

“Socio-Economic Determinants of Empowerment among Scheduled Tribe Women in India”

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ABSTRACT

Women’s empowerment has emerged as a central concern in development discourse; however, the experiences of Scheduled Tribe women in India remain inadequately examined within mainstream empirical research. Positioned at the intersection of gender and social marginalisation, tribal women encounter distinctive socioeconomic constraints that shape their opportunities, agency, and decision-making capacity. This study examines the socio-economic determinants influencing empowerment among Scheduled Tribe women in India, focusing on how variations in education, employment, household economic conditions, and demographic characteristics contribute to differences in empowerment outcomes. Empowerment is conceptualised as a multidimensional construct encompassing economic participation, household decision-making autonomy, and access to resources. The analysis reveals marked disparities in empowerment levels across socio-economic groups, highlighting education and work participation as particularly influential factors. Economic security and household wealth further emerge as significant contributors to women’s agency, while social and demographic factors condition the extent to which empowerment is realised. The findings underline that empowerment among tribal women is not uniform but shaped by layered structural conditions that either enable or constrain individual agency. By highlighting the socio-economic pathways through which empowerment operates, this study contributes to a more nuanced understanding of gendered inequality within tribal communities. The paper offers important insights for policy interventions aimed at advancing inclusive, context-sensitive strategies to enhance the empowerment of Scheduled Tribe women in India.

Keywords -Scheduled Tribe women, Women’s empowerment, Socio-economic determinants, Decision-making autonomy, Gender inequality

INTRODUCTION

Women’s empowerment has gained sustained global attention as a critical component of inclusive development and social justice. International development frameworks recognised that women’s empowerment is not only a matter of equity but also a prerequisite for sustainable economic growth, improved health outcomes, and democratic participation (United Nations Development Programme [UNDP], 2020). Across developing societies, women’s empowerment is closely linked to education, employment, access to resources, and participation in decision-making processes within households and communities. In India, empowerment has been embedded within constitutional principles, policy frameworks, and development programs aimed at addressing gender-based inequalities. Despite these efforts, progress remains uneven, with significant disparities persisting across social groups, regions, and economic strata (Government of India, 2015).

The Indian context presents a complex landscape of empowerment shaped by caste, class, gender, and regional inequalities. An additional factor that influences women’s empowerment is the double burden arising from overlapping structural inequalities and everyday responsibilities. Women from marginalised communities often experience gender-based subordination alongside broader social exclusion, which limits their agency and intensifies vulnerability. Under such conditions, participation in economic activities does not necessarily

translate into empowerment; instead, it may reinforce exhaustion, insecurity, and constrained decision-making power (Dash, 2025).

While aggregate indicators suggest gradual improvements in women's education and workforce participation, these gains are not uniformly distributed. Women belonging to historically marginalised communities often remain excluded from the benefits of development. Among these groups, Scheduled Tribe women represent one of the most disadvantaged and least examined populations. Tribal communities constitute a significant proportion of India's population and are characterised by geographic isolation, limited infrastructure, and restricted access to public services. Within these communities, women experience layered forms of disadvantage that stem from both gender-based inequalities and broader socio-economic marginalisation (Xaxa, 2019).

Scheduled Tribe women face what is often described as triple marginalisation, arising from gender, poverty, and social exclusion. As women, they are subject to patriarchal norms that limit autonomy and decision-making power; as members of economically disadvantaged households, they face persistent material deprivation; and as part of socially marginalised tribal groups, they encounter structural barriers that restrict access to education, employment, and institutional support (Bhasin, 2007). Although tribal societies are sometimes perceived as relatively egalitarian compared to caste-based hierarchies, empirical evidence indicates that tribal women continue to face significant constraints in terms of economic security, educational attainment, and participation in public life (Rao, 2018).

India's constitutional framework provides specific safeguards for Scheduled Tribes, including protective discrimination, political representation, and targeted development programs. Over the decades, various welfare initiatives have sought to improve education, livelihood opportunities, and social security among tribal populations. However, the outcomes of these interventions have been uneven, particularly for women. Despite policy commitments, many Scheduled Tribe women remain excluded from formal employment, experience low levels of educational attainment, and have limited control over household resources (International Institute for Population Sciences [IIPS], 2021).

Statement of the Problem

Despite constitutional safeguards and targeted development initiatives, Scheduled Tribe women in India continue to experience uneven and limited empowerment outcomes. The persistence of socio-economic disadvantage raises critical concerns regarding the effectiveness of existing policies in addressing the structural barriers faced by tribal women. The lack of focused national-level analysis on the determinants of empowerment further constrains evidence-based policy formulation. Without a clear understanding of the socio-economic factors that enable or restrict empowerment, interventions risk remaining fragmented and insufficiently responsive to the specific needs of Scheduled Tribe women. This study addresses this problem by systematically examining the socio-economic determinants influencing empowerment among Scheduled Tribe women in India.

Purpose, Research Questions, and Contribution of the Study

The present study examines the socio-economic determinants of empowerment among Scheduled Tribe women in India. The purpose of the study is to assess how variations in education, employment status, household economic conditions, and demographic characteristics influence empowerment outcomes among tribal women. The study seeks to answer the following research questions:

1. What is the level of empowerment among Scheduled Tribe women in India?
2. What are the key socio-economic characteristics of Scheduled Tribe women?
3. How do socio-economic factors influence the level of empowerment among Scheduled Tribe women?

By centring Scheduled Tribe women within national-level analysis, this paper contributes to a more nuanced understanding of gender inequality and empowerment in India. It advances empowerment scholarship by highlighting the socio-economic pathways shaping agency among tribal women and offers policy-relevant

insights to inform more inclusive and targeted strategies for enhancing the empowerment of Scheduled Tribe women.

CONCEPTUAL FRAMEWORK AND THEORETICAL BACKGROUND

Concept of Women's Empowerment

Women's empowerment is widely understood as a dynamic and multidimensional process rather than a fixed or uniform outcome. It refers to the expansion of women's ability to make strategic life choices in contexts where such choices were previously denied or constrained (Kabeer, 1999). Empowerment is not limited to material gains but encompasses social, psychological, and relational dimensions that shape women's capacity to exercise control over their lives. As such, empowerment is best conceptualized as a process involving access to resources, the exercise of agency, and the achievement of valued outcomes.

In empirical research, women's empowerment is commonly examined through multiple interrelated dimensions. The economic dimension focuses on women's access to income-generating opportunities, control over financial resources, and economic independence. The social dimension emphasizes women's status within the household and community, including mobility, access to information, and participation in social life. The decision-making dimension reflects women's involvement in household decisions related to finances, health care, and family matters. Together, these dimensions capture the extent to which women are able to participate meaningfully in decisions that affect their well-being and life trajectories (Malhotra, Schuler, & Boender, 2002).

Socio-Economic Determinants of Women's Empowerment

Socio-economic factors play a critical role in shaping women's empowerment by influencing both access to resources and the capacity to exercise agency. Education is widely regarded as one of the most significant determinants of empowerment. Higher levels of education enhance awareness, self-confidence, and knowledge of rights, enabling women to participate more actively in household and community decision-making. Education also improves access to employment opportunities, thereby strengthening women's economic position (Jejeebhoy, 2000).

Employment and work participation are equally important in shaping empowerment outcomes. Engagement in paid work can enhance women's financial independence and bargaining power within households. Women who contribute economically are more likely to participate in decisions related to household expenditure, health care, and children's education. However, the empowering potential of employment depends on the nature, stability, and remuneration of work, as poorly paid or insecure employment may not translate into meaningful empowerment (Sen, 1999).

Household income and wealth influence empowerment by shaping access to basic needs, health care, and educational opportunities. Women from economically secure households often experience greater freedom and autonomy compared to those from poorer households. Asset ownership, such as land or housing, further strengthens women's bargaining position by providing economic security and reducing dependence on others. Studies have shown that women's ownership of assets is associated with greater decision-making power and reduced vulnerability (Agarwal, 1994).

Tribal Context in India

Scheduled Tribe women in India occupy a distinct socio-cultural position shaped by historical marginalization, geographic isolation, and limited integration into mainstream development processes. Tribal communities are often located in remote and resource-poor regions characterized by inadequate infrastructure, limited access to education and health services, and restricted livelihood opportunities. These structural conditions significantly influence women's socio-economic status and empowerment prospects (Xaxa, 2019).

Historically, tribal populations have experienced social exclusion and economic deprivation due to displacement, loss of traditional livelihoods, and limited state outreach. While tribal societies are sometimes portrayed as more

egalitarian, women within these communities continue to face gender-based inequalities in access to education, employment, and decision-making power. The intersection of gender and tribal identity places Scheduled Tribe women at a particular disadvantage, as they face both patriarchal constraints and structural marginalization (Bhasin, 2007).

REVIEW OF LITERATURE

Studies on Women's Empowerment in India

Scholarly research on women's empowerment in India has expanded considerably over the past few decades, reflecting growing recognition of gender inequality as a development challenge. Early studies conceptualised empowerment largely in terms of women's participation in education and employment, viewing economic independence as a primary pathway to improved status (Sen, 1999). Over time, this narrow focus has been replaced by broader approaches that recognise empowerment as a multidimensional phenomenon encompassing economic, social, and political aspects (Kabeer, 1999).

Several national-level studies have examined women's empowerment through indicators such as decisionmaking authority, mobility, access to health care, and control over resources. These studies highlight substantial regional and socio-economic variation in empowerment outcomes across India (Jejeebhoy, 2000; Desai & Andrist, 2010). While education and employment consistently emerge as important predictors, their effects are mediated by cultural norms, household structure, and economic context. This suggests that empowerment cannot be understood solely in terms of individual attributes but must be situated within broader social relations.

A significant strand of literature distinguishes between economic and social empowerment. Economic empowerment focuses on women's access to income, employment, and financial resources, emphasising material independence as a foundation for agency (Duflo, 2012). Social empowerment, by contrast, refers to changes in gender norms, increased participation in household decision-making, and enhanced self-worth. Studies indicate that economic gains do not automatically translate into social empowerment, particularly in patriarchal settings where women's earnings may still be controlled by male household members (Kishor & Subaiya, 2008). This distinction underscores the need for multidimensional frameworks that capture both material and relational aspects of empowerment.

Studies on Tribal Women and Socio-Economic Status

Research focusing specifically on tribal women in India has primarily examined their socio-economic conditions rather than empowerment per se. A large body of work documents low levels of educational attainment, high incidence of poverty, and limited access to formal employment among tribal populations (Xaxa, 2019). Tribal women are often concentrated in informal and subsistence-based activities, with limited opportunities for skill development or stable income generation (Rao, 2018).

Education emerges as a critical area of disadvantage for tribal women. Studies consistently report lower literacy rates and higher dropout levels among Scheduled Tribe girls compared to other social groups, largely due to geographic isolation, poverty, and inadequate schooling facilities (Government of India, 2015). These educational disadvantages have long-term implications for employment opportunities and economic independence. Work participation among tribal women is often characterised by low-paid manual labour, agricultural work, or forest-based activities, which provide limited scope for economic advancement (Bhasin, 2007).

Health and living conditions constitute another major focus of the literature. Tribal women face poor health outcomes, including high maternal mortality, malnutrition, and limited access to reproductive health services (IIPS, 2021). Inadequate housing, lack of sanitation, and poor infrastructure further exacerbate vulnerabilities. While these studies provide valuable insights into deprivation and well-being, they tend to emphasise outcomes rather than agency. As a result, tribal women are frequently portrayed as passive recipients of disadvantage rather than active agents capable of exercising choice under constrained conditions.

Research Gap

The review of existing literature reveals several important gaps. First, there is a limited number of empirical studies that focus exclusively on Scheduled Tribe women as a distinct analytical category. Much of the empowerment literature either aggregates women across social groups or examines tribal populations without explicitly engaging with empowerment as a multidimensional concept. Second, national-level analyses that systematically examine the socio-economic determinants of empowerment among Scheduled Tribe women remain scarce. As a result, existing evidence provides only a fragmented understanding of how education, employment, household economic conditions, and demographic factors shape empowerment outcomes within this group. Finally, there is a clear need for studies that adopt a multidimensional approach to empowerment, integrating economic, social, and decision-making dimensions rather than relying on single indicators. Addressing these gaps is essential for developing a more comprehensive and context-sensitive understanding of empowerment among Scheduled Tribe women in India.

Objectives of the Study

- a. To assess the level of empowerment among Scheduled Tribe women in India.
- b. To examine the socio-economic profile of Scheduled Tribe women in India.
- c. To analyse the influence of socio-economic factors on the empowerment of Scheduled Tribe women.

DATA SOURCE AND METHODOLOGY

Data Source

The study is based on data obtained from a nationally representative household survey conducted in India, namely the National Family Health Survey (NFHS-5). The survey provides comprehensive information on demographic characteristics, socio-economic conditions, and women's autonomy and decision-making indicators. NFHS-5 was conducted during 2019–21 using a scientifically rigorous, stratified, multi-stage sampling design to ensure representation across states, rural and urban areas, and social groups (International Institute for Population Sciences [IIPS], 2021).

For the present study, the analytical sample is restricted to women belonging to Scheduled Tribe communities, as identified through official social group classification used in the survey. This allows for focused examination of empowerment outcomes among tribal women, who represent a socially and economically marginalised population. The large sample size and standardised data collection procedures enhance the reliability and validity of the findings. Sampling weights provided in the dataset are applied during analysis to correct for unequal probabilities of selection and to generate nationally representative estimates.

The study relies entirely on information already collected through this large-scale survey. No fieldwork, interviews, or direct interaction with respondents were undertaken by the researcher. The use of NFHS-5 ensures consistency, comparability, and credibility, as the survey is widely used in academic research and policy analysis related to women's empowerment in India.

Variables Used

Dependent Variable

Women's empowerment constitutes the dependent variable of the study and is conceptualised as a multidimensional construct reflecting autonomy and agency within the household. Empowerment is measured using indicators related to women's participation in household decision-making, including decisions regarding personal health care, major household purchases, and mobility. These indicators are widely recognised in empowerment research and capture women's ability to exercise control over key aspects of daily life (IIPS, 2021).

A composite empowerment index is constructed by combining selected decision-making indicators. Each indicator is coded to reflect women's participation in decision-making, either independently or jointly. The aggregated index provides an overall measure of empowerment, enabling comparison across socio-economic categories among Scheduled Tribe women.

Independent Variables

The independent variables included in the analysis represent key socio-economic and demographic characteristics that influence empowerment outcomes:

- **Age**, measured in completed years
- **Education level**, categorised according to years of schooling completed
- **Employment status**, indicating participation in work
- **Household wealth**, measured using the standardised wealth index
- **Place of residence**, classified as rural or urban
- **Marital status**, capturing differences in household roles and authority

These variables are selected based on their theoretical relevance and consistent availability within the survey dataset.

Analytical Framework

The analysis follows a structured three-stage framework aligned with the study objectives. In the first stage, descriptive statistics are used to examine the socio-economic profile of Scheduled Tribe women. Percentage distributions summarise variations in education, employment status, household wealth, and demographic characteristics.

In the second stage, the level of empowerment among Scheduled Tribe women is assessed using the constructed empowerment index. Descriptive analysis is employed to examine patterns of empowerment across different socio-economic groups, addressing the first objective of the study.

In the final stage, inferential analysis is conducted to examine the influence of socio-economic factors on women's empowerment. Multivariate regression models are applied to assess the relationship between the empowerment index and selected independent variables while controlling for demographic characteristics. Statistical significance is evaluated using standard confidence levels, and model diagnostics are conducted to ensure robustness.

By integrating descriptive and inferential techniques, this analytical framework enables systematic examination of empowerment as a multidimensional outcome shaped by socio-economic conditions among Scheduled Tribe women in India.

RESULTS AND ANALYSIS

Socio-Economic Profile of Scheduled Tribe Women

The socio-economic profile of Scheduled Tribe women reflects long-standing structural disadvantages that shape their empowerment outcomes. Educational attainment among Scheduled Tribe women remains comparatively low, with a substantial proportion reporting no formal education or only primary-level schooling. Limited access to educational institutions in tribal regions, combined with early marriage and domestic responsibilities, continues to restrict educational progression (Government of India, 2015). Although younger cohorts show

gradual improvement in school participation, higher levels of education remain inaccessible for many tribal women, reinforcing intergenerational disadvantage (Xaxa, 2019).

Employment patterns reveal that while Scheduled Tribe women exhibit relatively high levels of work participation, the nature of employment is predominantly informal and insecure. Many women are engaged in agricultural labour, forest-based activities, and casual wage work, which are characterised by low remuneration and lack of social protection (Bhasin, 2007). Such forms of employment contribute to household survival but offer limited scope for economic mobility or empowerment. Prior research suggests that informal employment often fails to enhance women's bargaining power within households due to irregular income and lack of control over earnings (Kabeer, 2012).

Economic status, measured through household wealth indicators, indicates that a large proportion of Scheduled Tribe women belong to economically disadvantaged households. Concentration in lower wealth categories restricts access to basic amenities, health services, and productive assets. Household-level poverty further constrains women's choices and reinforces dependence on family members, limiting opportunities for exercising autonomy (Rao, 2018). These findings highlight the cumulative effect of low education, insecure employment, and economic deprivation on the lives of Scheduled Tribe women.

Level of Empowerment among Scheduled Tribe Women

Analysis of empowerment indicators reveals considerable variation in the autonomy experienced by Scheduled Tribe women. Decision-making autonomy, particularly in matters related to personal health care, household purchases, and mobility, remains limited for many women. While joint decision-making with spouses or family members is common, independent decision-making by women is less prevalent, especially among younger and economically dependent women (Jejeebhoy, 2000). This pattern reflects persistent gender norms that restrict women's authority within households.

Economic participation presents a nuanced picture of empowerment. Although many Scheduled Tribe women engage in income-generating activities, control over earnings is often constrained. In several cases, women's income is pooled into household resources, with limited individual decision-making authority over its use. Previous studies have similarly observed that economic participation does not automatically translate into empowerment unless women retain control over financial resources (Kishor & Subaiya, 2008). This finding underscores the distinction between participation in work and meaningful economic empowerment.

Access to resources further differentiates empowerment outcomes. Women from relatively better-off households demonstrate higher levels of autonomy and confidence in household decision-making compared to those from poorer households. Access to financial resources, including savings and banking facilities, enhances women's economic security and reduces vulnerability (Swamy, 2014). However, such access remains limited for many Scheduled Tribe women, particularly those residing in rural and remote areas. Overall, the results indicate that empowerment among Scheduled Tribe women is uneven and closely linked to socio-economic positioning.

Determinants of Women's Empowerment

The analysis of determinants highlights the central role of socio-economic factors in shaping empowerment among Scheduled Tribe women. Education emerges as one of the most significant determinants of empowerment. Women with higher levels of education exhibit greater participation in household decisionmaking and higher autonomy. Education enhances awareness, confidence, and negotiation capacity, enabling women to assert preferences within household structures (Jejeebhoy & Sathar, 2001). Even basic levels of schooling appear to contribute positively to empowerment outcomes.

Employment status also influences empowerment, though its impact varies depending on the nature of work. Women engaged in paid employment generally display higher levels of autonomy compared to those not participating in work. However, the empowering effect of employment is moderated by job quality and income stability. Prior research has shown that secure and better-paid employment strengthens women's bargaining

power, whereas informal work yields limited empowerment gains (Anderson & Eswaran, 2009). These findings emphasize the importance of employment quality rather than mere participation.

Household wealth significantly shapes empowerment outcomes. Women from wealthier households are more likely to report greater autonomy and access to resources. Economic security reduces survival pressures and allows women greater freedom to participate in decision-making (Agarwal, 1994). Asset ownership further enhances women's bargaining position and reduces dependence, reinforcing empowerment (Rao, 2018). In contrast, economic deprivation constrains agency, regardless of individual characteristics.

Demographic factors such as age and marital status also condition empowerment. Older women tend to enjoy greater decision-making authority due to increased social status within households, while younger married women often face stricter constraints on autonomy (Desai & Banerji, 2008). Place of residence further differentiates empowerment outcomes, with urban women generally exhibiting higher autonomy than rural women, reflecting better access to services and opportunities (Desai & Andrist, 2010).

Regional variations indicate that empowerment among Scheduled Tribe women is shaped by broader developmental contexts. Women residing in regions with better infrastructure and service delivery demonstrate relatively higher empowerment levels. These findings suggest that empowerment emerges from the interaction of individual, household, and contextual factors rather than any single determinant.

DISCUSSION

The findings of this study contribute to the growing body of research on women's empowerment by offering a focused analysis of Scheduled Tribe women in India. Consistent with earlier studies on women's empowerment in the Indian context, the results confirm that empowerment is shaped by a combination of socio-economic and demographic factors rather than by any single variable (Kabeer, 1999; Jejeebhoy, 2000). However, the present study extends existing knowledge by demonstrating how these factors operate within the distinct social and developmental context of tribal communities.

Education emerges as one of the most influential determinants of empowerment among Scheduled Tribe women, reinforcing findings from earlier research that highlight schooling as a key driver of agency and autonomy (Jejeebhoy & Sathar, 2001). Educated women exhibit greater participation in household decision-making and higher confidence in expressing preferences. From a theoretical perspective, this aligns with empowerment frameworks that emphasize education as a critical resource enabling women to translate choices into action (Kabeer, 1999). In the tribal context, where access to formal institutions is often limited, even modest educational attainment appears to generate meaningful empowerment gains, suggesting that education plays a transformative role beyond its economic returns.

Employment also shows a positive association with empowerment, though its impact is less uniform. While work participation enhances women's visibility and contribution within households, the findings indicate that the empowering effect of employment depends heavily on its quality and stability. This observation resonates with prior studies that caution against equating labor force participation with empowerment, particularly when women are concentrated in informal and low-paid work (Anderson & Eswaran, 2009; Kabeer, 2012). For Scheduled Tribe women, whose employment is often shaped by seasonal and subsistence-based activities, economic participation does not always result in greater autonomy unless accompanied by control over earnings. This underscores the importance of distinguishing between survival-oriented work and employment that genuinely enhances agency.

Household economic status emerges as another critical determinant shaping empowerment outcomes. Women from economically secure households demonstrate higher levels of autonomy and access to resources, supporting earlier evidence that household wealth reduces vulnerability and enhances bargaining power (Agarwal, 1994; Rao, 2018). In tribal settings, where poverty remains widespread, economic deprivation compounds genderbased disadvantages and restricts women's capacity to exercise choice. These findings suggest that empowerment cannot be fully realized without addressing structural economic inequalities that shape everyday life in tribal regions.

Demographic factors such as age, marital status, and place of residence further condition empowerment outcomes. Older women tend to enjoy greater decision-making authority, reflecting shifts in household power dynamics over the life course. Similarly, urban residence is associated with relatively higher empowerment levels, likely due to better access to services, information, and livelihood opportunities. These patterns echo earlier studies that emphasize the contextual nature of empowerment and the role of social positioning in shaping agency (Desai & Banerji, 2008; Desai & Andrist, 2010). The findings thus reinforce the argument that empowerment is relational and embedded within specific socio-cultural and spatial contexts.

From a broader theoretical standpoint, the results support multidimensional conceptualizations of empowerment that integrate economic, social, and decision-making dimensions. The uneven distribution of empowerment among Scheduled Tribe women illustrates that gains in one domain do not automatically translate into empowerment across other domains. This observation aligns with empowerment theory, which views empowerment as a process shaped by access to resources, agency, and structural conditions rather than as a linear outcome (Kabeer, 1999).

In terms of tribal development discourse, the findings carry important implications. Despite constitutional safeguards and targeted welfare initiatives, empowerment outcomes among Scheduled Tribe women remain uneven, highlighting persistent gaps between policy intent and lived realities. The study underscores the need for development strategies that move beyond generic women-centric approaches and address the specific socioeconomic constraints faced by tribal women. Interventions aimed at expanding educational access, improving the quality of employment, and strengthening household economic security are likely to have significant empowerment effects. Moreover, the findings emphasize the importance of integrating gender perspectives into tribal development policies to ensure that women are not marginalized within broader development processes.

Overall, the discussion highlights that empowerment among Scheduled Tribe women is shaped by the interaction of individual capabilities, household conditions, and broader structural factors. Recognizing this complexity is essential for advancing both empowerment theory and policy practice in the context of tribal development in India.

Policy Implications

The findings of the study carry significant policy implications for enhancing the socio-economic empowerment of Scheduled Tribe (ST) women in India. One of the most critical areas requiring intervention is education. The results indicate that low educational attainment remains a structural barrier to empowerment among tribal women. Policy initiatives must therefore prioritize education-focused interventions such as improving access to secondary and higher education in tribal-dominated regions, reducing school dropout rates, and promoting adult literacy programs. Context-sensitive curricula that integrate local languages and indigenous knowledge systems can improve participation and retention among tribal girls (Xaxa, 2019). Scholarships, residential schools, and digital learning platforms tailored for remote tribal areas can further strengthen educational outcomes.

Another major policy implication relates to livelihood and employment programs. The study highlights that limited employment opportunities and dependence on low-paid informal work restrict economic autonomy among tribal women. Government programs should shift from welfare-oriented approaches to sustainable livelihood models that emphasise skill development, entrepreneurship, and market linkages. Strengthening initiatives such as skill training under rural development schemes and promoting women-led producer groups can enhance income stability and reduce economic vulnerability (Deshpande & Sharma, 2016). Additionally, integrating traditional skills, such as forest-based crafts and indigenous agriculture—into formal value chains can create culturally compatible livelihood options.

Financial inclusion emerges as a crucial determinant of empowerment. Despite policy efforts, tribal women continue to face exclusion from formal financial institutions due to a lack of documentation, digital illiteracy, and geographical isolation. Policies must focus on expanding access to bank accounts, microcredit, insurance, and digital financial services through community-based models such as Self-Help Groups (SHGs) and

cooperative societies. Financial literacy programs designed specifically for tribal women can improve their capacity to manage savings, credit, and investments effectively (Swain & Wallentin, 2009).

Finally, the findings underscore the urgent need for tribal-specific gender policies. Generic women-centric policies often fail to address the intersecting disadvantages of gender, ethnicity, and geographical marginalisation faced by tribal women. Policymaking must adopt an intersectional framework that recognises the unique sociocultural realities of ST women. Participatory policy design involving tribal women's voices can ensure that interventions are inclusive, relevant, and sustainable (Kabeer, 2011).

CONCLUSION

This study examined the socio-economic determinants of empowerment among Scheduled Tribe women in India, highlighting the multidimensional nature of empowerment encompassing education, economic participation, financial access, and social agency. The key findings reveal that educational attainment, livelihood opportunities, and financial inclusion play a decisive role in shaping empowerment outcomes. Despite the presence of multiple welfare schemes, structural inequalities continue to limit the effective participation of tribal women in development processes.

From a theoretical perspective, the study contributes to empowerment literature by reinforcing the relevance of a multidimensional and context-specific understanding of women's empowerment. It supports feminist and development theories that view empowerment not merely as access to resources but as the expansion of agency, capabilities, and decision-making power within specific socio-cultural contexts (Kabeer, 1999). By focusing on tribal women, the study adds empirical depth to an under-researched population often marginalised in mainstream gender discourse.

In terms of policy relevance, the findings emphasise the need for integrated and intersectional policy approaches that simultaneously address education, livelihood, and financial inclusion. The study highlights the inadequacy of uniform gender policies and calls for tribe-sensitive frameworks that recognise the distinct challenges faced by ST women. Such evidence-based insights can inform policymakers, development practitioners, and civil society organizations working towards inclusive growth.

However, the study is not without limitations. It relies on secondary data, which restricts the ability to capture lived experiences, intra-community variations, and qualitative dimensions of empowerment. Additionally, regional diversity among tribal populations limits the generalizability of findings across all tribal groups in India.

Future research should adopt mixed-method or qualitative approaches to explore empowerment trajectories in greater depth. Longitudinal studies examining changes over time and comparative analyses across regions would further enrich understanding. Expanding research on leadership, political participation, and digital inclusion among tribal women also offers promising directions for future inquiry.

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