

The Question of Inclusion for the Katkari Women in Shrivardhan

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ABSTRACT

When we speak of inclusive growth and Micro, Small and Medium Enterprises, the picture is very optimistic of individuals who want to establish themselves and make a mark for themselves in society and their own life. This paper attempts to delve into the lives of a Particularly Vulnerable Tribal Group (PVTG), specifically women, who have to struggle in their daily life, and, to be included in the development policies of the government is a distant dream. The focus is on 60 Katkari women of a few villages in Shrivardhan Taluka of Raigad District. Primary data has been collected and an analysis will be made to understand how much they are part of the development process in their own region.

Keywords: Women, Tribal, Development, Inclusion, Empowerment.

Introduction

The focus of inclusive growth rests on equitable development benefits for the marginalized sections of society that also includes tribal women. The policies of the government show the growing inclusion of women in participation in governance through the reservation policies, especially, for tribals. The Tribal Sub-Plan is meant to bring in inclusive growth through objectives like education, health, infrastructure, women-specific programs, economic empowerment, etc. (M. Anitha, 2025). The development projects undertaken by the government too have affected them adversely. They have got displaced, removed from their ancestral lands, deprived of their livelihoods, leading to a negative impact on their lives (Balot, 2024). However, tribal women's emancipation is yet to be seen in totality.

The problems faced by tribal women are immense right from birth to death. They don't have access to proper education, food, health, land rights, economic freedom, leadership, etc. Their economic situation is in dire condition. As it is they are uneducated due to which their employment prospects are quite low. They don't have enough land holdings that would help them grow crops for subsistence too. There are most of tribal women whose families don't have land due to the vicious circle of poverty, wherein they have mortgaged their lands and even lost it to the local zamindars. This forces them to work as landless labourers or go on seasonal migration in search of employment.

In most countries of the world social security measures are normally found to be given to a very small section of males who are in the formal but private sector. Huge numbers of men and majority of women were relegated to unpaid family labour or making a living in the informal economy. Here there aren't any benefits and they aren't seen in any official statistics (Purohit, 2014). This has led to poverty and lack of empowerment among both men and women. Of the two groups women are the most affected as social and cultural aspects play an interspersing role in their lives, making it difficult for them to make a mark for themselves in society.

An important concept known as 'social protection' is in use in development literature. It addresses the issue of poverty and analyses efforts made by the public, private and voluntary sectors to help individuals to handle risks and vulnerabilities. What is more important here is that social protection should be at the core of policy making by governments to tackle problems of risk and vulnerability. It is through policies initiated by the government that social empowerment takes place, and, poverty and vulnerability are reduced (Kabeer, 2010).

An observation made by this researcher is that in Shrivardhan the Katkari hamlets are distinct from the other tribals. They live in the same villages but apart from one another. The Katkaris are extremely poor and their houses look different from that of the other tribals. Their way of living, clothing, lifestyle, etc. shows the social difference. If there is reference to social protection by the policies being implemented by the government, then, it isn't visible among the Katkaris.

Research Methodology

This paper is based on primary research wherein data has been collected from 60 Katkari women of Shrivardhan Taluka through convenient sampling. Secondary data is collected from books and journals.

Objectives

Objective 1: To identify which schemes the Katkari women are aware about.

Of the 60 respondents 3 were not aware of housing schemes still 1 was a beneficiary of a housing scheme. Of the same number of respondents 17 were unaware of housing schemes but 40 were beneficiaries. Totally 19 were unaware and 41 were aware. However, 3 were non-beneficiaries and 57 were beneficiaries.

In the sample size of 60 people, most residents had heard about the housing scheme, while only a small group of three remained unaware. Among the 57 who knew about the scheme, a large number—40 individuals—had successfully become beneficiaries, while 17, despite being aware, had not received the benefit. In contrast, among the three who were unaware, only one had somehow become a beneficiary and two had not benefited at all. Overall, the story of the taluka clearly shows that awareness of the housing scheme goes hand in hand with receiving its benefits, as almost all beneficiaries were those who knew about the scheme.

Among the housing schemes that are available, one woman wasn't aware of any scheme, however, had received some money for the repair of her house. Two women knew about the Indira Aawas Yojana, 12 women were aware about the Shabri Aawas Yojana, and, 43 women were aware of the State Housing Scheme. In all 2 women got benefit from the Indira Aawas Yojana, 36 from the Janman Scheme, 2 from the Shabri Aawas Yojana, 19 women didn't receive any benefit at all, and 1 didn't know. The average amount received as benefit are – 1,12,500/- from Indira Aawas Yojana, 1,58,194/- from the Janman Scheme, 1,10,000/- from the Shabri Aawas Yojana, and 40,000/- for home repairs.

Out of 60 respondents, awareness of housing schemes appears to be strongly centered around the State Housing Scheme, as 43 people mentioned it when asked which schemes they knew about, while 12 were aware of Shabri Aawas and only 2 each mentioned Indira Aawas Yojana; just 1 person expressed confusion despite receiving some repair assistance. When it comes to actually receiving benefits, the story becomes clearer: 36 respondents reported benefiting from the Janman Scheme, 2 from Indira Aawas Yojana, and 2 from Shabri Aawas Yojana, while 19 said they had not received any benefit and 1 remained unsure. Taken together, the narrative suggests that although awareness is highest for the State Housing Scheme, the largest share of actual benefits has been received under the Janman Scheme, indicating a gap between the schemes people recognize and the ones from which they ultimately receive support.

Those who benefited from the Janman Scheme received the highest average assistance of ₹1,58,194, making it the most financially substantial scheme among the respondents. Beneficiaries of Indira Aawas Yojana received an average of ₹1,12,500, while those under Sabari Aawas received about ₹1,10,000. In comparison, individuals who received support for home repair obtained a much smaller average amount of ₹40,000. This pattern suggests that while multiple housing schemes operate in the district, the Janman Scheme not only covers the largest number of beneficiaries but also provides the highest average financial assistance, thereby playing a major role in improving housing conditions.

Regarding awareness of financial empowerment schemes 4 women weren't aware and 56 (C. M. Ladki Baheen Yojana) were aware. However, those who received benefit were 47 (C. M. Ladki Baheen Yojana), and 13 didn't receive any benefit.

Out of 60 respondents, awareness of financial empowerment schemes is widespread, with 56 people knowing about these schemes and only 4 remaining unaware. Among those who were aware, a large majority—46 individuals—had actually benefited, while 10 had not received any benefit despite being informed. In contrast, among the 4 who were unaware, only 1 person had received benefits and 3 had not. Overall, the story clearly shows that awareness plays a crucial role in access to financial empowerment schemes, as almost all beneficiaries were those who knew about the schemes.

Objective 2: To identify what benefits the Katkari women have received and from which scheme.

When people were asked about awareness of financial empowerment schemes, 56 out of 60 respondents specifically mentioned the C M Ladki Baheen Yojana, while only 4 said they were not aware of any such scheme. This shows that awareness is almost entirely centered around this single scheme. When it comes to actual benefits, 47 respondents reported that they had received support under the C M Ladki Baheen Yojana, while 13 said they had not received any benefit. Together, these findings tell a clear story: the C M Ladki Baheen Yojana dominates both awareness and implementation in the district, and a substantial majority of those who know about it have also successfully benefited from it.

The average income of women before receiving money from the scheme was 7223/-, whereas the average income after getting benefit from any scheme is 8723/-. The financial scheme represents a shift in the average income of respondents which is around 1500 (from the CM Ladki Baheen Yojana). It is still a small amount, but adds a very significant change in a woman's life, especially those who stay in remote villages or those places where the facilities are less.

Correlation Analysis				
	Decision Making Power in household	Confidence in handling financial decisions	Feel more respected in your family/community after receiving scheme benefits	Feel empowered to take independent decisions after receiving scheme benefits
Decision Making Power in household	1.00	0.67	0.45	0.35
Confidence in handling financial decisions	0.67	1.00	0.36	0.34
Feel more respected in your family/community after receiving scheme benefits	0.45	0.36	1.00	0.93
Feel empowered to take independent decisions after receiving scheme benefits	0.35	0.34	0.93	1.00

The table very powerfully shows empowerment and confidence levels in the taluka. Women who have greater decision-making power in the household also tend to have higher confidence in handling financial decisions, as shown by the strong relationship (0.67) between these two factors. However, the most striking connection appears between feeling respected in the family or community after receiving scheme benefits and feeling empowered to take independent decisions, which shows a very high association (0.93). This suggests that once women begin to feel respected because of the benefits they receive, their sense of independence increases dramatically. While decision-making power and financial confidence are moderately connected to empowerment, social respect after receiving benefits seems to be the strongest driver of independent decision-making. Overall, the story emerging from this table is that financial schemes not only provide economic support but also enhance social respect, which in turn significantly strengthens women's empowerment and autonomy.

To understand whether they received benefits from any housing schemes and if they have received benefits under any financial empowerment scheme, the Correlation Coefficient was performed and the answer obtained was 0.350759138528784.

The correlation coefficient of 0.35 between receiving benefits from any housing scheme and receiving benefits under any financial empowerment scheme tells a moderate positive story. It suggests that individuals who have benefited from a housing scheme are somewhat more likely to have also benefited from a financial empowerment scheme. However, the relationship is not very strong, meaning that while there is some overlap between beneficiaries of the two types of schemes, receiving one type of benefit does not strongly guarantee receiving the other. Overall, this indicates partial convergence in scheme outreach, but also shows that housing and financial empowerment schemes may be reaching somewhat different groups within the community.

Correlation Coefficient	
	Amount received from the scheme
Decision-making power in household	0.44054635138351
Feel more respected in your family/community after receiving scheme benefits	0.482841421753468

The table suggests that the amount received from the scheme has a meaningful positive relationship with both decision-making power in the household and feeling more respected in the family/community. This means that as the amount of financial benefit increases, respondents tend to report greater participation in household decision-making and a stronger sense of social respect. Higher financial assistance does not just provide economic relief but also contributes significantly to personal authority and social recognition. Overall, the findings reinforce the idea that financial support from schemes plays an important role in enhancing empowerment and respect within the household and community.

Hypotheses

- **Hypothesis 1:** Hypothesis no. 1 is drawn to understand the relation between education and decision-making power in the household.
- **H₀ (Null Hypothesis):** There is no association between education level and decision-making power of a Katkari woman in the household.
- **H₁ (Alternative Hypothesis):** There is a significant association between education level and decision-making power of a Katkari woman in the household.
- **Result:** The chi-square test value is reported as $\chi^2 = 5.63$ and p-value is 0.018 (statistically significant).
- **Decision Criteria:** At the 5% level of significance ($\alpha = 0.05$), if the calculated chi-square value is significant ($p < 0.05$), we reject the null hypothesis.
- **Decision:** Since the chi-square test is statistically significant, we reject H₀.

Hence, we interpret that there is a significant association between education and decision-making power in the household. From the table, individuals with no formal education are more concentrated in the lower decision-making category, whereas comparatively educated respondents show relatively better participation in decision-making. This suggests that education plays an important role in enhancing authority and participation within the household.

- **Hypothesis 2:** Hypothesis no. 2 is drawn to understand the relation between education and confidence in handling financial decisions.
- **H₀ (Null Hypothesis):** There is no association between education level and confidence of a Katkari woman in handling financial decisions.
- **H₁ (Alternative Hypothesis):** There is a significant association between education level and confidence of a Katkari woman in handling financial decisions.
- **Result:** The chi-square test value is reported as $\chi^2 = 6.35$ and p value is 0.042 (statistically significant).
- **Decision Criteria:** At the 5% level of significance ($\alpha = 0.05$), if the chi-square test is statistically significant ($p < 0.05$), we reject the null hypothesis.
- **Decision:** Since the test is statistically significant, we reject H₀.

Hence, we conclude that there is a significant association between education and confidence in handling financial decisions. This indicates that respondents with higher education levels tend to feel

more confident in managing financial matters. Overall, the findings suggest that education contributes not only to improved household decision-making power but also to greater financial confidence, thereby strengthening empowerment.

At the end when women were asked how the government could improve the process of availing scheme benefits, their responses reflected deep frustration, urgent housing needs, and a desire for fairness and support. Many shared that their houses are cracked due to blasting activities, damaged by storms, or completely broken, making it dangerous to live in them. They repeatedly expressed a simple but powerful demand: they want new homes or sufficient funds to build and repair their houses. Several respondents felt that the financial assistance provided is either inadequate or not reaching them at all, and some even pointed to corruption, saying that benefits are received in other places but not in their village unless money is paid. A major concern was documentation—particularly tribal certificates and other required papers—which prevents eligible families from receiving large housing grants. Widows and vulnerable individuals asked for special consideration, explaining that they cannot work and need additional support. Overall, the truth that emerges is one of people seeking not just financial aid, but a transparent, accessible, and compassionate system that ensures rightful benefits reach those who truly need them.

Conclusion

The Katkari women who were surveyed were the poorest of the poor among tribals. They don't have proper food to eat, no proper medicines for any basic ailments too (they depend on local and traditional medicines). Their means of subsistence is very meagre. However, this study has brought to light that those who have benefitted from the housing schemes and financial empowerment schemes are ones who make decisions in their households and also feel empowered to make financial decisions. Not just that, they also feel more respected in their community.

All in all, when the question of inclusion arises, the Katkaris generally are not within this ambit, however, on a smaller scale, Katkari women to a certain extent in a very narrow sphere, do feel included because of the various schemes that are made available to them by the government. Though more needs to be done in this area, for e.g., there should be more outreach towards these people from the government to ensure that they draw benefit from the schemes which have been in place specifically for them, granting of all documents needed by tribals for getting benefits from the government, giving them preference in rural areas for their economic upliftment, and, prioritising help from the point of view of education and health for the Katkaris.

Vikasit Bharat is not a distant dream for these Katkari women if government initiatives reach them sooner, and timely intervention to emancipate them is taken on a priority basis. The development perspective should be a narrative that includes these women who work side by side with men and are an honour not only for their family but to society in general.

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