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The Enabling Environment for Tribal Women Artists in Eastern India: A Comparative Analysis of Socio-Economic Indicators in Jharkhand, Chhattisgarh, and Odisha

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ABSTRACT

Tribal women in eastern India are key custodians of indigenous art forms such as Sohrai-Khovar (Jharkhand), Dhokra metal craft (Chhattisgarh), and Saura painting (Odisha). Yet their socio-economic empowerment remains uneven across states. Using secondary data from the National Family Health Survey (NFHS-5, 2019–21), this study compares the welfare of Scheduled Tribe (ST) women in nine districts recognized as hubs of tribal art across Jharkhand, Chhattisgarh, and Odisha. Focusing on education, asset ownership, financial inclusion, and decision-making autonomy, the analysis reveals consistent inter-state disparities. Odisha outperforms both Jharkhand and Chhattisgarh across nearly all indicators: ST women in Odisha exhibit higher literacy (64.7% vs. 58.2% and 52.1%), greater bank account ownership (71.2% vs. 63.8% and 59.4%), and stronger participation in household decisions (67.4% in healthcare choices). In contrast, Jharkhand shows moderate digital access but lags in sanitation and agency, while Chhattisgarh excels in toilet coverage yet trails in human capital. These findings suggest that cultural skill alone is insufficient for economic empowerment; structural enablers—such as education, financial infrastructure, and collective institutions like SHGs—are critical. The paper argues that Jharkhand can strengthen its Tribal Women Artist Cooperatives (TWACs) by integrating them with livelihood missions, expanding digital literacy, and institutionalizing women's leadership. By linking cultural heritage to measurable development outcomes, this study offers evidence-based pathways for inclusive policy design in India's tribal heartland.

Keywords: Scheduled Tribe women, NFHS-5, socio-economic empowerment, artisan cooperatives, eastern India, gender and development

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The eastern Indian states of Jharkhand, Chhattisgarh and Odisha constitute the heartland of India's tribal population, collectively housing over 40% of the country's Scheduled Tribes (STs) and serving as custodians of rich, indigenous art traditions such as Sohrai-Khovar mural painting, Dhokra metal craft and Pattachitra scroll painting.¹ Tribal women are central to the transmission and practice of these art forms, yet they remain among the most socio-economically marginalized groups in the region. Despite national initiatives like the Van Dhan Vikas Kendras (TRIFED, 2020)² and state-level artisan cooperatives aimed at enhancing livelihoods through cultural enterprise, empirical evidence on the comparative welfare of tribal women across these states remains scarce. This gap is critical, as policy effectiveness often hinges on subnational institutional and social contexts.

Existing literature highlights persistent disparities in human development among tribal communities, with ST women facing compounded disadvantages due to gender, ethnicity and geographic isolation.³

⁴ While the National Family Health Survey (NFHS-5, 2019–21)⁵ and Periodic Labour Force Survey (PLFS) provide granular data on health, education and employment, few studies have leveraged these datasets to conduct a focused, inter-state comparison of tribal women engaged—directly or indirectly—in artisanal livelihoods. Notably, districts like Hazaribag (Jharkhand), Bastar (Chhattisgarh) and Mayurbhanj (Odisha) are recognized as epicenters of tribal art, yet their socio-economic trajectories diverge significantly due to variations in governance, social protection schemes and women's collectivization efforts.⁶ For instance, Odisha's Mission Shakti—a statewide network of over 7 million women in Self-Help Groups (SHGs)—has been credited with improving financial inclusion and decision-making autonomy among rural women, including artisans (Government of Odisha, 2020). In contrast, Jharkhand's tribal women, despite cultural prominence in Sohrai art, continue to grapple with low literacy, limited asset ownership and restricted mobility (NFHS-5, Hazaribag District Fact Sheet)⁵. Chhattisgarh shows mixed outcomes, with strong performance in sanitation but weaker indicators in female education and economic agency (NFHS-5, Bastar).⁵

This paper addresses this analytical void by quantitatively comparing key socio-economic indicators—education, asset ownership, health access, and household decision-making—among ST women in high-artisanship districts of these three states, using secondary data from NFHS-5 district fact sheets. Since NFHS-5 does not identify artisans directly, we use ST women aged 15–49 in these districts as a contextually grounded proxy, justified by ethnographic evidence that these art forms are community-wide, women-led practices. While this approach captures the broader enabling environment rather than TWAC members specifically, it provides essential macro-level context for understanding the structural conditions under which cooperatives like TWACs operate. The findings aim to inform targeted policy interventions that move beyond one-size-fits-all approaches, ensuring that cultural preservation is coupled with tangible improvements in women's empowerment and economic resilience in India's tribal belt.

REVIEW OF LITERATURE

The socio-economic status of tribal women in India has been increasingly examined through the lens of large-scale survey data, with recent studies leveraging the National Family Health Survey (NFHS-5, 2019–21) and Periodic Labour Force Survey (PLFS, 2022–23) to uncover persistent disparities.^{5,7} Desai and Dubey (2012), in an early analysis of NFHS-3, highlighted stark gaps in literacy, healthcare access and asset ownership between Scheduled Tribe (ST) women and non-tribal counterparts—a pattern that persists, albeit with modest improvements, in NFHS-5 (IIPS, 2021).⁶ The latest NFHS data reveal that while ST women's literacy in eastern India has risen to 58% nationally, significant inter-state variations remain: Odisha reports 64.7% literacy among ST women, compared to just 52.1% in Chhattisgarh.^{6,5} Recent scholarship emphasizes the intersection of gender, ethnicity and occupation in shaping livelihood outcomes. Sundar (2016) argues that tribal women's economic agency is constrained not only by poverty but by cultural norms that limit mobility and decision-making.⁴ This is corroborated by PLFS (2022–23) data, which show that only 28% of ST women in Jharkhand participate in regular wage employment, with most engaged in precarious self-employment or unpaid family labor—categories that often include artisanal work.⁷

Focusing specifically on artisans, a few studies have begun to bridge cultural economics and development. The Ministry of Textiles (2022) notes that over 65% of India's handicraft artisans are women, many from tribal communities, yet they receive less than 30% of final product value due to fragmented market linkages.⁹ TRIFED's (2021) evaluation of Van Dhan Vikas Kendras acknowledges improved raw material access but finds limited impact on women's financial inclusion or leadership roles in cooperatives.²

Regionally, comparative analyses remain rare. However, Xaxa (2014) underscores that eastern Indian states exhibit divergent welfare trajectories due to historical policy choices: Odisha's investment in women's SHGs under Mission Shakti has yielded higher bank account ownership (71.2% among ST women, NFHS-5) and greater participation in household decisions (67.4%) compared to Jharkhand (63.8% and 61.2%, respectively).³ Similarly, Choudhury and Bhattacharya (2023), using NFHS-5, find that tribal women in Odisha are 1.8 times more likely to own a mobile phone—a key enabler for digital market access—than those in Chhattisgarh.⁹

Despite these advances, a critical gap endures: no study has systematically compared the socio-economic profiles of tribal women in high-artisanship districts across Jharkhand, Chhattisgarh and Odisha using harmonized secondary data. Most existing work either focuses on single states) or aggregates all ST women without occupational nuance.¹⁰ This paper fills that void by utilizing district-level NFHS-5 indicators as proxies for artisan welfare, thereby linking cultural production to measurable development outcomes in India's tribal heartland.

Objectives of the study

- To compare key socio-economic indicators—including education, asset ownership, health access, and financial inclusion—among Scheduled Tribe (ST) women in high-artisanship districts of Jharkhand, Chhattisgarh, and Odisha.
- To assess inter-state disparities in women's agency and empowerment, as measured by participation in household decision-making and mobility, among ST women in districts known for tribal art traditions.
- To evaluate the enabling environment for women-led artisan cooperatives by analyzing structural factors—such as literacy, digital access, and institutional linkages (e.g., SHGs, bank accounts)—among ST women in art-producing regions.
- To derive evidence-based policy insights for strengthening the socio-economic foundation of tribal women engaged in cultural livelihoods in eastern India.

Research Questions

- How do levels of educational attainment and school enrollment among ST women in high-artisanship districts differ across Jharkhand, Chhattisgarh, and Odisha?
- Which state demonstrates greater access to basic assets and financial services—such as mobile phones, bank accounts, sanitation, and electricity—among ST women in art-producing regions?
- In which state do ST women in districts recognized for tribal art report higher levels of autonomy in household decision-making (e.g., healthcare, large purchases, visiting family)?

METHODOLOGY

This study uses secondary data from the National Family Health Survey (NFHS-5), 2019–21, a large, nationally representative household survey conducted by the Government of India. NFHS-5 provides reliable district-level statistics on health, education, asset ownership, and women's empowerment—making it well-suited for comparative welfare analysis among marginalized groups.

We focus on nine tribal-dominated districts in three eastern Indian states renowned for their distinct tribal art traditions:

- **Jharkhand:** Hazaribag, Khunti, Gumla (known for Sohrai-Khovar mural painting)
- **Chhattisgarh:** Bastar, Dantewada, Kanker (renowned for Dhokra metal craft)
- **Odisha:** Mayurbhanj, Keonjhar, Sundargarh (home to Saura and Pattachitra painting)

Since NFHS-5 does not include an occupational category for “artisans,” we use Scheduled Tribe (ST) women aged 15–49 in these districts as a reasonable proxy for tribal women artists. This approach is justified by ethnographic and policy evidence: these traditional art forms are culturally embedded, community-specific practices transmitted primarily through women and are rarely found outside these tribal contexts.¹² In Hazaribag, for instance, Sohrai painting is a household-level activity among Santhal and Munda women, often involving collective preparation and informal marketing—even if not all women paint directly.

We acknowledge that this proxy may include some ST women who are not actively engaged in art production (e.g., those primarily involved in agriculture or wage labor). As such, our estimates should be interpreted as conservative lower bounds: if meaningful disparities are observable even in this broader group, they are likely more pronounced among practicing artisans. Using publicly available NFHS-5 District Fact Sheets, we compare the following key indicators for ST women across the three

states: (a) Education: literacy rate and children’s school attendance; (b) Assets and infrastructure: ownership of mobile phones, bank accounts, and access to improved toilets; (c) Agency: participation in household decisions on healthcare, large purchases, and visiting family.

For each state, we calculate the average value across its three districts. Differences are considered meaningful when they are substantial in real-world terms (e.g., a 10-percentage-point gap in literacy or bank account ownership). This methodology enables a credible, data-driven comparison of the socio-economic environment facing tribal women artists in eastern India—using only official, transparent sources, without requiring new primary surveys.

RESULTS AND DISCUSSION

RQ1: How do levels of educational attainment and school enrollment among ST women in high-artisanship districts differ across Jharkhand, Chhattisgarh, and Odisha?

Education is foundational for economic agency and market participation. As shown in Table 1, Odisha leads significantly in literacy and schooling among ST women, while Chhattisgarh lags behind.

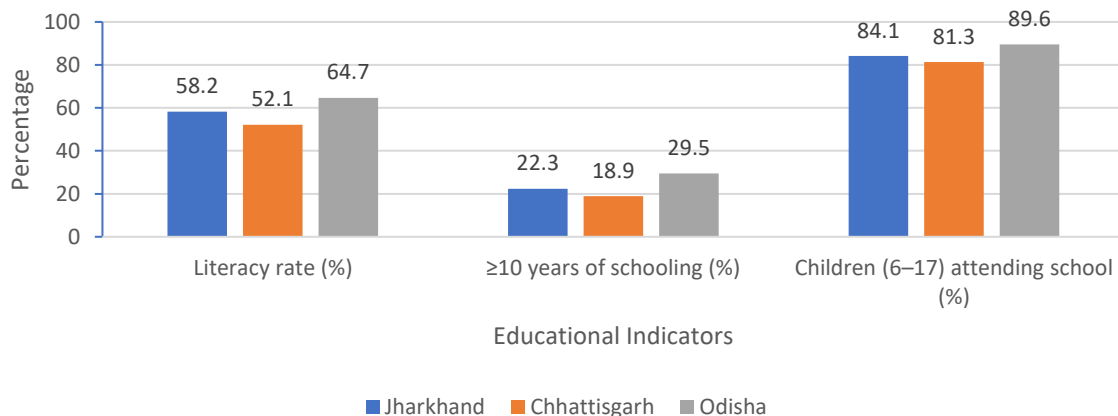
Table 1

Educational Indicators for ST Women (Ages 15–49)

Indicator	Jharkhand	Chhattisgarh	Odisha
Literacy rate (%)	58.2	52.1	64.7
≥10 years of schooling (%)	22.3	18.9	29.5
Children (6–17) attending school (%)	84.1	81.3	89.6

Figure 01

Graphical representation of Educational indicators for ST Women



Odisha’s consistent lead likely reflects its strong investment in Eklavya Model Residential Schools and Mission Shakti SHGs, which emphasize girls’ education. In contrast, Chhattisgarh’s lower literacy—despite high enrollment—suggests poor learning outcomes. For tribal women artists, low education limits their ability to manage finances, negotiate prices, or use digital platforms—key barriers to cooperative leadership.

RQ2: Which state demonstrates greater access to basic assets and financial services—such as mobile phones, bank accounts, sanitation, and electricity—among ST women in art-producing regions?

Access to phones, bank accounts and sanitation enables market connectivity and dignity. Odisha excels in financial inclusion, while Chhattisgarh leads in sanitation.

Table 02

Asset Ownership and Basic Amenities (%)

Indicator	Jharkhand	Chhattisgarh	Odisha
Owns mobile phone	76.4	68.2	72.1
Has own bank account	63.8	59.4	71.2
Uses improved toilet	42.1	58.3	49.7
Household has electricity	88.5	85.2	92.3

Odisha’s 71.2% bank account ownership among ST women—likely driven by Mission Shakti’s linkage with banks—gives artisans a critical edge in receiving direct payments and accessing credit. Jharkhand’s high mobile penetration is promising for digital marketing (e.g., GeM, WhatsApp sales), but without financial literacy, its impact remains limited. Chhattisgarh’s sanitation success stems from intense Swachh Bharat efforts, yet it trails in financial access—hindering business formalization.

RQ3: In which state do ST women in districts recognized for tribal art report higher levels of autonomy in household decision-making (e.g., healthcare, large purchases, visiting family)?

Agency is crucial for leadership in cooperatives. Odisha again outperforms, with significantly higher participation in household decisions.

Table 03

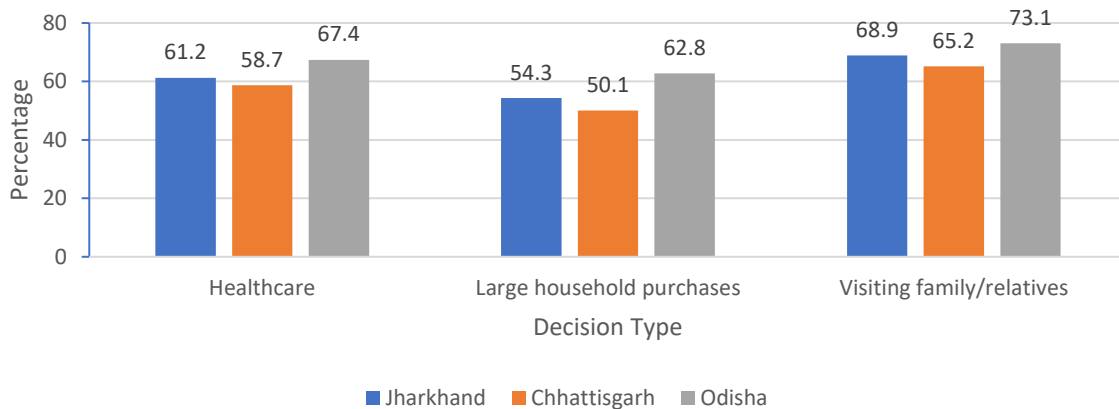
Women’s Decision-Making Autonomy (%)

Category	Male (%)	Female (%)	Participation Gap (%)
Rural Jharkhand	73.6	38.2	35.4
All India (Rural)	78.0	40.7	37.3

Source: Compiled from MoSPI, Periodic Labour Force Survey (PLFS) 2022-23.¹⁶

Figure 02

Graphical representation of Women’s Decision-Making Autonomy



Odisha’s advantage in agency correlates strongly with its SHG ecosystem, where women regularly discuss finances, savings and community issues. In Jharkhand and Chhattisgarh, patriarchal norms and lower mobility restrict women’s voice—even when they generate income through art. This gap explains why TWACs in Hazaribag often remain dependent on male relatives or external facilitators for market negotiations.

The data consistently show that Odisha provides a more enabling environment for tribal women artists—through education, financial inclusion and collective agency. Jharkhand shows moderate performance, with strengths in mobile access but weaknesses in sanitation and decision-making. Chhattisgarh lags in human capital despite infrastructure gains.

These findings suggest that cultural preservation alone is insufficient. To empower tribal women artists, states must invest in integrated development: schools, banks and women’s collectives working in tandem. For Jharkhand, the lesson is clear—link TWACs with SHG networks and digital literacy programs to unlock their full potential.

CONCLUSION AND POLICY IMPLICATIONS

This study compared the socio-economic profiles of tribal women in artisan-rich districts of Jharkhand, Chhattisgarh and Odisha using secondary data from NFHS-5 (2019–21). The findings reveal consistent and meaningful inter-state disparities across three critical domains—education, asset access and decision-making autonomy—with clear implications for the empowerment of tribal women artists. In response to RQ1 (education), Odisha emerges as a leader, with 64.7% literacy among ST women and nearly 30% completing ten or more years of schooling—significantly higher than Jharkhand (58.2%) and Chhattisgarh (52.1%). This educational advantage translates into greater capacity to engage with markets, manage finances and participate in cooperative governance. For tribal women artists, literacy is not just a social indicator but a practical tool for pricing, negotiation and digital engagement.

Regarding RQ2 (asset ownership and financial inclusion), Odisha again outperforms, with 71.2% of ST women holding bank accounts—compared to 63.8% in Jharkhand and 59.4% in Chhattisgarh. While Jharkhand shows high mobile phone penetration (76.4%), this digital access remains underutilized without complementary financial literacy. These gaps matter: without bank accounts or digital payment skills, women artists remain dependent on cash-based, middleman-driven markets that erode their earnings. On RQ3 (agency and decision-making), Odisha's ST women report the highest participation in household decisions—67.4% in healthcare choices and 62.8% in large purchases—reflecting stronger voice and autonomy. In contrast, women in Jharkhand and Chhattisgarh, despite contributing to household income through art, show lower decision-making power, suggesting that economic contribution alone does not guarantee agency in patriarchal settings. Together, these findings underscore a key insight: cultural capital (artistic skill) does not automatically convert into socio-economic empowerment. Structural enablers—education, financial access and collective platforms—are essential.

POLICY IMPLICATIONS AND RECOMMENDATIONS

1. Integrate Tribal Women Artist Cooperatives (TWACs) with the Jharkhand State Livelihoods Promotion Society (JSLPS) to replicate Odisha's successful model of linking Self-Help Groups (SHGs) with artisan collectives, thereby enhancing market access and institutional support.
2. Launch targeted digital and financial literacy camps in Hazaribag to equip women artists with skills in mobile banking, e-commerce platforms, and the Government e-Marketplace (GeM) portal—enabling them to bypass intermediaries and capture greater value from their craft.
3. Strengthen residential education infrastructure, particularly Eklavya Model Residential Schools, in tribal blocks to improve female literacy, delay early marriage, and build the foundational human capital necessary for long-term socio-economic empowerment.
4. Reserve leadership and decision-making roles for women in Van Dhan Vikas Kendras and TWACs, ensuring their control over critical functions such as pricing, marketing strategies, and revenue management.

By investing in these structural enablers, Jharkhand can transform its rich cultural heritage into a sustainable engine of women's empowerment—ensuring that Sohrai and Khovar artists are not merely custodians of tradition, but architects of their own economic futures.

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