

## **Women Empowerment and Self Help Group: An Analytical study of Constraints in Karbi Anglong District of Assam**

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**Abstract:** Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in women's life through which she increases her ability to shape her life and environment. Self Help Group-Bank Linkage Programme (SBLP) of the government of India is designed to alleviate poverty and empower women of the country. However, the success of this SBLP is often debatable. Today large scale disparities in the implementation and proliferation of SHG formation are major concern. A few studies are made on impact assessment of SBLP in Northeast India. This study focuses on the constraints in empowerment of Karbi women in Karbi Anglong district of Assam.

**Keywords:** Women Empowerment, Empowerment Constraints, Karbi Tribes, Self Help Groups.

### **Introduction**

The word 'empowerment' is used in different context and by many organisations. For example, literature about empowerment is found in the fields of education, social work, psychology and community

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development groups in the North and South as well as in the work of feminist and development organisations. There is a variety of understanding of the term empowerment due to its widespread usage. Although the term is often used in development work, but it is rarely defined (Scrutton and Luttrell, 2007).

A human rights approach to development (for DFID, 2000) means empowering people to make their own decisions, rather than be passive objects of choices made on their behalf. It focuses on empowering all people to claim their right to opportunities and services made available through pro-poor development. Again, a rights-based approach (for CARE) deliberately and explicitly focuses on people achieving the minimum conditions for living with dignity (Appleyard, 2002).

Empowerment (Narayan, 2002) refers broadly to the expansion of freedom of choice and action. For poor people, freedom is severely curtailed by their voicelessness and powerlessness in relation particularly to the state and markets. Thus, empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives.

According to World Bank 2001,<sup>1</sup> empowerment means enhancing the capacity of poor people to influence the state institutions that affect their lives, by strengthening their participation in political processes and local decision making. It means removing the barriers-political, legal and social that work against particular groups and building the assets of poor people to enable them to engage effectively in markets.

Empowerment (Bhattacharya, 2005), irrespective of gender, is defined as the ability of people, in particular the least privileged, to (a) have an access to productive resources that enable them to increase their earnings and obtain the goods and services they need and (b) participate in the development process and the decisions that affect them. These two aspects are related; one without the other is not empowerment.

A lot of evaluation studies and impact studies were made in respect to micro finance through SHG linkage and claimed that SHGs promote

empowerment in general and women in particular. But there is no uniformity about the concept of the term - its issues and dimensions. Further, the issue of empowerment also relies on different methodological issues and identifies different indicators for measuring empowerment. Researchers also claimed that empowerment as a concept was first brought at the International Womens' Conference at Nairobi in 1985. The conference concluded that empowerment is a redistribute of power and control of resources in favour of women through positive intervention. Further, empowerment and gender equality recognised globally as a key element to achieve progress in all areas. It is one of the eight millennium goal to which world leaders agreed at the Millennium Summit held at New York in 2000 (Bhagyalakshmi, 2004).

Thus, the process of empowerment is a process which enables one to gain power, authority and influence over themselves, institutions or society. Empowerment is probably the totality of the following or similar capabilities:

- Having decision-making power of one's own.
- Having access to information and resources to make proper decisions.
- Having a range of options from which you can make choices (not just yes/no, either/or).
- Ability to exercise assertiveness in collective decision making.
- Having positive thinking on the ability to make change.
- Ability to learn skills for improving one's personal or group power.
- Ability to change others' perceptions by democratic means.
- Involving in the growth process and changes that is never ending and self-initiated.
- Increasing one's positive self-image and overcoming stigma.
- Increasing one's ability in discreet thinking to sort out right and wrong.

In short, empowerment is the process that allows one to gain the

knowledge, skill-sets and attitude needed to cope with the changing world and the circumstances in which one lives. Considering the literature on empowerment, this paper assumes the concept of empowerment on feminist approach and also postulates equal opportunities and status are only two dimensions of empowerment which is a way of defining, challenging and overcoming barriers in one's ability to shape up her life and environment.

### **Self Help Group and Women Empowerment**

The complexity of the concept of 'women empowerment' is clear from the different interpretations and methodologies that have been used to measure it. It is therefore not surprising that every investigation of the impact of microfinance programmes on women empowerment has its own incomplete interpretation of the concept.

Sinha and Patole (2002) use the EDA Rural System to evaluate 20 Microfinance Institutions (MFIs) representing various models within India. The EDA approach of triangulation method uses three different tools: the direction of change (Focus Group Discussions), the process of change in different contexts (case studies) and the assessment of that change (quantitative data). Interestingly, they do not build any index of empowerment. Ackerly (1995) constructs an indicator, Accounting Knowledge, to measure the probability that the changes associated with empowerment intervene. Goetz and Sen Gupta (1996) built an index of managerial control in order to classify the borrowers into five categories ranging from no control (no knowledge of the use of the loan or no contribution in terms of labour to the financed activity) to full control of the use of the loans (full control over the entire productive process, including marketing).

Women empowerment is interpreted as the process in which a woman challenges the existing norms and culture to effectively improve

her well-being. A distinction is therefore made between the outcomes that lead to greater efficiency within the existing norms, community driven development (CDD) and outcomes that can be directly interpreted as women empowerment. When a woman is better able to perform such activities, it leads to an increase in her self-confidence and feeling of well being. This might create conditions leading to woman empowerment, but are not empowering on their own. Similarly, Community Driven Development activities, undertaken under the initiative of the SHGs – for instance, solving drinking water problems in the village, reduce the demand on a woman’s time while leading to better health of all household members, particularly children. However, most of these activities are for the welfare at the household (including women) or community but are not directly empowering. According to Swain,<sup>2</sup> the truly empowering activities are those that reflect the changes that women have effectively made to better their lives by resisting the existing norms of the society. In answering the question of design of SHGs and Grameen Model in the matter of empowerment, Sriram<sup>3</sup> has given an operational definition of the term;

as the ability to deal with the external (and internal) world effectively – the SHGs seem to be pushing some women at least to deal with a less-friendly banker. The SHGs seem to be forcing women to handle the group’s cash, look (if not maintain) accounts, take loan decisions, discuss interest rates and freely exchange views. In case of SHGs the purpose of the loan need not necessarily be micro-enterprise and this might not encourage the women to look beyond the obvious.

Sriram concluded that the SHGs are mainly designed to empower women much more than the Grameen groups, but they are also likely to have a high failure rate because of the inbuilt flexibility.

Since SHG based micro finance programmes cover a large number of women, it is expected that such programmes will have an important bearing on women’s empowerment. However, the historical involvement of banks and micro finance institutions in India have ensured that these programmes adopt a minimalist approach and ignore non-financial inputs

like literacy, health, awareness, capacity building and skill training. This approach has an impact on the long term sustainability of such efforts.

The shift in approach to micro-credit coincided with a shift from women in development approach which emphasised equality, efficiency and productive role of women, to a gender and development approach which analysed the underlying and structural causes for the persistent inequalities between men and women and focused on the power relations between men and women in the household, community, market and the state. This approach does focus on empowerment but there is no shared understanding of what is meant by empowerment and this is understood in many different ways. It can cover everything from welfare measures to interventions that cover participatory planning, decentralised forms of governance and the empowerment of women. While there are detailed discussions regarding the implications and forms of power and its deconstruction into power to do, power with and power within, in simple terms it spans three dimensions-

- The personal - manifested in an increase in self confidence, self esteem and increased awareness;
- The relational – distribution of power between men and women as manifested in the access to and control over material, social and political resources and participation in decision making: and
- The collective – where women who are mobilised can collectively act, demand or determine their future.

Empowerment does imply transformed awareness. It is a complex process, which involves a change in the perception of the women and their relationships.

### **Status of Tribal Women and Empowerment**

Women constitute almost half of the total population in the world and out of which two third of the world's adult illiterates are women.

According to FAO, the most disadvantaged section of society is the women; they are the 'silent majority' of the world's poor. Seventy percent amongst poor people in the world are women and they face peculiar social, cultural, educational, political and allied problems (Sharma and Varma, 2008). Hence, empowerment of women of any flock is critical not only for their welfare but also for the development of the country.

The definition of women's status is measured using different indicators in different frameworks. The frameworks used to study status were defined more by default than discourse, the parameters used by a given study or analysis becomes the de facto definition of the framework to study status. In most of women's research studies, at least in India, have used a sectoral approach, analysing the situation of women vis-à-vis men in some key sectors such as demography status, economic and work status, education status, health status and political status. Some studies include the parameter of the incidence and prevalence of violence against women. However, these parameters themselves pose a problem as they are determined and limited by the nature of existing data; and /or the inherent gender blindness or bias of formal information systems themselves. Thus, it has been realised that this approach is not sufficient to analyse the multifarious factors, which determine the lower status and subordination of women. Rather, the study of women's relative access to, and control over resources can which compares women's position with that of men, and is also a reflection of change in both ideology and the institutions and structures that mediate access and control. A women's legal and economic dependence, limits her alternatives to childbearing, to produce more sons whom she can influence and rely on for support (Bhasin and Bhasin, 1997). The status of women with reference to tribal India is hardly reduced by any disabling stigma or inferiority attached to women although periods of impurity in the monthly cycles are widely recognised, observed and feared. Within the caste system, however, as we move up towards higher castes, the position of women becomes

subordinate, servile and sometimes hopeless. Anthropologists have good reasons to believe that woman as the child bearing; nursing half of humanity must have some influence on her status. This generally leads to certain secondary forms of differentiation of which the most important is the sexual division of labour. Very broadly, there is a tendency to allocate dangerous tasks and those requiring strenuous, concentrated physical efforts for comparatively short periods to men, while relatively safe work, which calls for prolonged but less concentrated effort usually, falls in the province of women. Due to the difficulty of measuring all aspects of women's status in general and accurate measurement of Indian women's work in particular, female education is considered possibly the best available indicator of women's status so much so that many studies have found female education to be the single most important determinant of reproductive behaviour (Casterline 1984; Sathar 1987; Khan and Sirageldin 1979).

The status of women in a society is a significant reflection of the level of social justice in that society. Women's status is often described in terms of their level of income, employment, education, health and fertility as well as their roles within the family, the community and society. In tribal communities, the role of women is substantial and crucial. They constitute about half the total population but in tribal society women are most important than in other social groups, because they work harder and the family economy and management depends on them. Even after industrialisation and the resultant commercialisation swamped the tribal economy, women continued to play a significant role. Collection of minor forests produce is done mostly by women and children. Many also work as labourers in industries, households and construction, contributing to their family income. However, tribal women face problems and challenges in getting a sustainable livelihood and a decent life due to environmental degradation and the interference of outsiders (Awais et al., 2009). The strategy for tribal development, and specially women, needs



improvement, betterment, development and upliftment to effect their empowerment. In this paper an effort is taken to access the constraints faced by tribal women of the study area particularly those are engaged in Self Help Group-Bank Linkage Programme of the government of India.

It is known fact that women are the vital human infrastructure and their empowerment economic, educational, social and political would hasten the pace of social development. Investing in women's 'capabilities' and empowering them to achieve their 'choices' and 'opportunities' is the surest way to contribute to economic growth and overall development (Pattnaik, 2000). Empowerment goes beyond socio-economic or political attributes and essentially refers to a process of becoming psychologically empowered. Poverty inflicts deep-rooted wounds on the psyche of individuals. If they cease to be oppressed, their first task would be to psychologically empower themselves. In this context, empowerment would mean increasing one's capacity to define, analyse and act upon one's own problem (Sengupta, 1998). The major constraints for participation of tribal women in agriculture and allied activities, and in other sectors are wage discrimination, gender-based technology, lack of training and credit, low level of exposure, etc (Rath & et al., 2007). The present study on constraints in empowerment of tribal women was undertaken keeping in view the following objectives:

- To study the socio-economic profile of tribal women in the study area.
- To find out the constraints faced by Tribal women in the study area.
- To suggest measures based on the findings of the study.

### **Empowerment of Tribal's in Development and Planning- Highlights**

The need for empowerment of tribal women hardly needs justification (Kaur, et al., 2007). Their primitive way of life, economic and social backwardness, low level of literacy, out dated system of production, absence of value systems, sparse physical infrastructure in backward

tribal areas and demographic quality of tribal areas make the development of tribal women and tribal areas essential.

**1. Tribal Sub-Plan strategy:** This was adopted for the first time at the beginning of the 5<sup>th</sup> Five year plan in 1974-75. It aims to promote developmental activities to raise the living standards of the tribals and protect their interests through legal and administrative support. After the adoption of this approach the flow of funds to Tribal Sub Plan (TSP) areas has significantly increased. Special Central Assistance to TSP mainly includes development of forest villages, minor irrigation of tribal lands, funding to undertake developmental, family oriented income generating schemes, the creation of critical infrastructure, the extension of financial assistance to SHG for community based activities and the development of Primitive Tribal Group (PTG). Grant in aid under Article 275(1) is also being provided to the states to promote the welfare of STs, improve and take up special welfare and development programme which are not included in the plan.

**2. Panchayats (Extension to the Scheduled Areas) Act, 1996 [PESA]:** This act came into force on 24 December 1996 with the objectives of safeguarding and preserving the traditions and customs of people living in scheduled areas, their social, religious and cultural identities and traditional management practices of community resources.

**3. State/UT Minor Forest Produce Act, 2005:** The tribals are in need of forest based sustainable livelihoods for which ownership of forest resources and management of the ecology are crucial. The Government of India has come out with the Minor Forest Produce Act (MFPA), 2005, whereby forest dependent communities should be endowed with collection, processing and trade in minor forest produce on the principle of 'Share and Care'. If these initiatives are effectively implemented, the ecological-balance will be resorted and tribals will have safe livelihoods with assured participation and ownership.

**4. Development and Employment Programme:** The Government has

implemented various programmes which encourage tribals to take up new ventures. The assistance to the poor households of SCs/STs under the major programmes are as follows:

**a) National Rural Employment Guarantee Act, 2005 (NAREGA):** It guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. Later, the Sampoorna Grammen Rozgar Yojana (SGRY) have been subsumed in to NAREGA and extended the whole of the county. In fact, NAREGA is a demand driven scheme so separate earmarking of employment/ resources for SCs/STs has not been provided.

**b) Sampoorna Grammen Rozgar Yojana (SGRY):** While the SGRY is open to all rural poor who are in need of wage employment, preference is given to SCs/STs and parents of child labourers withdrawn from hazardous occupations, who are below the poverty line. 22.5% of the annual allocation at district and intermediate panchayat level is earmarked for individual/group beneficiary schemes of SC/ST families living below the poverty line.

**c) Swarnajayanti Gram Swarozgar Yojana (SGSY):** It is a major self employment programme being implemented all over the country. Its guidelines stipulate that at least 50% of the *Swarozgaris* will be SCs/STs, 40% women and 3% persons with disability. For SCs/STs and the disabled, the subsidy limit is 50% of the project cost subject to a maximum of Rs.1000 respectively.

**d) Indira Awas Yojana (IAY):** This is being implemented at the national level to provide dwelling units to people below the poverty line living in rural areas. Preference is given to BPL families belonging to SCs/ STs. 60% of the total allocation during a financial year is for construction of dwelling units for SCs/STs.

**e) National Rural Health Mission (2005-2012):** The Government of India launched the NRHM in April, 2005, to provide effective healthcare to the rural population throughout the country with special focus on 18 states of the country with weak public health infrastructure and poor performance in demographic and health indicators.

## **Profile of the Study Area**

Karbi Anglong, one of the two hill districts of Assam, falling under Sixth Schedule of the Indian Constitution, occupies the central position of the state. Agriculture is the main economic activity of the district. About 84% of the workforce in the district is engaged in agricultural activities, covering an area of 14.6%.<sup>4</sup> As per the latest BPL survey, out of 89,685 rural families, 58.76% of the rural families in Karbi Anglong are living under BPL.<sup>5</sup> The district has a banking network of 54 branches of which 34 belongs to Regional Rural bank (LDRB), 18 branches belong to different commercial banks and 2 branches belong to other nationalised commercial banks and two other branches belong to Assam Cooperative Apex Bank. According to report on District Agricultural Development Strategy, prepared by ATMA, the district has witnessed the formation of 1891 numbers of SHGs in the districts as on 31 March 2006.<sup>6</sup>

## **Methodology**

To achieve the objectives of the study, primary data has been collected from 31 numbers of SHGs from the Diphu Sub-division of Karbi Anglong districts of Assam. For the purpose of the study, SHGs include those SHGs which are financed by banks under both direct linkage programmes and SGSY schemes and those SHGs which are engaged in agriculture and allied activities are considered for the study. Simple random sampling technique was used for selection of respondents and total sample selected for the study were 100 (SHGs women members and SHG members wives). A pre-designed questionnaire was prepared and distributed to the selected SHG members and SHG male member wives to get elicit information required.

## **Empirics and Analysis**

The results of the study show that 64% of the respondents were in the

age group between 25-45 years. Among the nuclear families (52% of the respondents) 82% of them have agriculture as their main occupation. The maximum percentage of respondents have traditional agricultural experience and the SHG group leader and Gram Pradhan were the formal source of information and mass media, TV etc were the other sources of information. The economic motivation (54%), value orientation (66%), and scientific orientation (51%) were observed to be of medium level.

Table 1 indicates that the social constraints viz., ‘dependable nature of women suppress them in their empowerment’ was ranked first (2.99) followed by ‘lack of gender based academic institutions causes women illiteracy’ which was ranked II (2.79). Again, ‘social taboos, superstitions, unhealthy tradition and customs hinder in women empowerment’ was ranked III (2.64), and ‘the right of free avenues of expression to women lacks’ was ranked IV (2.63). Further ‘the family members unanimously oppose the gender to participate in social activities’ was ranked V (2.61). The mean score value of each constraint indicate the degree of seriousness which caused poor empowerment of tribal women.

<b>Table 1. Degree of Seriousness of Social Constraints</b>			
Sl. Nos	Social Constraints	Mean Score Values	Rank
1	Lack of gender based academic institutions causes women illiteracy	2.79	II
2	Dependable natures of women suppress them in their empowerment	2.99	I
3	The right of free avenues of expression to women lacks.	2.63	IV
4	Social taboos, superstitions, unhealthy tradition and customs hinder in women empowerment.	2.64	III
5	The family members unanimously oppose the gender to participate in social activities.	2.61	V
Total sample		100	
Source: Primary Data			

The Table 2 envisages that the rank order of economic constraints viz, ‘the banks accounts of the family is often operated by males only’ was ranked first (2.73) followed by ‘ownership of family income and finance are generally in male hands’ was ranked II (2.68). Again, ‘hindrances in implementation of women rights for sharing in family property’ was ranked III (2.67) and ‘lack of agro-based and rural industries for the income generation and employment to rural women’ was ranked IV (2.65). Further, ‘the women of the family in service are not free to spend their income independently’ was ranked V (2.56). The mean score value of each constraint indicate the degree of seriousness that caused poor empowerment of the tribal women.

Sl. Nos	Economic Constraints	Mean Score Values	Rank
1	Lack of Agro-based and rural industries for the income generation and employment to tribal women	2.65	IV
2	Hindrances in implementation of women rights for sharing in family property	2.67	III
3	Ownership of family income and finance are generally in male hands	2.68	II
4	Males often operate the bank accounts of the family only	2.73	I
5	The women of the family in service are not free to spend their income independently	2.56	V
Total sample		100	
Source: Primary Data			

Table 3 envisages the rank order of political constraints viz. ‘women generally by nature avoid to lead the group organisation and the society’

was ranked first, (2.89) followed by ‘harassment and exploitation of women leaders by officials, leaders, social workers and others who dishearten them in their empowerment’ was ranked II (2.79). Again ‘the political provisions for gender leadership are either not implemented or encroached by men, if implemented’ was ranked III (2.65) and ‘the man dominating society does not digest the women coming forward to lead’ was ranked IV (2.62). Further, ‘the ill motive people misguide the women leaders in their vested interest and thus weaken them’ was ranked V (2.60). The mean score value of each constraint indicates the degree of seriousness that caused poor empowerment of tribal women.

Sl. Nos	Political Constraints	Mean Score Values	Rank
1	Harassment and exploitation of women leaders by officials, leaders, social workers and others. Who dishearten them in their empowerment	2.79	II
2	Women generally by nature avoid to lead the group organisation and the society	2.89	I
3	The political provisions for gender leadership are either not implemented or encroached by men, if implement	2.65	III
4	The ill motive people misguide the women leaders in their vested interest and thus weaken them	2.60	V
5	The male dominated society does not digest the women coming forward to lead	2.62	IV
Total sample		100	
Source: Primary Data			

Table 4 depicts the rank order of psychological constraints viz., ‘women are often ignored in taking the decisions for the betterment of society

and family itself' was ranked first (2.70) followed by 'motives from the inner and outside for their empowerment mostly lacks' was ranked II (2.66). Again, 'fear regarding social security, domestic violence and abusive behaviour etc. is the barrier in women empowerment' was ranked III (2.61), and so on for each constraint in descending order. The mean score value for each constraint indicate the degree of seriousness which caused poor empowerment of tribal women.

Sl. Nos	Psychological Constraints	Mean Score Values	Rank
1	Lack of knowledge about the women rights for their empowerment.	2.51	VIII
2	Motives from the inner and outside for their empowerment mostly lacks.	2.66	II
3	Shyness in women behaviour inhibit their exposure for empowerment	2.56	IV
4	Fear regarding social security, domestic violence and abusive behaviour etc. is the barrier in women empowerment.	2.61	III
5	Reward, appreciation and recognition of the contributions of women are generally overlooked which discourage them in their empowerment.	2.54	V
6	Women are often ignored in taking the decisions for the betterment of society and family itself	2.70	I
7	The women are emotionally exploited that hinder in the process of their empowerment	2.53	VI
8	Unfavourable attitude of the patriarchal society towards the empowerment of Women.	2.52	VII
Total sample		100	
Source: Primary Data			



Table 5 shows that outdated technology (for irrigation/ threshing and other agricultural practices) and government seed/fertilizer stores do not make the necessary inputs available to women farmers or at the right time, or in the quantity needed (ranked I - 2.62). There are no special training programmes to develop women's agricultural practices and technological skills (ranked II – 2.51). Viable and compatible technology is not available to the farm women (Ranked III - 2.37). The qualitative degradation of inputs like seed, fertilizer and IPM adversely affects the yield and adulteration of inputs decreases production (both ranked IV - 2.24). Eco-friendly technology is rarely available (ranked V - 2.14). These findings are all based on their average scores.

Sl. Nos	Technological Constraints	Mean Score Values	Rank
1	Qualitative degradation of inputs like seed, fertilizer, IPM has adversely affected yield.	2.24	IV
2	Adulteration of inputs has decreased the production	2.24	IV
3	Technological skills are not developed through special training programmes.	2.51	II
4	Eco-friendly technology is rarely available.	2.14	V
5	Viable and compatible technology is not available to farm women.	2.37	III
6	Govt. seed/fertilizer stores do not make the necessary inputs available at the right time or in the right quantities.	2.62	I
7	Outdated technology (for irrigation/ threshing and other agricultural practices)	2.62	I
Total sample		100	
Source: Primary Data			

Table 6 revealed that cognitive and infrastructural constraints were considered as the major constraints by the respondents of the study area. Lack of knowledge about government subsidies and technical know-how were major cognitive constraints reported by the respondents. Increased work burden and responsibility and small children or dependent in laws were major personal constraints, inadequate profit and delay in payment were major organisational constraints, lack of technical training and power failure, credit, etc. were major infrastructural constraints and lack of quality control through competition from larger and established units and lack of technology were major marketing constraints reported by the respondents.

Sl. Nos	Overall Constraints	Mean Score Values	Rank
1	Personal Constraints	2.79	II
2	Cognitive Constraints	2.99	I
3	Organisational Constraints	2.63	IV
4	Infrastructural Constraints	2.64	III
5	Marketing constraints	2.61	V
Total sample		100	
Source: Primary Data			

### **Suggestions/ Recommendations**

Issues of development in a region densely populated by tribal people assumed great significance in a country like India. Development demands balanced regional development in true sense of the term. Hence, geographical and demographical position demands special care and attention both at the policy making and policy implementation level.

The geographic location of Karbi Anglong district of Assam offers a peculiar situation where a multi-dimensional development effort is needed to address the problem. Keeping in mind the previously analysed constraints faced by tribal women of the SHG family and other key problems as a whole, the following suggestions are forwarded.

Government and concerned authorities should take necessary steps to implement all the flagship programmes in the district and the Autonomous District Council (ADC) should try to take benefit from these programmes.

1. To minimise the infrastructural cost. Priority should be given to the development of basic infrastructure in the district so as to minimise the overhead cost in particular.
2. ADC should adopt people oriented models for development schemes which should be technically sound, transparent, culturally sensitive and institutionally effective.
3. The effort should be made to strengthen the cultural bonds among different tribes to foil the conspiracy.
4. Increased agricultural production and other allied production through conservation to settled agriculture, where possible, with linkage to easy credit and markets and assured irrigation.
5. Promote diversification of agricultural and non-farm sectors to create job opportunities. Train tribal women in farm based agriculture, child care, food processing and preservation etc.
6. Impart practical knowledge and training in modern techniques to all tribal women regularly so that their work becomes easier and production increases.
7. Focus on girls' education, inclusive of context-specific traditional and innovative interventions. Launch special and sustained education drives in low female literacy tribal pockets.
8. Teach tribal children in their mother tongue at least at primary level and also ensure gender based educational infrastructure.
9. Encourage women's organisations working among tribal people and ensure the formation, stabilisation and bank linkages of SHGs to promote viable micro-economic activities with substantial

support in terms of credit and market.

10. If some of the above recommendations are sincerely implemented, it is undoubtedly believed that these strategies would empower tribal women and bring them into mainstream development.

## **Conclusion**

The women under study reported a number of constraints which are given in the preceding paragraphs which could be encountered bravely by the women entrepreneurs only if certain measures were taken care of by the family, society, policy makers, legal institutions, etc. They, first of all, want family members support in taking care of children, helping in household chores. They also want more opportunities and more exposure to every sphere of life with more freedom of expression. The women under study want free education to the girls and more educational institutions to be set-up in the nearby areas. Functional literacy to tribal women should be provided. Strict Government and social compulsion should be there for educating the girls. Training to tribal women about income generating enterprises so as to engage them in self-employment is considered as one important aspect. Reservation of women or girls is necessary in every area of development. Provisions should be made for maintaining equal status of women with that of men in the society. There should be implementation of various programmes for empowering women, both economically as well as socially. Strict law should be exercised against injustice against women so that women can feel safe, secured and self-dependent.

In fine, tribal women play a major role in the co-management of their natural, social, economic resources and agricultural development including crop production, livestock production, etc. but they remain backward due to traditional values, illiteracy, superstition and many other social and cultural factors. The participatory role of tribals in improving

their living conditions by fully exploring natural endowments and alternative uses must find an appropriate place in the strategic approach.

### Notes

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