Economic Empowerment of Tribal Women Artisans of Malkangiri through Micro-finance and Micro-credit – A Suggestive Growth Model of Sustainability

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ABSTRACT: Empirically, empowerment denotes a degree of autonomy and self-determination enabling the people to represent their interest by acting on their own authority and power to control their lives, while sustainability generates the ability to maintain a balance between the need and avoids the depletion of natural resources for the balanced economic growth, thought for social-wellbeing and attention for the need of future generations. Enterprising the two in development philosophy, Amartya Sen’s Capability Approach acclaims that the poverty has its roots in the deprivation of basic capabilities, not due to the a consequence of low income. Through inclusive welfare approach, the development perspective provides people greater freedom and choice to increase capabilities; to focus not only on the means but also on people's ends, and on the freedom (constitutive and instrumental) needed to satisfy these ends. Microfinance and micro-credit are in the one instrumental freedom that involves access to credit and capital for the poor borrowers lacking collaterals. The paper is an humble attempt of research on the excluded tribal women artisans of Malkangiri and their basic threshold of capability as the central social goal for their inclusive development. Investigating the observations, the present study aims to examine the level of women's empowerment, as promoted by the introduction of micro-finance and micro-credit programs, in one of the least developed districts of India - Malkanagiri, in Odisha; and thereafter, it proposes a sustainable suggestive growth model based on the findings.

Keywords: women artisans, women empowerment, microfinance, micro-credit, sustainable growth model.

INTRODUCTION

“… any living culture […] contains relatively powerful voices, relatively silent voices, and voices that cannot speak at all in the public space”. - (Martha Nussbaum, 2000)

Women are often in the second category, indeed even in the third of their socio-economic status, simply because they are women. The starting point of the reflection is
the fact that Indian cultural features are generally unfavourable to women. Even when women formally have the same rights and liberty as men, mentalities are strongly rooted in traditions and existing social norms keep them oppressing. Women have to face gender-related problems depending on the political and economic circumstances, which are very different from a society to another. But all over the world they are more or less concerned with questions such as rape, sexual harassment, hunger, sex-selective infanticide and abortion, denial of the right to work, sex discrimination in family laws especially in the distribution of food, education and healthcare (ICRW, 1999). Yet some women try to improve their relatively bad situation, even most of them are brought up in an environment of lack of autonomy and self-respect, which prevent them from being aware of their subordination. This leads them to face the end result of deprivation, from a state of “gross happiness”, “economic independence” and “human wellbeing and development”.

BACKGROUND OF THE STUDY

“The people have to be seen in this perspective (development as freedom), as being actively involved – given the opportunity - in shaping their own destiny, and not just as passive recipients of the fruits of cunning developments” – (Amartya Sen, 1999)

Nobel laureate Amartya Sen, proposes an approach to evaluating human wellbeing and development as “the expansion of “capabilities” of people to lead the kind of lives they value – and have reason to value’ (Sen, 1999). The central concepts involved in the Capability Approach (CA) are functioning and capabilities. The concept functioning refers to what people are able to be and do. On the other hand, the concept capabilities reflect freedoms to achieve functioning which people value. In other words, capabilities are opportunities that people have, and functioning are the outcomes.

The capability approach is a theoretical framework that entails the claim of achieving freedom for wellbeing on the basis of one’s capability and functioning not only guiding to judge individual well-being but also focuses on the realized functioning and the set of alternatives a person has. It is a “perspective of freedom in a positive sense: who can do what” (Sen, 1984). By establishing a list of central human functional capabilities, Martha Nussbaum goes further to describe a life, in which the dignity of the human being is not violated by hunger or fear or the absence of opportunities, as empowerment; and proposes a set of interrelated and indivisible capabilities, conceived as human rights (Nussbaum, 1999) for the essential test of development.

According to Sen, capability approach puts people at the focus of development, not poverty, while poverty is the deprivation of basic capabilities, rather than merely is a consequence of low income (Sen, 1993). An approach to the perspective development through inclusive welfare approach intends to provide people with greater freedom and choice to increase capabilities; and to focus not only on the means but also on people's ends and on the freedoms (constitutive and instrumental), needed to satisfy these ends. Microfinance is in the category of instrumental freedom involving freedom of access to credit for poor borrowers lacking of collaterals (Cornwall, 2007; Chanu, 2021).
Moving all women above a basic threshold of capability need a central social goal for inclusive development. In conformity with the form of liberal philosophy with the basic human capacities for choice and reasoning, the women must be free to choose the material well-being through their personal, psychological, social, political, and environmental possibilities with access to a minimal subsistence, the level of education, health, and employment.

For Amartya Sen (1993), capability approach to development economies promotes economic development and poverty alleviation within empowerment of a person’s capability which depends on a variety of factors, including personal and social characteristics. His view on women’s empowerment has been focused on certain universally valued functioning relating to the basic fundamentals of survival and well-being regardless of context. Women empowerment is also related to the process of internal change (Mayoux, 1999) and to the capacity and right to make decisions (Kabeer, 2001). It consists of change, choice and power (Mayoux, 2001). In the feminist paradigm, empowerment goes beyond economic betterment and well-being to strategic gender interests like agency, increased autonomy, choice, self-confidence and self-esteem, at individual level; and also exist at a collective level. Personal and collective empowerment are intrinsically linked because without the latter, the former becomes circumscribed (Sen, 2000).

Another view on empowerment argues multi-dimensional occurrences, viz., economic, sociocultural, familial/ interpersonal, legal, political, and psychological (Malhotra, Schuler & Boender, 2002) which convert resources into welfare and income. Women can be empowered in any one of these sub-areas which lead to a chain-reaction to effective attainment of other. Thus, formation of social and fiscal capital, social networking, and the capability to decisions for life, and community development are all related to empowerment (Srinivas, 1994). In the opinion of Kabeer (1999), empowerment is the ability to make strategic life choices which consists of three dimensions, viz., resources (includes present access and future claims to physical, human and social resources); agency (decision-making manifestations and process), and achievements (happiness). Now, empowerment focuses on maximising the total amount of welfare in a society by increasing the ability of individuals or groups to make decisions in four key domains such as information accessibility, inclusion and participation, accountability, and local organizational capacity, and translate those decisions into desired actions and outcomes (Zaman, 1999). The women’s empowerment consists of gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life (Chenston & Kuhn, 2002).

The focus on women's empowerment in the context of microfinance reveals the importance of gender dimensions in the inclusive policy-making as women are recognized as the "weapons against poverty". The rationale behind the programs for providing women the access to microfinance services as the gender inequalities impede the economic growth and development (CIDA, 1999). As per Cornwall & Edward, 2010,
women's empowerment has been instrumental in addressing a wide variety of deep-seated social and economic problems. While women are empowered as individuals, through a deliberate and planned intervention such as micro-finance, it gives a material means to serve their families and communities. The studies of Abdullah et.al., 2010 and Sardenberg, 2010, indicate that the women empowerment happens due to in-time social, economic, and psychological changes across generations due to technological changes, availability of current opportunities, and reduction of material constraints etc. The experiences of empowerment with the micro-finance interventions are not just related to the material beings, but also to social relationships (Kabeer & Haq, 2010; Sardenberg, 2010b), narratives (Priyadarshani & Rahim, 2010), voice (Goetz & Nyamu Musembi, 2008), choice (Kabeer, 2008) and negotiations (Huq, 2010; Johnson, 2010).

Mayoux, 2005 disapproves MFI’s role in women’s empowerment and opine that the MFIs do make a few uncommon changes to financial self-sustainability and poverty alleviation domains rather to the feminist empowerment paradigm. It is due to the unacceptable cost to develop fully financially self-sufficient MFIs, and the development as an external imposition of Western-influenced middle-class feminist elitism with a little relevance to the needs of poor women. As the feminist empowerment paradigm aims to promote gender equality and human rights, the study of Mayoux, 2006 decries the earlier versions with the findings that firstly, microfinance practices do not always produce automatic empowerment benefits for women; therefore, empowerment must be strategically planned for in MFIs (Dhar & Tarafder, 2022).

Secondly, empowerment approaches allow microfinance institutions to realize their full potential in contributing to a number of critical dimensions of women’s empowerment. Finally, empowerment approaches are often compatible with other approaches like microfinance (e.g., financial sustainability), and can actually enhance the capabilities with the aims of these approaches in many cases. The women-specific agenda of integrating the credit access and empowerment becomes not only rationally discordant, but also morally incomprehensible anti-poverty strategies.

The prime aim of microfinance to reduce poverty can be achieved by funding their micro-enterprises or smoothing their consumption. Hundreds of researches and real-life stories including Muhammad Yunus’s claim of the Grameen-style microfinance institutions have substantiated the belief about the role of micro-finance in enhancing the income and consumption, as well as in health, education, and social empowerment by providing micro-credit. By creating a capital base through micro-loans in income-generating business activities, the incomes of the poor increases, with the enhancement of their abilities to control economic resources and financial circumstances, and managing possible future contingencies. Fisher, 2009 substantiates the findings by quoting that a willingness to take entrepreneurial risk with the availability of micro-credit helps in reduction of poverty in long run.

From the point of view of Sen’s capability approach, the micro-savings and the micro-loan play a crucial role in reducing the vulnerability as the former leads the poor to less vulnerable during financial shocks and
the later imposes lower liabilities in the case of loan defaults (Dupasc & Robison 2008). The important argument forefronts the role of microfinance in raising the basic capabilities, which Sen suggests is based on empirical observation, the microfinance impacts on education, health, and the empowerment of women. Women’s chances to access microfinance increase their influence in household economic decisions, expands and enhances the chances of educating children (Maldonado et al. 2003). Sen, in 1999, mentions about the microfinance, particularly micro-credit, in enhancing the income and social status of women within society, leading to reduce gender inequality; as well as by snowballing their decision-making power over family planning and fertility. It also upsurges the well-being of women through her direct involvement in realising things or objectives that she has reasons to value (Sen & Grown, 1987; Sen, 1992; Sen, 1999a, 1999b, 1999c and 1993; Kabeer, 2001; Rowlands, 1997; Nussbaum, 2000a, 2000b; Malhotra et.al., 2002).

With the changing paradigm of perceptions and conceptualisations, and events and influences in India, the accomplishment of women empowerment happens to be the central theme for the inclusive development of the deprived masses, the tribal women artisans in remote and remote areas, who have the skills of entrepreneurship, and the capabilities to absorb the developmental interventions through microfinance and micro-credit.

OBJECTIVES AND DESIGN OF THE STUDY
The present study aims to examine the level of women's empowerment among the tribal women artisans as promoted by the introduction of micro-finance and micro-credit programs in one of the least developed districts of India - Malkanagiri, in Odisha (last ranked according to the Human Resource Development Index, 2007); and to suggest a sustainable suggestive growth model, basing on the findings.

The fundamental postulation of the study is that the participation in microfinance and microcredit program has augmented the development in the form of personal, social, economic and political empowerment among the tribal women artisans. The present research is based on the premise how issues of empowerment and transformation need to placed in the social, cultural and historical context of each women respondent as the tribal women artisan respondents have actively transformed their real-self within the social limitations of their lives. The idea is not to resolve or dissolve the paradoxes, uncertainties and contradictions that arise from research, but rather to recognize the challenges in analyzing the emerging factors related to empowerment of women to suggest a sustainable model of growth.

Methodology: This study includes a literature review on the field of microfinance, followed by an empirical analysis of empowerment and transformation, among tribal women of the state of Odisha, which are observed in the social, cultural and historical context due to micro-finance interventions. The study area is specifically selected on the basis of a rich craft tradition, high demand for artefacts, poverty, and idle human resources. It also analyses and synthesizes the current trends of debates and hypotheses raised in the global perspectives. The dimension of the study is based on
primary and secondary data. Primary data are collected from 296 female bamboo artisans (as calculated by taking the Cochran’s formula of sample size with a Confidence Level of 95% and Margin of Error at 5%), randomly drawn from a universe of 1283 artisan households (as per the Figures provided in the official websites of Directorate of Handicrafts) in the study area of Malkangiri district of Odisha. The respondents are drawn from artisans’ cluster engaged in three major handicrafts from various villages, as per their concentration, as follows:

1. Teracotta Craft: Pannaguda of Korukonda Block, Pusuguda of Kalimela Block and Thappaguda of Malkangiri Block;
2. Sisal Fibre Craft: Mutebeda of Mathili Block and Khairapalli of Mathili Block; and
3. Bamboo Craft: Karapalli & Saradaput village of Mathili Block, Panasput, K. Gumma, & Genebeda of Kudumulugumma Block and Bhaluguda of Malkangiri Block

A broad analytical framework is designed on an open interview program to collect primary data. Field visits, field observations and in-depth interviews with the respondents and their dependents in two phases; one in 2014, i.e., as soon as the Craft Village Project under NRLM was introduced in the district and the second in 2022 are done and analysed using different statistical techniques.

**Limitations of the Study:** Analyzing the impact of micro-credit on women's empowerment is a difficult task. The domain of women empowerment, is multidimensional, which is difficult to explicate, differentiate, and measure. It includes a wide range of attitudes and attributes, capable of varying across class, time, and space. As the social, political and cultural dimensions of empowerment are intrinsically interrelated, and qualitative and idiosyncratic, the study of impact assessment is a more dynamic and complex task (Mayoux, 1998; Hulme & Mosley, 1996). In addition to the limitations posed by the concept of empowerment, credit impact studies also raise questions about evidence of causality and attribution. It is difficult to attribute the empowerment status to credit interventions alone, as there may be other factors in the woman's life contributing to such changes. In fact, most studies show a linear and deterministic association between credit interventions and women's empowerment without taking into account other factors that may contribute to empowerment.

**WOMEN’S EMPOWERMENT: AN ANALYSIS**

The primary data are collected from two rounds of the survey, during 2014 (before the intervention) and 2022 (after the intervention) as the Director of Handicrafts and Cottage Industries (DH & CI), Govt. of Orissa implemented a micro-credit program under Craft Village Scheme. The data which are collected through a structured schedule followed the core AIMS data analysis plan which includes a set of descriptive tables for data from Rounds 1 (before intervention, 2014) and 2 (after intervention, 2022), plus statistical analysis through descriptive statistics analysis and ANOVA.
It is assumed that by simply providing women with financial resources, in the form of micro-credit, will directly lead to a virtuous circle of personal, social and political empowerment. In other words, it rejects that through a single policy intervention of micro-credit will be a "first track" tool to a reversal of gender equation. However, the analysis is based on the assumption that the micro-credit intervention operates in a minimalist or integrated approach to facilitate women's empowerment by providing opportunities to strengthen personal, social, economic and political dimensions of development. Furthermore, micro-credit program operating within an integrated framework has created conditions leading to broader development among the respondents. The quantitative statistical analysis has tested the core hypotheses about the impact of micro-credit at the household, enterprise, and individual levels of the women respondents. For each of the hypotheses framed, a quantitative measure in the form of an impact variable was defined. The most potent statistical test undertaken, the analysis of variation (ANOVA) is taken into account with the possibility that the relationship may be influenced by other factors, known as moderating variables. Personal empowerment is core to the entire empowerment process. Evidence suggests that the social aspects of credit programmes and the manner in which these aspects are organized contribute to personal empowerment of women by strengthening ‘power-within’. The analysis had shown that the women respondents have shown a marked increase in their interaction with different persons in the society like family members, with members of husband’s family, neighbours, personal friends outside family, and with outsiders like strangers, community leaders and government officials. The statistics shows a significant difference in the statistics collected before and after the MC intervention on position of the women with respect to their interaction.

Table 01: Changes across Personal Traits due to MC Intervention - ANOVA

<table>
<thead>
<tr>
<th>Parameters</th>
<th>F_{Calculated}</th>
<th>F_{Critical}</th>
<th>Significance of Change</th>
<th>Acceptance of H₀</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interact freely with different persons in the society</td>
<td>18.523</td>
<td>5.317</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Commonly Accepted interactions during the trade</td>
<td>16.147</td>
<td>5.317</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Awareness towards various rights</td>
<td>8.202</td>
<td>5.317</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Independent negotiation in trade</td>
<td>0.441</td>
<td>5.317</td>
<td>Non-significance</td>
<td>Accepted</td>
</tr>
<tr>
<td>Independent Mobility</td>
<td>6.731</td>
<td>5.317</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

*Sources: Primary data collected from two surveys*

The analysis also projects a significant difference in the interaction patterns of the women entrepreneurs at the time of trading, i.e., interaction with the employer, employees, traders, suppliers, buyers and customers, police personnel and medical staff...
etc., due to the intervention through the micro-credit programs in the study areas.

The weekly meetings of the SHG where the women respondents are members have drawn them out of homes and provide an opportunity to be a part of the larger societal and collaborative processes. In many cases, this practice develops a significant group interactions outside the family and improves a sense of identity among them; and in turn, promotes social empowerment by inculcating a better sense of consciousness about social and political rights and issues. During the survey, it is found that the awareness level of the respondents has shown a tremendous change. Analytically, Table - 01 shows a significant difference in the awareness level of the respondents with respect to their rights, so to discard the null hypothesis of no change in awareness level among the women respondents after micro-credit intervention.

The frequent interactions with the microcredit program staff, bank employees, and members of social networks, the weekly meetings provide new thoughts, information, and values to the women. This leads to enhance self-confidence among respondents and make them more aware of their rights than their peers who did not have such exposure and awareness. It is found that the respondents experienced an increase in confidence and self-esteem when they play the role of leaders. Similarly, in programs and meetings where the SHGs are affiliated at a higher geographic level, the awareness for more empowerment has augmented with respect to their enhanced standing in the local community and enhanced bargaining power. Table 1 above shows how women in these regions have a non-significant level of differences in communicating with the traders, though they rely heavily on male members of their communities. The changes are visible, but they are very small and appear to be slow and steady. This trend shows that respondents are facing a transition and, predictably, have higher responsibilities.

The MFIs, through training programmes and marketing related activities, provide scope to women artisans on different occasions to travel outside their hamlets and develop their knowledge beyond the four walls of their household and immediate social surroundings, which enhances increased mobility, ultimately leading to a greater sense of self-confidence. The MFIs become the mechanism for promoting tribal women into wider social progressions. The same is evidenced in the table – 01, which presents the fact that, in Malkanagiri district, the responding women, after their involvement through micro-credit programs manage to broaden their outlook and attitude to a greater extent due to mobility and better communication.

Economic empowerment is the essential component of the inclusive development, and other domains of development that revolves around it. The table No- 02 demonstrates a significant and noticeable difference in the income of the women artisan entrepreneurs due to the inclusions of their microenterprises under micro-credit programs. With the timely intervention of the GOs and NGOs in developing the production and marketing skill, a phenomenon change in their earning capability has been marked. With advanced marketing opportunities for trading, and change in the designs and aesthetic of the end products, the respondents have got increased revenue leads to increase their income from
entrepreneurial and diversified sources to expenditure patterns (Kumar, 2019).

**Table 02: Descriptive Analysis and Paired Samples Test for Change in the Average Monthly Incomes of the Women Artisans**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Mean Income Round -I Survey during 2014</th>
<th>Mean Income Round -II Survey during 2022</th>
<th>Change in %</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial Income</td>
<td>Rs.12,238</td>
<td>Absolute –Rs. 42,489</td>
<td>247.19</td>
<td>184.32</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deflated – Rs. 28,636</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diversified Income</td>
<td>2,922</td>
<td>Absolute –Rs. 14,867</td>
<td>408.80</td>
<td>72.89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deflated – Rs. 10020</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Income</td>
<td>15,160</td>
<td>Absolute – Rs. 57,356</td>
<td>278.34</td>
<td>167.85</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deflated – Rs. 38,655</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Paired Differences**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
<th>95% Confidence Interval of the Difference</th>
<th>t</th>
<th>df</th>
<th>Significance (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Lower</td>
<td>27446</td>
<td>36920</td>
<td>463.96</td>
</tr>
</tbody>
</table>

**NB.: GDP Deflator Index in 2014 is 107.9 and in 2022 is 160.1**

**Sources: Primary data collected from two surveys**

The analysis of primary statistics indicated above reveals that the responding entrepreneurs have spent more money on food (210% increase), education for children (260% increase), children and medical care (330% increase), and sanitation and water (500% increase). The habits with respect to the regular savings are also enhanced with an increase in income of the women artisans who have their saving bank accounts where the minimum average monthly saving is Rs. 3500/= per month with an average of Rs. 42,750/= per annum apart from the savings through SHGs. This indicates statistically a significant change as experienced in the average monthly income, savings and expenditure pattern of the women respondents as shown in Table – 03.

**Table 03: Changes across Economic Attainment due to MC Intervention - ANOVA**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>F_Calculated</th>
<th>F_Critical</th>
<th>Significance of Change</th>
<th>Acceptance of H_0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Monthly Income</td>
<td>17.0947</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Earning through diversification of trade</td>
<td>6.0560</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Savings</td>
<td>7.0483</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
</tbody>
</table>
Expenditure on Food 11.0481 5.9873 Significant Rejected
Expenditure on Child education 10.5731 5.9873 Significant Rejected
Expenditure on medical care & child care 9.6740 5.9873 Significant Rejected
Expenditure on sanitation and water 6.0238 5.9873 Significant Rejected
Confidence to handle future financial shocks 9.8632 5.9873 Significant Rejected

Sources: Primary data collected from two surveys

The economic contribution of women becomes possible through access to credit, improves the security and well-being of entire household. Such contributions open the avenues of changing the socioeconomic status of women and their families. The impact of increased income and bargaining power within the households has become even more significant among the respondents when lending programs become part of their larger social mobilization efforts like awareness-building and functional literacy as stated by Amin et al., 1998. Families participating in this process are drawn to the state's education system and are gradually breaking away from the superstitions of wards’ education. This is very well marked from the table no- 04.

Table – 04: Changes across Socio-Psychological Domain Attainment due to MC Intervention - ANOVA

<table>
<thead>
<tr>
<th>Parameters</th>
<th>F&lt;sub&gt;Calculated&lt;/sub&gt;</th>
<th>F&lt;sub&gt;Critical&lt;/sub&gt;</th>
<th>Significance of Change</th>
<th>Acceptance of H&lt;sub&gt;0&lt;/sub&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attainment of education, skill etc.</td>
<td>7.734</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Economic contribution to household</td>
<td>6.301</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Contribution to community</td>
<td>13.226</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Independence in Decision making in HHs</td>
<td>6.783</td>
<td>5.9873</td>
<td>Significant</td>
<td>Rejected</td>
</tr>
<tr>
<td>Control &amp; Ownership over Assets &amp; Resources</td>
<td>0.0583</td>
<td>5.9873</td>
<td>Not Significant</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Sources: Primary data collected from two surveys

There are evidences of changing consumption patterns among the respondents over the time who devote more resources to clothing and household health needs. In terms of their ability to work longer than other family members, data from two different surveys related to the contribution of female entrepreneurs to the households suggest that women take the household burdens independently. The women artisans interviewed have recognized their potential to be worthy members of their household and communities as well as in their villages. Some of the respondents are also elected as Gram Panchayat members and Sarpanchs. Comparing the status of women before and after the intervention shows that they help their neighbours (physically and financially),
help resolve conflicts, communicate community demands to relevant authorities, protest against wrong done towards the community, take leadership roles during demonstrations, and be a role model for others.

Earning an independent income through access to credit has been observed in the improvement of women's ability to participate in the household decision-making process. This is because the magnitude of differences in independent household decision-making shows significant variation between study periods. This is important because it reflects increased power of the women at the household level, especially for those who have previously been disenfranchised, leading to more choices in the allocation of household resources. When the division of labour and distribution of authority over resources remains uncontested, it is not easy to conclude that there has been a positive change in the degree of women's empowerment. In the tribal society of Malkangiri district, the control over the assets and its ownership is generally bestowed with the male members as per the Hindu Law and the situation could not be changed much through the economic empowerment. Table 4 shows a non-significant difference in the response over the attribute, control and ownership of the assets and resources.

FINDINGS

With the divided opinions of the observers and the research findings, it can be emphasized that an ethnocentric approach will not be taken alone as the sufficient cause to analyse the issue of women's empowerment. However, these findings need to be placed in the socio-political context of Malkangiri which is a typical tribal dominated district with a different geo-ethnic environment and culture, where the home is considered as a joint venture, women are responsible for home-related activities and men for all other activities outside of home. In other words, women see more of the benefits of working from home, leading to a complementary division of labour. Therefore, it is virtually inevitable that women's credit will be shared between them and the productive men in her household.

Core to the Capabilities approach is the idea of equal human worth and equal dignity, which is strongly linked to the idea of freedom. It contrasts sharply with many existing values, which are very paternalistic, especially towards women. In fact, many value systems view women as unequal, lacking full civil capacity, property rights, freedom of association, and employment rights. This conspicuous sexual bias against women around the world is sharper and more pervasive in poorer Third World economies.

The existence of large disparities within the family has serious implications for women's capabilities, as "the family is often the decision-making unit for work and consumption." According to Amartya Sen, understanding the distribution of entitlements within families requires a clearer analysis of the presence of both cooperative and confrontational elements in family relationships. Men tend to have better bargaining power, which is related to better external job opportunities, which in turn leads to more favourable cooperative outcomes for men. In fact, a woman's perceived contribution to family well-being is often determined by her ability to work outside the home and ultimately, affects their bargaining
status within the household (Nussbaum & Sen, 1999). As their independence grows, their voices become more audible with a change in status as commonly accepted ideas for their role as reproducers and caregivers.

Individual happiness is not independent of the rest of the family. There also exists an important difference between the notions of segregation and independence when the personal well-being is in discussion (Sen, 1984, p. 362). Indeed, individual welfare is interdependent, yet distinct. The problems women face stem from their common tendency to submit to others and sacrifice their own selves for the well-being of their families. This tendency appears to be the result of a long habit of domination and subordination.

The capabilities approach of Amartya Sen promotes a society in which individuals are valued and taken into account to be valued in that society. The employment is now a central issue in people's lives as it provides not only an income, but also gives them recognition for doing something worthwhile (Sen, 1984, p. 242). In short, as long as women are confined to the traditionally devalued realm of low 'contribution to well-being', it is likely that women's subordination will not be adequately addressed adequately for their empowerment.

It is very common to observe that when women work outside the home, they spend less time in traditional activities, creating a kind of imbalance in the gender division of labour. As the mentality slowly shifts, the "division of labour" gets deeply rooted in tradition as it often becomes the "accumulation of labour" for women. And this development is heavily influenced by social arrangements for education, healthcare, microcredit, and other public measures. Microfinance thus plays a key role in improving performance by providing economic opportunity through a complex link between economic freedom and true freedom.

As Martha Nussbaum rightly comments “Freedom is not just about rights on paper, it requires being in a material position to exercise those rights”. In this regard MFI s play an important role in improving the skills of women by and when it comes to economic opportunity without separating the social and political sphere. Moreover, the still-strong resistance to women's participation in the market economy is not only unjustified, but also become ineffective. Eliminating this discrimination does provide justice and promotes gender equality and also increases national income. There is overwhelming evidence that women's empowerment, including education and employment opportunities, has economic and social benefits for everyone: men, women and children. It directly affects nutritional status, child health and development, maternal health and family size. It is therefore more influential than economic growth in lowering fertility rates and lowering infant mortality rates. For this reason, women's working outside the home is not expected to have a negative impact on children's well-being. On the contrary, with greater bargaining power within the family, women are better able to plan their family's future and invest in their children's health and education. In this connection, Amartya Sen points out, beyond rights related to well-being, it is important to assign women a role as “agents of change”.

However, it can be said that the present form of Microfinance is ill-equipped to correct the
power imbalance resulting from the unequal treatment of men and women in society. Their contributions to each other’s good may be possible, but doing so requires a clear commitment and strategic approach.

A SUGGESTIVE GROWTH MODEL OF SUSTAINABILITY

Agricultural and related sectors which have been serving the lower end of domestic demand for *Roti, Kapdah Aur Makan* have been little or not affected by recent changes in the global economy with respect to the provisions of jobs. The majority of low-income jobs come from these sectors. But quality of life and function of real income, have been under pressure due to rising prices of commodities, especially food (Kumar, 2020). Therefore, the impact of the economic crisis on lower income segments of the population is amplified due to (i) reduced employment opportunities; (ii) increased food costs. Unfortunately, the growth of agricultural output in India and particularly in Odisha, has declined over the years. Lack of investment and interest in agriculture from the general public, stakeholders and the business community lead to stagnated productivity and missed opportunities to benefit from improved technologies. Malkangiri district, which has the lowest Human Development Index in the country, has lack of basic infrastructure, high reliance on nature, limited resources, and inadequate structured market access, resulting in low productivity, marginal improvements and innovations. But to be effective in an ever-changing world, we need to listen to others, adapt to new situations, and find ways to do things better. The shift from agricultural production to indigenous knowledge-based microenterprises is an example of such change.

Micro-finance and credit system have been emerging as significant tool for poverty alleviation. In India, micro-finance scene is dominated by Self Help Groups (SHGs) - Bank linkage programme, which aims to contribute a cost-effective instrument for providing financial services to the 'unreached population'. The “women”, “small and marginal farmers”, “rural artisans”, and “economically weaker sections” have been defined as the micro-finance customers. The present research in Malkangiri district concludes that, over time, due to the micro-credit intervention, the women microfinance clients have experienced an increase in income and assets, and increase to have their children’s access to schools and education, improve their health condition through sanitation, and nutrition.

The aim for which the suggestive model has been proposed is to bridge the increasing gap between the demand and supply. The MFIs, which work in isolation, could not be fully effective in reaching the needy, due to:
Lack of commercial orientation,
Lack of proper governance and accountability,
Isolated and scattered population in terms of skill and potentiality, and
Financial problems leading to setting up of inappropriate legal structures

The proposed model of micro-credit delivery, evolved from the present study, emphasizes the combined delivery of financial services along with technical assistance, business development services and scaling up through collective and cooperative approaches. When it is compared to the wider SHG bank linkage movement in other parts of India, the private MFIs working in the underdeveloped terrain of Malkangiri districts have an inadequate outreach. However, it is found recently that the larger MFIs are transforming into Non-Banking Financial Institutions (NBFCs). This changing face of microfinance in India appears to have a positive impact on society in terms of the ability of microfinance that attracts more funds, and therefore increases outreach. But the major setback seen in Malkangiri district is the lack of awareness, illiteracy and non-business efficacy among the poor tribal women. The collective movement has provided a glimpse of light at the end of the tunnel of poverty and its severity. In overall terms the suggestive model will help them achieve more efficiency and effectiveness. It is expected that the present model will provide a thrift, credit and other business services and products of very small amounts, mainly to the poor, in rural, semi-urban or urban areas for enabling them to raise their income level and improve living standards.

To conclude, it can be said that the present model includes a five-tier system. The model, as promulgated by this research, will help reinvigorate core areas of indigenous knowledge possessed by the tribal women. It will enable to view the traditional areas of production of various products in new ways, link with new partners, and foster collaboration between programs in agriculture and in other sectors, such as microfinance, emergency response, health, and water. This new approach invest the behalf that placing markets at the heart of micro-enterprises on traditional activities and skill will essentially help poor tribal women communities of Malkangiri district. The research unravels those elusive and justifiable pathways to eradicate poverty and to sustain livelihood through economic freedom.

REFERENCES


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