

## Empowering Rural Tribal Women: The Role of Vocational Training and SHG In Enhancing Employment Opportunities Under the TADHCO Scheme in Dharmapuri District

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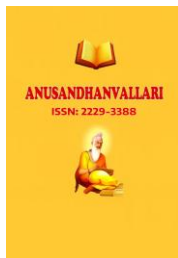
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**Abstract:** The empowerment of rural tribal women is central to inclusive development, particularly in regions where socio-economic marginalization persists. In Tamil Nadu, the Tribal Development Cooperative Corporation (TADHCO) scheme has emerged as a key initiative to promote livelihood security and skill enhancement for tribal communities. The study focuses on the impact of vocational training and Self-Help Groups (SHGs) under the TADHCO scheme in Dharmapuri district, an area with a high tribal population facing issues of poverty, unemployment, and social exclusion. Vocational training gives women practical knowledge in the field of tailoring, handicraft, food processing, and other livelihood-generating activities, and SHGs give access to financial inclusion, credit, and collective bargaining power. Collectively, they open doors for the tribal women to become self-reliant earn more in their families and take part in the development of the local economy. The article critically reviews on the usefulness of these initiatives and points out the issues that may hinder the progresses such as lack of market access and infrastructural deficiency as well as good experiences or best practices on how empowerment may be done sustainably. The results emphasize the need to consider the adoption of both skills and entrepreneurship support to create long-term socio-economic change. In summary, while the scheme benefits women across different age groups, **age does not play a decisive role in determining the level of impact of the TADHCO scheme.** Other factors such as education, SHG participation, or type of vocational training may be more influential in shaping outcomes.

**Keywords:** Tribal Women, Vocational Training, SHG, TADHCO, Empowerment and Employment Opportunities

### Introduction

Empowerment of women in rural and tribal settings has become a prominent part of the developmental discourse since it is strongly connected to poverty alleviation, social equality, and growth inclusive of individuals. Tribal women in India form one of the most disadvantaged groups as they are exposed to multi-level marginalization including geographical isolation, low literacy rates, poor healthcare and scarce opportunities in the field of employment. Specifically, in such districts as the one in Dharmapuri of the State of Tamil Nadu, where a large percentage of the population of the district is Scheduled Tribes, there is still a lack of secure livelihood among women. It is found that strata inequality does result in the exclusion of tribal women from mainstream development



even though constitutional provisions and other welfare programs have been made. It is on this backdrop that targeted programs like the Tribal Development Cooperative Corporation (TADHCO) scheme have significant role in filling the socio-economic disparities through the emphasis of skill improvement, income and self-reliance.

Vocational training is a form of development, which provides rural tribal women with employable skills that have the capability of transforming these skills to a livelihood. Skill acquisition provides women with an opportunity to diversify and lessen their reliance on seasonal work in the agricultural sector through tailoring, handicrafts, and agro-processing or small-scale enterprises. Concurrently, Self-Help Groups (SHGs) have been used as engines of collective empowerment, in which women do not just save resource pools and avail microcredit but also develop solidarity, leadership and a capacity to bargain. The combinations between vocational training and SHGs in the TADHCO scheme forms an all encompassing scheme of empowerment, melding together skill promotion with financial inclusion and entrepreneurship.

Dharmapuri district, with its diverse tribal communities, provides an important case to understand the ground-level impact of such initiatives. The members of tribal families here are usually economically vulnerable because they do not have a well-paying occupation or jobs that are good with low wages and lack access to formal financial systems. Committing them in formal vocational training and well-structured SHGs, the TADHCO scheme has tried to offer a route to viable livelihood and social activism. Further, such initiatives are not purely economic-driven; they also have social consequences of giving women more decision-making capacity at a household level, hence, increased mobility and greater involvement in community development activities. Nevertheless, even with the evident advancement, there are still concerns on making sure that vocational skills can be converted into workable market opportunities. Shallow access to credit, poor marketing channels and infrastructural gaps usually make it easy not to reach the full potential of women entrepreneurs. Moreover, tribal women are also entitled to such schemes but due to deep set cultural and social norms, they often cannot fully enjoy the benefits of these schemes. This therefore makes it obligatory to critically analyze the success and limitations of the TADHCO-backed interventions of Dharmapuri. The research fits into this research theme in the analysis of the contribution of vocational training and SHGs concerning the empowerment of tribal women in employment opportunities through the TADHCO program. The research aims at providing insight into the lived experiences of Rosies in an attempt to evaluate the transformative values of these interventions in terms of poverty reduction and marginality. These results will feed into the policy debate as to how focused vocational training and locally based financial instruments can be further enhanced to provide the wholeness of empowering rural tribal women across not only Dharmapuri, but also in the other tribal areas in India which are similar.

### **Theoretical Background**

Empowerment of rural tribal women through vocational training and Self-Help Groups (SHGs) under the TADHCO scheme may be viewed in the light of various theoretical perspectives of development, empowerment and social change. At the root, there is the Human Capital Theory that states that education and skills investment can make an individual more productive and having an income-earning potential. Vocational training to tribal women in Dharmapuri district is taken as a measure to improve their human capital which enables the women to have more tangible skills to become more employable thus becoming more entrepreneurial. When integrated with SHG membership, the skills can be more effectively used by the women accessing the credit facility, participation in small-scale enterprises and augmentation of household sources of income.

One can also look at the capability approach presented by Amartya Sen where people are given the freedom to live the kind of life they cherish. Vocational training broadens the allotment of skills that tribal women can access, and helps them to leave behind subsistence work, to access the area of skilled profession and micro-enterprise. Equal opportunities have been achieved revolving around the task of building the financial capabilities, confidence, and agency of women by the HGs as a means of creating an enabling environment. Women access resources through collective action and through this, they attain some degree of decision-making power that not only improves their position on the social status ladder but also their community development through participation.

The Empowerment Theory also gives an account of how women transition to become agents out of marginalization. Empowerment is not the one dimensional as economical, social, political and psychological. Vocational training has mainly been used to improve economic empowerment through training on income generating skills and SHGs have contributed to social and psychological empowerment through solidarity, leadership, and personal gain in self-confidence. The two factors together determine the political empowerment as women start to speak up and claim their rights, demanding welfare measures, and their participation in local government. The concept of **Social Capital Theory** is also crucial in understanding the role of SHGs. Social capital refers to the resources and supports that individual's access through their networks and social relationships. SHGs build trust, cooperation, and reciprocity among members, which helps women overcome socio-economic barriers such as lack of collateral for loans or limited bargaining power in markets. In tribal contexts, where traditional hierarchies and exclusion often prevail, SHGs act as transformative institutions that enhance social capital and collective bargaining capacity. The TADHCO scheme unites these factors thus it fits well with the SLF on ensuring long-term livelihood security as well as increasing resilience in face of poverty vulnerability. Therefore, and with the help of TADHCO scheme, its interaction combination of vocational training and SHGs could be regarded as a multi-dimensional empowerment process. It increases human and social capital of women, extends their capabilities, enhances livelihood security and brings about holistic development. Such theoretical premises illustrate the value of integrating skill-building and the inclusion of finance and collective action in sustainable empowerment of tribes.

### Research Gap

Although the body of literature on the subject of SHGs and vocational training in terms of women empowerment in India is relatively large there has been a lot of gap in terms of literature that focused more on tribal women in the Dharmapuri district under TADHCO scheme. Much of the published work has focused either vaguely on rural development or evaluated skill development initiatives without paying focused attention to the socio-economic and cultural setting of the tribal societies. Tribal women bear the combined disadvantage of poverty, illiteracy, geographical isolation, and limited market access, though there is a paucity of empirical research incorporating all these variables into the outcome analysis of empowerment endeavors. Moreover, even those studies that appreciate the merits of vocational training and SHGs do not incorporate the combination of effects of the two when integrated within a specific tribal development program such as the TADHCO. There is some uncertainty as to whether these initiatives work effectively to create a basis of sustainable livelihoods, how market connections are also developed, and how the social barriers affect women participation and performance. There are also few data on the long-term effects, i.e., whether the women shift towards scaling-up their small business, whether they come to be decision-makers at the household and community level. This research paper hence attempts to fill this research gap by examining how the vocational training and the SHGs could be used by the tribal women to empower them particularly in Dharmapuri district as a part of TADHCO scheme.

### Importance of the Study

In India, the inclusion of tribal women in the process of achieving inclusive and sustainable development is very essential. The present study is relevant since it expresses the exact role of the vocational training and Self-Help Groups (SHG) under the TADHCO scheme in improving livelihood prospects of tribal women in Dharmapuri district. Despite the various government schemes on women development, tribal women tend to be isolated because of the exigent socio-cultural and geographical imbalances. Through an examination of the role of vocational training in imparting employable skills on women and how SHGs enable scale of finance and empower women with collective action, the study offers some interesting insights into the performance of integrated empowerment methodologies. It helps in policy development as it will show strengths, bottlenecks, and best practices regarding the implementation of the TADHCO scheme. The research also focuses on all aspects of empowerment, including social and psychological (high decisions and self-confidence, improved community participation, etc.). Its implications can inform policy makers, NGOs and development practitioners on how to refine skill development and financial inclusion programs which may fit the needs of tribal communities. In this way, the study highlights the revolutionary capability of specific actions in breaking childhoods of poverty and marginalization, which greatly contribute to the creation or promotion of gender equity and sustainable development in the rural area.

### Statement of the Problem

Tribal women in India, especially in Dharmapuri district, are still struggling with severe socio-economic issues in spite of several governmental programs. The poverty, unemployment, lack education and social exclusion limit their involvement in mainstream development. The TADHCO scheme incurs a lot of expectations as far as the livelihood activities of tribal communities are concerned, through vocational training and SHGs, however, the reality of women empowerment is not properly examined in terms of the scheme. Vocational training can provide women with rudimentary skills, which fail to convert into viable livelihoods, unless the women are provided with market access, financial resources and entrepreneurial capacity building. Just as SHGs offer an outlet in terms of savings, credit, low accessibility to the formal banking sector, low awareness and social-cultural constraints are barriers to the effectiveness of SHGs.

In addition, tribal women have different issues to cope with than their rural counterparts which are, geographical isolation, language constraints and lack of mobility based on traditional values. These will reduce their capacity to maximize on the opportunities provided by development schemes. Therefore, better critical evaluation is required on the question of whether vocational training and SHGs under TADHCO are really contributing to improved possibilities of employment and all-round empowerment. Not only there are gaps during the implementation, but the impacts of structural inequalities also remain to be conceptualized on the success of these initiatives in the tribal communities of Dharmapuri.

### Objectives:

1. To evaluate the contribution of vocational training in the improving employability of the tribal women.
2. To discuss the role of SHGs in generating financial autonomy and entrepreneurship.

3. To understand the general effects of the TADHCO scheme on women economic and social empowerment in Dharmapuri district.

### Methodology, Analysis, findings and Results

The present study is descriptive in nature and is based on both primary and secondary data. Primary data was collected through a structured questionnaire administered to **150 tribal women beneficiaries** of the TADHCO scheme in Dharmapuri district, covering aspects such as vocational training, SHG participation, and socio-economic changes. A stratified random sampling method was used to ensure representation across different age groups and income categories. Secondary data was gathered from government reports, TADHCO records, and published literature. The collected data was analyzed using simple percentage analysis and the Chi-square test to examine the association between demographic variables and the level of impact of the scheme.

**TABLE 1**  
**AGE AND IMPACT OF THE TADHCO SCHEME**

Age	Level of Impact			Total
	Less	Moderate	High	
Less than 30	31	23	18	72
	43.1%	31.9%	25.0%	100.0%
30-45 years	24	27	18	69
	34.8%	39.1%	26.1%	100.0%
More than 45 Years	2	5	2	9
	22.2%	55.6%	22.2%	100.0%
Total	57	55	38	150
	38.0%	36.7%	25.3%	100.0%

The data indicates that the **impact of the TADHCO scheme varies across different age groups** of tribal women in Dharmapuri district.

- Among women **below 30 years**, a majority (43.1%) reported only a *lesser impact*, though 25% experienced *high impact*. This suggests that younger women may still be in the early stages of utilizing the scheme's benefits or face barriers in fully converting training into livelihood opportunities.
- In the **30–45 years group**, 39.1% experienced a *moderate impact* and 26.1% reported *high impact*. This indicates that women in this age bracket benefit most effectively, likely due to greater family responsibilities, experience, and active participation in SHGs and vocational activities.

- For women **above 45 years**, more than half (55.6%) reported only a *moderate impact*, while only 22.2% experienced a *high impact*. This shows that older women participate, but age-related constraints may limit their ability to fully leverage the scheme for long-term employment or entrepreneurship.

Overall, the findings highlight that the **TADHCO scheme has its greatest positive impact on women aged 30–45 years**, who seem to strike a balance between skill application, financial inclusion, and household responsibilities. Younger and older age groups show lower levels of high impact, indicating the need for age-sensitive strategies in implementation.

**TABLE 2**  
**CHI-SQUARE TEST**

Test	$\chi^2$	df	CC	Sig.
Result	6.345	4	0.128	0.176

The chi-square test result ( $\chi^2 = 6.345$ ,  $df = 4$ ,  $p = 0.176$ ) shows that there is **no statistically significant association** between *age* and the *impact of the TADHCO scheme*, since the significance value (0.176) is greater than the conventional threshold of 0.05.

The **contingency coefficient (CC = 0.128)** further indicates only a *weak relationship* between the two variables. This means that although descriptive analysis (Table 1) suggests women in the 30–45 age group experience a relatively higher level of impact, the statistical test confirms that the difference is **not strong enough to be considered significant** at the 5% level.

In summary, while the scheme benefits women across different age groups, **age does not play a decisive role in determining the level of impact of the TADHCO scheme**. Other factors such as education, SHG participation, or type of vocational training may be more influential in shaping outcomes.

**TABLE 3**  
**INCOME AND LEVEL OF IMPACT OF THE TADHCO SCHEME**

Monthly Household Income	Level of Impact			Total
	Less	Moderate	High	
Less than Rs.10,0000	17	11	8	36
	47.2%	30.6%	22.2%	100.0%
Rs.10000-20000	17	25	22	64
	26.6%	39.1%	34.4%	100.0%
More than Rs.20000	23	19	8	50
	46.0%	38.0%	16.0%	100.0%
Total	57	55	38	150
	38.0%	36.7%	25.3%	100.0%

The analysis of monthly household income and the level of impact of the TADHCO scheme shows clear differences among income groups:

- For households earning **less than ₹10,000**, nearly half (47.2%) reported only a *lesser impact*, while just 22.2% experienced a *high impact*. This suggests that extremely low-income households face challenges in fully utilizing the scheme's benefits, possibly due to financial insecurity, limited mobility, or inability to invest further in income-generating activities.
  - Among those earning **₹10,000–20,000**, the benefits appear strongest: 39.1% reported *moderate impact* and 34.4% reported a *high impact*, the highest proportion among all groups. This indicates that middle-income households are better positioned to take advantage of vocational training and SHG support, as they may have slightly better resources and stability to implement skills and entrepreneurship.
  - For households with **incomes above ₹20,000**, 46% reported only a *lesser impact* and only 16% experienced a *high impact*. This suggests that relatively better-off households may already have alternative sources of income and rely less on the TADHCO scheme for livelihood improvement.
- Overall:** The scheme appears to have the **greatest positive impact on households in the ₹10,000–20,000 range**, while both the lowest and highest income groups show lower levels of high impact. This highlights that **moderately poor households benefit the most**, whereas very poor families may require additional support mechanisms to realize the scheme's full potential.

TABLE 4  
CHI-SQUARE TEST

Test	$\chi^2$	df	CC	Sig.
Result	6.629	4	0.117	0.071

The chi-square test result ( $\chi^2 = 6.629$ ,  $df = 4$ ,  $p = 0.071$ ) shows that the association between **monthly household income** and the **level of impact of the TADHCO scheme** is **not statistically significant at the 5% level** (since  $p > 0.05$ ). However, with a significance value of 0.071, the result is **close to significance**, indicating a *marginal or weak association*.

The **contingency coefficient (CC = 0.117)** also suggests that the relationship between income and impact is weak. This means that while descriptive data (Table 3) showed that households with incomes between ₹10,000–20,000 reported the highest positive impact, the statistical test confirms that the differences across income groups are **not strong enough to be considered conclusive**. **In summary:** Household income does influence how beneficiaries perceive the scheme's impact to some extent, but the relationship is not statistically significant. Other factors such as **education, type of vocational training, or SHG participation** may be more critical determinants of the scheme's success.

### Implications for the Study

The conclusions of the work have major implication to both the policymakers and practitioners in the field of tribal development. To start with, the analysis points out that even though vocational training and SHG membership in the TADHCO scheme have had beneficial effects on the lives of the tribal women, we observe that these effects vary





across demographic factors including age and income. This implies that a blanket intervention cannot be deployed across the board and it needs to be specific to the needs of the younger women, older women, and the economically disadvantaged women. Second, the findings confirm that there is a need to combine both skills building and the creation of market access and financial inclusion. The potential of vocational training is unlikely to be achieved without proper access to credit, marketing channels and the support available to an entrepreneur. Further, the low correlations in chi-square analysis indicate that the role of other factors, including but not limited to education, level of SHG activities, quality of training, is likely to be more critical in relation to empowerment results. Consequently, it is suggested in this study that an integrated approach to multi-dimensional empowerment may involve training, credit, entrepreneurship and social support systems. By enhancing these departments, TADHCO scheme can not only facilitate the short-term advantages, but also become a part of transformative process in socio-economic sphere among tribal women in Dharmapuri and other tribal areas.

### **Recommendations and Suggestions**

Based on the findings, there are some suggestions that should be put in place to boost the merits of the TADHCO scheme. To begin with, skills taught in vocation training programs have to match the market needs in such a way that women learn to earn a living out of it. Trying to introduce training in such areas as digital literacy, eco-tourism, and new methods of agriculture could increase job opportunities. Secondly, it is important to have stronger market interconnections by having tie-up with local industries, cooperatives and e-commerce networks, so that products sewed by trained women will have confident buyers. Thirdly, SHGs need to be strengthened further through capacity-building interventions on financial management, leadership and group entrepreneurship skills. This would make the women economically empowered, socially and politically as well. Specific attention should also be paid to women of a younger age and poor households because they find it more difficult to exploit the value of the scheme. Moreover, monitoring systems should be designed by governmental bodies so as to measure the long-term effects, whereas NGOs and community-based organizations are in a position to complement the efforts to promote awareness and mobilization. Lastly, it should work to include social empowerment aspects like understanding of legal rights, health, and education whereby tribal women should become holistically empowered instead of being economically benefited.

### **Conclusion**

The empowerment of rural tribal women is both a developmental necessity and a matter of social justice. This study, focusing on Dharmapuri district under the TADHCO scheme, has revealed that vocational training and SHG participation have contributed to enhancing livelihood opportunities and financial independence among tribal women. The descriptive analysis indicated that women in the 30–45 age group and those belonging to middle-income households benefitted more effectively from the scheme, though statistical tests revealed that age and income do not have a significant association with the level of impact. This suggests that other factors—such as the quality of training, level of SHG participation, and market accessibility—play a more decisive role in determining empowerment outcomes.

The paper highlights that as much as interventions employed by TADHCO are useful, they do not hold equal value to the beneficiaries. Households that are extremely poor and very young or older women have more difficulties in

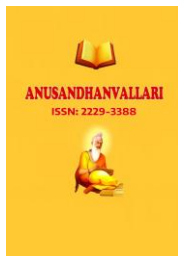


shifting training into sustainable livelihoods. The concept of empowerment thus cannot be considered only as an economic development but as transformation in various aspects i.e. social, psychological and political.

In summary, the TADHCO scheme has set a solid baseline in enhancing the life of tribal women in Dharmapuri but this can be achieved to its full capacity only when market connectivity, further expansion of entrepreneurship potential are carried out and age and income sensitive measures should be followed. The tribal women need to be continuously empowered whose dual role approaches are twofold: --Skill Development studies with inculcation of financial inclusion, social awareness, and institutional support. When these factors are well addressed, the scheme can become a role model in tribal development throughout India and thus play a major role in achieving inclusive growth as well as gender equity and long term poverty alleviation

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