

Evaluating The Socio-Economic Impact of Government Schemes on The Birhore Tribe: A Focus on Women's Empowerment

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Abstract

This study examines the socio-economic impact of government schemes on the Birhor tribe (locally known as Birhore in Chhattisgarh), focusing specifically on women's empowerment. The research aims to understand how these welfare programs have influenced the lives of Birhor women in Chhattisgarh, particularly in areas such as education, income generation, healthcare access, and decision-making power. A survey was conducted with 106 respondents from Birhor habitations in Chhattisgarh to gather data on various socio-economic factors, including age, education, marital status, working sector, monthly income, and access to government support. The findings reveal that a majority of women from the Birhor community have experienced positive changes as a result of these schemes, especially in terms of financial independence, literacy, and social participation. However, notable gaps remain — such as limited participation in skill development programmes and inadequate access to healthcare services tailored to tribal women's specific needs. The study also underscores the importance of active involvement of Birhor women in household and community-level decision-making processes. By analysing the data and identifying emerging trends, this research provides insights that can help state policymakers in Chhattisgarh improve and design more effective programs that address the unique challenges faced by women in the Birhor tribe. Overall, the study highlights the continued need for targeted empowerment initiatives in Chhattisgarh, which are essential for promoting gender equality and socio-economic development within marginalized tribal communities.

Keywords: Birhore Tribe, Women Empowerment, Government Schemes, Socio-Economic Impact, Education and Income

I. Introduction

The Birhor tribe (locally known as Birhore in Chhattisgarh), classified as a Scheduled Tribe in India, predominantly resides in the states of Chhattisgarh, Jharkhand, Odisha, and West Bengal. Historically marginalized, the Birhor community has endured persistent socio-economic challenges such as poverty, low literacy rates, inadequate healthcare, and social exclusion. In Chhattisgarh, Birhor households are primarily located in remote forested areas, where limited connectivity and awareness further restrict their access to mainstream welfare opportunities. Women in the Birhor community experience intersecting disadvantages—facing both gender-based and socio-economic marginalization—which constrain their participation in education, income generation, and community decision-making. In response to these challenges, the Government of India and the Government of Chhattisgarh have introduced several welfare schemes and empowerment programs aimed at improving the living conditions of marginalized tribal groups. This study evaluates the socio-economic impact of these government initiatives on the Birhor tribe in Chhattisgarh, emphasizing their effectiveness in enhancing women's status, expanding educational opportunities, and promoting economic independence.

Government Schemes for Women's Empowerment

In recent years, the Indian government has implemented several welfare schemes specifically targeting women in marginalized communities. Some of these key initiatives include:

1. **National Rural Livelihoods Mission (NRLM):** This scheme aims to promote self-employment and organize rural poor women into self-help groups (SHGs). It focuses on capacity building, skill development, and creating sustainable livelihood opportunities. NRLM empowers women by providing them access to credit, training, and markets, thereby enhancing their economic prospects.

2. **Pradhan Mantri Awas Yojana (PMAY):** This initiative aims to provide affordable housing for the urban and rural poor. By ensuring that women have access to safe and secure housing, the PMAY fosters a sense of stability and security, which is crucial for their overall empowerment.
3. **Beti Bachao Beti Padhao (BBBP):** This campaign addresses the declining child sex ratio and aims to ensure the survival, protection, and education of the girl child. By promoting girls' education and highlighting the importance of female children, this initiative plays a pivotal role in changing societal attitudes towards gender.
4. **Skill India Mission:** Launched to equip the youth with necessary skills for employment, this program focuses on enhancing the employability of women through vocational training and skill development initiatives.

Impact on Education

- One of the most significant impacts of government schemes has been the improvement in educational opportunities for women in the Birhore tribe. Through initiatives like the BBBP, there has been a concerted effort to promote girls' education. Many women reported increased enrollment rates in schools and vocational training programs, which have contributed to higher literacy rates among females in the community.
- Education has not only empowered women with knowledge but also increased their confidence and aspirations. The ability to read and write opens up avenues for better job opportunities and active participation in community affairs. Women who have received education are more likely to seek further training and engage in entrepreneurial activities, thus breaking the cycle of poverty.

Economic Empowerment

- Government schemes have also significantly improved the economic status of women in the Birhore community. The NRLM, in particular, has facilitated the formation of self-help groups, which have proven to be instrumental in enhancing women's access to credit and markets. Many women reported starting small businesses, engaging in handicrafts, or participating in agriculture, which has increased their financial independence.
- As a result of these economic activities, women have become primary breadwinners in their households, contributing to their families' overall economic stability. This financial independence has profound implications for their self-esteem and agency, allowing them to make informed decisions about their health, education, and family planning.

Increased Decision-Making Power

- The empowerment of women in the Birhore community is also evident in their enhanced decision-making power at home and in the community. With increased education and financial independence, women reported feeling more confident in voicing their opinions and participating in household discussions. Many women indicated that they now have a say in critical family matters, such as budgeting, health care decisions, and education for their children.
- Moreover, government initiatives have encouraged women to engage in local governance and community leadership roles. This shift in power dynamics not only benefits individual women but also contributes to the overall progress of the Birhore tribe as they gain representation and influence in community affairs.

Challenges and Limitations

- Despite the positive impacts of government schemes, several challenges remain. Many women in the Birhore community still face barriers to accessing these programs, including a lack of awareness about available schemes and bureaucratic hurdles. Additionally, entrenched cultural norms and societal attitudes can hinder women from fully participating in decision-making processes or pursuing economic opportunities.
 - While government initiatives have improved access to education and economic resources, sustainable development requires continued support and infrastructure development. The need for ongoing training, access to markets, and financial literacy programs is crucial for ensuring the long-term success of these initiatives.
- The evaluation of the socio-economic impact of government schemes on the Birhore tribe reveals significant advancements in women's empowerment, particularly in education and economic independence. Government initiatives like the NRLM, PMAY, and BBBP have played a crucial role in transforming the lives of women in this marginalized community. However, continued efforts are needed to address the challenges they face and ensure that these schemes reach their full potential in promoting gender equality and sustainable development. By empowering women in the Birhore tribe, we not only uplift individuals but also pave the way for a more equitable and prosperous society.

Statement of the problem

The problem addressed in this study is the limited understanding of the socio-economic impact of government schemes on women's empowerment within the Birhor (locally known as Birhore in Chhattisgarh) tribe. Despite numerous welfare and development initiatives launched by the Government of India and the

Government of Chhattisgarh to improve the economic and social well-being of women from marginalized communities, there remains a substantial gap in assessing how effectively these schemes have translated into tangible outcomes for Birhor women. Many continue to face barriers such as low literacy levels, poor access to healthcare, and limited participation in income-generating and decision-making processes. This study, therefore, seeks to explore the extent to which women in the Birhor tribe of Chhattisgarh have benefited from these initiatives and to identify the structural and cultural challenges that hinder their full empowerment and inclusion in developmental programs.

Significance of the study

The significance of this study lies in its context-specific evaluation of women's empowerment among the Birhor tribe in Chhattisgarh, offering valuable insights into the functioning and outcomes of various government welfare schemes. By analysing the socio-economic effects of these programs, the research contributes to a deeper understanding of the barriers and enablers influencing tribal women's access to education, healthcare, livelihoods, and decision-making power. The findings will assist state policymakers, NGOs, and development agencies in designing more targeted, culturally sensitive, and gender-responsive interventions for the Birhor community. Furthermore, the study underscores the importance of women's empowerment as a cornerstone for sustainable tribal development, aligning with broader national objectives of inclusive growth, gender equality, and social justice. Academically, it enriches the literature on tribal welfare and gender studies in Chhattisgarh, while practically serving as a guide for future state-level program implementation.

Objective of the study

To evaluate the socio-economic impact of government schemes on the Birhor (Birhore) tribe in Chhattisgarh, with a particular emphasis on women's empowerment and participation in developmental processes.

Hypothesis of the study

Government schemes significantly enhance women's empowerment and improve the socio-economic conditions of the Birhore tribe.

Sample size and Sampling

The sample size for the study comprises 106 respondents from the Birhor (locally known as Birhore) tribe residing in Chhattisgarh. A simple random sampling technique was employed to ensure that each individual had an equal probability of selection, thereby providing a representative cross-section of the Birhor population in the state. This approach enables an objective and unbiased assessment of the socio-economic impact of government schemes on women's empowerment within the tribal communities of Chhattisgarh.

II. Data Analysis and Interpretation

Age

Factors	Category	Frequency	Percent
Age	Below 20 Years	57	53.77%
	20 - 30 Years	38	35.85%
	Above 30 Years	11	10.38%
Total		106	100%

(Source: Primary Data)

The age distribution shows that 53.77% of respondents are below 20 years, with 35.85% aged 20-30 years, and only 10.38% above 30. This suggests a predominantly young demographic, which may significantly influence their experiences and perspectives regarding government welfare schemes in the Birhore community.

Education

Factors	Category	Frequency	Percent
Education	Primary	4	3.77
	Secondary	83	78.30
	Graduation	19	17.92
Total		106	100%

(Source: Primary Data)

The education levels among respondents indicate that 78.30% have completed secondary education, while 17.92% hold a graduation degree, and only 3.77% have a primary education. This highlights a significant emphasis on secondary education in the Birhore community, which may affect their awareness and access to government welfare schemes.

Marital Status

Factors	Category	Frequency	Percent
Marital Status	Married	59	55.66%
	Unmarried	47	44.34%
Total		106	100%

(Source: Primary Data)

The marital status of respondents reveals that 55.66% are married, while 44.34% are unmarried. This indicates a relatively balanced representation between married and unmarried individuals within the Birhore community, suggesting that both groups may have different perspectives on government welfare schemes and their impact on economic empowerment.

Working Sector

Factors	Category	Frequency	Percent
Working Sector	Self employed	81	76.42%
	Employed	19	17.92%
	Business	6	5.66%
Total		106	100%

(Source: Primary Data)

The analysis of the working sector shows that a significant majority, 76.42%, of respondents are self-employed, while 17.92% are employed in jobs, and 5.66% engage in business activities. This high percentage of self-employment highlights the entrepreneurial spirit within the Birhore community and suggests a reliance on individual initiatives for economic stability.

Monthly Income

Factors	Category	Frequency	Percent
Monthly Income	Below 10,000	24	22.64
	10,000-20,000	67	63.21
	Above 20,000	15	14.15
Total		106	100%

(Source: Primary Data)

The monthly income analysis reveals that the majority of respondents, 63.21%, earn between 10,000 and 20,000, indicating a moderate income level. Additionally, 22.64% earn below 10,000, while 14.15% have incomes exceeding 20,000. This distribution highlights the economic challenges faced by some individuals in the Birhore community while indicating that a significant portion falls within a relatively stable income range.

Type of House

Factors	Category	Frequency	Percent
Type of House	Pucca	30	28.30
	Semi-Pucca	63	59.43
	Kutchra	13	12.27
Total		106	100%

(Source: Primary Data)

The analysis of housing types shows that 59.43% of respondents live in semi-pucca houses, indicating a significant reliance on structures that are partially built with durable materials. 28.30% reside in pucca houses, which are fully constructed with solid materials, reflecting better housing conditions. Conversely, 12.27% live in kutchra houses, constructed with less durable materials, suggesting vulnerability to environmental factors. This distribution highlights the varying housing quality within the Birhore community, with a predominant reliance on semi-pucca structures.

Economic Opportunities

Factors	Category	Frequency	Percent
Economic Opportunities	Daily	19	17.92
	Occasionally	34	32.08
	Frequently	38	35.85
	Rarely	15	14.15
Total		106	100%

The analysis of economic opportunities indicates that 35.85% of respondents experience these opportunities frequently, suggesting a relatively positive engagement with available economic activities. Additionally, 32.08% encounter opportunities occasionally, showing that many individuals have access to economic activities but may not participate consistently. In contrast, 17.92% benefit from opportunities daily, while 14.15% report experiencing them rarely. This distribution illustrates a mixed landscape of economic engagement within the community, with a majority enjoying regular access to economic opportunities, albeit with varying frequency.

How often do women in your community benefit from government welfare schemes aimed at improving their economic status?

Factors	Category	Frequency	Percent
government welfare schemes aimed at improving their economic status	Never	24	22.64
	sometimes	47	44.34
	rarely	19	17.92
	Always	16	15.09
Total		106	100%

The data on government welfare schemes aimed at improving women's economic status reveals that 44.34% of respondents benefit from these schemes sometimes, indicating a moderate level of access and utilization. However, 22.64% of women report never benefiting from such schemes, suggesting that there is a significant portion of the community that lacks consistent support. Additionally, 17.92% benefit rarely, while 15.09% benefit always, highlighting that while some women do consistently receive support, many still face barriers to accessing these resources. Overall, the findings suggest that while government welfare schemes have the potential to improve economic status, their reach and effectiveness may need further enhancement to ensure broader participation and benefits among women in the community.

How frequently do government schemes provide opportunities for women in your community to participate in skill development or employment programs?

Factors	Category	Frequency	Percent
frequently do government schemes provide opportunities for women	Never	20	18.87
	sometimes	36	33.96
	rarely	30	28.30
	Always	20	18.87
Total		106	100%

The analysis of government schemes providing opportunities for women to participate in skill development or employment programs indicates that 33.96% of respondents report that such opportunities are available sometimes. Meanwhile, 28.30% state that they are offered rarely, suggesting that access to these programs is not consistent. Notably, 18.87% of women claim to have never encountered these opportunities, reflecting a significant gap in support. Conversely, 18.87% of respondents affirm that they have access always, indicating that while some women benefit consistently, many still lack reliable pathways for skill development and employment. Overall, these findings highlight the need for enhanced efforts to ensure that government schemes effectively reach and engage a larger proportion of women in the community, fostering greater participation in skill development and employment initiatives.

How often do government schemes in your area address the specific needs of women in terms of healthcare, education, and social support?

Factors	Category	Frequency	Percent
Quality of Healthcare	Never	21	19.81
	sometimes	32	30.19
	rarely	33	31.13
	Always	20	18.87
Total		106	100%

The analysis of how government schemes address the specific needs of women in terms of healthcare, education, and social support reveals that 30.19% of respondents feel that these schemes are effective sometimes. Additionally, 31.13% of women report that their needs are addressed rarely, indicating a lack of consistent support. Furthermore, 19.81% of respondents state that these schemes never cater to their specific needs, highlighting significant gaps in service delivery. In contrast, 18.87% of women affirm that the government initiatives always meet their needs, suggesting that while some women benefit regularly, many are left underserved. This data underscores the necessity for government programs to be more responsive and tailored to the unique requirements of women, ensuring comprehensive access to healthcare, education, and social support services.

How regularly do women in the Birhore community experience improved decision-making power at home or in the community due to government initiatives?

Factors	Category	Frequency	Percent
women in the Birhore community experience improved decision-making power at home	Never	26	
	sometimes	31	
	rarely	29	
	Always	20	
Total		106	100%

The analysis of women's decision-making power in the Birhore community reveals that 31% of respondents feel that government initiatives improve their decision-making power sometimes. Additionally, 29% report experiencing this change rarely, indicating that while some women benefit, many do not consistently see an impact. Conversely, 20% of respondents state that these initiatives always enhance their decision-making authority, suggesting that a subset of women enjoys significant empowerment. However, 26% assert that they never experience improved decision-making power, highlighting a notable gap in the effectiveness of these programs. This data suggests that while government initiatives can empower women, there is a need for more comprehensive and targeted approaches to ensure all women in the Birhore community can benefit and experience enhanced decision-making capabilities.

Government schemes have significantly improved the financial independence of women in the Birhore community.

Response	Frequency	Percentage
Strongly Agree	28	26.42
Agree	48	45.28
Neutral	20	18.87
Disagree	6	5.66
Strongly Disagree	4	3.77
Total	106	100%

The data indicates a positive perception of government schemes in enhancing the financial independence of women in the Birhore community. A substantial 45.28% of respondents agree that these schemes have made a significant difference, while 26.42% strongly agree with this statement. Together, this constitutes over 71% of participants recognizing the positive impact of these initiatives. Conversely, 18.87% remain neutral, suggesting some ambivalence, while a smaller proportion, comprising 5.66% who disagree and 3.77% who strongly disagree, indicate a lack of perceived effectiveness. This overall trend underscores the general belief in the efficacy of government programs to bolster women's financial autonomy in the Birhore community, although efforts could be made to address the concerns of those who feel less positively about these initiatives.

Women in the Birhore tribe have better access to education and vocational training due to government initiatives.

Response	Frequency	Percentage
Strongly Agree	25	23.58
Agree	44	41.51
Neutral	23	21.70
Disagree	10	9.43
Strongly Disagree	4	3.77
Total	106	100%

The survey results reveal a generally favorable perception of government initiatives aimed at improving access to education and vocational training for women in the Birhore tribe. A total of 41.51% of respondents agree that these initiatives have enhanced educational opportunities, while 23.58% strongly agree. Collectively, this reflects a positive sentiment among approximately 65% of participants regarding the effectiveness of government programs in this area. However, 21.70% of respondents remain neutral, indicating some uncertainty or lack of engagement with these initiatives. A smaller group, comprising 9.43% who disagree and 3.77% who strongly disagree, suggests that there are still barriers to access or shortcomings in implementation. Overall, the data indicates a recognition of the positive impact of government efforts, though attention may be needed to ensure inclusivity and address the concerns of those less optimistic about their effectiveness.

Government schemes have increased women's participation in decision-making processes within the Birhore community.

Response	Frequency	Percentage
Strongly Agree	27	25.47
Agree	43	40.57
Neutral	24	22.64
Disagree	8	7.55
Strongly Disagree	4	3.77
Total	106	100%

The findings indicate a positive trend in women's participation in decision-making processes within the Birhore community, attributed to government schemes. 40.57% of respondents agree that these initiatives have enhanced women's involvement, while 25.47% strongly agree. Together, this represents a significant 66% of participants acknowledging the positive influence of government efforts. However, 22.64% of respondents are neutral, suggesting a degree of uncertainty or varied experiences regarding these initiatives. The minority, comprising 7.55% who disagree and 3.77% who strongly disagree, points to ongoing challenges or limitations in achieving full participation. Overall, the data underscores the effectiveness of government schemes in promoting women's decision-making roles, though it highlights the need for continued efforts to engage those who feel less positively about their impact.

The healthcare services provided through government programs have improved the well-being of women in the Birhore tribe.

Response	Frequency	Percentage
Strongly Agree	22	20.75
Agree	42	39.62
Neutral	26	24.53
Disagree	10	9.43
Strongly Disagree	6	5.66
Total	106	100%

The analysis reveals that government healthcare programs have positively influenced the well-being of women in the Birhore tribe. 39.62% of respondents agree that these services have made a difference, while 20.75% strongly agree, indicating that a total of 60.37% recognize improvements in their health and well-being due to these initiatives. However, 24.53% remain neutral, reflecting a range of experiences and potentially unmet needs. A smaller percentage, with 9.43% disagreeing and 5.66% strongly disagreeing, suggests that some women still face challenges in accessing or benefiting from healthcare services. Overall, the data highlights the effectiveness of government healthcare programs in enhancing women's well-being while pointing to areas that may require further attention and improvement.

Overall, government schemes have been effective in addressing gender inequality and empowering women in the Birhore community.

Response	Frequency	Percentage
Strongly Agree	30	28.30
Agree	45	42.45
Neutral	18	16.98
Disagree	9	8.49
Strongly Disagree	4	3.77
Total	106	100%

The data indicates that government schemes have been largely effective in addressing gender inequality and empowering women within the Birhore community. A total of 70.75% of respondents either agree (42.45%) or strongly agree (28.30%) that these initiatives have positively impacted women's empowerment and gender equality. Meanwhile, 16.98% remain neutral, suggesting a need for further engagement or awareness about these programs. Only 12.26% of respondents disagree or strongly disagree, reflecting minimal dissent regarding the effectiveness of these schemes. Overall, the findings underscore the significant progress made through government initiatives in promoting gender equality and enhancing women's empowerment in the Birhore community.

Correlation Analysis

Model		Age	Education	Marital Status	Working Sector	Monthly Income	Financial knowledge
Age	Pearson Correlation	1	.483**	.533**	.551**	-0.103**	-0.59
	Sig. (2-tailed)	.	.001	.001	.000	.032	.028
	N	106	106	106	106	106	106
Education	Pearson Correlation	.483**	1	.457**	.462**	-0.411	.119
	Sig. (2-tailed)	.000	.	.357**	0.326*	.155	-0.254
	N	106	106	106	106	106	106
Marital Status	Pearson Correlation	.533**	.524**	1	.325**	-0.245**	
	Sig. (2-tailed)	.000	.457**	.	0.001	0.001	0.002
	N	106	106	106	106	106	106
Working Sector	Pearson Correlation	.551**	.452**	.418	1	-0.482**	
	Sig. (2-tailed)	.000	.326**	0.000	.	0.011	
	N	106	106	106	106	106	106
Monthly Income	Pearson Correlation	-0.103**	.411	0.512**	0.441**	1	
	Sig. (2-tailed)	.032	0.115	0.154**		.	
	N	106	106	106	106	106	106
Type of house	Pearson Correlation	-0.59	0.119	0.054	0.035	0.254**	1
	Sig. (2-tailed)	0.028	-0.254	.008	.001	0.001	.
	N	106	106	106	106	106	106

* Correlation is significant at the 0.05 level (2-tailed) **Correlation is significant at the 0.01 level (2-tailed)

Correlation Analysis

The correlation analysis reveals significant relationships among various demographic and socioeconomic factors affecting women in the Birhore community:

1. Age shows strong positive correlations with Education ($r = 0.483$, $p < 0.01$), Marital Status ($r = 0.533$, $p < 0.01$), and Working Sector ($r = 0.551$, $p < 0.01$), indicating that older individuals tend to have higher levels of education and are more likely to be married and self-employed.
2. Education is positively correlated with Marital Status ($r = 0.524$, $p < 0.01$) and Working Sector ($r = 0.462$, $p < 0.01$), suggesting that higher educational attainment is associated with marriage and employment status.
3. Monthly Income has a negative correlation with Age ($r = -0.103$, $p < 0.05$) and positive correlations with Working Sector ($r = 0.441$, $p < 0.01$) and Type of House ($r = 0.254$, $p < 0.01$). This indicates that income is generally higher among those in self-employment and better housing conditions.
4. Financial Knowledge exhibits a negative correlation with Age ($r = -0.59$, $p < 0.01$), suggesting that older respondents may have less access to financial education or resources.

The analysis highlights the interconnectedness of age, education, marital status, and economic factors in influencing the empowerment and socioeconomic status of women in the Birhore community.

Model Summary of Regression Analysis

Model Fit					
R-Squared		0.625		0.615 (Adjusted R-Squared)	
F-Statistic		62.84		<0.001 (p-value)	
Coefficients					
Intercept (β_0)	-3.28	Age	-0.042	Education	0.721
	P=0.012		P=0.045		P<0.001
Working Sector (β_4)	-0.182	Monthly Income	0.562		
	P=0.101		P=0.002		

Model Summary of Regression Analysis

The regression analysis provides insight into the factors influencing women's empowerment in the Birhore community in Chhattisgarh, with the following key findings:

1. Model Fit:

- The **R-Squared** value is **0.625**, indicating that approximately 62.5% of the variance in women's empowerment can be explained by the model. The **Adjusted R-Squared** is **0.615**, which accounts for the number of predictors in the model and suggests a good fit.
- The **F-Statistic** is **62.84** with a **p-value** of **<0.001**, indicating that the overall model is statistically significant.

2. Coefficients:

- The Intercept (β_0) is -3.28, serving as the baseline value of the dependent variable when all independent variables are zero.
- Age has a negative coefficient of -0.042 ($p = 0.012$), suggesting that as age increases, empowerment decreases.
- Education has a positive coefficient of 0.721 ($p < 0.001$), indicating a strong positive relationship; higher education levels significantly enhance women's empowerment.
- The Working Sector coefficient is -0.182 ($p = 0.101$), indicating a negative but non-significant relationship with empowerment.
- Monthly Income has a positive coefficient of 0.562 ($p = 0.002$), suggesting that higher income is associated with greater empowerment.

The analysis highlights the significance of education and income in promoting women's empowerment in the Birhore community in Chhattisgarh, while age and working sector show varied effects.

III. Findings

The analysis of the Birhore community's demographic and socio-economic characteristics reveals key insights:

1. **Age Distribution:** A majority of respondents (53.77%) are below 20 years, followed by 35.85% aged 20-30 years, indicating a predominantly young population.
2. **Education Levels:** Most respondents (78.30%) have attained secondary education, while only a small percentage (3.77%) have completed primary education, highlighting a need for further educational support.
3. **Marital Status:** The community is nearly evenly split between married (55.66%) and unmarried (44.34%) individuals, indicating diverse familial structures.
4. **Working Sector:** A significant portion (76.42%) of the women are self-employed, suggesting a trend towards entrepreneurship over formal employment.
5. **Monthly Income:** The majority (63.21%) earn between 10,000 and 20,000, indicating moderate income levels, while 22.64% earn below 10,000, reflecting economic challenges.
6. **Housing Conditions:** Most respondents live in semi-pucca houses (59.43%), with only 12.27% in kutchra houses, suggesting relatively stable housing conditions.
7. **Economic Opportunities:** 35.85% of women frequently access economic opportunities, with 32.08% occasionally benefiting, reflecting variable economic engagement.
8. **Access to Government Schemes:** While 44.34% of respondents sometimes benefit from government welfare schemes, 22.64% report never benefiting, indicating gaps in access.
9. **Skill Development Participation:** Opportunities for skill development are irregular, with 33.96% stating they sometimes participate, suggesting the need for more consistent programs.
10. **Healthcare Access:** Women express a need for improved healthcare access, with 19.81% reporting they never benefit from relevant government schemes.
11. **Decision-Making Power:** The empowerment of women in decision-making remains low, with 26% reporting they never experience improved decision-making power due to government initiatives.
12. **Perception of Financial Independence:** 45.28% agree that government schemes have significantly improved women's financial independence.

13. **Education Access:** The majority feel that initiatives have enhanced access to education and vocational training, with 41.51% agreeing with this statement.
 14. **Participation in Decision-Making:** 40.57% acknowledge increased participation in decision-making processes, reflecting progress in gender equality.
 15. **Healthcare Improvement:** While 39.62% agree that healthcare services have improved women's well-being, there is room for enhancement.
 16. **Overall Effectiveness of Government Schemes:** 42.45% of respondents agree that these schemes effectively address gender inequality and empower women.
- The correlation analysis indicates significant relationships among age, education, marital status, working sector, and monthly income, highlighting the interconnectedness of these factors in shaping women's financial knowledge and empowerment in the Birhore community in Chhattisgarh.

IV. Conclusion

The study highlights the significant impact of government welfare schemes on the empowerment of women in the Birhor (locally known as Birhore) community of Chhattisgarh. The findings reveal that many women have benefited from initiatives designed to improve their financial independence, educational attainment, and healthcare access. The growing prevalence of self-employment among Birhor women indicates a rising inclination toward entrepreneurial activity and economic participation. However, challenges persist — particularly in ensuring consistent access to skill development programmes, market linkages, and income-generating opportunities that can sustain long-term empowerment.

Furthermore, the relatively low participation of women in household and community-level decision-making underscores the continuing struggle for gender equality within the Birhor tribe. Despite these barriers, the generally positive perceptions of government schemes among respondents suggest that the foundations for improvement and empowerment already exist. Strengthening these initiatives through context-specific, culturally sensitive, and gender-responsive interventions will help bridge existing gaps.

For Chhattisgarh, this implies the need for sustained efforts by state agencies and local governance institutions to amplify Birhor women's voices, promote inclusive development planning, and enhance access to education, healthcare, and livelihood resources. Overall, the study emphasises that continuous policy support, targeted interventions, and participatory development approaches are vital for uplifting Birhor women in Chhattisgarh—thereby advancing the broader goals of gender equality, social justice, and sustainable tribal development.

V. Suggestions

1. **Tailored Skill Development Programs:** Develop state-supported, community-based skill development initiatives that specifically address the needs and aspirations of Birhor (Birhore) women in Chhattisgarh. Training modules should align with local economic opportunities, such as forest produce processing, handicrafts, and small-scale entrepreneurship, while remaining sensitive to cultural practices and traditional livelihoods.
2. **Awareness and Outreach Campaigns:** Launch localised awareness drives in Birhor habitations to educate women about available government welfare schemes, eligibility criteria, and application procedures. Using vernacular languages and visual aids will help bridge literacy barriers and ensure that women can independently access benefits.
3. **Strengthening Community Support Networks:** Establish self-help groups (SHGs) and women's cooperative networks within Birhor settlements to foster mutual assistance, knowledge sharing, and financial collaboration. These groups can serve as vital platforms for social and economic empowerment at the grassroots level.
4. **Inclusion in Decision-Making Processes:** Promote the active participation of Birhor women in Gram Sabhas, village development committees, and local governance bodies across Chhattisgarh. Institutionalising women's representation will ensure that their needs and perspectives are prioritised in community planning and state-level tribal policies.
5. **Robust Monitoring and Evaluation:** Introduce a comprehensive monitoring and feedback system under the Chhattisgarh Tribal Welfare Department to assess the real-time effectiveness of welfare schemes. Regular beneficiary feedback and gender-disaggregated data analysis should guide modifications in program design.
6. **Improving Healthcare Access:** Strengthen primary healthcare delivery in Birhor-dominated areas, focusing on maternal and reproductive health, nutrition, and mental well-being. Mobile health units and outreach clinics can ensure that women receive consistent medical support in remote tribal regions.
7. **Promoting Financial Literacy and Inclusion:** Conduct financial literacy workshops to educate Birhor women on budgeting, savings, credit management, and digital banking. Linking these efforts to self-help groups can enhance financial independence and responsible utilisation of government benefits.

8. **Building Institutional Partnerships:** Encourage collaboration among local NGOs, academic institutions, and Panchayati Raj bodies in Chhattisgarh to expand the scope, reach, and sustainability of welfare initiatives for Birhor women. Such partnerships can ensure better implementation and continuous support.
9. **Sustainable Livelihood Development:** Focus on sustainable livelihood creation by integrating Birhor women into micro-enterprise models, forest-based value chains, and eco-tourism activities. These initiatives can provide stable income sources while preserving traditional knowledge and environmental balance.
10. **Cultural Sensitivity and Inclusion:** Ensure that all welfare schemes and empowerment programs are culturally appropriate and community-driven, respecting the traditions, values, and identity of the Birhor (Birhore) tribe. Incorporating community elders and women leaders in program planning will foster trust and participation.

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