

**WOMEN EMPOWERMENT THROUGH RURAL LIVELIHOOD MISSION:
REFLECTIONS FROM TRIPURA****Shri Suman Das¹, Dr. Bindu Ranjan Chakma^{2*}**¹Research Scholar, Department of Political Science, Maharaja Bir Bikram University
Agartala, Tripura (West)^{2*}Associate Professor, Department of Political Science, Maharaja Bir Bikram University
Agartala, Tripura (West)****Corresponding Author: Dr. Bindu Ranjan Chakma*****Associate Professor, Department of Political Science, Maharaja Bir Bikram University
Agartala, Tripura (West),***Abstract**

The government of India has celebrated the year 2001 as the year of Women Empowerment. It introduced various schemes to provide financial supports to Self Help Groups (SHG) members. The paper examines the effectiveness of SHGs formed under Tripura Rural Livelihood Mission (TRLM) in empowering rural women in Tripura. Primary data have been collected through structured and semi structured questionnaire from 100 members of SHGs, 25 each from four selected rural development blocks under Gomati, South Tripura, West Tripura and Dhalai District. The paper reveals that TRLM has helped women to grow a feeling of greater extrinsic control but it has not been effective enough to develop intrinsic capacity of women with greater self-confidence enabling women external barriers and bringing a change in traditional ideology and existing social norms which are largely drawn on biological determination.

Key Words: Self Help Group, Rural Women, Women Empowerment, TRLM, Patriarchic society**I Introduction**

About 48 per cent of the total population of India belongs to women. According to census 2011, women literacy rate in India was 72.36 percent and in Tripura it was 82.7 per cent. No country in the world including India can become a developed nation unless the women are empowered. The great saint, Swami Vivekananda said “There is no possibility for the welfare of the world without improving the condition of women. It is not possible for a bird to fly on only one wing”. [1] Pandit Jawaharlal Nehru, the first prime Minister of India once said, “If you educate a man, you educate an individual, however, if you educate a woman, you educate a whole family. ‘[2] The Indian constitution contains many provisions which guarantee equality for women in all aspects irrespective of caste, creed, and religion etc. It ensures right to equality under Articles 14, 15 & 16, equal pay for equal work under Article 39(d), right to vote and participate in politics for all adult citizens under Article 325 and prohibits trafficking of human beings and forced labour under Article 23. The constitution under Article 243(D), 243(T) provides reservation of 1/3 seats for women in the panchayets and municipalities.

The Government of India initiated several schemes for improving the condition of women and empowering them by achieving economic development with their active participation. The Integrated Rural Development Project is one such scheme. This project has been converted into Swarnajayanti Gram Swarozgar Yojana (SGSY) where there is a provision to create Self Help Group (SHGs) with the involvement of rural women. Again, the government of India changed the name of SGSY into Aajeevika-National Rural Livelihood Mission (NRLM) which was launched in 2011 at the national

level during the 12th five-year plan in order to achieve Millennium Development Goal (MDGS) through rapid economic growth of the rural poor household. Finally, the NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana–National Rural Livelihood Mission) with effect from March 29, 2016. It was assumed that Self Help Groups (SHG) formed under this scheme could play an important role in empowering women freeing them from social insecurities and vulnerabilities, an effective way of bringing change in the society.

The government of Tripura formed Tripura Rural Livelihood Mission (TRLM) for successful implementation of this centrally sponsored scheme in Tripura under Tripura Society Registration Act 1860, as an independent functioning body. Initially, TRLM started its functioning in the three districts of Tripura namely Dhalai, Gomati and South Tripura District in 2014. All districts of Tripura are now covered under this scheme. The main objective of TRLM is to reduce among rural poor women through self-employment and skilled wage employment opportunities.

Methodology

The study is based on a survey conducted between June to September 2023 in three randomly selected districts of Tripura. Out of these eight districts of Tripura, four districts namely West Tripura, Gomati, South Tripura and Dhalai districts have been randomly chosen. Again, out of these four districts, Matabari RD Block of Gomati District, Satchand RD Block of South Tripura district, Durgachowmuhani RD Block of Dhalai district and Dhukli RD Block have been selected by purposive sampling technique because large numbers of women SHGs are functioning in these blocks under this scheme.

From each selective block, 25 SHG members have been selected following stratified random sampling. Thus, the study has been carried on a total of 100 respondents from four blocks under four selected districts of Tripura. The primary data have been collected from the field through face-to-face interview with the selected respondents by using structured and semi unstructured questionnaire. Besides, books, journals, documents and reports of District Rural Development Agency, Block offices and other agencies including NGOs have been consulted.

The respondents have been selected on the basis of the following parameters to give a wider representation of women belonging to different social categories:

Age wise classification of the respondents		Education wise classification of the respondents	
Age group	Percentage	Educational qualification	Percentage
Below 25	14	Illiterate	0
25-35	42	Primary	6
35-45	26	Upper primary	6
45-55	18	High School level	55
55 above	0	Higher Secondary level	18
		Graduate	15

Marital status of the respondents		Occupation wise of the respondents	
Marital status	Percentage	Occupation of the respondents	Percentage
Married	86	Housewife	76
Unmarried	6	Daily labour	12
Widow	4	Private tuition	10
Divorced	4	Small business	2

II Women Empowerment: Conceptual and Operational Framework

The terms women empowerment, gender equality, women welfare figure predominantly in the social, economic, political development discourses of both developed and developing nations in the 21st century. The year 2001 has been celebrated as the year of women empowerment.

The word ‘empowerment’ generally connotes improvement of socio-economic conditions of citizens in all aspects in the society and ensuring political stability. It creates a social environment where individuals are able to take decision and makes choices either at individual or collective level for social transformation. Empowerment enhances the knowledge, power and experience strengthening the innate ability of the individuals. [3] It enables individuals to think, take action and control work independently. Thus, an empowered individual can decide his/her own destiny and control over resources (physical, human, intellectual and financial) and over ideology (beliefs, values and attitudes). [4] Empowerment also refers to decentralization of power and authority providing opportunity to the deprived, oppressed and powerless people to participate in decision making and implementation of policies and programs in societal matters. [5]

According to Arundhati Chattopadhyaya, empowerment is a multi-dimensional process with expansion of freedom of choice and action in all spheres (social, economic, and political) to shape one’s life. Therefore, when women are empowered, they are able to control over resources and decisions in all spheres of life. [6] In the words of Martin Daka, Archdiocese of Lusaka Health and Gender Coordinator, empowerment increases the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. [7]

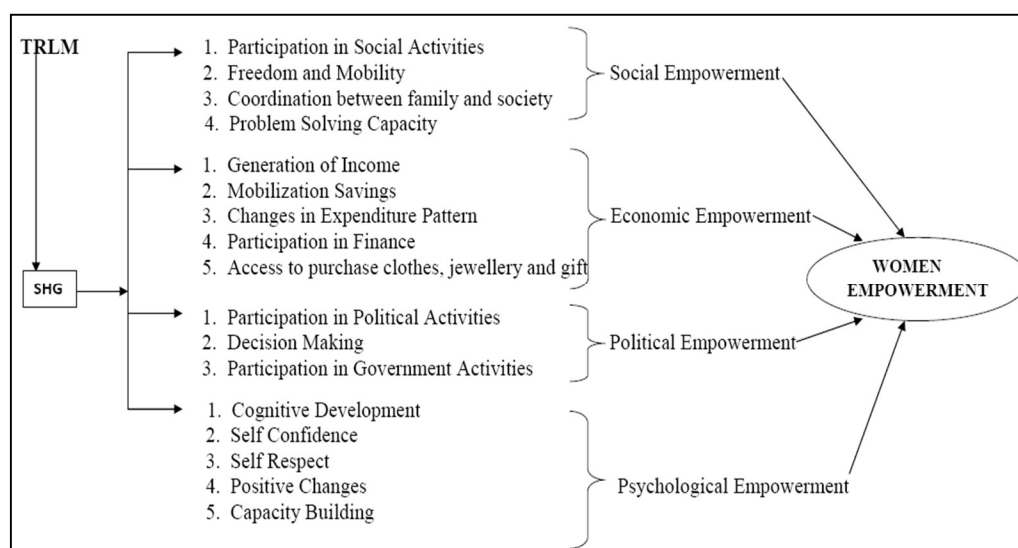
Access and control are two important determinants in decision making. When access to resources relates to women empowerment, it entitles women to have a say in household expenses. It provides freedom to purchase clothes, jewellery and gifts for them and for their relatives as well. With control over resources, women retain the capacity of keeping the household earnings and making household expenditure on their own choices. [8]

Stromquist provided another comprehensive definition of empowerment. According to her, empowerment is a socio-political concept which does not relate to only ‘participation’ and ‘consciousness raising’. It includes three-cognitive, psychological and economic-components. By cognitive component, women understand the condition of their subordination and the causes of such conditions at both micro and macro levels of society. The psychological component includes the development of such feelings that will help women improving their condition and building of self-confidence and a belief to succeed in their change efforts. Therefore, women must participate in identification and definition of problems. They need to come out with concrete solutions to such problems, implementation of these solutions and the assessment of the efforts undertaken. The economic component of empowerment enables women to engage in a productive activity allowing them some degree of financial autonomy, organizing and mobilizing for social change. [9]

From the above definitions, it is notable that women empowerment is essentially a multi-dimensional process. It includes economic, social, political and psychological upliftment of women in the society and safeguarding women against all forms of violence. The social empowerment includes (i) Participation in Social Activities, (ii) freedom and mobility, (iii) coordination between family and society, (iv) problem solving capacity.

In economic empowerment, it includes (i) generation of income, (ii) mobilization of savings and participation in finance, (iii) changes in expenditure pattern (iv) access to purchase clothes, jewellery and gifts. For political empowerment, women are required to participate in (i) political activities, government activities and decision-making process. Finally, women need (i) cognitive development, (ii) self-respect, (iii) self-confidence, positive changes with capacity building to promote and ensure psychological empowerment.

Flow chart of conceptual framework of women empowerment



Therefore, the process of women empowerment builds up such an environment where women can live without fear of oppression, exploitation, apprehension and feeling of persecution that women encounter in their everyday life in a traditionally male dominated society. It implies giving equal status, opportunity and freedom of developing women's abilities and equipping them to become economically independent and personally self-reliant to face any difficult situation with greater control. It is a process of accepting women's viewpoint and allowing them to make decisions for them on their own choices as equal members of society.

III Socio-Economic Status of Rural Women in India and Tripura

Patriarchy is the main obstacle to women's development in India. It is a male-identified, male-controlled system and prefers masculinity and masculine traits over femininity and feminine trait. Men hold the primary power, dominate in political leadership, decision making process and control financial power and the property. The most striking feature is that patriarchy regards women as beings to fulfil the male needs. ^[10]

It is imperative to know the system, which supports domination and subordination of women in order to work for women's development in a systematic way. In the modern world there are many women who go ahead by their merit. Yet, because of patriarchy, many such women cannot go forward. Therefore, for the feminists, patriarchy is the root cause of women's domination. In patriarchic societies, it is understood that men's and women's roles have come from a historical separation of masculine and feminine. Men are more efficient and economical in terms of human resource generation and mobilization than their female counterparts. Gary Backer's theory of human capital suggests that

an individual's compensation is dependent not only upon the work he or she performs but also on the individual's human capital.^[11] Therefore, women's subordinate position comes from their decreasing role and inferior involvement in human resource generation and mobilization. Thus, in most Indian societies, preference is given on male child over female child. Female seclusion has become an accepted norm. Another striking feature of patriarchic society is gender division of work which is done on the basis of sociological constructs. Societies generally value 'masculine' characteristics more highly than 'feminine' characteristics (sensitivity and shyness). Certain kinds of work-cooking, cleaning, looking after children and so on are considered to be 'women's work', and other kinds as men's works.^[12] Division of labour has nothing to do with 'sex' (biology). It has everything to do with 'gender' (culture). Yet it is primarily done on the basis of biological determinism, which according to the feminists, has been one of the most important legitimizing mechanisms of women's oppression over the centuries. ^[13]

Patriarchy is deeply rooted in Indian societies. So, it is very much natural that Indian women will enjoy an inferior social position in the society. Their status is not more effectually recognized. She is engaged with household chores such as cooking, child rearing, cleaning, taking care of needs and requirements of elderly family members and so forth. But women are subjected to various forms of discrimination. Girls are considered as burdens in many rural Indian communities.^[14] Preference is given to male children over female child. Birth of girl child is not well appreciated. Sometimes, mothers are abused and blamed for not being able to give birth to male child. Such negative attitude towards girl child is one of the important causes for increasing social problems such as female foeticide, dowry and poor sex ratio in India (949 females to 1000 men in rural areas and 929 females to 100 males in urban area as per the 2011 census).^[15] From childhood, boys and girls are trained in gender-specific forms of behaviour with girls discharging the household responsibilities. School education is primarily meant for boys. The girls are least encouraged to get enrolled in school education. Gender gap in education is a major problem for building an equal and equitable society. The data analysis of the NIA funded Longitudinal Aging Study in India (LASI) revealed that among the individuals aged 45 to 90, 62% of women received no schooling at all, compared to 31% of men. ^[16]

Women in rural India face more gender discrimination. When rural families struggle with poverty and possess limited resources, the door of education for girl child is almost closed. Therefore, women in rural India are less literate than rural men. Mostly, they do not have the freedom to choose their partner. Marriage is mostly decided by the family elders and is arranged with an endogamous group. ^[17]

In the lower socio-economic level of the society, more than half of the labourers in agricultural sector belong to women. Yet their contribution is not well appreciated and recognized. They are also not equally paid for equal work. Another striking problem of the rural women is that very few women have ownership over land or productive assets. When women demand property, sometimes it becomes a source of conflicts with brothers. In many cases, even brothers force them to surrender their property right. When women do not have land ownership, it becomes a road block in institutional credit.

Child marriage is another major social problem in India. Child brides are subject to the risks of early pregnancy which force them to drop out of out. Approximately some twenty-three million girls, majority of whom are from rural India, are victims of this social reality. ^[18]

In Tripura, most of its population live in rural villages. According to the 2011 census, 73.83 percent of Tripura's population lives in rural areas. There are ethnic diversities among the population of Tripura. There are nineteenth tribal communities who constitute about 31 percent while 69.95 percent are non-tribals who are mostly Bengalis (2011 census). Both the tribal and non-tribal communities of Tripura are governed by patriarchal social structures. Therefore, women in Tripura experience similar situation

like the women of other parts of India. There is a concept of bride price among most of the tribal groups in Tripura because of which sometime tribal women are portrayed enjoying high status in the society. But, in actuality, tribal women also encounter with similar patriarchal norms and barriers in their everyday life. The customary laws of the tribal communities are very much male biased in terms of marriage, inheritance of property, sexual violence etc. For example, Chakma is a Buddhist tribal community in Tripura. Buddhism stands for gender equality and believes in maitri (loving-kindness), karuna (compassion), mudita (delight), and upeksha (disregard or equanimity) for human development without any gender discrimination. But, being a Buddhist community also, the customary law of the Chakma has been criticized by NGOs as extremely male biased. Dr. Goutam Chakma, Associate Professor in Political Science and Chairman of the Humanity Protection Forum, an Agartala based human rights organization, termed the Customary Law of the Community passed by the Tripura Tribal Areas Autonomous District Council (TTAADC) in January 2023 as completely anti-women and inhumane in spirit and content.^[19] According to Mr. Suhas Chakma, Director, Rights and Risk Analysis Group, New Delhi criticized the bill as it has invited gender discrimination and violated Articles 14 and 15 of the Indian constitution.^[20] Similarly, Sri Krita Ranjan Chakma, Director (Rtd.) of Information and Cultural Affairs, Government of Tripura also alleges that the Tripura Chakma Customary Law bill in the present form collides with the fundamental precepts of Buddhism. It is objectionable because it is anti-women and anti-humanitarian.^[21] Tripuri is the largest tribal community in Tripura. Being a patriarchal society, women in Tripuri society also do not enjoy equal status with men. The aged old custom of bride price during marriage lost its institutional significance in nowadays Tripuri society. Due to cultural influence of non-tribal societies, dowry has become part and parcel of marriage in Tripuri society.^[22] Women are always physically and psychologically brutalized for committing alleged adultery whereas men get an easy pass if he has done nothing. The Tripuri women have also no political and administrative rights whether they are educated or uneducated. As inheritance system is mostly patrilineal, they cannot take any decision regarding selling or mortgaging lands. According to Dr. Antirabum Ranglong, Assistant Professor in Political Science, Maharaja Bir Bikram University, Agartala, the Customary Law of the Ranglong Community (a Kuki-Chin tribal group) also needs structural changes to make gender friendly and promoting gender equality.^[23] In the non-tribal societies, women face more gender discrimination. On November 20, 2014, the National Human Rights Commission has taken cognizance of a complaint on growing incidents of crime against women, including rape, murder, molestation, torture for dowry, sexual harassment at workplace in the State of Tripura.^[24]

The Government of Tripura enacted the Tripura Dowry Prohibition Rules, 2003. Despite having anti dowry laws in the state, the dowry system is highly prevalent in Tripura. In 2019, after two months of marriage, a 17-year-old bride was burnt alive due to failure of her family to meet the financial demands of her husband and mother-in-law. The victim died at GBP hospital in Agartala on December 08, 2019. Tripura reported 544 nos. of dowry related deaths till January 2015 for the FY 2014-15.^[25] Domestic violence against women has become a serious issue of concern in rural Tripura. Among the various complaints received by the Tripura Commission for Women during the period from April 2015 -March 2016, April 2018 -March 2019, and April 2019-March 2020 under various categories of crimes against women such as bigamy, marital discord, domestic violence, atrocities for dowry, desertion, rape, rape at promising marriage, bride killing, kidnapping/abduction, sexual harassment at workplace, domestic violence against women was reported higher. It was 165 out of the total 540 registered cases from April 2015 -March 2016. Similarly, it was 188 out of 558 and 208 out of 684 registered cases during the periods from April 2018 -March 2019, and April 2019 -March 2020 respectively.^[26]

The paper attempts to analyze the role of the SHGs formed under the TRLM in women empowerment and the role of the TRLM in addressing the problems faced by the rural women in Tripura.

III Empowering Rural Women in Tripura: Role of Tripura Rural Livelihood Mission

The government of Tripura formed TRLM for successful implementation of NRLM in Tripura under Tripura Society Registration Act 1860 as an independent functioning body. Initially, the TRLM started functioning in the three districts of Tripura namely Dhalai, Gomati and South Tripura District in 2014. At present all districts of Tripura are covered under this scheme. As on 05/11/2022, TRLM is working in 58 blocks with a total of 42,766 SHGs. [27] The main objectives of this scheme are: (i) providing poor households (women) with voice, space and resources bringing them into SHG network, (ii) improving quality of social capital for sustainable community institutions, (iii) ensuring capacity building the members of the SHG with requisite skills for managing their own institutions, (iv) facilitating poor women households in financial inclusion with access to financial services (v) it also focuses on stabilizing and promoting existing livelihoods portfolio in farms and nonfarm sectors. [28] For the purpose of understanding the role of the TRLM in women empowerment and engineering in social change, a survey has been conducted involving 100 respondents of Matarbari Block under Gomati district of Tripura, Satchand RD Block under South Tripura district, Durgachowmuhani RD Block under Dhalai district and Dhukli RD Block of West Tripura district. The respondents have been approached asking questions about the reasons for joining SHG, economic conditions of the respondents before and after joining SHG, their roles in relation to specific decisions such as household budgets and household purchases, how to spend husband's income, purchase of jewellery and gifts for wife's relatives. It has tried to understand whether voting right and problem-solving capacity of women has been increased and how it has been successful in promoting the existing livelihoods portfolio in farms and nonfarm sectors.

Table No-1: Reasons for joining with SHG

Reasons	Percentage
Changing of life style & getting government facility	2
Economic development of family	10
Increase saving & economic development of family	4
Self-dependence	72
Family & village development	2
Income generation & awareness	2
Self & family economic development	8

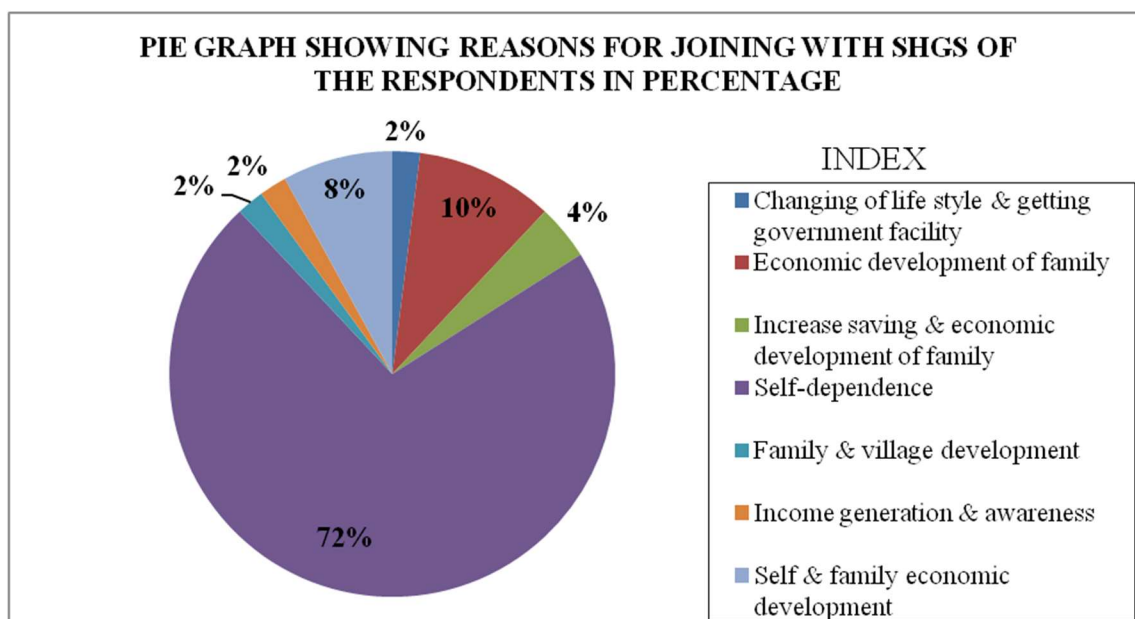


Figure-1: Field survey conducted in between June to September 2023

It is reflected from table-1 and figure 1 that 72 percent of the respondents joined SHG groups for getting self-dependency, 10 percent of them joined for economic development of the family, 8 percent respondents joined SHGs for self and family economic development, 4 percent joined for increasing saving and economic development of family, 2 percent joined for changing of life style & getting government facility, 2 percent of them joined for income generation and rest 2 percent of them joined for self, family and village development. Thus, majority i.e., 72 percent joined with SHGs for getting self-dependency.

Table-2: Changes of Monthly Income of Respondents before and after joining with SHG

Monthly Income	Before joining with SHG	After joining with SHG
	Percentage	Percentage
Nil Income	44	6
Below 2000	14	34
2000-4000	30	16
4000-6000	8	24
6000-8000	2	8
8000 above	2	12

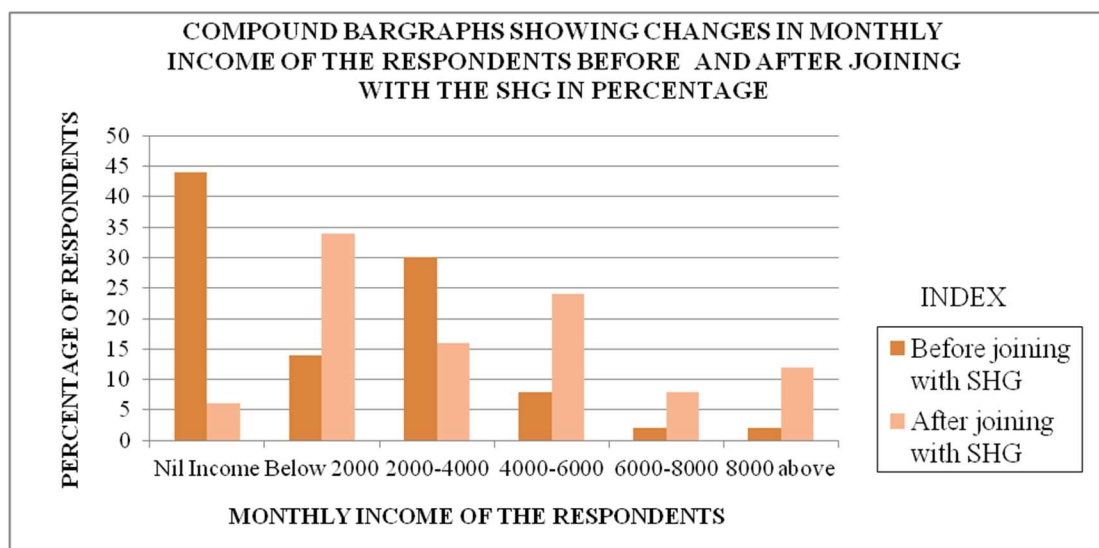


Figure2: Field survey conducted in between June to September 2023

The study as shown in Table-2 and figure 2 reveal that 44 per cent of the respondents did not have any income before joining SHG. While 30 percent of them earned Rs. 2000–4000 per month, only 2 per cent could earn above Rs. 8000 before joining the SHG network through TRLM.

However, the study shows that after joining SHG, the percentage of income between Rs. 6000-8000 has been increased from 8 percent to 24 per cent. Similarly, the percentage of income above Rs. 8000 has also been increased from 2 per cent to 8 percent. There is also improvement in the no income group percentage. Thus, the study shows that most of the respondents have been able to increase their income after joining with SHG.

Table-3: Changes in Monthly Saving (before-and after joining with-SHG)

Monthly Saving	Before joining with SHG	After joining with SHG
	Percentage	Percentage
No Saving	44	2
Below 500	26	38
500-1000	14	22
1000-1500	10	20
1500-2000	00	2
2000-2500	6	8
Above 2500	00	8

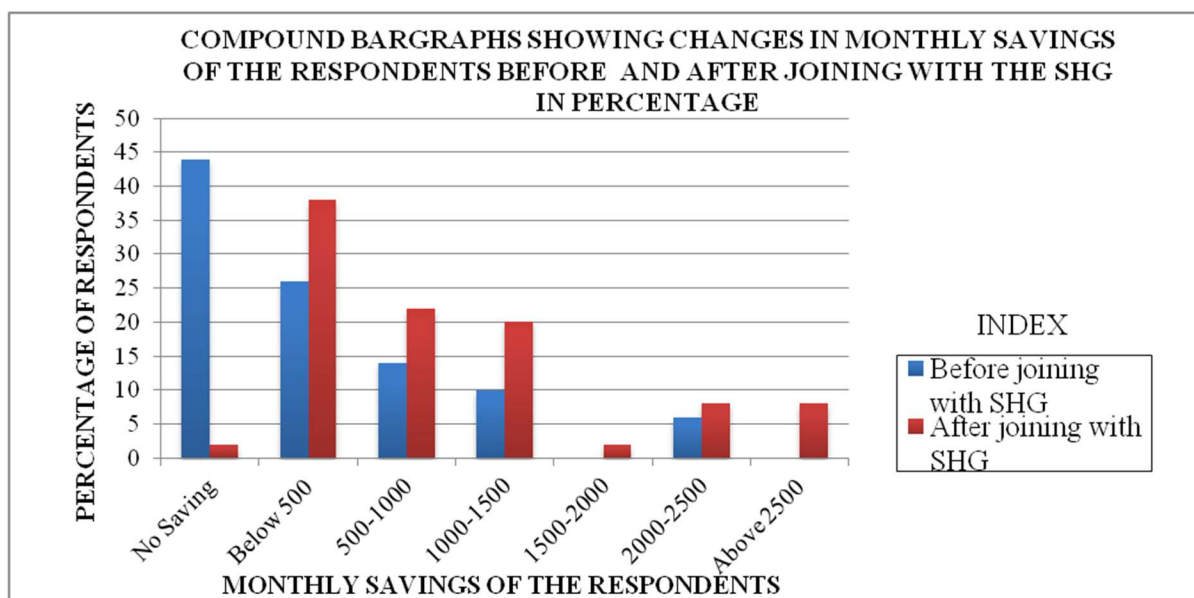


Figure 3: Field survey conducted in between June to September 2023

Table-3 and figure 3 explain that majority of the women i.e., 44 percent of the respondents did not have any saving before joining SHG. It shows that 26 per cent of them had saving below Rs. 500. But it has increased to 38 percent after joining SHG network. Similarly, the percent of income generator of above Rs. 2500 has increased from zero percent to 8 per cent. Therefore, it reveals that saving mentality among the SHG members has been grown up and saving has increased automatically.

Table-4: Improvement in decision making skill of the respondents

Decision making skill	Percentage
Increased	98
Decreased	00
No Change	2

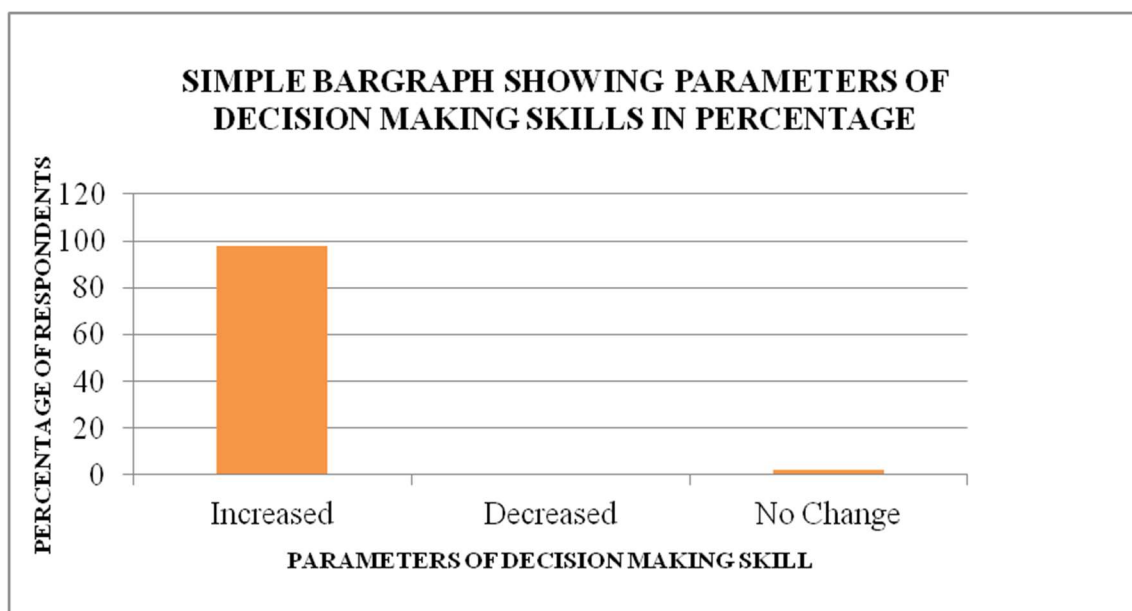


Figure 4: Field survey conducted in between June to September 2022

98 percent of the respondents have revealed that their decision-making skill has increased after joining SHG network.

Table-5: Problem solving capacity of the respondents

Problem solving capacity of the Respondents	Percentage
Increased	98
Decreased	00
No Change	2

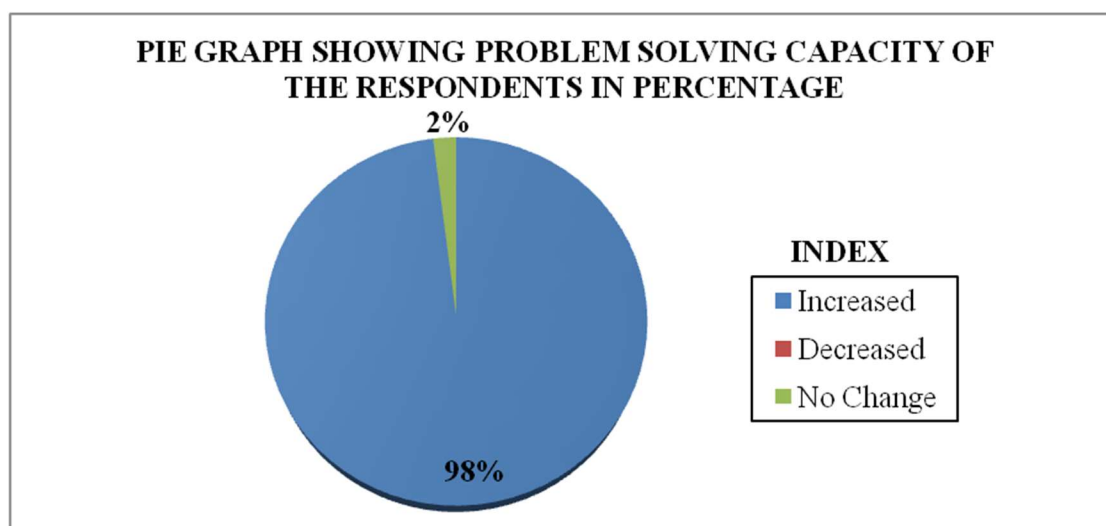
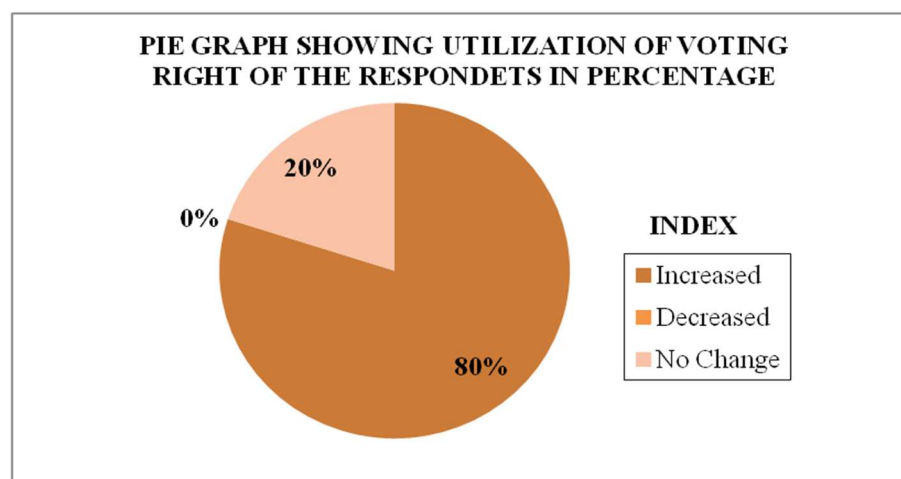


Figure-5: Field survey conducted in between June to September 2023

The problem-solving capacity of the respondents has also increased with 98 per cent of respondents saying so after joining the SHG network.

Table-6: Utilization of voting right of respondents

Voting Right Utilization	Percentage of Respondents
Increased	80
Decreased	0
No Change	20

**Figure-6: Field survey conducted in June to September 2022**

From table (Table No 6) and diagram (Fig: 6), it is revealed that majority of the respondent i.e., 80 percent have experienced an increase in the utilization of voting right after joining with SHG. The rest of the respondents did not experience any change in the utilization of voting right even after joining SHG.

TRLM improved the decision-making skills, problem solving capacity of rural women. It helped women in contributing income to the family. However, the situation of rural women, as 95 per cent of the respondents revealed, has not been improved significantly. They are still mostly dependent upon male counterparts in keeping the household earnings and making household expenditure. The capacity of women to make choices and to transform those choices into desired actions and outcomes has not been translated into action due to male supremacy. They have either little or no say in household expenses or how to spend husband's income. Moreover, they do not have much freedom to purchase clothes on their own choices and purchase of jewelry and gifts for their relatives. Similarly, the study also tells us that *albeit* utilization of voting rights of the respondents and their participation in the local self-government has been increased, yet in terms of choosing the party and the candidate, they are mostly influenced by their husbands and other male members of the family. Therefore, psychological empowerment of women has not been improved significantly even after joining the SHG network under the TRLM. Social insecurities such as dowry, domestic violence and other forms of vulnerabilities still remain as major impediments for women empowerment in rural India including Tripura. TRLM has no effectual impact on patriarchic social structures and existing structural gender relations. Societies where a gender relation is drawn on the basis of biological determinism, and where social structures are predominantly male biased, women will have a subservient position in the society. Therefore, structural changes in gender relations are important for women empowerment in all respect including psychological empowerment.

Major findings of the study

1. The monthly income of the respondent in all categories has increased after joining SHGs. 44 percent of the respondents did not have saving before joining SHG. This has come down to 2 percent after joining with SHG, but contributing income to the family did not increase financial freedom of SHG members.
2. Majority of the respondents i.e., 98 percent increased their decision-making skill, problem solving capacity and their participation in local government and utilization of their voting rights after joining with SHG. But they are still dependent upon their male counterparts in political decision making.
3. Most of the women joined with SHG network for self-dependency. When self-dependency is measured in term of income generation and saving, then self-dependency has undoubtedly increased. However, when the other indicators such as freedom of saving of income, making household expenditure, capacity of women to make choices and to transform those choices into desired actions are taken into consideration, then the study reveals that ability of women in becoming self-dependent has not been improved due to continuance of male supremacy in decision making outcomes.

IV Conclusion

Presently, TRLM focuses primarily on financial inclusion of poor rural women. The SHGs formed under TRLM have been undoubtedly playing a vital role in ensuring capacity building among the members of the SHG with requisite skills for managing their own institutions. TRLM facilitated poor women households in financial inclusion with access to financial services which helped them to stabilize and promote their existing livelihoods. Many SHG members started eateries in their villages providing food at local functions. They generated and contributed income to the families. The members took active part in group meetings, met more people across the village and could go to market more often. The SHGs entered into various fields like dairy farms, fisheries, ration shops, flower nursery, handlooms, farm cultivation, tailoring, goat farming, fisheries and rain water harvesting. However, such an improvement did not help much to elevate their position in the male dominated patriarchic society. Women even after joining SHG network could not change the decision-making outcomes on major household issues. The SHG network formed under TRLM is still to become an effective organizational network in helping women to be free from social insecurities and vulnerabilities, an effective way of bringing change in the society. TRLM helped women to grow a feeling of greater extrinsic control but it failed to develop intrinsic capacity of women with greater self-confidence enabling women external barriers and bringing a change in traditional ideology. The SHG members are still to develop demonstrative thought to influence and change the patriarchic norms and behaviours. The success of TRLM in empowering rural women in terms of both intrinsic and extrinsic capacity will depend upon how it will effective in future in bringing structural change in the existing social norms which are largely drawn on biological determination.

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Declaration of Conflict of Interest

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