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Women at the Margins: Exploring Economic Challenges Faced by Karbi Women in Arunachal Pradesh

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ABSTRACT

Tribal women are facing multifaceted economic challenges that impede their empowerment and overall well-being. Societal progress is incomplete without full and equal participation of women, as their exclusion leads to underutilization of community's potential, hindering innovation, diversity and overall productivity. Identifying and addressing the economic barriers faced by women in rural areas or indigenous inhabitants is crucial in achieving sustainable growth while also promoting gender equality. This study seeks to identify and highlight key economic challenges faced by the Karbi (formerly known as Mikir) women in Arunachal Pradesh, a state in the northeastern region of India. The study employs qualitative methods to examine the economic situation of the Karbi women, focusing on their occupational pattern, scope for earning opportunities and access to formal financial services. The changing livelihood strategies adopted by the women due to shifting socio-political scenario has also been examined. The study underscores the need for targeted interventions for economic empowerment of the tribal women such as providing skills training, encouraging small-scale entrepreneurship, improving access to education and strengthening support from financial institutions. The study contributes to larger discourse on gender equality and economic upliftment of marginalized tribal women.

Keywords: Empowerment, Tribal Women, Economic Challenges, Development, Gender Equality, Marginalization.

I. INTRODUCTION

Tribal women are burdened with various economic difficulties. These problems have hampered overall well-being and growth of women. Women play crucial role in the household and community; hence, there is a need to identify and remove the barriers standing in the way of women's development. Economic empowerment of women means ensuring access to resources, quality education, affordable healthcare and opportunities for personal and professional growth.

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Women continue to face limitations in decision-making, social mobility, financial participation and access to resources. As women constitute half of any community's population, their economic condition has a broader impact on the development of community or nation itself. Hence, a developed rural India will not become a reality, if economic challenges that inhibit tribal women's growth are not identified and addressed. Understanding the unique economic problems and prospects faced by the rural women is crucial to attain greater economic prosperity in the country.

The study seeks to identify and highlight key economic challenges faced by the Karbi (formerly known as *Mikir*)³ women in Arunachal Pradesh, a state in the northeastern region of India. Like other tribal women in the region, the Karbi women are also facing several socio-economic challenges, particularly restrictions in accessing formal financial system and little opportunities for income. Formerly dependent on forest-based resources for sustenance, tribal communities have been compelled to adapt to changing socio-political scenario largely influenced by modernization and globalization. Often times, women find themselves at the margins, with limited economic opportunities leading to broader societal consequences.

The study employs qualitative methods to examine the economic situation of the Karbi women, focusing on their occupational pattern, scope for earning opportunities and access to formal financial services. The changing livelihood strategies adopted by the women due to shifting socio-political landscape has also been examined. The study underlines the need for targeted interventions to empower tribal women economically. It seeks to identify how imparting necessary skills, improving access to formal education, promotion of small-scale entrepreneurship and consistent financial support from financial institutions will bring about change in women's overall condition. The study contributes to larger discourse on gender equality and economic upliftment of marginalized tribal women.

II. DEVELOPMENT DISCOURSE: A GENDER PERSPECTIVE

The discourse surrounding women's role in development has evolved over the years. Once considered a matter of peripheral concern, it has transitioned into becoming a fundamental aspect in global development. Women are now recognized as active agents of change and crucial contributors to economic growth and social progress (Singh & Dubey, 2022). In times past, development models were not looked at from gender's perspective, assuming that economic benefits as a result of growth would trickle down equally to all members of society

³ The word 'Mikir' now considered derogatory was officially replaced by the term 'Karbi' through a notification by the Government of Assam in 1976. The Mikir Hills district was again rechristened as "Karbi Anglong District" w.e.f. the 14th October 1976 vide Govt. Notification No. TAD/R/115/74/47 Dtd. 14-10-1976.

(Ichwara et al., 2023). However, such considerations were later proven to be wrong, with number of empirical data showing that women face unique barriers and difficulties that limits their economic participation and further hinder in availing benefits of development process (Hyunanda et al., 2021; Andriamahery & Qamruzzaman, 2022).

It has also become evident that approaching development through gender's perspective provides a better understanding of women's economic disadvantages particularly those related to access to education, healthcare, resources, economic opportunities, political participation, discriminatory practices and other systematic barriers. This understanding underscores the need to address gender inequalities as a prerequisite to achieve sustainable and equitable development (Olonade et al., 2021; Williams, 2000). Economic empowerment of women is no longer just about social justice or fairness; it is crucial for long-term development. In other words, without empowering women economically, achieving societal well-being is impractical and impossible.

Across the world, efforts have been made to integrate women into development by identifying structural inequalities and fix them. Schematic interventions have been initiated specifically aimed at improving women's education, health, economic condition and political participation. Governments and renowned organizations such as the United Nations Development Fund for Women and the World Bank have worked on incorporating women's components into existing development programmes, often focusing on small-scale income generation or home economics (Ekuban, 2020). In India, successive governments have come up with legislations, women-centric schemes, financial inclusion measures and skill development programmes to ensure that women derive the advantages from economic growth. Intensive focus has been given to promoting small scale entrepreneurship while ensuring skill development to empower women in rural India. The Government of India's - Mission Shakti - an integrated women empowerment programme, is also an initiative launched for a more equal and inclusive society where women can contribute equally in nation-building through convergence at different levels of governance and a participative approach.

III. ECONOMIC MARGINALIZATION OF TRIBAL WOMEN

As the world pursues development, significant gender disparities persists leaving women behind in education, healthcare, access to resources, financial benefits, unequal pay and employment opportunities. This is the same across the world, but economic marginalization faced by women in developing countries is a more pronounced one (Bako & Syed, 2018). Women being pushed to the margins have its roots at the historical power imbalances, discriminatory social norms,

and structural impediments that limit women's access to resources, opportunities, and economic agency (Momsen, 2003). Often it is seen that due to traditional socio-cultural norms, women are relegated to subordinate roles thereby hampering their educational opportunities, access to resources, occupational choices and participation in economic activities. In India too, despite constituting a significant portion of the population, women continue to remain at the margins facing several economic disadvantages. The situation is all the more concerning in rural areas particularly in tribal dominated regions.

Most of these economic constraints have its roots at socio-cultural traditions, discrimination and structural disparities that limit their access to resources and opportunities. Women have limited access to education, healthcare, land ownership, financial resources and participation in decision-making processes, thereby perpetuating a cycle of poverty and hindering their overall well-being and empowerment (Panda, 2021). Thamminaina et al. (2020) maintained that lack of access to quality education and skill training are among some key factors contributing to the economic marginalization of tribal women. Due to lack of marketable skills, most women do not secure employment in formal sector. Poverty, illiteracy, lack of employment opportunities and familiarity to agricultural and allied economic activities push them towards informal sector for their sustenance.

The economic marginalization of the tribal women in Northeast India too needs to be understood in the backdrop of its unique socio-political and institutional factors. Shift from traditional livelihoods due to deforestation, degradation of agricultural land, dwindling forest resources, climate change and displacement due to development projects have significantly impacted tribal women's lives. Women also face problems in availing loans for seed money and finding consisting funding for their initiatives (Mahadi et al. 2017). Another significant challenge witnessed is the inability to organize their financial resources and generate sustainable income. Other challenges that limit economic participation of women in the region include lack of land ownership rights, control over assets and resources, confined access to markets etc. (Dhingra & Sharma, 2021). Lack of adequate infrastructure, connectivity and market access is major challenge in the region. These restrict women's ability to reach potential customers, procure raw materials, and transport goods, limiting their economic opportunities. Without addressing these economic barriers to ensure financial independence of women, sustainable and equitable development will not be realized.

IV. STUDY AREA

The study has been conducted in two of the largest Karbi-dominated villages in the state of

Arunachal Pradesh. The Karbis, formerly known as *Mikirs*, are one of the largest tribes in Northeast India. They are largely concentrated in Karbi Anglong and West Karbi Anglong districts of Assam. According to the Census of India 2011, Arunachal Pradesh is home to 1536 Karbi language speakers residing primarily in five villages - Kokila, Hollongi Karbi, Baliyan Karbi and Lower Tarasso in Baliyan circle and Chessa under Banderdewa circle of Papum Pare district. Based on the criteria of being home to highest number of Karbi households, Kokila and Hollongi Karbi villages have been selected for the present study. Both the villages are located in the foothills of the hills of Arunachal Pradesh along the border of the state of Assam.

V. METHODOLOGY

This study uses a qualitative research approach to examine the economic challenges and livelihood strategies of Karbi women in Arunachal Pradesh. Data was collected through in-depth interviews, case studies, participant observation, and secondary sources. The study was conducted in two villages, Kokila and Hollongi, selected for their significant Karbi population, accessibility, and economic variation among women.

In-depth interviews were conducted with local women, community leaders, and elders to understand the challenges Karbi women face regarding education, resources, and cultural constraints. Case studies provided personal narratives of women involved in various economic activities, illustrating the barriers they encounter and strategies they adopt. Participant observation allowed the researcher to immerse in daily life, gaining insights into women's roles in agriculture, small businesses, and household labor.

Secondary data, including books, journals, and census reports, were analyzed to contextualize the primary findings. Data were analyzed using thematic analysis, identifying key themes related to cultural, social, and economic constraints. Ethical guidelines were strictly followed, ensuring informed consent and confidentiality for all participants.

VI. FINDINGS

This section presents the key findings derived from qualitative fieldwork conducted in Kokila and Hollongi Karbi villages, where Karbi women shared their lived experiences through in-depth interviews. Through thematic analysis, four major patterns were identified: (1) cultural and social constraints; (2) educational and skill development gaps; (3) limited access to resources; and (4) lack of Scheduled Tribe (ST) and Permanent Resident (PR) status. These themes reflect the economic and structural challenges that restrict Karbi women's empowerment and socio-economic mobility.

A. Cultural and Social Constraints

The study found that deeply embedded patriarchal norms play major role in influencing the economic roles and opportunities available to Karbi women. In many households, major economic decisions are taken by male members of the family. Women are expected to perform domestic roles as primary caregivers, which includes managing household chores, raising children, and taking care of elderly or sick family members. It is this social expectation that confine women to home-based labour, limiting their opportunities for education, career advancement, and financial independence. Faced by economic struggles to meet the family's needs; women have to step in to support their husbands by taking on low wage informal work.

Anjali (name changed to maintain anonymity), a 35-year-old mother of three, who resides in Hollongi Karbi village, supports her husband by weaving traditional clothing items upon demand and sells them in the village itself. Her husband is a farmer and a daily wage labourer.

Anjali expresses her concern:

“We have only 3 bighas⁴ of land for paddy cultivation. During the off-cultivation season, my husband works as a daily wage labourer. I help my husband in the paddy cultivation and during off-season, I also go for daily wage labour or weave tribal clothing items and sell them in the village itself. It gives the family extra income to support our three daughters. Two of my elder daughters have dropped out from class 10 and are staying idle at home now. I am worried about their future. As women, we also do not want to send them to towns and cities for work”.

Women like Anjali, who assist their husbands in agricultural work and take on additional informal, low-paying jobs, are common in Karbi villages. Despite their crucial role in managing both household and economic duties, Karbi women remain largely dependent on male relatives for economic decision-making. This dependency, combined with limited opportunities for education and career development, underscores the cultural and social constraints that restrict women's autonomy and economic empowerment in the region.

B. Educational and Skill Development Gaps

The study found that opportunities for quality education and skill-building are severely limited in the two villages under examination. Most families, unable to afford the higher fees at private schools, send their children to government-run secondary schools. Both villages have

⁴ ‘Bigha’ or ‘Beegah’ is a traditional unit of measurement of area of a land, commonly used in northern & eastern India, Bangladesh and Nepal. The standard size of ‘Bigha’ varies from place to place. In Assam and plain areas of Arunachal Pradesh, a ‘Bigha’ is equivalent to 14,400 sq feet and 3.025 ‘Bigha’ makes an acre.

government-managed schools up to the secondary level. However, a significant number of girls drop out due to financial constraints, domestic responsibilities, and early marriage. While primary education is somewhat accessible, many girls still leave school early because of economic hardships and the need to care for family members.

Seventeen-year-old Rubika (pseudonym), who married a year ago, is a Class 8 school dropout. Her husband works as a contractual staff member at the nearby Donyi-Polo Airport in Itanagar. Rubika shares her perspective:

"Right now, I am dependent on my husband's income for the daily expenses of the family. I want to work, but I do not know what to do. I know a bit of weaving but need practice and guidance to be able to take orders and sell them. Earning opportunities for women are very rare in the village. Being newly married, I do not want to work as a wage laborer in somebody else's house now."

Rubika's situation is not unique to her village. It has been observed that early marriage often forces women into the responsibilities of managing households and raising children at a young age, which can impede their emotional and physical development. Early marriage limits these women's opportunities for skill development and education. With few options to support their families, women like Rubika are left with no choice but to engage in low-paying, labor-intensive jobs available within the village. These "odd jobs," such as manual labor, farming, or household chores, offer little financial stability or long-term prospects for growth. This cycle of limited opportunity contributes to the ongoing challenges faced by women in these communities.

C. Limited Access to Resources

The study reveals that Karbi women face significant barriers in accessing essential resources, particularly financial services. Customary land inheritance practices predominantly favor male family members, restricting women's eligibility for loans or state benefits tied to land ownership. Additionally, access to healthcare facilities remains limited, further exacerbating the challenges women face in their daily lives. Due to the lack of land rights and the absence of Scheduled Tribe (ST) status, many women struggle to initiate small businesses or invest in agriculture and livestock farming.

Thirty-five-year old Albina (name changed to maintain anonymity), a class 3 dropout and wife of a carpenter, supports her husband by weaving and engaging in livestock rearing. Five years ago, she invested in livestock farming, focusing on goats, chickens, and sericulture. However,

her income has been significantly impacted due to religious restrictions tied to the Lokhimon⁵ belief, which prohibits pig farming, as well as limitations on goats and poultry. She also faces challenges accessing personal and Self-Help Group (SHG) loans, primarily due to the lack of documentation proving her indigenous status.

Albina shares,

“Lack of capital is a major issue for women, as we cannot start any profitable ventures. Most of the SHGs in the village are inactive. Active engagement of women through schemes to help establish our own entrepreneurial initiatives will provide women with the opportunity to earn and save.”

Forty-five-year old Promila (name changed) opened a grocery shop nearly four years ago during the COVID-19 pandemic. She is responsible for her family of eight, all of whom are unmarried daughters, with her husband working as a laborer. Despite her entrepreneurial efforts, Promila has faced significant difficulties in securing loans to expand her business, highlighting the systemic barriers that women encounter in accessing financial resources in the village.

Promila explains,

“We started our grocery shop with our own savings, without any loan or external support. Even though customers are mostly our neighbors in the village, it provides the family with extra income. We do not own much land, and for the little we have, we do not have proper documents. This further complicates our ability to avail financial credits or loans.”

Both Albina and Promila point to the shrinking resources in nearby forest areas as an additional economic challenge for women. Wild herbs and vegetables, including bamboo shoots and banana flowers, are in high demand in the area, but these resources are increasingly difficult to find. Furthermore, they emphasize the absence of adequate healthcare and transportation infrastructure, which significantly burdens Karbi women. These limitations make survival and economic stability an ongoing struggle, reinforcing the challenges to achieving financial independence and overall well-being.

D. Scheduled Tribe & Permanent Resident Status

One of the significant challenges faced by the Karbi community in Arunachal Pradesh is the absence of Scheduled Tribe (ST) and Permanent Resident (PR) status, which severely limits

⁵ Lokhimon is a new religious movement among the Karbi community founded by Lokhon Engti Hensek on February 5, 1995 with its main centre located at Bapuram Tokbi village, No 2 Dolamara in Karbi Anglong district. It is viewed as a sect of Vaishnavism blending traditional Karbi animistic practices and Hindu Vaishnavite beliefs.

their access to vital resources and entitlements. This excludes them from reservations in education and employment, land rights, welfare schemes, and entrepreneurial support. It curtails women's opportunities for advancement. Lack of ST and PR status prevents Karbi women from starting businesses, investing in agriculture, or gaining capital for income-generating ventures. This also restricts Karbi women's access to government support in areas such as healthcare, education, and employment. Without eligibility for reservation in education and jobs, they miss out on critical opportunities for upward mobility.

Chandra Killing, the president of the Arunachal Pradesh Mikir Welfare Society (APMWS), attributes much of the socio-economic struggles of the Karbi community to the state's denial of ST and PR status. He explains:

"The Mikirs (Karbis) have been settled in the state since the period when it was under the North East Frontier Agency (NEFA). We were initially granted ST status, and some of the elder citizens of our community still possess an ST certificate. However, everything changed after the constitutional amendment in 1972, when the term 'Mikir' was replaced by 'Karbi' in 1976. This change left us in a state of limbo regarding our identity. We are the indigenous people of Arunachal Pradesh, and yet we have been deprived of the rights and recognition granted to other ST communities. We do not wish to leave our ancestral lands here, and we deserve the same rights that other ST communities enjoy."

Chandra further points out the tangible impacts of this status denial:

"Due to the lack of ST and PR status, we are unable to avail loans or financial assistance. Our students have lost access to reserved college seats for tribal communities because they do not possess the required certificates. This has created a sense of alienation among Karbi women and youth. We are denied access to subsidies, targeted supports, and welfare schemes because of this issue."

The lack of ST and PR status is leading to far-reaching consequences to the Karbi community in Arunachal Pradesh, not just in terms of economic hardships but also in terms of social and political disenfranchisement. The Karbi women too are feeling its absence as it restricts their access to welfare schemes, education subsidies, and employment opportunities.

These personal narratives of women from Kokila and Hollongi Karbi villages vividly highlight the multiple challenges faced by the Karbi women in Arunachal Pradesh. Cultural norms, patriarchal structures and religious expectations limit women's autonomy and restrict them to low-paying informal works, besides their primary role as caregivers in the family. Educational

and skill development opportunities are also scarce in the two villages hindering their economic well-being. Lack of capital and better healthcare facilities, inaccessibility to essential resources including land rights and restriction in financial services are some obstacles witnessed in entrepreneurial efforts of the women. However, the most significant challenge for the Karbi women and the community in general, is lack of Scheduled Tribe and Permanent Resident status, which stands in the way of availing key government schemes, reservations, and legal protections. All these factors hinder empowerment and socio-economic advancement of Karbi women, underscoring need for targeted interventions from the administrators and policy makers.

VII. RECOMMENDATION

Each tribal community differs in language, social structure, customs, and lifestyle including their economic activities. The geographic location and environmental conditions also deeply influence the livelihood of these indigenous communities. Complex and socio-economic condition of tribal communities mean there is no one-size-fits-all approach to the economic empowerment of women. Blanket solutions, without understanding the ground reality of the community concerned, will fail to produce any effective result.

If Karbi women in Arunachal Pradesh are to economically empowered, their specific socio-cultural and economic condition or the ground reality needs to be carefully considered. Identifying the unique and genuine economic challenges confronting the Karbi women and taking measures to remove these systematic barriers is needed for the well-being of the community as a whole. Policy makers, administrators and other stakeholders may take into consideration the following suggestions for economic upliftment of the Karbi women in the state:

- In the absence of Scheduled Tribe status for the Karbis in the state, the government and policy makers should come up with special financial package or incentives for the welfare of the community particularly for women.
- Skill development programmes for women must be started particularly in indigenous crafts, weaving, organic farming and food processing. This will not only help preserve their traditions but also open up opportunities for income.
- Mobilize Non-Governmental Organizations (NGOs), promote Cooperatives and Self-Help Groups (SHGs) focusing on skills vocational entrepreneurial skills. Increasing the network of NGOs and SHGs will facilitate access to micro-finance institutions and also help set-up small businesses based on the resources available in the area.

- Promote income generating activities among women such as pickle-making, sericulture, vegetable farming, packaging and marketing of traditional crops like bamboo shoots, ginger, potato, tapioca, turmeric etc.
- Set up weekly markets for Karbi women, which will provide platform to sell their products and further provide a steady source of income. Local authorities and NGOs can play a role in ensuring that these markets are well-organized and that their products are well-marketed even in nearby towns and cities.
- Conduct financial literacy programmes for the women to encourage financial savings and planning. A community-fund can be set up from those savings and taking the help of the community elders, NGOs and authorities, small start-ups or businesses can be set up for the women.
- Lastly, taking into account high school-drop out of girls and lack of skills even among the adults, efforts must be made to launch targeted initiatives for skill development such as tailoring, basic computer skills, mechanical skills and agriculture-related activities to ensure their economic independence.

VIII. LIMITATIONS

While this study provides valuable insights into the economic challenges faced by Karbi women, it has several limitations. First, the research was conducted in only two villages, which may not fully represent the diversity of experiences across the entire Karbi community in Arunachal Pradesh. Second, the study relied on qualitative methods, which, while rich in detail, may not be generalizable to larger populations. Future research could expand the scope of the study to include more villages and incorporate quantitative data for broader generalizability.

IX. CONCLUSION

Karbi women in Arunachal Pradesh encounter significant economic hardships, primarily stemming from the complex interplay of cultural norms, societal constraints, and political marginalization, all of which restrict their access to education, financial resources, and viable economic prospects. Despite their pivotal role in sustaining the community through agricultural activities and household management, the socio-cultural barriers, patriarchal norms, and lack of institutional support hinder their full economic participation. These challenges are compounded by the lack of Scheduled Tribe status, which further marginalizes the Karbi women from availing the benefits of affirmative action schemes, land rights, and financial aid. The changing political and environmental landscape has also led to the decline of traditional

livelihoods, leaving many Karbi women with limited alternatives for economic security.

However, there is a significant potential for economic empowerment through targeted interventions that address the unique needs and challenges of the Karbi women. Skill development, particularly in indigenous crafts, agriculture, and entrepreneurial activities, can provide sustainable livelihoods and preserve cultural heritage. Moreover, initiatives such as the formation of Self-Help Groups (SHGs), promotion of vocational training, financial literacy programs, and the establishment of local markets can help create economic independence for women. By focusing on these tailored solutions, policymakers, NGOs, and community leaders can work together to uplift Karbi women, providing them with the resources and opportunities necessary for long-term economic empowerment and community well-being.

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