A Study on Governance of Tribal Women Self Help Groups of Korba, Janjgir-Champa and Raigarh Districts of Chhattisgarh

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ABSTRACT An attempt has been made in this paper to study livelihood and SHG (Self Help Groups) to transform the lives of many women and its close relation between operation and governance in the districts of Chhattisgarh, India. Ample of the forest by-products are available near tribal residency and continue to provide income. It has always been observed that SHG and its influence on the socioeconomic development of women. Above this, a significant note has to be made on how Self Help Groups are impacting the socioeconomic status of the tribal women in terms of the household after joining these groups. A mixed method of study is employed to find the results and findings. The findings support requirement to improve the livelihood of the tribal population by creating innovative, sustainable market platforms for non-timber forest produces. The alternative hypothesis proves that there has been no significant change in the functional and economic status of tribal women even after formation of SHGs.

INTRODUCTION

2014 was the year, which gave immense support to the tribal community, especially tribal women through the adoption of the Agroforestry policy NAP (2014), as dependency on forestland of tribal women is superior. Ghoshal (2012) researched on poverty in India and projected that its alleviation has constantly been one of the main issues since independence. The researchers have executed numerous developmental approaches, and welfare schemes for a long period to aid reduction in poverty. The Government of India in 2014 described Agroforestry policy as, "A land utilization scheme that combines trees and shrubs on farmlands and rural land areas to enrich productivity, profitability, variety and environmental sustainability". Sun-

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derline et al. (2008) referred nearly eighty-four percent of tribal, ethnic minorities of India reside in forested regions, and they dangle on forest-based economies and experience the maximum poverty in the entire nation.

Bose (2015) showed in his research that a specific centralized and decentralized institutional arrangement is essential to avoid intersection and contradiction of authorization for the implementation of policies. Brody (2015) suggested women's empowerment could have progressive outcomes on their several dimensions through Self Help Groups. Choudhary (2015) said the execution of Self Help Group ignited in these deprived women the passion for being self-determining economically and for supporting their family to develop the standard of living. The rural women are experiencing empowerment and successful multi-folding their family income.

Three study districts of Chhattisgarh, the tribal belt of central-east Indian region, experiences the potential of forest resources. Constantly, its best utilization for constructing a strong livelihood structure through Self Help Group and its governance for tribal women needs

a systematic review. The recent criticism focuses on quantitative studies assessing the influence of Self Help Groups with a wide series of collective enterprise, finance and livelihood modules on economic, political, psychological and social empowerment in the supplement to the women's governor over household incomes. Waddington et al. (2014) suggested a systematic evaluation to measure the governing. Its effects on tribal women's Self Help Groups and the paths and mediators to describe these outcomes by consuming mixed methods.

Objective

The objective of this paper is to evaluate the impact of self-help groups of the tribal women on their socio-economic status in terms of increasing household income, savings and empowerment Korba, Janjgir-Champa and Raigarh districts.

Hypothesis

H_0 = There has been significant change in the socioeconomic status of the tribal women's self-help groups after the intervention of government and non-government agencies in Janjgir-Champa, Korba and Raigarh Districts of Chhattisgarh State.

H_1 = There has been no significant change in the socioeconomic status of the tribal women's self-help groups after the intervention of government and non-government agencies in Janjgir-Champa, Korba and Raigarh Districts of Chhattisgarh State.

Literature Review

Brody (2015) suggested that women had experienced confidence through Self Help Groups on political empowerment and might run over the channels of know-how with managing money and individuality in financial decision making, unity, superior social linkages, and esteem from the household and other communal members. The reviews cited previously were restricted to micro finance and micro saving interventions and did not comprehensively review and synthesize the evidence on the impact of Self Help Groups that included collective finance, enterprise, and/or livelihoods components.

Sharma and Ansari (2015) observed that Self Help Groups have promoted values of equality, solidarity, tolerance and shared responsibility. They have to move further in promoting the values of respect for nature and of good governance, as they have the potential to do so if allowed space to grow at their own social ecology and with their own agenda. NGOs and government should let them do so.

Jose (2015) studied the Kudumbashree project and found a drastic variation in the socioeconomic life of women in Kerala generally and particularly in urban areas of Thiruvananthapuram. The Kudumbshree project boosted the women empowering strategies adopted in Kerala. The achievement of Kudumbashree is not only for individual benefits of the woman, but also their family and community. Kudumbshree has enhanced entrepreneurship and leadership, and women's capacity to work and earn together.

Kolloju (2015) and Acharya (2007) studied AKRSPI and found that entrepreneurial activities enable the Self Help Groups federations to have an opportunity to transform from a daily wage earner to a self-employed entrepreneur if only the Self Help Groups organized under a federation umbrella to transact money and its interest in subsidized rates and improve the collective actions. It may be time to look at the model of Self Help Groups in a long-term perspective because of the potential to create various entrepreneurial activities for the rural unemployed poor women. This may not only increase their empowerment, but also may reduce the feminization of poverty.

Roy et al. (2016) made an effort to understand the socioeconomic development of Self Help Group members carrying out fishery as an income generating activity. The members of Self Help Group utilized the credit and project loan, along with the government subsidy for pisciculture, which contributed substantially to their family development. The community of Scheduled Caste was dominant over the other community for this economic activity. Self Help Groups in majority are getting training followed somewhat scientific method for pisciculture and improved yields of fish.

Soumya et al. (2016) concluded in their study that a significant role of KVK in the promotion of value added produces of fruits and vegetables and guaranteeing their implementation. It

was also ascertained that there was a substantial effect of training and demonstrations over the present understanding and implementation of the beneficiary respondents than the non-beneficiary respondents.

Roy et al. (2016) researched that Self Help Groups with intensive training demonstrated more effective performance in savings and total income if they were provided with both the quantity and quality participation level. Overall, the Self Help Groups who showed the most competencies in performing both on savings and income had intensive training and committed to the participation both in figures and quality.

Njeru (2017) defined governance as the establishment of a system of rules, practices and processes by which a company is directed and controlled. In the terms of a Self Help Group, corporate governance can include a framework of instructions and guidelines that ensure conformity, accountability, fairness, equity and transparency in the operations of the group. It is a set of procedures and defined responsibilities that govern the group. The government agencies to create the appropriate network infrastructures to confirm the funded groups are mentored and coached by other performing entrepreneurs. The SGHs should really comprise transformational direction since it contributes most to the performance.

While the above literature describes the functioning and the economics of Self Help Groups separately, yet there is a necessity to assess Self Help Groups on the basis of the governance part as well. The endeavor of the paper is to review the tribal women Self Help Groups effect on the financial status of the along with institutional support on the working of Self Help Group.

METHODOLOGY

A 'two stage purposive sampling' method was employed in this study in order to select tribal women self-help groups (SHGs). For this purpose, at first stage, tribal women Self Help Groups were selected from tribal dominated blocks and villages from three sample districts. At the second stage, mixed respondents of the group were selected such as president, secretary and members of the tribal women Self Help Group, for the structured survey.

A total of 1,204 tribal Self Help Group members were connected and engaged in informal discussions, and finally, 947 individual Self Help Group members were selected for detailed analysis, as it has been shown in Table 1 with geographic details of sampling. This study has both quantitative and qualitative research approaches. In the quantitative method, the structured questionnaire and an interview was conducted in tribal women's self-help groups, in order to elicit information regarding performances of Self Help Groups on forest resource utilization, NTFPs and various livelihood practices for market viability, presence social capital, awareness on using scientific, economic and market-oriented practices. In addition, the qualitative approaches such as discussion through focused group, informal in-depth dialogues with Self Help Group women and main informers were conducted. The collection of primary data was done through a structured questionnaire. The researcher has

Table 1: Geographic details for sampling

Sample district name	Korba	Janjgir-Champa	Raigarh	Total
No. of blocks in district	5	16	9	130
Sample tribal dominated block in district	Kartala	Sakti	Dharamjaygarh	3
Total no. of villages	118	127	190	435
No. of tribal dominated villages in sample block	107	29	167	303
No. of sample tribal dominated villages in sample block (50% of sample village)	54	15	84	153
Total no. of Self Help Group	336	291	348	864
No. of sample Self Help Group (50% of total Self Help Group)	101	87	104	506
No. of sample respondents for structured questionnaire survey	404	384	416	1204
No. of sample accepted for study	314	316	317	947
Total No. of sample Self Help Group Focused group discussion	5	4	7	16

Source: Primary data, field study (October 2016)

used the chi-squared test to justify hypothesis and regression test assess to the independent factors affecting Self Help Groups.

RESULTS AND DISCUSSION

In the analysis, the researchers interpreted the data under the following main sections [Source: Primary data, field study (October 2016)]:

1: The impact of self-help groups on the economic status of the tribal women.

2: Impact of institutional support on the functioning of Self Help Group.

Demographic Profile of Respondents

The researchers have studied the demographic background and profile of tribal women respondents with respect to respondents' age, education level and size of household. It has been observed that highest age group of the respondents is 31-35 years that comprise 29.46 percent of total respondents. The 40-45 years age group is the lowest group among the respondents. The educational level of respondents indicates that tribal women Self Help Group in majority are illiterate that accounts for 72.12 percent and only 27.88 percent of respondents had education up to primary school. The survey shows that there is an immediate need to increase the literacy levels of tribal women. The size of the household of the respondents illustrates that majority of the respondents that is 80.57 percent have a family size of 5 or less, and remaining 19.43 percent of respondents have a larger sized family. This denotes that tribal families maintain both nuclear and joint family structures.

Impact of Self Help Groups on Economic Status of the Tribal Women

As per the Table 2, findings with reference to the age of Self Help Groups give a healthy indication on the sustainability of this platform. The majority of the Self Help Groups surveyed were 3-5 years old. This corresponds to the time when the Self Help Group programs were initiated in the sample districts. Therefore, on paper at least, the majority of the Self Help Groups exist from the time of their inception. The focus of the study was more on the effectiveness of the platform rather than the length of its existence. It is

Table 2: Status of tribal women self-help group in sample districts

S. No.	Variables and categories	Frequency in percentage
I	Years of Self Help Group Formation	
1	1-3 Years	39
2	3-5 Years	61
II	Purpose of Self Help Group Formtion	
3	Savings	29
4	Accessing bank loans to increase income	35
5	Accessing funds for household utilization	36
III	Members if Self Help Group	
6	8-10 members in each group	100
IV	Facilitator for Forming Self Help Group	
7	NGO	100
V	Financial Assistance Provided to Self Help Group	
8	NABARD	18
9	Gramin/Cooperative bank	0
10	Local money lender	69
11	None	13
VI	Monthly Saving of Self Help Group	
12	Rs.100	43
13	Rs.50	57
VII	Participation in Monthly Self Help Group Meeting	
14	50-70%	5
15	70-90%	49
16	Above 90%	46
VIII	Collective Decision Making after Joining Self Help Group	
17	Always	39
18	Often	50
19	Sometimes	11
IX	Maintainace of Record Book among Self Help Group	
20	Moderate	31
21	Good	55
22	Very good	15
X	Collective Sales after Joining Self Help Group	
23	No	76
24	Both	24

Source: Primary data, field study (October 2016)

in this regard the study throws up disturbing findings.

The response of the members of Self Help Groups of their understanding regarding the purpose for the formation of the Self Help Groups is illuminating. The majority of the respondents felt that the primary purpose was to access loans and funds and increase their savings. The original function that the Self Help Groups were formed for, that is creation of collective resource pooling and increasing income did not find much importance.

Findings indicate that all the respondents belong to Self Help Groups having strength of 8-10 members only. This is line with the general

trend for Self Help Groups, where administration of small tight knit groups is preferred. It is interesting to note that the key driver for the formation of Self Help Groups were NGOs rather than the government institutions. This is another indication that NGO involvement has a key role to play in penetration in remote tribal areas.

Findings with reference to the source of financial assistance of the Self Help Groups reveal that the maximum amount of funding comes from local moneylenders. This highlights the inability of Self Help Groups take advantage of government schemes and institutional lending. This is a serious gap that needs to be addressed if Self Help Groups have to come out of the clutches of middlemen who continually exploit tribal communities.

The fact that Self Help Groups promote saving habits among its members is borne by the findings showing savings between INR 50 to INR 100 per member per month. This is in line with the general trend for average savings among tribal women. The participation of the respondents in the monthly meetings of the Self Help Groups reveals that there is very high commitment amongst the members. This finding is further strengthened by the fact that a very high majority of the members actively participate in collective decision-making. The findings emerging from the maintenance of record books further substantiate a very high degree of commitment and desire to adhere to systems and processes. These findings emphasize the fact that

any shortcomings in the performance of Self Help Groups cannot be due to lack of commitment amongst its members.

Findings arising from the survey on the impact of sales in a collective manner are a cause of serious concern. The majority of the respondents continue to sell their produce as individuals. This defeats the very purpose of the creation of the Self Help Groups. This factor, when combined with the earlier finding that indicates the strong commitment of the members to the Self Help Group, indicates serious gaps in the effectiveness of the Self Help Group to achieve its objectives. Graphs for the reference to the caption for above findings are cited in appendices.

To find the impact of Self Help Groups on economic status of respondents the Chi-square test was employed in Tables 3 to 8.

Income generation from farm and non-farm based livelihood activities of respondents annually of Jangir-Champa, Korba and Raigarh District are shown in the tables.

The critical value of each Chi-square test at 4 degrees of freedom and 5 percent level of significance is 9.488. Since all values of Chi-square are higher than tabulated values, H_0 is rejected and H_1 is accepted for all the questions from Table 9.

Therefore, it has been proven that "there has been no significant change in economic status of the tribal women's self-help groups after the intervention of government and non-government agencies."

Table 3: Farm based livelihood activities of respondents of Jangir-Champa District

Jangir-Champa district	Annual income generation from farm based livelihood activities of respondents					
	Observed frequencies					
	No Income	<15,000 Rs	Rs.<35,000 Rs	<55,000 Rs	>55,000 Rs	Total
Before joining Self Help Group	83	74	41	52	64	314
After joining Self Help Group	11	28	39	33	55	166
Total	94	102	80	85	119	480
	Expected frequencies					
Before joining Self Help Group	61.49166667	66.725	52.33333333	55.60416667	77.84583333	314
After joining Self Help Group	32.50833333	35.275	27.66666667	29.39583333	41.15416667	166
Total	94	102	80	85	119	480

Test Statistics of Q-9 = $\chi^2 = \Sigma$ (O-E)^2 / E = 38.94

Impact of Institutional Support on the Functioning of Self Help Groups

In the field of research, much work has been done to explore the existence of Self Help Groups and its overall effect on the development of tribal women. In this study, to discover the influence of Self Help Groups on the economic status of the tribal women, the researchers are presenting the following tables and evaluating the relative impact of the different variables.

List of factors are listed below from Table 10:

1. Access provided for trade fair
2. Availing inputs to repay loan
3. Availing marketing input
4. Training
5. Credibility for loans and subsidies
6. Guidelines for approaching banks
7. Assistance to establish processing units
8. Institutional relationship
9. Availing government schemes

Likert-scale based questions have been used by the researchers to study and recognize independent variables of factors affecting functioning and effectiveness of an official backing of Self Help Groups.

The researchers led a broad investigation in the sample districts amongst the members of Self Help Groups to understand the level of satisfaction of nine variables that impact the performance of Self Help Groups. The study further evaluated the cause and effect relationship between

Table 4: Non-farm based livelihood activities of respondents of Jangir-Champa District

Jangir-Champa district	Annual income generation from farm based livelihood activities of respondents					
	Observed frequencies					
	No income	<15,000 Rs	Rs.<35,000 Rs	<55,000 Rs	>55,000 Rs	Total
Before joining Self Help Group	43	60	111	87	13	314
After joining Self Help Group	9	14	7	4	0	34
Total	52	74	118	91	13	348
	Expected frequencies					
Before joining Self Help Group	46.91954023	66.77011494	106.4712644	82.1091954	11.72988506	314
After joining Self Help Group	5.08045977	7.229885057	11.52873563	8.890804598	1.270114943	34
Total	52	74	118	91	13	348

Test Statistics of Q-9 = $\chi^2 = \Sigma$ (O-E)^2 / E =12.63

Table 5: Farm based livelihood activities of respondents of Korba district

Korba district	Annual income generation from farm based livelihood activities of respondents					
	Observed frequencies					
	No income	<15,000 Rs	Rs.<35,000 Rs	<55,000 Rs	>55,000 Rs	Total
Before joining Self Help Group	40	87	112	67	10	316
After joining Self Help Group	9	76	13	11	3	112
Total	49	163	125	78	13	428
	Expected frequencies					
Before joining Self Help Group	36.17757009	120.3457944	92.28971963	57.58878505	9.598130841	316
After joining Self Help Group	12.82242991	42.65420561	32.71028037	20.41121495	3.401869159	112
Total	49	163	125	78	13	428

Test Statistics of Q-9 = $\chi^2 = \Sigma$ (O-E)^2 / E = 58.88

Table 6: Non-farm based livelihood activities of respondents of Korba district

Korba district	Annual income generation from farm based livelihood activities of respondents					
	Observed frequencies					
	No income	<15,000 Rs	Rs.<35,000 Rs	<55,000 Rs	>55,000 Rs	Total
Before joining Self Help Group	40	10	189	67	10	316
After joining Self Help Group	7	4	6	5	0	22
Total	47	14	195	72	10	338
	Expected frequencies					
Before joining Self Help Group	43.9408284	13.0887574	182.3076923	67.31360947	9.349112426	316
After joining Self Help Group	3.059171598	0.911242604	12.69230769	4.686390533	0.650887574	22
Total	47	14	195	72	10	338

Test Statistics of Q-9 = $\chi^2 = \Sigma$ (O-E)^2 / E = 21.12

Table 7: Farm based livelihood activities of respondents of Raigarh district

Raigarh district	Annual income generation from farm based livelihood activities of respondents					
	Observed frequencies					
	No income	<15,000 Rs	Rs.< 35,000 Rs	<55,000 Rs	>55,000 Rs	Total
Before joining Self Help Group	40	44	126	76	46	25
After joining Self Help Group	9	8	47	12	9	3
Total	49	52	173	88	55	28
	Expected frequencies					
Before joining Self Help Group	43.75	46.42857143	154.4642857	78.57142857	49.10714286	372.3214286
After joining Self Help Group	5.25	5.571428571	18.53571429	9.428571429	5.892857143	44.67857143
Total	49	52	173	88	55	417

Test Statistics of Q-9 = $\chi^2 = \Sigma$ (O-E)^2 / E = 55.76

Table 8: Non-farm based livelihood activities of respondents of Raigarh district

Korba district	Annual income generation from farm based livelihood activities of respondents					
	Observed frequencies					
	No income	<15,000 Rs	Rs.<35,000 Rs	<55,000 Rs	>55,000 Rs	Total
Before joining Self Help Group	40	10	189	67	10	316
After joining Self Help Group	7	4	6	5	0	22
Total	47	14	195	72	10	338
	Expected frequencies					
Before joining Self Help Group	43.9408284	13.0887574	182.3076923	67.31360947	9.349112426	316
After joining Self Help Group	3.059171598	0.911242604	12.69230769	4.686390533	0.650887574	22
Total	47	14	195	72	10	338

Test Statistics of Q-9 = $\chi^2 = \Sigma$ (O-E)^2/ E = 23.07

Table 9: Empirical findings determine farm and non-farm based livelihood activities of respondents

Factor	P value	Regression value	Alpha value
Availing marketing input	0.9	r = 0.62	0.05
Assistance to establish processing units	0.8	r = 0.85	0.05
Availing government schemes	0.8	r = 0.14	0.05
Guidelines for approaching banks	0.6	r = 0.83	0.05
Training	0.5	r = 0.47	0.05
Availing inputs to repay loan	0.5	r = 0.92	0.05
Institutional relationship	0.5	r = 0.84	0.05
Credibility for loans and subsidies	0.03	r = 0.91	0.05
Access provided for trade fair	0.1	r = 0.47	0.05

Table 10: Empirical findings of the impact of self-help groups on socio-economic status of the tribal women

S.No.	Empirical findings- The impact of self-help groups on socio-economic status of the tribal women	Value of Chi-square test (x^2)
1	Annual income generation from farm based livelihood activities before and after joining of Self Help Groups of respondents of Janjgir-Champa District	38.94
2	Annual Income generation from farm based livelihood activities before and after joining of Self Help Groups of respondents of Korba District	58.88
3	Annual Income generation from farm based livelihood activities before and after joining of Self Help Groups of respondents of Raigarh District	55.76
4	Annual Income generation from non-farm based livelihood activities before and after joining of Self Help Groups of respondents of Janjgir-Champa District	12.63
5	Annual income generation from non-farm based livelihood activities before and after joining of Self Help Groups of respondents of Korba District	21.12
6	Annual income generation from non-farm based livelihood activities before and after joining of Self Help Groups of respondents of Raigarh District	23.07

the independent variables that impact the dependent variable, which in this study, is the overall functioning of Self Help Groups. The earlier findings of this study had clearly shown that there was no lack of commitment amongst the members in the functioning of Self Help Groups. The early findings from the regression test and ranking of these values in the order of their influence on the overall working of the Self Help Groups, highlight many issues that generate loopholes between concept and exercise.

Nearly all the variables, which represent the efficient working of the Self Help Group, scored very high in the level of dissatisfaction amongst the members. The key roles of Self Help Groups in providing market access and establishing processing units for value addition of the tribal produce remained unfulfilled. Similarly, the respondents' level of satisfaction on other critical roles of Self Help Groups like providing help for accessing government schemes, banks, providing the necessary inputs for loan repayments and training programs, also scored only average levels of satisfaction.

The factors such as providing credibility for credits and subsidies along with the access to trade fairs did not record any significant level of dissatisfaction. One should not interpret the low scores for these two variables as an endorsement of the members' satisfaction of the role performed by the Self Help Groups. In fact, these low scores are an indication of the fact that the members are more concerned with the failure of the Self Help Group to provide more important and critical inputs. The response is more indicative of the lower level of significance attached to these factors, in the overall functioning of the Self Help Group.

The finding suggests that there are serious gaps in the overall functioning of the Self Help Groups. The commitment from the members is not the determining factor. Serious thought needs to be given on how these deficiencies can be addressed both at governmental and institutional levels. When this study is taken in its overall context, the biggest lacuna seems to be the literacy levels of the sample population. This lack of literacy levels of the population has a cascading impact on all the other variables.

Focused Group

Discussions through focused groups were directed in all the study sample districts, and each district represented one group. The composition of the topics for discussion with Tribal Women Self Help Groups was based on the independent variables. The factor, which was a major concern for Tribal Women Self Help Groups, was the number of work available days has not significantly changed even after the formation of Tribal Women Self Help Groups. As the availability of working days is seasonal, tribal women came to the conclusion that storage of natural resources during the fruiting season and utilizing these for adding value, by processing it even in the lean season would increase working days, resulting in the increase of respondents' income. The researchers found that the role of institutional support would immensely develop livelihood opportunities for Tribal Women Self Help Groups. Related to the availability of institutional support, and Tribal Women Self Help Groups have evidently faced problems during compilation and execution of presenting schemes. Lack of proper guidance and lack of continuity in the execution of schemes is the bottleneck for the overall development of Tribal Women Self Help Groups.

CONCLUSION

The study findings affirm a huge need to improve the livelihood of the tribal population by creating innovative market platforms for non-timber forest yields in a viable way.

The Impact of Self Help Groups on Economic Status of the Tribal Women

The hypothesis proves there has been no significant change in the functional and economic status of Tribal Women Self Help Groups even after formation of Self Help Groups. Self Help Groups are founded on the basis of self-governance, peer control and are a group of people with the similar socioeconomic background.

Impact of Institutional Support on the Functioning of Self Help Groups

Most of the Self Help Groups are small in number, and therefore, business and empowerment viability is poor. Cooperation between Self Help Groups will be a boost for Tribal Women Self Help Groups' success by collectively working on a large scale. Self Help Group federation is a large organizational structure of many individual Self Help Groups. Hierarchy starts from the village, cluster, federation or apex level.

RECOMMENDATIONS

Despite all the claims made by several studies regarding the success of Self Help Groups, in this study there was no significant impact found on the economic livelihood of the members of Tribal Women Self Help Groups, in the sample districts. The study further reveals that this is not because of the lack of commitment on the part of the members of the Self Help Group. None of the primary goals for which the Self Help Groups were established saw any worthwhile results. Institutional support for the formation of Self Help Groups and their linking with public and private progressive schemes or subsidiaries is mandatory for their success. However, the monitoring of such institutions while executing these linkages has serious shortcomings, and lack of governance in this area is added to the loss of livelihood opportunities for Tribal Women Self Help Groups. Decentralized decision-making will take minor issues into consideration to improve living standards of tribal women. Accountability will create sustainability and transparency in decision-making. Overall the value of ownership will enhance the internal integration and external elements of the federation.

The key to the successful Self Help Group establishment seems to lie in mitigating the deeper underlying malady of illiteracy.

Sustainable Livelihood: A solution for the low livelihood status of respondents and to enhance their economic status. The schematic sustainable livelihood model is a 360° integrated value chain system, which strengthens backward and forwards integration of tribal women Self Help Groups. Backward integration will be backed by both government and private institutions for financial, certification and R&D, women empowerment and training, respectively. Forward integration basically is more about marketing and branding activities through urban demand. Tribal Women Self Help Group federation must process and the the private institution

should support with marketing and branding followed by sales and after sales services.

Infrastructure: The tribal community should be provided with awareness of the minimum household necessity for societal comfort. Electrification amenity is essential for any rural development.

Digital Economy and Financial Inclusion: These inclusions will integrate the evaluation and monitoring of financial services aimed to contribute financial literacy platforms for employment initiation towards women belongs to the tribal region.

Literacy: Pre-school teaching will be fortified and efforts should be made to improve access to pre-primary education for women. Continuous determinations will develop gender sensitization. There is a need for characteristic management of pre-schools for tribal women. Supervising and assessment by the teaching institute will encourage tribal women's participation in Self Help Groups.

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