

Economic Empowerment of Tribal Women in Tripura through Self Help Groups: A Study in Sepahijala District

Dr. Rajeshree Debbarma

Assistant Professor, Holy Cross College Agartala, Department of Political Science

Abstract: *Economic empowerment of tribal women can never be understood without proper understanding of their daily income source and difficulties faced by women in search of jobs or works as source of earning for making financially stable in their life. Empowerment is a basic requirement of every human being most specifically the vulnerable, poor, voiceless women in the third world countries. Tribal women are by nature dependent, economically less empowered as well unable to grab advantages of opportunities provided to them despite implementation of various schemes, on the other hand whereas urbanisation, modernisation and globalisation have taken shape since from 90s but numerous tribal women still remain in the same sphere. Thus, the emergence of Self Help Group has become successive and effective mechanisms for providing financial services to the poor and economically disadvantaged people especially the tribal women in strengthening their self help capacities to uplift them, to assemble them to be self-reliant which leads to economic empowerment. Thus, as positive outcome tribal women came out of their domain involving themselves as an active participants in group meetings, planning for saving as a credit based systems. Therefore, Self Help Groups has earmarked as one of the indicating tool for economically challenging tribal women in every corner of the country. This paper is based on primary sources relying on empirical study and secondary sources of information which includes books, journals etc. In this context this paper has discussed the concept of economic empowerment of tribal women along with the activities of SHGs towards empowering tribal women in Sepahijala District of Tripura and whether SHGs could really enhanced their status towards economic empowerment.*

Keywords: Women Empowerment, Self Help Groups, Rural and Tribal, Economic, Society

1. Introduction

In the midst of tradition for empowering and liberating women from barriers like social restrictions contrary as when the state is lacking to safeguard the interest of the poor and marginalised people, Non-Governmental Organizations (NGOs), Self Help Groups (SHGs) and other voluntary organisations have emerged as important link between the poor and the formal system. Apart from that as most of the countries after the third world are challenged by low levels of incomes, lacking of high inequality, shortcomings, malnutrition, lack of proper health facilities, girls students slowly parting from education. Thus, it has highly effected towards unemployment together with underemployed women's with a rising growth of population as well a huge masses of people are suffering from absolute poverty. Consequently Tribal women are by nature voiceless, lack of self-confidence, psychological disempowerment and social barriers are some of the major challenging factor which often disable them to take advantages towards opportunities and inability to interrogate for their own rights. Therefore, it is through SHGs to some extent diminishes to poverty alleviation in a sustainable manner due to certain changes they have come across in their life in terms of rapid growth in income level, assets, saving, borrowing as well income generating capacities also difficulties can be solved through team work or group work rather than being isolated where one can show their efforts in a small group which comprised of 5 to 20 members. One can be financially independent as they can begin with small business, savings a sum of money on mutual agreement, farms, piggeries etc. Self Help Groups is one of the essential ways to harness the tribal women hard

labour and their intellectual talents in the stream of economic development as well as empowerment. Empowering women is a holistic concept. It is multi-dimensional in its approach which encompasses social, political and economic aspects. Economic aspect or economic empowerment of tribal women is considered as the leading principal in order to achieve lasting and sustainable development beyond the society. Women Self Help Groups (SHGs) is being considered as an important area to overcome the situation and make the women to be empowered in terms of economic aspect. Poverty and unemployment are the main problems why women are economically participating in a micro credit system. The origins of the SHGs is Gramin Bank of Bangladesh which emerged in the year 1975 and in 1985 SHGs formed and started in India as well SHGs has begin its establishment in the year 1999 in Tripura. The main aim of SHG is to bring together both to men and women in rural areas to generate self employment in micro credit system. The organisation of women in the form of SHGs combines access to low cost of financial services with a process of how to manage and develop. The main strategy which adopted to promote empowerment of women through SHGs comprised of the following activities, such as

- Organising women SHGs at the village level around savings and rotational credit programs using their own resources.
- Facilitating regular interaction, exchange of information to increase their mobility and awareness.
- Linking the SHGs with credit sources and enable women members to manage their credit.

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- Linking SHGs with the governmental programs to enabling the members to expand their investment capitals.
- To fight against social evil in the village and community.
- Making women able to read and write.

Therefore, SHGs has approach towards the people for uplifting as well providing them several beneficial schemes for the rural people as a solution to be economically empowered. As a result SHGs played a prominent role in uplifting the economic stability of the women who have not been outside the main domain of their homes. A Self Help Groups is a registered or unregistered group of micro entrepreneurs having homogenous social and economic background, voluntarily save regular sums of money, mutual agreement to a common fund as well to meet their emergency needs on the basis of mutual help. SHGs have made the women self-employed to become financially stable by taking loan from the money collected and withdrawn by the group at regular intervals. The group members use collective wisdom to ensure proper end use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. SHGs is a type of micro financing system which is essential to overcome the exploitation, credit for economic self-reliance of rural poor people. SHGs have been considered as to have been formed to uplift and change the living standard of rural tribal women who are below poverty line (BPL). SHGs are voluntary association of people formed to attain collective goals with some objectives as mention below:

- As an indicator to save small amount regularly.
- As an indicator to develop women in socially and economically, who live below poverty line.
- As an instrument to bring out the potential in women.
- As an instrument to promote education and make percent literacy for women.
- As a system to abolish and stop dowry.
- As a system to mutually agree to contribute the common fund.
- To meet their emergency need.
- To analyzed the problems and to get the micro credit.
- To find the nature of business.

Thus, SHGs are expected to be platform for tribal women to help themselves for their social and self-economic establishment towards empowerment. Self Help Groups is considered as one of the essential ways to harness the women labour including their intellectual talents in the stream of economic empowerment.

Composition of SHGs

SHGs can be formed starting from minimum 5 to maximum 20 to 50 members, these group members come together to save a small amount of money regularly to a common fund to meet their emergency needs. It is a small group of people and it serves as community platform for women to become active in villages and to take action to address social or community issues and matters. These groups have the rights to avail loan from banks or financial institutions of the government. Moreover, the group members have to follow

some credit norms to avail these facilities like convening meetings and discussing all the issues related to the utilization of money withdrawn from banks or financial organisations along with repayment of loans on a common platform. SHGs were aimed to challenge that poor people in rural areas would be able to use the inexpensive credit finance for themselves over the poverty line. The formation and development self help groups in the state of Tripura has taken place at a good pace. Tripura Forest Environmental Improvement and Poverty Alleviation Project (TFIPAP) also popularly known as 'Tripura JICA Project' are externally aided by the government of Japan. This project has been implemented in 7(seven) districts and 40 (forty) Blocks of Tripura since 2007 through 463 Joint Forest Management committees. The project caters to the socio-economic development of about 40,000 families in the forest areas. It has helped in formation of self help groups by giving them loans to set up micro enterprises. Many self help groups obtaining the loans have made good use and have acted on their growth. In fact, it's true that 90 % of tribal women are aware of the existence of SHG but nearly half of them participate. SHG encourages people to plan and initiate for future needs as its main activity is the establishment of savings and credit. SHGs is a process wherein people who share common experiences, situations or problems can offer each other a unique perspective that is not available from those who have not shared these experiences.

Features of Women Self Help Groups under this study;

The following features are ascribed to the selected SHGs of this present study, they are as follows:

- a) Each group consists of 10 to 15 members;
- b) Group meetings are held at regular intervals;
- c) These SHGs have their own rules and principles which follows;
- d) Their mode of working is group discussion, collective and voluntary action under a leader and with mutual corporation;
- e) Freedom of speech , expression and participatory approach is adopted;
- f) The members of SHGs needs proper understanding among themselves;
- g) They are spirited , disciplined and skilled in utilising and investing their money;
- h) They are happy and prefer to work independently but under the guidance of an institutions;
- i) To highlight socio-economic problems and SHGs plays a great role in solving them;
- j) To know is SHGs functions properly and does it bring gradual change for the development of the society;
- k) To enhance whether popular participation increases the level of self confidence;
- l) To evaluate skill training for capacity building for the empowerment of women;
- m) To observe that thus the role of SHGs plays an important role in enhancing and transforming the society through empowerment;

2. Literature Review

A case study made by Tapati Chakravarti on *Economic Participation of Rural Tribal Women of Tripura*, examined the socio-economic consequences of the members of her target groups that is women and had strictly pointed out that gender inequality is the main problem which causes obstacle for development of the tribal women in Tripura.

Jahar Debbarma and Moutoshi Deb stated that SHG played a very successive role in uplifting the socio-economic progress among the tribal women in Tripura, the study was conducted in order to find that how the tribal women were helpful for themselves and earn their daily livelihood, which clearly shows in their paper, "*Self Help Group: A New Mantra for Tripura Tribal Women's Vision and Hope*".

Tribal Women and Empowerment and Gender Issues: The author Zenab Banu has presented how the women are involved in the developmental process. The author emphasised a clear cut picture that the role of women at all the three tiers from grassroot level to top level is considered as relevant in contemporary situation apart from it the author also discussed in elaborately the socio economic position of women.

An empirical study in Assam conducted by Jayanta Krishna Sarmah and Mofidul Islam through their paper on *Role of SHGs in Capacity building of women* had emphasised on how women being the most disadvantages weaker section in Assam could pave a way towards capacity building which strengthens the behaviour as women could appraised a quality leadership with the help of SHGs. Moreover, According to the authors, they had examined those SHGs although helped in developing personal capacity in terms of savings whereas on the other hand it failed to build capacity in transforming skill oriented income generation within the women.

Self Help Groups in Rural Development, the concept of Self Help Group is much better discussed by M.K Purohit's work on Self Help Groups in Rural Development and marked a focal point on the issues on how women are being empowered through self-help groups. It also talks about the various advantages of financing saving schemes through self-help groups. The author had observed on how the challenges overcome by the women to come out of their domain to reach her confidence level to express her ideas at decision making or to demonstrate with the public in mass gathering through this small credit system.

Statement of the problem/Problem Definition:

Notwithstanding, female roles are seen as reproductive and domestic in support of the male bread earners in the family thus this practiced has made women to accept unquestioningly to obey men in the family. Sharing of economic activity by women is neither a new phenomenon nor a new development it's been considered as inherited traditional way as it exists and practised within the culture of tribal society long way back. Women reach out to earn

in order to satisfy their needs often by engaging at daily labourers and domestic workers despite being insecure. If a women is economically empowered, the development in the socio-economic activities changes and their input in the decision making process as well expanding scope for both men and women to be equally as well as productively engaged in some sort of economic perspective in order to gain fully employed extension of female participation in public sector.

Economic empowerment can be said as a process wherein a woman challenges the prevalent norms and culture, to bring about their well-being effectively. Tribal women's participation in Self-help groups (SHGs) has made a very significant impact on their empowerment in social and economical aspects. This paper addresses the empowerment of tribal women briefly through SHGs in Tripura with deeper attention focused in few villages under Jampuijala R.D Block, Sepahijala Tripura. Wherein there are various Self Help Groups under the NERLP projects. These groups were formed quite recently. Though the formation of SHGs was very recent, despite a very challenging period yet there are many changes among the tribal women for empowering them to gain self-confidence, to grab the opportunities and confidently come forward in the public sphere articulating for their rights. Much has not being achieved so far but there laid a great future for these tribal women to economically empower themselves in addition to prove their best abilities in one way or the other if the group members are fully committed towards honesty with credit and repayment of every instalment without forfeiture. There should be more pouring of funds so as to attain to their big needs and requirements. The functioning of SHGs had prominently impacted the economical status of tribal women towards empowerment for appraising in the state. Therefore, the benefits and the level of satisfactions that SHGs had provided them are determined.

Though there is some strategy which aims to empower the tribal women and women in particular must be based on understanding the ability to overcome causes of the lack of power which lie at the root. The three sources of economic disempowerment which is considered as barriers for tribal women that have been acquired from empirical study were reported:-

- a) particularly disempowerment arises mainly due to tribal women belong to poor, lack of proper healthcare, malnutrition, households, unequal payment in comparison to men besides all these circumstances gender stratification is identified as root cause for economical disparity between men and women rather than other forms of stratification like class or caste.
- b) Another root cause of economic disempowerment in terms of tribal women specifically in relation to social context which includes voiceless women, lack of articulation, seclusion of women, lack of opportunities, non-participation in decision making, liquor addict husband, wife beating, gender violence, oppression, deprivation, lack of information and subordination to male members due to patriarchal system.
- c) Another cause of economic disempowerment in perspective of tribal women which includes feminism of poverty, gender division of labour, patrilineal

inheritance, male dominated policies, limited bargaining power and lack of control over income and so forth is also the major root cause.

The 6th Five year Plan for example proposed for promoting female employment in women owned industries. Again in 7th Five Year Plan it moves a step forward by including a special privilege on integration of women in development. It includes:

- To treat women as specific target groups in all development programmes.
- To devise and diversify vocational training facilities for women to suit their varied needs and skills.
- To promote appropriate technologies to improve their efficiency and productivity.
- To provide assistance for marketing their products.
- To involve women in decision –making process.

Empowering women is not only reversing existing power hierarchies but to enable them to make their own choices, freedom to speak on their behalf, freedom to determine their own lives and future. It is one kind of system in which women become collectively, individually and actively knowledgeable and goal oriented actors to take initiatives in overcoming gender inequalities, economic and social disparities. Thus, empowerment of women refers to a strategy to achieve gender equality.

The factors which contributed to the success of groups in the study are

- a) Role of NGOs: the most important factor contributing to the success of group under study is the crucial role played by the NGOs in promoting group organisation of women. NGOs act as facilitators of the SHGs.
- b) Leadership role of tribal women.
- c) Peer group pressure,
- d) Changing attitude of men.
- e) New self help groups sprung in their own.
- f) Linkage with government rural employment programmes,
- g) Campaigning skill and
- h) Participation of groups for common members.

Definition and concept of Economic Empowerment

The International Network for Mutual Help Centres has developed this working definition:

Economic status of women has unquestionably enhanced after the SHGs generated as small saving schemes for the poor people especially women. Despite of rapid modernisation several developmental programmes specifically for the women throughout the country had great impact several on developmental efficiency, yet still its below the level of expectation as the tribal women isolated themselves parting from these programmes due to various reasons. Economic independence or access to an inherited or self-generated income is considered to be the major means of empowerment of women. The Equal Remuneration Act, 1976(India) was a major step towards protective legislation and establishing the principles of equality as it provides for equal remuneration to men and

women workers and prevention of discrimination against women in matter of employment.

At first we must have clear cut concept of economic empowerment. Women economic empowerment is absolutely essential for raising their status in the society. The word economic means to participate or engage as daily labourers, whereas on the other hand empowerment means to earn for their livelihood survival and it pre-supposes the existence of a section of powerlessness in the society which needs to be empowered.

Economic empowerment is essential to harness the tribal women labour and talents in the main stream of economic development. Economic empowerment is a kind of empowerment which speaks of money and comes with money. "Money that is saved today is earned in future"- this is the thought and role of the tribal women of Tripura. Most of the tribal women are involved in sowing, weeding, and harvesting, brewing wine at homes, etc. As all these works comes under invisible or non-monetized sector their efforts go un-noticed, they do not get due recognition because they do not contribute directly in household economy. Most of the world's poor are mainly women. According to Human Development Report, 1995, "Poverty has a women's face out of 1.3 Billion people in poverty, 70 percent are women". The poorer the family the greater is its independence on women's productivity. Literacy is the main cause among women that would enhance economic opportunities and ensure better income levels which in turn lead to women to empowerment or empowering women. Literacy played a key role on a large scale towards development and economic empowerment of women. The outcome general specific sources in economic perspectives of tribal women are the causes feminism of poverty, gender division of labour due to low wages, limited access to patrilineal inheritance and resources, land capital, skill, information, male dominated policies and inadequate access to bank credit due to lack of collateral, marketing problem because of less bargaining power as well lack of control over income, they receive low price for the products, corruption and fall victim to intermediaries and are cheated.

The meaning empowerment in this aspect has three important sense- freedom, enabling and control. Freedom refers to freedom from restrictions on women in participating in various activities and from patriarchal society which enables women from being empowered and also to be free from all kinds of deprivation, subjugation and oppression. Empowerment requires their freedom, but freedom has its negative aspect rather freedom means to participate freely in social, economic, political and cultural spheres. The role of tribal women is not only of importance in economic activities, but her role in non economic activities is equally important in the society. The tribal women work very hard, in some cases even more than men. All tribal societies in the study area are patriarchal in which men dominate in public and private sector. However, the tribal women should have their own freedom of choice and expression to be fully empowered in true sense; they need to liberate themselves from clutch of social domain and encouraged to access freely economic independence and actively engaged in economic participation. The important

aspect of empowerment is the control over resources and ideology. Control means control over physical resources, human resources, intellectual resources, financial resources and finally self-resources.

3. Objectives

The present study has the two following objectives-

- a) To examine the need for economic empowerment of tribal women as a changing process of development in the society.
- b) To analyze the activities of Self-Help Groups.

4. Methodology

This paper has been based on both primary and secondary sources of information, which comprises both qualitative and quantitative method. Primary sources relying on empirical study based on unstructured interview of data collection and secondary sources of information which includes books, published and unpublished works, materials, journals etc. In addition, interview with leaders and members of different Self-Help Groups in selected village Panchayats in Jampuijala Block of Sepahijala District based on structured questionnaire has been conducted to understand the extent of benefits generated by various kinds of SHGs for economic empowerment. For the purpose of interview, 50 tribal women from Jampuijala Block of Sepahijala District comprising a few number of village committees have been selected through a random sampling method.

5. Analysis of the Field Survey on Tribal Women

- 1) Are you economically independent from your husband after the formation of SHGS?

Table 1

Respondents	50	%
Yes	12	24%
No	38	76%

The data interprets that Tribal women are not economically independent even after the formation and activation of SHGs.

- 2) Are you satisfied with the amount of loan provided for group business?

Table 2

Respondents	50	%
Yes	10	20%
No	30	60%
Satisfactory	10	20%

The above figure clearly indicates 60% women are not satisfied with the amount sanctioned to them for their group business. So, it may be the reason that low amount sanctioned by the bank to the women may be the root cause of failure.

- 3) Do all the members of the group attend the meeting when they are asked to attend the meeting? If no reason

Table 3

Respondents	50	%
Yes	15	30%
No,	35	70%
Lack of communication, family purpose	Nil	

The above figure shows that due to some problems like lack of communication, family work load, no one to take care of the child as well as the family interruption depicted as the basic reason that they failed to attend the meetings.

- 4) Is there any awareness program for enhancing the capacities of the women?

Table 4

Respondents	50	%
Yes but not implemented	20	40%
No idea	30	60%

The above analysis shows that there had been awareness program for the women but has not been practiced so far and on the other hand 60% of the women members of the SHGs have no idea about the awareness program whether it was held or not. So, it depicts that tribal women in the rural are not economically empowered.

- 5) Are you a Govt. Employee?

Table 5

Respondents	50	%
Yes	10	20%
No	40	80%

The figure clearly indicates that only 4 % are government employees where as 96% is unemployed. So, it is transparent that exclusively due to lack of economical disadvantages that leads the tribal women to be economically disempowered.

- 6) Are you aware of Government Schemes and Policies?

Table 6

Respondents	50	%
Yes	7	14%
No	43	86%

6. Conclusion

Jampuijala village in Sepahijala district of Tripura has done commendable work in the direction of economic empowerment of rural women through SHGs by using the tool of participatory project.

Poverty is another main cause for failure of empowering tribal women in Sepahijala District as majority of the women are below the poverty line and lack of unemployment which leads to extreme poverty. Eradication of poverty should be the main initiative taken by the government.

Globalisation is growing very fast which has presented tribal women new challenges for the realization of the goal of their inequality towards gender but still there is the need for re-framing of policies for access to employment and quality of employment. Strategies must be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process. Women and Agriculture is one of the most enhancing activities played by the tribal women and allied sectors in a very critical way, such as producers, concentrated efforts will be made to ensure the benefits of training, extension and through various programmes which reach them proportionately. There should be basic training programmes for women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector. Women and industry is another area towards economic empowerment for tribal women. The important role played by the women in electronics, information technology and food processing and agro industry and textiles has been crucial to development of these sectors. They must be given comprehensive support in terms of labour legislation, social security and other support services to participate in various industrial sectors. Tribal women at present cannot work in nightshift in factories even if they wish and for this they need to be accompanied by someone with support services for security, transportation etc.

Tribal women in rural areas have witnessed some basic changes in the status and role in the society. In contemporary situation it has been found that some tribal women have been further accelerated in becoming increasingly self-conscious of their discrimination in their own families including public sphere. Therefore, paving the way for entrepreneurship would empower the tribal women towards achieving more power as a way to help the marginalised section to have control over some microfinance business which would result towards a small amount of income generation transforming in their economic life for empowering women. They are in such a position to overcome the situation which affects them vitally. Therefore, women's empowerment needs some basic components. These are:

- 1) Fearlessness.
- 2) Freedom from drudgery and laborious domestic chores.
- 3) Economic status and productivity.
- 4) Ability to travel and control speed.
- 5) Authority to make decision.
- 6) Sharing power and property with men.
- 7) A liberalizing education that can prepare guards for the above.

Empowerment of a woman is a cyclical process; we can assume that an unmarried as well employed woman is empowered in her family but she may be disempowered in her work place due to discrimination. In the same way married as well employed woman may be disempowered in her family due to torture and patriarchal notions. Some women are empowered after the death of her husband as

they become the sole decision makers in the family. The tribal women even though they are disempowered after marriage due to violence, domination and torture by their husband but these women enjoy more rights and freedom after the death/ separated from their husband.

Thus, the study shows public relation building is the stepping stone with the formation of SHGs. It involves the in-depth study of the socio-economic status of the tribal women of Tripura along with their overall mental attitude for saving. The savings is not lent to outsiders only the members of the group can avail the facility during their contingent needs. SHGs has attained and explored some income generation programme as the members can apply for loans for any purpose of their use. The literacy level, political climate, economic awareness, business fabric of the community with nearby villagers, prevailing skill, interest, willingness, business acumen, introspection and speculation of members gives a firm shape to the SHG. Tribal women comprised a majority of the SHG members. The impact on empowerment was measured on various parameters of self confidence seen from self worth and communication skills, behavioural changes-seen from desire to protest against social evils, response to problem situations and family violence. The study reveals that Self Help Groups has played an important role for economic empowerment of tribal women in Jampuijala village of Sepahijala District in Tripura.

7. Findings

- Although SHGs has played a crucial role to increase their potentiality and capacity that paves towards developing their capacity but SHGs is not yet been successful in capacity building among tribal women.
- The study reveals that due to lack of government proper initiatives and support in providing training facilities, tribal women were unable to meet their expectations.
- The present study reveals that tribal women in rural areas do not have much ability to organise and perform their group activity.
- Due to lack of awareness among the tribal women, maximum policies were unable to access and avail by them.
- The study depicts that due to lack of organisational effectiveness and low leadership quality the tribal women failed to improve in capacity building.

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Author Profile



Dr. Rajeshree Debbarma is an Assistant Professor in the Department of Political Science at Holy Cross College, Agartala Tripura. Her specialisation includes women and empowerment. She obtained her Ph.D degree in Political Science from Tripura University. She has presented many papers in national and international seminars.