribal women achieve socioeconomic empowerment.

Naik, Rupla & Dasaratharamaiah, K. (2019) Women's empowerment is crucial to society's growth. When it comes to bringing women into financial inclusion and skill development training, self-help groups (SHGs) play a crucial role, particularly in rural and poor communities. This research aims to investigate the impact of self-help groups (SHGs) on the economic independence and worldview of Sonbhadra tribal women and the process by which these organizations enhance their living conditions. The research used 103 participants in a one-sample t-test, paired t-test, percentage analysis, and regression analysis to evaluate the stated objectives. According to the findings, SHGs help tribal women from the Subhadra region become more economically independent to a modest degree. Joining SHGs has a profound effect on the recipients' spending patterns, income, savings, and employment. Socioeconomic empowerment is a strong predictor of SHG procedures, and empowered women see SHGs positively. Findings suggest that boosting SHG programs and providing ongoing assistance can help tribal women achieve socioeconomic empowerment.

Ms. Swaleha Sindhi, (2012) Rural areas of India that were formerly economically disadvantaged are now able to send their children to school and help them achieve decent careers because to tribal development. In addition to several government programs, NGOs have been instrumental in providing tribal communities with training and development in a variety of economic areas. In order to learn more about how people in remote tribal communities might improve their economic situation, the ERT India group conducted a poll as part of the ERT International initiative. The project also included other initiatives that sought to improve women's skill sets. Focusing on the Indian state of Gujarat, this article delves into the training and skill development of tribal women. The majority of the agricultural forestry, papad making, sewing, cooking, and sanitary pad manufacturing skills will be imparted to women. Women in tribal India may endure many forms of abuse, such as psychological and physical torment, sexual assault, physical and verbal attack, and more. It has also been shown that women face resistance while attempting to participate in training



programs due to household divisions of labor. Also, they face problems since bigotry and prejudice are common in our culture. The establishment of self-help groups for women and the resolution of particular problems are both supported by the government and non-governmental organizations (NGOs). Achieving personal empowerment via the pursuit of higher education is highlighted in this research through the experiences of underprivileged women. Women from several tribal areas in Gujarat have been given skill-based and vocational training, which is examined in this article.

#### **Government of India Schemes for the Tribals:**

The Government has adopted different developmental approaches for overall development of tribal population, especially for tribal women, by providing support in education, health, employment, agriculture, horticulture, animal husbandry, sanitation, drinking water, skill development and livelihood across the country including the State of West Bengal. The Ministry of Tribal Affairs has been implementing schemes/ programmes with focused approach on the socio-economic development of the Scheduled Tribes (STs), including tribal women, in a coordinated and planned manner.

The government has introduced several programs and schemes for the development of the women of PVTGs.

### Some of them are:

- Scheme for development of PVTGs on the lines of Vanbandhu Kalyan Yojana mandates all states to prepare 'Conservation cum Development plans' for PVTGs in that state.
- Enactment of Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 which for the first time, recognized the land rights of tribals.

### Local initiatives by state governments like:

- Jan Swasthya Sahyog by Chhattisgarh
- Restricted Area Permits in Andaman and Nicobar Islands.
- Formation of micro project agencies by Odisha.

Apart from the above, the government has taken the following initiatives for improving the condition of tribal women in the country:

- 1. For monitoring of schemes, online portals have been established.
- 2. Utilization Certificates are insisted upon as a pre-requisite for further release of funds as per the norms of General Financial Rules (GFR).
- 3. Progress reports regarding the status of implementation of the schemes are obtained.
- 4. Officers while visiting States / UTs also ascertain the progress of implementation of various schemes/ programmes of the Ministry of Tribal Affairs.
- 5. Review meetings/conferences are convened at the Central level with State officials for ensuring timely submission of proposals, speeding up of implementation of the schemes/programmes, and reviewing the physical and financial progress.



State Governments are also required to designate a Single Nodal Agency in terms of revised procedure by Ministry of Finance for release of funds and monitoring for each Centrally Sponsored Scheme.

### Different Tribal Welfare Programmes initiated by the Government

- 1. Development of Particularly Vulnerable Tribal Groups (PVTGs)
- 2. Special Central Assistance to Tribal Sub Plan
- 3. Comprehensive Tribal Development Programme (CTDP)
- 4. Schools and Hostels
- 5. Provision of Drinking water facility
- 6. Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006.
- 7. Industrial Training Institutes
- 8. Development of Horticulture
- 9. Sericulture Scheme
- 10. Provision of Minor Irrigation
- 11. Animal Husbandry
- 12. Development of Agricultural lands
- 13. Supply of Beehives
- 14. Afforestation Programmes
- 15. LAMP Societies
- 16. Street Lights
- 17. Formation of Link Road
- 18. Free houses
- 19. Vocational Guidance
- 20. Employment Opportunities
- 21. Providing training for women development
- 22. Special Area Development Programme (SADP)

### RESEARCH METHODOLOGY

### Research Design

The study follows a descriptive and analytical research design.

### Sample Size

A total of 110 tribal women respondents were selected for the study from West Bengal.

## Sampling Technique

The study employed a simple random sampling technique.



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### **Data Collection**

The present study is based on primary data collected from four tribal villages. A well-planned survey schedule was employed to get complete information about the participants' socioeconomic position and demographics. Through group conversations, observations, and the survey schedule, we learned more about the respondents' living situations, how they made money, and how they got to important services.

### **Statistical Analysis**

Using MS Excel software to look at the data and show it in percentage distribution will provide a full picture of the demographic and socioeconomic patterns of the study population.

Also, inferential statistical tests will be utilized to find out how key variables are alike and different. A one-way ANOVA will be used to determine significant differences between multiple groups concerning socio-economic variables and government schemes.

### RESULT AND DISCUSSION

The current research set out to fill that knowledge gap by examining tribal women's socioeconomic position in all its facets. The main features of the socio-economic profile are the respondents' ages, levels of education, occupations, family sizes, kinds, and yearly income. But these factors may aid our understanding of the socioeconomic position of tribal women in the study community.

 Particular
 Frequency
 Percentage

 up to 30
 40
 36.4

 31–50
 52
 47.3

 above 50
 18
 16.3

 Total
 110
 100

Table 1: Age-Wise Distribution of Tribal Women Respondents

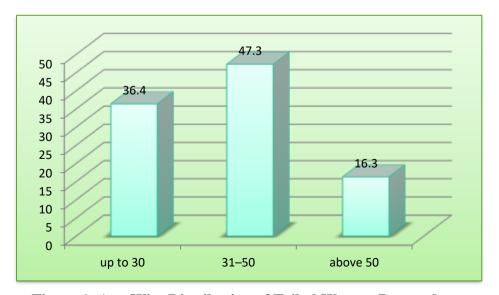


Figure 1: Age-Wise Distribution of Tribal Women Respondents



Table 1 shows that most of the respondents (52, or 47.3% of the total sample) are tribal women between the ages of 31 and 50. It seems like more than half of the people who took part are now trying to balance work and family responsibilities. This might affect their roles in society and the choices they make at home.

There are 40 persons, or 36.4% of the total, who are younger than 30 years old. A large percentage of those who answered are clearly in their early twenties, maybe even beginning a family or looking for work. To understand new trends in health awareness, education, and income among younger tribal women, we need their input.

There were 18 people (16.3% of the total) who answered who were above 50 years old. Even though this group is a smaller part of the sample, it may help us understand the health issues, socioeconomic position, and need for family help that elderly tribal women deal with.

**Particular Frequency** Percentage Up to 2 8 7.3 3-5 61 55.5 6-8 30 27.3 11 9.9 Above 8 Total 110 100

Table 2: Distribution of Tribal Women Respondents Based on Family Size

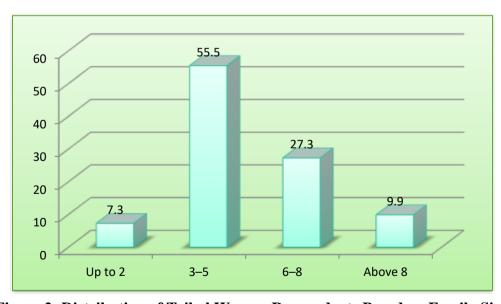


Figure 2: Distribution of Tribal Women Respondents Based on Family Size

Table 2 indicates how many children each of the tribal women who answered the survey had in their home. It seems that medium-sized families are typical within the examined tribal group, since 55.5% of respondents, totaling 61 women, originate from homes including three to five individuals. This suggests the potential for less economic responsibilities and familial social interactions within these households.



The 30 people who said they belong to families with 6 to 8 members (27.3%) constitute a large share of larger families. Even though these families have less money and resources, they typically benefit from more family effort and help with both daily tasks and tasks that make money.

It is apparent that nuclear or extremely small houses are not frequent in this tribal civilization, since only 8 respondents (7.3%) reported having small families of up to 2 people. Nine percent of the total, or eleven persons, say they are part of extremely large families (more than eight people). This might mean that they live with other family members or that they have a lot of family members.

 Particular
 Frequency
 Percentage

 Unmarried
 11
 10.0

 Married
 86
 78.2

 Widow
 13
 11.8

 Total
 110
 100

Table 3: Distribution of Tribal Women Respondents Based on Marital Status



Figure 3: Distribution of Tribal Women Respondents Based on Marital Status

Table 3 shows the marital status of the tribal women who answered the survey. The majority of respondents, 86 women (78.2%), are married, indicating that most of the tribal women in the study are in marital relationships and probably undertake familial responsibilities, including house management, childcare, and income-generating activities. This indicates how important married women are to the social and economic management of their houses.

There are 11 people (10.0%) who are not married, which is a lower percentage of the sample. These ladies are usually younger and may still be completing school or trying to become financially independent. They may not have the same resources or be as wealthy as married women since they are not married and do not have kids.



There are 13 widowed respondents, which is 11.8% of the total sample. Widows may confront particular socio-economic obstacles, including financial reliance, social shame, and restricted access to home resources, which may impair their well-being and engagement in community activities.

**Table 4: Distribution of Tribal Women Respondents Based on Educational Status** 

Particular	Frequency	Percentage
Illiterate	36	32.7
Primary	17	15.5
Secondary	50	45.5
Higher Secondary (HS)	2	1.8
Undergraduate (UG)	3	2.7
Postgraduate (PG)	2	1.8
Total	110	100

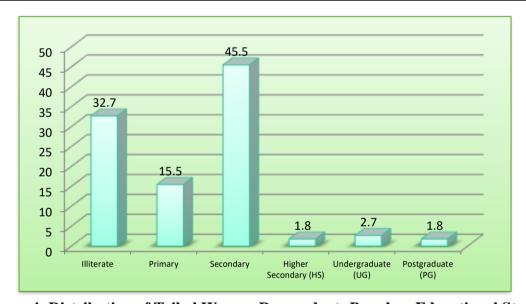


Figure 4: Distribution of Tribal Women Respondents Based on Educational Status

Table 4 shows what the tribal women who took the survey learned in school. The numbers show that more over half of the women have completed elementary school. The largest group, with 50 responses (45.5%), has finished high school. With this level of understanding, they could be able to understand health procedures, help make decisions in their community, and earn a decent salary.

A lot of native women still don't have access to formal education. For example, 36 out of 100 respondents (32.7%) are illiterate. They may not be able to improve their socioeconomic status because they don't have access to economic opportunities, information about government programs, or social empowerment.

Only 15.5% of the women have completed primary school, and only a small number (3, or 2.7% of the total) have received a bachelor's degree, a master's degree, or any other higher degree. There are several reasons why tribal women don't go to college, including as social expectations, limited access to education, and financial constraints.

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**Table 5: Distribution of Respondents Based on Occupational Status** 

Particular	Frequency	Percentage	
Government job	2	1.8	
Private job	4	3.6	
Agricultural labour	18	16.4	
Daily wage	7	6.4	
Unemployed	79	71.8	
Total	110	100	

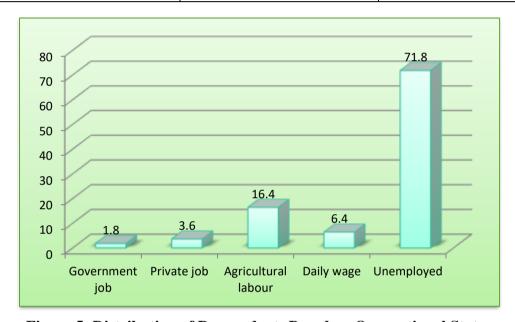


Figure 5: Distribution of Respondents Based on Occupational Status

Table 5 shows what jobs the tribal women who answered the survey have. 79 of the 112 women who answered (71.8%) are unemployed, which shows that a lot of tribal women do not work in formal or regular jobs that pay them. This high unemployment rate might mean that there aren't many job opportunities, that people are stuck in traditional gender roles, or that they rely on home and farm work to survive.

Eighteen employed tribal women, or 16.4 percent, work as agricultural workers. This shows that this sector is quite important for their financial stability. Also, fewer women (7 respondents, or 6.4%) do daily wage work, which may earn them some extra money but doesn't offer job security or regular benefits.

Only a small number of respondents held government posts (2 women, 1.8%) or private professions (4 women, 3.6%), indicating that employment in formal sectors is uncommon among tribal women, perhaps owing to educational challenges, skill deficiencies, or social constraints.

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Table 6: Gov't Scheme for Tribal Women

Particular	Frequency	Percentage
Laxmi Vander	70	63.6
Old age pension	15	13.6
Agricultural loan	20	18.2
Widow pension	5	4.6
Total	110	100

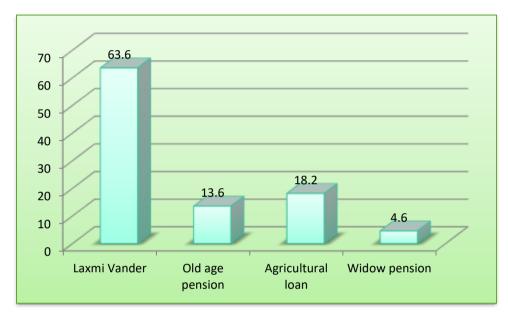


Figure 6: Gov't Scheme for Tribal Women

In recent times, indigenous women have been able to improve their standard of living through various government programs. They have received a pitiful sum of almost one thousand rupees monthly from the state government. Table 6 shows how tribal women were distributed among the various government projects. With 63.6% of respondents receiving benefits from the Laxmi Vander Scheme, it is clear that it has the largest participation. The percentage of women who have gotten loans for farming is around 18.2%. The old age pension system benefits a lesser fraction, 13.6% having said that, the widow pension system only helps 4.6% of responders.

Table 7: One-Way ANOVA for Socio-Economic Status and Type of Government Schemes Availed

Source of Variation	Sum of Squares (SS)	Mean Square (MS)	F-value	p-value
Between Groups	128.45	64.23	5.72	0.004
Within Groups	1036.12	11.26		
Total	1164.57			

The results presented in Table 7 display the findings of a one-way ANOVA conducted to examine the relationship between the socio-economic status of tribal women and the type of government schemes availed. The analysis shows that the calculated F-value is 5.72, which is higher than the



critical value at the 0.05 significance level, and the corresponding p-value is 0.004, which is less than 0.05. This indicates that there is a statistically significant difference in the type of government schemes availed among tribal women belonging to different socio-economic groups.

### CONCLUSION

The media has become a big part in the social, cultural, and economic lives of tribal people in West Bengal. Television, radio, newspapers, and the internet are all slowly making their way into traditional tribal societies, which are frequently founded on closely knit community traditions and tribal knowledge systems. These platforms change how tribal people think and act by sharing information on health care, education, government programs, and job vacancies. The media also has an effect on the cultural side of tribal life. The media is always coming out with new ideas, fashions, and entertainment trends. These may either support or challenge long-held beliefs. For example, young individuals from tribal tribes could move to cities, which might affect the way they eat, dress, and spend their free time. At the same time, media may assist keep traditions alive by sharing traditional music, dances, and festivals with more people and keeping cultural identity strong. For both men and women in tribal communities, media makes the economy better by spreading knowledge about marketplaces, programs to help people learn new skills, and methods to generate money. On the other side, the media makes people more worried about cultural erasure and the gradual but steady loss of tribal practices. To devise interventions that harmonize modernity with traditional preservation among tribal communities, it is essential to comprehend this dual effect.

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