



Impact of Non-Governmental Organization Interventions on Economic Empowerment of Tribal Women in Gujarat

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ABSTRACT

Economic independence is an important component of empowerment, especially among the tribal women who are mostly marginalize socio-economically. A number of NGOs in Gujarat are working towards developmental intervention for improvement of economic status of tribal women through income generating activities, present paper analyses that the impact of NGO intervention on economic empowerment among tribal women in Gujarat. The present study base on primary data collected using survey method, 196 women beneficiaries associated with NGOs were selected for the data collection from various tribal distract of Gujarat, a self-structured questionnaire cum interview schedule design by researcher which covers various aspect such as income opportunities, saving pattern, level of income, access to credit etc. Suitable statistical tools, such as percentage analysis, frequency distribution, and Hypothesis testing were done to analyze data. Findings reveal that NGO contribution have a significant positive impact on the economic empowerment of tribal women. Actively participation in NGOs activities resulted in to the improvement in level of income, increased savings behaviour, financial patter, and greater decision-making capacity among the women. NGOs efforts promoting economic independence and prevent economic weakness among tribal women.

Keywords: Non - Government Organisation, Economic Empowerment, Tribal Women, Decision Making

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1. Introduction

Sustainable development goals (SDGs) represent a significant broadening of the view that development is just about financial poverty reduction towards a more holistic vision covering a range of priorities including gender equality and quality of life (UNDP 2017). In recent years, the United Nations has given currency to the phrase "empowerment," which is frequently used in reference to women. It is becoming more widely believed that women's empowerment will increase their level of self-assurance, independence, and capacity to fend against prejudice imposed by a society dominated by men. Women's empowerment is the process of gaining the ability to comprehend their rights and fulfill their obligations to others and themselves in the most efficient manner.^[1] The process of empowering the women's in the political, social, spiritual, and economic domains is known as women's empowerment. It refers to the appropriate actions taken to make women more autonomy and self-determination so that women can independently express their own interests.^[2] For the past more than 20 years, elevating women in country has been mainly perceived as an agent for economic progress, notably when it comes to the shift from lower-income to moderately wealthy^[3]. Women make up half of the world's population and have made impact full improvements to growth and development, but still women work and their accomplishments generally ignored in nations that are still under developed or developing. In addition, societies are not given ample chances and maximum opportunities to women's, to explore the different of economic ventures; so that the in under developed nations NGO's are mostly engaged with different initiatives like promoting and strengthening the female empowerment^[4]. Growing the economic and female empowerment are strongly interrelate factor: on the other side, growth in itself can greatly minimize and down the gender-base inequalities; while women empowerment may contribute to development.^[5] By enabling and changing the condition of women towards confidant driven societal identities of the nation, Ngo's working very hard and playing a vital role to enhance the socio-economic, political, social, cultural, and financial state of female.^[6] ICRW claims that the, a female is financial well-off whenever she gets the power to make financial matter related decisions, in addition to having a capacity to flourish and progress economically.^[7] If nations wants to accomplished both the goal like being self-sustaining and obtaining a more development goal such as, financial growth of female, reduction of poverty, improvement in health, providing quality education, and better stander of leaving and economic advancement, female of the nations must be economical sound and financially independent, when female has

strengthened with the capacity to fight against exploitation and oppressive practices having the liberty to make their own decisions and to act on them.

2. Review Literature

Panda Abhisek (2023), did study on “Empowering tribal women through entrepreneurship”, A study of decision making power and economic independence in India. This paper aims to examine part of Ngo’s play in giving women empower, particularly focused with decision-making processes. Propose of this research is, to examine the influence of entrepreneurship on the empowerment of women who belongs form tribal area in the Sylhet region of Bangladesh. In addition, these research also look into how entrepreneurship affects women's decision-making power and economic independence, and to delve the social and economic variables that affect women's ability to become entrepreneurs. The dependent variable such as degree of empowerment, which is measured through indicators such as power to take decisions, financial independence, and getting the standard resources. The independent variable is entrepreneurship; it is anticipated to have beneficial impact on female empowerment. Study employs a qualitative research method, including personal interview and FGD with 180 tribal women entrepreneurs across two districts in the Sylhet division. His study finds that women who engage in entrepreneurial activities have higher levels of decision-making power, economic independence, and access to resources compared to those who do not. In conclusion, the study emphasizes the importance of promoting entrepreneurship as a means of empowering tribal women in India.

Mariam Sohail (June 2014) did study on “Women Empowerment and Economic Development - An Exploratory Study in Pakistan” The research question of this study is: “Is Woman Empowerment responsible for the development of the economy?” open-ended questions were asked to the participants for data collection. Result shows that male is unwilling to empower the female because they desire to dominating. To maintain the prosperity in society, male and female should collaborate and work together. Awake and raise the women for their rights and they become self-aware. Researcher also conclude that female is important to become strengthen for overall development of nation, result also stated that enabling female is necessary for the economic upliftment. Researcher concluded that when male and female work with each other they should utilized their potential and skill for development of economy, hidden qualities and potential of women can have used. Through enabling the female poverty and hunger can lower from the society because they can spend maximum on their families and lees dependent on other

side, developed society is that in which women can operate her rights freely and independently. Male and female should be take equal salary for equal work. Non-discrimination approach practicing at work place for gender equality, For the upliftment of female in society, first necessary thing is to transform the thinking of the community and people. All the resources and credits can access to all female in society.

Purusottam Nayak, & Bidisha Mahanta (2011), did research on “women empowerment in India” using various indicators, fact and findings of the research says that mental attitude of uneven or different norms regarding females are yet predominating in various community across the nation. the researcher concluded that still women are fall behind men in many domain of life when compared to both category; rural women participate far less in politics and are much vulnerable to domestic abuse. Study reported that, the main two variables can contribute to the objective of women's empowerment are, first is skill based education and second his line of work and employment.

Harper (2002), proposed that 5 priorities should shift to the improvement of access to financial services and this has been reflected in the design of policies to support poor women in agriculture as a result. In addition, it was discover that maximum and easy use of financial service for micro business, access to loan for emergent consumption demand, financial surplus, The need for numerous SHG initiatives, which involve a different types of human upliftment initiatives such as training for new skill enhancement, education and literacy, physical and mental health, gender base awareness program, has evolved from these necessity to reconsider the underprivileged people not only as consumers but also as potential entrepreneurs and managers.

3. Significance

The present study titled “Impact of Non-Governmental Organization Interventions on Economic Empowerment of Tribal Women in Gujarat” holds significant academic as well as practical importance. Presented research basically focuses on inclination of effectiveness & role of NGO and its interventions in promoting the tribal women and their economic development in selected tribal districts of Gujarat. This study is focusing on the contemporary status of tribal women in terms of economic development and examines how NGOs interventions such as self-help groups, livelihood programs, income-generating activities, skill development, and financial inclusion initiatives have change to improving their economic status. By

assessing the present situation, the study brings attention to the present situation of economic empowerment among tribal women. Further, the study identifies the key troubles and barriers among tribal females in accomplished the sustainable economic empowerment, involving less access to resources, literacy rate, markets, and economic services. It also critically analyzes the contribution and role of NGOs in addressing these challenges and enhancing the economic status of tribal women. The findings of this study help to be valuable for NGOs, VOs & GOs and policy makers, professional social workers, and development planners. The displayed result from the primary research help in strategies formulation, future policies, and strengthening intervention models aimed at improving the financial enhancement of tribal female. Thus, the study is necessary for boost comprehensive and sustainable development in tribal areas of Gujarat.

4. Objective

1. To Study the economic empowerment of tribal females associated with non-governmental organizations.
2. To Study the effect of NGO involvement on the economic development of tribal female.

5. Hypotheses of the Study

H0: There is no statistically significant difference in the economic empowerment of tribal women due to NGO involvement.

H1: There is a statistically significant difference in the economic empowerment of tribal women due to NGO involvement.

6. Research Methodology

“Mixed Methods” In the present study researcher used both the data qualitative and quantitative, using questionnaire cum interview schedule for collecting the primary data from 196 tribal women which associated with NGOs, also use FGD (Focus Group Discussion) method to collect the qualitative data, Thus Mix Method Research design will be applied to the study.

7. Result and Discussion

Table: 1: Showing the Perception of Tribal Women on Economic Empowerment Indicators after Joining NGOs/SHGs

Statement		SA	A	N	D	SD	Total
Income increased after joining SHG	Frequency	7	129	53	7	0	196
	Percentage	3.6	65.8	27	3.6	0	100%
Able to obtain credit	Frequency	12	118	43	22	1	196
	Percentage	6.1	60.2	21.9	11.2	0.5	100%
Access to formal credit sources	Frequency	14	122	40	18	2	196
	Percentage	7.1	62.2	20.4	9.2	1.0	100%
Increased in saving	Frequency	20	119	37	15	5	196
	Percentage	10.2	60.7	18.9	7.7	2.6	100%
Assets created after joining NGO/SHG	Frequency	20	110	44	14	8	196
	Percentage	10.2	56.1	22.4	7.1	4.1	100%
Financially supporting family independently	Frequency	26	103	44	14	9	196
	Percentage	13.3	52.6	22.4	7.1	4.6	100%
Able to manage income and finances	Frequency	15	108	46	16	11	196
	Percentage	7.7	55.1	23.5	8.2	5.6	100%
Participates in major financial decisions	Frequency	20	113	40	14	9	196
	Percentage	10.2	57.7	20.4	7.1	4.6	100%
Household expenditure has increased	Frequency	38	103	35	11	9	196
	Percentage	19.4	52.6	17.9	5.6	4.6	100%
Improvement in poverty status	Frequency	26	108	38	15	9	196
	Percentage	13.3	55.1	19.4	7.7	4.6	100%

It is observed that 65.8% (n=129) of the participant agreed with their income increased after connecting with SHG, while 3.6% (n=7) strongly agreed with the statement. About 27.0% (n=53) of the respondents expressed a neutral opinion, whereas only 3.6 % (n=7) disagreed with the statement. None of the respondents strongly disagreed. This clearly indicates that joining SHGs has contributed positively to income enhancement among tribal women.

The table shows that 60.2% (n=118) of the respondents agreed and 6.1% (n=12) strongly agreed that they are able to obtain credit after joining NGOs/SHGs. Around 21.9% (n=43) held a neutral view, while 11.2% (n=22) disagreed and only 0.5% (n=1) strongly disagreed. This reflects improved credit accessibility for women through NGO/SHG membership.

It is found that 62.2% (n=122) of the respondents agreed and 7.1% (n=14) strongly agreed that they have access to formal credit sources. About 20.4% (n=40) expressed neutrality, whereas 9.2% (n=18) disagreed and 1.0%(n=2) strongly disagreed. The findings suggest that NGO/SHG participation has facilitated women's linkage with formal financial institutions.

The data reveals that 60.7%(n=119) of the respondents agreed and 10.2% (n=20) strongly agreed that their savings have increased after joining NGOs/SHGs. Nearly 18.9%(n=37) reported a neutral opinion, while 7.7% (n=15) disagreed and 2.6% (n=5) strongly disagreed. This indicates that NGO/SHG membership has promoted a habit of saving among tribal women.

It is seen that 56.1% (n=110) of the respondents agreed and 10.2% (n=20) strongly agreed that they have created assets after joining NGOs/SHGs. About 22.4% (n=44) were neutral, whereas 7.1% (n=14) disagreed and 4.1% (n=8) strongly disagreed. This suggests that NGO/SHG interventions have supported asset formation among women beneficiaries.

The table indicates that 52.6% (n=103) of the respondents agreed and 13.3% (n=26) strongly agreed that they are now capable of supporting their family financially. Around 22.4% (n=44) expressed a neutral opinion, while 7.1 % (n=14) disagreed and 4.6% (n=9) strongly disagreed. This reflects improved financial independence among tribal women after joining NGOs/SHGs.

It is observed that 55.1% (n=108) of the respondents agreed and 7.7% (n=15) strongly agreed that they are able to manage their income and finances. About 23.5% (n=46) remained neutral, whereas 8.2% (n=16) disagreed and 5.6% (n=11)

strongly disagreed. The findings indicate enhanced financial management skills among women beneficiaries.

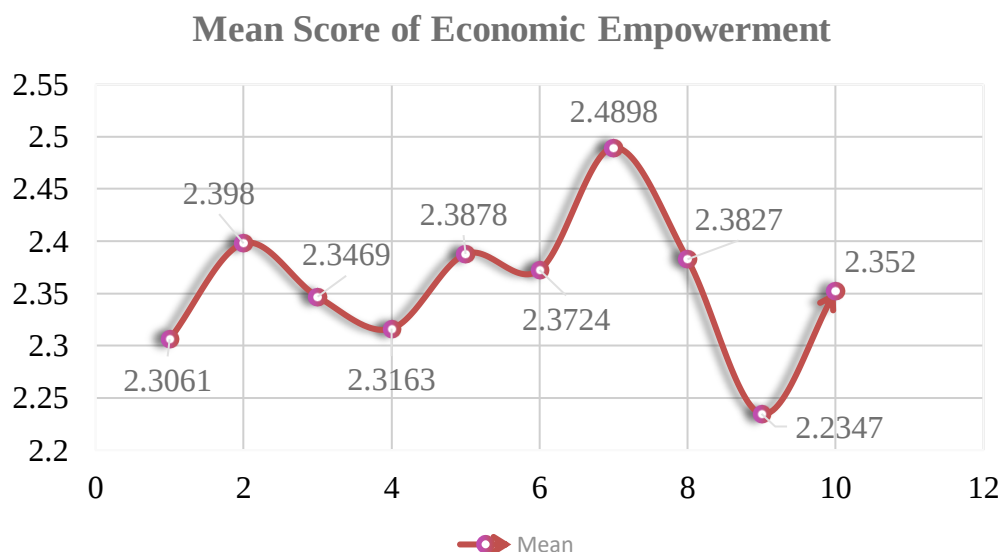
The table shows that 57.7% (n=113) of the respondents agreed and 10.2 % (n=20) strongly agreed that they participate in major financial decisions of the household. Nearly 20.4% (n=40) were neutral, while 7.1% (n=14) disagreed and 4.6% (n=9) strongly disagreed. These highlights increased decision-making power of women in financial matters.

It is evident that 52.6% (n=103) of the respondents agreed and 19.4% (n=38) strongly agreed that household expenditure has increased after joining NGOs/SHGs. About 17.9% (n=35) expressed a neutral view, whereas 5.6% (n=11) disagreed and 4.6 % (n=9) strongly disagreed. The increase in expenditure indicates improved purchasing capacity and living standards.

Finally, the table reveals that 55.1% (n=108) of the respondents agreed and 13.3% (n=26) strongly agreed that their poverty status has improved after joining NGOs/SHGs. Around 19.4% (n=38) remained neutral, while 7.7%(n=15) disagreed and 4.6 % (n=9) strongly disagreed. This suggests that NGO/SHG interventions have played a significant role in poverty alleviation among tribal women.

Table 2: Mean Score of Economic Empowerment

Descriptive Statistics: Economic Empowerment			
Item	N	Mean	Std. Deviation
Income increased after joining SHG	196	2.3061	.59757
Able to obtain credit	196	2.3980	.78759
Access to formal credit sources	196	2.3469	.78580
Increased in saving	196	2.3163	.85451
Assets created after joining NGO/SHG	196	2.3878	.91296
Financially supporting family independently	196	2.3724	.96026
Able to manage income and finances	196	2.4898	.95267
Participates in major financial decisions	196	2.3827	.92902
Household expenditure has increased	196	2.2347	.97981
Improvement in poverty status	196	2.3520	.96266



After calculation of descriptive statistics of Economic empowerment as shows in above table that is lowest mean score as indicated by highest level of agreement, so thus we can say that economic empowerment aspect such as increasing in expenses, income status is increase, Change in Saving pattern and Behaviour, reduce the poverty. on the contrary disagreement indicate by highest level of mean value, can be observed capable to handling income stock, access to credits, after overall analysis of mean score we can say that after connect with SHG/NGO, women have gain in aspect of increasing in expenses, income is improved, Mostly, performance like capable to handling income stock, access to credits found at the low level.

For Advance analysis, to measure the significant difference in perceptual experience about economic performance among women connected with NGOs. bellow hypothesis is formulated and proven by one sample t-test;

Hypothesis:

H0: There is no statistically significant difference in the economic empowerment of tribal women due to NGO involvement.

H1: There is a statistically significant difference in the economic empowerment of tribal women due to NGO involvement.

Table :3: Testing Economic Empowerment of Tribal Women due to NGO Involvement: One-Sample t-Test

One-Sample Test: Economic Empowerment			
Item	Test Value = 3		
	t	df	Sig.(2-tailed)
Income increased after joining SHG	-16.256	195	.000
Able to obtain credit	-10.702	195	.000
Access to formal credit sources	-11.635	195	.000
Increased in saving	-11.201	195	.000
Assets created after joining NGO/SHG	-9.389	195	.000
Financially supporting family independently	-9.149	195	.000
Able to manage income and finances	-7.498	195	.000
Participates in major financial decisions	-9.303	195	.000
Household expenditure has increased	-10.935	195	.000
Improvement in poverty status	-9.423	195	.000

As a result, the One-Sample t-test computed for investigate the economic empowerment of women beneficiaries of NGOs by comparing the observed mean scores with the neutral test value of 3. The results disclose that all the indicators of economic empowerment show statistically significant differences from the test value ($p < 0.05$). So That, the null hypothesis is rejected and concluded that after NGO engagement has a statistically significantly impacted on the financial and economic empowerment of tribes' women.

8. Conclusion

NGO/SHG interventions have played a significant role in poverty alleviation among tribal women. The accumulation of data clearly justified that an ample amount of women gets benefited positively and perceived economic empowerment in terms of earning more income, improvement in savings, credit access, gathering asset, independence in terms of monetarial part, decision-making power in terms of finance, and reduce their poverty after engagement with NGOs. More Over, With the result of hypotheses testing we can say that NGOs engagement significantly affects the economic empowerment of women. So, for the future policy we must promote to women towards the entrepreneurship and small industries for tribal development and women empowerment.

9. Suggestions

- ✓ NGOs should design and implement need-based empowerment activities that are locally relevant and sustainable, keeping in mind the socio-economic conditions of tribal women.
- ✓ Greater emphasis should be given to entrepreneurship development, as it can significantly enhance the economic strength and self-reliance of tribal women.
- ✓ Promotion of small-scale and home-based industries should be encouraged to create income-generating opportunities that are compatible with women's domestic responsibilities.
- ✓ Skill-based training programme should be strengthened to equip tribal women with practical skills that improve their Employability and income potential.
- ✓ Digital literacy and financial awareness program should be introduced to enable women to access online services, digital payments, and market linkages.
- ✓ Inclusive policies should be formulated to ensure increased income generation among women belonging to different age groups, educational levels, and socio-economic backgrounds, enabling participation at all levels.

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