



## ICT and Tribal Women Empowerment

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### Abstract

According to the Constitution of India, there are 645 distinct tribes in India. The 2011 census revealed that, with a population of over 40 lacs, the Bhil is our country's largest tribe. Our culture is fundamentally made up of tribal communities and tribal people. Like in other communities, half of the population of the tribal community is made up of women. Like any other society, the tribal community's well-being is significantly influenced by the position of its women. Most of the Tribal women are not aware of their rights and their literacy rate and health status are also low. Information and communication technology (ICT) can help women in society and alleviate gender inequality. This potential is becoming more widely acknowledged. As a result of socioeconomic, structural, psychological, and institutional hurdles, women utilize and have less access to ICT than males, and this is indicative of a considerable gender digital gap. This study focused to analyses role of ICTs in empowering tribal women. This study is to describe the uses of ICT for social and economic empowerment and government Schemes and strategy for tribal women economic empowerment.

This study is based on secondary data and the Empirical Research methodology used. Most of the studies which were focused on the tribal society merely specifically studied tribal women. This study avails its relevance in the fact that it does not only focus on the ICT gap in tribal women's society but also studies the implication of the digital gap on their socio-economic condition and their level of empowerment.

**Keywords:** ICT; Tribal Women; Empowerment; Government Schemes; Literacy and Digital divide

### Introduction

Tribal civilizations were absolutely apart from those seen in large cities. Tribals are separated communities into several unequal classes, they did not follow to the social norms and customs set down by the Brahmanas. Tribes were the name given to these communities. Each tribe's members shared a distinct sense of kinship. By the 12<sup>th</sup> century, Chero Chiefdoms had developed in numerous regions of what is now Bihar and Jharkhand. In addition to these states, Orissa, and Bengal, other significant tribes were the Mundas and Santhals. The Maharashtra highlands, Karnataka,

and Gujarat were home to the Kolis, Berads, and countless other tribes. Additionally, the South was home to sizable populations of the Koragas, Vetars, Maravars, and many other tribes. The Bhil tribe was dispersing over India's western and central regions, which are covered with forest and fertile soil. Their area had been ideally matched to the physical location where they lived, with their primary occupations being agriculture and hunting and gathering.

According to the census of 2011 Total tribes in India was 104545716 in this No of female tribes was 51998501. Like any other society, the tribal community's well-being is significantly

influenced by the position of its women. However, there are other indicators that point to the indigenous woman's poor position. She lacks property rights, for instance, unless she lives in a matrilineal community, which only makes up a small fraction of the tribal population. Compared to her male equivalent, she receives lower pay for doing the same job. In some tribal societies, there are a number of taboos that discriminate against tribal women by implying impureness and low rank. Priests are not allowed to be indigenous women. Menstruation-related restrictions exist in non-tribal groups as well. It is banned for the Kharia women to work on roofing projects or operate a plough. The Oraon woman is not allowed to get into contact with a plough either. For the sake of the harvest, the Todas of the Nilgiri Hills stays away from menstruation women. A few societies exclusively allow men to honour their ancestors (Satyanarayana and Bahera, 1986).

These women are unable to create a bank account due to a lack of a fixed location, identification documentation, and consistent income. Since they lack knowledge and education, they are unable to even consider using official banking services to save money. Even if they are ready to establish an account, the bank's structure and the social isolation of their neighborhood make it difficult for them to get banking services. Without that, saving for these women amounts to basically hoarding some money about the house, which would otherwise be readily squandered on things like booze, thievery, frivolous bills, etc., (Tiwari, 2014).

In the era of information, it is sometimes taken for granted that information flow is automatic and that it will reach the audience. Due to the ICT, tribal women can know about the various government schemes which are beneficial for women's empowerment and ICT is also helpful to improve their literacy level. Apart from this government schemes not only for financial support and improvement of education but also for equality of women empowers to state to adopt measures of positive discrimination in favor of women.

### Review of Literature

We have studied the numerous numbers of available studies for women empowerment but very few studies are available for Tribal women empowerment. For the review, some studies are listed below Loke [1].

The chance of living over one's means was less affected by the importance of financial education and awareness. Furthermore,

based on evidence from Malaysia that refuted the widely held belief that financial knowledge encourages better financial management, the study showed that those with higher financial knowledge scores are more likely to have difficulties covering their living expenses with their current income. The study's implications for the economically and educationally underdeveloped tribal populations of India, however, are less significant.

Pande., *et al.* [2] It was stated that being unable to get loans through the conventional banking system may cause consumption to decline, as well as investment in sectors like healthcare, education, and other potential sources of income. Banks can take the necessary action in this respect by creating goods that cater to the needs of the customers who want to use them. Due to the enormous population in unbanked areas, if demand and supply are balanced, it would not only increase the income of the impoverished but also boost the business opportunities for the banks. They may have new business prospects as a result of this. But doing so will need the removal of the obstacles.

Earigala (2012) pointed out that although the government has acknowledged every Indian citizen's basic right to an education, not enough has really been done in this regard. Socially and economically underprivileged populations are most affected. Some tribes are unable to access the facilities for basic education because of the caste system and the ensuing backwardness. Since educated young represent an economy's future, this has major implications for the long-term development of the nation. Additionally, since they lack sufficient education, they were unable to appreciate the value of specific social and economic welfare programmes designed only for them.

Padhi and Panigarhi [3] analysed the government's plans for the welfare of the indigenous people in Odisha seriously. The indigenous people are frequently compelled by this practise to relocate in quest of better economic prospects. The exploitation at the hands of nearby money lenders is another issue that the indigenous peoples are dealing with. Since tribe members spend more than they make, this presents a profitable opportunity for non-tribal members. To lessen the impact of money lenders, the government has implemented corrective measures. Every money lender operating in tribal areas today is required to register before they may charge interest rates higher than those allowed by law.

Obayelu, A. and Ogunlade, I [4] It was important for women to had full and equal access to ICT-based economic and educational activities because it enhances their socioeconomic status, strengthens the family, and gives them access to information, communication, freedom of expression, and formal and informal associations. It also supports their contributions to home and workplace activities.

Samal., *et al.* [5] Stated that many different tribal tribes with a variety of cultures may be found in the Indian Republic. The Indian government occasionally tries to put into effect specific programmes that are only intended for tribal people. However, intended objectives have not been met, and indigenous groups continue to experience varying socioeconomic and demographic changes.

Kumar, Amar and Rajlaxymi, C. (1993) Concluded that in 1991 educational status of tribal women was very low which reflected the low literacy rate, low enrollment ratio, and higher dropout ratio in the school.

After the instant review of the available resources, we find out that it is challenging to convince the tribal belts to use institutional resources for financing because most of them are located quite far from metropolitan centers. Due to the low effect of numerous development initiatives, the tribal people's way of life is in jeopardy since they rely on natural and forest resources to survive. ICTs also give women choices, such as reducing illiteracy, fostering entrepreneurship, enabling them to work from home while still taking care of their family, accessing ICTs from remote regions, and enriched their quality of life.

### Objective of the Study

Present study argues for an ICT approach of development model for the integrated development and empowerment of the tribal women in India. It's focused to analyses role of ICT in empowering tribal women. The main objective of this study is to describe the uses of ICT for social and economic empowerment and improvement of livelihood for Tribal women. The specific objectives are

- To state the ways in which ICTs can be used in the enhancement of social and economic livelihood of tribal women

- To describe the government Schemes and strategy for tribal women economic empowerment.
- To understand the literacy status of tribal women for government schemes awareness.

### Research Methodology

The present study is based on secondary data and empirical research methodology has been used for the study. While the secondary data were obtained from various sources including the annual reports of tribal affairs government of India, statistical bulletins and financial reports of Reserve bank of India, journals and previous similar studies.

### Importance of the study

In present global scenario Information and Communications Technologies (ICTs) is an umbrella term that make it possible to generate, store, process and communicate information ever more conveniently across borders and cultures. Communication is indispensable for all endeavors to bring about a societal change. The emergence of ICTs has enabled to collaborate, interact and information in a fast pace which has brought a greater impact on Tribes society as well as women. They also support tribal communities to acquire new skills and also create new employment opportunities. ICTs hold a lot of promise for achieving socio-economic development and demonstrate an explicit agenda for social inclusion, gender focus and pro-poor developments.

### ICTs and financial services

The development of new information and communication technologies (ICTs), especially digital ICTs, allows for the storage of data as ones and zeros and its transmission across communication networks. Telephones, wireless cellular phones, communication satellites, computers, and the Internet are a few examples of digital ICTs. These have signaled socio-economic development in both developed and developing nations, especially following the process of globalization (Aralu, 2015; Amardeep and Ansaari, 2014). Active participation of tribal women in the entire development process is essential for the overall socio-economic development of any country. Therefore, raising the status of women in general and that of socially and economically backward women in particular is not just a moral imperative but also a strategic one.

## Government schemes

### National scheduled tribes finance and development corporation

Central government launched various schemes for the upliftment of Tribal communities. National Scheduled Tribes Finance and Development Corporation (NSTFDC) especially works for the development of the tribal communities and protect their costumes. They launch various schemes time to time for empowering tribal women some schemes describes as under.

NSTFDC programme is specifically designed to help women from Scheduled Tribes strengthen their economies. Under the programme, NSTFDC offers loans up to 90% for projects costing up to 1 lakh at a very low-interest rate of 4% annually. As of the 31st of March 2019, NSTFDC had approved financial support under AMSY totaling Rs. 5.55 crore for the economic development of 1048 women beneficiaries and in NSTFDC disbursed loan of Rs. 65.14 crores as on 31.12.2021 for the year 2020-21. Out of beneficiaries assisted under various schemes of NSTFDC, 32856 (58.77%) were females.

### Strengthening education among ST Girls

Strengthening Education among ST Girls in Low Literacy Districts: The updated programme is being implemented in 54 selected low literacy Districts where the ST female literacy rate is below 35%, or its portion, and where the ST population is 25% or greater, according to the 2001 Census. In addition, any other tribal block in a district that has a scheduled tribe population of 25% or more and a tribal female literacy rate below 35% or its portion, as per the 2001 Census, is also included. These additional tribal blocks include those in the other 54 specified districts. Priority is given to those regions that are home to Particularly Vulnerable Tribal Groups (PVTGs) and Naxalite-affected communities. The programme aims to close the literacy gap between tribal women and the general female population by facilitating tribal girls' full enrollment in the designated Districts or Blocks, particularly in Naxal-affected areas and in areas populated by PVTGs, and by fostering an environment conducive to learning that will lower elementary school dropout rates. The programme is carried out by autonomous societies, institutions of state government, union territory administration, voluntary organizations (VOs) and non-governmental organizations (NGOs). The grant of Rs. 22.65 crores for 74 educational complexes serving 10,359 ST female beneficiaries in 7 States for 2018-19.

### Special central assistance to tribal sub scheme (SCA to TSS)

SCA to TSS is funded entirely by the Government of India (since 1977-78). Except for grants for the North Eastern States, which are a voted item, it is added to State Plan funds and efforts for tribal development and charged to the Consolidated Fund of India. This award is used to support the economic growth of the dispersed tribal community as well as the ITDP, ITDA, MADA, Clusters, and PVTGs. SCA to TSS previously covered 23 States, including Andhra Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jammu and Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Odisha, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal. It has been decided to include four states that had previously been excluded from the benefits of the scheme—Arunachal Pradesh, Mizoram, Meghalaya, and Nagaland—by expanding the SCA's coverage to all of the North Eastern states.

### Hostels

This initiative intends to provide dormitory facilities to such tribal students who have finished their primary or intermediate education at schools close to their villages but are unable to pursue further education owing to the lack of institutions close to the village and the high expense of residing in cities. The hostels are operated in towns and places with top-notch academic resources. During 2019-20 (up to 31.12.2019), 37 numbers of hostels in 13 States.

### Stand up India scheme

In the past seven years, the Ministry of Finance has introduced a number of programmes with unique provisions for women's emancipation. These Programs have given women the financial means to live better lives and pursue their aspirations of starting their own businesses. As we observe International Women's Day today, March 8, 2021, we examine the numerous governments programmes the Ministry of Finance has implemented that have benefited women in India. The Stand-Up India Scheme was introduced on April 5, 2016, with the goal of fostering grassroots entrepreneurship for promoting economic empowerment and employment development. This programme aims to use institutional lending structures to reach out to the underserved population, including women entrepreneurs and members of Scheduled Castes and Tribes, in order to provide them with the

opportunity to contribute to the nation’s economic development. The purpose of this programme is to make bank loans between Rs. 10 lakh and Rs. 1 crore available to at least one borrower from a Scheduled Caste (SC) or Scheduled Tribe (ST), as well as at least one-woman borrower, each bank branch of SCBs, in order to establish a Greenfield business. More than 81%, or 91,109 accounts, with a total value of Rs. 20,749 crore has been granted to women entrepreneurs through the Stand Up India Scheme as of February 26, 2021.

**Eklavya model residential school**

Under the scheme “Eklavya Model Residential School”, a total of 72839 students were enrolled during the year 2019-20. Out of which number of girls enrolled were 36291 (49.82%).

**Article 275(1) grants**

The ministry has prioritized implementing interventions to close gaps in a number of development areas, such as education,

health, drinking water, communication, financial inclusion, agriculture, horticulture and others in the primary sector, income generating schemes to boost tribal household economies, etc. The scheme will also provide funding for the development of new ITDAs, the strengthening of existing ITDAs, and the assistance of targeted micro projects. The State Government is responsible for identifying any gaps. As on 31.12.2021, an amount of Rs. 312.41 crore has been released to States under this article.

**Literacy status**

Literacy and awareness regarding schemes play very important role in the any community. So, study represents literacy rate among tribal community as female as well male and total persons belongs to tribal communities. Table 1 depicts literacy rates among schedule tribals and all person as below.

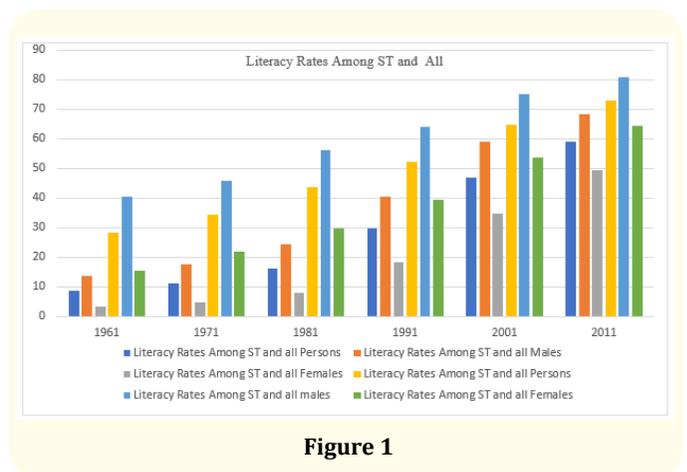
Literacy Rates Among ST and all						
Years	Persons	Males	Females	Persons	Males	Females
1961	8.53	13.83	3.16	28.30	40.40	15.35
1971	11.30	17.63	4.85	34.45	45.96	21.97
1981	16.35	24.52	8.04	43.57	56.38	29.76
1991	29.60	40.65	18.19	52.21	64.13	39.29
2001	47.10	59.17	34.76	64.84	75.26	53.67
2011	59.00	68.50	49.40	73.00	80.90	64.60

Source: Annual Report Ministry of Tribal Affairs, Govt of India 2018-19

**Table 1:** Shows literacy rate among ST and All in 1961 total literacy rate is 28.30% and in 2011 is 73.00%.

As well as literacy rates of schedule tribes during the period of 1961 to 2011 is 8.53% to 59.00% and female literacy rate of schedule tribes 3.16% in 1961 and in 2011 is 49.40%. Its shows growth of literacy rate increased but its growth is very slow so its need to more focused on tribal literacy specially for women.

As per the figure Literacy rate of STs improved from 47.1% in 2001 to 59% in 2011. In ST males literacy rates increased from 59.17% to 68.5 and female literacy rates also increased from 34.76% to 49.40% in the same period. The literacy rate of the total population increased from 64.84 in 2001 to 73% in 2011. There



**Figure 1**

is a gap of about 15 percent in the literacy rate of STs females as compared to the total female population so this figure shows progressive declined.

**Literacy rate for schedule tribes men and women**

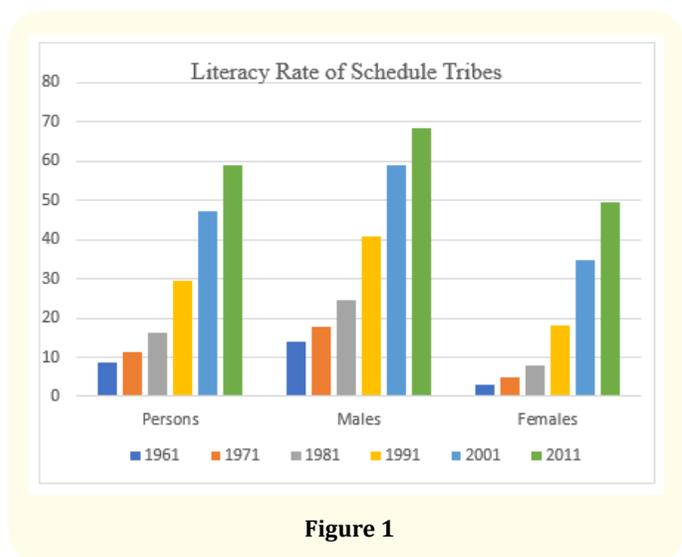
Literacy and awareness regarding government schemes lead to empowerment. In the below figure shows literacy rate among persons, Tribal male And female In different years.

Literacy Rates for ST			
Years	Persons	Males	Females
1961	8.53	13.83	3.16
1971	11.30	17.63	4.85
1981	16.35	24.52	8.04
1991	29.60	40.65	18.19
2001	47.10	59.17	34.76
2011	59.00	68.50	49.40

Source: Annual Report Ministry of Tribal Affairs, Govt of India 2018-19

**Table 2**

Its shows the schedule tribe’s literacy rate as compared to male tribes female tribes literacy is very low in 1961 total literacy rate of schedule tribes is 8.53% but gradually increased this rate in the passage of time. In the period of 1991 to 2011 remarkable change in total literacy rate of tribal people but this change is not enough regarding the Tribble female literacy because Tribble women literacy rate is in 1961 is 3.16% and in 2011 this rate is 49.40%. So not only in the comparison of total population literacy level but also in schedule tribes’ literacy level Tribble female literacy level is very low. So, it’s a very noticeable area Because without the good status of Tribble women Tribble society cannot do growth.



**Figure 1**

Figure 2 shows in 1961 to 2011 literacy rate increasing gradually. As well as tribal female literacy rate also increasing but this rate is not enough for tribal female. Through ICT tribal women education level improved. But there are still many tribal women who are not fully touch with ICT such as mobile phones, internet, etc. due to which they are not able to take advantage of the education facility of the government. According to the census 2011, Literacy rate of tribal women is 49% which is not sufficient [6-16].

**Conclusion**

ICTs have played an important role in women’s development in the tribal community. The knowledge of the local language is essential to communicate with the women. ICTs have the potential to educate women, exchange information, and empower tribal women in India. empowerment as the process through which the tribal women in India, can access and control (ICT) resources as well as their ability to use these resources to bring more opportunities to attain new social outcomes. ICTs show a path in the tribal community to enhance skills, and opportunities for education and improve their livelihoods. With the help of ICT not only other female but also tribal women to take advantage of government schemes related to financial support and educational schemes. ICT and Education are two sides of same coin, without education cannot be understood ICT and without ICT cannot improve literacy rate and education level or education quality. Lack of ICT only 58.77% women to take benefit of National Scheduled Tribes Finance and Development Corporation. That’s why if we want to make empower women then firstly government and other agencies should connect ICT with education with such a way that tribal women can use easily and understand it in own language. Apart from this financial literacy education should provide by these agencies. Hence the better use by ICT tribal women can improve their economic and social status. ICTs should be used as a more productive tool in income generation activities by the triable women and their communities.

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