

From Welfare to Empowerment: Examining State Interventions among “Ho” Tribal Women in Odisha

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ABSTRACT

The idea of tribal development and tribal women empowerment has been a debatable topic in many development programs in India, in spite of the fact that the impact created by it has not been remarkable till date. The inclusion of micro-credit programs and the establishment of the Gramin Bank led the path for the eradication of poverty among the tribal poor through entrepreneurship development. This paper will demonstrate how far microfinance programs via Self-Help Groups have improved the status of tribal women empowerment in Thakurmunda block. The government's initiatives in the Thakurmunda block have significantly improved the economic and social status of Ho tribal women by providing them with a new platform to empower themselves. Schemes like Mission Shakti, PMUY, PMJDY and MGNREGA have improved the living conditions for many. However, there are specific challenges in regard to awareness and implementation as well as cultural barriers which need to be taken care of, so that these benefits reach the targeted sections of society. Particular focus has been laid on women members working in SHGs. Their activities, income in relation to self-employment and issues about their enterprises have been studied. The primary data has been collected via conducting personal interviews and focus group discussions, which helped in preparing a comprehensive draft of the study. In addition, one interview schedule has been prepared for the collection of data from the selected Ho tribal women members. In addition to primary data collection, secondary data has been gathered by referring to various government publications, newspapers and books on local self-employment initiatives published by the Government of Odisha, India and other renowned authors. The Universe of this study comprises the Ho tribe of the Thakurmunda block while the 100 sample size selected from the Ho tribal women of Mayurbhanj district, Odisha.

Keywords: Women Empowerment, Government Scheme, HO Tribal Women, Tribal Development Programs, Self Help Groups.

1. INTRODUCTION

Empowerment, which means becoming powerful is a process by which individuals' groups and communities can take control of their circumstances and achieve their goals. It enables them to work towards helping themselves empowerment such as educational, economic, psychological, social and political are interlinked. Empowerment' has been a catchword now in the world of the economic

development analysis for women. The lack of power or disempowerment reflects in their less education level, less income, less control over their own income, less bargaining power in selling their own produce and labor, less participation in decision making body, less access to production inputs and resources and employment opportunity than men. This vulnerable situation resulted in an overall dependency of women on their male kin through their life cycle all over the world, particularly in developing countries.

Women empowerment is a social process that promotes the participation of women in various organizations and communities to gain control over the socio-economic status in their community. Women constitute about 50% of the human source of our country but they are yet to rise socially, economically and politically to the level of their female counterparts. This is evident so far as the women belonging to the tribal communities are concerned. Hence there is a need to empower the tribal women in rural areas. Empowerment is the ability to gain control over one's life situation or decisions, fostering confidence and self-esteem.

Economic empowerment is a critical component of sustainable development and gender equality, particularly in marginalized communities where poverty and social exclusion persist. Women's economic empowerment is essential for enhancing household incomes improving livelihoods and fostering community development. However the path to empowerment is often hindered by various socio-economic, cultural and structural barriers especially for women in rural and tribal areas. Among India's diverse tribal population tribal women face unique challenges in accessing education resources and economic opportunities significantly impacting their potential for empowerment.

Economic empowerment of women has been recognized as an important component of sustainable development. Apart from improving women's well-being, it also leads to social and economic development of the community. Economic empowerment of tribal women is particularly necessary in India where a large segment of people come from tribal communities. This is because these groups are often marginalized at various levels including gender, ethnicity and geographic factors. The subject of this study is the Ho tribe an important tribal community living in the Mayurbhanj district of Odisha, which is one of the districts with the largest tribal population in the state.

The Mayurbhanj region of Odisha, celebrated for its vibrant cultural heritage and rich tribal diversity is home to the Ho tribe one of India's prominent indigenous communities, who are distinguished by their unique identity, language and traditional way of life with livelihoods deeply rooted in agriculture, forest resources and handicrafts. However despite their resilience and independence women within the Ho community face persistent socio-economic challenges as systemic marginalization, compounded by limited access to education, healthcare and financial resources continues to restrict their economic opportunities, curtail their participation in decision-making processes and hinder their overall empowerment and social mobility. Historically Ho women have been vital contributors to their families and communities engaging extensively in agricultural labour and traditional crafts. However their contributions are frequently undervalued and they have limited access to formal economic systems, education, healthcare and financial resources.

Economic empowerment has been accorded top priority in recent years by several government programmes and Non-Governmental Organisations (NGOs) through initiatives including microfinance, skill development, Self-Help Groups (SHGs) and income generating activities. However these initiatives have come under criticism for failing to address the unique socio-cultural realities of tribal communities especially the difficulties faced by tribal women. However their participation in these programs is

hampered by problems such as limited educational opportunities scarce resources and lack of decision-making authority, which ultimately reduces the effectiveness of the programs and has a long-term impact on increasing their financial security.

It will also study how the interaction between traditional tribal groups and mainstream financial initiatives affects women's empowerment. The aim of this study is to present a clear and comprehensive picture of the actual level of economic empowerment of tribal women, particularly women from the Ho group with a focus on the local context of Mayurbhanj district. It aims to provide practical information that can guide the development and use of more inclusive, culturally aware and sustainable financial solutions. The woman empowerment should be defined as economic development as well as social inclusion personal independence and comprehensive improvements in the respect and dignity of women in their communities.

The Ho people are known for their strong identity and rich cultural heritage but they also struggle with problems such as poverty, illiteracy, inadequate infrastructure and limited access to economic opportunities. Although they are essential to family and economic life, women in this society are often excluded from the mainstream development process. In recent years, several government and non-government organizations have implemented livelihood interventions, skill development programs, small businesses and self-help groups (SHGs) to economically empower indigenous women. However, little is known about how these programs impact the lives of tribal women particularly in terms of their ability to manage their own livelihoods their right to make decisions and their ability to generate income especially when it comes to certain tribes like the Ho.

HO TRIBE IN ODISHA

The Ho tribe is an indigenous group of people mostly located in Jharkhand, Odisha and West Bengal. They are a Scheduled Tribe, meaning that they are culturally and linguistically unique compared to the dominant population. Women of the Ho tribe traditionally participate in agricultural production, as well as community and household management, yet face several challenges, one of which is their status in society. The resolution of this study is to discuss the empowerment of the Ho tribe women reflect on the need to address the mentioned status issue to improve their lives.

The empowerment of the Ho tribe women can be discussed in terms of improving their education, employment opportunities, and social status. The Ho tribe is a Scheduled Tribe, which refers to their status as one of the most vulnerable populations in terms of social and economic development. Being predominantly agricultural, their livelihood depends to a significant extent on the resources controlled by men. This factor, among others, has resulted in women's lower social status within the tribe. However, women show a vital role in the tribe's functioning and survival, which is why their empowerment has become an important measure to ensure the sustainable development of the Ho tribe community. Apart from social and economic benefits, it can contribute to achieving gender equality within the tribe, as well as address some of the adverse consequences of climate change on the local community. Women's empowerment programs should be aimed at promoting education, skill development, and employment opportunities, as well as recognizing their contributions to the community and protecting them against social discrimination. Ho tribe women are mostly engaged in agriculture, while men predominate in the leadership posts and more influential roles within the community. The tribe's traditional lifestyle involves living in the jungle and practicing agriculture. Today, they are largely rural populations that have migrated to urban areas for better work opportunities. Ho tribe members are native to the Kolhan

division of Jharkhand and the Mayurbhanj district of Odisha. They speak the Ho language which is part of the Munda language group and are known to have a rich cultural heritage.

GOVERNMENT SCHEME FOR TRIBAL WOMEN

Financial inclusion has become an important aspect of achieving inclusive empowerment and Growth, development. It ensures that people and industries have access to useful and reasonable financial crops and facilities that meet their needs. Economic inclusion can bring transformative changes in the case of tribal women in Odisha, India, providing them with an opportunity for enhancing their socioeconomic status. The present study focuses on exploring the government schemes related to financial inclusion of HO tribal women, its effectiveness and scope of its improvement in case of HO tribal women of Mayurbhanj district Odisha. The Ho tribal communities in Mayurbhanj of Odisha, represent a significant portion of women, possessing a unique set of cultural, social and economic traits. These areas have witnessed a number of schemes intended at improving the financial empowerment of the Ho tribal women, Govt. tribal welfare generally focuses on skill development, women's empowerment financial improvement that often face multiple layers of marginalization due to gender and socioeconomic factors.

2. REVIEW OF RELEVANT LITERATURE

According to Reddy. G. VidyaSagar (2015), declining to empower women to participate fully in economic life across all sectors is essential to building stronger economies, achieving internationally agreed goals for development and sustainability, and improving the quality of life for women, men's families, and communities. The research demonstrates that gender diversity helps businesses.

According to Dr Sharma. S. (2015), the empowerment of women has been a scorching issue all over the world, including India, over the last few years. With growing literacy among women in India, their entry into many types of work formerly the reservation of men, women can now look upon the attitude and raising of their children not as a life's work in itself but as an chapter. The book provides clear focus on concepts, problems and issues related to women's empowerment in India. It also provides suggestions for improving women empowerment. This book constitutes a rich contribution to an issue of national importance, and it is expected to be highly useful for policymakers, economists, etc.

Sahoo, P., and Sahoo, R. K. (2021), they discuss about Women's Self-Help Groups (SHGs) are developing as economic power houses in rural India contributing significantly to the country's six to seven percent gross domestic product (GDP) growth rates per annum. The challenge of poverty has been one of the most persistent and intractable problems facing India since Independence, requiring a concerted effort on the part of the government, the political establishment and the people themselves. The SHG-Bank Linkage Program was launched by NABARD in 1993 and the Odisha Livelihood Mission is the nodal agency for the National Rural Livelihood Mission and National Rural Livelihood Program (NRLM) in the State. The State government has set up a directorate by the name of Mission Shakti in 2001, which works for the cause of women's self-help groups. This study focuses on the demographic profile of KBK districts in Odisha and tries to establish the role of SHGs in economic development. The study also focuses on analyzing the share of different categories of people like ST, SC, Minority, and Others in WSHGs. The effect of SHGs on the socio-economic status of tribal women in KBK region and their children's education status has been studied. The government needs to take up programs related to education and microfinance on a priority basis, organize training workshops, promote home-based activities, and globalize SHG products to realize the potential of SHGs in the empowerment of women and economic growth of the country.

Muniyandi, M., & Singh, N (2014) they discuss about to achieve national demographic goals and the Millennium Development Goals (MDGs), women in India need access to comprehensive, affordable, and quality healthcare. Tribal in India encounter unique health problems due to habitat, terrain, ecological niches, illiteracy, poverty, isolation, superstition, and deforestation. Empowerment plays a vital role in improving the status of women's health and overcoming external structural barriers. Empowerment is the process through which people gain internal and external power to obtain resources. Tuberculosis (TB) poses a great threat to women's health security, and there is a need for increased social, economic, and political equity. Tribal women in India are definitely contributing to the local economies and participating in subsistence activities. Education is an effective tool for promoting social, cultural, and health development, and women are the prime targets of programs aiming to improve maternal and child health and achieve other demographic goals.

According to Majhi, S and Dr. Suna, B (2021) Empowerment of women under Panchayati Raj Institutions in Odisha is a multi-dimensional process of facilitating access of marginalized women to social, political and economic rights. Women empowerment consists of the participation in decision-making processes and social, economic and political institutions. Conventional factors such as caste, religion, primitive disposition and patriarchy are factors that have curtailed women political participation. The 73rd Constitutional Amendment Act of 1992 granted women a 33% reservation in the panchayat level for self-governance. Which meant that women in rural India were allowed to be part of the governance system and self-governance? The Panchayat Raj Institutions offer the people in villages a democratic experience where the Gram Panchayat provides a pivot for the whole political system. The National Policy for Women's Empowerment 2001, aimed at making an environment conducive to enabling women to fully actualize their potential. The government of Odisha has taken steps to increase the level of reservation for women in the three-tier village local government framework for current elections to Panchayati Raj Institutions.

3. OBJECTIVES OF THE STUDY

1. To examine the barriers to tribal women's empowerment.
2. To understand the government scheme for tribal women.
3. To identify the level of improvement after getting Government initiatives.

4. RESEARCH METHODOLOGY

Area: The study has been conducted in the Mayurbhanj district Thankurmunda block of Odisha. It covers one block and one Gram Panchayat of this area.

Data Collection: Both qualitative and quantitative data have been collected from one Gram Panchayat, Four villages.

Tools for Data Collection:

The primary data has been collected with the help of an interview schedule and case study method for prepare for various empowerment. Additionally, an interview schedule has been prepared to collect data from the elected Ho tribal women members. For the collection of secondary data, the official records, newspapers, and other books on local self-employment published by the government of Odisha and other distinguished authors have been consulted. The universe of the study consists of one block 100 samples, elected of the Ho tribal women in the Mayurbhanj district, Odisha.

National Commission for Women:

National Commission for Women (NCW) is a statutory body set up by the Government in January 1992 with directions to study and monitor all matters relating to the constitutional and legal defenses etc. Reservation for Women in Local Self-Government. The 73rd Constitutional Amendment Act passed by Parliament in 1992 provides one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.

National Mission for Empowerment of Women:

To ensure conjunction and better coordination among the schemes, programmers of several Ministries, Departments and the Ministry launched the National Mission for Empowerment of Women (NMEW) to look at the inclusive development of women and mapping weaknesses of women living in difficult conditions, caste, different abilities, women-headed households, ethnicity, education, income, minority status, religion, marital status, region and so on as parameters.

Women Development Efforts:

The First International Women's Conference held in Mexico city, where in a worry was expressed for developing a mechanism for providing women with access to credit as a means to encourage their addition in the development of their countries in 1980, the second and mid-decade conference Copenhagen accepted a detailed program me to safeguard rural women to co-register the land title and equal access of recognition modern inputs and technology. The third conference 1985 at Nairobi highlighted much on the initiative of NGOs women's empowerment. The united Nation's Women Decade also led the development of different theories from different feminist advocates and scholars, 'Women in Development (WID), Women and Development (WAD) and Gender and Development (GAD), and they were changed at different times.

5. DATA ANALYSIS AND DATA INTERPRETATIONS

Table-1: Age Status of Respondents

Age	Frequency	Percent
20-30 years	25	25 %
31-40 years	36	36 %
41-50 years	19	19 %
51-60 years	11	11 %
61 Above years	9	9 %
Total	100	100 %

Sources: Field data

Table No-1 below indicates the age wise distribution of the 100 "Ho" tribal women respondents selected for the study. Age is one of the important socio-economic and demographic factors, which to a large extent influence the relative responsibilities of the womenfolk, particularly in relation to their livelihood, participation in development schemes and access to state services. According to the data revealed in the table, out of the 100 respondents interviewed, the highest proportion (36 or 36%) of the respondents belonged to the age group 31–40 years. This was followed by 25 (25%) respondents who belonged to the age group 20–30 years. Thus, 61% of the respondents fell under the working age group. This suggests that majority of the tribal women respondents were economically active. Further, of the remaining 39%, 19% (19 respondents) belonged to the age group 41–50 years followed by 11% (11 respondents) who

were aged between 51–60 years and 9% (9 respondents) who were 61 years and above. A high percentage of respondents falling under the working age bracket imply that they are more likely to participate in livelihood programmes or employment related activities. On the other hand, it can be argued that the older respondents would depend more on social-security, social assistance and welfare schemes such as help groups, skill development, employment and other community development initiatives. It can be concluded that there is a need for welfare and empowerment interventions from the state machinery.

Table-2: Educational Status of Respondents

Educational Status	Frequency	Percent
Illiterate	42	42 %
Primary	31	31 %
Secondary	23	23 %
Higher Secondary	3	3 %
Graduate	1	1 %
Total	100	100 %

Sources: Field data

Table No-2 below presents the educational status of 100 “Ho” tribal women respondents. It may be seen that 42 respondents 42% were illiterate; this is the biggest group. This reflects adverse literacy rate among tribal women. 31 respondents 31% were having primary education while 23 respondents 23% were having secondary education. Further, only 3 respondents 3% were having higher secondary education while just 1 respondent 1% was graduate. The data reveal that there is downward trend in educational level of tribal women. Lack of access to education could impact their awareness on government schemes, job opportunities, banking facilities and empowerment issues. Further, domestic responsibility, poverty, early marriage and family’s livelihood may compel them to withdraw from education due to burden. Thus, it is felt that educational opportunities for tribal women must be provided to enable state to shift from welfare to empowerment based approach for “Ho” tribe of Odisha. Education would make them more aware, confident and articulate to take part in economic activities and avail government schemes.

Table-3: Marital Status of the Respondents

Marital Status	Frequency	Percent
Unmarried	3	3 %
Married	90	90 %
Other	7	7 %
Total	100	100 %

Sources: Field data

Table No-3 presents the Marital Status of the respondents 100 “Ho” tribal women. According to the findings 90 respondents 90% were married, which is the majority in the sample. It shows the big role of marriage in the social and family structure of the tribal community. 3 respondents 3% were unmarried and only 7 respondents 7% were ‘other’. The marital status may have an impact on the position of

women in the households, their involvement in economic activity, decision-making ability, welfare and access to different social and development services. For example, married women may have more responsibilities in the families and their role may be crucial in the income of the households due to employment in agriculture, working for wages and other activities. State policies should focus on the issues related to the welfare of the households and the women themselves by increasing their access to employment, education, financial services and decision-making opportunities.

Table-4: Ration Card Status of the Respondents

Ration Card	Frequency	Percent
BPL	91	91 %
APL	2	2 %
Antyodaya	2	2 %
No	5	5 %
Total	100	100 %

Sources: Field data

Table No-4 depicts the ration card status of 100 “Ho” tribal women respondents. It has been revealed that out of 100 respondents, 91 respondents 91% possess BPL ration cards followed by 2 respondents 2% having an APL ration card and 2 respondents 2% holding Antyodaya ration cards. Whereas, 5 respondents 5% expressed that they do not have ration cards. It is evident from the statistical analysis that a high percentage 91% of Ho tribal women belong to the below poverty level (BPL) household which means that these respondents are more deprived economically than the general public. Hence, there arises the need that the concerned authority should look after the food security scheme, proper livelihood resources, self-help groups, skill development and wage employment for tribal women to uplift their socio-economic condition and empower them.

Table-5: Monthly Income of the Respondents

Monthly Income	Frequency	Percent
Below 50000	39	39 %
10000 above	42	42 %
20000 above	15	15 %
50000 above	4	4 %
Total	100	100 %

Sources: Field data

Table No-5 portrays the monthly income distribution of the 100 “Ho” tribal women respondents from Thakurmunda Block of Mayurbhanj District, Odisha. Here, the results unveil that almost 39 respondents 39% earned less than ₹5,000 per month, showing that these tribal women are economically vulnerable. In addition, almost 42 respondents 42% gained ₹10,000 and above per month, whereas 15 respondents 15% acquired ₹20,000 and above. Moreover, only 4 respondents 4% got a salary of ₹50,000 and above. The results further disclose that there are wide income gaps among the respondents. The traditional occupation like cultivation, collection of forest products, wage labour and animal husbandry are some important livelihood activities for tribal women. Hence, ensuring access to market, skill development,

self-help groups, employment and government livelihood programs should be considered to enhance income and empower tribal women economically.

Table-6: Pension Status of the Respondents

Pension Status	Frequency	Percent
Widow	7	7 %
Senior Citizen	4	4 %
Disability	2	2 %
No	87	87 %
Total	100	100 %

Sources: Field data

Table No-6 depicts the pension status of 100 “Ho” tribal women respondents of Thakurmunda Block of Mayurbhanj district, Odisha. To the findings presented in the table, it can be concluded that out of 100 respondents, 87 respondents did not get any pension benefits and hence, the majority of the respondents fall outside the purview of the pension benefits. The respondents who availed of pension benefits include 7 respondents 7% availing widow pension, 4 respondent’s 4% availing senior citizen pension and 2 respondents 2% availing disability pension. Therefore, there is a dire need to create awareness regarding social security schemes and increase the reach of pension benefits for tribal women. More extensive pension coverage will lead to economic security and empowerment of tribal females.

Table-7: Occupational Status of the Respondents

Occupational Status	Frequency	Percent
House Wife	17	17 %
Farmer	32	32 %
Daily Labour	21	21 %
Petty Business	14	14 %
Govt. Job	5	5 %
Self- employed	11	11 %
Total	100	100 %

Sources: Field data

Table No-7 presents the occupational status of 100 “Ho” tribal women respondents of Thakurmunda Block of Mayurbhanj District, Odisha. It can be revealed from Table No-7 that out of 100 respondents 32% respondents were farmers which were the highest occupational group followed by 21% respondents who were doing daily labour. There were 17% housewives and 14% respondents were involved in petty business. Similarly, 11% respondents were self-employed and 5% respondents were engaged in government jobs. It can be revealed from the study that agriculture and wage labour are major sources of livelihood of the respondents. In order to take care of increasing income of the respondents there should be an emphasis on self-employment, skill development, entrepreneurship development and formal employment along with their existing occupation.

Table -8: Participant in SHG Group of the Respondents

SHG Group	Frequency	Percent
Yes	70	70 %
No	30	30 %
Total	100	100 %

Sources: Field data

Table No-8 shows the participation of “Ho” tribal women in Self-Help groups. The respondents’ responses demonstrate that out of 100, 70 tribal women had participated in SHGs whereas 30 tribal women have not participated in SHGs. It is obvious that majority of the respondents had participated in SHGs. The participation of tribal women in SHGs offers a number of benefits like accessibility to savings, credit, livelihood support, training and government programs that empower women economically and also socially. On the contrary, the significant number of respondents who were not interested to participate in SHGs indicates the problem of lack of awareness about SHGs among tribal women. Similarly, lack of literacy and domestic duties prohibits tribal women from joining SHGs. Hence, it is essential to promote and raise awareness about SHGs among “Ho” tribal women so that they can be economically developed and socially empowered.

Table -9: Receive in MAMATA Schemes of the Respondent

Mamata Schemes	Frequency	Percent
Yes	58	58 %
No	42	42 %
Total	100	100 %

Sources: Field data

Table No-9 presents the status of “Ho” tribal women receiving benefits under the MAMATA Scheme in Mayurbhanj District, Odisha. It is gathered from the survey that 58 respondents out of 100 received benefits under the scheme whereas 42 respondents did not receive benefits under the scheme. It is apparent from Table.10 that a considerable number of Ho tribal women beneficiaries are availing MAMATA Scheme benefits as reflected by the high percentage 58% of women covered under the scheme. However, a significant proportion of respondents 42% did not benefit from the scheme. The reason attributed for non-benefits included lack of awareness about the scheme and its eligibility criteria. Hence, it may be concluded that there is a need to create more awareness about the scheme through the Anganwadi Centres and community based programmes so that maximum number of tribal women could avail maternity benefits.

Table -10: Receive in Sukanya Samriddhi Scheme of the Respondent

Sukanya Samriddhi Scheme	Frequency	Percent
Yes	2	2 %
No	98	98 %
Total	100	100 %

Source: Field data

Table No-10 represents the status of “Ho” tribal women’s households getting benefits under the Sukanya Samriddhi Scheme of Thakurmunda Block of Mayurbhanj District, Odisha. Table No-10 shows out of total respondents, only two respondents 2% were getting benefits under the scheme whereas 98 respondents 98% were not getting benefits under the scheme. Due to the very low percentage of tribal households, this scheme is not properly implemented in the sampled area. Awareness, financial literacy, opening account and lack of knowledge about the scheme may be the possible reasons for their non-participation and accordingly, it is high time to create awareness at the grassroots level about the scheme so that people get benefited from it and the girl child can get proper education and financial support under the Sukanya Samriddhi Scheme.

Table -11: Receive in MGNREGA Schemes of the Respondents

MGNREGA Schemes	Frequency	Percent
Yes	82	82 %
No	18	18 %
Total	100	100 %

Sources: Field data

Table No-11 presents the response of “Ho” tribal women’s participation in the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) programme. From the table, out of 100 respondents, 82 respondents 82% were receiving benefits from the MGNREGA whereas the remaining 18 respondents 18% were not participating. The high percentage 82% of respondents participate in the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme shows that it plays a crucial role and is a good source of wage employment for tribal households. It serves as a major livelihood provider during lean seasons in farming. It helps the tribal people provide food security and economic security to the household. On the other hand, the participation of only 82% of respondents shows that there is a need to educate these women on the scheme. Effective implementation of the Mahatma Gandhi National Rural Employment Guarantee will enhance livelihood security and empower “Ho” tribal women economically.

Table-12: Did you participate in the Skill Development Training?

Skill Development Training	Frequency	Percent
Yes	56	56 %
No	44	44 %
Total	100	100 %

Sources: Field data

Table No-12 shows participation of respondents in skill development training. From the table, it is visible that out of the total respondents surveyed, 56% of the respondents took part in skill development training whereas 44% of the respondents did not participate in skill development training. It can be inferred that skill development programmes have benefited a relatively higher number of “Ho” tribal women by providing them better knowledge, skills, employment opportunity and income. However, the fact that 44% of respondents were not benefited by skill development training depicts that a relatively higher number of “Ho” tribal women still lack proper skills to earn their livelihood. Lack of awareness

about skill development training and lack of access to these training programs might be the primary reasons for such a scenario. Therefore, it is essential that proper awareness must be created amongst the respondents regarding skill development training and an accessible platform should be provided for the execution of such training programs to improve female economic development.

Table-13: Respondents of the Trade Activities

Trade Activities	Frequency	Percent
Tailoring	38	38 %
Agriallied	14	14 %
Handloom	28	28 %
Handicraft	17	17 %
Nursing/ ANM	3	3 %
Total	100	100 %

Sources: Filed data

Table No-13 represents the trade activities accepted out by the 100 'Ho' tribal women respondents in the study. It was revealed that the 38 respondents 38% were engaged in Tailoring activities which are the most common trade activity. Further the 28 respondents 28% were associated with handloom activities and the 17 respondents 17% were engaged in handicraft activities. Whereas 14 respondents 14% were participated in Agri-allied activities and only 3 respondents 3% were associated with nursing/ANM related activities. The findings depicted that the traditional skills and activities like tailoring, handloom activities and handicraft activities are potential sources of livelihood for tribal women in the study area. Provision of vocational training, market linkages, financial support and entrepreneurial development would add on to the income and empower the 'Ho' tribal women in the study area.

Table-14: Heath Card Received Status of the Respondents

Heath Card Received	Frequency	Percent
Yes	16	16 %
No	84	84 %
Total	100	100 %

Sources: Field data

Table No-14 illustrates the picture of health card received status of the 100 “Ho” tribal women respondents. From the table, it appears that out of 100 respondents 16 respondents 16% had received a health card whereas 84 respondents 84% had not received any health card. The majority of the respondents had not received any health card which shows lack of information about the health-related government schemes among the tribal people. In order to avail benefits related to health services for the eligible households and provide financial risk protection during illness, the implementation of the health scheme and awareness about it should be promoted among the “Ho” tribe. The effective coverage of health cards will empower these tribal women to overcome health hazards and enhance their health security.

Table-15: Types of House under the Government Scheme

House Types	Frequency	Percent
Own House	38	38 %
PradhanMantriAwasYojana	27	27 %
BijuPaccaGharYojana	24	24 %
IndraAwaasYojana	11	11 %
Total	100	100 %

Sources: Field data

Table No-15 depicts the scenario of the house status of 100 “Ho” tribal women respondents and their access to government housing scheme. It was revealed that 38 respondents 38% live in their own house while 27 respondents 27% live in the house provided by the government under Pradhan Mantri Awas Yojana. From the analysis, it was found that 24 respondents 24% live in the house provided by the government under Biju Pucca GharYojana. Whereas 11 respondents 11% lives in the house provided by the government under Indira AwaasYojana. The study reveals that the government schemes help a lot in uplifting the housing standard of tribal people. But from the study, it is observed that there is a need for more support in the form of government housing schemes.

6. FINDINGS:

The study revealed that majority of the respondents was young with average level of education. Nearly 90 per cent of respondents were married, and in terms of economic status, BPL card holders were more numerous than APL and Antyodaya card holders. Women having income above ₹10,000 constituted the highest income category. Most of the respondents were primarily engaged in farming and daily wage labour, while only 5 percent of them were employed in Government jobs. Nearly 70 percent of the women were participating in Self-Help Groups (SHGs) indicating that there was a considerable participation of women in community-based economic activities. About 58 percent women beneficiaries benefitted from the MamataScheme while only 2 percent respondents benefited from the SukanyaSamridhiYojana. Around 82 percent women participated in MGNREGA while 16 percent received health cards. Overall the study concluded that tribal women in the study area had achieved an average level of socio-economic empowerment.

7. CONCLUSION

The study has found that government welfare schemes have played an important role in the welfare and livelihood security of “Ho” tribal women in Odisha. The SHGs, MGNREGA, MAMATA Scheme, housing and skill-development programmes provide vital opportunities for improving the socio-economic conditions of HO tribal women. However, welfare benefits are not enough to achieve comprehensive empowerment; more awareness, education, skill development programs, healthcare, financial inclusion and implementation of government schemes are also required. Special attention should also be given to the women who are not covered by welfare and development programmes. Strengthening women’s participation in SHGs, livelihood activities, decision-making and community institutions may help convert welfare support into sustainable empowerment. Thus, coordinated and inclusive state interventions are crucial to enable “Ho” tribal women to play a more active role in all spheres of society.

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