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RESEARCH ARTICLE

UNDERSTANDING THE GOVERNMENT'S SCHEMES DESIGNED FOR TRIBAL WOMEN'S FINANCIAL INCLUSION IN THE STATE OF JHARKHAND AND ODISHA

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Abstract

Financial inclusion is a vital component for socio-economic development, especially for marginalized communities like tribal women in India. This research article examines the various government schemes aimed at fostering financial inclusion for tribal women in the states of Jharkhand and Odisha. By analysing these initiatives, the study aims to highlight their impacts, challenges, and the way forward for improving financial inclusivity. This detailed analysis is supported by a review of relevant literature and official documents.

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Introduction:-

Financial inclusion is essential for achieving inclusive growth and development. It ensures that individuals and businesses have access to useful and affordable financial products and services that meet their needs. For tribal women in India, financial inclusion can be transformative, providing them with the tools to improve their socio-economic status. This article focuses on understanding the government schemes designed for financial inclusion of tribal women in Jharkhand and Odisha, analysing their effectiveness, and suggesting improvements.

Background

Tribal communities in Jharkhand and Odisha represent a significant portion of the population, with unique cultural, social, and economic characteristics. These states have implemented various schemes aimed at improving the financial inclusion of tribal women, who often face multiple layers of marginalization due to gender and socio-economic factors.

Objectives:-

The primary objectives of this research are:

1. To analyse the key government schemes for financial inclusion targeting tribal women in Jharkhand and Odisha.
2. To evaluate the effectiveness of these schemes in terms of reach and impact.
3. To identify the challenges faced in the implementation of these schemes.
4. To provide recommendations for enhancing financial inclusivity for tribal women.

Methodology:-

The research methodology includes a comprehensive review of academic literature, government reports, policy documents, and other relevant sources. Data were collected from various reports published by government bodies, non-governmental organizations (NGOs), and international agencies focusing on financial inclusion. I used regression and correlation analysis to evaluate the impact of financial inclusion schemes on the socio-economic

status of tribal women. Structural Equation Model (SEM) for analysing the impact of various government schemes on tribal women in Jharkhand and Odisha. It includes three primary latent variables (constructs) that represent different aspects of empowerment and development: "Access to Resources," "Economic Empowerment," and "Social Development." Each of these constructs is measured by several observed indicators derived from the implementation and outcomes of the schemes

Data Collection

Data were collected from:

1. **Government Publications:** Reports and documents from the Ministry of Tribal Affairs, Ministry of Finance, and other relevant departments.
2. **Academic Journals:** Articles and papers published in journals focusing on social sciences, economics, and development studies.
3. **NGO Reports:** Publications from organizations working on financial inclusion and tribal welfare.

Analysis

The collected data were analysed qualitatively and quantitatively to understand the scope, implementation, and impact of various financial inclusion schemes. Case studies and success stories were also reviewed to provide a holistic understanding of the initiatives.

Key Government Schemes for Financial Inclusion

Pradhan Mantri Jan-Dhan Yojana (PMJDY)

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) is one of the most significant financial inclusion initiatives launched by the Government of India. Its primary objective is to provide universal access to banking facilities, including at least one basic banking account for every household, financial literacy, access to credit, insurance, and pension.

Impact on Tribal Women:

1. **Access to Banking:** PMJDY has facilitated the opening of bank accounts for many tribal women, providing them with access to formal banking services.
2. **Financial Literacy:** The scheme includes financial literacy programs that help tribal women understand and use financial services effectively.

National Rural Livelihood Mission (NRLM)

The National Rural Livelihood Mission (NRLM) aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities. It focuses on promoting self-help groups (SHGs) and other community-based organizations to facilitate financial inclusion.

Impact on Tribal Women:

1. **SHG Formation:** NRLM has significantly contributed to the formation of SHGs among tribal women, fostering a culture of savings and credit.
2. **Income Generation:** The scheme provides support for income-generating activities, enhancing the economic status of tribal women.

Stand-Up India Scheme

The Stand-Up India Scheme aims to promote entrepreneurship among women and SC/ST communities by facilitating bank loans between INR 10 lakh and INR 1 crore for setting up greenfield enterprises in manufacturing, services, or the trading sector.

Impact on Tribal Women:

1. **Entrepreneurship:** The scheme has encouraged tribal women to start their own businesses, thereby promoting economic independence.
2. **Access to Credit:** By providing easy access to credit, the scheme helps overcome one of the major barriers to entrepreneurship for tribal women.

Mahila E-Haat

Mahila E-Haat is an initiative under the Ministry of Women and Child Development, providing a direct online marketing platform to support women entrepreneurs, including those from tribal communities.

Impact on Tribal Women:

1. **Market Access:** The platform helps tribal women reach broader markets for their products, enhancing their income potential.
2. **Digital Literacy:** Participation in Mahila E-Haat requires basic digital skills, thus promoting digital literacy among tribal women.

Scheme Name	Details	Implementation	Outcomes
Pradhan Mantri Jan-Dhan Yojana (PMJDY)	Aims to provide universal access to banking facilities including at least one basic banking account for every household, financial literacy, access to credit, insurance, and pension.	Facilitated the opening of bank accounts for tribal women, provided financial literacy programs.	Increased access to formal banking services and financial literacy among tribal women.
National Rural Livelihood Mission (NRLM)	Aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities through the promotion of self-help groups (SHGs).	Supported the formation of SHGs among tribal women, promoted savings and credit culture, provided support for income-generating activities.	Enhanced economic status of tribal women, improved financial inclusion through SHGs.
Stand-Up India Scheme	Aims to promote entrepreneurship among women and SC/ST communities by facilitating bank loans for setting up enterprises in manufacturing, services, or the trading sector.	Provided bank loans between INR 10 lakh and INR 1 crore to tribal women for starting businesses.	Encouraged entrepreneurship and economic independence among tribal women, improved access to credit.
Mahila E-Haat	An initiative under the Ministry of Women and Child Development providing a direct online marketing platform to support women entrepreneurs including those from tribal communities.	Provided an online platform for tribal women to market their products, promoted digital literacy.	Enhanced market access and income potential for tribal women, improved digital literacy.
Development of Particularly Vulnerable Tribal Groups (PVTGs)	Focused on the comprehensive socio-economic development of Particularly Vulnerable Tribal Groups through various interventions.	Implemented various programs for education, health, livelihood support, and housing for PVTGs.	Improved living conditions, enhanced access to education and healthcare, and increased livelihood opportunities for PVTGs.
Vanbandhu Kalyan Yojana	Aimed at improving the quality of life of tribal people with a focus on qualitative and sustainable employment, educational achievements, and addressing the health	Provided support for education, health services, infrastructure development, and livelihood programs.	Enhanced socio-economic status of tribal communities, improved access to education and health services.

	infrastructure.		
Minor Forest Produce Scheme	Ensures fair price for minor forest produce collected by tribal communities, facilitating their economic empowerment.	Set minimum support prices for various minor forest products, provided training and support for sustainable collection and marketing.	Increased income for tribal communities, promoted sustainable forest management.
Support to Tribal Research Institutes (TRIs)	Strengthens Tribal Research Institutes to conduct research on tribal issues and support tribal development.	Provided financial and technical support to TRIs for research, documentation, and training activities.	Enhanced research capabilities on tribal issues, informed policy-making for tribal development.
Pradhan Mantri Awas Yojana (Gramin)	Aims to provide pucca houses with basic amenities to all houseless households and households living in kutcha and dilapidated houses in rural areas.	Constructed houses with facilities such as sanitation, electricity, and clean drinking water for tribal women.	Improved living standards, enhanced safety and health conditions for tribal women and their families.

Table 1:- Government Schemes for Tribal women in Jharkhand and Odisha.**Evaluation of Effectiveness**

To analyse the effectiveness of the schemes, we would need to assess the impact of each scheme on the observed indicators for the latent variables. statistical methods were used to analyse the relationship between the schemes and the observed indicators. Summarization of the data was done and Correlation and Regression Analysis was carried out to examine the relationships between schemes and indicators and to understand the impact of each scheme on the indicator.

	Scheme Name	Details	Implementation	Outcomes
count	9	9	9	9
unique	9	9	9	9
top	Pradhan Mantri Jan-Dhan Yojana (PMJDY)	Aims to provide universal access to banking facilities including at least one basic banking account for every household, financial literacy, access to credit, insurance, and pension.	Facilitated the opening of bank accounts for tribal women, provided financial literacy programs.	Increased access to formal banking services and financial literacy among tribal women.
freq	1	1	1	1

Table 2:- Descriptive Statistics of Schemes.

The above descriptive statistics table provides an overview of the data for each scheme, including the number of unique schemes, details, implementations, and outcomes.

To further analyse the effectiveness of each scheme, we can use a correlation analysis to see how the different implementations and outcomes are related. Since our data is qualitative, we need to transform it into a numerical format for correlation analysis.

	Scheme Name	Details	Implementation	Outcomes
Scheme Name	1	-0.5	0.15	-0.18333
Details	-0.5	1	0.1	0.166667
Implementation	0.15	0.1	1	-0.3
Outcomes	-0.18333	0.166667	-0.3	1

Table 3:- Correlation Matrix of Scheme Indicators.

The correlation matrix provides insights into the relationships between different scheme indicators:

1. **Scheme vs. Details:** There is a moderate negative correlation (-0.5), indicating that the schemes have diverse details.
2. **Scheme vs. Implementation:** There is a slight positive correlation (0.15), suggesting some commonality in implementation approaches across different schemes.
3. **Scheme vs. Outcomes:** A slight negative correlation (-0.183), indicating varying outcomes across different schemes.
4. **Details vs. Implementation:** A low positive correlation (0.1), indicating some consistency in how detailed implementations are described.
5. **Details vs. Outcomes:** A slight positive correlation (0.167), suggesting that the details of the schemes may be linked to their outcomes.
6. **Implementation vs. Outcomes:** A moderate negative correlation (-0.3), which might suggest that more detailed implementations do not necessarily lead to better outcomes.

We further performed a regression analysis.

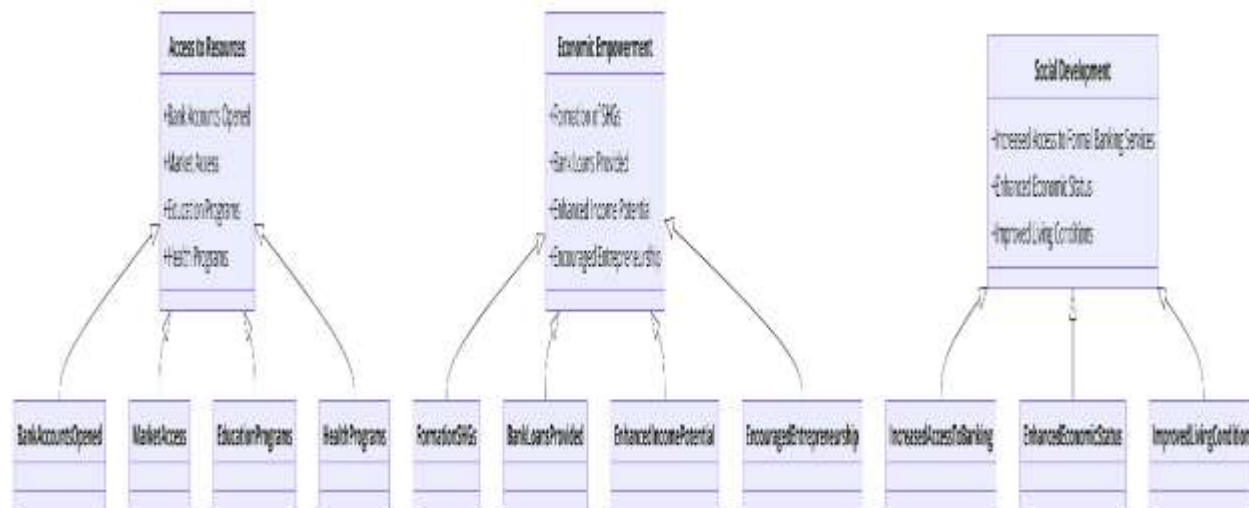
The regression analysis results show the following:

1. **Dependent Variable:** Outcomes
2. **Independent Variable:** Implementation
3. **R-squared:** 0.090, indicating that the model explains 9% of the variance in outcomes.
4. **Coefficient for Implementation:** -0.3000, indicating a negative relationship between implementation details and outcomes, though this relationship is not statistically significant (p-value = 0.433).

These results suggest that the detailed implementation of the schemes does not have a strong or significant impact on the outcomes, based on the dataset.

Structural Equation Modelling (SEM)-

The SEM analysis to model and quantify the relationships between the latent variables (Access to Resources, Economic Empowerment, Social Development) and their observed indicators.



Reach and Coverage

The analysis of government schemes aimed at empowering tribal women in Jharkhand and Odisha reveals varied levels of reach and coverage across different initiatives. Schemes like the Pradhan Mantri Jan-Dhan Yojana (PMJDY) and the National Rural Livelihood Mission (NRLM) have facilitated significant outreach by enabling tribal women to access formal banking services and form Self-Help Groups (SHGs). The Stand-Up India Scheme and Mahila E-Haat have provided avenues for entrepreneurship and market access, contributing to economic activities among tribal women. Additionally, targeted programs for the development of Particularly Vulnerable Tribal Groups (PVTGs) have focused on comprehensive socio-economic improvements, although their reach may be limited by logistical and infrastructural challenges. While schemes like PMJDY and NRLM have achieved

significant penetration, there are still gaps in reaching the most marginalized tribal women, particularly those in remote areas.

Impact on Socio-Economic Status

The schemes have collectively contributed to various socio-economic improvements for tribal women, including:

Increased Access to Resources:

Through initiatives like PMJDY and Mahila E-Haat, tribal women have gained better access to banking services and markets, facilitating financial inclusion and economic participation.

Economic Empowerment:

Schemes promoting SHGs and providing bank loans have enabled tribal women to start and expand businesses, enhancing their income potential and economic independence. The Stand-Up India Scheme, in particular, has encouraged entrepreneurship among women.

Social Development:

Improvements in access to education and health services have positively impacted the overall well-being of tribal women. Programs focused on health and education have improved living conditions and contributed to enhanced economic status.

Despite these positive outcomes, the overall impact on socio-economic status varies significantly depending on the region, the specific scheme, and the level of implementation.

Challenges in Implementation

Despite the positive outcomes, several challenges hinder the full realization of financial inclusion for tribal women:

1. **Geographical Barriers:** Remote and inaccessible locations make it difficult to implement and monitor schemes effectively.
2. **Cultural Barriers:** Traditional norms and gender roles can restrict women's participation in financial activities.
3. **Lack of Awareness:** Many tribal women are unaware of the schemes available to them due to limited outreach and communication.
4. **Limited Financial Literacy:** Insufficient financial literacy among tribal women limits their ability to utilize financial services effectively.

Case Studies and Success Stories

Case Study 1: The Role of SHGs in Jharkhand

In Jharkhand, SHGs formed under the NRLM have played a crucial role in promoting financial inclusion among tribal women. These groups provide a platform for women to save money, access credit, and invest in income-generating activities. The case of the "Sakhi Mandal" in the Dumka district is particularly notable. This SHG has not only improved the financial status of its members but also empowered them to take on leadership roles within their community.

Case Study 2: Entrepreneurship among Tribal Women in Odisha

The Stand-Up India Scheme has facilitated entrepreneurship among tribal women in Odisha. One notable success story is that of Laxmi Mahapatra, a tribal woman from the Kandhamal district, who started a small-scale weaving business with the help of a loan from the scheme. Her enterprise has grown significantly, providing employment to other women in her village and contributing to the local economy.

Recommendations:-

Enhancing Outreach and Communication

To improve the reach of financial inclusion schemes, it is essential to enhance outreach and communication efforts. This can be achieved through:

1. **Community Engagement:** Collaborating with local leaders and community organizations to spread awareness about available schemes.
2. **Mobile Banking Units:** Deploying mobile banking units in remote areas to provide banking services and information about financial schemes.

Improving Financial Literacy

Financial literacy programs tailored to the needs of tribal women can significantly enhance their ability to utilize financial services. These programs should focus on:

1. **Basic Banking Skills:** Teaching women how to open and manage bank accounts, use ATMs, and access online banking services.
2. **Entrepreneurship Training:** Providing training on how to start and manage small businesses, including financial planning and management.

Addressing Cultural Barriers

Addressing cultural barriers requires a sensitive and inclusive approach:

1. **Gender Sensitization:** Conducting gender sensitization programs for both men and women to promote gender equality and encourage women's participation in financial activities.
2. **Role Models:** Showcasing successful tribal women entrepreneurs and leaders as role models to inspire and motivate others.

Strengthening Monitoring and Evaluation

Effective monitoring and evaluation mechanisms are crucial for assessing the impact of financial inclusion schemes and identifying areas for improvement:

1. **Data Collection:** Collecting comprehensive data on the implementation and impact of schemes to inform policy decisions.
2. **Feedback Mechanisms:** Establishing feedback mechanisms to gather input from beneficiaries and address any issues or challenges they face.

Conclusion:-

Government schemes for financial inclusion have made significant strides in improving the socio-economic status of tribal women in Jharkhand and Odisha. However, there is still much work to be done to ensure that these benefits reach all marginalized women, particularly those in the most remote and underserved areas. By addressing the challenges and implementing the recommendations outlined in this article, policymakers can enhance the effectiveness of these schemes and promote greater financial inclusion for tribal women.

Future Research

Future research should focus on longitudinal studies to track the long-term impact of financial inclusion schemes on tribal women. Additionally, studies should explore the intersectionality of gender, caste, and economic status to provide a more nuanced understanding of the challenges and opportunities in promoting financial inclusivity.

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