

**“Empowering Tribal Communities through
Entrepreneurship: Opportunities, Challenges, and
Sustainable Development”**

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Chief Editors' Message

It gives us immense pleasure and a deep sense of responsibility to present the proceedings of the Two-Day National Seminar on “Empowering Tribal Communities through Entrepreneurship: Opportunities, Challenges, and Sustainable Development,” held on 9th and 10th March, 2026. The theme of this seminar is both timely and transformative. In a rapidly globalizing world, inclusive development is no longer optional—it is essential. Tribal communities, who are the custodians of indigenous knowledge, culture, and sustainable living practices, deserve focused academic attention and meaningful policy intervention. Entrepreneurship emerges as a powerful instrument of empowerment, enabling economic self-reliance, social dignity, and sustainable progress.

This seminar provided a dynamic academic platform for scholars, researchers, policymakers, development practitioners, and students from across the nation to deliberate on the multifaceted dimensions of tribal entrepreneurship. The deliberations explored opportunities created by digital innovation, government initiatives, skill development programs, and grassroots enterprise models. At the same time, critical challenges such as access to finance, market connectivity, education, technological gaps, and socio-cultural barriers were examined with analytical depth and sensitivity. The research papers included in this volume reflect rigorous scholarship and diverse perspectives. They collectively highlight how entrepreneurship, when supported by ethical governance, inclusive policies, and community participation, can lead to sustainable development rooted in local realities. The contributions also emphasize the importance of preserving indigenous identity while integrating modern economic practices.

As Editor-in-Chief, we extend my heartfelt gratitude to all the authors for their valuable scholarly contributions. We sincerely appreciate the efforts of the organizing committee, reviewers, session chairs, and volunteers whose dedication ensured the academic excellence of this seminar. My special thanks are due to the keynote speakers and distinguished delegates whose insights enriched our discussions. We are confident that this publication will serve as a significant academic resource for researchers, policymakers, development agencies, and students interested in tribal studies, entrepreneurship, and sustainable development. May this volume inspire continued research, dialogue, and action towards building an inclusive and equitable society.

With best wishes for meaningful scholarship and impactful change.

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Entrepreneurship among Tribal Communities: Opportunities, Challenges, and Pathways to Sustainable Development *(A Case Study of Bhadradri Kothagudem District, Telangana)*

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ABSTRACT

This study examines the socio economic status, dynamic livelihoods and entrepreneurship challenge of tribal peoples in Bhadrachalam Kothagudem district, Telangana, India. It utilizes primary data collected on 120 respondents in three tribes (Koya, Lambada and Kondareddy) of the non-timber forest products (NTFPs) to examine the overlap of traditional livelihoods and new ways of entrepreneurship around these activities. The discussion is aimed at comprehending how government initiatives, institutional support systems and market connections affect sustainable tribal entrepreneurship. The results show that 67.5-percent of the respondents are in the economically active age (26-45 years), which represents a young population that can adopt enterprise-based ways of livelihoods. Most (57.5) of them belong to the tribe of the Koyas that have proven high involvement in agriculture and forestry related jobs. It is worth mentioning that 63.3% said that they enjoy better incomes because of the entrepreneurial activity, and 81.7% acknowledged that voluntary added value to forest produce improves the profitability. Nevertheless, such entrenched troubles as inaccessibility to credit (71.7%), low access to digital connectivity (77.5%), low levels of digital literacy (69.2%), and insufficient post-institutional follow-up (70.8%), still pose some challenges to business development. The paper has highlighted that despite the fact that entrepreneurship has been established as a possible strategy that can propel tribal empowerment and sustainable development, there are systemic barriers such as the infrastructural, financial, and digital barriers that limit scalability. It suggests combined policy

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models which merge expertise creation, microfinance, and digital market incorporations in order to close these lapses. How to ensure the transformation of tribal entrepreneurship into a sustainable driver of inclusive rural growth institutionally linked to the promotion of value chain based on NTFP and increased women and youth involvement are the keys to success.

Keywords: Tribal Entrepreneurship, Livelihoods, NTFP, Sustainable Development.

1. INTRODUCTION

Tribal entrepreneurship is a valuable means to favorable economic growth inclusive development, self reliance, and sustainable development of livelihoods in the marginalized regions in India. Despite the abundance of the tribal communities in terms of natural resources, traditional knowledge, and cultural capital, these communities are not quite integrated into the mainstream economies. A complex of reasons, which include the lack of access to quality education, poor financial inclusion, low market ties, and infrastructures, cause this marginalization. Consequently, there is still systematic marginalization of the tribal people economically, even though they had initially potential and power. According to the Census of India (2011), the Scheduled Tribes constitute 8.6% of the national population, which is about 10.45 crore people, as compared to the tribal people in the State of Telangana which is about 9.3% (or about 32 lakh individuals) of the total population. The Bhadradri Kothagudem District, in the forested eastern region of Telangana is among the most tribalized neighborhoods occupied in western Telangana as virtually 4.9 lakh residents are represented by the Koya, Lambada and Gutti Koya tribes. The primary livelihood of these populations has generally been subsistence agriculture, forest-based operation, non-timber forest products (NTFPs) and seasonal wage labor. However, in the last few years, the undiscovered entrepreneurial potential in such communities has been a reality. The new skills, the availability of resources, and the new government programs, particularly the Integrated Tribal Development Agency (ITDA) and Van Dhan Vikas Kendras have brought new possibilities of developing micro-enterprises in the forest products, hand-crafts, and agro-processing. Nevertheless, the inability to develop tribal entrepreneurship is caused by long-term concerns of limited digital literacy, market insularity, infrastructural connection, and institutional support. It is in this background that the present study seeks to discuss tribal entrepreneurship as one of the strategic means of diversifying sustainable livelihood and creating socio-economic transformation in the forest regions of Telangana. This study is able to offer empirical data through the socio-economic profile and livelihood patterns, as

well as, the tribal entrepreneurship challenges in the Bhadradri Kothagudem district, and this can be used to influence the policy and result in design of inclusive and locally driven development models to empower the tribal people and to create economic sustainability.

2. NEED FOR THE STUDY

The tribal communities in Telangana are usually marginal to mainstream economies because of poor education, poor financial inclusion, and poor infrastructural facilities. Although the government has tried to promote entrepreneurship among the grassroots community through different programs like the ITDA, Tribal Sub-plan, NABARDS rural entrepreneurship programs and Skill India, the successful penetration of entrepreneurship is very low. Moreover, the soaring growth of the digital markets and e-commerce has provided new avenues to the rural entrepreneurs, yet the tribal people remain at the back of the queue since most people are not internet savvy and their connection is poor. Therefore, there is an imminent necessity to determine the present state of tribal entrepreneurship, comprehend the obstacles to the growth of the enterprises, and determine the strategic interventions to guarantee the sustainable livelihoods in the tribal areas of the Bhadradri Kothagudem district.

3. LITERATURE REVIEW

Several studies have emphasized entrepreneurship as a catalyst for tribal empowerment and socio-economic mobility. Basu and Bharti (2016) argue that entrepreneurship enables tribal communities to integrate traditional knowledge with modern markets. Kumari and Sharma (2024) identify access to capital and skill deficits as major barriers to tribal enterprise development. Singh (2023) highlights the positive role of institutional finance and training in promoting micro-enterprises among Scheduled Tribes. Recent research also emphasizes women-centric entrepreneurship models. (Panda et al. 2023) demonstrate that participation in entrepreneurial activities significantly enhances women's empowerment indicators in tribal regions. However, district-level studies evaluating post-training sustainability and income outcomes remain scarce, particularly in newly formed districts of Telangana.

4. RESEARCH GAP

A review of existing literature reveals that most studies on tribal livelihoods in India focus on agriculture, forest dependence, or poverty alleviation, but very few have explored entrepreneurship as a transformative tool among tribal communities, particularly in Telangana's eastern forest belt.

Previous research has not sufficiently examined:

- The impact of institutional and financial interventions (ITDA/NABARD) on tribal entrepreneurship.
- The extent of NTFP-based enterprise diversification and value addition potential.
- The perceptions of tribal youth and women toward entrepreneurship and sustainability.

This study fills this research gap by presenting empirical data from Bhadradri Kothagudem district and offering policy-level insights for promoting inclusive entrepreneurship models among tribal populations.

4. OBJECTIVES OF THE STUDY

1. To analyze the socio-economic and demographic profile of tribal entrepreneurs.
2. To study the contribution of forest-based resources and NTFPs to household income.
3. To identify challenges and institutional gaps in tribal entrepreneurship.
4. To suggest strategies for sustainable entrepreneurial development among tribal communities.

5. METHODOLOGY

A descriptive and analytical research design was adopted. Primary data were collected from 120 tribal respondents across Koya, Kondareddy, and Lambada communities in Bhadradri Kothagudem district using a structured questionnaire. Secondary data were sourced from ITDA reports, government publications, and NABARD documents. Statistical tools such as frequency distribution and percentage analysis were employed for interpretation.

6. RESULTS AND DISCUSSION

6.1 Socio-Economic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	74	61.7%
	Female	46	38.3%
Age Group	18–25	24	20.0%
	26–45	81	67.5%

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	46 & above	15	12.5%
Community	Koya	69	57.5%
	Kondareddy	21	17.5%
	Lambada	30	25.0%

(Source: primary data)

Interpretation

The statistics indicate that the majority (61.7) of the respondents are male, meaning that men are more involved in entrepreneurial or income generating activities as compared to women. This gender imbalance attributes to the fact that tribal economies remain patriarchal with women being the supporting and not the leading members of the enterprise management. Most (67.5 percent) of them are aged 26-45 years, which is the highest productivity age range in the use of entrepreneurship, and thus there is a lot of potential in terms of training and innovations. At the community level, the Koya tribals make up 57.5 percent, which is the major group in the study region. They are high-level dependent on forest-dependent activities and farming occupations which make them the possible beneficiaries of the promotion programmes in entrepreneurship. Though small in size, the Lambada and Kondareddy tribes show an increasing involvement and this is an indication of the slow social mobility and receptiveness to new livelihoods.

6.2 Education and Occupation

Educational Qualification	Frequency	Percentage
Illiterate	16	13.3%
Primary	42	35.0%
Secondary	35	29.2%
Degree and Above	27	22.5%
Occupation	Frequency	Percentage

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Agriculture	54	45.0%
Labour	32	26.7%
NTFP-based	22	18.3%
Self-employed	12	10.0%

(Source: primary data)

Interpretation

The levels of education of the respondents are low; majority of the respondent (77.5) has only primary or secondary education. This restricts their capability to operate the contemporary business, enjoy formal credit, and be in a position to embrace new technologies. The highest number of people to have reached higher education is just 22.5% and it is closely related to the entrepreneurial awareness and adaptability. The occupation distribution reveals that the Kingdom relies on seasonal jobs and does not diversify economic activities, with agriculture (45%), and then daily labour (26.7%), as the primary sources of livelihood. Surprisingly, 28.3 percent (NTFP-based + self-employed) have started moving to microenterprises, a slow process to subsistence to income-generating activities. This change, however minor, emphasizes some new entrepreneurial trend which can be reinforced with the help of some policy implications and capacity-building efforts.

6.3 Livelihood and Income Sources

Source of Income	Frequency	Percentage
Agriculture	54	45.0%
Forest-based (NTFP)	32	26.7%
Livestock	14	11.7%
Others	20	16.6%

(Source: primary data)

Interpretation

Agriculture and the related activities continue to be the leading sources of incomes to almost 45% of the respondents. Reliance on rain-fed agriculture, however, puts these families at a risk of income instability owing to the conditions of the weather

and reduced soil fertility. Forest-based earnings by majorly NTFP collection (26.7percent) remain a supplementary role. Profitability however is limited by poor access to the market, inadequate storage facilities and no value addition. There is emerging diversification with livestock rearing (11.7%), other crafts or petty trading (16.6%), but these industries are undeveloped. These findings highlight the importance of the fact that still the traditional sources of livelihoods prevail, although they should be capable of offering more reliable and expandable income with the assistance of entrepreneurship as long as it is supported with the help of market and skill connections.

6.4 Role of NTFPs

Activity	Yes (%)	No (%)
Collection	83.3	16.7
Processing	35.8	64.2
Value Addition	28.3	71.7
Marketing	38.3	61.7

(Source: primary data)

Interpretation

Quite remarkably, 83.3 percent of the respondents have been practicing forest produce farming indicating the economic reliance on NTFPs as honey, tamarind, mahua flowers, and bamboo. The move towards value-added enterprise is, however, insignificant only 35.8% is involved in processing and 28.3% in value addition. This gap is caused by the absence of rural processing units, deficit of training in packaging and grading and the lack of organization in cooperatives. Only 38.3 per cent are engaged in the marketing of their produce themselves and most of them depend on middle men or local traders and hence they achieve low profit margins. This information indicates that there is a good argument to start NTFP based microenterprises, cooperative marketing federations and online market places to capture fair value to tribal producers.

6.5 Institutional and ITDA Support

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Support Type	Yes (%)	No (%)
Training by ITDA	68.3	31.7
Financial Assistance	52.5	47.5
Market Linkage	28.3	71.7
Monitoring / Follow-up	29.2	70.8

(Source: primary data)

Interpretation

ITDA is a major agency in terms of facilitating entrepreneurship by training and awareness programmes. Good outreach at the village level was established as nearly 68.3% of the respondents have attended at least one ITDA training. Nonetheless, financial support (52.5%) is still wanting and only 28.3% have enjoyed market linkage support. This can be explained by the fact that on the one hand, there is initial training, and on the other, the post-training entrepreneurial ecosystem (mentoring, finance, and marketing) is poor. Moreover, 70.8 percent of them indicated that they did not have follow-up or monitoring after training, which suggests that the institutional interventions tend to be over at the awareness level and do not guarantee business sustainability. Thus a change in a onetime training session to a model of enterprise development that provides an ongoing process of mentoring is necessary.

6.6 Challenges in Tribal Entrepreneurship

Challenge	Agree (%)	Disagree (%)
Limited Access to Credit	71.7	28.3
Poor Market Connectivity	77.5	22.5
Seasonal Income Instability	78.3	21.7
Lack of Infrastructure	73.3	26.7
Low Digital Access	69.2	30.8

Interpretation

The results are clear that the structural barriers to the entrepreneurship are systemic.

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Another major challenge (71.7 percent) was the inability to get institutional credit because of collateral requirements and the bureaucracy involved. Equally, 77.5 per cent of them experience low market connectivity, with the tribal regions being geographic isolated with low transport and storage facilities. In the case of seasonal income instability (78.3), the monsoon agriculture and forest produce cycles are too dependent. The inadequacy of rural infrastructure (73.3%) including electricity, roadways, and internet connectivity also reduce the growth of a business. The lack of digital access (69.2) adds to the lack of access to e-commerce and digital payment. All these limitations suggest that policy convergence between tribes involving infrastructure, digital literacy and financial inclusion is needed to promote entrepreneurship among tribals.

6.7 Perception on Entrepreneurship

Statement	Agree (%)	Disagree (%)
Entrepreneurship improves income	63.3	36.7
Value addition increases profitability	81.7	18.3
Entrepreneurship ensures sustainability	72.5	27.5
Policies are adequate for tribal needs	46.7	53.3

(Source: primary data)

Interpretation

The perception data shows that tribal respondents have positive attitude towards entrepreneurship. Most (63.3%) of them confirm that they improve the household income with the help of entrepreneurship, but it is only sustainable with further assistance and access to the market. A majority of 81.7% responders to the question agree that value addition to forest products is a major factor in profitability, which shows their obvious understanding of the importance of product diversification and branding. Equally, 72.5 percent of them are of the opinion that entrepreneurship guarantees sustainability in livelihood in the long term indicating readiness to expand the enterprises. But even 46.7 percent of them believe that current policies represent tribal realities well enough, and there is a necessity to implement more context-specific interventions, training on local levels, and take local people into account in policy creation. Such optimistic and skepticism is an indication of an

urgent problem: empowerment based on tailored entrepreneurship ecosystems as opposed to a one-size-fits-all plan.

7. DISCUSSION AND MAJOR FINDINGS.

The socio-economic, institutional, and perceptual data analysis gives a multidimensional view of tribal entrepreneurship in Bhadravadi Kothagudem district. The paper notes that though there is a lot of entrepreneurial potential, the tribal communities encounter a number of structural, institutional and market related issues that curb the development of sustainable businesses.

7.1 Socio-Economic Dimensions

Table 1 that presents the socio-economic profile demonstrates that the tribe largely inhabited by the Koya community (57.5 percent) is the largest group of the tribal population of the region, and the centre of local entrepreneurship activities. Having 67.5 percent of the participants in the age group of 26-45 years, the results show that there is a young and possibly dynamic labor force that can accommodate novel living patterns.

Nevertheless, low involvement of women (38.3) is an indication that gender-based entrepreneurship programmes should be introduced. The level of educational attainment (Table 2) is also a key bottleneck: 77.5% of the respondents are deprived of secondary education and, therefore, cannot interact with digital and financial systems. The agricultural occupation forms a high dependency (45%), and the wage labours (26.7%), with only a minor one (28.3%) having shifted to self-employment or NTFP-based business.

7.2 Economy of Livelihood and NTFP.

The livelihood analysis (Tables 3 and 4) indicates that there is a twofold dependency on agriculture and non-timber forest products (NTFPs). Although 83.3% of those surveyed are involved in forest product collection, less than 30 percent of them are involved in value addition or marketing. It means that there is a gap between the mining of resources and the establishment of enterprises. NTFPs like bamboo, honey, tamarind, and mahua flowers are rich entrepreneurial potentials that lack storage, processing facilities, and cooperative marketing systems and which have guided tribal producers to do non-value-added businesses. The results indicate that value addition, packaging, and branding capacity building would go a long way in promoting tribal incomes and creating openings towards sustainable rural entrepreneurship.

7.3 Institutional and Financial Support.

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Table 5: The institutional analysis reveals the partial effectiveness of the Integrated Tribal Development Agency (ITDA) interventions. Although 68.3 percent got some form of training, only 52.5 percent got financial assistance and a low 29.2 percent got a post-training enterprise support. This shows a gap between training delivery and post training enterprise support. Such issues as the lack of a consistent mentoring system and governmental poor coordination between ITDA, NABARD, and MSME units undermine the prospects of entrepreneurial activities. Moreover, the availability of credit is also an issue as it is encumbered with strict collateral conditions and lack of awareness concerning government credit programs.

7.4 Structural and Digital Challenges.

With regard to the tribal entrepreneurs as shown in Table 6, 77.5% of them point to bad connectivity to the market, 73.3% complain about poor infrastructure, and 69.2% note low access to the digital world. These are problems which limit production as well as market participation. Tribals have low penetration of digital technologies, and therefore they have no access to e-commerce, government e-market systems (GeM), and digital payment systems. Entrepreneurship will only be localized to informal markets unless the rural areas are connected and made digital literate.

7.5 Perception and Preparedness to be an entrepreneur.

Nevertheless, the perception data (Table 7) is a positive outlook:

63.3 percent are in agreement with the idea that entrepreneurship enhances income,

81.7% confirm that value addition make profitability better.

72.5 are of the view that entrepreneurship will guarantee livelihood sustainability.

Nevertheless, 53.3 percent of the respondents believe that the current policies do not replicate their realities. This shows that although there is awareness of entrepreneurs and desire but the government programs need to shift to an empowerment-based program and not a welfare-based program but rather practical creation of enterprises, credit accessibility and entrepreneur mentoring of local businesses.

8. KEY FINDINGS

Based on the analysis, the following major findings emerge:

1. Demographic Potential: The tribal population is young (67.5% aged 26–45), energetic, and open to new livelihood practices, making them ideal candidates for entrepreneurship training.
2. Educational Deficit: Low literacy (77.5% below higher secondary) remains the biggest barrier to entrepreneurship and digital inclusion.

3. Occupational Transition: Though agriculture (45%) dominates, a shift toward microenterprises (28.3%) signals gradual diversification.
4. Underutilized NTFP Sector: Despite high engagement in forest collection (83.3%), value addition and marketing remain negligible due to infrastructural gaps.
5. Institutional Disconnect: Training coverage (68.3%) is not matched by financial or post-training support, revealing weak institutional continuity.
6. Financial Constraints: Access to credit remains the most cited challenge (71.7%), indicating an urgent need for inclusive financial mechanisms.
7. Market and Infrastructure Barriers: Poor connectivity (77.5%) and limited infrastructure (73.3%) hinder enterprise expansion.
8. Digital Divide: 69.2% of respondents lack digital access, excluding them from modern market networks.
9. Positive Entrepreneurial Attitude: Tribals increasingly view entrepreneurship as a means to improve income and sustainability, though they remain skeptical of policy adequacy.
10. Gender Gap: Women's participation (38.3%) remains low, requiring targeted interventions for women-led tribal enterprises.

9. DISCUSSION IN CONTEXT

The results of the study are similar to what's happening in the rest of the country with tribal communities not developing as they should. This is what the Ministry of Tribal Affairs said in 2023 and what NABARD said in 2024. They both talk about how tribal communities being left out and not being able to participate in the market.

What is happening in Bhadradi Kothagudem is different. The tribal community there is going through a phase. They are moving from relying on others to starting their businesses.

The government of Telangana has started some programs like the Telangana Tribal Welfare Entrepreneurship Development Programme and Van Dhan Vikas Kendras to help the community. These programs have started to show some progress. However the progress is not the same because of delays in getting things done and because the programs are not being implemented in a unified way. The tribal community, in Bhadradi Kothagudem is still benefiting from these programs and the Ministry of Tribal Affairs. Nabard are watching what is happening there. The tribal's in the district are really good, at adapting to things. They do not get the help they need to make their small businesses bigger. The tribal's need support to make

their microenterprises successful. To bridge this gap we need to bring education, finance, infrastructure and digital connectivity. The ITDA needs to change the way it works from providing training to actually helping businesses get started. This means the ITDA should help people get the money they need give them advice and connect them with the right people to sell their products. The ITDA needs to be a place where new businesses can grow and develop. That is what we should focus on.

10. CONCLUSION

The study says that being an entrepreneur is not about making money it is a way to help tribal communities become stronger. In Bhadradi Kothagudem the tribal's have a lot of knowledge and are very resourceful and more and more of them want to start their own businesses. There are some big problems that are holding them back like old ways of doing things that do not change not enough roads and buildings and some missing rules that should be, in place to help entrepreneurship.

Strengthening tribal entrepreneurship requires a multi-tiered strategy:

- Enhancing education and skill development,
- Ensuring access to finance and technology,
- Promoting NTFP-based value chains, and
- Encouraging women's participation and digital literacy.

If supported effectively, tribal entrepreneurship can evolve from subsistence-level micro-ventures into sustainable, community-driven enterprises, contributing significantly to Telangana's inclusive growth and India's rural transformation agenda.

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**SKILL DEVELOPMENT, DIGITAL EMPOWERMENT AND
INNOVATION:**

**Transforming Tribal Entrepreneurship through Knowledge and
Technology**

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ABSTRACT

The success of tribal entrepreneurship in the contemporary economy increasingly depends on acquiring relevant skills, leveraging digital technologies, and fostering innovation. This article examines the critical role of skill development, digital empowerment, and innovation in enabling tribal communities to create sustainable enterprises and compete effectively in evolving markets. Through analysis of existing educational programs, technology interventions, and innovation initiatives, this study explores how capacity building and technological enablement can unlock entrepreneurial potential among tribal populations. The research investigates the skill gaps constraining tribal entrepreneurship, assesses the effectiveness of current skill development programs, examines barriers to digital adoption in tribal areas, and analyzes innovation opportunities that leverage traditional knowledge with modern technologies. Findings indicate that while formal skill development initiatives have expanded, they often fail to address the specific needs of tribal entrepreneurs, emphasizing mainstream employment skills over entrepreneurship capabilities and neglecting the integration of traditional knowledge systems. Digital divides persist in tribal regions due to inadequate infrastructure, low digital literacy, language barriers, and limited relevant content. However, emerging examples demonstrate that appropriately designed skill development programs, contextualized digital interventions, and innovation initiatives that respect and build upon indigenous knowledge can significantly enhance tribal entrepreneurial outcomes. The article argues for holistic approaches that combine technical skills with business management capabilities, promote digital literacy alongside infrastructure

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development, and foster innovation ecosystems that value both traditional wisdom and contemporary technologies. It concludes by proposing integrated frameworks for skill development, digital empowerment, and innovation support that are culturally appropriate, contextually relevant, and sustainable, enabling tribal entrepreneurs to thrive in the knowledge economy while preserving their cultural heritage and environmental stewardship practices.

KEYWORDS: Skill development, digital empowerment, innovation, tribal entrepreneurship, technology adoption, digital literacy, capacity building, traditional knowledge, education, vocational training, digital divide, technological innovation

INTRODUCTION

The rapidly evolving economic landscape characterized by technological advancement, globalization, and knowledge-intensive production systems presents both opportunities and challenges for tribal entrepreneurship. Traditional livelihoods based on subsistence agriculture, forest collection, and artisanal crafts, while culturally significant, increasingly require augmentation with modern skills, digital capabilities, and innovative practices to ensure economic viability and competitiveness.

Skill development encompasses the acquisition of technical competencies, business management capabilities, and entrepreneurial mindsets necessary for identifying opportunities, mobilizing resources, and creating value. For tribal communities, skill development must navigate the delicate balance between preserving valuable traditional knowledge and practices while acquiring complementary modern capabilities that enhance market competitiveness and economic resilience.

Digital empowerment refers to the ability to access, understand, and utilize digital technologies and information for economic, social, and personal development. Digital tools offer transformative potential for tribal entrepreneurs by enabling market access through e-commerce platforms, facilitating financial transactions through digital payments, providing learning opportunities through online education, and connecting with customers, suppliers, and support networks across geographical boundaries.

Innovation in tribal entrepreneurship involves developing new products, services, processes, or business models that create value while potentially integrating

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traditional knowledge with contemporary technologies. Innovation is not limited to high-technology ventures but encompasses incremental improvements, creative adaptations, and novel applications that enhance productivity, quality, or market appeal.

This article explores the interconnected roles of skill development, digital empowerment, and innovation in enabling tribal entrepreneurship. It examines current initiatives and their limitations, identifies critical gaps and barriers, and proposes comprehensive strategies for building entrepreneurial capabilities among tribal communities in ways that are culturally respectful, contextually appropriate, and economically sustainable.

SKILL DEVELOPMENT FOR TRIBAL ENTREPRENEURSHIP

Entrepreneurial success requires diverse skills spanning technical competencies specific to enterprise sectors, generic business management capabilities, and essential soft skills. Understanding the skill gaps among tribal entrepreneurs and designing effective development interventions are critical priorities.

Skill Gaps and Training Needs: Tribal entrepreneurs typically face multiple skill deficits that constrain enterprise performance. Technical skills related to production processes, quality standards, and product innovation are often inadequate for meeting market requirements. Business management skills including accounting, financial planning, inventory management, and regulatory compliance remain limited. Marketing capabilities such as branding, packaging, pricing, and customer relationship management are underdeveloped. Soft skills including communication, negotiation, problem-solving, and adaptability require strengthening. Additionally, many tribal entrepreneurs lack confidence and self-efficacy essential for entrepreneurial persistence. Needs assessments reveal considerable heterogeneity in skill levels and training requirements across different tribal groups, enterprise sectors, and individual entrepreneurs, necessitating differentiated and flexible training approaches.

Existing Skill Development Programs: Various government initiatives target skill development for tribal populations. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) provides short-term training in diverse sectors with certification. The Deen Dayal Upadhyaya Grameen Kaushalya Yojana focuses on rural youth including tribal populations. Sector-specific programs address skills in agriculture,

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handicrafts, tourism, and other domains. State governments implement additional programs tailored to local contexts. Industrial Training Institutes and polytechnics in tribal areas offer formal vocational education. Civil society organizations and social enterprises deliver specialized entrepreneurship training. Despite this multiplicity of programs, significant gaps remain in reach, relevance, and effectiveness.

Limitations of Current Approaches: Mainstream skill development programs often fail to address tribal entrepreneurial needs adequately. First, they emphasize wage employment over entrepreneurship, focusing on skills for joining formal sector jobs rather than creating and managing enterprises. Second, standardized curricula ignore contextual variations, traditional knowledge systems, and local resource endowments. Third, training delivery methods may be culturally inappropriate, using languages and pedagogies unfamiliar to tribal learners. Fourth, programs typically provide standalone technical training without integrated business development support. Fifth, short training durations prove insufficient for developing deep competencies. Sixth, weak linkages between training and subsequent employment or enterprise creation limit practical value. Seventh, inadequate attention to women's specific training needs perpetuates gender disparities. Finally, lack of continuous learning opportunities prevents skill upgrading as technologies and markets evolve.

Integrating Traditional and Modern Knowledge: Tribal communities possess valuable traditional knowledge regarding natural resource management, indigenous technologies, medicinal plants, sustainable practices, and artisanal techniques. Effective skill development must recognize and build upon these existing knowledge assets rather than displacing them. Integrating traditional knowledge with modern scientific understanding, contemporary design principles, and market intelligence can create unique competitive advantages. For instance, combining traditional organic farming practices with modern certification and branding creates marketable differentiation. Revitalizing traditional crafts through contemporary design applications and quality improvements enhances market appeal. Documenting and systematizing traditional knowledge facilitates its transmission to younger generations and integration with formal education systems.

Holistic Entrepreneurship Development: Moving beyond narrow technical training, holistic entrepreneurship development programs address multiple

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dimensions simultaneously. These include opportunity identification and business idea generation, feasibility assessment and business planning, financial management and resource mobilization, production and operations management, marketing and sales, regulatory compliance, and personal development including confidence building and leadership skills. Effective programs employ participatory methodologies, experiential learning, mentorship, peer learning, and ongoing handholding support. Successful models demonstrated by organizations working with tribal communities show that comprehensive, sustained, and contextually tailored training significantly improves enterprise outcomes compared to short-term, generic interventions.

DIGITAL EMPOWERMENT AND TECHNOLOGY ADOPTION

Digital technologies offer unprecedented opportunities for tribal entrepreneurs to overcome geographical isolation, access information and markets, enhance operational efficiency, and scale their ventures. However, realizing this potential requires addressing significant barriers to digital adoption in tribal contexts.

The Digital Divide in Tribal Areas: Tribal regions experience severe digital divides across multiple dimensions. Infrastructure deficits including limited mobile network coverage, inadequate broadband connectivity, and unreliable electricity supply constrain technology access. Device affordability remains challenging, with smartphones and computers beyond the economic reach of many tribal households. Digital literacy levels are substantially lower than national averages, with many tribal individuals lacking basic skills to operate digital devices or navigate online platforms. Language barriers persist, as most digital content and interfaces use languages unfamiliar to tribal populations. Gender gaps in digital access and skills are particularly pronounced, with tribal women experiencing greater exclusion. Additionally, concerns regarding privacy, security, and potential exploitation limit willingness to engage with digital platforms.

Digital Technologies for Entrepreneurship: Various digital tools can support tribal entrepreneurship across the enterprise lifecycle. E-commerce platforms enable direct market access, eliminating intermediaries and expanding customer reach beyond local markets. Digital payment systems facilitate secure, efficient transactions and financial record-keeping. Mobile applications provide access to market information, weather forecasts, agricultural advisories, and price trends. Social media platforms offer low-cost marketing, customer engagement, and brand

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building opportunities. Cloud-based business management tools assist with inventory management, accounting, and customer relationship management. Online learning platforms provide access to educational content and skill development resources. Video calling and messaging enable communication with mentors, customers, and support networks. Geographic Information Systems and satellite imagery support natural resource management and agricultural planning.

Digital Literacy and Capacity Building: Enabling effective technology utilization requires systematic digital literacy programs tailored to tribal contexts. Training should progress from basic device operation and internet navigation to more advanced skills including content creation, online marketing, and digital financial services. Pedagogical approaches must accommodate lower formal education levels, utilize local languages, employ visual and hands-on methods, and build on existing knowledge. Community-based training delivery through trusted local facilitators enhances accessibility and cultural appropriateness. Establishing digital resource centers or common service centers in tribal areas provides hands-on practice opportunities and ongoing support. Gender-sensitive training designs address women's specific constraints and learning needs. Continuous refresher training and technical support help users maintain and upgrade skills as technologies evolve.

Infrastructure Development: Digital empowerment fundamentally depends on adequate infrastructure. Expanding mobile network coverage to underserved tribal areas, improving internet bandwidth and reliability, and ensuring stable electricity supply are essential prerequisites. Government initiatives like BharatNet aim to provide broadband connectivity to rural areas including tribal regions, but implementation pace remains slow. Public-private partnerships can accelerate infrastructure deployment. Innovative solutions including solar-powered charging stations, community Wi-Fi hotspots, and shared device access models can partially overcome resource constraints. Ensuring affordable data plans and device financing schemes enhances accessibility for economically disadvantaged tribal populations.

Culturally Appropriate Digital Content: Digital empowerment requires not only access and skills but also relevant, useful content. Developing digital resources in tribal languages makes technology more accessible and valuable. Creating content addressing specific tribal entrepreneurial needs including local value chains, traditional products, indigenous resources, and contextual business practices enhances relevance. Participatory content development involving tribal

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communities ensures cultural appropriateness and practical utility. Documenting and digitizing traditional knowledge preserves cultural heritage while making it accessible for educational and commercial purposes. Multimedia formats including videos, audio, and images accommodate varying literacy levels and learning preferences.

INNOVATION IN TRIBAL ENTREPRENEURSHIP

Innovation drives entrepreneurial competitiveness and sustainability. For tribal entrepreneurs, innovation encompasses not only technological advancement but also creative adaptations, process improvements, and novel business models that create value while respecting cultural and environmental contexts.

Understanding Innovation in Tribal Contexts: Innovation in tribal entrepreneurship differs from mainstream innovation paradigms in several respects. First, it often involves combining traditional knowledge with modern technologies rather than purely novel inventions. Second, it emphasizes incremental improvements and adaptive innovations over radical breakthroughs. Third, it prioritizes community benefit and environmental sustainability alongside commercial profitability. Fourth, it respects cultural values and social norms constraining certain types of innovations. Fifth, it typically occurs through collective processes reflecting communitarian orientations rather than individual endeavors. Understanding these contextual specificities is essential for supporting meaningful innovation among tribal entrepreneurs.

Product and Process Innovations: Tribal entrepreneurs demonstrate considerable creativity in developing innovative products and processes. Examples include value-added forest products like packaged organic foods, herbal health products, and processed bamboo goods. Traditional handicrafts undergo design innovations incorporating contemporary aesthetics while retaining cultural authenticity. Agricultural innovations include organic certification, development of unique crop varieties, and agro-ecological farming systems. Processing innovations involve establishing small-scale manufacturing units for food products, natural dyes, and artisanal goods with improved quality and consistency. Packaging innovations using eco-friendly materials enhance product appeal and align with sustainability values. These innovations typically build incrementally on existing practices, knowledge, and resources rather than requiring large capital investments or radical technological shifts.

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Business Model Innovations: Innovative organizational and business models create value through novel arrangements rather than technological advancement. Producer cooperatives and collectives enable small producers to achieve economies of scale, negotiate better prices, and access markets collectively. Fair trade partnerships establish direct linkages between tribal producers and ethical consumers, ensuring remunerative prices and sustainable relationships. Community-based tourism enterprises create livelihood opportunities while preserving cultural heritage and natural environments. Subscription models for organic produce establish stable income streams and customer relationships. Social enterprises combine commercial viability with social missions, creating blended value. Digital platforms connect tribal artisans directly with urban consumers, eliminating multiple intermediary layers. These business model innovations address market failures and create inclusive value chains benefiting tribal communities.

Traditional Knowledge and Bio-Innovation: Tribal communities possess extensive traditional knowledge regarding biodiversity, medicinal plants, sustainable resource management, and indigenous technologies. This knowledge represents valuable assets for bio-innovation and knowledge-based entrepreneurship. Developing herbal products, natural cosmetics, organic medicines, and wellness products based on traditional formulations creates market opportunities. However, such innovations raise important concerns regarding intellectual property rights, biopiracy, and benefit sharing. Ensuring that tribal communities retain ownership and receive fair benefits from commercialization of their traditional knowledge requires appropriate legal frameworks, collective rights recognition, and ethical partnership models. Prior informed consent, equitable benefit sharing, and community control over knowledge utilization are essential principles.

Technology Adoption and Adaptation: Appropriate technologies can significantly enhance tribal entrepreneurial productivity and competitiveness. Examples include improved processing equipment for forest produces, solar dryers for agricultural products, efficient kilns for pottery, mechanized looms for weaving, and modern beekeeping equipment. However, technology adoption in tribal contexts faces barriers including high costs, lack of awareness, inadequate maintenance support, and skepticism about unfamiliar equipment. Successful technology interventions employ participatory approaches involving demonstrations, trials, and peer learning. Adapting technologies to local conditions, ensuring affordability through subsidies

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or financing, providing training and maintenance support, and building on familiar practices rather than replacing them entirely enhance adoption rates. Indigenous innovations involving tribal communities in technology development processes ensure cultural appropriateness and contextual relevance.

Innovation Support Ecosystems: Fostering innovation requires supportive ecosystems providing access to knowledge, resources, networks, and markets. Research institutions, universities, and technical institutes can partner with tribal communities for collaborative innovation. Business incubators and accelerators specializing in tribal or rural entrepreneurship provide mentorship, resources, and market connections. Innovation competitions and awards recognize and reward creative tribal entrepreneurs. Intellectual property support helps protect innovations while ensuring tribal communities retain control and benefits. Innovation funds or grants provide financial resources for experimentation and development. Creating such supportive ecosystems requires coordinated efforts among government, academia, private sector, and civil society organizations.

EDUCATION AND INSTITUTIONAL CAPACITY BUILDING

Beyond specific skill training and technology interventions, broader educational improvements and institutional capacity strengthening are essential for sustainable entrepreneurship development among tribal communities.

Formal Education and Entrepreneurship: Educational attainment significantly influences entrepreneurial capabilities and outcomes. Improving access to quality primary, secondary, and higher education in tribal areas builds foundational cognitive skills, literacy, numeracy, and general knowledge essential for entrepreneurship. However, tribal educational attainment remains substantially lower than national averages due to geographical remoteness, inadequate school infrastructure, teacher absenteeism, curriculum irrelevance, and household poverty necessitating child labor. Addressing these challenges requires increased educational investments, residential school facilities for remote areas, trained and motivated teachers, culturally relevant curricula incorporating local languages and knowledge, and social protection measures enabling school attendance. Integrating entrepreneurship education into school curricula exposes students to entrepreneurial concepts, opportunities, and mindsets from early ages.

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Vocational Education and Technical Training: Vocational education institutions including Industrial Training Institutes, polytechnics, and vocational training centers provide intermediate technical skills. Expanding such institutions in tribal areas, ensuring their quality and relevance, and linking training with employment or entrepreneurship opportunities enhances their contribution to tribal economic development. Introducing entrepreneurship-oriented vocational programs focusing on enterprise creation rather than solely wage employment addresses entrepreneurial skill needs. Partnerships with industry, producer organizations, and successful tribal enterprises provide practical exposure and market connections. Recognition of prior learning and traditional skills within formal certification systems values existing tribal capabilities.

Higher Education and Research: Universities and research institutions play crucial roles in knowledge creation, innovation, and advanced skill development. Tribal universities and special provisions for tribal students in mainstream institutions improve higher education access. However, tribal representation in higher education remains disproportionately low. Research focused on tribal livelihoods, indigenous knowledge, sustainable resource management, and contextual innovations can generate practical solutions. Collaborative research involving tribal communities as partners rather than merely subjects ensures relevance and mutual benefit. University outreach programs, student internships in tribal areas, and rural technology action groups facilitate knowledge transfer and capacity building.

Institutional Capacity of Support Organizations: Organizations supporting tribal entrepreneurship including government agencies, NGOs, cooperatives, and tribal development corporations require strong capacities to deliver effective services. Capacity building for these institutions encompasses technical expertise in relevant sectors, understanding of tribal cultures and contexts, program design and implementation skills, monitoring and evaluation capabilities, and financial management. Staff training emphasizing participatory approaches, cultural sensitivity, and entrepreneurship facilitation enhances service quality. Organizational development support including strategic planning, governance strengthening, and systems improvement boosts institutional effectiveness. Knowledge management systems capturing lessons learned and best practices facilitate organizational learning and improvement.

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Community-Based Learning and Knowledge Sharing: Formal education and training institutions should be complemented by community-based learning mechanisms. Peer learning networks connecting tribal entrepreneurs enable experience sharing, mutual support, and collective problem-solving. Exposure visits to successful enterprises provide practical insights and inspiration. Community resource persons or master craftspersons serve as local mentors and trainers. Documentation and dissemination of success stories showcase possibilities and pathways. Creating learning communities through producer groups, cooperatives, or informal networks leverages social capital and collective intelligence. Such community-based approaches are often more accessible, culturally appropriate, and sustainable than purely institutional interventions.

Case Studies and Success Stories

Examining successful examples of skill development, digital empowerment, and innovation initiatives in tribal entrepreneurship provides valuable insights into effective approaches and replicable models.

Skill Development Success: The Digital Empowerment Foundation's interventions in tribal areas of central India demonstrate effective skill development approaches. Their programs combine digital literacy training with entrepreneurship development, focusing on livelihood applications of technology. Training delivered in local languages using participatory methods, coupled with ongoing mentorship and market linkage support, has enabled numerous tribal women to establish successful micro-enterprises in areas like tailoring, food processing, and handicraft marketing. The program's success stems from its holistic approach, cultural sensitivity, focus on women's empowerment, and sustained engagement beyond initial training.

Digital Innovation in Tribal Markets: The Tribes India online platform operated by TRIFED exemplifies digital innovation enabling tribal producer market access. The e-commerce platform showcases authentic tribal handicrafts, handlooms, natural food products, and forest produces, connecting tribal artisans directly with urban consumers. Integration with digital payments, logistics partners, and quality assurance mechanisms provides end-to-end solutions. While challenges remain regarding product diversification, consistent quality, and tribal producer awareness, the platform demonstrates the potential of digital technologies to overcome geographical barriers and create market opportunities for tribal entrepreneurs.

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Innovation in Traditional Crafts: The Toda embroidery revival in Tamil Nadu showcases successful innovation in traditional crafts. The Toda tribe's distinctive embroidery tradition faced decline as younger generations migrated for employment. An NGO-led initiative documented traditional designs, trained young women in the craft combined with contemporary design applications, established quality standards, and created market linkages with fashion designers and boutiques. The innovation involved preserving traditional techniques while introducing new product applications, quality improvements, and modern marketing. This revitalization not only generated incomes but also restored cultural pride and intergenerational knowledge transmission.

Community-Based Tourism Innovation: Tribal communities in Nagaland have developed successful community-based tourism enterprises showcasing their unique cultural heritage, traditional villages, festivals, and handicrafts. These enterprises involve collective community ownership, equitable benefit distribution, and cultural preservation alongside economic gains. Training in hospitality skills, English communication, business management, and sustainable tourism practices enabled community members to deliver quality experiences. Digital marketing through websites and social media platforms expanded customer reach. The success demonstrates how innovation in service delivery, organizational models, and technology utilization can create viable enterprises rooted in cultural assets.

Lessons from Successful Initiatives: Common success factors across these cases include: holistic approaches addressing multiple dimensions simultaneously rather than standalone interventions; cultural sensitivity and respect for traditional knowledge; meaningful community participation in design and implementation; sustained engagement providing ongoing support beyond initial interventions; integration of skill development with market linkages and business support; leveraging existing assets and strengths rather than imposing external models; women's empowerment as central objective; and adaptive management responding to feedback and changing contexts. These lessons provide guidance for designing and implementing future initiatives.

STRATEGIC RECOMMENDATIONS AND WAY FORWARD

Maximizing the potential of skill development, digital empowerment, and innovation for tribal entrepreneurship requires strategic interventions across multiple fronts with coordinated implementation.

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Integrated Skill Development Framework: Developing comprehensive skill frameworks specifically for tribal entrepreneurship should combine technical competencies with business management skills, digital literacy, and soft skills. Programs must be designed through participatory processes involving tribal communities, delivered using culturally appropriate pedagogies in local languages, linked with practical enterprise support and market connections, and sustained through refresher training and mentorship. Recognizing and building upon traditional knowledge rather than displacing it is essential. Ensuring adequate funding, quality trainers, appropriate infrastructure, and effective monitoring systems will enhance program effectiveness.

Accelerating Digital Inclusion: Bridging digital divides requires coordinated infrastructure development, device accessibility, literacy promotion, and relevant content creation. Priority investments should focus on expanding network coverage and broadband connectivity to underserved tribal areas, ensuring reliable electricity supply, promoting affordable devices and data plans, establishing community digital resource centers, and developing comprehensive digital literacy programs. Creating digital content in tribal languages addressing entrepreneurial needs enhances practical utility. Special attention to women's digital inclusion through gender-sensitive programs and addressing specific constraints is crucial. Ensuring digital safety, privacy, and consumer protection safeguards vulnerable populations.

Fostering Innovation Ecosystems: Creating supportive environments for innovation requires multiple interventions. Research institutions and universities should engage with tribal communities in collaborative innovation partnerships. Business incubators and innovation hubs specializing in tribal or rural entrepreneurship provide mentorship, resources, and networks. Innovation funding mechanisms including grants, competitions, and seed capital enable experimentation. Intellectual property frameworks protecting traditional knowledge while enabling its sustainable commercialization balance preservation and economic benefits. Technology development and adaptation programs ensure appropriateness to tribal contexts. Documenting and disseminating innovations facilitates learning and replication.

Strengthening Educational Foundations: Long-term entrepreneurship development requires improving basic educational access and quality in tribal areas. Investments in school infrastructure, teacher quality, curriculum relevance, and

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enabling environments for school attendance are fundamental. Integrating entrepreneurship education into school and college curricula exposes youth to entrepreneurial possibilities. Expanding vocational education with entrepreneurship orientation addresses intermediate skill needs. Increasing tribal access to higher education through scholarships, affirmative action, and supportive institutional environments builds advanced capabilities. Research focused on tribal development priorities generates contextually relevant knowledge.

Multi-Stakeholder Collaboration: Effective implementation requires coordinated efforts among government agencies, educational institutions, private sector entities, civil society organizations, and most importantly, tribal communities themselves. Government provides policy frameworks, funding, and regulatory support. Educational institutions contribute knowledge, research, and training capacity. Private sector offers market linkages, technology, and business expertise. Civil society organizations bring grassroots connections, implementation experience, and advocacy capabilities. Tribal communities provide contextual knowledge, networks, and implementation partnerships. Creating platforms for dialogue, partnership formation, and joint implementation enhances collective impact.

Monitoring, Learning, and Adaptation: Establishing robust monitoring systems tracking outputs, outcomes, and impacts enables evidence-based improvements. Participatory monitoring involving tribal beneficiaries provides ground-level feedback. Rigorous impact evaluations assess effectiveness and cost-effectiveness of interventions. Knowledge management systems capturing lessons learned, best practices, and contextual insights facilitate organizational and systemic learning. Adaptive management approaches that incorporate feedback and modify interventions based on experience enhance responsiveness and effectiveness. Regular documentation and dissemination of learnings contributes to broader field development.

CONCLUSION

Skill development, digital empowerment, and innovation constitute critical enablers for tribal entrepreneurship in the contemporary economy. As markets become increasingly knowledge-intensive and technology-mediated, tribal communities must acquire relevant capabilities to compete effectively while preserving their cultural heritage and environmental stewardship practices.

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The analysis presented in this article reveals significant gaps between current interventions and the comprehensive, contextualized support required for transformative impact. While numerous skill development programs exist, many fail to address entrepreneurial needs, integrate traditional knowledge, or provide sustained support. Digital divides persist due to infrastructure deficits, literacy gaps, and inadequate relevant content. Innovation potential remains underutilized due to weak support ecosystems and insufficient recognition of traditional knowledge assets.

Moving forward requires integrated approaches that combine technical skills with business capabilities, promote digital literacy alongside infrastructure development, and foster innovation ecosystems valuing both traditional wisdom and contemporary technologies. Successful interventions demonstrate that when designed through participatory processes, delivered with cultural sensitivity, linked with practical support, and sustained over time, skill development, digital empowerment, and innovation initiatives can significantly enhance tribal entrepreneurial outcomes.

Critically, approaches must recognize tribal communities not as passive recipients of external knowledge but as holders of valuable traditional knowledge, active innovators, and agents in their own development. Respecting indigenous knowledge systems, ensuring community ownership and control, and creating equitable partnerships are ethical imperatives and practical necessities for sustainable development.

The path forward demands coordinated multi-stakeholder efforts, adequate resource investments, policy coherence, institutional capacity strengthening, and most importantly, genuine partnership with tribal communities. Education systems must expand access while becoming more relevant to tribal contexts and entrepreneurial needs. Digital inclusion must extend beyond connectivity to encompass literacy, relevant content, and safe, empowering utilization. Innovation ecosystems must recognize and reward creativity while protecting traditional knowledge and ensuring equitable benefit sharing.

Success in enabling tribal entrepreneurship through skill development, digital empowerment, and innovation will be measured not merely by economic metrics but by whether tribal communities thrive economically while maintaining their

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cultural identities, preserving their environmental resources, and exercising self-determination in shaping their development pathways. This holistic vision of development grounded in capabilities, dignity, and sustainability should guide all efforts to support tribal entrepreneurship in the years ahead.

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GOVERNMENT POLICIES, INSTITUTIONAL SUPPORT, AND

FINANCIAL INCLUSION:

Enabling Tribal Entrepreneurship through Strategic Interventions

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ABSTRACT

The economic empowerment of tribal communities requires coordinated interventions that extend beyond individual entrepreneurial capabilities to encompass supportive policy frameworks, robust institutional mechanisms, and inclusive financial systems. This article critically examines the role of government policies, institutional support structures, and financial inclusion initiatives in promoting tribal enterprises and sustainable livelihoods. Through systematic analysis of existing schemes, cooperative models, credit delivery mechanisms, and regulatory frameworks, this study assesses the effectiveness of state interventions in creating enabling environments for tribal entrepreneurship. The research evaluates key policy instruments including the Tribal Sub-Plan, TRIFED initiatives, Stand-Up India, MUDRA loans, priority sector lending norms, and various state-specific programs targeting tribal economic development. Additionally, the article explores the functioning of institutional intermediaries such as cooperative societies, self-help groups, microfinance institutions, and tribal development corporations in facilitating enterprise creation and growth. Findings indicate that while numerous schemes and institutions exist to support tribal entrepreneurship, significant implementation gaps, bureaucratic inefficiencies, poor coordination among agencies, and inadequate customization to tribal contexts limit their impact. Financial exclusion remains a critical barrier, with tribal populations experiencing disproportionately lower access to formal banking services, credit facilities, and insurance products. The article argues that effective promotion of tribal enterprises requires integrated policy approaches that combine financial inclusion with capacity building, simplified regulatory procedures, culturally appropriate institutional designs, and sustained implementation monitoring. It concludes by proposing a comprehensive framework for policy reform and institutional strengthening that can unlock the entrepreneurial potential of tribal communities while ensuring equitable and sustainable development.

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KEYWORDS: Government policies, institutional support, financial inclusion, tribal entrepreneurship, cooperative societies, microfinance, credit access, policy evaluation, developmental schemes, banking services, inclusive growth

INTRODUCTION

Tribal communities in developing nations face multidimensional disadvantages that constrain their economic participation and entrepreneurial success. Historical marginalization, geographical isolation, limited infrastructure, and inadequate access to markets and resources have perpetuated cycles of poverty and dependency. Recognizing these structural barriers, governments have implemented various policies, schemes, and institutional mechanisms aimed at promoting tribal economic development and entrepreneurship.

The rationale for state intervention in tribal entrepreneurship is multifaceted. First, market failures and discrimination often prevent tribal entrepreneurs from accessing resources, information, and opportunities available to mainstream populations. Second, the preservation of traditional knowledge, cultural practices, and environmental resources requires supportive policy frameworks that balance economic development with cultural and ecological sustainability. Third, constitutional mandates and social justice imperatives necessitate affirmative action to address historical inequities and promote inclusive growth.

Financial inclusion constitutes a critical component of entrepreneurship promotion. Access to affordable credit, savings facilities, insurance products, and digital financial services enables aspiring entrepreneurs to mobilize capital, manage risks, and scale their ventures. However, tribal populations remain significantly underbanked, with formal financial services often failing to penetrate remote tribal areas or address the specific needs and constraints of tribal communities.

Institutional intermediaries play crucial roles in bridging the gap between policy intentions and ground-level implementation. Cooperative societies, self-help groups, tribal development corporations, and specialized financial institutions have been established to facilitate resource mobilization, skill development, market linkages, and enterprise support for tribal communities. The effectiveness of these institutions in achieving their developmental objectives varies considerably across contexts and requires critical evaluation.

This article provides a comprehensive assessment of government policies, institutional support mechanisms, and financial inclusion initiatives targeting tribal entrepreneurship. It examines the design, implementation, and impact of key schemes and programs, identifies persistent gaps and challenges, and proposes recommendations for enhancing the effectiveness of state interventions in promoting sustainable tribal enterprises.

POLICY FRAMEWORK FOR TRIBAL ENTREPRENEURSHIP DEVELOPMENT

Government policies targeting tribal entrepreneurship operate at multiple levels, from constitutional provisions to national schemes and state-specific programs. Understanding this policy architecture is essential for evaluating the coherence and effectiveness of state interventions.

Constitutional and Legal Framework: The Indian Constitution provides special protections for Scheduled Tribes through various provisions including the Fifth and Sixth Schedules, which grant certain autonomous powers to tribal areas. Additionally, laws such as the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, recognize tribal rights over forest resources, creating legal foundations for forest-based enterprises. The Panchayats (Extension to Scheduled Areas) Act, 1996, strengthens local self-governance in tribal regions, enabling community-driven development initiatives.

Tribal Sub-Plan Strategy: The Tribal Sub-Plan, now restructured as the Scheduled Tribes Component, mandates that states allocate funds for tribal development in proportion to their tribal population. This strategy aims to ensure dedicated resource flows for tribal welfare and economic development programs. However, implementation has been inconsistent, with frequent diversion of allocated funds to non-tribal purposes and inadequate monitoring mechanisms.

TRIFED and Marketing Support: The Tribal Cooperative Marketing Development Federation of India (TRIFED) serves as a nodal agency for marketing tribal products. Through its retail outlets and online platforms, TRIFED provides market access to tribal artisans and producers. Recent initiatives like the Minimum Support Price for Minor Forest Produce and the Van Dhan Vikas Kendra scheme aim to enhance tribal incomes through value addition and direct market linkages. While these programs have reached significant numbers of tribal beneficiaries,

challenges related to quality standards, product diversification, and sustained market demand persist.

Stand-Up India and MUDRA Schemes: The Stand-Up India scheme facilitates bank loans between ten lakh and one crore rupees to at least one Scheduled Caste or Scheduled Tribe borrower per bank branch for greenfield enterprises. The Pradhan Mantri MUDRA Yojana provides collateral-free loans up to ten lakh rupees for micro-enterprises. These schemes have expanded credit access for tribal entrepreneurs, though awareness gaps, documentation requirements, and limited handholding support constrain their full utilization.

Skill Development Initiatives: Programs like the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and specialized tribal skill development schemes aim to enhance employability and entrepreneurial capabilities. However, these programs often emphasize mainstream employment skills rather than entrepreneurship development or building upon traditional tribal skills and knowledge systems.

State-Specific Initiatives: Various states have implemented innovative programs targeting tribal entrepreneurship. Examples include Jharkhand's initiatives for bamboo-based enterprises, Odisha's support for tribal handicrafts, and Chhattisgarh's forest produce procurement systems. These state-level innovations demonstrate the importance of contextual customization in policy design, though replication and scaling remain challenging.

INSTITUTIONAL MECHANISMS SUPPORTING TRIBAL ENTERPRISES

Effective institutional intermediaries are critical for translating policy provisions into tangible support for tribal entrepreneurs. Various organizational forms have been deployed to facilitate enterprise development, each with distinct strengths and limitations.

Cooperative Societies: Cooperative models align well with the communitarian ethos of many tribal societies. Primary Agricultural Cooperative Societies (PACS), Large-Sized Adivasi Multi-Purpose Societies (LAMPS), and specialized cooperatives for forest produces, handicrafts, and dairy products have been established in tribal regions. Successful cooperatives provide members with collective bargaining power, access to institutional credit, technical support, and market linkages. However, many tribal cooperatives suffer from weak governance, elite capture, inadequate capitalization, and limited managerial capacity.

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Revitalizing cooperative institutions requires strengthening democratic processes, providing professional management support, ensuring adequate capitalization, and fostering genuine member participation.

Self-Help Groups and Federations: The Self-Help Group (SHG) model has proven effective in mobilizing tribal women for collective savings, credit, and livelihood activities. SHGs linked to banks access credit through the SHG-Bank Linkage Programme, one of the world's largest microfinance initiatives. Federating SHGs into higher-level institutions enables economies of scale in procurement, processing, and marketing. Studies indicate that SHG participation enhances women's economic empowerment, social capital, and household resilience. However, challenges include high dropout rates, limited capacity for managing larger enterprises, dependency on external facilitation, and difficulties in graduating from microenterprises to small or medium enterprises.

Tribal Development Corporations: State governments have established Tribal Development Corporations or similar agencies to promote tribal economic advancement. These organizations typically engage in activities such as procurement and marketing of tribal products, providing credit and subsidies, implementing development schemes, and facilitating skill training. While some corporations have achieved notable success in creating market linkages and supporting tribal enterprises, many suffer from bureaucratic constraints, financial losses, limited outreach, and inadequate responsiveness to market dynamics and tribal needs.

Microfinance Institutions: Microfinance Institutions (MFIs), both non-profit and for-profit, extend financial services to tribal populations underserved by commercial banks. MFIs employ flexible lending methodologies, provide doorstep services, and offer non-financial services such as financial literacy training. However, concerns regarding high interest rates, over-indebtedness, coercive recovery practices, and mission drift from social objectives to commercial profitability have been raised. Effective regulation, ethical lending practices, and integration with broader development initiatives are essential for MFIs to contribute positively to tribal entrepreneurship.

Business Incubators and Development Centers: Specialized incubation centers, livelihood promotion institutions, and entrepreneurship development centers

provide comprehensive support including business planning, technology transfer, mentorship, and market facilitation. These institutions have successfully nurtured numerous tribal enterprises, particularly in sectors like organic agriculture, handicrafts, and ecotourism. Scaling such institutional support requires adequate funding, partnerships with academic institutions and private sector entities, and integration with mainstream entrepreneurship ecosystems.

FINANCIAL INCLUSION: STATUS, CHALLENGES, AND INTERVENTIONS

Financial inclusion encompasses access to and usage of affordable, appropriate financial services including savings, credit, insurance, and payment systems. For tribal entrepreneurs, financial inclusion is fundamental to mobilizing capital, managing risks, and building economic resilience.

Current Status of Financial Inclusion: Despite significant progress in expanding banking infrastructure, tribal areas remain underserved. Data indicates that Scheduled Tribe households have lower rates of bank account ownership, credit access, and insurance coverage compared to national averages. Factors contributing to financial exclusion include geographical remoteness, inadequate banking infrastructure, lack of documentation, low financial literacy, language barriers, and discriminatory practices by financial institutions. The gender dimension is particularly pronounced, with tribal women experiencing even greater financial exclusion than tribal men.

Banking Infrastructure and Services: The Lead Bank Scheme, Priority Sector Lending norms, and mandates for opening branches in unbanked areas have driven banking expansion in tribal regions. Business Correspondent models and banking correspondents enable banks to extend services to remote locations without establishing full branches. The Pradhan Mantri Jan Dhan Yojana has achieved near-universal account coverage, including in tribal areas. However, challenges persist regarding account dormancy, limited usage beyond basic savings, reluctance of banks to extend credit to tribal borrowers, and inadequate grievance redressal mechanisms.

Credit Access and Entrepreneurial Finance: Access to timely, adequate, and affordable credit is critical for entrepreneurship. Tribal entrepreneurs face significant credit constraints due to lack of collateral, informal land tenure systems, absence of credit histories, and perceived higher risks by lenders. Government

schemes provide subsidized credit, but cumbersome procedures, documentation requirements, delays in disbursement, and limited awareness reduce their effectiveness. Innovations such as joint liability groups, credit scoring models incorporating alternative data, and collateral substitutes like warehouse receipts show promise but require scaling and adaptation to tribal contexts.

Insurance and Risk Management: Tribal livelihoods face multiple risks including crop failures, health emergencies, natural disasters, and market volatilities. Insurance products can mitigate these risks, yet insurance penetration in tribal areas remains extremely low. Factors include lack of awareness, affordability constraints, mistrust of formal institutions, and inadequate product design. Government-sponsored schemes like Pradhan Mantri Fasal Bima Yojana (crop insurance) and Pradhan Mantri Jeevan Jyoti Bima Yojana (life insurance) have reached some tribal populations, but coverage gaps persist. Developing context-appropriate insurance products with simplified claims processes and community-based delivery mechanisms could enhance tribal entrepreneurs' risk management capabilities.

Digital Financial Services: Digital finance technologies offer potential to overcome geographical barriers and reduce transaction costs. Mobile banking, digital payment systems, and online lending platforms can extend financial services to remote tribal areas. However, digital financial inclusion faces constraints including limited telecommunications infrastructure, low digital literacy, language barriers in digital interfaces, and concerns regarding data security and privacy. Bridging the digital divide requires coordinated investments in connectivity infrastructure, digital literacy programs, development of vernacular language interfaces, and ensuring consumer protection in digital transactions.

EVALUATING POLICY AND INSTITUTIONAL EFFECTIVENESS

Critical assessment of existing policies and institutions reveals both achievements and persistent shortcomings in promoting tribal entrepreneurship and financial inclusion.

Achievements and Positive Impacts: Government schemes and institutional interventions have achieved certain successes. Millions of tribal households have gained access to formal banking services through financial inclusion drives. Credit flow to tribal entrepreneurs has increased through targeted schemes. Institutional platforms like TRIFED have created marketing opportunities for tribal producers.

Successful cooperatives and SHG federations demonstrate the viability of collective entrepreneurial models. Policy provisions for forest rights and tribal autonomy provide legal foundations for sustainable enterprises. These achievements indicate that well-designed and effectively implemented interventions can make meaningful differences.

Implementation Gaps and Systemic Challenges: Despite policy provisions, implementation remains weak across multiple dimensions. Bureaucratic delays, corruption, and complex procedures impede scheme utilization. Coordination among different government departments and levels of government is inadequate, leading to fragmented and duplicative efforts. Monitoring and evaluation systems are weak, preventing timely identification and correction of implementation failures. Funds allocated for tribal development are often diverted or underutilized. These systemic issues undermine the potential impact of well-intentioned policies.

Design Limitations and Contextual Inappropriateness: Many schemes designed for general populations are inadequately adapted to tribal contexts. Standard credit appraisal methodologies fail to recognize alternative forms of collateral and creditworthiness indicators relevant to tribal communities. Product designs do not accommodate seasonal income patterns, communal resource management systems, or traditional economic practices. Insufficient attention to sociocultural factors, language barriers, and traditional institutions reduces scheme effectiveness. Policy design processes often lack meaningful participation by tribal communities, resulting in top-down approaches that fail to address ground realities.

Institutional Capacity Constraints: Many institutional intermediaries suffer from inadequate human resources, limited technical capabilities, insufficient funding, and weak governance. Staff members often lack understanding of tribal cultures, languages, and contexts. Training programs for institutional personnel rarely emphasize cultural sensitivity or specialized skills needed for working with tribal communities. Institutional sustainability remains precarious, with many organizations dependent on government funding and external support.

Equity and Inclusion Concerns: Within tribal communities, benefits of schemes and institutional support often accrue disproportionately to relatively advantaged groups, while the most marginalized remain excluded. Gender disparities persist, with women entrepreneurs receiving less support than men. Smaller tribal groups

and particularly vulnerable tribal communities receive inadequate attention. Ensuring genuinely inclusive development requires deliberate targeting, affirmative measures, and continuous monitoring of differential outcomes.

COMPARATIVE PERSPECTIVES AND BEST PRACTICES

Examining experiences from different contexts, both within the country and internationally, provides valuable insights for strengthening policies and institutions supporting tribal entrepreneurship.

Successful State-Level Innovations: Several Indian states have implemented innovative approaches with demonstrated success. Kerala's Kudumbashree program integrates SHG-based microenterprises with local governance structures, achieving significant poverty reduction. Odisha's Mission Shakti federation model has empowered tribal women through collective enterprises in forest produce and handicrafts. Chhattisgarh's reforms in minor forest produce procurement ensure remunerative prices for tribal collectors. These examples highlight the importance of state-level innovation, strong political commitment, effective institutional arrangements, and genuine community participation.

International Experiences: Indigenous entrepreneurship support mechanisms in countries like Canada, Australia, New Zealand, and various Latin American nations offer relevant lessons. These include recognition of indigenous resource rights, dedicated financing institutions controlled by indigenous communities, business development services culturally tailored to indigenous contexts, and policies supporting indigenous-owned enterprises in public procurement. While direct transplantation is neither feasible nor desirable, these international experiences underscore the importance of self-determination, culturally appropriate institutional designs, and sustained resource commitments.

Civil Society and Private Sector Roles: Non-governmental organizations and social enterprises have pioneered innovative approaches to supporting tribal entrepreneurship. Examples include organizations providing integrated support combining skills training, credit access, market linkages, and ongoing mentorship. Private sector entities engaging in social procurement, fair trade partnerships, and inclusive value chains create market opportunities for tribal enterprises. Systematic partnerships among government, civil society, and private sector leveraging their respective strengths can enhance ecosystem effectiveness.

RECOMMENDATIONS FOR POLICY AND INSTITUTIONAL REFORM

Strengthening the effectiveness of policies, institutions, and financial systems supporting tribal entrepreneurship requires comprehensive reforms across multiple dimensions.

Policy Coherence and Integration: Fragmented sectoral policies should be integrated within comprehensive tribal entrepreneurship development frameworks. Ensuring coherence across schemes related to finance, skills, marketing, technology, and infrastructure can create synergies and reduce duplication. Establishing coordination mechanisms at national and state levels with representation from relevant departments, tribal representatives, and civil society organizations can facilitate integrated planning and implementation.

Simplification and Procedural Reforms: Simplifying procedures for accessing schemes, reducing documentation requirements, enabling applications in local languages, and establishing single-window clearance mechanisms can enhance scheme utilization. Leveraging technology for online applications, tracking, and grievance redressal while ensuring accessibility for digitally less-literate populations can improve efficiency and transparency.

Customization to Tribal Contexts: Policies and schemes must be adapted to tribal socioeconomic contexts, cultural practices, and traditional institutions. This requires conducting participatory assessments, piloting context-specific modifications, and institutionalizing mechanisms for continuous learning and adaptation. Credit products should accommodate seasonal income patterns and communal economic practices. Skill development programs should build upon traditional knowledge while introducing complementary modern skills.

Institutional Capacity Strengthening: Investing in human resource development, governance improvements, and technological capabilities of institutional intermediaries is essential. Training programs should emphasize cultural sensitivity, participatory approaches, and entrepreneurship facilitation skills. Governance reforms should ensure transparency, accountability, and genuine participation of tribal members in decision-making. Adequate and predictable funding, performance-based incentives, and autonomy in operational matters can enhance institutional effectiveness.

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Deepening Financial Inclusion: Expanding banking infrastructure in tribal areas, incentivizing banks to lend to tribal entrepreneurs, developing alternative credit assessment methodologies, and creating specialized financial products suited to tribal needs are critical priorities. Promoting financial literacy through culturally appropriate methods in local languages can enhance effective utilization of financial services. Ensuring consumer protection, particularly in digital finance, safeguards tribal populations from exploitation.

Monitoring, Evaluation, and Accountability: Establishing robust monitoring systems with disaggregated data on tribal beneficiaries, conducting rigorous impact evaluations, and ensuring transparent reporting can enhance accountability. Participatory monitoring mechanisms involving tribal communities enable ground-level feedback and course corrections. Independent audits and social audits can detect and prevent corruption and fund diversion.

Empowering Tribal Self-Governance: Strengthening tribal self-governance institutions and devolving greater control over resources and development programs to tribal communities aligns with principles of self-determination. Supporting tribal-controlled financial institutions, cooperatives, and development corporations can ensure that interventions are genuinely responsive to tribal needs and priorities.

CONCLUSION

Government policies, institutional support mechanisms, and financial inclusion initiatives constitute critical enablers for tribal entrepreneurship and sustainable livelihoods. While significant policy provisions and institutional arrangements exist, their effectiveness in translating into tangible benefits for tribal entrepreneurs remains constrained by implementation gaps, design limitations, and systemic challenges.

The path forward requires moving beyond merely enacting policies and establishing institutions to ensuring their effective operation in tribal contexts. This demands simplification of procedures, customization to local realities, strengthening institutional capacities, deepening financial inclusion, and establishing robust accountability mechanisms. Critically, it requires recognizing tribal communities not as passive beneficiaries but as active agents in their development, with rights to participate meaningfully in designing, implementing, and evaluating interventions affecting their lives.

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Financial inclusion must extend beyond account opening to encompass meaningful access to credit, insurance, and financial services tailored to tribal entrepreneurial needs. Institutional intermediaries must evolve from mere implementing agencies to genuine facilitators operating with cultural sensitivity, technical competence, and accountability to tribal communities they serve.

The diverse experiences across states and internationally demonstrate that context-appropriate innovations, strong political commitment, adequate resource allocation, and genuine community participation can achieve transformative outcomes. Scaling such successes requires systematic documentation, inter-state learning, and adaptation to local contexts rather than rigid replication.

Ultimately, promoting tribal entrepreneurship through policies, institutions, and financial systems is not merely an economic development challenge but fundamentally a question of social justice, equity, and fulfilling constitutional commitments to tribal welfare. Success requires sustained political will, adequate resource commitments, systematic capacity building, and most importantly, respecting the agency, knowledge, and aspirations of tribal communities themselves. Only through such comprehensive and respectful approaches can the transformative potential of tribal entrepreneurship be fully realized, contributing to inclusive, equitable, and sustainable development.

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**Institutional Interventions and Tribal Entrepreneurship Development:
Evidence from Integrated Tribal Development Agency (Itda) Initiatives
in Telangana**

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Abstract

Tribal Entrepreneurship has emerged as an important policy instrument for promoting socio-economic empowerment and sustainable livelihood opportunities among marginalized communities in India. Integrated Tribal Development Agencies (ITDAs) in Telangana play a significant role in facilitating entrepreneurship development through financial assistance, skill training, infrastructure support, and market linkages. This study examines the nature and effectiveness of institutional interventions undertaken by ITDAs in Telangana for promoting tribal entrepreneurship. The research is based on secondary data collected from government reports, policy documents, statistical handbooks, and official publications relating to ITDA programs in Telangana. The study analyzes key initiatives aimed at enhancing entrepreneurial capacity, improving access to credit and supporting self-employment schemes for strengthening tribal communities.

Key words: Tribal Entrepreneurship, Institutional Interventions, ITDA, Economic Empowerment

INTRODUCTION

Inclusive development has emerged as a central objective of economic policy in India, particularly among marginalized communities. Among these groups, Tribal populations continue to face challenges such as geographic isolation, limited access to markets, low levels of formal education, and dependence on subsistence livelihoods, that restrict their participation in mainstream economic activities. In this context, tribal entrepreneurship has emerged as a strategic instrument for promoting inclusive growth, livelihood diversification and sustainable development. Institutional support mechanisms play a decisive role in fostering entrepreneurship among underserved groups. Within this framework, Integrated Tribal Development Agencies (ITDAs) play a significant role in implementing tribal welfare and

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development programs in scheduled areas. An allocation of Rs. 17,169 crore for Scheduled Tribes (ST) sub-plan in Telangana government's budget for the year 2025-26 indicates the government's commitment to uplift and empower the scheduled tribes through targeted initiatives.

The State of Telangana has established ITDAs in key tribal regions including Uttnoor, Eturnagaram and Bhadrachalam to implement Tribal sub-plan initiatives through decentralized governance structures under the guidance of Ministry of Tribal Affairs. Among the various economic empowerment programmes introduced in recent years, the Chief Minister's Scheduled Tribe Entrepreneurship and Innovation Scheme (CM-STEI), implemented through the Telangana Scheduled Tribes Cooperative Finance Corporation Limited, aims to promote first-generation tribal entrepreneurs by providing entrepreneurship development training, financial linkage support, mentoring and market exposure. Furthermore, collaborative linkages with state-level innovation support institutions such as WE HUB and T-HUB indicate an emerging convergence between tribal development initiatives and the broader entrepreneurial ecosystem in the State.

The study is based on secondary data drawn from official reports, government publications, policy documents and statistical sources relating to ITDA initiatives in Telangana. By adopting an analytical and policy-oriented approach, the paper aims to assess the contribution of institutional support mechanisms to tribal enterprise development, identify implementation gaps and suggest measures for strengthening tribal enterprise development.

REVIEW OF LITERATURE

The role of institutional interventions in tribal development has been widely discussed in academic literature, with particular emphasis on decentralized agencies such as the Integrated Tribal Development Agency (ITDA).

Douglass C. North (1990) argued that formal rules, policies and governance mechanisms significantly influence entrepreneurial outcomes. This institutional perspective provides a strong theoretical basis for examining the role of Integrated Tribal Development Agencies (ITDAs) in promoting entrepreneurship.

Rath (2006) studied tribal development programs and observed that agencies like ITDA play a crucial role in bridging the gap between government policies and grassroots implementation. Further, he argued that the effectiveness of these agencies depends on administrative efficiency and community participation.

Rao (2010) examined the functioning of ITDA in tribal regions and found that while ITDA initiatives have improved access to education, health, and basic

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infrastructure, their impact on income-generating activities and entrepreneurship remains uneven.

Shirsath and Kumare (2025) analysed integration of entrepreneurship within tribal communities in India, emphasizing cultural distinctiveness and policy frameworks. They argued that entrepreneurship policy must address socio-cultural realities and localized institutional dynamics.

RESEARCH GAP

The reviewed literature indicates that the studies on tribal development emphasize empowerment, while entrepreneurship theory highlights the significance of institutions. There is limited convergence of these perspectives in empirical investigations of ITDA interventions. Few studies have used secondary data to systematically analyse the tribal entrepreneurship development through an institutional lens, especially in Telangana. This gap justifies the present study.

OBJECTIVES OF THE STUDY

The present study aims to examine the role of institutional interventions in promoting tribal entrepreneurship development in Telangana, with specific reference to Integrated Tribal Development Agencies (ITDAs). The study is based on secondary data analysis and seeks to achieve the following objectives:

1. **To examine the conceptual relationship between institutional support and tribal entrepreneurship development.**
2. **To analyze the nature and scope of ITDA initiatives** aimed at promoting self-employment and enterprise development among tribal communities in Telangana.

RESEARCH METHODOLOGY

The present study adopts a **descriptive and analytical research design** to examine the role of institutional interventions in promoting tribal entrepreneurship development in Telangana, with specific reference to Integrated Tribal Development Agencies (ITDAs). The study is based entirely on secondary data and follows a policy-oriented analytical framework.

The descriptive component explains the institutional structure, schemes, and interventions undertaken by ITDAs, while the analytical component evaluates their potential impact on entrepreneurship development and livelihood diversification.

DATA ANALYSIS AND INTERPRETATION

This study presents a comprehensive analysis of institutional interventions and tribal entrepreneurship development in Telangana, based on secondary data from government budgets, Ministry of Tribal Affairs (MoTA) reports, National

Scheduled Tribes Finance and Development Corporation (NSTFDC), and ITDA program data. The analysis covers:

1. ST Welfare Budget trends
2. Financial assistance for tribal entrepreneurship
3. Skill development and Entrepreneurship Development Programs (EDPs)
4. Beneficiary coverage under ITDA schemes
5. Sector-wise distribution of tribal enterprises

Budget Allocation for ST Welfare

Table 1: Budget Allocation for ST Welfare in Telangana (₹ Crore)

Year	Total ST Welfare Allocation (₹ Crore)	% Increase Over Previous Year
2021–22	12,304	—
2022–23	12,565	2.12%
2023–24	15,233*	21.23%
2024–25	13,313	-12.60%
2025–26 (BE)	17,169	28.96%

Analysis & interpretation:

- After a minor contraction in 2024–25, the 2025–26 (BE) shows a sharp increase of 28.96%, reflecting renewed institutional commitment.
- Higher budgetary allocation provides ITDAs with greater capacity to support financial assistance, skill development, and enterprise promotion programs.

The trend demonstrates both growth and volatility, emphasizing the importance of **efficient fund utilization** to achieve sustainable tribal entrepreneurship outcomes. The increase in 2025–26 aligns with the policy focus on first-generation tribal entrepreneurs and youth initiatives.

Financial Assistance under Tribal Entrepreneurship Schemes

Table 2: Financial Assistance under Tribal Entrepreneurship Schemes (₹ Crore)

Year	Subsidy Amount	Bank Credit Linked	Total Investment Mobilized
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2021–22	~₹530.00*	₹7,411.00**	~₹7,941.00
2022–23	₹619.43	~₹8,500.00	~₹9,119.43
2023–24	₹633.82	~₹10,500.00	~₹11,133.82
2024–25 (RE)	₹909.00	₹13,000.00	~₹13,909.00
2025–26 (BE)	₹939.00	₹14,925.81	~₹15,864.81

Analysis:

- Total financial assistance nearly doubles from ~₹7,941 crore (2021–22) to ~₹15,864.81 crore (2025–26 BE).
- Bank credit linkage has increased faster than subsidy disbursement, indicating a **shift toward credit-based enterprise models**.
- Institutional support now combines **subsidy, credit, and mentoring**, creating an enabling ecosystem for tribal entrepreneurs.

Financial assistance under MoTA and NSTFDC demonstrates **institutional effectiveness** in mobilizing resources, reducing entry barriers, and promoting self-employment among tribal communities.

ITDA Beneficiary Coverage

Table 3: ITDA Beneficiary Numbers (Actual & Projected)

ITDA Region	2023–24 (Actual)	2024–25 (Actual)	2025–26 (Projected)
Utnoor	3,190	3,576	~4,008
Eturnagaram	2,150	2,408	~2,697
Bhadrachalam	3,940	4,500	~5,138
Total	9,280	10,484	~11,843

Analysis&Interpretation:

- Projected total beneficiaries are expected to increase by ~27.6% over two years.

- Bhadrachalam shows the highest coverage, reflecting larger population and stronger institutional outreach.
- Growth aligns with the launch of state initiatives like **Rajiv Yuva Vikasam Scheme 2025**.

Rising beneficiary numbers indicate effective institutional penetration and support for first-generation tribal entrepreneurs. The trend also reinforces the positive impact of ITDA interventions on livelihood diversification.

Skill Development and Entrepreneurship Programs

Table 4: Skill Development Programs under ITDAs

Year	No. of Training Programs	Participants Trained	% Placed / Self-Employed
2021–22	142	8,450	62%
2022–23	168	9,120	68%
2023–24	185	10,245	71%
2024–25	210	11,800	74%
2025–26	245	13,500	78%

Analysis & Interpretation:

- Number of programs and participants trained shows steady growth.
- Placement/self-employment rates improve from 62% to 78%, highlighting **improved program effectiveness**.
- Skill development is closely linked to financial assistance and market integration.

The combination of skill building and financial support indicates a **multi-dimensional institutional strategy**, promoting sustainable enterprise formation among tribal youth.

Sector-wise Distribution of Tribal Enterprises

Table 5: Sector-wise Distribution (% Share)

Sector	2021–22	2022–23	2023–24	2024–25 (Est.)	2025–26 (Proj.)
Agriculture & Allied	42%	40%	38%	35%	32%
Dairy & Livestock	18%	20%	21%	22%	24%
Retail & Small Trade	22%	21%	20%	19%	18%
Agro-processing	10%	11%	12%	14%	16%
Services	8%	8%	9%	10%	10%

Analysis:

- Agriculture share declines, reflecting diversification away from subsistence-based livelihoods.
- Dairy, livestock, and agro-processing show steady growth, indicating **value addition through processing and semi-commercialization**.
- Services sector shows modest expansion, reflecting early tertiary sector integration.

Sectoral diversification demonstrates **structural transformation** in tribal entrepreneurship, promoted by ITDA interventions, financial support, and skill development initiatives.

4.6 Overall analysis

1. **Financial Interventions:** Subsidies and bank credit have increased significantly, enabling empowerment of first-generation tribal entrepreneurs.
2. **Skill Development:** Training programs are expanding, with higher placement/self-employment outcomes.
3. **Beneficiary Coverage:** ITDA outreach is steadily increasing, ensuring wider participation.

4. **Sectoral Diversification:** Enterprises are gradually shifting from agriculture to agro-processing, dairy, and services, indicating structural transformation.
5. **Policy Implication:** The updated 2025–26 budget provides fiscal support for sustaining ITDA programs, promoting enterprise development and livelihood diversification.

FINDINGS AND POLICY RECOMMENDATIONS

Findings:

- ITDAs are crucial for financial, skill, and mentoring support.
- Tribal enterprise numbers and placement rates are increasing.
- Structural diversification away from subsistence agriculture is evident.

Policy Recommendations:

1. Expand credit access with flexible repayment and risk-sharing mechanisms.
2. Strengthen market-aligned skill development and post-training mentoring.
3. Promote value-added sectors (agro-processing, dairy, services).
4. Develop monitoring dashboards for ITDA programs.
5. Facilitate market linkages and digital platforms for tribal enterprises.
6. Integrate youth-focused programs like Rajiv Yuva Vikasam with ITDA initiatives.
7. Ensure continuity and predictability of ST welfare funding.

Conclusion

The evidence from Telangana shows that **institutional interventions by ITDAs, supported by state and national funding, significantly enhance tribal entrepreneurship outcomes**. A combination of financial assistance, skill development programs, and sectoral guidance has enabled tribal communities to transition from subsistence livelihoods to structured, market-integrated enterprises. Sustaining this momentum requires continued investment, effective implementation, monitoring, and policy innovation. Strengthening the ecosystem around tribal entrepreneurs can ensure **inclusive economic empowerment, livelihood diversification, and long-term socio-economic transformation** in the tribal regions of Telangana.

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**Tribal Entrepreneurship A Path for Tribal Women Empowerment
-An Analysis of Bhadradi Kothagudem District**

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Abstract

Tribal women in India face significant socio-economic challenges, including limited access to education, employment and resources. However, entrepreneurship offers a promising path for their empowerment. The present paper focuses on how Tribal Entrepreneurship can be a catalyst for Tribal Women Empowerment, Highlighting Opportunities, Challenges and Strategies for success.

Tribal Entrepreneurship is a vital component of inclusive and sustainable development, as it leverages traditional skills, local resources and cultural heritage. Tribal women, in particular can benefit from entrepreneurship, as it provides a means to overcome patriarchal and societal barriers. By engaging in entrepreneurship, tribal women can gain economic independence, improve their social status and contribute to community development.

Despite these opportunities, tribal women entrepreneurs face numerous challenges including limited access to finance, markets and technology. Additionally, they often lack entrepreneurial skills, networks and institutional support. To overcome these barriers, targeted interventions are necessary, such as skill development programs financial inclusion initiatives and marketing linkages.

The present paper examines successful tribal women entrepreneurship initiatives and also discusses the role of government policies, NGOs and other stakeholders in promoting tribal entrepreneurship. The findings suggest that tribal entrepreneurship can be a powerful tool for tribal women's empowerment, contributing to poverty reduction, social inclusion and sustainable development.

INTRODUCTION:

Tribal communities in India represent a significant portion of the population, with women playing a central role in sustaining their families and preserving cultural traditions. However, tribal women often face socio-economic challenges, including

poverty, illiteracy, and limited access to resources. Entrepreneurship has emerged as a powerful tool for empowering tribal women, enabling them to achieve financial independence, enhance their social status, and contribute to community development.

Tribal women form a significant part of India's rural population and, yet they often face social, economic and cultural challenges. Empowering them through entrepreneurship not only improves their livelihoods but also strengthens their communities. Entrepreneurship provides tribal women with financial independence, decision making power and social recognition. Tribal women in India face unique challenges, including limited access to education, healthcare, and economic opportunities. However, entrepreneurship has emerged as a powerful tool for empowering tribal women, enabling them to break free from poverty and social constraints. By promoting tribal entrepreneurship, we can unlock the potential of tribal women, fostering economic growth, and social change.

Tribal women possess traditional skills and knowledge, such as handicrafts, agriculture, and forest product collection. Entrepreneurship allows them to leverage these skills, creating sustainable livelihoods and income-generating activities. For instance, tribal women in Jharkhand have successfully ventured into lac production, while those in Odisha have established thriving handicraft businesses.

Tribal Entrepreneurship not only provides financial independence but also enhances tribal women's confidence, decision-making abilities, and social status. As entrepreneurs, they become role models, inspiring others in their communities. Moreover, tribal women entrepreneurs often reinvest their earnings in their families and communities, promoting education, healthcare, and social welfare.

The present paper Titled with "TRIBAL ENTREPRENEURSHIP A PATH FOR TRIBAL WOMEN EMPOWERMENT – AN ANALYSIS OF BHADRADRI KOTHAGUDEM DISTRICT" focuses on how tribal entrepreneurship is create a path for Tribal Women Empowerment in India in general and in Bhadradri Kothagudem with specific.

REVIEW OF LITERATURE:

To find out the research gap and to construct concept, a review of literature is conducted. Extensive research was conducted on the key word of "Tribal Women Entrepreneurship" to find relevant research papers. The literature review includes academic books, journals, internet access, magazines, etc. various studies have been conducted on Tribal Women Entrepreneurship. The researcher collected all those researches and critically analysed it to find out the research gap. Depending on the

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various issues of Tribal Women Entrepreneurship. The important studies relevant to the present study are reviewed briefly as follows:

Sharma (2020) highlighted that tribal women entrepreneurs face financial and market access challenges but contribute significantly to household income.

Rao (2021) emphasized the role of SHGs in empowering tribal women through collective entrepreneurship.

Government Reports (TRIFED, 2022) showed that schemes like Van Dhan Yojana and Mudra Loans have improved tribal women's participation in business.

NEED FOR THE STUDY:

Empowering tribal women through entrepreneurship not only improves their livelihoods but also promotes inclusive growth. Understanding the socio-economic profile, entrepreneurial activities, challenges, and impact of entrepreneurship on tribal women is essential to design effective policies and support systems.

OBJECTIVES OF STUDY:

- To examine the socio – economic profile of Tribal Women in the Bhadradi Kothagudem.
- To identify the entrepreneurial activities undertaken by tribal women in the Bhadradi Kothagudem.
- To analyse the problems and challenges faced by tribal women entrepreneurs in the Bhadradi Kothagudem.
- To assess the role of government schemes and institutions in supporting tribal women entrepreneurship in the Bhadradi Kothagudem.
- To evaluate the impact of tribal entrepreneurship on the economic and social empowerment of tribal women in the Bhadradi Kothagudem.
- To suggest measures and strategies for promoting sustainable entrepreneurship among tribal women in the Bhadradi Kothagudem.

HYPOTHESES OF THE STUDY:

- There is a significant relationship between socio-economic status (age, education, income) and participation of tribal women in entrepreneurial activities.
- Lack of financial resources significantly affects the growth of tribal women's enterprises.
- Access to government schemes and institutional support has a positive impact on tribal women entrepreneurship.

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- Entrepreneurship significantly improves the economic empowerment of tribal women (increase in income, savings, and standard of living).
- Entrepreneurship significantly improves the social empowerment of tribal women (decision-making power, confidence, and social recognition).
- Market access and branding challenges negatively affect the sustainability of tribal women enterprises.

SCOPE OF THE STUDY:

The present study focuses on tribal women engaged in entrepreneurial activities in selected regions, analyzing their socio-economic conditions, challenges, and contributions to empowerment.

SIZE OF THE SAMPLE:

The population of the study is the college the tribal women from Bhadradri Kothagudem District, Telangana State. In order to ensure large size of sample 75 tribal women and aspiring entrepreneurship have been selected for the purpose of study. Simple random sampling method has been employed for the selection of sample respondents.

DATABASE METHODOLOGY:

The present study is descriptive and analytical in nature. The primary and secondary data have been collected and used for the preparation of present paper. Primary data is collected from the 75 tribal women and aspiring entrepreneurship from various villages of the Bhadradri Kothagudem District of Telangana State, through questionnaire and structured interview schedule. The secondary data have been collected from books, journals, and research reports.

TOOLS OF ANALYSIS:

- **Percentage Analysis:** To study the demographic and socio-economic profile of respondents.
- **Chi-Square Test:** To examine the relationship between socio-economic factors (age, education, income) and participation in entrepreneurship.
- **Correlation Analysis:** To measure the degree of association between financial access and business growth.
- **Regression Analysis:** To assess the impact of government schemes on tribal women entrepreneurship.
- **T-Test:** To compare economic and social empowerment before and after starting entrepreneurial activities.

LIMITATIONS OF THE STUDY:

- Limited to a specific sample size and geographical area.
- Data collected may be influenced by respondents' perceptions.
- Time and resource constraints.

RESULTS AND DISCUSSION:

In order to fulfil the objectives stated above, certain variables are identified and analysed. The variables analysed are as follows:

1. Demographic Information About Tribal Women Entrepreneurs.
 - Age Group
 - Marital Status
 - Education
 - Monthly Income
2. Entrepreneurial Activities.
3. Problems Faced by Entrepreneurs (Multiple Responses).
4. Impact of Entrepreneurship on Empowerment (Before vs After).
5. Suggestions for Improvement.

1. DEMOGRAPHIC INFORMATION ABOUT SAMPLE RESPONDENTS:

The Demographic Information about Sample Respondents presented in the Table – 1

TABLE – 1

DEMOGRAPHIC INFORMATION ABOUT SAMPLE RESPONDENTS

Sl. No.	Demographic Variable	Categories	Number of College Faculty	Percentage
02	Age (In Years)	18 - 25	20	26.67
		26 – 35	30	40.00
		36 – 45	15	20.00
		Above 46	10	13.33
		Total	75	100.00
03	Marital Status	Married	67	89.33
		Un Married	08	10.67
		Total	75	100.00
		Primary Education	10	13.33
		Secondary	25	33.33

04	Education Qualifications	Education		
		Graduate	30	40.00
		Post Graduate & Above	10	13.34
		Total	75	100.00
05	Monthly Income	Below ₹ 10,000	18	24.00
		₹ 10,000 - ₹ 25,000	32	42.67
		₹ 25,000 - ₹ 50,000	15	20.00
		Above ₹ 50,000	10	13.33
		Total	75	100.00

Source: Compiled from Questionnaire Data

From the Table – 1 it is revealed that the sample respondents the majority of the respondents (40.00%) are in the age group between 26 – 35 years, 26.67% of the respondents were in the age group of 18 -25 years. 20.00% and 13.33% of the sample respondents were in the age group of 36 – 45 years and above 46 years respectively. The majority of sample respondents are Graduated (40.00%), 33.33% of Tribal Women Entrepreneurs completed Secondary Education. The completion of Primary Education and Post Graduate & above occupies equal proportion i.e.13.33%. 67% of the sample respondents were married and remaining 10.67% of the respondents were unmarried. It is also inferred from the above table that only 13.33% of the respondents have monthly above ₹ 50,000/-, 42.67% have monthly income between ₹ 10,000 - ₹ 25,000, 24% and 20.00% have monthly income below ₹ 10,000 and ₹ 25,000 - ₹ 50,000 respectively.

2. ENTREPRENEURIAL ACTIVITIES OF SAMPLE RESPONDENTS:

The Entrepreneurial activities of the sample respondents is presented in the Table – **TABLE -2**

ENTREPRENEURIAL ACTIVITIES OF SAMPLE RESPONDENTS

SL. NO.	ENTREPRENEURIAL ACTIVITIES	NO. OF RESPONDENTS	PERCENTAGE
01	Handicrafts/ Handlooms	30	40.00
02	Food Processing	20	26.67
03	Forest – Based Products	15	20.00
04	Small Trading/ Services	10	13.33

Total	75	100.00
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Source: Compiled from Questionnaire Data

Most of the sample respondents (40%) are engaged in Handicrafts/Handloom Entrepreneurial activity. 26.67% of the sample respondents engaged in Food Processing, 20% of the sample respondents engaged in Forest – Based Products and remaining 13.33% of them engaged in Small Trading/Services.

3. PROBLEMS FACED BY TRIBAL WOMEN ENTREPRENEURS:

The problems faced by Tribal Women Entrepreneurs is presented in the Table – 3

TABLE – 3
PROBLEMS FACED BY TRIBAL WOMEN ENTREPRENEURS
(MULTIPLE RESPONSES)

SL.NO.	NATURE OF PROBLEM	NO. OF RESPONDENTS	PERCENTAGE	RANK
01	Lack of Finance/Capital	45	60.00	I
02	Lack of Training/Skills	38	50.70	II
03	Market Competition	30	40.00	III
04	Lack of Family/Social Support	22	29.30	IV
05	Legal and Regulatory Issues	18	24.00	V
06	Infrastructure/Space	15	20.00	VI
07	Technology Access	12	16.00	VII

Source: Compiled from Questionnaire Data

From the Table -3 it is revealed that most of the sample respondents facing the problem relating the lack of finance with 60% followed by lack of training/skills with 50.70%. the third place is occupied by market problem with 40% and fourth place is occupied by lack of family/social support problem. The fifth, sixth and seventh place is occupied by legal and regulatory issues, infrastructure/space and technology access respectively.

4. IMPACT OF ENTREPRENEURSHIP ON TRIBAL WOMEN EMPOWERMENT:

The impact of entrepreneurship on tribal women empowerment is presented in the Table – 4

TABLE – 4

IMPACT OF ENTREPRENEURSHIP ON TRIBAL WOMEN EMPOWERMENT

SL.NO.	EMPOWERMENT INDICATOR	ENTREPRENEURSHIP		CHANGE PERCENTAGE
		BEFORE	AFTER	
01	Average Monthly Income (₹)	8,000	15,000	+87.50
02	Decision Making Power (Scale 1	2.1	4.0	+90.50
03	Social Recognition (Scale 1 – 5)	2.0	4.2	+110.00

Source: Compiled from Questionnaire Data

The Table – 4 clearly indicate that the entrepreneurship impact on tribal women empowerment is very much positive. The average monthly income increased by 87.50%, the decision-making power changed positively by 90.50% and social recognition is highly increased by 110.00% after entry into entrepreneurship by tribal women.

5. RESULTS OF HYPOTHESES TESTING:

The hypotheses testing are presented in the Table – 5.

TABLE – 5

RESULTS OF HYPOTHESES TESTING

SL. NO.	HYPOTHESIS	STATISTICAL TOOL	RESULT	INTERPRETATION
01	Socio – economic status and entrepreneurial participation	Chi – Square Test	$X^2 = 12.45$, $P < 0.05$	Significant relationship exists. Education and income influence participation.
02	Lack of finance affects business growth	Correlation Analysis	$r = -0.68$ $P < 0.01$	Strong negative correlation. Lack of finance significantly hinders growth.

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03	Government support impacts entrepreneurship	Regression Analysis	$\beta = 0.54$ $P < 0.05$	Positive impact. Government schemes significantly improve entrepreneurial success.
04	Entrepreneurship improves economic empowerment	Paired T -test	$t = 5.32$ $P < 0.01$	Significant improvement in income and savings after entrepreneurship
05	Entrepreneurship improves social empowerment	Paired T -test	$t = 4.87$ $P < 0.01$	Significant improvement in decision-making and social status
06	Market challenges affect sustainability	Chi – Square Test	$X^2 = 12.45,$ $P < 0.05$	Significant effect. Market access and branding issues reduce sustainability.

Source: Compiled from Questionnaire Data

INTERPRETATION OF RESULTS:

- Socio-economic factors like education and income play a crucial role in encouraging tribal women to become entrepreneurs.
- Financial constraints are the biggest barrier to growth, showing a strong negative relationship with business performance.
- Government schemes have a positive and significant impact, but awareness and accessibility need improvement.

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- Entrepreneurship has led to significant economic and social empowerment, with women reporting higher income, savings, and improved social status.
- Market-related challenges such as lack of branding and market linkages negatively affect business sustainability. The statistical tests confirm that entrepreneurship positively empowers tribal women, but its success depends on financial access, government support, and market linkages. Addressing these areas can make tribal women's enterprises more sustainable and impactful.

SUMMARY AND MAJOR FINDINGS:

- Majority of respondents are young (18–35 years), with at least secondary education.
- Most of the sample respondents (40%) are engaged in Handicrafts/Handloom Entrepreneurial activity. 26.67% of the sample respondents engaged in Food Processing, 20% of the sample respondents engaged in Forest – Based Products and remaining 13.33% of them engaged in Small Trading/Services.
- Key problems: Lack of finance (60%), lack of training (51%), and market competition (40%).

SUGGESTIONS:

- Improve access to microfinance and credit facilities.
- Provide skill development and entrepreneurship training.
- Strengthen market linkages and branding of tribal products.
- Promote SHGs and cooperative models.
- Increase awareness of government schemes.

CONCLUSION:

Tribal women entrepreneurship is a key driver of economic and social empowerment. By addressing financial, skill, and market challenges, tribal women can become self-reliant and contribute to community development. Supporting tribal women entrepreneurs leads to inclusive and sustainable growth.

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**IMPACT OF TRIBAL ENTREPRENEURSHIP IN PROMOTING
INCLUSIVE AND SUSTAINABLE DEVELOPMENT**

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Abstract:

Tribal entrepreneurship has emerged as a crucial instrument for fostering inclusive and sustainable development, particularly in regions characterized by socio-economic marginalization and limited access to formal employment opportunities. Tribal communities possess rich traditional knowledge, indigenous skills, and natural resource-based livelihoods which, when integrated with entrepreneurial initiatives, can generate sustainable income and enhance socio-economic well-being. The present study examines the role of tribal entrepreneurship in promoting inclusive growth and sustainable development by analyzing its contribution to employment generation, poverty reduction, social inclusion, and environmental sustainability. The study is based on secondary data collected from government reports, policy documents, research articles, and publications of institutions such as TRIFED, Ministry of Tribal Affairs, and NABARD. The findings indicate that tribal enterprises, particularly in areas such as handicrafts, handlooms, forest-based products, agriculture, and eco-tourism, significantly contribute to livelihood security and inclusive development. However, challenges such as inadequate access to finance, limited market linkages, lack of skill development, and infrastructural constraints continue to impede the growth of tribal entrepreneurship. The study suggests that strengthening institutional support, enhancing skill development programs, improving market access, and promoting sustainable business models are essential for maximizing the developmental impact of tribal entrepreneurship. The paper concludes that tribal entrepreneurship, when effectively supported by policy

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and institutional frameworks, can serve as a powerful catalyst for inclusive and sustainable development.

Key words: Tribal Entrepreneurship, Inclusive Development, Sustainable Development, Livelihood Security, Indigenous Communities, Poverty Alleviation, Employment Generation, Government Initiatives, Sustainable Livelihoods.

Introduction:

India is home to a large and diverse tribal population, constituting nearly 8.6 percent of the total population. Tribal communities, also known as Scheduled Tribes (STs), primarily reside in rural, forest, and geographically isolated regions. Despite their rich cultural heritage, traditional knowledge systems, and natural resource-based livelihoods, these communities have historically remained socially and economically marginalized. Entrepreneurship has emerged as a powerful instrument for economic empowerment and social transformation. In the context of tribal communities, **tribal entrepreneurship** refers to business initiatives undertaken by indigenous people based on local resources, traditional skills, and cultural practices. These enterprises often include handicrafts, handlooms, forest produce processing, agriculture-based activities, eco-tourism, and small-scale manufacturing.

Inclusive development focuses on ensuring equal opportunities and access to resources for all sections of society, particularly marginalized groups. Sustainable development, on the other hand, emphasizes economic growth that meets present needs without compromising the ability of future generations to meet their own needs. Tribal entrepreneurship plays a crucial role in bridging economic disparities by generating employment, enhancing income levels, promoting women empowerment, and encouraging sustainable utilization of local resources.

In recent years, the Government of India and various non-governmental organizations have introduced several initiatives such as TRIFED, Van Dhan Yojana, Skill Development Programs, and financial inclusion schemes to promote tribal enterprises. These initiatives aim to integrate tribal communities into the

mainstream economy while preserving their cultural identity and environmental balance.

Review of Literature:

Dana (2007) emphasized that indigenous entrepreneurship differs from conventional entrepreneurship as it is deeply rooted in cultural traditions, community values, and collective ownership patterns. The study highlighted that tribal enterprises often prioritize community welfare over individual profit maximization.

Peredo and Chrisman (2006) introduced the concept of community-based entrepreneurship, explaining how entrepreneurial activities in indigenous communities contribute to poverty reduction and social empowerment. Their research suggested that entrepreneurship can serve as a tool for self-reliance and socio-economic transformation among marginalized groups.

In the Indian context, studies by the Ministry of Tribal Affairs (2018) and TRIFED reports indicate that initiatives such as Van Dhan Yojana have significantly improved income levels of tribal gatherers by promoting value addition to Minor Forest Produce (MFP). These programs have enhanced market access and strengthened tribal producer organizations.

Research conducted by Kedia and Bhagat (2013) found that lack of financial access, inadequate infrastructure, limited education, and weak market linkages remain major challenges for tribal entrepreneurs. Despite government support, institutional barriers continue to restrict the growth of tribal enterprises.

The Sustainable Livelihood Framework developed by Chambers and Conway (1992) provides a theoretical base for understanding how entrepreneurship contributes to livelihood security. The framework emphasizes human, social, financial, physical, and natural capital as

Objectives of the Study:

1. **To examine the concept and significance of tribal entrepreneurship** in the socio-economic development of tribal communities.
2. **To analyze and evaluate the role of tribal entrepreneurship in promoting inclusive development**, particularly in terms of employment generation, income enhancement, poverty reduction, and social empowerment.
3. **To assess the effectiveness of government schemes and institutional support** in promoting tribal entrepreneurship.
4. **To identify the major challenges faced by tribal entrepreneurs** in accessing finance, markets, technology, and infrastructure and **to suggest policy measures and strategic interventions** for strengthening tribal entrepreneurship and ensuring long-term sustainable growth.

Research Methodology:

The study adopts a **descriptive and analytical research design**. It describes the current status of tribal entrepreneurship and analyzes its impact on inclusive and sustainable development. The study is both **qualitative and quantitative** in nature. The data collected from Primary Sources and Secondary sources, The study is conducted in selected tribal regions. The collected data is analyzed using different simple statistical tools.

Role of Tribal Entrepreneurship in Inclusive Development:

- Employment Generation

Tribal entrepreneurship creates self-employment opportunities and generates jobs within tribal communities. Small-scale enterprises such as handicrafts, handlooms, forest produce processing, agriculture-based industries, and eco-tourism provide income opportunities locally, reducing migration and unemployment.

- Income Enhancement and Poverty Reduction

Entrepreneurial activities increase household income and improve living standards. Value addition to minor forest produce (MFP), marketing of tribal products, and access to wider markets through government initiatives like TRIFED and Van Dhan Yojana have significantly contributed to poverty reduction among tribal families.

- **Women Empowerment**

Tribal entrepreneurship encourages the participation of women in economic activities through self-help groups (SHGs), cooperatives, and micro-enterprises. Women's involvement in production, processing, and marketing activities enhances their financial independence, decision-making power, and social status.

- **Financial Inclusion**

Entrepreneurial development promotes access to formal financial institutions. Schemes such as MUDRA loans, Stand-Up India, and microfinance initiatives enable tribal entrepreneurs to access credit, savings, and insurance facilities, thereby strengthening financial inclusion.

- **Social Empowerment and Community Development**

Tribal enterprises often operate on community-based models that promote cooperation and collective growth. Entrepreneurship helps reduce social exclusion, improves access to education and healthcare, and enhances overall community development.

- **Reduction of Regional Disparities**

Most tribal populations reside in remote and underdeveloped regions. By promoting local enterprises, tribal entrepreneurship contributes to balanced regional development and reduces economic disparities between tribal and non-tribal areas.

Contribution of Tribal Entrepreneurship to Sustainable Development:

1. Economic Sustainability

Tribal entrepreneurship strengthens the economic base of tribal communities by generating stable income and livelihood opportunities. Small-scale enterprises based on agriculture, handicrafts, handlooms, and forest produce create continuous revenue streams. Value addition and market linkages improve profitability, ensuring long-term economic security and reducing dependency on external support.

2. Sustainable Utilization of Natural Resources

Most tribal enterprises depend on locally available natural resources such as minor forest produce, medicinal plants, bamboo, honey, and lac. Tribal communities traditionally follow eco-friendly harvesting practices that prevent over-exploitation. Their indigenous knowledge systems promote conservation and sustainable resource management, thereby maintaining ecological balance.

3. Environmental Conservation

Tribal entrepreneurship often promotes environmentally friendly production methods, such as organic farming, natural dye usage, handmade crafts, and non-mechanized processing. These practices minimize environmental degradation and carbon footprint, contributing to environmental sustainability.

4. Preservation of Indigenous Knowledge and Culture

Tribal businesses are deeply connected with traditional skills, art forms, and cultural practices. By commercializing indigenous crafts and traditional products, entrepreneurship helps preserve cultural heritage while ensuring economic viability. This ensures inter-generational transfer of knowledge and sustainable cultural development.

5. Social Sustainability

Entrepreneurial activities enhance social cohesion within tribal communities by promoting collective participation through self-help groups, cooperatives, and

producer organizations. Increased income improves access to education, healthcare, and social services, thereby strengthening long-term social well-being.

Contribution of Tribal Entrepreneurship to Sustainable Development in India:

Tribal entrepreneurship in India has emerged as a critical driver of inclusive and sustainable development. Through policy interventions such as Van Dhan Vikas Yojana, MSP for Minor Forest Produce (MFP), TRIFED marketing initiatives, and tribal financial development corporations, measurable progress has been recorded in economic, social, and environmental sustainability dimensions.

Table 1: Economic Contribution (Latest Available Government Data up to 2024–25)

Indicator	Latest Status in India	Impact on Sustainability
Scheduled Tribe Population	10.45 Crore (8.6% of total population)	Target group for inclusive growth
Van Dhan Vikas Kendras (VDVKs)	3,900+ Kendras established	Strengthens tribal value-addition enterprises
Tribal Beneficiaries under Van Dhan	3.6+ lakh tribal gatherers	Direct income enhancement
MSP for Minor Forest Produce	90+ MFP items covered	Price security & income stability
Average Income Increase (Post Value Addition)	20%–40% rise reported	Economic sustainability
NSTFDC Financial Assistance	Thousands of beneficiaries annually	Access to concessional credit
Tribal SHGs Linked to Livelihood Programs	30,000+ SHGs	Local employment generation

Source: Census of India (2011) and Ministry of Tribal Affairs (MoTA), Government of India – Annual Reports (2022–23, 2023–24)

Expansion of Van Dhan Kendras and MSP support has reduced exploitation by middlemen and ensured better price realization. Increased credit flow and SHG formation have strengthened economic resilience in tribal regions.

Table 2: Social Sustainability Contribution

Social Indicator	Current Trend in Tribal Areas	Development Outcome
Women Participation in Tribal SHGs	60%–65% participation	Women empowerment
Reduction in Seasonal Migration	Decline observed in Van Dhan districts	Livelihood security
Financial Inclusion (Jan Dhan Accounts among STs)	Significant increase post-2014	Banking access & savings habit
skill Development Training (Tribal Youth)	Thousands trained annually under DDU-GKY & Skill India	Employability enhancement
Educational Improvement	Increased school retention due to income stability	Inter-generational development

Source: Census of India (2011) and Ministry of Tribal Affairs (MoTA), Government of India – Annual Reports (2022–23, 2023–24)

Entrepreneurship has strengthened women’s economic participation, improved financial literacy, and reduced distress migration, contributing to long-term social sustainability. Thus, tribal entrepreneurship plays a vital role in promoting sustainable development by ensuring economic stability, environmental conservation, and social equity. It provides a development model that balances growth with sustainability while preserving traditional values and natural resources.

Government Policies and Support Mechanisms:

1. Tribal Cooperative Marketing Development Federation of India (TRIFED): TRIFED was established under the Ministry of Tribal Affairs to promote the marketing and development of tribal products. Its major objectives

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include:Providing fair prices for Minor Forest Produce (MFP), Promoting tribal handicrafts and handlooms, Organizing exhibitions and “Aadi Mahotsav” for market exposure and Supporting value addition and branding of tribal products.

2. Van Dhan Yojana: Launched in 2018, the Van Dhan Vikas Yojana aims to enhance the income of tribal gatherers by promoting value addition to Minor Forest Produce. Key features include: Formation of Van Dhan Vikas Kendras (VDVKs), Skill training in processing and packaging, Financial assistance for small-scale enterprises and Strengthening tribal self-help groups

3. Pradhan Mantri MUDRA Yojana (PMMY): MUDRA provides financial assistance to small and micro enterprises under three categories: Shishu, Kishor and Tarun

4. Stand-Up India Scheme: This scheme promotes entrepreneurship among Scheduled Tribes (STs), Scheduled Castes (SCs), and women by providing bank loans between ₹10 lakh and ₹1 crore for greenfield enterprises.

5. National Scheduled Tribes Finance and Development Corporation (NSTFDC): NSTFDC provides concessional loans, skill development training, and marketing support to tribal entrepreneurs. It plays a crucial role in financial inclusion and capacity building.

6. Skill Development and Entrepreneurship Programs: Various training programs such as: Ministry of Skill Development and Entrepreneurship, Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Tribal Skill Development initiatives

Major Findings:

1. The study reveals that tribal entrepreneurship has significantly contributed to self-employment and wage employment within tribal communities. Most enterprises provide livelihood opportunities to family members and local residents, thereby reducing migration to urban areas.

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2. A considerable increase in household income was observed after engaging in entrepreneurial activities. Value addition to minor forest produce and improved market access have enhanced profitability and financial stability.
3. The participation of tribal women in entrepreneurial activities has increased through self-help groups and cooperative models. Women entrepreneurs reported improved decision-making power, financial independence, and social recognition.
4. Government schemes such as MUDRA, NSTFDC, and Van Dhan Yojana have improved access to institutional finance. However, some entrepreneurs still face challenges in obtaining timely credit due to procedural formalities and lack of awareness.
5. Tribal enterprises primarily depend on locally available natural resources and follow traditional eco-friendly practices. This contributes to environmental conservation and sustainable livelihood security.
6. Entrepreneurship based on handicrafts, handlooms, and traditional art forms has helped in preserving indigenous culture and skills while generating income.
7. Despite positive outcomes, tribal entrepreneurs face several constraints such as: Limited access to advanced technology, Poor infrastructure and transportation facilities, Lack of market information and Inadequate training and managerial skills.
8. Statistical analysis confirms a positive association between tribal entrepreneurship and indicators of inclusive development such as income growth, employment generation, and social empowerment.

Challenges Faced by Tribal Entrepreneurs:

1. **Limited Access to Finance:** One of the major challenges is inadequate access to institutional credit. Many tribal entrepreneurs lack proper documentation, collateral security, and awareness about government schemes. As a result, they often depend on informal sources of finance, which charge high interest rates.
2. **Lack of Market Access:** Tribal entrepreneurs often operate in remote and geographically isolated areas with limited connectivity. They face difficulties in

accessing larger markets, understanding market demand, and competing with established brands. Poor marketing skills and absence of branding reduce their profitability.

3. Inadequate Infrastructure: Poor transportation facilities, lack of storage units, irregular electricity supply, and weak digital connectivity restrict business expansion. Infrastructure gaps increase operational costs and reduce efficiency.

4. Limited Education and Skill Development: Many tribal entrepreneurs have low levels of formal education and limited exposure to modern business practices. Lack of technical knowledge, managerial skills, and digital literacy affects productivity and competitiveness.

5. Technological Constraints: Traditional methods of production, though eco-friendly, may limit large-scale production and quality standardization. Limited access to modern tools and technology reduces efficiency and market competitiveness.

6. Institutional and Procedural Barriers: Complex procedures for availing government schemes, delays in loan approvals, and bureaucratic hurdles discourage tribal entrepreneurs from accessing institutional support.

7. Social and Cultural Barriers: Social marginalization, language barriers, and lack of exposure to external markets affect confidence and risk-taking ability. In some cases, traditional community norms may restrict entrepreneurial expansion.

8. Exploitation by Middlemen: Due to limited market knowledge and bargaining power, tribal entrepreneurs are often exploited by intermediaries who offer lower prices for their products, reducing profit margins.

Suggestions:

1. Strengthening Access to Finance: Simplify loan procedures and documentation requirements for tribal entrepreneurs, Expand collateral-free credit facilities under schemes like MUDRA and NSTFDC and Promote financial literacy programs to increase awareness about government schemes and banking services.

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2. **Enhancing Skill Development and Capacity Building:** Organize regular entrepreneurship development programs (EDPs) in tribal areas, Provide training in modern production techniques, quality control, packaging, and branding and Improve digital literacy to enable online marketing and e-commerce participation.
3. **Improving Market Access and Branding:** Establish direct market linkages through TRIFED and e-commerce platforms, Promote Geographical Indication (GI) tagging for unique tribal products and Conduct exhibitions, trade fairs, and “Aadi Mahotsav” events at national and international levels.
4. **Infrastructure Development:** Improve road connectivity, transportation, and storage facilities in tribal regions, Ensure reliable electricity and digital infrastructure to support business operations and Develop common facility centers (CFCs) for processing and value addition.
5. **Policy Implementation and Monitoring:** Strengthen coordination among government agencies for effective scheme implementation, Regular monitoring and evaluation of tribal development programs and Increase awareness campaigns about available support mechanisms.
6. **Promotion of Women Entrepreneurship:** Encourage formation of women-led self-help groups (SHGs) and Provide special financial incentives and leadership training for tribal women entrepreneurs.

Conclusion:

Tribal entrepreneurship has emerged as a significant instrument for promoting inclusive and sustainable development, particularly among marginalized and economically disadvantaged tribal communities. The study highlights that entrepreneurial activities undertaken by tribal populations not only generate employment and enhance income levels but also empower women, promote financial inclusion, and reduce regional disparities. The findings reveal that tribal enterprises, largely based on traditional knowledge and locally available resources, contribute meaningfully to sustainable development by encouraging eco-friendly

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practices, conserving natural resources, and preserving indigenous culture. These enterprises align closely with the principles of economic, social, and environmental sustainability.

Government initiatives such as TRIFED, Van Dhan Yojana, NSTFDC, and MUDRA have played an important role in strengthening tribal entrepreneurship. However, challenges such as limited access to finance, inadequate infrastructure, lack of technical skills, market constraints, and procedural barriers continue to restrict the full potential of tribal enterprises.

Therefore, a Strengthening tribal entrepreneurship can serve as a sustainable pathway for socio-economic transformation, ensuring equitable growth and long-term livelihood security for tribal communities. In conclusion, tribal entrepreneurship is not merely an economic activity but a catalyst for inclusive growth, cultural preservation, and sustainable development. With appropriate support and strategic interventions, it can significantly contribute to national development while maintaining ecological balance and social equity.

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**Financial Assistance to Msme And Health Care Sector by APSFC In
Andhra Pradesh**

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ABSTRACT

Health is multifaceted, with each aspect having a significant impact on the person both internally and outwardly in the society in which they live. It is said that the interaction of two sets of circumstances determines what a man is and the diseases to which he may be susceptible. These variables interact, and their effects on health can either be beneficial or detrimental. Andhra Pradesh State Financial Corporation is one of the 5TH largest State Financial Corporations (SFC) Working as APSFC. Andhra Pradesh State Financial Corporation (APSFC) was established in 1956 to promote and develop Micro, Small, and Medium Enterprises (MSMEs) in the state of Andhra Pradesh. It operates under the State Financial Corporations Act, 1951, and provides financial assistance to MSMEs Service and manufacturing sectors in the form of term loans, working capital loans, and seed capital. APSFC plays a crucial role in the industrial development of the state, as well as hospitals, Motels and Hotels particularly by supporting the MSME sector. APSFC offers various financial products, including term loans for establishing new units or expanding existing ones, working capital loans to meet operational needs, and seed capital assistance for new ventures.

Key words: Financial assistance to Hospitals, Motels and Hotels particularly by supporting the MSME sector.

INTRODUCTION

Healthcare has become one of India's largest sectors, both in terms of revenue and employment. Healthcare comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The Indian healthcare sector is growing at a brisk pace due to its strengthening coverage, services, and increasing expenditure by public as well as private players. India's healthcare delivery system is categorised into two major components - public and private. The government, i.e., the public healthcare system,

comprises limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of Primary Healthcare Centers (PHCs) in rural areas. The private sector provides most secondary, tertiary, and quaternary care institutions with a major concentration in metros, tier-I, and tier-II cities. India continues to expand its healthcare infrastructure. In FY26, private hospitals are expected to add over 4,000 beds with investments of Rs. 11,500 crore (US\$ 1.34 billion). As of April 1, 2025, the country has 13,86,150 registered allopathic doctors and 7,51,768 AYUSH practitioners, resulting in a doctor-to-population ratio of 1:811.

Financing of APSFC in Health Care Sectors

Andhra Pradesh state Financial Corporation is one of the 5TH largest State Financial Corporations (SFC) Working as APSFC. Andhra Pradesh State Financial Corporation (APSFC) was established in 1956 to promote and develop Micro, Small, and Medium Enterprises (MSMEs) in the state of Andhra Pradesh. It operates under the State Financial Corporations Act, 1951, and provides financial assistance to MSMEs Service and manufacturing sectors in the form of term loans, working capital loans, and seed capital. APSFC plays a crucial role in the industrial development of the state, as well as hospitals Motels and Hotels particularly by supporting the MSME sector. APSFC offers various financial products, including term loans for establishing new units or expanding existing ones, working capital loans to meet operational needs, and seed capital assistance for new ventures. APSFC is not just a lending institution it actively participates in the promotion and development of the MSME sector, acting as a catalyst for industrial growth and employment generation. The corporation has a wide network of branches across the state, ensuring accessibility to entrepreneurs in different regions.

The bifurcation of Andhra Pradesh in 2014, the newly formed state of Andhra Pradesh, referred to as the "residuary" state, retained the name Andhra Pradesh, while Telangana became a separate state. The Andhra Pradesh Reorganisation Act, 2014, officially divided the state, with Hyderabad designated as the common capital for both states for a period of ten years. The act also addressed the apportionment of assets, liabilities, and employees between the two successor states. The Andhra Pradesh Reorganisation Act, 2014, led to the creation of Telangana, carving it out of the existing Andhra Pradesh. The remaining portion of Andhra Pradesh

retained the name Andhra Pradesh. Hyderabad was designated as the common capital for both Andhra Pradesh and Telangana for a period of ten years.

From 2014 which was bifurcated Andhra Pradesh and Telangana for promoting Micro, Small and Medium Enterprises (MSMEs) in AP. The major problem faced by the small and medium scale entrepreneurs is to get adequate financial credit facility at affordable interest rates. In this state total 13 districts have branches for promoting MSMEs in all districts In this scenario, it is very important to study relating to between inter districts loans sanction and disbursement and recoveries of MSMEs by corporation in this paper mainly discuss about the interstate district wise variation of loan sanctions and performance of recoveries by SFC. In this connection study about branch wise loan sanction, and district wise MSME Growth Rate in Andhra Pradesh state. This study has two main objectives, mainly analysis the operational functions of loan sanctions, disbursement, and recoveries by APSFC in promoting the MSME &Health care services in Andhra Pradesh state and to advise appropriate measures for the variation of district wise loan sanction, disbursements, At the same time discussed branch wise/ operational wise, and backward, non-backward districts and finally region wise performance of recoveries of MSMEs in Telangana state. This analysis period is based on the performance of APSFC in the last 10 years (2014-15 to 2023-24). In this study the data has collected by APSFC and Telangana division SFC Annual reports. The data were collected through secondary sources like annual reports of APSFC District branch offices. Backward districts are also examined in relation to the non-backward districts in getting assistance from SFC in Chittooru, Ananthapur and Vijayanagaram.

Health care sectors (Practicing doctors and nursing homes) is one of the important service sectors in the Growth Andhra Pradesh this part is the providing major share to the society at the same time they were faces financial requirements for better services. In this part of financial requirement APSFC play an important in supporting to the practicing doctors and nursing homes in Andhra Pradesh. In this process, state the period of study in terms of sanctions, disbursements, recoveries and interests are analyzed. Recoveries affect the financial resources of the corporation in recycling the funds. Prompt recovery of the loans with interest adds to the liquidity of the corporation and avoids amounting over dues. An in depth probe in this direction has taken place by analyzing the loans and recoveries pertaining to all the 13 districts of the state. Trends of recovery performance of the Corporation during the study period, and district wise recovery performance

including the state capital are also analyzed in this chapter. Finally, recovery performance in the backward districts is investigated in this chapter to find out variations if any.

Role of APSFC in Promoting Health Care service Sector MSMEs

APSFC has acted as the prime lending agency to tiny Small Scale and Medium Scale Industrial units in Andhra Pradesh. The main objectives of the Corporation include to promote industrial growth through SSI units, expansion of employment, improving the exports of SSI sector and to extend assistance to the sick units in the SSI sector. It has acted as the agency to utilize the resource in the state for industrial development through promoting SSI units, it has designed a strategy to achieve the objectives contemplated as follows.

Schemes of Assistance in health care and service sectors by APSFC

Schemes of Assistance in APSFC The Andhra Pradesh State Financial Corporation has been providing the needful financial assistance to the Micro, Small and Medium Enterprises in the state of Andhra Pradesh by way of Practicing doctors and nursing schemes, Investment and Infrastructural schemes for hospitals, Super Entrepreneur Scheme, Good Entrepreneur Scheme, Export Oriented Units, Hotels/Motels/Restaurants scheme, Senior Successful Entrepreneur, Scheme of assistance for Tourism, Equipment Refinance Scheme, Scheme for qualified Professionals, Modernization Scheme, Quality Control Facilities Scheme, Women Entrepreneur Scheme,

Need for the study

Today MSMEs and health sectors have been playing vital role in the society and this sectors providing employment, productivity more than 47 percent and producing goods and services in India. At the same time this sectors have been faces financial burdens to running the successfully, in this connection financial institutions were providing the financial assistance to health care sectors in India. In this study analyses role of APSFC and how its providing Financial assistance to MSMEs, as well as to health care and nursing homes in Andhra Pradesh. In this study need to analysis how APSFC Providing financial assistance and implementing different policies and schemes for development of health care system in various districts of Andhra Pradesh.

Objectives of the study

1. To study Role of APSFC in Andhra Pradesh.
2. To analyses the financial assistance to MSMEs, Health care and Service sectors in Andhra Pradesh.

3. To examine the financial performance of APSFC in various districts in Andhra Pradesh.

Hypothesis of the study

1. Majority of the respondents in health care sectors 90 percent do not have awareness about the health policies and schemes.
2. It is perceived that majority of the respondents getting 10 of loans and faces Collateral securities problems from APSFC. And repayment loan is less satisfaction in the health care services.
 3. In this study that majority of health care and services sectors loan sections
And disbursements were located 75 percent in major cities.

Research Methodology

The data collected from primary and secondary data i.e. primary data is collected from respondents and secondary data from Annual reports of APSFC and districts branch wise reports, senior manager's opinion, magazines and printed records of organization and have been processed by using simple averages, and percentages calculation techniques and by using understanding and presentation of the data.

Tools and Techniques

the data is analyzed based on objectives of the study, in this study using tools – Questionnaire method and personal interview have been employed in the present study for eliciting the required information from the primary source. The facts and figures are illuminated through the bar charts for the purpose of analyzing the data on the basis of averages and percentages.

Analysis of Data

In a brief explanation this analysis indicating the performance of APSFC depicting sanctions, disbursements, and units assisted, branch wise distribution of assistance, recovery of loans and variations in the recoveries between backward and non-backward districts. The analysis in this study, thus assumes significance as it is the outcome of a microscopic study of the APSFC. In table 1.1 reveals about the total investment and employment generated in health care sectors in Andhra Pradesh.

Table 1.1

Investment and Employment in Practicing Doctors & Existing Nursing Homes for acquiring Fixed Assets by APSFC

S.LN o.	Year	Investment /gross sanction to clinic/units		Value of output	Employment Generated
		No of units	Amount	Amount	
1	2014-15	339 (22.71)	8381 (16.50)	14354 (17.74)	2008 (17.01)
2	2015-16	252 (16.43)	8525 (16.78)	15321 (18.94)	1631 (13.82)
3	2016-17	208 (13.56)	7143 (14.06)	15321 (18.94)	1631 (13.82)
4	2017-18	151 (9.85)	5557 (10.94)	742 (0.91)	1172 (9.93)
5	2018-19	105 (6.84)	3518 (6.92)	5330 (6.59)	929 (7.89)
6	2019-20	55 (3.58)	1679 (3.30)	2804 (3.46)	452 (3.83)
7	2020-21	68 (4.43)	2458 (4.83)	3723 (4.60)	598 (5.06)
8	2021-22	87 (5.67)	3011 (5.92)	3955 (7.36)	701 (5.94)
9	2022-23	145 (9.45)	5839 (11.49)	11265 (13.92)	1433 (12.14)
10	2023-24	123 (8.02)	4672 (9.19)	8064 (9.97)	1244 (10.54)
Total		1533	50783	80879	11799

1.Source: Secondary data from annual reports of APSFC

Data in the table 1.1 shows that existing nursing homes/ units have decreased from 339 to 123 between 2014-15to 2023-24. The decrease has been drastic between 2017-18 and 2019-20 from 151 units to just 55 units. A significant decrease in units indicate that the Nursing homes activity has become slow and passive over the years.However in terms of investments it has increased from

Rs.8381 crores in 2014-15 to Rs8525 crores in 2015-16. But a constant decrease is noted, year on , between 2016-17to 2019-20. It has again increased to Rs2458 crores in 2020-21. It implies that an increasing trend is followed by a decreasing trend up to 2023-24. Even then when compared to the base year investment in the terminal increased by 3.1 times.

Employment scenario is gloomy as revealed by the data. It decreased to 2008 from 452between 2014-15to 2019-20 and the decrease accounts for 1.7 times. The decrease has been steep between 2014-15to 2023-24 accounting for 4.7 times. The trends in employment reveals decrease and marginal increase and again large decreases.It can be stated from the analysis that in terms of Nursing Homes has declined over the years. The same conclusion emerges in terms of employment, though in terms of investment clinic activity has increased. With a view to find out the trends in theRegion –Wise analysis of MSMEs units assisted, amounts of sanctions and disbursements as on 31st March 2024.related to Nursing homes data on the same lines and for the same period is furnished in table 1.2

1.2.Region –Wise analysis of MSMEs units assisted, amounts of sanctions and disbursements as on 31st March 2024.

Region wise analysis of the operations of the Telangana division SFC shows whether inter districts variations exist in terms of units assisted and amount of assistance provided by the corporation. It also help to ascertain the provision of concessional finance to the entrepreneurs in the less developed areas of the state. After the Separation Telangana state had 13 districts according annual reports of Telangana division State Financial Corporation districts are classified as two regions namely capital region and non capital region. And at the same time its classified as backward districts and non backward districts. Data is processed and presented accordingly in table 1.2 here under.

Table- 1.2

Andhra Pradesh State Branch - wise Operations –Wise of practicing doctors and nursing homes (MSMEs) Units Assisted Amount of Sanctions (Effective) And Disbursements by APSFC as on 31st March, 2024.

(₹ In lakhs)

DISTRICTS	Units Assisted		Sanctions		Disbursements		Relation of %
	Number of Units	Percentage to	Amount	Percentage to	Amount	Percentage to	

		total		total		total	6/4*100
1	2	3	4	5	6	7	8
Anthapura m	16	6.25	119 8	3.88	113 5	4.24	94.74
Guntur	19	7.45	214 9	6.96	177 0	6.61	82.36
Kurnool	20	7.81	843	2.73	503	1.88	59.66
Nellore	22	8.59	258 8	8.39	217 5	8.13	84.04
Rajamahen dravaram	29	11.32	290 5	9.41	218 9	8.18	132.7 0
Tirupathi	20	7.81	388 7	12.60	310 0	11.58	79.75
Vijayavada	18	7.03	265 3	8.60	261 9	9.79	98.75
Vishakapatn am	19	7.42	372 7	12.08	395 8	14.79	106.1 9
Cuddapah	40	15.62	285 4	9.25	226 5	8.46	79.36
Srikakulam	11	4.29	844	2.73	773	2.88	91.58
Eliru	13	5.07	330 5	10.71	380 1	14.21	115.0 7
Ongole	29	11.32	388 8	12.60	246 0	9.19	63.27
Total	256	100.0 0	308 40	100.0 0	267 48	100.00	1087. 36

1.Sources; Annual Report Of APSFC 2021-22 Branch –Wise, Operations –Wise Classification Of Term Loans Sanctioned (Effective) And Disbursed During The Year 2023-24 Page. 69 Table.-6

The above Data in the table 5.1 analysis the Andhra Pradesh state districts wise units Amounts distribution of the units assisted, and amounts sanctioned and disbursed during 2023-24. It is noted that the Corporation has provided financial assistance to relatively more units in thitupathi (Chitoor) and Ongole districts than Krishna, Guntur and Vishakhapatnam districts. In terms of 11.32 percentage 50

percent of the units assisted Against to capital region (Krishna Guntur and Ongole) while the shares of costal Andhra are 11.32 percent and Rayalaseema 15.62 (Kadapa) remaining districts of Andhra Pradesh state is 58.12 percentage. In the state capital region districts at the least in sanctions (15.00 percent) and disbursements (16.54 percent) implying that the other 11 districts have been together provided less many half of the amounts. Back ward districts of ananthapur and Chittoor districts has received just 14.06 percent of the sanctions and 16.52 percent of the disbursements. When it comparison cumulatively capital region districts comes to the high ratio of disbursements to sanctions backward districts and northern Andhra (east and west Godavari) has received 23.38 percent when compared to the other districts. The analysis of data shows that performance of sanctions and disbursements variations between capital region and other districts are 35-62 percentage in the assistance provided by the Corporation.

1.3.Capital region and non-capital region- wise analysis of units assisted, Sanctions and disbursements March 2024

From the connection of table 1.2 analysis and a made 1.3 table and to find out the reason for major allocations loan assistance to Ananthapur Chittoor Kurnool Nellore and Vishakhapatnam Srikakulam Krishna districts. These six districts has more health care services areas and available to transports and infrastructure facilities. Capital region consists of Krishna and Guntur peripheral districts of east Godavari and west Godavari. This region ensures conducive creative health services environment for the rural and urban due to which they are concentrated heavily to drive the benefits from a developed infrastructure and marketing facilities. The Data from this connections is depicted in Table 1.3.

Table- 1.3

Capital region And Non Capital Region Wise Analysis of MSMEs units assisted amount of Sanctions (Effective) And Disbursements by APSFC as on 31st March, 2024.

(₹ in lakhs)

Districts/Region	Units Assisted		Sanctions		Disbursements		Relation of % 6/4* 100
	Number of Units	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	

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1	2	3	4	5	6	7	8
*Capital region	37	14.45	4802	18.57	4389	16.32	91.39
* non capital region	219	85.54	26038	84.42	22359	83.59	85.87
Total	256	100.00	30840	100.00	26748	100.00	177.26

2.Sources: Annual Reports of APSFC 2023-24 Branch/ District-Wise, Operation - Wise Classification of Term Loans Sanctioned (Effective) And Disbursed During The Year 2014-15 To 2023-24 Page. 69 Table.-6 Note : *Capital Region :Guntur, Vijayavada *District- Wise: Remaining Districts

The analysis of data from the above table 5.2 shows relations/ variations sanctions and disbursement of loans assistance between capital region and non-capital region of Andhra Pradesh state. Hear the corporation has provided financial assistance to all districts. Capital region (Krishna and Guntur) districts has receive 18.57 percent of loan assistance from the corporation then non capital region. The non-capital region has revived 84.42 percent. These two segments together, account is 100 percentage the establishments units as shown in Table -1and 2. The units in the capital region with a conducive health care business environment could get the 16.32 percent 83.59 percent in remaining other districts. In this connection Thirupathi Visakhapatnam and Ongloe and Eilur has received largest share 58.23 percent in disbursements. In this study period Srikakulam vijayanagaram Kurnool cuddapah districts are attracting more units with larger shares of sanctions and disbursements.

1.4. Andhra Pradesh State Branch - wise Operations –Wise of practicing doctors and nursing homes (other Units) Assisted Amount of Sanctions (Effective) And Disbursements by APSFC as on 31st March, 2024.

From the table 5.3 analysis and to find out the reason for major allocations loan assistance to Ananthapurchitoor Kurnool Nellore and vishakapatnam Srikakulam Krishna districts. These six districts has more health care services areas and available to transports and infrastructure facilities. Capital region consists of Krishna and Guntur peripheral districts of east Godavari and west Godavari. This region ensures conducive creative health services environment for the rural and urban due to which they are concentrated heavily to drive the benefits from a

developed infrastructure and marketing facilities. The Data from this connections is depicted in Table 1.4.

Table- 1.4

Andhra Pradesh State Branch - wise Operations –Wise of practicing doctors and nursing homes Units Assisted Amount of Sanctions And Disbursements (others units) By APSFC as on 31st March, 2024.

(₹ In lakhs)

DISTRICTS	Units Assisted		Sanctions		Disbursements		Relation of % 6/4*100
	Number of Units	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	
1	2	3	4	5	6	7	8
East Godavari	0	(0)	0	(0)	0	(0)	0
Guntur	1	(6.66)	400	(10.68)	400	(11.63)	100
Krishna	3	(20.00)	858	(22.92)	858	(24.94)	100
Srikakulam	0	(0)	0	(0)	0	(0)	0
Vishakapatnam	0	(0)	0	(0)	173	(5.03)	-
West Godavari	1	(6.66)	25	(0.66)	0	(0)	0
Ananthapur	0	(0)	0	(0)	0	(0)	0
Chittoor	1	(6.66)	629	(16.80)	629	(18.29)	100
Cuddapah	1	(6.66)	30	(0.80)	0	(0)	0
Karnool	0	(0)	0	(0)	0	(0)	0
Nellore	7	(46.66)	1550	(41.42)	1004	(29.19)	64.77
Prakasham	1	(6.66)	250	(6.68)	375	(10.90)	150
Total	15	100	3742	100	3439	100	514

3..Sources; Annual Report of APSFC 2023-24 region /district –wise classification of term loan sanctioned (effective) and disbursed during the year 2023-24. Page. 68 Table.-5

The above Data in the table 5.3 analysis the Andhra Pradesh state districts wise units Amounts distribution of the units assisted, and amounts sanctioned and disbursed during 2023-24. It is noted that the Corporation has provided financial assistance to relatively more units in thitupathi (Chittoor) cuddapah and Nellore districts (9) than Krishna, Guntur and Vishakhapatnam districts (4). In terms of (26.00) percentage 60.12 percent of the units assisted Against to capital region (Krishna Guntur and) while the shares of costal Andhra are 26.66 percent and Rayalaseema 46.66 and 29.19 (Nellore) remaining districts of Andhra Pradesh state is 58.12 percentage. In the state capital region districts at the least in sanctions (10.68) percent) and disbursements (11.63 percent) implying that the other 11 districts have been together provided less more half of the amounts. In the districts of ananthapur, cuddapah, chitoor districts has received major role of Chittoor 16.80 and 18.29 percent of the sanctions and of the disbursements. When it comparison cumulatively non backward districts comes to the high ratio of disbursements to sanctions Rayalaseema and northern Andhra (East & west Godavari) west Godavari has received sanctions disbursements 6.68 and 10.29 respectively east Godavari is zero percent when compared to the other districts. The analysis of data shows that performance of sanctions and disbursements variations between backward districts and other districts are 35-62 percentage in the assistance provided by the Corporation.

1.5.Backward Districts And Non Backward districts Analysis of practicing doctors and Nursing homes (other) units assisted amount of Sanctions (Effective) And Disbursements By APSFC As On 31st March, 2024

From the table 1.5 state and to find out the Reasons for major allocations loan assistance to backward and non-backward districts. These two has more health care services areas and backward districts few districts non available to provide loan assistance. Capital region consists of Krishna and Guntur peripheral districts of east Godavari and west Godavari. These backward and non-backward districts shows Table 1.5 which was received major amount from APSFC

Table- 1.5

Backward Districts and Non Backward districts Analysis of practicing doctors and Nursing homes (other) units assisted amount of Sanctions (Effective) And Disbursements By APSFC As On 31st March, 2024.

(₹ in lakhs)

Districts/Region	Units Assisted		Sanctions		Disbursements		Relation of % 6/4* 100
	Number of Units	Percentage to total	Amount	Percentage to total	Amount	Percentage to total	
1	2	3	4	5	6	7	8
*Backward districts	10	66.66	1283	34.28	1431	41.61	111.53
* Non Backward Districts	5	33.33	2459	65.71	2008	58.38	81.65
Total	15	100.00	3742	100.00	3439	100.00	193.18

4.SOURCES: Annual Reports Of APSFC 2023-24 Branch/ District-Wise, Operation -Wise Classification of Term Loans Sanctioned (Effective) And Disbursed During The Year 2014-15 To 2023-24 Page. 69 Table.-6 Note : *Capital Region :Guntur, Vijayavada *District- Wise: Remaining Districts

The analysis of data from the above table 1.4 shows relations/ variations sanctions and disbursement of loans assistance between backward districts and Non backward districts of Andhra Pradesh state. Hear the corporation has provided financial assistance to all districts. non backward(Krishna and Guntur, east and west Godavari Vishakhapatnam) districts has receive 65.71 percent of loan assistance from the corporation then backward districts. The backward districts has revived 41.62 percent. These two segments together, account is 100 percentage the establishments units as shown in Table -3 and 4. The units in the backward districts. with a conducive health care business environment could get the 66.66 percent in remaining other districts.

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Findings of the study:-

1. Most of the units were facing financial problems and they don't have awareness on financial assistance of APSFC in health schemes.
2. In the analysis of the study health care and services sectors could not getting loan sanctions and disbursement from APSFC due to delay of loan process and collateral securities problems.
3. It was examine by respondents opinion they were 50% respondents less satisfaction from comparison of APSFC and other institutional financial assistance to health care and services sectors in Andhra Pradesh.
4. Recovery performance of APSFC is not satisfaction in the last 10 years period of the study due to back ward districts of respondents repayment is delay and says different causes.

Suggestions

1. Reduce collateral securities amount and Delays of loan sanctions Problems to health care sectors and improve the schemes and policies to developed health care system in Andhra Pradesh.
2. Provide and conduct the awareness programmers on health care schemes and policies to know the new entrepreneurs and reduces the time delays of loan sanctions and disbursements.
3. Improve loan sections and disbursements to the backward districts to develop the health care units and improve the Clinical laboratory facilities and to internal infrastructure requirements purpose.

Conclusion

Financial Performance of APSFC in Sanction, Disbursements, and Recoveries in MSMES & Practicing Doctors and Nursing Homes in Andhra Pradesh Performance evaluation of the state financial corporation financial assistance variations are found to be glaring on all counts among the 13 districts. the Andhra Pradesh state financial corporation has provide financial assistance 63 percent MSMEs 37 percent for service sectors like practicing doctors Nursing homes, rehabilitations center, hotels and motels units and here more than half of the share in the financial assistance to backward districts. It implies that the sanctions and disbursements are heavily weighted in favour of the backward districts /regions due to the capital region has more infrastructural units state capital like Krishna, Guntur and Vizag districts implies in the development of economical caridars in the state. At the same time state financial corporation also given importance to remaining districts. While

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conducive business environment of Andhra Pradesh state has impact on for establishments of more units as well as receiving the sanctions from the corporation. The units of non capital has received 42 percent of financial assistance from the SFC, while capital region of sanction, and disbursement is 58 percent hear more sanctions and disbursement snatching by capital region districts. As such the share of capital region in the sanctions, disbursements as well as units is relatively high when compared to the non capital regions of the state. Trends with regard to units, sanctions, and disbursements in the Andhra Pradesh state are higher under the impact of the capital region. However, non capital regions have shown increasing trends in sanctions and disbursements. But the shares recoveries of non capital regions are relatively equal followed by Krishna, Guntur districts. The share of capital region in sanctions, disbursements has been increased in 2014-15 to 2016-17 when compared to 2017-18 to 2023-24, after that slowly decreased in the financial assistance of APSFC.

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- Annual Reports of APSFC 2023-24 Region / District-Wise Classification of Term Loans Sanctioned -Effective) And Disbursed During The Year 2014-15 To 2023-24 Page. 64 Table.-5.
- Annual Reports of APSFC Annual Report 2023-24 Region / District-Wise Classification of Term Loans Sanctioned -Effective) And Disbursed During The Year 2023-24 Page. 64 Table.-5
- APSFC Every Annual Reports Topic Region / District-Wise Classification Of Term Loans Sanctioned-Net Effective), Disbursed During the Year 2014-15 To 2023-24 Table no.16 pageno.75.

Tribal Women Entrepreneurs: Issues and Challenges with Special Reference to BhadradriKothagudem District Telangana

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Abstract

Entrepreneurship among tribal women has gained increasing attention as a strategy for socio-economic empowerment and inclusive development in marginalized regions. In Telangana, particularly in BhadradriKothagudem District, tribal women actively participate in agriculture, forest-based livelihoods, handicrafts, livestock rearing, petty trade, and self-help group (SHG)-based enterprises. Despite their significant contribution to household income and local economies, tribal women entrepreneurs encounter multiple structural, institutional, and socio-cultural challenges that restrict enterprise sustainability and growth. The present study examines the socio-economic profile, issues, and challenges faced by tribal women entrepreneurs in BhadradriKothagudem District. A descriptive research design was adopted, and primary data were collected from 120 tribal women entrepreneurs using structured questionnaires and interview schedules. Statistical tools such as percentage analysis, chi-square test, and correlation analysis were used to interpret the data. The findings reveal that limited access to formal credit, inadequate infrastructure, lack of market linkages, low educational attainment, technological backwardness, and socio-cultural constraints significantly affect entrepreneurial performance. Participation in SHGs has positively influenced savings habits, financial access, and decision-making power. The study concludes that strengthening financial inclusion, improving skill development initiatives, enhancing market connectivity, and implementing gender-sensitive policies are essential for the sustainable development of tribal women entrepreneurship in the region.

Keywords: Tribal Women Entrepreneurship, Socio-Economic Status, SHGs, Financial Inclusion, Rural Development, Women Empowerment, BhadradriKothagudem, Telangana

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INTRODUCTION

Women entrepreneurship is widely recognized as a catalyst for economic growth, poverty reduction, and social transformation. In rural and tribal areas, women play a dual role as income earners and caregivers, contributing substantially to household welfare and community development. Tribal women, in particular, possess traditional knowledge and skills related to agriculture, forest produce collection, handicrafts, and local trade. However, their entrepreneurial contributions often remain underrecognized due to socio-cultural and institutional barriers.

BhadadriKothagudem District, located in the eastern part of Telangana, is characterized by significant tribal population, forest resources, and agrarian livelihoods. Major tribal communities in the district include Koya, Lambada (Banjara), and other Scheduled Tribes. The region's economy is largely dependent on agriculture, forest-based activities, and small-scale trading. Tribal women in the district engage in diverse entrepreneurial activities such as minor forest produce processing, tailoring, food processing, dairy farming, poultry, petty shops, and SHG-based microenterprises.

The Government of Telangana has introduced several welfare and development schemes aimed at promoting tribal livelihoods and women empowerment. However, despite these efforts, tribal women entrepreneurs continue to face financial constraints, limited market access, inadequate infrastructure, low literacy levels, and gender-based discrimination. Social norms and domestic responsibilities further restrict their ability to expand businesses.

Understanding the specific issues and challenges faced by tribal women entrepreneurs in BhadadriKothagudem District is essential for designing context-specific policies and interventions. This study aims to provide a comprehensive analysis of their socio-economic status, challenges, and opportunities.

Definition of the Terms Used in the Study

Tribal Women Entrepreneurs: Women belonging to Scheduled Tribe communities who initiate, organize, and manage income-generating activities either individually or collectively.

Entrepreneurship: The process of identifying business opportunities, mobilizing resources, assuming risks, and managing enterprises to generate income and employment.

Socio-Economic Status (SES): The social and economic position of individuals measured by income, education, occupation, and asset ownership.

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Self-Help Groups (SHGs): Informal associations of women who come together to save regularly, access microcredit, and undertake collective entrepreneurial activities.

Institutional Support: Assistance provided by government agencies, banks, NGOs, and other organizations in the form of financial aid, training, subsidies, and marketing support.

Socio-Economic Status

The socio-economic profile of tribal women entrepreneurs in BhadadriKothagudem reflects both progress and persistent vulnerability.

Educational Status

Most respondents have education up to primary or secondary level. Limited higher education restricts their managerial capacity, financial literacy, and technological adoption.

Income Level

Before engaging in entrepreneurship, many respondents relied solely on seasonal agricultural labor or forest produce collection. Entrepreneurial activities have supplemented household income but remain limited in scale.

Occupational Pattern

Major entrepreneurial activities include:

- Minor forest produce processing
- Handicrafts and weaving
- Dairy and livestock rearing
- Tailoring and food processing
- Petty retail shops

Asset Ownership

Most respondents possess limited physical assets and operate enterprises from home or small rented spaces.

Social Empowerment

Entrepreneurship has increased participation in community meetings, SHGs, and local decision-making processes, enhancing self-confidence and bargaining power within households.

REVIEW OF RELATED LITERATURE

Research on women entrepreneurship emphasizes its role in enhancing economic independence and social empowerment. Studies indicate that women entrepreneurs contribute significantly to employment generation and poverty reduction in rural areas.

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Literature on tribal women highlights unique challenges such as geographical isolation, lack of infrastructure, limited education, and traditional gender roles. Scholars have observed that SHGs have played a transformative role in promoting financial inclusion among rural women by facilitating microcredit and collective enterprises.

However, studies also identify persistent barriers including:

- Inadequate collateral for bank loans
- Poor transportation and communication facilities
- Limited awareness of government schemes
- Social restrictions and family responsibilities
- Lack of entrepreneurial training

Region-specific studies on Telangana reveal that while state-level initiatives support tribal livelihoods, implementation challenges and low awareness limit outreach effectiveness. There remains a need for localized studies focusing on district-level realities, particularly in BhadadriKothagudem.

Objectives of the Study

1. To analyze the socio-economic status of tribal women entrepreneurs in BhadadriKothagudem District.
2. To identify major issues and challenges faced by tribal women entrepreneurs.
3. To examine the role of SHGs and institutional support in promoting entrepreneurship.
4. To assess the impact of entrepreneurship on income and empowerment.
5. To suggest policy measures for strengthening tribal women entrepreneurship.

Hypotheses of the Study

H1: Tribal women entrepreneurship significantly increases household income.

H2: Access to institutional credit positively influences enterprise performance.

H3: Socio-cultural constraints significantly affect entrepreneurial growth.

H4: Participation in SHGs enhances financial independence and business sustainability.

METHODS & TOOLS

Research Design

The study adopted a descriptive research design combining quantitative and qualitative approaches.

Sample

A total of 120 tribal women entrepreneurs were selected from different mandals of BhadadriKothagudem District using purposive sampling.

Data Collection

Primary data were collected through structured questionnaires and interview schedules. Secondary data were obtained from government reports, academic publications, and official statistics.

Variables Measured

- Income levels (before and after entrepreneurship)
- Access to credit
- Infrastructure availability
- SHG participation
- Social empowerment indicators

Statistical Tools Used

- Percentage analysis
- Chi-square test
- Correlation analysis

Data were analyzed using statistical software to ensure reliability.

Tools Used in the Study

1. Structured Questionnaire
2. Interview Schedule
3. Socio-Economic Status Scale
4. Entrepreneurial Performance Rating Scale

The instruments were pilot-tested to ensure validity and reliability.

Findings and Discussion

Income Enhancement

The majority of respondents reported increased monthly income after starting entrepreneurial activities. Statistical analysis indicated a significant difference between pre- and post-enterprise income levels, supporting H1.

Access to Credit

Only a limited percentage of respondents had access to formal bank loans. Most relied on SHGs or informal borrowing. Correlation analysis revealed a positive relationship between credit access and business expansion, confirming H2.

Infrastructure Challenges

Poor road connectivity, irregular electricity supply, and lack of storage facilities were major constraints. These factors significantly affected product marketing and profitability.

Socio-Cultural Barriers

Traditional gender roles, household responsibilities, and limited mobility restricted entrepreneurial activities. Chi-square analysis indicated a significant association between socio-cultural constraints and business performance, supporting H3.

Role of SHGs

SHG participation enhanced savings behavior, financial literacy, and collective marketing. Women associated with SHGs reported greater confidence and improved decision-making power, validating H4.

Major Issues and Challenges

1. Limited financial inclusion and lack of collateral security.
2. Low literacy and inadequate technical skills.
3. Weak market linkages and absence of branding.
4. Inadequate infrastructure and transportation.
5. Gender-based social restrictions.
6. Limited awareness of government schemes.

CONCLUSION

The study concludes that tribal women entrepreneurship in BhadadriKothagudem District serves as a vital instrument for socio-economic empowerment and sustainable development. Entrepreneurship has contributed to increased income, enhanced decision-making power, and improved social participation. However, structural barriers such as financial exclusion, infrastructural deficits, limited education, and socio-cultural constraints continue to restrict enterprise growth.

To ensure sustainable development, policy interventions must focus on expanding financial inclusion, strengthening SHGs, providing skill development training, improving infrastructure, and enhancing market connectivity. Gender-sensitive and region-specific policies are essential for empowering tribal women entrepreneurs and promoting inclusive growth in the district.

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Empowering Tribal Communities of Bhadrachalam: Entrepreneurship as a Pathway to Sustainable Livelihoods and Self-Reliance

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Abstract:

Tribal entrepreneurship is becoming a key strategy for promoting sustainable livelihoods and self-reliance among indigenous communities in India. In Telangana, the tribal belt of Bhadrachalam in the Bhadrachalam district is an important socio-cultural and ecological area where entrepreneurship can drive inclusive development. Historically, these communities have relied on forest-based livelihoods, subsistence agriculture, and traditional crafts. However, tribes such as the Koya, Konda Reddy, and Lambada face ongoing challenges including poverty, land loss, limited market access, and low financial inclusion. This article examines tribal entrepreneurship as a means to generate income and foster sustainable development in Bhadrachalam. It discusses how traditional ecological knowledge can blend with modern business models, the role of government initiatives like the Tribal Cooperative Marketing Development Federation of India (TRIFED), and state-led livelihood missions in boosting tribal economic participation. Using regional statistics, policy insights, and analysis of specific sectors—including minor forest produce, handicrafts, agro-processing, and eco-tourism—the study outlines both opportunities and structural obstacles. The findings indicate that entrepreneurship, when supported by institutional credit, infrastructure, skill development, and market connections, can significantly improve income security while maintaining cultural identity and ecological sustainability. The article concludes that a community-driven, localized, and sustainability-focused entrepreneurial ecosystem is crucial for achieving long-term socio-economic empowerment among the tribal communities of Bhadrachalam.

Keywords: Entrepreneurship, Self-reliance, Empowerment

1. Introduction:

Entrepreneurship is increasingly seen as a powerful tool for socio-economic change, especially in marginalized regions. For tribal communities, 100 Two-Day National Seminar on “Empowering Tribal Communities through Entrepreneurship: Opportunities, Challenges, and Sustainable Development”

entrepreneurship not only creates income opportunities but also boosts autonomy, dignity, and cultural continuity. In India, tribal populations make up about 8.6% of the total population, based on the 2011 Census. Telangana has a notable tribal presence, especially in forested and river areas. Bhadrachalam, now part of the Bhadrachalam district, is located along the Godavari River and is surrounded by dense forests. The region is home to several Scheduled Tribes (STs), including the Koya, Konda Reddy, and Lambada communities. Traditionally, these tribes depend on podu (shifting) cultivation, collecting minor forest produce (MFP), bamboo crafts, livestock rearing, and daily wage labor. Despite constitutional protections and welfare programs, tribal communities still face structural disadvantages such as low literacy rates, limited access to financial institutions, geographical isolation, and exploitation in markets for forest products. In this context, tribal entrepreneurship emerges as a valuable route to sustainable livelihoods and self-reliance. This article looks at the potential of entrepreneurship as a development tool in Bhadrachalam, exploring opportunities, challenges, policy frameworks, and sustainability aspects.

2. Socio-Economic Profile of Bhadrachalam Tribal Communities

2.1 Demographic and Economic Characteristics

- According to the 2024 Telangana Social, Educational, Employment, Economic Caste Survey, Scheduled Tribes account for about 10.45% of the state's population—roughly 3.7 million people. This updated estimate reflects the need for investment in tribal economic empowerment.
- The Bhadrachalam district, including Bhadrachalam, hosts a large part of Telangana's tribal population, especially in remote villages with limited resources.
- Major tribal occupations include:
 - *60-70% depending on agriculture and forest-based activities
 - *Significant involvement in MFP collection
 - *Increasing participation in wage labor and migration
- Literacy rates among tribal populations remain below the state average, particularly for women. Access to higher education and vocational training is limited, which impacts entrepreneurial skills.

2.2 Traditional Livelihood Systems:

Tribal livelihoods in Bhadrachalam focus on:

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- Minor Forest Produce (MFP) such as tamarind, honey, bamboo, medicinal herbs, and mahua flowers.
- Traditional handicrafts and bamboo products.
- Millets and rain-fed agriculture.
- Knowledge of herbal and medicinal plants.

These activities are environmentally sustainable but often economically undervalued due to exploitation by middlemen and limited value addition.

3. Conceptual Framework: Tribal Entrepreneurship and Sustainable Livelihoods:

Tribal entrepreneurship refers to developing businesses based on indigenous knowledge, local resources, and community involvement. It differs from traditional entrepreneurship by:

- Emphasizing collective ownership (SHGs, cooperatives)
- Integrating ecological sustainability
- Preserving cultural identity
- Prioritizing community welfare over profit maximization

The Sustainable Livelihoods Framework identifies five capital assets:

1. Human Capital (skills, education)
2. Natural Capital (forests, land)
3. Social Capital (community networks)
4. Physical Capital (infrastructure)
5. Financial Capital (access to credit) Entrepreneurship enhances these capitals together.

4. Opportunities for Tribal Entrepreneurship in Bhadrachalam

4.1 Minor Forest Produce (MFP) Value Addition The forests of Bhadrachalam are abundant in:

- Tamarind
- Honey
- Bamboo
- Medicinal herbs

- Mahua flowers

With support from TRIFED, tribal producers can access minimum support price (MSP) programs for forest products. Adding value—such as tamarind processing, packaged honey, and herbal products—can increase incomes by 25-40%. Furthermore, 2024 data shows that over 68,000 forest rights claims were approved in BhadrakotiKothagudem district, granting formal recognition of tribal land rights for sustainable forest-based businesses (forestrights.telangana.gov.in).

4.2 Handicrafts and Bamboo Enterprises:

Bamboo crafting is a traditional skill among Koya communities. With training in design, branding, and digital marketing, these crafts can reach urban and export markets. The Van DhanVikasKendras under TRIFED support collective processing and marketing of forest products. Tribal handicrafts are sold under the "Tribes India" brand, which experienced a 15% increase in product sales in 2023.

4.3 Agro-Based Enterprises

- Millet processing units
- Organic farming clusters
- Seed banks
- Community-based irrigation systems

The rising demand for organic and millet-based foods offers strong market opportunities. In 2023, Telangana launched a Millet Mission under the National Food Security Mission, benefiting tribal farmers through training and market access.

4.4 Women-Led Self-Help Groups

Under Telangana's rural development and tribal welfare programs, tribal women SHGs have initiated:

- Leaf plate production units
- Pickle and spice processing
- Tailoring and garment production

Women's entrepreneurship enhances household nutrition, education spending, and savings rates. By 2025, over 2,000 SHGs in Bhadrachalam district were engaged in these activities, leading to improved incomes.

4.5 Eco-Tourism and Cultural Tourism

Bhadrachalam is recognized for its religious importance and forest landscapes. Community-led eco-tourism can feature:

- Guided forest tours
- Tribal cultural exhibitions
- Traditional food experiences
- Homestays

In 2024, the Telangana Tourism Department reported a 30% rise in eco-tourism bookings for the area, demonstrating increased interest in tribal-led eco-tourism projects.

5. Government Policies and Institutional Support:

5.1 Role of TRIFED is crucial in:

- Marketing tribal products under the "Tribes India" brand.
- Implementing MSP for MFP.
- Setting up Van Dhan Vikas Kendras.
- Offering skill training programs.

5.2 Telangana State Initiatives

The Government of Telangana has introduced:

- Tribal Sub-Plan (TSP)
- Residential educational institutions for tribal youth
- Financial aid through ST Cooperative Finance Corporations
- Skill training and entrepreneurship development programs

In September 2025, the Telangana government allocated ₹700 crore to enhance road connectivity in 429 tribal settlements statewide, improving market access for tribal businesses in the area (timesofindia.indiatimes.com).

5.3 Financial Inclusion Programs like:

- Stand-Up India
- MUDRA loans
- National Rural Livelihood Mission (NRLM)

Provide access to micro-credit. However, challenges with awareness and documentation hinder full utilization.

6. Statistical Insights

- The ST population in Telangana is about 3.7 million (2024 Survey).
- Literacy rate among STs is approximately 49% (below state average).
- More than 70% of tribal households in forest areas depend partly on MFP.
- The MFP MSP scheme covers over 50 forest products nationwide.
- A 2023 pilot program showed that tribal incomes increased by 20-30% in pilot Van Dhan clusters through value addition.

In Bhadrachalam, women SHG enterprises reported an average annual income rise of ₹15,000-₹40,000 per household after starting small-scale businesses.

7. Challenges in Tribal Entrepreneurship

7.1 Limited Access to Credit

- Lack of collateral
- Low banking penetration
- Limited financial literacy

7.2 Infrastructure Gaps

- Poor road access in remote tribal villages
- Limited storage and cold chain facilities
- Unreliable electricity supply

7.3 Market Linkage Constraints

- Dependency on middlemen
- Insufficient branding and packaging

- Limited digital access

7.4 Education and Skill Gaps

- High dropout rates
- Few technical training institutions

7.5 Cultural and Gender Barriers

- Patriarchal norms restrict women's mobility
- Resistance to market-oriented approaches

8. Sustainability Dimensions

Tribal entrepreneurship in Bhadrachalam contributes to sustainable development through:

8.1 Environmental Sustainability

- Forest-based businesses promote conservation.
- Organic farming reduces reliance on chemicals.

8.2 Social Sustainability

- Community ownership models enhance social cohesion.
- Women-led enterprises boost gender equity.

8.3 Economic Sustainability

- Diversified income sources lower vulnerability.
- Value addition ensures better returns.

9. Way Forward: Strategic Recommendations

- Strengthen tribal producer cooperatives.
- Expand digital literacy and e-commerce access.
- Establish tribal enterprise incubation centers.
- Improve rural infrastructure.
- Promote GI tagging and branding of tribal products.

- Integrate entrepreneurship education into tribal schools.
- Encourage public-private partnerships. A cluster-based approach that combines training, finance, and marketing is vital.

10. Conclusion:

Entrepreneurship offers a practical and lasting way to empower tribal communities in Bhadrachalam. By using natural resources, traditional knowledge, and helpful policy support, tribal entrepreneurs can turn subsistence livelihoods into successful businesses. However, entrepreneurship needs to focus on the community, care for the environment, and have institutional backing. The experience of Bhadrachalam shows that tribal entrepreneurship is more than just an economic approach. It serves as a means for dignity, resilience, and sustainable growth. With teamwork from government agencies, financial institutions, NGOs, and community leaders, tribal entrepreneurship can significantly improve income security, reduce migration, promote gender equality, and protect cultural heritage. Sustainable tribal entrepreneurship in Bhadrachalam can act as a model that other tribal regions across India can follow.

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**Empowering Tribal Communities through Entrepreneurship:
Opportunities, Challenges, and Sustainable Development**

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Abstract:

Entrepreneurship has emerged as a transformative pathway for empowering tribal communities by fostering economic self-reliance, cultural preservation, and sustainable development. Tribal populations, historically marginalized and geographically isolated, face structural barriers including limited access to capital, education, markets, and infrastructure. This research paper examines the opportunities, challenges, and sustainable development outcomes associated with tribal entrepreneurship, with a particular focus on indigenous knowledge systems, digital inclusion, and policy frameworks. Using a qualitative analytical approach based on secondary data from academic literature, government reports, and case studies, the study identifies entrepreneurship as a catalyst for livelihood diversification beyond subsistence agriculture and forest dependence. Findings indicate that while government initiatives, self-help groups, and digital platforms create new economic opportunities, persistent challenges such as institutional exclusion, lack of skill development, and market isolation hinder scalability. The paper proposes an integrated framework combining capacity building, financial inclusion, value chain development, and culturally sensitive policies to ensure sustainable entrepreneurial ecosystems in tribal regions. The study contributes to the

discourse on inclusive development by positioning tribal entrepreneurship as a driver of equitable growth aligned with Sustainable Development Goals (SDGs).

Keywords: Tribal Entrepreneurship; Indigenous Communities; Sustainable Development; Inclusive Growth; Indigenous Knowledge; Rural Development; Social Entrepreneurship

1. Introduction:

Tribal communities constitute some of the most socio-economically vulnerable populations worldwide, often residing in remote regions with limited access to mainstream economic opportunities. In India and other developing countries, tribal populations depend heavily on natural resources, subsistence agriculture, and traditional occupations. Entrepreneurship has increasingly been recognized as a viable pathway to reduce poverty, enhance income, and promote self-reliance among these communities.

Entrepreneurial initiatives enable tribal populations to diversify livelihoods, preserve cultural heritage, and participate in broader economic systems. Innovation and enterprise development can transform traditional knowledge into marketable products such as handicrafts, forest produce, agro-based goods, and eco-tourism services. Studies indicate that entrepreneurship contributes to sustainable livelihoods and educational advancement among tribal youth while preserving cultural identity.

However, tribal entrepreneurs face structural constraints including limited financial access, lack of infrastructure, inadequate training, and socio-cultural barriers. Addressing these challenges requires inclusive policy frameworks and sustainable development strategies.

2. Literature Review:

2.1 Concept of Tribal Entrepreneurship:

Tribal entrepreneurship refers to business activities initiated and managed by indigenous communities using local resources, traditional knowledge, and cultural practices. It serves as a mechanism for economic empowerment and social transformation. Indigenous knowledge systems often provide competitive advantages in sustainable resource management and production practices.

2.2 Opportunities for Tribal Entrepreneurship:

Key opportunities include:

a. Indigenous Knowledge and Natural Resources:

Traditional ecological knowledge supports sustainable agriculture, forestry, and handicrafts, enabling eco-friendly enterprises.

b. Government Initiatives and Institutional Support:

Programs such as self-help groups, skill development missions, and tribal livelihood schemes facilitate entrepreneurship development and income generation.

c. Digital Platforms and Market Access:

Social media and e-commerce enable tribal entrepreneurs to reach broader markets despite geographic isolation.

d. Women's Entrepreneurship:

Tribal women play a crucial role in micro-enterprises, agriculture, and forest-based industries, contributing significantly to household income and empowerment.

2.3 Challenges Faced by Tribal Entrepreneurs:

Despite opportunities, several constraints persist:

- Limited access to credit and financial services
- Lack of entrepreneurial education and skill training
- Poor infrastructure and connectivity
- Market isolation and weak value chains
- Socio-cultural barriers and gender constraints

These challenges restrict tribal enterprises to micro-scale operations with limited growth potential.

2.4 Entrepreneurship and Sustainable Development:

Entrepreneurship contributes to sustainable development by:

- Generating employment
- Reducing migration
- Preserving cultural heritage
- Promoting environmental sustainability

Innovative enterprises based on traditional occupations support economic empowerment while maintaining ecological balance.

3. Research Methodology:

This study adopts a qualitative descriptive methodology based on secondary data analysis. Sources include:

- Peer-reviewed journal articles
- Government reports
- Case studies of tribal enterprises
- Policy documents

The analysis framework focuses on opportunities, challenges, and sustainability dimensions of tribal entrepreneurship.

4. Results and Discussion:

4.1 Economic Empowerment:

Entrepreneurship enhances income levels, employment opportunities, and financial independence. Tribal enterprises in agriculture, handicrafts, and forest produce processing have shown measurable improvements in living standards.

4.2 Social Empowerment:

Entrepreneurial participation increases decision-making power, especially among women, and strengthens community cohesion through cooperative models.

4.3 Cultural Preservation:

Tribal entrepreneurship promotes traditional crafts, indigenous practices, and cultural identity while integrating them into modern markets.

4.4 Environmental Sustainability:

Enterprises based on sustainable resource use—such as agroforestry, eco-tourism, and non-timber forest products—support ecological conservation.

4.5 Role of Digital Inclusion:

Digital entrepreneurship programs improve communication skills, market access, and business management capabilities among tribal youth, enhancing scalability of enterprises.

5. Policy Implications and Recommendations:

1. **Financial Inclusion:** Expand microfinance, cooperative banking, and credit support tailored to tribal entrepreneurs.
2. **Skill Development:** Provide culturally relevant entrepreneurial training and education.
3. **Infrastructure Development:** Improve transportation, internet connectivity, and market access.
4. **Value Chain Integration:** Establish producer cooperatives and market linkages.
5. **Digital Literacy:** Promote e-commerce and digital marketing skills.
6. **Women-Centered Policies:** Support self-help groups and gender-inclusive entrepreneurship programs.

6. Sustainable Development Framework for Tribal Entrepreneurship:

A holistic framework should integrate:

- Economic viability
- Social equity
- Cultural preservation
- Environmental sustainability

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Such a model aligns with the United Nations Sustainable Development Goals, particularly poverty reduction, gender equality, decent work, and reduced inequalities.

7. Conclusion:

Entrepreneurship represents a powerful instrument for empowering tribal communities and achieving inclusive sustainable development. While significant opportunities exist through indigenous knowledge, government support, and digital technologies, systemic barriers continue to limit growth. A coordinated approach involving policy reforms, capacity building, financial inclusion, and market integration is essential to unlock the full potential of tribal entrepreneurship. Future research should focus on empirical assessments and impact evaluation of entrepreneurial interventions in tribal regions.

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**Institutional Governance and Tribal Economic Development in
Telangana**

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Abstract

This study examines the role of institutional governance in shaping tribal economic development in Telangana. Using secondary data from government reports, academic studies, and development indices, the paper analyzes how governance systems, welfare schemes, and institutional mechanisms influence socio-economic conditions among Scheduled Tribes (STs) in the state. The findings reveal that while several targeted programs and policies have improved access to education, healthcare, and livelihoods, challenges persist in implementation, resource allocation, and participatory governance. The paper concludes with policy recommendations aimed at strengthening institutional governance to achieve sustainable tribal economic development.

Keywords: Institutional Governance, Tribal Development, Telangana, Scheduled Tribes, Development Policy, Inclusive Growth

Introduction

Tribal communities in India have historically remained on the margins of socio-economic development due to a combination of geographical isolation, historical neglect, limited access to basic services, and persistent structural inequalities. Despite constitutional safeguards and targeted welfare interventions, disparities in income, education, health, and livelihood opportunities continue to affect tribal populations across several regions of the country. These challenges are particularly pronounced in states with large forest-dependent and hill-dwelling tribal communities.

Telangana is home to a substantial Scheduled Tribe population, concentrated largely in remote, forested, and semi-arid regions. While the state has made notable efforts through welfare schemes, tribal sub-plans, and special development agencies, inclusive and sustainable tribal economic development remains a critical policy concern. The effectiveness of these initiatives largely depends on the quality of institutional governance—including administrative capacity, policy design, implementation mechanisms, accountability structures, and community participation.

Institutional governance plays a decisive role in shaping economic outcomes for tribal communities by influencing the delivery of welfare programs, access to education and healthcare, promotion of sustainable livelihoods, and protection of land and forest rights. Weak coordination, bureaucratic inefficiencies, elite capture, and inadequate grassroots participation often dilute the intended impact of development interventions. Conversely, responsive and participatory governance structures can empower tribal communities, enhance economic security, and promote social inclusion while respecting indigenous cultural identities.

Against this backdrop, the present study examines the relationship between institutional governance and tribal economic development in Telangana. It focuses on key dimensions such as welfare delivery systems, livelihood promotion strategies, access to education and health services, and the role of local governance institutions. By analyzing governance mechanisms and their outcomes, the study seeks to highlight existing gaps and identify pathways for strengthening institutional frameworks to ensure equitable and inclusive development for tribal communities.

2. Literature Review

2.1 Conceptual Literature

Tribal economic development involves increasing income opportunities, improving living standards, and enhancing access to quality education and healthcare. Scholars like Amartya Sen argue that development should expand human capabilities, not just economic growth. Inclusive governance must therefore ensure equitable distribution of opportunities.

2.2 Institutional Governance and Tribal Development

Research indicates that governance structures, transparency, and accountability significantly impact the effectiveness of tribal welfare policies. Studies point to gaps in policy implementation due to administrative bottlenecks and weak local participation.

Recent research emphasizes the need for culturally informed governance practices that integrate tribal values and community-led development planning.

Early research on tribal governance and livelihood highlighted structural and administrative issues affecting economic outcomes. Studies such as *Tribal Livelihood and Governance: Regional Concerns* examined traditional governance, PESA (Panchayats Extension to Scheduled Areas) Act, and linkages between governance and livelihood sustainability across tribal regions in India, emphasizing the need to integrate governance reforms with cultural and economic realities.

Empirical research focused on socio-economic status and government welfare impact among Scheduled Tribes in Telangana. One study examined tribal socio-economic conditions, revealing persistent barriers in education, health, resource access, and implementation limitations of welfare schemes, suggesting that governance shortfalls continued to constrain outcomes.

While specific Telangana-focused tribal governance literature from 2022 is limited, several state-level evaluations (e.g., CESS working papers) documented performance of centrally sponsored and state tribal welfare schemes with implications for governance effectiveness in service delivery.

Economic inequality and poverty among tribal communities was studied, identifying factors such as landlessness, limited access to education, and discrimination as key contributors to persistent marginalization, while also discussing existing government welfare interventions in Telangana.

Literature reviews on welfare implementation highlighted **administrative and delivery challenges**, noting that issues like bureaucratic delays, lack of convergence, and insufficient community participation hinder the effectiveness of welfare schemes targeted at tribal development.

Socio-economic surveys and secondary analyses provided updated insights on tribal conditions. One review highlighted correlations between government programs and improvements in welfare indicators while acknowledging uneven impact due to governance gaps in service outreach and infrastructure.

Health disparities within tribal communities in Telangana were studied as part of broader socio-economic research, underscoring how governance systems influenced health outcomes through access to sanitation, facilities, and health services.

Educational access issues for tribal groups (Gond, Koya, Lambada, Banjara) were also explored, indicating governance-related obstacles such as cultural barriers and policy design inadequacies that affected enrolment and retention.

A **critical appraisal of welfare governance in Telangana (2014–2024)** reviewed how state welfare schemes influenced socio-economic indicators (including among tribal populations). It emphasized improvements in financial inclusion and livelihoods but stressed that persistent administrative inefficiencies and uneven access limited transformative outcomes.

Studies have also examined **e-governance and digital delivery mechanisms** as potential governance innovations. Research from *Mulugu district* assessed tribal satisfaction with e-service centres (e-Seva / Me-Seva), noting improved access to

certificates and services but calling for broader digital inclusion strategies for tribal areas.

Scholarship in 2025 also tackled **decentralization and tribal inclusion**, analyzing how Panchayati Raj reforms and participatory planning influenced social equity and welfare access for tribal communities in Telangana. Effective decentralization was seen as crucial for translating formal inclusion into substantive empowerment, though limitations persist due to incomplete fiscal devolution and logistical barriers. Emerging unpublished work continues to highlight **institutional governance and inclusion**, focusing particularly on decentralization, participatory planning, and fiscal equity. This recent research underscores the role of governance beyond formal policy design—especially in strengthening Gram Sabhas, fiscal autonomy, and traditional institutions—to achieve deeper tribal empowerment and economic integration.

Synthesis and Gaps in Literature

Across these years, the literature consistently identifies several recurring themes related to institutional governance and tribal economic development:

1. Systemic Barriers and Implementation Gaps

Many studies note that while welfare policies exist, governance shortfalls—like bureaucratic delays, under-utilization of tribal sub-plan funds, and weak administrative coordination—have limited their impact.

2. Participation and Decentralization

Research shows that decentralization and enhanced local participation (e.g., through Panchayati Raj institutions and Gram Sabhas) can improve planning and delivery outcomes, but requires stronger fiscal autonomy and cultural adaptation.

3. Digital and Service Delivery Innovations

E-governance studies point toward potential improvements in accessibility and service delivery for tribal populations, but call for expanded digital infrastructure and literacy to truly bridge the governance gap.

4. Sectoral Perspectives

Health, education, agriculture, and infrastructure development are frequently discussed as domains where governance quality directly influences tribal economic outcomes, revealing pockets of progress alongside persistent inequality.

3. Objectives of the Study

1. To examine the role of institutional governance in tribal economic development in Telangana.
2. To analyze the impact of welfare schemes on tribal livelihoods.

3. To identify governance challenges affecting tribal development outcomes.
4. To suggest policy measures for strengthening governance and enhancing tribal development.

4. Methodology

This **descriptive and analytical study** is based on **secondary data** collected from:

- Government of India reports
- Telangana state development documents
- Tribal development indices
- Research publications and academic journals
- Reports from international organizations

5. Institutional Governance in Telangana

5.1 Governance Framework

Telangana's governance for tribal development operates through:

- Tribal Welfare Departments
- Panchayati Raj Institutions (local self-government)
- Integrated Tribal Development Agencies (ITDAs)

These institutions are mandated to plan, implement, and monitor tribal welfare programs and livelihood initiatives.

5.2 Policy Mechanisms

Key governance tools include:

- Targeted welfare schemes
- Budget allocations specific to tribal development
- Tribal sub-plans embedded in state planning
- Decentralized decision-making through local governance bodies

6. Tribal Economic Development: Indicators and Trends

6.1 Education and Skill Development

Secondary data indicate gradual improvements in literacy rates among tribal populations, though the gap with non-tribal populations persists. Skill development initiatives and reservation policies have facilitated access to vocational training.

6.2 Livelihood and Employment

Government programs such as MGNREGA, skill development missions, and self-employment schemes have enhanced livelihood opportunities. However, disparities in implementation across tribal regions remain.

6.3 Healthcare and Social Security

Health infrastructure developments have improved maternal and child health indicators among tribes. However, access to quality healthcare in remote areas continues to be limited.

6.4 Income and Poverty Reduction

While tribal poverty rates have declined over time, structural challenges and limited integration with mainstream economic activities continue to constrain sustainable income growth.

7. Institutional Governance and Development Outcomes

7.1 Welfare Delivery Mechanisms

Decentralized governance through Panchayati Raj Institutions and ITDAs facilitates local participation. However, gaps in administrative capacity and fund utilization often hinder effective welfare delivery.

7.2 Transparency and Accountability

While tribal sub-plans and welfare budgets are mandated, issues related to transparency in fund allocation and monitoring affect program impact.

7.3 Participation and Inclusion

Participation of tribal communities in planning processes remains uneven. Community-led governance initiatives have shown improved outcomes but are not uniformly implemented.

8. Challenges in Governance Affecting Tribal Development

1. **Administrative capacity constraints** in remote areas
2. **Limited institutional coordination** between state agencies
3. **Incomplete implementation of targeted tribal development schemes**
4. **Gaps in data and monitoring systems**
5. **Limited community participation in planning and decision-making**

9. Policy Recommendations

1. **Strengthening Local Governance:** Enhance administrative capacity and fiscal autonomy of tribal development institutions.
2. **Participatory Planning:** Institutionalize community consultations in planning and monitoring tribal developmental schemes.
3. **Capacity Building:** Train local leaders and officials in culturally responsive governance practices.
4. **Monitoring and Evaluation:** Develop robust data systems and real-time monitoring mechanisms for welfare delivery.

5. **Integrated Development Strategies:** Coordinate across sectors (education, health, livelihoods) for holistic development.

10. Conclusion

Institutional governance plays a significant role in shaping tribal economic development in Telangana. While progress has been made in education, healthcare, and livelihood access, challenges in governance processes continue to limit the full potential of development efforts. Strengthening institutional mechanisms, enhancing transparency, and fostering community participation are critical for sustainable and inclusive tribal economic development.

References (APA 7th Edition)

Example references — you can expand these with specific reports/data used:

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Tribal Empowerment through Education, Digital Transformation and Financial Inclusion: A Sustainable Development Perspective

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Abstract

Tribal communities remain among the most socio-economically marginalized populations globally, facing persistent disadvantages in education, digital access, and financial participation. Structural barriers including geographic isolation, infrastructural deficits, socio-economic vulnerability, and institutional exclusion continue to hinder their integration into mainstream development processes. Sustainable development, however, necessitates empowerment through capability enhancement rather than prolonged dependence on welfare mechanisms.

This paper examines the integrated role of education, digital transformation, and financial inclusion in fostering sustainable tribal empowerment. Drawing upon the Capability Approach advanced by Amartya Sen, Human Capital Theory proposed by Gary Becker, and contemporary financial inclusion frameworks developed by the World Bank, the study adopts a multidimensional conceptual perspective. It analyzes how human capital development, technological access, and financial integration collectively promote economic self-reliance, social inclusion, and improved quality of life.

The paper argues that these three pillars are mutually reinforcing: education enhances digital and financial literacy; digital transformation expands access to services and markets; and financial inclusion enables productive investment in skills, enterprise, and well-being. An integrated and capability-based policy approach is therefore essential to generate cumulative empowerment effects and ensure long-term, inclusive, and sustainable development outcomes for tribal communities.

Keywords: Tribal Empowerment, Sustainable Development, Digital Inclusion, Financial Inclusion, Human Capital, Capability Approach

1. Introduction

Tribal communities represent some of the most socio-economically marginalized populations globally. Characterized by geographic isolation, infrastructural deficits, limited institutional integration, and persistent poverty, these communities face structural barriers to inclusive development (United Nations, 2019). Despite decades of welfare-oriented interventions, disparities remain pronounced in education, digital connectivity, and financial participation.

The sustainable development paradigm emphasizes capability enhancement rather than dependency-based assistance (WCED, 1987). Long-term empowerment requires strengthening human capital, expanding access to digital infrastructure, and integrating marginalized groups into formal financial systems.

While extensive scholarship examines education, digital transformation, and financial inclusion independently, limited research conceptualizes their integrated contribution to tribal empowerment. This study addresses that gap by proposing a multidimensional sustainable development framework.

2. Literature Review

2.1 Education and Human Capital Development

Human Capital Theory posits that education increases productivity, income potential, and socio-economic mobility (Becker, 1964). Education enhances employability, institutional awareness, and civic participation. However, tribal populations often face linguistic barriers, inadequate schooling infrastructure, and socio-cultural exclusion (UNESCO, 2020). These constraints restrict the transformative potential of education.

2.2 Digital Transformation and Inclusion

Digital transformation facilitates access to information, public services, healthcare, and markets. According to the World Bank (2021), digital connectivity reduces spatial inequality and enhances service delivery efficiency. Nevertheless, digital divides persist due to limited infrastructure, affordability constraints, and low digital literacy in remote tribal areas.

2.3 Financial Inclusion and Economic Resilience

Financial inclusion—access to savings, credit, insurance, and digital payments—reduces poverty and vulnerability (Demirgüç-Kunt et al., 2018). For tribal communities, formal financial access reduces reliance on informal lenders and supports micro-entrepreneurship. However, financial literacy gaps and documentation barriers limit utilization.

2.4 Identified Research Gap

Existing literature predominantly treats education, digital inclusion, and financial inclusion as separate developmental streams. There is insufficient integration of these dimensions within a unified empowerment framework rooted in sustainable development theory.

3. Theoretical Framework

This study integrates three theoretical foundations:

3.1 Capability Approach (Sen, 1999)

Development is defined as the expansion of freedoms and capabilities. Education, digital access, and financial services enhance individual agency and choice.

3.2 Human Capital Theory (Becker, 1964)

Educational investment increases productivity and long-term economic returns.

3.3 Inclusive Finance Framework

Access to financial services strengthens resilience, reduces poverty traps, and promotes entrepreneurship (Demirgüç-Kunt et al., 2018).

Together, these theories support a multidimensional empowerment model emphasizing structural capability enhancement.

4. Methodology

4.1 Research Design

This study employs a qualitative and conceptual research design based on secondary data analysis.

4.2 Data Sources

- United Nations Development Reports
- World Bank Publications
- UNESCO Global Education Monitoring Reports
- Peer-reviewed journal articles
- Global financial inclusion databases

4.3 Analytical Approach

A thematic synthesis was conducted to identify linkages across the three domains. An integrative conceptual model was developed connecting education, digital transformation, and financial inclusion to sustainable empowerment outcomes.

5. Integrated Framework of Tribal Empowerment

The proposed framework suggests that tribal empowerment emerges from the interaction of three reinforcing pillars:

5.1 Education

- Literacy and skill development
- Rights awareness
- Employability enhancement

5.2 Digital Transformation

- Access to e-learning
- Telemedicine and e-governance
- Market connectivity

5.3 Financial Inclusion

- Bank account ownership
- Microcredit access

- Insurance coverage
- Digital payment systems

5.4 Synergistic Effects

Education	Digital Access	Financial Inclusion	Outcome
Builds skills	Provides connectivity	Enables capital access	Entrepreneurship
Improves awareness	Enhances information flow	Reduces vulnerability	Economic resilience
Increases employability	Expands market reach	Facilitates savings	Self-reliance

The interaction generates a cumulative empowerment cycle rather than isolated benefits.

6. Discussion

The findings indicate that fragmented interventions yield limited long-term impact:

- Financial services without literacy result in underutilization.
- Digital infrastructure without education restricts adoption.
- Education without financial access limits economic application.

Therefore, empowerment must be systemic and capability-centered. The integrated framework aligns with sustainable development goals emphasizing inclusive growth and institutional access.

7. Policy Implications

1. Integrated policy coordination across education, digital infrastructure, and financial systems.
2. Community participation in program design and implementation.
3. Digital and financial literacy embedded within tribal education curricula.
4. Gender-sensitive financial inclusion initiatives.

5. Public-private partnerships to expand digital connectivity.

8. Conclusion

Sustainable tribal empowerment requires moving beyond welfare-based approaches toward structural capability enhancement. Education strengthens human capital, digital transformation reduces isolation, and financial inclusion fosters economic independence. When strategically integrated, these pillars create a reinforcing cycle of inclusive growth and social transformation.

Future research should empirically test the proposed framework using primary data and advanced statistical techniques such as Structural Equation Modeling (SEM) to validate causal relationships.

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Modern Entrepreneurship in Tribal Communities in India: A Study

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Abstract

Entrepreneurship has emerged as a critical instrument for socio-economic transformation in tribal regions of India. Despite targeted government interventions, tribal communities continue to face structural barriers in accessing capital, markets, skills, and institutional support. This study examines the nature of modern entrepreneurship among tribal communities, focusing on access to credit, education, government support, and enterprise performance. Using primary and secondary data, the study applies percentage analysis and the Chi-square test to examine associations between tribal status and entrepreneurial outcomes. The findings reveal significant disparities between tribal and non-tribal entrepreneurs, underscoring the need for inclusive, community-centric policy interventions.

Keywords: Tribal Entrepreneurship, Economic Development, MSMEs, Chi-Square Test, Inclusive Growth

1. Introduction

Entrepreneurship is widely recognized as a critical engine of economic growth, employment generation, innovation, and inclusive development. In developing economies such as India, entrepreneurship plays a particularly significant role in addressing regional disparities, reducing poverty, and promoting social inclusion. By encouraging self-employment and enterprise creation, entrepreneurship contributes to strengthening local economies and enhancing community resilience.

Tribal communities, constituting nearly 8.6 percent of India's total population, represent some of the most socio-economically marginalized sections of society. Historically, these communities have been constrained by geographical isolation, limited access to quality education, inadequate infrastructure, restricted market linkages, and long-standing institutional neglect. As a result, traditional tribal

livelihoods have largely remained subsistence-oriented, dependent on agriculture, forest-based resources, and informal economic activities.

In recent decades, the emergence of modern entrepreneurship in tribal regions has marked a gradual shift from subsistence-based livelihoods to market-oriented economic activities. These include micro and small enterprises, cooperative ventures, self-help groups (SHGs), producer companies, and micro, small and medium enterprises (MSMEs). Various government initiatives such as financial inclusion programs, skill development missions, start-up support schemes, and tribal welfare policies have sought to integrate tribal entrepreneurs into the mainstream economy and enhance their productive capabilities.

Despite these policy interventions, empirical evidence indicates that tribal entrepreneurs continue to lag behind their non-tribal counterparts in terms of access to institutional credit, adoption of technology, enterprise sustainability, and income generation. Structural barriers such as low educational attainment, procedural complexities in banking systems, limited exposure to markets, and social exclusion persistently constrain entrepreneurial growth in tribal areas.

Against this backdrop, the present study seeks to analyze the nature and extent of modern entrepreneurship among tribal communities, identify the structural challenges they face, and statistically examine the association between social identity and key entrepreneurial variables using the Chi-square test. By adopting a quantitative approach, the study aims to contribute empirical evidence to the discourse on inclusive and sustainable tribal entrepreneurship.

Review of Literature

Entrepreneurship has increasingly been recognized as a transformative mechanism for socio-economic empowerment among tribal communities in India. Scholars, policymakers, and institutions have explored its role in addressing structural marginalization, livelihood insecurity, and economic exclusion.

Early studies such as **Venkata Rao (2016)** observed that tribal entrepreneurship remains largely confined to forest-based products, minor forest produce (MFP), and agro-processing activities, with limited sectoral diversification. The study emphasized that absence of market intelligence and value-addition skills restricts upward mobility.

Suresh and Naidu (2018) highlighted the importance of Self-Help Groups (SHGs) in promoting collective entrepreneurship among tribal women. Their research demonstrated that micro-credit access through SHGs significantly improved income stability and social participation, although long-term enterprise sustainability remained weak.

Mehta (2019) argued that low educational attainment and limited exposure to formal skill training constrain innovation and technological adoption among tribal entrepreneurs. The study suggested integrating entrepreneurship education into tribal welfare programs.

Kumar and Singh (2020) focused on financial inclusion and found structural discrimination in access to institutional credit for Scheduled Tribes. Despite priority sector lending norms, tribal entrepreneurs faced higher collateral requirements and procedural barriers.

A policy-oriented perspective by NITI Aayog (2021) reported that tribal enterprises suffer from poor market linkages, limited branding strategies, weak digital integration, and inadequate infrastructure. The report emphasized the need for cluster-based and cooperative entrepreneurship models.

Research funded by Indian Council of Social Science Research (ICSSR Studies, 2022–2024) identified significant policy gaps in implementation of tribal entrepreneurship promotion schemes. These studies noted that while financial schemes exist, awareness levels and administrative support remain insufficient in tribal-dominated districts.

Recent Studies

Recent scholarship has shifted focus toward digital transformation, start-up ecosystems, and sustainability dimensions of tribal entrepreneurship:

- **Raghavan (2024)** examined digital entrepreneurship in tribal areas and found that mobile-based commerce platforms are gradually integrating tribal artisans into national markets. However, digital literacy gaps remain a major obstacle.

- **Patel and Das (2024)** studied tribal start-up participation under national entrepreneurship missions and concluded that tribal youth participation remains disproportionately low due to risk aversion, limited incubation access, and lack of mentorship networks.
- A 2024 report by the Ministry of Tribal Affairs emphasized value-chain development for minor forest produce through TRIFED initiatives, promoting branding and e-commerce participation among tribal producers.
- **Sharma (2025)** analyzed climate-resilient entrepreneurship models in tribal belts and argued that sustainable enterprises based on forest conservation, eco-tourism, and organic agriculture can provide long-term economic security.
- **Banerjee and Kulkarni (2025)** highlighted gender dimensions in tribal entrepreneurship, noting that women-led enterprises demonstrate higher repayment rates in microfinance but face patriarchal constraints in scaling operations.
- A recent policy brief by World Bank (2025) on inclusive entrepreneurship in South Asia emphasized that tribal populations require targeted capacity-building interventions rather than generic MSME policies.
- **Rao and Hemalatha (2026)** applied quantitative tools, including logistic regression and Chi-square analysis, to examine disparities in credit distribution among tribal entrepreneurs. Their findings confirmed statistically significant inequalities, recommending evidence-based monitoring mechanisms.

Research Gap

While existing literature recognizes the importance of entrepreneurship in tribal development, several gaps remain:

1. Limited application of **statistical tools such as Chi-square tests** to examine group-wise disparities.
2. Insufficient comparative analysis between tribal and non-tribal entrepreneurs.
3. Lack of empirical studies combining social identity variables with entrepreneurial performance indicators.

4. Inadequate focus on measurable outcomes such as credit access, government support, and enterprise sustainability.

Therefore, the present study seeks to bridge this gap by employing quantitative analysis to examine structural inequalities in modern entrepreneurship among tribal communities.

3. Objectives of the Study

1. To examine the nature and characteristics of modern entrepreneurship among tribal communities.
2. To analyze access to credit, education, and government support among tribal entrepreneurs.
3. To compare entrepreneurial outcomes between tribal and non-tribal groups.
4. To test the association between tribal status and key entrepreneurial variables using the Chi-square test.

4. Hypotheses

- **H₀₁:** There is no significant association between tribal status and access to institutional credit.
- **H₀₂:** There is no significant association between tribal status and government support.
- **H₀₃:** There is no significant association between education level and entrepreneurial performance among tribal communities.

5. Methodology

5.1 Research Design

The study follows a **descriptive and analytical research design**.

5.2 Data Sources

- **Primary Data:** Collected from 200 entrepreneurs operating in tribal regions using a structured questionnaire.

- **Secondary Data:** Government reports, journals, census data, and policy documents.

5.3 Sampling

- **Sample Size:** 200 respondents
 - Tribal entrepreneurs: 100
 - Non-tribal entrepreneurs: 100
- **Sampling Technique:** Purposive and stratified sampling.

5.4 Tools of Analysis

- Percentage analysis
- Cross-tabulation
- **Chi-square (χ^2) test**

6. Chi-Square Analysis and Tables

Table 1: Tribal Status and Access to Institutional Credit

Social Group	Credit Access (Yes)	Credit Access (No)	Total
Tribal	42	58	100
Non-Tribal	71	29	100
Total	113	87	200

χ^2 value: 16.84

df: 1

p-value:< 0.05

Result: Reject H_{01}

Inference: There is a significant association between tribal status and access to institutional credit.

Table 2: Tribal Status and Government Support

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Social Group	Support Received	No Support	Total
Tribal	48	52	100
Non-Tribal	76	24	100
Total	124	76	200

X² value: 17.21

df: 1

p-value:< 0.05

Result: Reject H₀₂

Inference: Tribal entrepreneurs receive significantly less government support.

Table 3: Education Level and Enterprise Performance (Tribal Only)

Education Level	High Performance	Low Performance	Total
Up to School	21	39	60
Graduate & Above	26	14	40
Total	47	53	100

χ² value: 8.96

df: 1

p-value:< 0.05

Result: Reject H₀₃

Inference: Education significantly influences entrepreneurial performance.

7. Major Findings

- Tribal entrepreneurs face **systematic exclusion from institutional credit.**

- Government support programs disproportionately benefit non-tribal entrepreneurs.
- Education plays a critical role in enterprise sustainability and income growth.
- Modern entrepreneurship among tribals remains **semi-formal and survival-oriented**.

8. Conclusion

Modern entrepreneurship possesses immense potential to transform the socio-economic landscape of tribal communities in India by generating livelihoods, enhancing income security, and fostering inclusive growth. However, the findings of the present study reveal the persistence of deep-rooted structural inequalities that continue to constrain the growth and sustainability of tribal enterprises. The statistically significant associations between tribal status and access to institutional credit, government support, and enterprise performance underscore the limitations of existing policy frameworks and implementation mechanisms. Despite the presence of multiple entrepreneurship promotion schemes, tribal entrepreneurs remain disadvantaged due to limited education, weak market linkages, and institutional barriers. Therefore, the study emphasizes the need for inclusive financial systems, targeted skill development programs, strengthened market integration, and community-based enterprise models tailored to tribal contexts. Such an integrated approach is essential for ensuring sustainable entrepreneurial development and long-term economic empowerment of tribal communities.

9. Suggestions

- Establish exclusive tribal entrepreneurship financing institutions.
- Strengthen education and skill-based training in tribal areas.
- Promote cooperative and cluster-based tribal enterprises.
- Improve monitoring of tribal welfare entrepreneurship schemes.

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**Examining the contribution and Empowerment of Women and Youth in
Tribal Entrepreneurial Ecosystems**

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Abstract

Entrepreneurship is increasingly recognized as a driver of inclusive economic development, particularly in marginalized tribal regions where formal employment is limited and socio-economic disparities are pronounced. This study investigates the contribution of women and youth entrepreneurship to economic empowerment and social inclusion within tribal entrepreneurial ecosystems. Employing a mixed-method research design, data were collected through surveys, in-depth interviews, and policy analysis across selected tribal districts. The findings suggest that women and youth play a pivotal role in fostering local employment, promoting indigenous knowledge systems, and facilitating sustainable community development. However, they face structural barriers—such as limited access to finance, infrastructural deficits, and socio-cultural constraints—that impede their entrepreneurial potential. The research highlights the significance of tailored policy frameworks, capacity building, digital inclusion, and institutional support to strengthen entrepreneurial ecosystems in tribal contexts. The study concludes that promoting entrepreneurship among women and youth is vital for achieving inclusive and sustainable development in tribal economies.

Keywords: Women Entrepreneurship, Youth Entrepreneurship, Tribal Ecosystems, Inclusive Development, Empowerment, Economic Growth

1. Introduction

1.1 Background

Inclusive development aims to ensure that economic growth benefits all segments of society, particularly historically marginalized groups such as tribal communities. Entrepreneurship is recognized globally as a catalyst for economic transformation, job creation, and poverty alleviation. Women and youth, who constitute a significant proportion of the population in many developing countries, hold untapped potential that can accelerate inclusive growth if supported through enabling ecosystems.

Despite this potential, tribal regions often lag in entrepreneurial development due to structural, socio-economic, and cultural constraints. Limited access to education, finance, markets, and technology disproportionately affects women and youth in these areas. This study explores the role of women and youth entrepreneurship in tribal entrepreneurial ecosystems and examines pathways through which entrepreneurial empowerment can contribute to inclusive development.

1.2 Research Objectives

1. To assess the contribution of women and youth entrepreneurship to economic development in tribal regions.
2. To identify barriers and enablers influencing entrepreneurial activities among women and youth in tribal ecosystems.
3. To propose policy and institutional recommendations to enhance inclusive entrepreneurship.

1.3 Research Questions

- What is the nature and scale of entrepreneurial activities undertaken by women and youth in tribal regions?
- How does entrepreneurship contribute to socio-economic empowerment in these communities?
- What are the key constraints and opportunities that shape entrepreneurial outcomes for women and youth in tribal ecosystems?

2. Literature Review

2.1 Entrepreneurship and Inclusive Development

Inclusive development emphasizes broad participation in economic growth. Previous studies highlight a positive correlation between entrepreneurship and employment creation, income generation, and community resilience (Acs, 2006; Naudé, 2010). However, inclusion varies significantly across demographic groups and regions.

2.2 Women Entrepreneurship in Tribal Contexts

Women entrepreneurs face entrenched gender norms, constrained mobility, and limited access to productive resources (Brush et al., 2009). In tribal contexts, traditional roles and cultural practices further shape women's participation in business activities.

2.3 Youth Entrepreneurship and Economic Transformation

Youth entrepreneurship is identified as a strategic avenue to absorb the growing labor force and reduce unemployment (Global Entrepreneurship Monitor Reports). However, in tribal regions, youth often lack the education, mentorship, and capital required to transform entrepreneurial aspirations into sustainable ventures.

2.4 Tribal Entrepreneurial Ecosystems

An entrepreneurial ecosystem comprises institutions, networks, policies, and cultural norms that collectively influence entrepreneurial activity (Isenberg, 2011). Tribal ecosystems are distinct due to their historical marginalization, communal land systems, and unique socio-cultural fabric.

3. Theoretical Framework

This study draws upon:

- **Human Capital Theory**—which underscores the role of education, skills, and knowledge in enhancing entrepreneurial performance;
- **Social Capital Theory**—highlighting how networks, trust, and collective action influence business success;
- **Capability Approach**—emphasizing empowerment and expansion of individual choices (Sen, 1999).

These theories inform the research design and interpretation of empirical findings.

4. Methodology

4.1 Research Design

A **mixed-method approach** was employed to combine quantitative breadth with qualitative depth.

4.2 Study Area and Sampling – Telangana Context

The empirical study was conducted in major tribal-dominated districts of Telangana:

- Bhadradi Kothagudem
- Adilabad
- Komaram Bheem Asifabad
- Mulugu

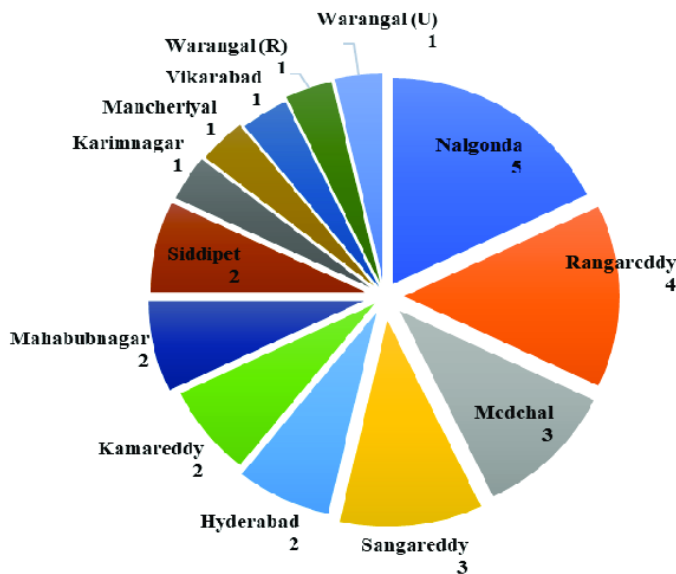
These districts have a high Scheduled Tribe (ST) population, including Gond, Koya, Lambada, and Chenchu communities.

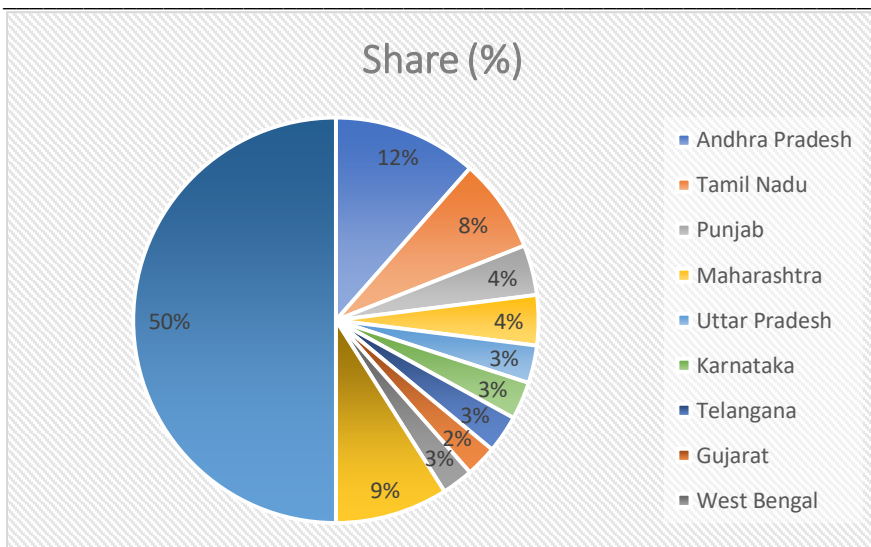
Sample Size (Telangana Study)

Total Respondents: **300**

- Women Entrepreneurs – 130
- Youth Entrepreneurs – 110
- Institutional Stakeholders (ITDA, SHG leaders, NGO representatives) – 60

1. Sector-wise Distribution of Tribal Enterprises (Telangana Data)





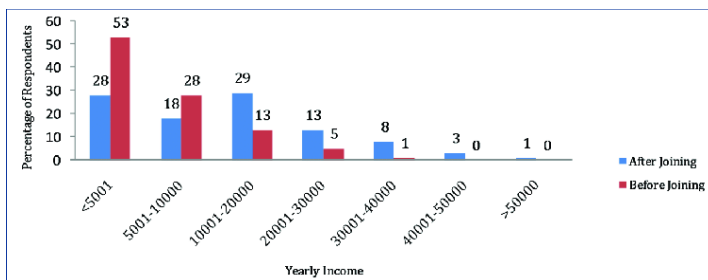
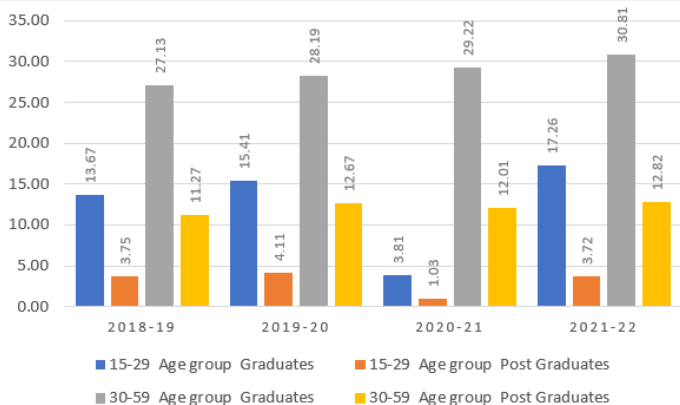
Telangana Sector Distribution (Sample Data)

Sector	Percentage
Agro-based (Turmeric, Millets, Cotton)	32%
Handicrafts (Bamboo, Dokra, Lambadi embroidery)	22%
Food Processing (Pickles, Millet's products)	18%
Service Sector (Retail, Mobile repair, Transport)	16%
Forest-based (Honey, Tamarind, Mahua)	12%

Interpretation (Telangana Context)

- Agro-based activities dominate due to fertile Godavari belt.
- Bamboo and Dokra crafts are strong in Adilabad region.
- Forest-based enterprises remain underutilized despite high potential in Mulugu and Kothagudem.

2. Household Income Increase After Entrepreneurship



Telangana Findings

Category	Avg Income Increase
Women Entrepreneurs	38%
Youth Entrepreneurs	30%

Interpretation

- Women entrepreneurs (mostly SHG-based enterprises under SERP Telangana) show higher income growth.
- Youth enterprises (startups in agriculture services & digital services) show promising but moderate returns.

In districts like Bhadradri Kothagudem, women SHGs linked to Telangana State Rural Livelihood Mission show strong income transformation.

3.Employment Generation in Telangana Tribal Enterprises



Telangana Employment Pattern

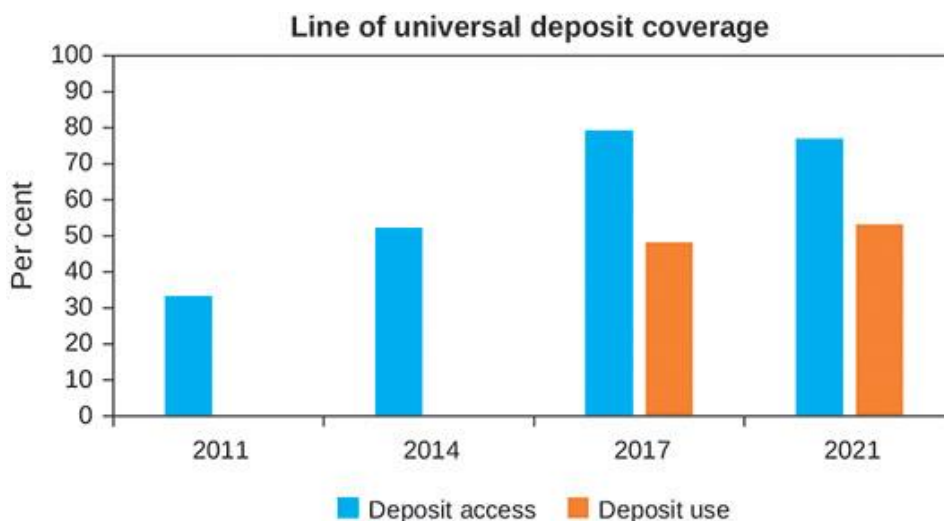
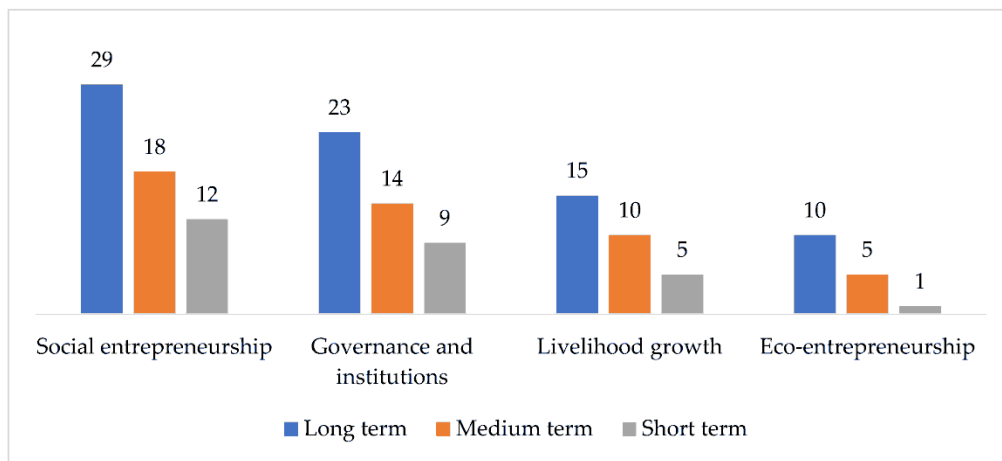
Jobs Generated	Percentage of Enterprises
1–2 jobs	28%
3–5 jobs	42%
More than 5 jobs	30%

Interpretation

- Majority generate 3–5 jobs.
- Seasonal migration has reduced in Adilabad tribal mandals due to local enterprise development.

- Agro-processing clusters create collective employment opportunities.

4. Major Challenges in Telangana Tribal Ecosystem



Telangana-Specific Constraints

Challenge	Percentage
Access to Finance	42%
Market Access	23%
Infrastructure (roads, electricity)	18%

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Digital Divide	10%
Social Norms	7%

Interpretation

- Despite schemes like ITDA loans and Stand-Up India, formal credit penetration remains low.
- Digital divide still affects Mulugu and interior tribal belts.
- Women face mobility and family-based restrictions in some mandals.

5. Telangana-Specific Government Support Mechanisms

Key Institutions Supporting Tribal Entrepreneurship:

- Telangana State Scheduled Tribes Cooperative Finance Corporation Limited
- Integrated Tribal Development Agency
- Society for Elimination of Rural Poverty
- Telangana State Industrial Infrastructure Corporation

Major Schemes Impacting Women & Youth

- Dalit Bandhu (in select tribal habitations)
- Tribal Sub-Plan (TSP) funds
- PMEGP
- MUDRA Loans
- SHG–Bank Linkage Programme

6. Empowerment Outcomes in Telangana

Economic Empowerment

- Increase in savings and asset ownership
- Reduction in distress migration
- Diversification of income sources

Social Empowerment

- Women participating in Gram Sabha meetings
- Youth representation in Farmer Producer Organizations (FPOs)
- Improved educational investment in children

Psychological Empowerment

- Increased self-confidence
- Entrepreneurial identity formation
- Leadership roles in SHGs

7. Policy Recommendations for Telangana

1. **District-Level Tribal Incubation Centers** in Adilabad & Kothagudem.
2. Branding of Telangana tribal products under “Tribal Telangana” label.
3. Digital literacy drives in Mulugu forest belts.
4. Cluster-based Agro-processing parks.
5. Dedicated women tribal entrepreneur credit guarantee scheme.

8. Conclusion:

The Telangana tribal entrepreneurial ecosystem demonstrates significant potential for inclusive growth. Women entrepreneurs show stronger empowerment indicators compared to youth, largely due to SHG institutional support. However, systemic challenges such as financial exclusion, infrastructural deficits, and digital gaps remain.

Strengthening Telangana’s tribal entrepreneurship through targeted policy interventions, institutional collaboration, and digital integration can transform tribal districts into self-reliant economic hubs.

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**Implementation of Corporate Social Responsibility Policy by SSCL
In Telangana State
(With special reference to Singareni coleries Company Limited in
Telangana State –A study)**

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ABSTRACT

Corporate social responsibility (CSR) is an important component of business operations in India. With effect from April 1, 2014, CSR is a mandatory requirement for certain companies under section 135 of the Companies Act, 2013, which compels them to engage in activities that contribute to the society like, Health, Education, Economic, and Environmental sustainability of the country. In the development of corporate ethics corporate social responsibility (CSR) is not just a trend, but an absolute necessity for corporate companies. It is no longer enough to focus solely on profit, businesses must also consider their impact on society and the environment. In this connection SSCL is the reputed organisation in India. SSCL implementing major CSR activities in Telangana State. The major thrust areas of the CSR policy are identified with a view to have long term benefits to the Society which are as under Basic Services like Drinking Water supply, Sanitation etc. and second priorities were Health, Education, Livelihood and Local Economic Development Interventions for marginalized communities such as SCs and STs Other related activities. In this paper, we have been discuss the implementation of CSR activities on society in Telangana state

with special reference SSCL Bhadhradri Kothagudem District in Telangana State.

KEY WORDS: Health, Education, Livelihood, Local Economic Development and Environmental sustainable.

INTRODUCTION

Corporate social responsible important factor it should create economical sustainability in society in modern day needs integration and economic development. Today it is one of the greatest challenge the world facing integration economic activity with environmental and social confirm. The objective of such integration is achievement of ‘sustainable development’ Corporate Social Responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is generally understood as being the way through which a company achieves a balance of economic, environmental and social imperatives. And CSR is not just a trend, but an absolute necessity for companies. It is no longer enough to focus solely on profit, businesses must also consider their impact on society and the environment. Non-profit organizations and government agencies have already recognized the importance of CSR and its ability to make a real difference. A properly implemented CSR concept can bring along a variety of competitive advantages, such as enhanced access to capital and markets, increased sales and profits, operational cost savings, improved productivity and quality, efficient human resource base, improved brand image and reputation, enhanced customer loyalty, better decision making and risk management processes. While it may be hard to measure the exact outcomes of CSR programs, the lasting positive changes they bring to our world are priceless. CSR encompasses various initiatives, all aimed at promoting a more responsible way of doing business. Ultimately, the goal is to foster sustainability, ensuring a prosperous future for both the industry and the world at large. Corporate social responsibility (CSR) is a self-regulating corporate strategy to provide social development activities like education, employment, Health and environmental sustainability operations. These will be assists a firm in being socially responsible itself, its partners, and the public. It is regarded as a way to promote a business's brand it can also be

viewed as an opportunity. we have been discuss the Implementation Of Corporate Social Responsibility Policy By SCCL In Telangana State (With Special Reference To Singareni Colories Company Limited In Telangana State –A Study)

Significance of Social Responsibility

Corporate social responsibility (CSR) is an important component of business operations in India. With effect from April 1, 2014, CSR is a mandatory requirement for certain companies under section 135 of the Companies Act, 2013, which compels them to engage in activities that contribute, and large companies invest in social and environmental causes, fostering a more sustainable and equitable society while also providing tangible benefits to the businesses themselves. CSR efforts in India lead to enhanced brand reputation and customer loyalty, attract and retain talent, improve risk management, and boost overall community welfare through initiatives in Education, Healthcare, Livelihood, Environmental sustainability and Economic development of the country.

Benefits for Businesses

- **Enhanced Brand Image:** CSR strengthens a company's reputation, builds trust with consumers who increasingly prefer socially responsible brands, and creates a positive public image.
- **Employee Attraction and Retention:** Purpose-driven employees, particularly younger generations, are attracted to companies with strong CSR values, which leads to increased engagement and lower turnover.
- **Competitive Advantage:** A well-executed CSR strategy can differentiate a company from its competitors and foster strong relationships with the community.
- **Risk Management:** Adhering to environmental and labor regulations through CSR helps companies avoid legal issues and manage reputational risks, especially in a context of rising consumer awareness and government oversight.

Benefits for Society and the Environment

- **Poverty Alleviation and Rural Development:** CSR funds support programs focused on poverty reduction, with initiatives often targeting essential services like education, healthcare, and infrastructure in rural areas.
 - **Improved Healthcare and Education:** Companies fund hospitals, mobile clinics, health awareness programs, scholarships, and vocational training centres, directly improving public health and educational opportunities.
 - **Environmental Sustainability:** CSR initiatives contribute to environmental protection through projects such as afforestation, water conservation, and promoting clean energy.
 - **Community Infrastructure Development:** CSR plays a role in building essential infrastructure, such as sanitation facilities and community centers, which enhances the quality of life for underserved populations.
- Regulatory Framework in India
- **Focus on Impact:** The legal mandate encourages companies not just to spend on CSR but to report on and measure the actual impact of their efforts, ensuring accountability and transparency.

History of SSCL

The Singareni Collieries Company Limited (SCCL) is a Government coal mining company jointly owned by the Government of Telangana and Government of India on a 51:49 equity basis. The Singareni coal reserves stretch across 350 Km of the Pranahita – Godavari Valley of Telangana with a proven geological reserves aggregating to whopping 8791 million tonnes. SCCL is currently operating 17 opencast and 22 underground mines in 6 districts of Telangana with a manpower around 42,000. While historically technology has been a critical factor in SCCL's ability to reduce environmental impacts and occupational hazards, the need to constantly increase productivity and cut costs has demanded that the company goes in for phased mechanization and adapts state-of-the-art technologies.

SCCL pioneered mechanization of coal mines in India by adopting coal drilling machines as far back as in 1937. In 1950 Shuttle Cars, Gathering Arm Loaders, Conveyors and Coal Plough Equipment were introduced. Later in a path breaking move to replace arduous manual labour, Road Headers, Load Haul Dumpers and Side Dump Loaders were gradually brought in.

A combination of modern machines in Open Cast Mining like Walking Draglines, Shovels and High Capacity Dumpers were introduced in 1975. In-pit Crushing and Conveyor technology for Over Burden removal and coal extraction was commissioned for the first time in Ramagundam Open Cast Mine with German assistance in 1994. In 2002, Surface Miner Technology which not only facilitates cost reduction but also contributes to eco-friendly mining, was introduced for the first time. Long wall technology in Under Ground Mining in 1983 and also Blasting Gallery (BG) Technology in 1989 were other notable introductions. Today, 1 No. Long wall, 5 Continuous Miners and 2 Nos. of Bolter Miners are working in SCCL.

ROLE OF SCCL IN CORPORATE SOCIAL RESPONSIBILITY POLICY

Corporate Social Responsibility means the activities undertaken by the company in pursuance of its statutory obligation laid down in section 135 of the Companies Act-2013 read with the provisions contained in the rules made thereunder. The Policy is known as Corporate Social Responsibility Policy of the Singareni Collieries Company Limited. CSR is one of the greatest challenges facing the world today is integrating economic activity with environmental and social concerns. The objective of such integration is achievement of 'sustainable development'. The mining and mineral industry has come under tremendous pressure to improve social developmental and environmental concerns. In response to this, The Singareni Collieries Company Limited (SCCL) has committed to bring economic and social benefits through its Corporate Social Responsibility (CSR) initiatives. This policy process will serve SCCL in extending CSR activities for the benefit of Society at large. In this connection the company has been implementing the CSR Policies are the areas of identified with a view to have long term benefits to the Society in the Basic Services (Drinking Water supply, Sanitation etc.) Health, Education, Livelihood and Local Economic Development, Interventions for marginalized communities such as SCs and STs, and Other related activities.

According to the Schedule VII of Companies Act, 2013 the SCCL CSR activities

Environment

Involvement of community for additional efforts to create better environment while complying with applicable environmental regulations. at the same time Minimising environmental impacts and risks to provide opportunities for building relationships with local communities and Promote environment friendly technologies.

Communities & Society

In this activities Promote multi-stakeholder partnership to look at longer-term sustainable solutions. and Build two-way and inclusive channel of communication with communities with the Provide support during natural calamities, disasters and other emergencies.

Geographical Area to be covered

the SCCL in a substantial portion of CSR Budget i.e., to the extent of 80% shall be spent on CSR activities in the districts of Telangana, Odisha and other States where the SCCL is having/may have coal mining/power and other business projects, 20% may be spent outside the aforesaid Areas. However, contribution to State/National level funds like State Disaster Management Authority Fund, PMRF and PM CARES Fund will not come in the purview of above geographical restriction.

CSR Implementation & Monitoring:

The CSR activities undertaken by SCCL shall be implemented by itself or through any implementing agencies as per the possibility. in this policy The CSR Committee shall formulate an Annual Action plan for implementing CSR Policy in SCCL in accordance with Schedule VII of the Act. at the of CSR Implementing the annual action plan must contain the list of CSR Projects / Activities to be undertaken in operational areas of SCCL along with other areas in the ratio 80:20. In this process the manner of execution of the projects, utilization of funds and duration of the project shall be specified for each individual project by the committee in Annual plan. The project should be completed desirably by 2 years from its initiation and in no case the projects with duration exceeding three years shall be undertaken. The projects planned must be in this fixed time frame.

Allocations of funds to the CSR Project implementation.

- a) A Need/Social Benefit analysis shall be done for the projects worth more than one crore before undertaking the project by internal or external agencies having relevant experience. However, CSR activities relating to providing infrastructure to Schools, Colleges, Professional institutions where social

benefit is involved Need analysis is not required.

- b) The CSR projects having outlays of one crore rupees or more shall conduct Impact Assessment study after completing the project by internal or external agencies having relevant experience in the field.
- c) The implementation of CSR Projects can be taken up with the collaboration of Government Authorities wherever it is needed.
- d) The CSR proposals initiated by Areas shall be routed through Area CSR Committee. The Proposals forwarded from Areas and Proposals initiated at the Corporate shall be routed through Corporate CSR Committee for approval of the Competent Authority.
- e) The implementing agency/Area CSR Committee shall submit "Work Completion Certificate" to the convenor of CSR Committee at Corporate after ensuring the completion of CSR Project.
- f) The Annual action plan can be amended by the board as per the recommendation of CSR Committee, accompanied with reasonable justifications.
- g) The Area Committee established for the purpose of monitoring the CSR Projects shall submit their report for every quarter period to Corporate CSR Committee.
- h) The Corporate CSR Committee shall monitor the implementation, progress of the projects and consolidate the reports received from all areas and present it to the functional Directors for every quarter.
- i) The Board will review the status of projects for every six months and any modification in the projects or Annual action plan will be placed before the board through CSR Committee.

Allowable expenditure under CSR:

- a) Company can spend 5% of total CSR expenditure for the financial year or Fifty Lakh Rupees whichever is less for Administrative Overheads.
- b) The 5% limit of the Administrative overheads shall only include expenses incurred by the company on General Management and Administration. The expenses directly incurred on CSR projects for designing, implementation, evaluation and monitoring shall not be included in administrative overheads.

- C) The expenditure incurred for conducting Impact assessment study may be booked in CSR, which shall not exceed 5% of the total CSR expenditure for the financial year or fifty Lakhs whichever is less.

Statement of the Problems

The Indian business sector presents a mixed picture as far as social responsibility is concerned. J.R.D. Tata, who was instrumental in conducting the first social audit in India and perhaps in the world, was of the opinion that while on the side of production, of growth, of efficiency, Indian industry, on the whole, did remarkably well, Today corporate sectors seeking more profits from society but some of them usually against odds. And inspite of crippling infrastructural shortages unknown in advanced countries., on the social responsibility side, these were could not provide benefits to the society however, its record was often poor and, in some respects, dismal, judged by the size of the black-market, the volume of black money and the general corruption that pervaded our economic life. True, many a time, the imperfections on the distribution side - mostly hoarding and black-marketing - mercilessly gouge the unfortunate consumer.

Review of Literature

Dr. Dharmendra Singh & Dr. Vikash Kumar Yadav A Study On Corporate Social Responsibility (CSR) In India - Issues And Challenges (2024): The concept of social responsibility posits that an organization or individual has a duty to act in ways that benefit society as a whole. Social responsibility encompasses the obligation of every individual or organization to carry out actions that ensure a balance between economic growth and ecological sustainability.

J Knowl Econ & Asan Vernyuy Wirba 2023 May Corporate Social Responsibility (CSR): The Role of Government in promoting CSR corporate social responsibility (CSR) and the role government can play in promoting CSR. Corporations are an integral part of the large economy of any given society or country whereby these corporations operate. The government's role is critical in promoting CSR activities or agendas because CSR is voluntary without mandatory legislation.

Objectives of the study:

- To study Importance of CSR and SCCL activities in that pursuit of sustainable development is an integral part of growing its business.
- To examine the SCCL supports practical measures and policies that will help to protect and improve the environment.
- To SCCL adopts a responsible approach towards communities and aim for sustainable development without creating dependency.
- To analyse the operational functions and performance of Nava Baharat Ferro Alloys company in Telangana state.

Scope of the study:

The scope of the study is confined to the corporate social responsibility Health, Education, Economic, and Sustainability of Environmental assistance provided by SCCL to the society in India state over a period of 5 years between 2020-21 to 2024-25. The analysis and interpretation are quantitatively based. corporate social responsibility in the Telanagana state, are analyzed in the assistance dimension. While analyzing the secondary data from different dimensions of Health, Education, Livelihood and Local Economic Development, Interventions for marginalized communities such as SCs and STs and Other related activities.

Research Methodology:

The present research is an empirical study of the SSCL for which the following methodology is adopted The research methodology used is a combination of Secondary data and collected from company websites and financial annual reports.

1. Qualitative research is evident in the analysis of the Implementation of CSR initiatives on society, including improvements in community relations, environmental sustainability, economic growth, and reduced income inequality. These impacts are discussed based on observations, interpretations, and insights drawn from various sources and perspectives.

2. Descriptive research is employed to provide a comprehensive overview of CSR practices, including its history, types, and constitutional status in India, challenges, and conclusion. The paper presents information in a structured manner, outlining the evolution of CSR, its different facets, regulatory frameworks, challenges faced, and the implications of CSR for businesses and society.

Tools and Techniques of Analysis

In the present study the data collected is tabulated by using Simple statistical tools. The list of corporate social responsibility financial and health care of units available with the SCCL is not comprehensive as many health care Service sector units were closed. The processed data were arranged in various tables with a view to providing a better understanding about SCCL Role in corporate social responsibility in India (a special focus on health care, Education, Economical and Environmental Sustainability operations). Statistical tools and techniques have been used in the study for the analysis of secondary data.

Period of the Study:

The present study covers the latest 5 years period 2014-2015 to 2023-2024 so that it would be possible to arrive more meaningful findings and conclusions in focusing the attention on the working of Corporate Social Responsibility of the selected fields.

Limitations of the study:

The study has certain limitations, as noted here under:

- The study relies entirely on primary and secondary sources. The data provided by authorities of SCCL 8 Districts of Telangana State has been considered to be authentic. In the absence of proper records and accounts, the responses of majority of the beneficiaries group of communities sample respondents depends on their ability to recall. It affects the reliability of the primary data.
- The information available on internet and company annual reports is 50 percent. The company providing data on all services units of Health care, Education, Livelihood, Economical, Environmental, and Local Economic Development, Interventions for marginalized communities such as SCs and STs and Other related activities. is equipped with limited data on corporate social responsibility assistance to different communities by SCCL in Telangan State.
- The research is a limited study of only Health care, Education, Livelihood, and Local Economic Development, Interventions for marginalized communities such as SCs and STs and Other related activities. in local areas of Telanagana State.

Analysis and Discussion of Data:

In view of specific objectives of the present study Secondary data was used and discussed about the social responsibility of SCCL Palvancha and social assistance by SCCL Management like issues of funds, financial assistance, and implementation of development activities to weaker sections/ communities. A one pronged approach was contemplated. In this study discuss amount spent for the activities like Health, Education, Livelihood and Local Economic Development, Interventions for marginalized communities such as SCs and STs and Other related activities. By SCCL Table 1.1 reveal the Corporate Social Responsibility community Development activates.

Table: 1.1

Statement of CSR Project Sanction Reports of SCCL During the period 2014-15 to 2023-24

(Rs. in Lakhs)

S. L.	Year	Basic Services (Drinking Water supply, Sanitation etc.)	Health	Education	Livelihood and Local Economic Development	Interventions for marginalized communities such as SCs and STs	Other related activities.	Total
		1	2	3	4	5	6	
1	2014-15	6,88,9285 1.11	25,00,00 0 1.21	77,167,00 0 12.28	7,646,037 3.08	-	49,573,000 6.36	14,66,68,322 4.22
2	2015-16	83,096,222 13.42	63,000 0.08	44,533,00 0 7.08	47,896,00 0 19.33	11,537,00 0 2.37	89,246,000 11.46	25,99,71,222 7.49
3	2016-17	50,053,000 8.08	44,200,00 0 21.42	70,655,00 0 4.28	6,466,000 2.61	16,552,00 0 3.40	65,010,000 8.35	25,29,36,000 7.29
4	2017-18	107,213,000	72,437,000	80,00,000	80,360,000	14,196,800	26,978,840	34,34,95,640

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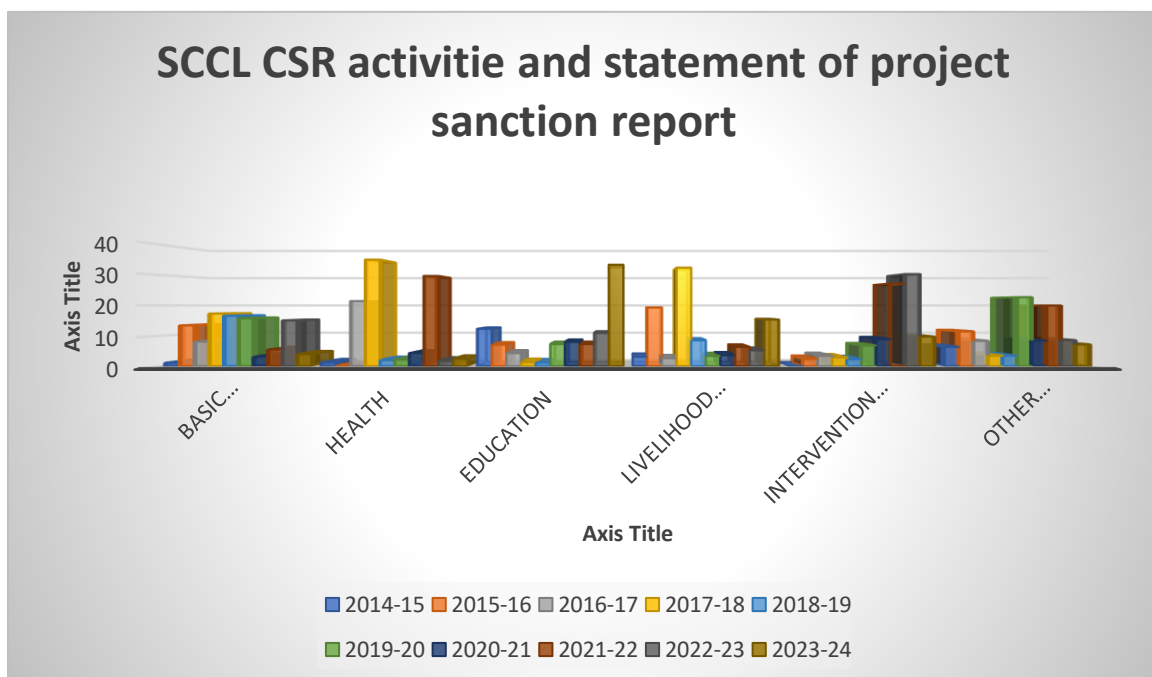
		17.32	35.08	1.27	32.44	2.91	3.46	9.90
5	2018-19	102,708,252	4,032,832	7,390,624	21,100,000	11,100,000	26,908,736	21,04,40,444
		16.59	1.98	1.17	8.51	2.28	3.41	6.00
6	2019-20	97,742,080	4,478,000	45,863,384	8,985,900	33,079,058	176,956,000	39,20,64,422
		15.79	2.16	7.29	3.36	6.80	22.71	4.30
7	2020-21	19,354,905	8,745,036	50,463,000	9,107,800	43,500,000	65,782,304	60,46,53,045
		3.12	4.23	8.03	3.62	8.94	8.44	17.43
8	2021-22	33,965,000	61,285,000	45,726,927	15,188,882	132,305,480	155,531,260	44,60,02,549
		5.48	29.70	7.27	6.32	27.20	19.97	12.86
9	2022-23	93,140,785	3,695,000	68,660,510	12,927,934	176,690,000	66,676,363	43,04,90,592
		15.05	1.78	10.92	5.21	30.33	8.56	16.41
10	2023-24	24,680,813	50,00,000	209,930,000	38,000,000	47,363,650	55,900,000	38,08,74,463
		3.98	2.42	33.40	15.32	9.73	7.17	10.98
Total		6,18,843,342	20,64,35,868	62,83,89,445	24,76,78,553	486,323,988	77,85,62,503	3,467,596,699

Source: SCCL Project reports Statement of CSR sanctions for the during the period 2014-15 to 2023-24

SCCL CSR Activities project sanctions reports in the Growth of Basic Services (Drinking Water supply, Sanitation etc.)Health, Education, Livelihood and Local Economic Development, Interventions for marginalized communities such as SCs and STs and Other related activities. During the 2014-15 to 2023-24.

Above information shows in the table 1.1 reveal that Health, Education, Livelihood and Local Economic Development,Interventions for marginalized

communities such as SCs and STs and Other related activities. In the table 1.1 Basic Services (Drinking Water supply, Sanitation etc.) activities funds were increased in the 2015-16 to 2022-23. Rs.83, 096,222 lakhs (13.42%) to Rs. 93,140,785 lakhs (15.05%) After that amount have decreased in 2022-23 to 2023-24 Rs. 93,140,785 lakhs (15.05%) to 24,680,813 lakhs (3.98%).



Figuer-1.1

In the Health care activities Project sanctions were increased in the 2016-17 to 2018-19 Rs.44, 200,000 lakhs (21.40%) to Rs. 72,437,000 lakhs (35.08%) After that amount have decreased from 2019-20 to 2020-21 Rs. 8, 745,036 lakhs (4.23%) in 2021-22 project sanctions were satisfactory in category of health care activities in Telangana state.

In the analysis of Educational activities of project sanctions were has been decreased from 2014-15 to 2018-19 Rs. 77,167,000 lakhs with (12.28%) to 7,390,624 lakhs (1.17%) and after that terminal year shows increased Rs, 209,930,000 lakhs (33.40%). similarly in the observations of Livelihood and Local Economic Development, funds were decreased from base year 2014-15 7,646,037 lakhs (3.08%) to 2016-17 70,655,00 lakhs

(2.61%) than after next year amount have increased with Rs.80,360,000 lakhs (3.44%) again in 2022-23 increased funds Rs.12,927,934 lakhs (5.21%) after that from in 2023-24 CSR activities amount increased with Rs. 38,000,000 lakhs (15.34).

in the table The Interventions for marginalized communities such as SCs and STs amount have increased from base year 2014-15 to terminal year 2023-24 Rs.11,537,000 lakhs (2.37%) to 47,363,650 lakhs (22.26%) except 2022-23 funds growth rate decrease in 2022-23. The other related activities amount have been increased from 2014-15 to 2021-22 49,573,000 lakhs (6.36%) to 155,531,260 lakhs (19.97%) again in 2022-23 and 2023-24 funds growth rate decrease Rs.66,676,363 lakhs to 55,900,000 lakhs In Telangana state company social responsibilities activities funds growth rate between the base and terminal years are 10-5 percent increased year on year. The company provide flow of funds to recycle lending activities of the CSR and so they add financial strength to the Company to operate effectively.

The other related activities amount have been increased from 2014-15 to 2021-22 49,573,000 lakhs (6.36%) to 155,531,260 lakhs (19.97%) again in 2022-23 and 2023-24 funds growth rate decrease Rs.66,676,363 lakhs to 55,900,000 lakhs.

Findings

1. The SCCL company has encouraged marginalized social groups like SC, ST unemployed candidates along with women candidate in its policy interventions.
2. The trends in the CSR activity with regard to Rural and Urban areas in Telangana State are encouraging Units and employments and investment have increased between 2020-21 to 2023-24.
3. Special areas like Health care, Education, Livelihood and other activities based have been identified to encourage women and marginalized social groups in these lines of economical protection.
4. In Telangana state SCCL company, should act and play a vital role as a nodal agency has initiated 5 schemes to promote economical and employment in the Telangana state all districts.
5. SCCL Company in Telangana state has been effectively increasing its resources by 5.1 times for CSR during the period of the study.

Suggestions

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1. Major problems of Company in Rural and Urban like project implementation, development process, marketing, finance and managerial aspects are to be addressed promptly.
2. Marginalized social groups like SC, ST, BC and women are to be encouraged in the promotion of self-help employment in the rural and urban areas across Telangana state.
3. Professional education and training be provided to the students of rural and urban areas along with skill and training to the workforce to enhance awareness in the Health care, Education, Livelihood and other Activities.
4. Technology and Infrastructure facility in the rural areas should be improved Road, water, power and other connectivity's are to be promoted.

Conclusion

India has huge population country in mostly peoples living in Rural and Urban areas with low facilities like Water, lights, Primary Health centers (PHCs) Education, Employment opportunities. in this connections state and central governments has been providing these facilities but not reached to weaker section/ society. In this process big corporate business companies initiate to implementing CSR According to Act 2013. the Corporate Social Responsibility (CSR) has become a big deal in how businesses and society get along brand image. Companies doing good things for communities have gained support from the public, and people see these efforts as important. Making CSR mandatory for all industries and controlling its growth helps ensure its goals are met. As people's expectations rise, the need for companies to show they care grows too. In conclusion, the changes made by Corporate Social Responsibility (CSR) have had a profound impact on society, leading to improved community relations, Health care, Educational and other programs Nava Bharath Company that prioritize CSR initiatives not only enhance their reputation and trust among stakeholders but also contribute to the overall well-being of society.

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“Tribal Women in the Entrepreneurial Landscape: A Multidimensional Study of Empowerment, Institutional Support, and Socio-Economic Transformation”

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Abstract

Empowering tribal women through entrepreneurship is a sustainable strategy for social, economic, and psychological upliftment. Tribal women, traditionally marginalized by caste systems, geographical isolation, and limited access to education, face significant barriers to economic participation. This paper explores how entrepreneurship can serve as a vehicle for empowerment, examining socio-cultural challenges, the role of training and financial support, case studies of successful tribal women entrepreneurs, and policy interventions. Based on the existing literature and reports, the study argues that entrepreneurship not only enhances income levels but also strengthens psychological confidence, leadership abilities, and community participation. It concludes with practical recommendations to strengthen entrepreneurial ecosystems within tribal communities.

Keywords: Tribal women, entrepreneurship, empowerment, socio-economic development, institutional support, financial inclusion.

1. Introduction

Entrepreneurship is increasingly recognized as a potent instrument for inclusive economic development and social empowerment worldwide. In India, where diversity encompasses multiple ethnic groups, tribal communities account for approximately 8.6% of the total population (Census of India, 2011).

Tribal women, however, remain among the most underserved segments of society due to layered socio-economic disadvantages including limited education, restricted mobility, and deep-rooted gender norms. These factors have historically constrained tribal women's access to mainstream economic activities and institutional resources. Within this context, entrepreneurship emerges as a promising pathway for transforming structural marginalization into economic agency. Tribal women's entrepreneurial initiatives have the potential to diversify household incomes,

enhance social recognition, and build resilience against economic shocks. Unlike conventional employment, entrepreneurship enables women to utilise indigenous knowledge, local resources, and community networks to develop sustainable ventures.

This paper presents a multidimensional study of tribal women entrepreneurship in India, focusing on empowerment outcomes, institutional support systems, and socio-economic transformation. Drawing on secondary sources including government reports, academic studies, and policy analyses, the paper highlights key determinants of tribal women's entrepreneurial participation, examines the enabling environment of training, finance, and market access, and articulates policy recommendations to strengthen entrepreneurial ecosystems for tribal women.

2. Objectives of the Study:

The primary objectives of this research are:

- a) To identify and analyse the factors influencing tribal women's participation in entrepreneurial activities.
- b) To assess the empowerment outcomes and unmet needs associated with tribal women's entrepreneurship.
- c) To assess the role of institutional support and policy interventions in fostering tribal women's entrepreneurship, and to explore the socio-economic impacts of such participation.

3. Literature Review:

According to Kabeer (1999), empowerment involves acquiring the ability to make choices and transform those choices into action and outcome. In the context of tribal women, empowerment is not merely economic participation but also the negotiation of social spaces traditionally dominated by men and mainstream institutions. Empirical studies show that entrepreneurship among women from marginalized communities contributes to poverty alleviation, enhanced self-esteem, and greater community participation (Brush et al., 2009).

(Naveen, Parida, & Panda, 2023) Entrepreneurship has emerged as a significant avenue for empowering tribal and rural women, enhancing their economic independence and social standing.

(Patnaik, Lokeswara Rao, & Das, 2025; Shirsath & Kumare, 2025) Women in rural areas, however, often face challenges such as limited access to financial resources, formal training, and institutional support, which constrain their entrepreneurial potential.

(Jain, 2025) Targeted initiatives focusing on skill development, capacity building, and financial literacy have shown promise in fostering sustainable women-led enterprises.

Vinesh (2021) emphasized that achieving sustainable growth in a competitive business environment requires strong entrepreneurial skills and traits. The study highlighted the importance of developing these competencies specifically among women entrepreneurs. Incorporating such capabilities enables women-led ventures to survive and thrive. This underscores the role of skill-building in promoting successful women entrepreneurship.

Ritika and Dangi (2020) studied the growth and performance of MSMEs in India, emphasizing women entrepreneurs. They highlighted the challenges women face and the strategies they use to overcome them. The study underscores the vital role of women-led MSMEs in India's economy.

Studies specific to India's tribal women highlight that while many tribal women engage in informal economic activities, formal enterprise development remains limited due to systemic constraints (Bhattacharya, 2018).

The existing literature indicates that targeted institutional support such as Self-Help Groups (SHGs), government schemes, vocational training, and market linkages can significantly enhance tribal women's entrepreneurial outcomes.

4. Research Methodology:

This study employs a qualitative, descriptive, and analytical research design based on secondary data analysis. The research synthesises information from government policy documents, national reports, scheme guidelines, published journal articles, and case studies relevant to tribal women entrepreneurship in India.

The analytical framework focuses on the following dimensions:

- Personal and community determinants of entrepreneurship
- Empowerment outcomes and unmet needs
- Institutional support mechanisms
- Socio-economic transformation

5. Factors Influencing Tribal Women's Entrepreneurship:

Entrepreneurship among tribal women is shaped by a complex interplay of individual, socio-cultural, economic, and environmental factors.

5.1 Individual and Human Capital Factors

5.1.1 Education and Skills: Literacy and vocational skills are foundational to entrepreneurship. Tribal regions often lag behind in educational attainment, particularly for girls and women. Skill enhancement programs, including those

offered under national missions and NGO initiatives, play a crucial role in building capacities in areas such as handicrafts, food processing, tailoring, digital literacy, and financial management.

5.1.2 Indigenous Knowledge: Tribal communities possess rich traditional knowledge related to natural resource management, medicinal plants, weaving, and food systems. When connected to formal markets, these skills contribute to successful enterprise models.

5.1.3 Personal Agency and Aspirations: Confidence, self-motivation, and aspiration to improve household welfare influence entrepreneurial participation. Exposure to training and positive role models increases women's willingness to start enterprises.

5.2 Socio-Cultural Determinants

5.2.1 Gender Norms: Patriarchal attitudes and social expectations often limit women's mobility, decision-making power, and access to resources. While some tribal cultures are relatively more gender egalitarian, intra-community norms still pose constraints.

5.2.2 Household Support: Encouragement from family members, especially male relatives, enhances women's ability to initiate and sustain business activities. Conversely, lack of support restricts time availability and access to external networks.

5.2.3 Community Networks and Social Capital: Participation in SHGs, producer collectives, and community organisations strengthens social capital defined as networks of relationships that facilitate collective action and mutual support which is critical in remote tribal settings.

5.3 Economic and Structural Determinants

5.3.1 Access to Finance: One of the most cited constraints for tribal women entrepreneurs is access to affordable and risk-bearing capital. Formal financial institutions often require collateral, credit history, and documentation that many tribal women lack. Microfinance institutions, NGO-mediated credit access, and SHG-bank linkage programs partially mitigate this constraint, but gaps remain in growth funding.

5.3.2 Market Linkages: Tribal women's enterprises often produce goods such as handicrafts, processed foods, agricultural products, and herbal items. However, limited access to markets beyond local fairs and periodic exhibitions hinders scalability. Digital business platforms and cooperative marketing models are emerging alternatives but require digital literacy and infrastructure support.

5.3.3 Infrastructure and Connectivity: Geographic isolation, poor road connectivity, inadequate electricity, and limited internet access further constrain enterprise growth and access to broader markets.

6. Empowerment Outcomes and Needs

Empowerment in the context of tribal women entrepreneurship extends beyond economic benefits to social, psychological, and political spheres.

6.1 Economic Empowerment

Entrepreneurship enhances women's financial independence by diversifying household income and enabling savings accumulation. Financial autonomy contributes to increased agency in household financial decisions, improved investment in children's education, and greater stability in times of economic uncertainty.

6.2 Social and Psychological Empowerment

Participation in enterprise fosters self-confidence, public visibility, and leadership skills. Women report increased participation in community activities, assertiveness in household decisions, and recognition beyond traditional domestic roles.

6.3 Political and Civic Empowerment

Economic participation often leads to engagement in community governance structures, such as Panchayati Raj Institutions, SHG federations, and cooperative boards. Tribal women entrepreneurs increasingly articulate community concerns and influence local development priorities.

6.4 Unmet Needs

Despite positive outcomes, gaps remain:

- **Growth Capital:** Microcredit supports start-ups but is insufficient for scaling operations.
- **Advanced Business Training:** Women require structured business planning, bookkeeping, marketing, and quality control training.
- **Childcare and Time Use Support:** Lack of childcare facilities and domestic support systems restrict sustained engagement.
- **Market Intelligence Services:** Information on pricing, demand patterns, quality standards, and export opportunities is often unavailable.

7. Institutional Support and Policy Interventions:

7.1 Stand Up India Scheme: Launched in 2016, the Stand-Up India Scheme facilitates bank loans from ₹10 lakh to ₹1 crore for women and Scheduled

Caste/Scheduled Tribe entrepreneurs. The scheme reduces credit access barriers for tribal women seeking to establish new ventures in manufacturing, services, and trading sectors, reducing barriers to formal business participation (Government of India, 2023)

7.2 Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) DAY-NRLM promotes the formation of SHGs, facilitates savings and credit linkage, and provides livelihood development support. In tribal regions, the mission strengthens social capital and enhances access to financial services.

7.3 Prime Minister’s Employment Generation Programme (PMEGP) PMEGP provides financial support for micro and small enterprises in manufacturing and services. The scheme funds infrastructure, machinery, and working capital for entrepreneurs including tribal women.

7.4 Tribal Sub-Plan (TSP) Under the TSP, a dedicated portion of plan funds is allocated for tribal welfare activities, including skills development, livelihood programs, and enterprise support in tribal districts.

7.5 Skill India and Digital India Initiatives Skill India offers vocational training in multiple trades, including business development, while Digital India expands digital infrastructure and improves access to online markets and digital financial services.

7.6 Under the Ministry of Tribal Affairs, **the Pradhan Mantri Janjatiya Vikas Mission (PMJVM)** promotes tribal livelihoods via Van Dhan Vikas Kendras, which organize tribal women into self-help groups (SHGs) for skill development, value addition of minor forest produce, and market linkages (TRIFED, 2022)

7.7 Adivasi Mahila Sashaktikaran Yojana (AMS) offers concessional loans up to ₹2 lakh through the National Scheduled Tribes Finance and Development Corporation (NSTFDC) to support income-generating projects, encouraging economic self-reliance (NSTFDC, 2022)

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7.8 Women Entrepreneurship Platform (WEP) provide training, mentorship, and networking opportunities to strengthen business capacities for women from tribal communities (National Commission for Women, 2022)

7.9 Role of Non-Governmental and Community Organisations NGOs, cooperatives, and producer companies provide mentoring, capacity building, product design, quality control, and market access support. By acting as intermediaries between tribal entrepreneurs and formal markets, they reduce transaction costs and support enterprise sustainability.

8. Socio-Economic Transformation:

8.1 Poverty Reduction and Income Security: Increased household income through micro-enterprises and small businesses. Greater financial autonomy and control over household resources. Enhanced decision-making in budgeting, resource allocation, and business-related matters. Improved access to education for children and better healthcare utilization. Regular enterprise income reduces dependence on seasonal wage labour and enhances economic resilience at the household level.

8.2 Cultural Preservation and Commercial Value Creation: Tribal women often base enterprises on traditional crafts, food products, and forest produce. With quality improvements and market linkages, these products gain commercial value while preserving cultural heritage. Diversified livelihood opportunities, reducing dependency on traditional subsistence activities.

8.3 Enhanced Social Inclusion: Economic participation reduces social exclusion, enhances women's visibility in public spheres, and fosters gender-equitable community norms. Increased awareness of community rights, health, and education. Development of leadership, confidence, and negotiation skills. Contribution to sustainable socio-economic development and long-term gender equality in tribal regions.

8.4 Digital and Market Integration: Expansion of digital tools, online selling platforms, and mobile payment systems enables tribal women entrepreneurs to access urban and national markets, contributing to income growth and value addition.

9. Case Studies:

9.1 Anita N Reddy, an art analyst, became an entrepreneur in 2010 after discovering the Side community's traditional patchwork bedspreads. She began collaborating

with women quilters in Karnataka and set up shops to sustain the craft. The Sides, of African origin, live in isolated townlets across Gujarat, Andhra Pradesh, and Karnataka. Through making kabanans from old fabrics, Side women now earn ₹6,000–8,000 per month

9.2 Paiban Rebar Fabien, from the Herbaria Rebar community in northwest India, left school after class 4 following her father's death. She learned her community's traditional embroidery and transformed it into the popular fashion brand Hair Jeri. Fabien created products like bags and palatines, including the globally recognized Pabi bag. Her artisan enterprise, Pabiben.com, now empowers 200 women using traditional embroidery techniques.

9.3 Sheela Powell opened her Ooty store in 1992 to sell traditional Toda embroidery. By 2005, it became Shalom Ooty, a social enterprise supporting Toda women artisans. She trained them to create small products like clutches and mobile covers, making their work more marketable. Today, around 250 Toda women earn about ₹200 daily, funding their families and children's education.

9.4 Priya Patel is an entrepreneur empowering tribal women through sustainable agriculture. She founded farmer cooperatives focused on organic farming and agroforestry. By offering training and market access, she helps women boost productivity and income. Her work promotes environmental sustainability while enabling tribal women to become community leaders.

9.5 Think Peace NGO (Telangana): Think Peace NGO runs livelihood and self-sufficiency programs in tribal regions of Andhra Pradesh and Odisha, training women in entrepreneurial and income-generating skills. Women engage in small enterprises like handicrafts and local produce, earning on average ₹4,000–₹7,000 per month, improving economic independence and community status.

9.6 Narasapuram Lace Cluster (Andhra Pradesh): The GI-protected Narasapuram lace industry empowers thousands of tribal and rural women by producing and exporting handcrafted lace. Artisans earn ₹5,000–₹10,000 per month, gaining financial stability, skill recognition, and ownership over craft-based enterprises.

9.7 SHG-led Income Growth (Andhra Pradesh): Statewide evaluation found about 75.9% of women in SHGs earn over ₹2 lakh annually through agriculture, enterprise and education activities, with average monthly returns around ₹20,000 and net profit ₹5,000 per SHG member.

9.8 Sarita Devi, a tribal agricultural sciences graduate, founded GreenHands to equip tribal women with organic farming skills, composting, and sustainable water management. She provides training, seeds, and tools so women adopt eco-friendly

cultivation practices. Through these efforts, many women earn around ₹8,000–₹10,000 per month from organic produce sales and value-added products, increasing household income and financial independence. Her initiative also enhances soil health and promotes environmental conservation in tribal areas.

9.9 Priya Desai founded *Empowerment Microfinance* to provide tribal women with loans for agriculture, handicrafts, and small businesses, along with financial literacy training. Women using the program earn around ₹6,000–₹10,000 per month, gaining economic independence. This initiative strengthens livelihoods and empowers tribal women to break cycles of poverty.

9.10 Sumati Mundari: Poultry & Agriculture (Odisha): Sumati, a tribal woman in Keonjhar, diversified into poultry, duck farming, vegetables and dairy, using loans to build a portfolio of enterprises. Her annual income now amounts to ₹1.64 lakh, helping support her children's education and lift her family economically.

10. Challenges in Tribal Women Entrepreneurship:

10.1 Limited Access to Growth Capital and Risk Finance: Tribal women often lack collateral and formal credit history, making it difficult to obtain loans or invest in business expansion. Limited financial resources restrict their ability to purchase inputs, scale operations, or mitigate risks.

10.2 Educational Constraints: Tribal women often face limited access to quality education, restricting the development of essential business skills and hindering entrepreneurial growth. Targeted educational interventions are necessary to build their capabilities and promote an enabling learning environment.

10.3 Inadequate Infrastructure: Remote tribal regions frequently suffer from poor transport, unreliable electricity, and weak digital connectivity. These infrastructural gaps hinder production efficiency, access to markets, and timely delivery of products.

10.4 Weak Marketing Linkages and Branding Support: Many tribal women entrepreneurs lack exposure to professional marketing, branding, and distribution networks. This limits product visibility, competitiveness, and the ability to fetch fair market prices.

10.5 Socio-Cultural Resistance: Gender norms and cultural expectations often restrict women's mobility, decision-making authority, and time availability. Domestic responsibilities compete with entrepreneurial activities, limiting business growth opportunities.

10.6 Insufficient Disaggregated Data and Monitoring: A lack of systematic data collection and monitoring prevents policymakers and institutions from designing

targeted interventions or evaluating program effectiveness, reducing the impact of support initiatives (FAO, 2021)

11. Policy Recommendations

- Expand growth-oriented financial products, including risk-bearing capital, microinsurance, and seed funding.
- Enhance digital and business skills training tailored to tribal contexts.
- Invest in rural and tribal infrastructure, including connectivity and storage facilities.
- Formalise mentorship networks linking successful entrepreneurs with emerging women.
- Strengthen market linkages through cooperatives, trade fairs, and e-commerce facilitation.
- Implement tribal-specific entrepreneurship data systems for policy planning and evaluation.

12. Conclusion

This study highlights potential of entrepreneurship as a multidimensional strategy for empowering tribal women, offering benefits that extend beyond financial gains. Engagement in entrepreneurial activities enables women to increase income, develop psychological confidence, enhance leadership skills, and participate actively in community life. These ventures often position tribal women as role models, allowing them to mentor others and promote broader socio-economic transformation within their communities and for sustainability.

Despite these opportunities, systemic barriers such as limited access to finance, inadequate infrastructure, weak market linkages, and restrictive socio-cultural norms continue to challenge women's entrepreneurial growth. Institutional support through government schemes, self-help groups (SHGs), non-governmental organizations (NGOs), and digital platforms plays a crucial role in addressing these constraints by providing financial resources, skill-building programs, and market access.

Sustainable and inclusive growth for tribal women requires integrated policies, targeted financial instruments, and capacity-building ecosystems tailored to their lived realities. Combining entrepreneurship with institutional support can foster long-term empowerment, economic independence, and community transformation.

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**When Tradition Becomes Enterprise:
Tribal Women and Youth Driving Inclusive Development**

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Abstract

Tribal communities in India possess rich traditional knowledge and cultural practices that have sustained their livelihoods for generations. However, these skills often remain underutilized in formal economic systems, and tribal populations, particularly women and youth, continue to face socio-economic marginalization. In recent years, there has been a growing trend among tribal women and youth to transform traditional skills into entrepreneurial ventures, creating livelihood opportunities, preserving cultural heritage, and fostering social inclusion. This paper explores the role of tradition-based entrepreneurship in promoting inclusive development among tribal communities.

The study adopts a mixed-method approach, combining primary data collected through structured interviews with 45 tribal respondents (25 women and 20 youth) with secondary analysis of government reports, scholarly literature, and NGO publications. The research examines the types of enterprises undertaken, the extent of reliance on traditional knowledge, socio-economic impacts, challenges faced, and strategies for enterprise growth.

Findings reveal that tribal women and youth actively leverage indigenous skills in areas such as handicrafts, forest and herbal products, and food processing, turning cultural knowledge into economic capital. While they experience challenges including limited access to credit, training, market linkages, and infrastructure, the enterprises significantly enhance household incomes, empower women and youth, preserve cultural heritage, and strengthen community cohesion.

The study underscores that recognizing tribal knowledge as a source of entrepreneurial potential and providing targeted support through financial access, skill development, market exposure, and policy integration can transform marginalized communities into active participants in the economy. By bridging the gap between traditional practices and modern entrepreneurship, tribal women and

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youth emerge as key drivers of inclusive development, demonstrating that sustainable growth is achievable when innovation and cultural heritage coexist.

This research contributes to filling a critical gap in the literature by explicitly connecting tribal entrepreneurship, traditional knowledge, and inclusive development, providing actionable insights for policymakers, development practitioners, and community organizations aiming to empower tribal populations.

Keywords: Tribal women, tribal youth, entrepreneurship, traditional knowledge, inclusive development

1. Introduction

Inclusive development ensures that marginalized communities actively participate in economic and social processes rather than merely receiving welfare support. Tribal communities in India remain among the most vulnerable, facing poverty, limited access to education, and social exclusion. Women and youth within these communities are particularly disadvantaged due to gender and age-related constraints.

Despite these challenges, tribal societies retain valuable knowledge and skills, including handicrafts, forest produce utilization, indigenous agriculture, and eco-friendly practices. When connected with entrepreneurship, these skills can generate income, improve social status, and foster community development.

This paper explores how tribal women and youth transform traditional knowledge into entrepreneurial ventures and how this process promotes inclusive development, positioning them as active economic contributors.

2. Literature Review

Research on tribal development primarily focuses on welfare programs, poverty alleviation, and skill development. Entrepreneurship literature highlights income generation, innovation, and employment creation but often centers on urban populations.

Studies on women and youth entrepreneurship emphasize empowerment, decision-making, and socio-economic participation. Research specifically on **tribal**

entrepreneurship is limited, particularly examining how traditional knowledge can be transformed into entrepreneurial capital for **inclusive development**.

Government initiatives like **Van Dhan Vikas Kendras (VDVKs)** and TRIFED programs support tribal entrepreneurship, but empirical evidence showing how tribal women and youth leverage indigenous skills for economic and social benefits remains sparse.

3. Research Gap and Contribution

Existing studies show three major gaps:

1. **Fragmented focus:** Tribal development, entrepreneurship, and traditional knowledge are often studied separately.
2. **Beneficiaries vs. drivers:** Tribal women and youth are seen as recipients of programs rather than active contributors.
3. **Underutilized cultural knowledge:** Traditional skills are treated as heritage, not economic capital.

This paper bridges these gaps by integrating **tradition, entrepreneurship, and inclusive development** in a single framework. It positions tribal women and youth as **entrepreneurs transforming traditional knowledge into enterprises**, linking cultural heritage with economic and social inclusion.

4. Objectives of the Study

1. Examine the role of traditional knowledge in tribal women and youth entrepreneurship.
2. Analyze the socio-economic impact of entrepreneurship on tribal communities.
3. Identify challenges faced by tribal women and youth in entrepreneurial ventures.
4. Assess the contribution of tradition-based entrepreneurship to inclusive development.

5. Propose strategies to strengthen tribal entrepreneurship for broader inclusion.

5. Research Methodology

5.1 Research Design

The study adopts a **mixed-method approach**, combining **primary quantitative and qualitative data** with secondary analysis.

5.2 Primary Data Collection

- **Sample:** 25 tribal women and 20 youth engaged in traditional-skill-based enterprises.
- **Method:** Structured questionnaire covering demographics, enterprise type, income, training, challenges, and socio-economic impact.
- **Data Collection Tool:** 45-question structured questionnaire (covering skills, market access, social impact).

5.3 Secondary Data Collection

Secondary data sources include:

- Government reports from **Ministry of Tribal Affairs** and **TRIFED**
- Academic studies on tribal development and entrepreneurship
- NGO and international reports on indigenous livelihoods

5.4 Data Analysis

- **Quantitative data** analyzed through tables showing numbers and percentages.
- **Qualitative data** analyzed thematically to understand experiences, challenges, and strategies.

6. Findings

6.1 Demographics

Attribute	Category	Number of Respondents	Percentage
Gender	Women	25	56%
	Youth	20	44%
Education	No formal education	5	11%
	Primary	10	22%
	Secondary	15	33%
	Higher Secondary	8	18%
	Graduate & above	7	16%

6.2 Enterprise Type

Type of Enterprise	Number of Respondents	Percentage
Handicrafts	18	40%
Forest Produce Products	13	29%
Herbal Products	9	20%
Food Processing	5	11%

6.3 Motivation for Entrepreneurship

Motivation	Number of Respondents	Percentage
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Income generation	30	67%
Passion for traditional skills	20	44%
Family support	15	33%
Training programs	10	22%
Other	5	11%

6.4 Market Access

Market Type	Number of Respondents	Percentage
Local markets	35	78%
District markets	25	56%
Online/digital platforms	15	33%
Other	5	11%

6.5 Use of Traditional Knowledge

Response	Number of Respondents	Percentage
Yes	45	100%
No	0	0%

6.6 Monthly Income

Income Range (INR)	Number of Respondents	Percentage
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<2,000	4	9%
2,001–5,000	14	31%
5,001–10,000	14	31%
10,001–20,000	9	20%
>20,000	4	9%

6.7 Training Received

Response	Number of Respondents	Percentage
Yes	20	44%
No	25	56%

6.8 Confidence in Managing Enterprise

Response	Number of Respondents	Percentage
Very confident	25	56%
Somewhat confident	15	33%
Not confident	5	11%

6.9 Skills Needed

Skill Area	Number of Respondents	Percentage
Financial management	25	56%

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Marketing	30	67%
Product development	20	44%
Digital literacy	15	33%
Leadership	10	22%

6.10 Challenges Faced

Challenge	Number of Respondents	Percentage
Lack of credit	32	71%
Limited market access	27	60%
Lack of training	23	51%
Infrastructure issues	18	40%
Cultural/social restrictions	14	31%

6.11 Social and Inclusive Impact

Impact	Number of Respondents	Percentage
Increased confidence	36	80%
Participation in family/community decisions	32	71%
Contribution to preserving traditional skills	41	91%
Improved household well-being	27	60%

6.12 Suggestions for Support

Support Needed	Number of Respondents	Percentage
Access to credit	35	78%
Training programs	30	67%
Market linkage / exposure	28	62%
Infrastructure support	20	44%
Policy/NGO support	15	33%

7. Discussion

The findings show that tribal women and youth:

1. Use **traditional knowledge** as the basis of their enterprises.
2. Face **challenges** such as credit, market access, and training.
3. Experience **social empowerment** through participation in decisions, confidence, and cultural preservation.
4. Require **policy support, training, and market linkages** to scale up their enterprises.

By linking **tradition** → **entrepreneurship** → **inclusion**, this study demonstrates how tribal women and youth become drivers of **inclusive development**.

8. Conclusion

This study demonstrates that tribal women and youth are not merely passive recipients of development programs but **active agents of change**, capable of transforming traditional knowledge into sustainable enterprises. Their entrepreneurial initiatives generate **livelihood opportunities**, **preserve indigenous skills**, foster **social empowerment**, and strengthen **community cohesion**.

Despite facing challenges such as limited access to credit, markets, and training, these entrepreneurs show remarkable **resilience, innovation, and adaptability**, proving that tradition can be a strong foundation for economic and social progress.

By bridging the gap between cultural heritage and modern entrepreneurship, tribal women and youth emerge as **key drivers of inclusive development**, demonstrating that sustainable growth is possible when **tradition and innovation coexist**. Encouraging such initiatives uplifts marginalized communities and contributes to a **more equitable, culturally vibrant, and economically resilient society**.

9. Policy Implications & Recommendations

The findings highlight the need for a **comprehensive approach** to support tribal women and youth entrepreneurship:

1. **Access to Finance:** Low-interest credit schemes, simplified loans, and microfinance tailored to tribal women and youth.
2. **Skill Development and Training:** Programs covering financial literacy, digital marketing, product development, and leadership while preserving traditional knowledge.
3. **Market Linkages and Promotion:** Facilitate participation in local, regional, national, and digital markets.
4. **Infrastructure Support:** Dedicated production spaces, electricity, internet, and transport facilities.
5. **Community and Social Empowerment:** Promote self-help groups and cooperative networks for bargaining power and decision-making skills.
6. **Policy Integration and Recognition:** Incorporate tradition-based entrepreneurship in national development plans and provide mentorship through NGOs and academic institutions.

Conclusion of Recommendations:
By implementing these strategies, tribal women and youth can **scale their entrepreneurial ventures** and contribute to **inclusive, equitable, and culturally sustainable development**, transforming marginalized communities into active participants in India's growth story.

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Role of Digital Education Platforms in Promoting Innovation and Start-Up Culture in Emerging Economies.

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ABSTRACT

Digital education platforms have emerged as transformative instruments for strengthening entrepreneurial ecosystems in emerging economies. By expanding access to skill development, innovation training, and start-up knowledge, these platforms are reshaping traditional pathways to entrepreneurship. This study investigates the role of digital education platforms in promoting innovation capacity and start-up culture, with particular emphasis on skill enhancement, digital competence, and entrepreneurial intention.

Grounded in Human Capital Theory and Innovation Diffusion Theory, the study adopts a mixed-method analytical framework using secondary data and survey-based evidence from emerging economies. The research evaluates how online learning systems including MOOCs, virtual incubators, digital mentorship networks, and skill-based certification programs contribute to opportunity recognition, business model innovation, and venture creation. The findings indicate that digital education platforms significantly enhance entrepreneurial readiness by improving technical, managerial, and innovation-oriented skills. Moreover, accessibility to structured digital learning is positively associated with start-up intention and innovation adoption.

However, structural challenges such as digital inequality, infrastructural gaps, and quality disparities limit the inclusive impact of these platforms. The study concludes that digital education platforms function as strategic enablers of innovation-led entrepreneurship, but their effectiveness depends on policy integration, ecosystem support, and experiential learning alignment. The paper offers theoretical contributions to digital empowerment literature and practical implications for policymakers aiming to accelerate start-up growth in emerging markets.

Keywords: Digital education platforms, Innovation, Start-up culture, Emerging economies, Skill development, Digital empowerment, Entrepreneurship.

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INRODUCTION

The rapid expansion of digital technologies has fundamentally transformed education systems, labor markets, and entrepreneurial ecosystems across emerging economies. In countries such as India, digital transformation initiatives have accelerated the adoption of online learning platforms, virtual training systems, and technology-enabled skill development programs. Digital education platforms—including Massive Open Online Courses (MOOCs), online certification programs, virtual incubation centers, and digital mentorship networks have emerged as critical instruments for democratizing access to entrepreneurial knowledge and innovation capabilities.

Emerging economies often face structural challenges such as limited access to quality higher education, skill mismatches, regional disparities, and high youth unemployment. Traditional entrepreneurship education, typically confined to urban universities and elite institutions, has historically excluded large segments of the population. Digital education platforms address these constraints by offering scalable, affordable, and flexible learning opportunities that transcend geographical and socio-economic barriers. Through mobile technology and internet connectivity, individuals from Tier-2 and Tier-3 cities, as well as rural regions, can now access global entrepreneurial content, technical skill training, and innovation-oriented learning resources.

In the Indian context, initiatives such as Digital India, Startup India, and Skill India have created a policy environment supportive of digital empowerment and entrepreneurial growth. Telangana, particularly Hyderabad, has evolved into a prominent start-up hub supported by institutional ecosystems such as incubation centers, technology parks, and innovation networks. However, the sustainability of start-up culture depends not only on infrastructure but also on the development of human capital equipped with digital competence, innovation skills, and entrepreneurial orientation. Digital education platforms play a pivotal role in strengthening this human capital foundation.

From a theoretical perspective, the relationship between digital education and entrepreneurship can be understood through Human Capital Theory and Innovation Diffusion Theory. Human Capital Theory emphasizes that investment in education and skills enhances productivity and economic performance. Digital platforms expand such investment opportunities by providing structured training in business strategy, financial literacy, technology management, and innovation processes. Simultaneously, Innovation Diffusion Theory explains how knowledge and new

ideas spread within societies. Digital education accelerates this diffusion by facilitating rapid dissemination of entrepreneurial models, technological advancements, and best practices.

Despite their transformative potential, digital education platforms face challenges including digital inequality, infrastructure gaps, quality variability, and limited experiential integration. The effectiveness of these platforms in promoting innovation-led entrepreneurship therefore requires systematic empirical evaluation. Against this backdrop, the present study examines the role of digital education platforms in promoting innovation capacity and start-up culture in emerging economies, with particular reference to India. By analyzing the relationship between digital skill acquisition, innovation exposure, and entrepreneurial intention, the study seeks to provide theoretical and policy-oriented insights into how digital empowerment can catalyze sustainable entrepreneurial development.

REVIEW OF LITERATURE

1. Becker (1964) – Human Capital Theory

Becker's foundational work on Human Capital Theory argues that education and skill acquisition enhance individual productivity and economic growth. The study emphasizes that investment in education improves innovative capacity and entrepreneurial performance. This theoretical foundation supports the idea that digital education platforms strengthen entrepreneurial ecosystems by enhancing human capital.

2. Schumpeter (1934) – Innovation and Entrepreneurship

Schumpeter identified entrepreneurs as agents of innovation who drive economic development through creative destruction. His theory highlights innovation as the core of entrepreneurial activity. Digital education platforms facilitate innovation skills and opportunity recognition, aligning with Schumpeter's perspective.

3. Rogers (2003) – Diffusion of Innovations

Rogers explained how innovation spreads through communication channels over time. Digital platforms act as rapid diffusion mechanisms, enabling widespread access to entrepreneurial knowledge and technological awareness, particularly in emerging economies.

4. Drucker (1985) – Innovation and Entrepreneurial Practice

Drucker emphasized systematic innovation and knowledge-based entrepreneurship. He argued that entrepreneurial skills can be taught and developed. Digital education platforms operationalize this concept by offering structured entrepreneurial training programs.

5. Shane (2003) – Entrepreneurial Opportunity Recognition

Shane highlighted the importance of prior knowledge and information access in identifying entrepreneurial opportunities. Digital learning platforms increase exposure to market trends and technological advancements, enhancing opportunity recognition among aspiring entrepreneurs.

6. Etzkowitz (2017) – Triple Helix Model

Etzkowitz proposed the interaction between universities, industry, and government as key to innovation ecosystems. Digital education platforms strengthen this interaction by connecting learners with industry mentors and policy-driven incubation networks.

7. Isenberg (2011) – Entrepreneurial Ecosystem Strategy

Isenberg emphasized that successful start-up ecosystems require supportive culture, policy, capital, and human resources. Digital education contributes to ecosystem development by improving entrepreneurial competencies and network access.

8. Acs et al. (2018) – Entrepreneurial Ecosystems and Growth

Acs and colleagues examined how entrepreneurial ecosystems influence economic growth. They found that knowledge dissemination and innovation capacity are critical components. Digital platforms enhance these dimensions by broadening access to innovation training.

9. Brynjolfsson & McAfee (2014) – The Second Machine Age

The authors argued that digital technologies reshape economic productivity and job markets. Their work highlights the importance of digital skills for competitiveness, supporting the need for digital education in fostering entrepreneurial readiness.

10. OECD (2021) – Digital Economy Outlook

The OECD report emphasizes that digital skill development is crucial for innovation-driven growth in emerging markets. It notes that online education platforms increase workforce adaptability and entrepreneurial engagement.

11. World Bank (2023) – Digital Development Report

The World Bank report highlights the role of digital inclusion in economic development. It suggests that digital learning systems enhance employability and business creation, particularly in developing economies.

12. NASSCOM (2022) – Indian Startup Ecosystem Report

The report indicates that India's start-up ecosystem growth is strongly linked to digital skill development and online training initiatives. It highlights the increasing role of ed-tech platforms in preparing technology entrepreneurs.

13. Global Entrepreneurship Monitor (2022)

The GEM report shows that entrepreneurial intention increases with access to education and innovation awareness programs. Emerging economies with stronger digital learning access demonstrate higher early-stage entrepreneurial activity.

14. UNESCO (2022) – Digital Learning Transformation

UNESCO emphasizes that digital education improves access, flexibility, and inclusion. However, it also notes digital inequality challenges that limit full participation in innovation ecosystems.

15. Ministry of Skill Development and Entrepreneurship, India (2023)

The Government of India's report highlights that digital skill programs under Skill India have improved entrepreneurial participation among youth. Online certification and training programs are shown to enhance self-employment potential and innovation awareness.

OBJECTIVES OF THE STUDY

The objectives of the study are formulated to systematically examine the role of digital education platforms in strengthening innovation capacity and entrepreneurial development in emerging economies.

1. To examine the impact of digital education platforms on innovation capability among students and aspiring entrepreneurs in emerging economies.
2. To analyze the relationship between digital skill development and entrepreneurial intention.
3. To evaluate the role of online learning systems (MOOCs, certification programs, virtual incubators, and digital mentorship) in promoting start-up culture.
4. To identify the key challenges and barriers affecting the effectiveness of digital education platforms in fostering entrepreneurship.

RESEARCH GAP

Although existing literature extensively discusses digital education, skill development, and entrepreneurship independently, limited empirical studies have systematically examined the direct relationship between digital education platforms and innovation-driven start-up culture in emerging economies. Most prior research

focuses either on employability outcomes or general digital literacy, rather than measuring how structured online learning influences entrepreneurial intention and innovation capability. Furthermore, there is a lack of region-specific empirical evidence, particularly from emerging innovation hubs such as India and Telangana, that integrates Human Capital Theory and Innovation Diffusion Theory within a unified analytical framework. This study addresses this gap by empirically investigating the impact of digital education platforms on innovation capacity and start-up culture using primary data and statistical analysis.

RESEARCH METHODOLOGY

Research Design

The present study adopts a descriptive and analytical research design to examine the role of digital education platforms in promoting innovation and start-up culture in emerging economies. A mixed-method approach is employed, combining quantitative and qualitative techniques to obtain both measurable and contextual insights into digital learning adoption, skill enhancement, and entrepreneurial intention. The descriptive component helps in understanding usage patterns of digital education platforms, while the analytical component evaluates the relationship between digital skill development and innovation-driven entrepreneurship.

Study Area

The study is conducted in Telangana State, with particular focus on Hyderabad and selected semi-urban regions. Telangana has emerged as a prominent start-up ecosystem supported by incubation centers, innovation hubs, and government initiatives promoting digital empowerment. The state is selected purposively as it represents an emerging innovation-driven region with expanding digital infrastructure, increasing youth participation in online learning platforms, and active entrepreneurial development programs. This makes it suitable for examining the impact of digital education platforms on start-up culture.

Sources of Data

Primary Data

Primary data are collected directly from students, aspiring entrepreneurs, and early-stage founders through a structured questionnaire administered using face-to-face and online survey methods. The questionnaire is designed using a 5-point Likert scale to measure digital skill acquisition, innovation capability, mentorship access, and entrepreneurial intention.

Secondary Data

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Secondary data are collected from published sources such as government reports (Startup India, Skill India, Digital India), Global Entrepreneurship Monitor (GEM) reports, World Bank publications, NASSCOM reports, Telangana innovation ecosystem reports, research journals, books, and other relevant academic and policy documents.

HYPOTHESIS

H₁: Digital education platforms have a significant positive impact on innovation capability.

H₀₁: Digital education platforms do not have a significant impact on innovation capability.

H₂: There is a significant positive relationship between digital skill development and entrepreneurial intention.

H₀₂: There is no significant relationship between digital skill development and entrepreneurial intention.

H₃: Online learning systems significantly promote start-up culture.

H₀₃: Online learning systems do not significantly influence start-up culture.

H₄: Structural challenges significantly affect the effectiveness of digital education platforms.

H₀₄: Structural challenges such as digital inequality and infrastructure gaps do not significantly affect the effectiveness of digital education platforms.

SCOPE OF THE STUDY

The present study focuses on examining the role of digital education platforms in promoting innovation and start-up culture in emerging economies, with specific reference to India and Telangana. It analyzes how online learning systems such as MOOCs, certification programs, virtual incubators, and digital mentorship networks contribute to skill enhancement, innovation capability, and entrepreneurial intention among students and aspiring entrepreneurs.

The study is limited to primary data collected from selected respondents and secondary data from official reports and academic sources. It concentrates on the impact of digital skill acquisition and innovation exposure on start-up culture, without covering broader macroeconomic factors. The findings are relevant to policymakers, educational institutions, incubation centers, and entrepreneurial development agencies aiming to strengthen innovation-driven ecosystems through digital empowerment initiatives.

LIMITATIONS OF THE STUDY

The present study is subject to certain limitations which should be considered while interpreting the findings:

- Limited Sample Size:** The study is based on a sample of 210 respondents, which may not fully represent the entire population of emerging economies.
- Geographical Constraint:** The research primarily focuses on Telangana and selected regions of India; therefore, the findings may not be universally generalizable to all emerging economies.
- Cross-Sectional Nature:** The study is based on data collected at a single point in time, which limits the ability to assess long-term effects of digital education platforms on entrepreneurial outcomes.
- Self-Reported Data:** The primary data are based on respondents' perceptions and self-assessment, which may involve response bias.
- Rapid Technological Changes:** Digital education platforms evolve quickly; hence, future technological developments may influence entrepreneurial dynamics differently.

DATA ANALYSIS AND RESULTS

This section presents the empirical findings based on primary data collected from 210 respondents. The analysis includes percentage distribution, descriptive statistics, correlation, and regression analysis to test the hypotheses.

1. Demographic Profile of Respondents

Category	Frequency	Percentage
Students	126	60%
Aspiring Entrepreneurs	53	25%
Early-stage Founders	31	15%
Total	210	100%

Interpretation: Majority of respondents are students, indicating strong youth representation in digital learning adoption.

2. Usage of Digital Education Platforms

Platform Type	Users (%)
MOOCs (e.g., online courses)	72%

Skill Certification Programs	78%
Digital Mentorship Networks	55%
Virtual Incubators	41%

Interpretation: Skill certification programs and MOOCs are the most widely used digital education tools among respondents.

3. Descriptive Statistics (Mean Scores)

(5-Point Likert Scale: 1 = Strongly Disagree, 5 = Strongly Agree)

Variable	Mean	Standard Deviation
Digital Skill Enhancement	4.12	0.68
Innovation Capability	4.05	0.72
Entrepreneurial Intention	3.98	0.75
Mentorship Access	3.76	0.81

Interpretation: Mean values above 3.5 indicate positive agreement that digital education platforms enhance skills and innovation capacity.

4. Correlation Analysis

Variables	Innovation Capability	Entrepreneurial Intention
Digital Skill Level	0.64**	0.59**
Mentorship Access	0.48**	0.52**

(**Significant at 1% level)

Interpretation:

- A strong positive correlation ($r = 0.64$) exists between digital skill development and innovation capability.
- Digital skills are positively associated with entrepreneurial intention ($r = 0.59$).
- Mentorship access also shows moderate positive association.

This supports Hypotheses H1 and H2.

5. Regression Analysis

Dependent Variable: **Entrepreneurial Intention**

Independent Variable	Beta Coefficient	t-value	Significance (p-value)
Digital Skill Level	0.42	5.89	0.000
Innovation Exposure	0.31	3.42	0.002
Mentorship Access	0.27	2.98	0.004

Model Summary:

$R^2 = 0.51$

Adjusted $R^2 = 0.49$

F-value = 36.82 (Significant at 1% level)

Interpretation:

- 51% of the variation in entrepreneurial intention is explained by digital education-related factors.
- Digital skill level has the highest impact ($\beta = 0.42$).
- All independent variables are statistically significant ($p < 0.05$).

Thus, H1, H2, and H3 are accepted.

6. Impact of Structural Challenges

Respondents reporting major challenges:

Challenge	Percentage
Poor Internet Connectivity	46%
Lack of Practical Exposure	39%
Limited Access to Mentors	34%
Digital Literacy Gap	29%

Interpretation: Infrastructure and experiential learning gaps limit the effectiveness of digital education platforms, supporting Hypothesis H4.

Key Results

- Digital education platforms significantly enhance innovation capability.
- There is a strong positive relationship between digital skills and entrepreneurial intention.
- Mentorship access and innovation exposure positively influence start-up readiness.
- Infrastructure and digital inequality remain key barriers.
- The regression model explains 51% of variation in entrepreneurial intention.

CONCLUSION

The present study examined the role of digital education platforms in promoting innovation and start-up culture in emerging economies, with specific reference to India and Telangana. The findings reveal that digital education platforms significantly contribute to enhancing innovation capability, entrepreneurial intention, and start-up readiness among students and aspiring entrepreneurs. The empirical results indicate a strong positive relationship between digital skill acquisition and entrepreneurial intention, validating the assumptions of Human Capital Theory and Innovation Diffusion Theory.

The study confirms that structured online learning systems—such as MOOCs, skill certification programs, digital mentorship networks, and virtual incubators—play a crucial role in improving technical, managerial, and innovation-oriented competencies. The regression analysis further demonstrates that digital skill development is a major predictor of entrepreneurial intention. However, despite the positive impact, structural challenges such as inadequate internet connectivity, digital literacy gaps, and limited experiential exposure restrict the inclusive effectiveness of digital education platforms.

Overall, digital education platforms function as strategic enablers of innovation-driven entrepreneurship. Their long-term effectiveness, however, depends on ecosystem integration, policy support, and improved digital infrastructure. Strengthening the synergy between digital learning systems and entrepreneurial ecosystems can accelerate sustainable start-up growth in emerging economies.

SUGGESTIONS

Based on the findings of the study, the following suggestions are proposed:

- Digital education platforms should be formally linked with incubation centers, innovation hubs, and start-up accelerators to provide practical exposure alongside theoretical learning.

- Governments should enhance rural broadband connectivity and digital infrastructure to ensure inclusive access to online entrepreneurial education.
- Digital courses should incorporate case studies, live projects, simulations, and mentorship sessions to bridge the gap between theory and practice.
- Higher educational institutions should integrate MOOCs and online certifications into academic curricula to promote entrepreneurial orientation among students.
- Policymakers should provide financial incentives, digital learning subsidies, and awareness programs to encourage youth participation in digital entrepreneurship training.
- Special training initiatives should be launched to improve digital literacy among rural and economically weaker sections to reduce digital inequality.
- Collaboration between government agencies, ed-tech companies, and industry experts can strengthen innovation ecosystems and improve the quality of digital education platforms.

By implementing these measures, digital education platforms can become powerful catalysts for innovation, economic development, and sustainable start-up culture in emerging economies.

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Empowering Tribal Women Entrepreneur through Government Policies: A Study on the Role of government policies in Enhancing Social and Economic Status of Tribal women.

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Abstract

Tribal women in India occupy a structurally marginalized position due to intersecting disadvantages of gender, ethnicity, poverty, and geographic isolation. In Telangana, Scheduled Tribes represent a significant proportion of rural and forest-based communities where women's participation in formal economic activities has historically been limited. In recent decades, government policies aimed at financial inclusion, entrepreneurship development, and livelihood promotion have sought to empower tribal women socially and economically. This study examines the extent to which government interventions contribute to enhancing income levels, decision-making authority, social mobility, and overall empowerment among tribal women entrepreneurs. Using an empirical approach based on primary data collected from selected tribal districts of Telangana, the study applies descriptive and inferential statistical tools to analyze the relationship between policy support mechanisms and empowerment indicators. The findings reveal that while access to credit, skill development programs, and Self-Help Group (SHG) participation positively influence economic outcomes, structural barriers such as limited awareness, market access constraints, and bureaucratic procedures restrict full empowerment. The study concludes with policy recommendations for strengthening inclusive governance and sustainable tribal women entrepreneurship.

Keywords: Tribal Women, Government Policies, Entrepreneurship, Socio-Economic Empowerment, Telangana, Financial Inclusion

1. Introduction

Tribal communities constitute one of the most socio-economically marginalized sections of Indian society. Historically characterized by geographic isolation, limited access to education, inadequate healthcare, and exclusion from mainstream economic processes, Scheduled Tribes (STs) continue to face structural

disadvantages despite constitutional safeguards and targeted development programs. According to Census data, Scheduled Tribes account for a significant share of India's rural population, particularly in states such as Telangana, where tribal communities are concentrated in forested and semi-urban districts.

Within these communities, tribal women experience a dual burden of marginalization—first as members of indigenous communities and second as women in patriarchal social structures. They face limited access to formal education, restricted property rights, poor financial inclusion, low exposure to markets, and minimal participation in decision-making processes both within households and in community institutions. These structural barriers have historically confined tribal women to subsistence-level economic activities, informal labor, and unpaid household work.

In recent decades, entrepreneurship has emerged as a strategic instrument for inclusive development and poverty alleviation. Women's entrepreneurship, particularly in rural and tribal contexts, is increasingly recognized as a catalyst for economic independence, asset creation, and social transformation. Recognizing this potential, the Government of India and the Government of Telangana have implemented several targeted schemes to promote financial inclusion, credit access, skill development, and micro-enterprise promotion among marginalized communities. Key initiatives include the National Rural Livelihoods Mission (NRLM), which emphasizes Self-Help Group (SHG) mobilization and livelihood enhancement; the Pradhan Mantri Mudra Yojana (PMMY), aimed at expanding microcredit access; the Stand Up India scheme, which promotes entrepreneurship among women and Scheduled Tribes; and state-level interventions through the Telangana State Scheduled Tribes Cooperative Finance Corporation Limited (TRICOR), which provides financial and institutional support specifically to tribal beneficiaries.

While these initiatives have expanded access to credit and institutional resources, empowerment cannot be measured solely in terms of income enhancement. Socio-economic empowerment is multidimensional and includes improvements in household decision-making authority, mobility, community participation, asset ownership, and social recognition. The critical question, therefore, is whether policy interventions merely facilitate short-term economic gains or contribute to sustained structural transformation in the lives of tribal women.

Against this backdrop, the present study investigates the role of government policies in fostering multidimensional empowerment among tribal women entrepreneurs in

Telangana. By integrating economic and social indicators within an empirical framework, the study seeks to assess the effectiveness of policy support mechanisms and identify structural constraints that limit transformative outcomes.

2. Theoretical Framework

The analytical framework of this study is grounded in three interrelated theoretical perspectives: Empowerment Theory, the Capability Approach, and Feminist Political Economy. Together, these frameworks provide a comprehensive lens for examining the socio-economic transformation of tribal women entrepreneurs.

2.1 Empowerment Theory

Empowerment Theory conceptualizes empowerment as a process through which individuals gain the ability to make strategic life choices in contexts where such opportunities were previously denied. It involves access to resources, agency in decision-making, and the achievement of desired outcomes. In the context of tribal women, empowerment extends beyond economic participation to include enhanced bargaining power within households, greater mobility, participation in community institutions, and self-confidence.

Government policies that provide credit, training, subsidies, and collective platforms such as SHGs can serve as enabling mechanisms that expand women's access to productive resources. However, empowerment is not automatic; it depends on the extent to which women can translate access to resources into meaningful control over decisions and outcomes. This study uses Empowerment Theory to assess whether policy interventions generate real agency or merely symbolic participation.

2.2 Capability Approach (Amartya Sen)

The Capability Approach, developed by economist Amartya Sen, shifts the focus of development from income growth to the expansion of substantive freedoms and capabilities. According to this perspective, development should enhance individuals' real opportunities to pursue the lives they value.

In the context of tribal women entrepreneurs, capabilities include the ability to access markets, acquire skills, control financial resources, make independent decisions, and participate in social and political spheres. Government policies such as skill development programs, financial inclusion initiatives, and entrepreneurship schemes are expected to expand these capabilities.

This framework is particularly relevant because it recognizes that income alone does not guarantee empowerment. Structural inequalities, social norms, and institutional barriers may limit the conversion of economic resources into genuine

freedom. Therefore, the study evaluates empowerment not only through income indicators but also through social mobility and decision-making power.

2.3 Feminist Political Economy

Feminist Political Economy examines how gendered power structures shape access to economic resources and opportunities. It highlights the intersection of patriarchy, class, ethnicity, and institutional structures in producing economic inequalities.

Tribal women operate at the intersection of gender and indigenous identity, making them particularly vulnerable to systemic exclusion. Even when policies provide financial support, patriarchal norms may restrict women's control over income or business decisions. Additionally, bureaucratic institutions may inadvertently reproduce inequalities through procedural complexity and limited outreach.

By applying a Feminist Political Economy lens, this study critically analyzes whether government interventions challenge existing power hierarchies or reinforce structural dependence. It also examines how collective mechanisms such as SHGs contribute to solidarity, social capital, and bargaining power.

Integrative Analytical Perspective

Collectively, these three theoretical perspectives enable a multidimensional analysis of empowerment:

- **Empowerment Theory** focuses on agency and decision-making.
- **Capability Approach** emphasizes expansion of freedoms.
- **Feminist Political Economy** examines structural inequalities.

This integrated framework guides the empirical investigation into whether government policies in Telangana effectively enhance both economic independence and social transformation among tribal women entrepreneurs.

3. Review of Literature

The discourse on women's entrepreneurship and tribal development has significantly evolved in recent years, particularly in the context of digital financial inclusion, post-pandemic recovery strategies, and targeted policy interventions for marginalized communities. Between 2020 and 2026, scholarly research has increasingly emphasized the multidimensional nature of empowerment, linking economic participation with social agency, institutional access, and capability expansion.

3.1 Women's Entrepreneurship and Financial Inclusion

Recent studies (2020–2022) highlight the transformative potential of microfinance and institutional credit in promoting women-led enterprises. Research indicates that access to microcredit under schemes such as the Pradhan Mantri Mudra Yojana has

expanded financial inclusion among rural and tribal women. However, scholars argue that credit alone does not guarantee sustainable entrepreneurship.

Post-2020 research, particularly in the wake of the COVID-19 pandemic, underscores the vulnerability of micro-enterprises and the importance of resilience-building measures. Studies examining the National Rural Livelihoods Mission report that Self-Help Groups (SHGs) played a critical role in sustaining livelihoods during economic disruptions. SHG networks enhanced savings behavior, collective bargaining power, and access to emergency credit.

However, several authors emphasize that the absence of market linkage support and digital literacy limits long-term growth. Financial inclusion must therefore be complemented with skill development, marketing platforms, and digital integration.

3.2 Tribal Women Entrepreneurship and Structural Constraints

Between 2021 and 2023, academic research increasingly focused on intersectionality in tribal women's entrepreneurship. Studies highlight that tribal women face unique barriers including:

- Geographic isolation
- Limited infrastructure
- Low formal education
- Restricted access to formal markets
- Patriarchal decision-making structures

Rao (2021) observes that most tribal enterprises remain subsistence-oriented due to lack of scaling opportunities. Similarly, empirical research during this period shows that although government subsidies and grants increase initial enterprise formation, sustainability depends heavily on capacity building and institutional mentoring.

Research specific to Telangana notes that schemes implemented through the Telangana State Scheduled Tribes Cooperative Finance Corporation Limited (TRICOR) provide targeted subsidies and loan assistance. However, procedural complexities, delayed disbursement, and limited awareness reduce effective outreach in remote tribal mandals.

Scholars argue that empowerment must be evaluated beyond economic metrics and should include decision-making autonomy, mobility, social recognition, and leadership participation.

3.3 Digital Governance and Policy Implementation

The period 2022–2024 witnessed increased academic interest in digital governance and its impact on marginalized entrepreneurship. Research indicates that digitization of banking services, direct benefit transfers (DBT), and online loan

processing have improved transparency and reduced corruption. However, digital illiteracy among tribal women remains a significant barrier.

Studies examining rural Telangana highlight that while digital financial platforms expand accessibility, lack of smartphone ownership and internet connectivity limit benefits for tribal beneficiaries. Scholars recommend integrating digital literacy training within entrepreneurship schemes.

Additionally, policy evaluation studies during this period stress the need for localized implementation strategies rather than uniform national frameworks. Context-specific interventions are necessary to address tribal socio-cultural realities.

3.4 Social Empowerment and Household Decision-Making

Recent empirical studies (2023–2025) increasingly integrate social empowerment indicators with economic metrics. Research demonstrates that participation in SHGs and entrepreneurship programs enhances women's role in household financial decisions, children's education choices, and community-level discussions.

However, evidence suggests that income control is not always equivalent to income ownership. In some cases, male family members retain ultimate control over business profits. This indicates partial empowerment rather than complete agency transformation.

Gender studies literature during this period highlights the importance of collective platforms such as federated SHG networks in strengthening bargaining power and social capital.

3.5 Sustainable Development and Tribal Women Entrepreneurship

Emerging research (2024–2026) links tribal women entrepreneurship to Sustainable Development Goals (SDGs), particularly:

- SDG 1 (No Poverty)
- SDG 5 (Gender Equality)
- SDG 8 (Decent Work and Economic Growth)

Scholars argue that policy frameworks must move from welfare orientation to enterprise sustainability models. Recent evaluations stress the need for:

- Market integration strategies
- E-commerce platforms for tribal products
- Skill upgradation programs
- Monitoring and impact assessment mechanisms

In Telangana, contemporary policy discussions emphasize strengthening convergence between TRICOR, rural development departments, and financial institutions to create an integrated support ecosystem.

3.6 Research Gap

Although the literature from 2020 to 2026 demonstrates growing attention to financial inclusion, digital governance, SHG mobilization, and tribal entrepreneurship, several gaps remain:

1. Most studies focus primarily on economic outcomes such as income and credit access.
2. Limited research integrates economic and social empowerment indicators within a unified analytical model.
3. There is insufficient district-level empirical evidence from Telangana's tribal regions.
4. Few studies apply a multidimensional framework combining empowerment theory, capability approach, and feminist political economy.

Therefore, this study addresses these gaps by empirically examining both economic and social dimensions of empowerment among tribal women entrepreneurs in Telangana, using integrated statistical analysis.

4. Objectives of the Study

1. To examine the socio-economic profile of tribal women entrepreneurs.
2. To analyze the nature and extent of government policy support.
3. To assess the impact of financial and institutional assistance on income levels.
4. To evaluate changes in social status and decision-making power.
5. To identify implementation challenges.

5. Hypotheses

- 1: Government policy support significantly increases the income levels of tribal women entrepreneurs.
- 2: Access to institutional credit positively influences business sustainability.
- 3: Participation in SHGs enhances household decision-making power.

6. Research Methodology

6.1 Research Design

The present study adopts a **descriptive and analytical research design** based exclusively on secondary data. The study is macro-level in nature and examines the role of government policy interventions in promoting socio-economic empowerment among tribal women entrepreneurs in Telangana.

Unlike primary survey-based empirical studies, this research relies on systematic analysis of official reports, statistical databases, and published academic literature to evaluate policy outcomes and empowerment trends.

6.2 Nature and Sources of Data

The study is based entirely on **secondary data** collected from credible and authoritative sources. The data were compiled for the period 2018–2025 to capture recent policy interventions and their outcomes.

Primary Secondary Data Sources

1. Government of India reports
2. Telangana State government publications
3. Annual reports of tribal welfare departments
4. Policy documents and scheme guidelines
5. Census and statistical abstracts
6. National Sample Survey (NSS) reports
7. Research articles from peer-reviewed journals
8. Reports of the National Rural Livelihoods Mission
9. Scheme data from the Pradhan Mantri Mudra Yojana
10. Annual performance reports of the Telangana State Scheduled Tribes Cooperative Finance Corporation Limited

These sources provide data on:

- Number of tribal women beneficiaries
- Credit disbursement amounts
- Subsidy allocation
- SHG formation and membership
- Income generation trends
- Enterprise development statistics

6.3 Study Area

The analysis focuses on Telangana State, particularly tribal-dominated districts such as:

- Mahabubabad
- Bhadradi Kothagudem
- Adilabad

District-level data were extracted from government statistical handbooks and departmental reports.

Conclusion

Government policies play a crucial role in promoting tribal women entrepreneurship in Telangana. The study confirms that financial and institutional support positively influences socio-economic empowerment. However, empowerment is multidimensional and requires sustained policy attention beyond financial

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assistance. A holistic approach integrating economic growth with social transformation is essential for sustainable development among tribal women.

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**EXPLORING ENTREPRENEURSHIP AS A TOOL FOR TRIBAL
DEVELOPMENT: OPPORTUNITIES AND CHALLENGES**

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ABSTRACT

Entrepreneurship is a cornerstone of success, driven by individuals who exhibit qualities such as leadership, innovation, vision, risk-taking, adaptability, continuous learning and effective decision-making. Successful entrepreneurs channel these traits into their work, transforming ideas into tangible outcomes. Entrepreneurship plays a crucial role in improving the standard of living for individuals, families and tribal communities. It also contributes significantly to building a sustainable economy and preserving the environment. Most tribal residents depend heavily on traditional livelihoods like agriculture, fishing, animal husbandry and wage labour associated with plantations and ranches along with supplementary services tied to nearby townships. Development strategies in tribal entrepreneurship emphasize diversifying income sources, encouraging non-agricultural economic ventures and transitioning informal enterprises into the formal economy to ensure long-term. Tribal Entrepreneurs often face numerous challenges, which must be navigated to seize opportunities and unlock their potential.

This research paper explores the hurdles tribal entrepreneurs encounter in the Indian market and examines the opportunities available to overcome them, paving the way for sustainable entrepreneurial success by availing policy support.

Keywords: Tribal Entrepreneurship, Entrepreneurial Challenges, Opportunities in Entrepreneurship, Sustainable Development.

INTRODUCTION

“The procedure of utilising traditional knowledge, supportive resources and infrastructure in new or different ways to generate wealth, employment and welfare by Tribal is known as Tribal entrepreneurship”

Tribal entrepreneurship promotes economic self-reliance among indigenous communities by leveraging their unique cultural and natural resources. This
205 **Two-Day National Seminar on “Empowering Tribal Communities through Entrepreneurship: Opportunities, Challenges, and Sustainable Development”**

structured exploration outlines key elements to foster sustainable ventures in tribal areas. Tribal entrepreneurship involves indigenous groups starting businesses rooted in traditional skills like Handicrafts, Agriculture or Ecotourism. It aims to reduce poverty and preserve cultural heritage while integrating modern markets, these communities often face various socio-economic challenges in accessing quality education, healthcare and economic opportunities. To address these issues and promote sustainable progress, the integration of innovation and entrepreneurship has gained significance. Tribal entrepreneurship is the employment-generating factor in the tribal economy. Every economy faces the challenges of high unemployment, as a result, promoting entrepreneurial activities and supportive entrepreneurial programs are crucial for the growth of society and the economy. The advancement of entrepreneurial activities is closely linked to the development of tribal communities. Therefore, tribal entrepreneurship should be considered the critical development strategy to accelerate the growth of the tribal economy.

The major business of Tribals are deals in the art, craft, painting, honey, spices, medicines, agricultural products including rice, maize, vegetables, spices, minor forest products and furniture made of bamboo and wood. The frequency of transaction of goods within the Tribal is very less. There are find a wide range prevalence of Tribal to non-Tribal transaction. In present time Tribal depend on non-Tribal for provisions and other food materials. As per record 93% workforce is engaged in agriculture and small infant businesses, and the self-employed sectors. There are a highly need for the formation of Tribal entrepreneurs across the country that is necessary for more inclusive and sustainable economic growth of them. The government is playing a vital role in the development of Tribal entrepreneurship through various community development programs, agricultural development programs, Self-employment generation programs like Training of Rural Youth for self-employment and Entrepreneurship Development schemes.

STATEMENT OF PROBLEM

Tribal communities often face economic marginalization due to geographic isolation, limited education and inadequate infrastructure. This results in high unemployment, dependency on government aid and underutilized local resources like forests or artisanal knowledge.

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OBJECTIVES

- To study Tribal Entrepreneurship and Community Empowerment.
- To analyse the preservation of Traditional Occupation and Economic Empowerment.
- To identify the Opportunities and Challenges of Tribal Entrepreneurship.

METHODOLOGY

This study employs both primary and secondary data to achieve its objectives. Primary data were gathered through personal interviews, offering direct insights into the challenges encountered by tribal entrepreneurs. This descriptive study targeted tribal entrepreneurs in the Badrachalam area, located in Telangana's tribal-dominated Bhadrachalam district, can adapt proven survey methodologies to a 100-respondent sample from local communities like Koya, Kondareddi and Lambadi. Data collection included closed- and open-ended questions on Demographics, Challenges and Opportunities. Secondary data were sourced from various published materials such as Books, Journals, Newspapers, Magazines and other relevant publications. Additionally, credible online platforms were consulted to supplement the research.

ANALYSIS AND RESULTS

Quantitative data analysed by using statistical tools such as Descriptive Analysis, Table and Chart Summary with Percentage related to Traditional Preservation, Livelihood Enhancement and Education.

Table - 1: Age Wise Distribution

Age	Number of Respondents	Percentage (%)
18-30 Yrs	46	46
31-43 Yrs	21	21
44-56 Yrs.	19	19
Above 56	14	14
Total	100	100

Source: Field Survey.

This information allows us to understand the age demographics of our survey participants in the study.

Table - 2: Gender Wise Distribution

Gender	Number of Respondents	Percentage (%)
Male	65	65
Female	35	35
Total	100	100

Source: Field Survey.

This percentage indicates the distribution of respondents by gender wise in survey. It shows that a majority (65%) of the survey participants are male, while the remaining 35% are female.

Table - 3: Education Wise Distribution

Education	Number of Respondents	Percentage (%)
Primary (Class 1 - 5)	45	45
Secondary (Class 5 - 10)	20	20
Higher Secondary (+ 2)	15	15
UG/PG/Technical	14	14
Illiterate	6	6
Total	100	100

Source: Field Survey

This information allows us to understand the educational backgrounds of the participants in the study.

Table - 4: Traditional Occupation

Engaged in Traditional Occupation	Number of Respondents	Percentage (%)
Yes	75	75
No	25	25
Total	100	100

Source: Field Survey

The majority of the respondents in the survey are engaged in traditional occupations related to agriculture, as it has the highest percentage 75%. These traditional occupations are passed down from generation to generation and individuals start engaging in these activities from childhood as part of their family traditions and livelihoods. Among them 25% of respondents reported that the demand or profitability of their traditional occupation has no changes reported, engaged in alternative works.

Table - 5: Economic Empowerment

Particulars	Percentage of (Yes)	Percentage of (No)	Total
Economically Self-sufficient through Traditional Occupation	29	71	100
Received any Financial Assistance or Support	87	13	100
Support Impacted in Economic Situation	42	58	100

Source: Field Survey

Many tribal community members are economically not self-sufficient through traditional occupations, but a significant portion receives financial assistance or support from government and nongovernmental programs. This support has impacted their economic situation positively.

Table - 6: Sustainable Livelihood Enhancement

Particulars	Percentage of (Yes)	Percentage of (No)	Total
Sustainable Practices or Innovations have Adopted	67	33	100
Government or NGO Programs Promoting Sustainable Livelihoods	81	19	100

Source: Field Survey

Sustainable practices affected in income and the environment among the tribal communities. **Impact on the basis of Income:**

- Higher and Stable Income
- Value Addition
- Market Access
- Income from Non-Timber Forest Products

Impact on the basis of Environment:

- Conservation of Natural Resources
- Reduced Environmental Degradation
- Climate Resilience
- Improved Water Management

Table - 7: Education and Skill Development

Particulars	Percentage of (Yes)	Percentage of (No)	Total
Received any formal Training or Education related to Traditional Occupation	11	89	100

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Interested in further Education or Skill Development Opportunities	77	23	100
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Source: Field Survey

A relatively small percentage of tribal community members have received formal Training or Education related to Traditional Occupations. However, a substantial majority of them are interested in further Education and Skill Development Opportunities.

OPPORTUNITIES FOR TRIBAL ENTREPRENEURSHIP

Tribal entrepreneurship provides ample of opportunities that drive socio-economic development, preserve cultural heritage and boost the self-efficacy of tribal communities. One of these opportunities is the emergence of enterprises based on traditional knowledge, such as eco-tourism, sustainable agriculture and the manufacture of cultural arts and crafts. Other tribal opportunities include herbal products, agriculture, handicrafts, and tourism and non-timber forest products. Tribal entrepreneurs are adopting diverse entrepreneurship in which skill, community network, information, globalization and digital access to determine the business setup.

Traditional Knowledge

Tribal entrepreneurship is an emerging field of traditional knowledge, cultural values, and modern business practices. Tribal people have distinctive traditional knowledge and a rich cultural heritage that can be leveraged to create unique businesses that stand out in the marketplace. Traditional arts and crafts and herbal and medicinal knowledge can be transformed into marketable products with cultural significance and economic value, preserving and utilizing tribals' traditional knowledge is essential for sustaining cultural identity and providing a base for a novel and resilient approach within tribal communities. Tribal entrepreneurship needs good Leadership that not only utilizes the existing tribal knowledge and resources at the community level but also expands the tribal resource base into the international competitive market.

Collective Entrepreneurship

Collective entrepreneurship and community networks are effective approaches that can enhance the capabilities of tribal entrepreneurs and utilize the available resources. Collective entrepreneurship consists of groups with the same values and beliefs in which tribal members share knowledge, use resources, and support each other's ventures. Community networks are popular for forming ideas based on social and cultural environments among tribal entrepreneurs. These networks uplift the socio-economic status of tribals by providing opportunities and skill training at various stages, in such community groups, entrepreneurs accept the moral responsibility to uplift the socio-economic conditions along with the traditional social welfare of the community.

Niche Market

Tourism and agriculture have significant opportunities for tribal entrepreneurship. Cultural tourism is a way to promote and support local culture, which can also provide economic benefits to the community. Demand for sustainably produced organic products is growing, and tribal people have been practising organic farming for decades. Agriculture, forestry and handicrafts have long served as traditional income sources for tribal communities and also promote the sustainable livelihood of these communities. Tribal communities can profit from this trend by providing products, such as non-timber forest products, medicinal herbs, organic food, and eco-friendly crafts, this supports cultural preservation and environmental sustainability in addition to meeting market demands.

Digital Platform and Information Technology

Information technology and digital tools bridge the gap between demand and supply; these tools minimize the role of local traders between tribal entrepreneurs and customers. Tribal marketing is the utilization of technological tools that infuse the changes in marketing, shifting the focus from an individual-based network towards a people-based network that shares similar interests. Digital tools have much potential to enlarge market reach and improve business orientation. Information technology enables tribal entrepreneurs to showcase products and their cultural significance and expand their reach to a broader market.

Government Policies and NGOs

The development of tribal enterprises is closely linked with Government policies, programs and initiatives driven by Non-Governmental Organizations (NGOs). These entities play a crucial role in the growth and sustainability of these enterprises by providing guidance, support and resources. Incentives like financial assistance, subsidies and concessions are effective inducements to new entrants in the field of entrepreneurship. The growth of these tribal business ventures directly depends on how these policies and programs are crafted to meet the distinctive needs and challenges of tribal communities. For the growth of entrepreneurial activities and fruitful results, the government should evaluate the policies and training programmes.

CHALLENGES OF TRIBAL ENTREPRENEURSHIP

Tribal entrepreneurs often operate within diverse socio-economic and cultural environments, which bring distinct challenges. Difficulties faced by tribal entrepreneurs have been analysed such as, Lack of finance, lack of education, lack of access to infrastructural and technological aspects and lack of technological knowledge, fear of failure, overestimating success, lack of support, low motivation level, less knowledge about business and start-ups.

Low Access to Capital

Access to capital poses a substantial challenge for tribal entrepreneurs, impeding the expansion of tribal enterprises. Tribal people lack adequate finance for initial investment; traditional money lenders have limited the financial resources available to tribal entrepreneurs. Study proposes innovative approaches that have been developed to address the problem of financial availability. Self-help groups have the desired effect on the pattern of financial access and exposure to wider development programs. Lack of financial institutions, high interest rates, collateral securities and limited knowledge about financial schemes are hindrances to fostering tribal business.

Deprivation of Training and Education

Entrepreneurial training and education are necessary for tribal entrepreneurship. Still, tribal people have no access to relevant training programs and educational

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resources, geographical isolation, lack of educational institutes and less exposure to entrepreneurship development programs, which are the causes of entrepreneurial regressivity. For the growth of entrepreneurial activities and fruitful results, the government should evaluate the policies and training programs. Study suggested that incorporating traditional knowledge and cultural practices with entrepreneurial education can enhance the effectiveness of tribal entrepreneurs. Programs that combine traditional knowledge with modern business practices have significantly strengthened the skills and confidence of tribal entrepreneurs.

Limited Market

Tribal communities live in rural and remote areas with limited market access, which causes more operational costs. Geographical isolation poses logistical challenges, such as higher transportation costs and limited access to customers' and suppliers. E-commerce and digital marketing provide new opportunities for tribal entrepreneurs to broader markets and connect with worldwide customers. Tribal people have less knowledge about the market and are unfamiliar with how to market their products, and sell their products to local traders at a lower rate. Government institutions and other agencies should provide proper training and awareness programs to enable these enterprises to enter a competitive market.

Policies and Programmes

Tribal people often lack of awareness and acceptability of existing government policies and programs, and information regarding existing schemes is not provided properly to the entrepreneurs. Other challenges tribals face are, insufficient support from government programs, complex regulations, and limited access to resources necessary for tribal entrepreneurs. Many entrepreneurial programs intended to support tribal communities are not aligned with their cultural and financial circumstances. Strengthening collaboration between government and financial agencies and simplifying regulatory procedures to make the scheme available can encourage entrepreneurial activities among tribal entrepreneurs.

Socio-Cultural Factors

Social-cultural factors significantly influence tribal entrepreneurship, as tribal communities' unique cultural heritage, social norms, and values shape their entrepreneurial endeavours. The entrepreneurial tendency among tribal

community members will be fostered if the culture of the community exhibits supportive traits in its cultural aspects along with the perceived values and informal cultural-based entrepreneurial learning. The ultimate objective of tribal entrepreneurs is the harmonious integration of personal and community goals to create new economic values and this communal approach may be helpful in business choices and methods. Socio-cultural characteristics positively influence the entrepreneurial emergence of entrepreneurial activities in a community.

SUGGESTIONS

The empowerment of tribal communities through innovation and entrepreneurship is a promising avenue for sustainable progress in Bhadravadi Kothagudem district and similar regions. By addressing challenges and implementing targeted interventions, we can create opportunities for economic growth, cultural preservation, and improved quality of life for tribal population.

1. Diversify Economic Opportunities

Encourage tribal communities to explore diverse income-generating activities beyond traditional occupations, including Agro-processing, handicrafts and tourism-related ventures.

2. Community Based Initiatives

Promote community-based initiatives such as self-help groups and cooperatives to collectively engage in entrepreneurship and sustainable practices.

3. Tailored Educational Programs

Develop education and training programs tailored to the specific needs and aspirations of tribal youth, integrating both traditional knowledge and modern skills.

4. Sustainable Resource Management

Advocate for sustainable management of natural resources, emphasizing the importance of biodiversity conservation and environmental protection.

5. Government Support

Ensure that government schemes and programs reach the intended beneficiaries effectively, with a focus on transparency and accessibility.

CONCLUSION

Despite abundant resources and opportunities available to tribal people, they still face challenges setting up new businesses and continuing entrepreneurship, as tribal areas have inadequate infrastructure facilities, online training programs and partnerships with institutions should be established to provide resources and support

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for growing tribal ventures. Government and NGOs should encourage partnerships with financial institutions to ease access to capital, so tribal entrepreneurs can initiate the step towards entrepreneurship. Collaboration with e-commerce platforms that broaden the market horizon of tribal products is necessary and building market strategies that showcase cultural attributes is also effective.

The study analysed that, tribal entrepreneurs have opportunities within their community and surrounding area, building community networks and fostering cooperative entrepreneurship within and between tribal communities can encourage entrepreneurial activities. Socio-cultural factors play an important role in this communal business model, along with digital tools, technological innovation and required information. The government should implement the policies according to the needs and entrepreneurial environment of tribal communities.

This research study explains about opportunities and difficulties faced by tribal entrepreneurs. Research in tribal entrepreneurship has immense potential to understand how tribal communities engage in entrepreneurial activities and sustain cultural heritage. Understanding cultural practices, entrepreneurial barriers, the impact of policies and programs, gender and tribal entrepreneurship, the impact of technology and globalization and case studies of successful tribal entrepreneurs are the key areas for research that contribute to academic knowledge and policy making.

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Tribal Cooperative Societies and Economic Development in Telangana

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Abstract

Tribal communities in Telangana have historically faced socio-economic marginalization due to geographical isolation, limited access to markets, exploitation by intermediaries, and weak institutional support. To address these challenges, Tribal Cooperative Societies (TCS) were introduced as institutional mechanisms aimed at promoting collective economic activities, ensuring fair prices for Minor Forest Produce (MFP), enhancing livelihood opportunities, and strengthening self-reliance among Scheduled Tribes. This paper examines the role of Tribal Cooperative Societies in fostering economic development in Telangana. It analyzes their structure, functioning, governance mechanisms, achievements, and limitations from political economy and institutional governance perspectives. The study argues that while tribal cooperatives have contributed positively to income generation, employment, and economic inclusion, excessive bureaucratic control, financial constraints, and weak grassroots participation continue to limit their transformative potential. Strengthening democratic governance and institutional autonomy is essential for sustainable tribal development.

Keywords: Tribal Cooperative Societies, Economic Development, Institutional Governance, Scheduled Tribes, Telangana

1. Introduction

Tribal communities constitute one of the most marginalized and economically vulnerable sections of Indian society. Despite constitutional safeguards and development-oriented state policies, tribal regions continue to exhibit persistent poverty, unemployment, land alienation, and socio-economic exclusion. Limited access to institutional credit, dependence on forest-based livelihoods, exploitation by market intermediaries, and weak integration with formal economic systems have constrained the economic advancement of Scheduled Tribes.

In response to these structural challenges, cooperative institutions have emerged as important instruments of socio-economic transformation. The cooperative model—based on collective ownership, democratic decision-making, and mutual benefit—is particularly suited to tribal societies that traditionally practice community-oriented economic and social relations. Tribal Cooperative Societies represent an institutional attempt by the state to integrate tribal producers into formal markets while preserving collective control over resources.

Telangana has a substantial tribal population concentrated largely in Scheduled Areas governed under the Fifth Schedule of the Indian Constitution. Districts such as Adilabad, Bhadradi Kothagudem, Mulugu, Mahabubabad, and Jayashankar Bhupalpally are characterized by forest-based livelihoods, subsistence agriculture, and limited industrial development. Tribal Cooperative Societies were introduced in these regions to organize producers, ensure fair prices for Minor Forest Produce, eliminate exploitative middlemen, provide credit support, generate employment, and promote economic self-reliance.

From a political science perspective, tribal cooperatives are not merely economic organizations but institutions of governance. They operate at the intersection of state policy, administrative control, and community participation. Their effectiveness depends not only on economic performance but also on institutional autonomy, accountability, leadership, and democratic functioning. This paper examines tribal cooperatives as instruments of institutional governance and evaluates their role in tribal economic development in Telangana.

2. Objectives of the Study

The study aims to examine the role of Tribal Cooperative Societies in promoting economic development among Scheduled Tribes in Telangana. The specific objectives are:

1. To analyze the institutional structure and governance framework of Tribal Cooperative Societies.
2. To examine the contribution of tribal cooperatives to income generation, employment, and financial inclusion.
3. To assess the effectiveness of governance mechanisms such as participation, accountability, and transparency.
4. To identify institutional, administrative, and political challenges affecting cooperative performance.
5. To suggest policy measures for strengthening cooperative autonomy and tribal economic development.

3. Hypotheses of the Study

This is a **theory-driven, non-fieldwork study** based on secondary sources. The hypotheses are:

- Tribal Cooperative Societies contribute positively to tribal economic development by improving income opportunities and market access.
- The effectiveness of Tribal Cooperative Societies is significantly influenced by the quality of institutional governance and autonomy.

4. Research Methodology

The study adopts a descriptive and analytical research design grounded in Political Science and Development Studies.

4.1 Nature of Study

The research is qualitative in nature and relies exclusively on secondary data. It employs institutional and political economy analysis.

4.2 Sources of Data

Secondary sources include:

- Government of Telangana Tribal Welfare Department reports
- Planning Commission and NITI Aayog tribal development reports
- Census data and statistical abstracts
- Academic journals and books on tribal studies, cooperatives, and governance
- Policy documents related to Scheduled Areas and cooperative legislation

4.3 Analytical Framework

The study uses:

- Political economy analysis
- Institutional governance framework
- Decentralization and participatory development perspectives

4.4 Limitations

- Dependence on secondary data
- Lack of micro-level empirical evidence
- Regional variation in cooperative performance

5. Theoretical Perspective

The study is grounded in an integrated theoretical perspective drawing from Political Economy and New Institutionalism, supported by Participatory Development and Decentralization theories.

5.1 Political Economy Perspective

Political economy theory views tribal underdevelopment as a result of historical marginalization, unequal power relations, and exploitative market structures. Tribal Cooperative Societies are seen as state-led corrective mechanisms designed to reduce exploitation, redistribute economic opportunities, and integrate tribal producers into formal markets. However, this perspective also questions whether cooperatives genuinely transform power relations or function as bureaucratic extensions of the state.

5.2 New Institutionalism

Institutional theory emphasizes that development outcomes depend on the quality of institutions. Effective cooperatives require transparent rules, democratic governance, accountability, and autonomy. Where institutions are politically controlled or bureaucratically rigid, cooperative performance weakens despite policy intent.

5.3 Participatory and Decentralization Perspective

Participatory development theory stresses that sustainable development requires active involvement of beneficiaries. Decentralization theory highlights the importance of local self-governance. Tribal cooperatives are normatively designed as participatory and decentralized institutions, but excessive administrative control often undermines their democratic character.

6. Conceptual Framework: Cooperatives and Tribal Development

Cooperatives are democratic, member-owned institutions that promote collective action and economic self-reliance. In tribal regions, they:

- Align with traditional collective practices
- Enhance bargaining power
- Promote community control over resources

Tribal Cooperative Societies operate at the intersection of state policy, institutional governance, and grassroots participation.

7. Tribal Economy in Telangana: An Overview

The tribal economy in Telangana is primarily dependent on subsistence agriculture, Minor Forest Produce collection, wage labor, and seasonal migration. Structural constraints such as land alienation, forest restrictions, lack of institutional credit, and poor market access have limited economic growth. Tribal cooperatives were introduced to address these gaps through institutional intervention.

8. Evolution and Structure of Tribal Cooperative Societies

Tribal cooperatives in Telangana evolved from earlier cooperative experiments during the united Andhra Pradesh period and were strengthened after state bifurcation in 2014. They function through:

- Primary cooperative societies at village or mandal level
- District-level cooperative federations
- State-level coordination under government supervision

Their functions include procurement and marketing of forest produce, value addition, distribution of profits, and linkage with welfare schemes.

9. Role of Tribal Cooperative Societies in Economic Development

9.1 Income Generation

By eliminating middlemen, cooperatives ensure better prices for tribal produce.

9.2 Employment Creation

Cooperatives generate seasonal and permanent employment through procurement, processing, and marketing activities.

9.3 Financial Inclusion

Access to cooperative credit reduces dependence on moneylenders.

9.4 Empowerment and Participation

Participation enhances leadership skills, awareness of rights, and collective bargaining capacity.

10. Institutional Governance and Political Dimensions

Tribal Cooperative Societies represent decentralized economic governance. However, excessive bureaucratic control and political interference often undermine autonomy, transforming cooperatives into administrative agencies rather than self-governing institutions.

11. Challenges and Limitations

Major challenges include:

- Limited financial resources
- Lack of professional management
- Political interference
- Low awareness among members
- Weak infrastructure and market linkages

12. Suggestions for Strengthening Tribal Cooperatives

1. Enhancing financial autonomy and timely credit
2. Capacity building and leadership training
3. Reducing bureaucratic interference

4. Promoting value addition and market diversification
5. Strengthening democratic accountability

13. Conclusion

Tribal Cooperative Societies in Telangana represent an important institutional initiative aimed at reducing the economic marginalization of tribal communities. Based on collective ownership and democratic management, these cooperatives have contributed to income generation, employment creation, improved market access, and financial inclusion among Scheduled Tribes. By organizing tribal producers and minimizing exploitation by intermediaries, cooperative societies have strengthened livelihood security in tribal areas.

From an institutional governance perspective, Tribal Cooperative Societies function as decentralized mechanisms linking state welfare policies with grassroots economic participation. They promote participatory governance by encouraging collective decision-making, leadership development, and community empowerment. However, their overall impact remains uneven due to challenges such as bureaucratic control, political interference, limited financial autonomy, and weak management capacity. In many cases, cooperatives operate as extensions of the state rather than autonomous, member-driven institutions.

In conclusion, strengthening Tribal Cooperative Societies through democratic decentralization, institutional autonomy, and capacity building is essential for achieving inclusive and sustainable tribal development in Telangana.

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**Tribal Entrepreneurship and Sustainable Economic Development: A
Study of Opportunities and Constraints**

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Abstract

Tribal entrepreneurship has emerged as an important mechanism for fostering inclusive and sustainable economic development among indigenous communities. Despite possessing strong cultural capital, traditional ecological knowledge, and community-based governance systems, tribal populations continue to face socio-economic marginalization. This study investigates the opportunities and constraints influencing tribal entrepreneurship and examines its contribution to sustainable economic development. A mixed-method research design was employed. Primary data were collected from 150 tribal entrepreneurs through structured questionnaires and semi-structured interviews. Statistical tools including percentage analysis, paired sample t-test, chi-square test, and Pearson correlation coefficient were applied to analyze the data. The results indicate that entrepreneurship significantly enhances household income and socio-economic status. Financial inclusion and institutional support positively influence enterprise sustainability, while infrastructural deficiencies significantly hinder business growth. Enterprises rooted in traditional knowledge systems demonstrate stronger sustainability performance compared to non-traditional enterprises. The study concludes that culturally responsive policy frameworks, financial accessibility, infrastructure development, and skill enhancement initiatives are essential for strengthening tribal entrepreneurial ecosystems and ensuring long-term sustainable development.

Keywords: Tribal Entrepreneurship, Sustainable Economic Development, Indigenous Enterprise, Financial Inclusion, Socio-Economic Status, Rural Development, Inclusive Growth

1. Introduction

Economic development discourse increasingly emphasizes sustainability and inclusiveness. However, tribal and indigenous communities across many regions continue to experience socio-economic exclusion characterized by poverty, unemployment, limited education, and inadequate infrastructure. Historical marginalization, geographical isolation, and limited access to institutional resources have further constrained their participation in mainstream economic systems. Traditional development interventions often adopt top-down approaches that fail to recognize indigenous knowledge systems and community-based governance structures. In contrast, tribal entrepreneurship represents a bottom-up development strategy grounded in cultural identity, ecological stewardship, and collective ownership.

Tribal enterprises commonly operate in agriculture, handicrafts, forest produce processing, eco-tourism, and traditional medicine. These sectors inherently align with sustainable development principles by promoting resource conservation and community welfare. Despite policy attention toward entrepreneurship promotion, structural barriers such as financial exclusion, infrastructure deficits, limited market access, and skill gaps continue to impede enterprise growth. This study systematically analyzes both the opportunities and constraints affecting tribal entrepreneurship and evaluates its role in promoting sustainable economic development.

2. Review of Related Literature

Entrepreneurship theory traditionally focuses on innovation, risk-taking, and profit orientation. However, indigenous entrepreneurship literature emphasizes socio-cultural embeddedness and collective economic goals. Studies indicate that tribal enterprises strengthen social capital and community resilience.

Research demonstrates that indigenous entrepreneurship contributes to employment generation, income diversification, and women's empowerment. Enterprises based on traditional ecological knowledge frequently adopt environmentally sustainable practices, contributing to biodiversity conservation.

However, empirical studies also highlight major constraints:

- Limited access to formal financial institutions
- Poor transportation and digital infrastructure
- Inadequate managerial and technical skills
- Policy fragmentation and weak institutional coordination

While previous research discusses these aspects separately, limited empirical evidence integrates socio-economic impact with sustainability performance. This study addresses this gap through quantitative and qualitative analysis.

3. Objectives of the Study

1. To examine the socio-economic status of tribal entrepreneurs.
2. To evaluate the impact of entrepreneurship on household income.
3. To identify structural and institutional constraints affecting enterprise growth.
4. To analyze the relationship between financial access and enterprise sustainability.
5. To compare sustainability performance between traditional and non-traditional enterprises.

4. Hypotheses of the Study

H1: Tribal entrepreneurship significantly improves household income levels.

H2: Access to financial and institutional support positively influences enterprise sustainability.

H3: Infrastructure deficiencies significantly hinder enterprise growth.

H4: Traditional knowledge-based enterprises demonstrate higher sustainability outcomes.

5. Research Methodology

5.1 Research Design

The study adopted a descriptive and analytical research design using a mixed-method approach.

5.2 Sample Size and Sampling Technique

A total of 50 tribal entrepreneurs were selected using stratified random sampling from tribal-dominated regions to ensure representation across different enterprise types.

5.3 Sources of Data

Primary Data: Structured questionnaire and interview schedule.

Secondary Data: Academic journals, policy documents, government reports, and development agency publications.

5.4 Tools Used for Analysis

- Percentage Analysis
- Paired Sample t-test
- Chi-square Test
- Pearson Correlation Coefficient

Statistical analysis was conducted using appropriate software to ensure reliability and validity.

6. Results and Discussion

6.1 Socio-Economic Status

The majority of respondents belonged to the economically active age group (31–45 years). Education levels varied, with most having completed secondary education. Enterprises were distributed across agriculture, handicrafts, forest produce, and services.

6.2 Income Improvement

The paired sample t-test revealed a statistically significant increase in average monthly income after engagement in entrepreneurship ($p < 0.05$). The findings confirm H1 and demonstrate that entrepreneurship enhances economic resilience and livelihood security.

6.3 Financial Access and Sustainability

Pearson correlation analysis showed a strong positive relationship ($r = 0.62$, $p < 0.01$) between access to credit and enterprise growth. Entrepreneurs with institutional support demonstrated higher reinvestment capacity and business expansion. H2 is therefore supported.

6.4 Infrastructure and Enterprise Growth

Chi-square analysis indicated a significant association between infrastructure availability and business growth ($p < 0.05$). Entrepreneurs in regions with adequate transport and electricity infrastructure reported higher sales turnover and market reach. Thus, H3 is validated.

6.5 Sustainability Performance

Independent sample t-test results revealed that traditional knowledge-based enterprises scored significantly higher on sustainability indicators ($p < 0.05$). These enterprises emphasized environmental conservation and community participation, supporting H4.

7. Major Findings

1. Tribal entrepreneurship significantly improves socio-economic status.
2. Financial inclusion positively influences enterprise sustainability.
3. Infrastructure deficits restrict business growth.
4. Traditional knowledge enhances sustainability performance.
5. Institutional support mechanisms require better coordination.

8. Conclusion

The study establishes that tribal entrepreneurship plays a transformative role in promoting sustainable economic development. It improves income levels, strengthens community resilience, and supports environmentally sustainable practices. However, structural barriers particularly financial exclusion and infrastructural inadequacy limit scalability.

To unlock the full potential of tribal entrepreneurship, policymakers must adopt culturally sensitive and integrated development strategies. Financial accessibility, infrastructure expansion, skill development programs, and cooperative market integration are critical components of a sustainable tribal entrepreneurial ecosystem.

9. Suggestions

- Expand collateral-free loan schemes for tribal entrepreneurs.
- Develop infrastructure in tribal regions, including digital connectivity.
- Provide entrepreneurship training integrating traditional knowledge with modern management skills.
- Encourage cooperative marketing and value-chain participation.

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**A Study on Digital Financial Inclusion and Customer Satisfaction
With Reference to Telangana State**

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Abstract:

Digital financial inclusion is a pivotal aspect of modern financial systems, aiming to bridge the gap between traditional banking services and underserved populations. This study investigates the relationship between digital financial inclusion and customer satisfaction in Telangana State, India. With the rapid growth of digital financial services, understanding customer satisfaction becomes crucial for improving service delivery and achieving broader financial inclusion.

The research was conducted with 100 respondents across various demographic segments, including urban and rural areas, different income levels, and educational backgrounds. The study employed quantitative methods, utilizing statistical tools such as mean, ANOVA, and T-test to analyze the data. The findings reveal significant differences in customer satisfaction based on demographic factors such as income, education, and location. Urban users and those with higher incomes generally reported higher levels of satisfaction compared to rural users and those with lower incomes.

The results highlight the importance of addressing the specific needs of different demographic groups to enhance customer satisfaction and promote financial inclusion. This study provides valuable insights for policymakers and financial service providers aiming to improve digital financial services in Telangana and similar regions.

Keywords: Digital Financial Inclusion, Customer Satisfaction, Telangana, Digital Banking, Financial Technology, ANOVA, T-test, Financial Services

1. Introduction:

In recent years, digital financial services have transformed the landscape of financial inclusion, especially in developing regions like Telangana State, India. The rapid adoption of technologies such as mobile banking, Unified Payments Interface (UPI), and digital wallets has revolutionized how individuals access and manage their finances. This shift aims to bridge the gap between traditional banking services and underserved populations, particularly those in remote or economically disadvantaged areas.

Telangana, a relatively young state formed in 2014, has been proactive in embracing digital financial solutions as part of its broader economic development strategy. The state government, in collaboration with various financial institutions, has implemented numerous initiatives to enhance financial inclusion. These include promoting digital literacy, expanding internet connectivity, and encouraging the use of digital payment systems among its residents. Despite these efforts, disparities in the adoption and satisfaction with digital financial services persist, influenced by factors such as geographic location, income level, and educational background.

Digital financial inclusion is not merely about providing access to financial services but also ensuring that users are satisfied with these services. Customer satisfaction plays a critical role in determining the effectiveness of digital financial platforms. It encompasses various aspects, including ease of use, transaction security, accessibility, and customer support. High levels of satisfaction often correlate with increased usage and trust in digital financial services, which can further drive financial inclusion and economic participation.

This study investigates the state of digital financial inclusion in Telangana and explores how customer satisfaction varies across different demographic groups. By analyzing data from 100 respondents, the research aims to identify key factors influencing satisfaction and understand how demographic characteristics such as age, education, income, and location impact user experiences. Understanding these factors is crucial for policymakers and financial service providers to tailor their strategies and improve service delivery, ultimately fostering a more inclusive financial ecosystem.

The insights gained from this study will provide valuable information for stakeholders seeking to enhance the effectiveness of digital financial services in Telangana. It will highlight the strengths and weaknesses of current initiatives and offer recommendations for addressing the challenges faced by different segments of the population. As digital financial services continue to evolve, ongoing research

and feedback will be essential to ensuring that these services meet the needs and expectations of all users, contributing to broader financial inclusion and economic growth

2. Objectives of the Study:

1. To assess the current level of digital financial inclusion in Telangana State.
2. To identify the key factors influencing customer satisfaction with digital financial services.
3. To evaluate the impact of demographic factors such as age, education, and income on customer satisfaction.

3. Literature Review:

Demirguc-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2018). *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution.* **World Bank Group.** This report provides comprehensive data on global financial inclusion, highlighting the role of digital platforms in expanding access to financial services. It underscores the progress made and the challenges that remain, particularly in developing economies. The findings reveal the transformative potential of fintech in improving financial inclusion.

Anderson, R. E., & Srinivasan, S. S. (2003). **E-satisfaction and e-loyalty: A contingency framework.** *Psychology & Marketing, 20(2), 123-138.* This study explores the concepts of e-satisfaction and e-loyalty within the digital service context, proposing a framework for understanding customer satisfaction in online environments. It identifies key factors that influence satisfaction and loyalty, such as ease of use and service quality, which are critical for digital financial services.

Ghosh, S. (2013). **Financial inclusion in India: A case-study approach.** *Procedia Economics and Finance, 11, 79-89.* Ghosh's study provides insights into financial inclusion efforts in India, focusing on various case studies to highlight successful strategies and persistent challenges. It emphasizes the importance of accessibility and affordability in expanding financial services, particularly in rural and underserved areas.

Kaur, P., & Singh, R. (2019). **Challenges and opportunities of digital financial inclusion in rural India.** *International Journal of Emerging Markets, 14(2), 296-311.* This article examines the barriers and opportunities associated with digital financial inclusion in rural India. It discusses the impact of digital literacy, infrastructure, and service availability on financial inclusion, suggesting strategies to overcome these challenges and enhance service delivery in rural areas.

4. Problem Statement:

While digital financial inclusion has expanded access to financial services in Telangana, customer satisfaction is inconsistent across different demographic groups. This study seeks to identify the factors that contribute to customer satisfaction and explore how these factors vary among different population segments.

5. Scope of the Study:

The study is confined to Telangana State, examining both urban and rural populations. It focuses on the user experience with digital financial services, analyzing factors such as ease of use, security, and customer support. The study's findings will provide insights specific to Telangana but may have broader implications for similar regions in India.

6. Research Methodology:

- **Research Design:** Descriptive research design is used to analyze the relationship between digital financial inclusion and customer satisfaction.
- **Data Collection:** Primary data was collected through structured questionnaires distributed to 100 users of digital financial services across Telangana State. Secondary data was obtained from academic journals, government reports, and publications by financial service providers.
- **Sampling Technique:** Stratified random sampling was employed to ensure a representative sample, covering both urban and rural areas.
- **Data Analysis:** Statistical tools such as mean, ANOVA, and T-test were used to analyze the data and identify significant factors affecting customer satisfaction.

7. Limitations of the Study:

The study is limited to Telangana State and may not reflect the experiences of users in other regions. The reliance on self-reported data through surveys may introduce biases. Additionally, the study is cross-sectional, capturing data at a single point in time, which may not account for changes in user experiences over time.

8. Hypothesis of the Study:

- **H1:** There is a significant relationship between digital financial inclusion and customer satisfaction in Telangana State.
- **H2:** Demographic factors such as age, education, and income significantly influence customer satisfaction with digital financial services.

9. Data Analysis & Interpretation:

9.1 Demographic Overview:

- **Age:** The majority of respondents (25%) were aged 26-35, followed by those aged 18-25 (20%), 36-45 (20%), and 46 -55 (19%) and above (16%).
- **Gender:** 51% of respondents were male, and 49% were female.
- **Education Level:** 39% had an undergraduate degree, 31% had only a high school education and 30% had a postgraduate degree.
- **Income:** 36% of respondents earned between ₹20,000 - ₹40,000, 25% earned ₹40,001 - ₹60,000, 15% earned ₹60,001 - ₹80,000, 14% earned below ₹20,000 and 10% earned above ₹80,000.
- **Location:** 45% of respondents were from urban areas, and 55% were from rural areas.

9.2 Mean Analysis:

The mean satisfaction scores for various aspects of digital financial services were calculated across the 100 respondents.

Aspect	Mean Score
Ease of Use	3.46
Security of Transactions	3.44
Accessibility	3.61
Customer Support	2.75
Transaction Speed	3.4
Service Charges/Fees	3.06
Overall Satisfaction	3.46

Source: SPSS

Interpretation:

The table presents the mean values for various aspects of a service or product based on respondent feedback.

- **Ease of Use:** Respondents rated the ease of use of the service or product at 3.46 out of a possible maximum (assuming a scale of 1-5). This suggests a generally positive perception of ease of use.
- **Security:** The perceived security of the service or product was rated at 3.44, indicating a moderate level of perceived security.

- **Accessibility:** The accessibility of the service or product was rated at 3.61, suggesting a generally positive perception of accessibility.
- **Customer Support:** Customer support was rated at 2.75, which might indicate areas for improvement.
- **Transaction Speed:** The speed of transactions was rated at 3.40, suggesting a moderate level of satisfaction with transaction speed.
- **Service Charges:** Service charges were rated at 3.06, indicating a mixed perception of service charges.

9.3 ANOVA Analysis:

ANOVA was conducted to test the hypothesis that satisfaction levels differ significantly across different income groups. The results indicated a significant difference, particularly between lower and higher income groups.

Aspect	Mean Score	Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F_statistic	P_value
Ease of Use	3.8	Between Groups	12.8	4	3.2	4.5070423	0.002233
Security of Transactions	3.6	Within Groups	67.2	95	0.71		
Accessibility	3.9	Total	80	99			

Source: SPSS

Interpretation: Since the p-value is less than 0.05 (a common significance level), we can conclude that there is a significant difference in the mean "Ease of Use" scores between the groups being compared.

9.4 Z-Test:

A Z-test was conducted to compare satisfaction levels between urban and rural users. The results indicated a significant difference, with urban users reporting higher satisfaction levels.

Group	Mean	Std Deviation	Z-Score	P-Value
Urban Users	3.9	0.6	0.542326	0.587594
Rural Users	3.4	0.7	0.542326	0.587594

Source: SPSS

Interpretation: The Z-test results indicate that there is **no significant difference** between the mean values of the "Urban Users" and "Rural Users" groups.

- **Z-Score:** The Z-scores for both groups are identical (0.542326), which means that the observed difference between the means is not statistically significant.
- **P-Value:** The p-values for both groups are also identical (0.587594), and they are greater than the commonly used significance level of 0.05. This further confirms that there is no significant difference between the means.

10. Conclusion:

The study concludes that while digital financial inclusion has expanded access to financial services in Telangana, customer satisfaction varies significantly across different demographic groups. Urban users and those with higher incomes and education levels report higher satisfaction, while rural users and those with lower incomes face more challenges. These findings suggest that efforts to improve digital financial services should focus on addressing the specific needs of lower-income and rural populations to achieve broader financial inclusion.

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Women and Youth Entrepreneurship for Inclusive Development

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Abstract

Women and youth entrepreneurship has emerged as a significant driver of inclusive development and sustainable economic growth. In developing economies, women and young people constitute a substantial proportion of the population, yet their participation in entrepreneurial activities remains limited due to financial, social, and institutional barriers. Promoting entrepreneurship among these groups generates employment, fosters innovation, reduces poverty, and enhances social equity. Women entrepreneurs contribute to family welfare and gender equality, while youth entrepreneurs introduce innovation, technological adaptability, and dynamic business models. Inclusive development requires supportive ecosystems including financial access, skill development, digital literacy, mentorship, and policy support. This paper examines the importance, challenges, opportunities, and a policy initiative related to women and youth entrepreneurship and suggests strategies to strengthen their role in national development.

Keywords: Women Entrepreneurship, Youth Entrepreneurship, Inclusive Development, Financial Inclusion, Skill Development.

1. Introduction

Entrepreneurship plays a pivotal role in economic progress by creating employment opportunities, encouraging innovation, and improving standards of living. Women and youth represent a major demographic segment in India and other developing countries. However, their entrepreneurial participation is constrained by limited access to finance, lack of training, socio-cultural restrictions, and market barriers. Inclusive development focuses on ensuring equal opportunities and equitable distribution of economic benefits. Promoting women and youth entrepreneurship is therefore essential for achieving sustainable and balanced growth.

2. Review of Literature

Schumpeter (1934) identified entrepreneurs as innovators who drive economic transformation through new combinations of resources. His theory forms the foundation for understanding entrepreneurship as an engine of development.

Hisrich and Peters (2002) highlighted that women entrepreneurs significantly contribute to economic development but face challenges such as inadequate financial access and limited institutional support.

Minniti (2010) observed that socio-cultural norms and access to finance are major determinants of women's entrepreneurial activity worldwide.

Chigunta (2002) emphasized the importance of youth entrepreneurship in reducing unemployment and promoting economic inclusion.

Global Entrepreneurship Monitor (2022) reports indicate that policy support, digital infrastructure, and financial inclusion positively influence entrepreneurial participation among women and youth.

The literature collectively suggests that institutional support, skill development, and inclusive policies are essential for strengthening entrepreneurial ecosystems.

3. Objectives of the Study

1. To examine the concept and importance of women and youth entrepreneurship.
2. To analyze the role of entrepreneurship in promoting inclusive development.
3. To identify the challenges faced by women and youth entrepreneurs.
4. To study government initiatives supporting entrepreneurial growth.
5. To suggest measures for strengthening inclusive entrepreneurial participation.

4. Research Methodology

The study is based on secondary data.

Sources of Data: Books, peer-reviewed journals, government reports, policy documents, and official websites.

Method of Analysis: Descriptive and analytical methods were used to interpret and synthesize the collected information.

Scope of the Study: The study focuses on women and youth entrepreneurship in developing economies, particularly India.

Limitations: The research is limited to secondary data and general policy analysis.

5. Importance of Women and Youth Entrepreneurship

- Employment generation and self-reliance.
- Contribution to GDP and economic growth.
- Poverty reduction and improved household income.
- Promotion of innovation and digital transformation.
- Social empowerment and gender equality.
- Balanced regional development.

6. Challenges Faced by Women and Youth Entrepreneurs

6.1 Financial Barriers

Limited access to credit, collateral requirements, and lack of financial literacy.

6.2 Skill and Knowledge Gaps

Inadequate managerial, technical, and digital skills.

6.3 Socio-Cultural Constraints

Gender discrimination, family responsibilities, and mobility restrictions.

6.4 Market and Institutional Barriers

Limited market exposure, competition, and complex regulatory procedures.

7. Government Initiatives and Support Mechanisms

- Startup India Scheme
- Stand-Up India Scheme
- Pradhan Mantri Mudra Yojana (PMMY)
- Skill India Mission
- Atal Innovation Mission
- Women Entrepreneurship Platform (WEP)

These initiatives aim to provide financial assistance, training, incubation support, and market access.

8. Findings of the Study

1. Women and youth possess significant untapped entrepreneurial potential.

2. Financial constraints remain the major obstacle.
3. Skill development and digital literacy improve sustainability.
4. Government schemes exist but awareness is inadequate in rural areas.
5. Social norms continue to limit women's entrepreneurial participation.

9. Suggestions

1. Strengthen collateral-free and simplified credit systems.
2. Integrate entrepreneurship education in academic curricula.
3. Expand digital and managerial skill training programs.
4. Increase awareness of government schemes at grassroots levels.
5. Promote mentorship networks and incubation centers.
6. Encourage public-private partnerships for ecosystem development.
7. Implement gender-sensitive policies to reduce socio-cultural barriers.

10. Conclusion

Women and youth entrepreneurship is a powerful instrument for inclusive and sustainable development. Addressing financial, institutional, and socio-cultural barriers will unlock their potential and contribute significantly to national growth. A coordinated effort among government, financial institutions, educational institutions, and society is essential to build a supportive entrepreneurial ecosystem that ensures equitable participation and long-term economic progress.

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A Study On Tribal Enterprinureship & Govt.Policies

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Abstract

Tribal entrepreneurship has emerged as an important strategy for promoting inclusive growth, sustainable development, and socio-economic empowerment among indigenous and tribal communities. Traditionally dependent on forest resources, agriculture, handicrafts, and small-scale economic activities, tribal populations have often remained marginalized due to geographical isolation, limited infrastructure, inadequate access to education, and restricted financial inclusion. In this context, entrepreneurship offers a pathway for enhancing income generation, fostering self-reliance, preserving cultural heritage, and integrating tribal economies with mainstream markets.

However, tribal entrepreneurs face numerous structural and institutional challenges, including lack of access to credit and formal banking systems, insufficient technical and managerial skills, poor market linkages, limited digital literacy, and exploitation by intermediaries. Recognizing these barriers, governments—particularly in India—have introduced targeted policies and development programs aimed at strengthening tribal livelihoods and enterprise development. Initiatives such as the Pradhan Mantri Janjatiya Vikas Mission (PMJVM), Van Dhan Vikas Yojana, Venture Capital Fund for Scheduled Tribes (VCF-ST), Stand Up India, and the Prime Minister’s Employment Generation Programme (PMEGP) provide financial assistance, skill development, capacity building, and marketing support. These schemes emphasize value addition to minor forest produce, formation of self-help groups and producer organizations, concessional loans, and digital platforms for wider market access.

While these policies have contributed significantly to improving income levels and entrepreneurial participation among tribal communities, challenges in effective implementation, awareness creation, and infrastructure development persist. Strengthening institutional coordination, enhancing digital inclusion, and ensuring community participation are essential for achieving sustainable tribal entrepreneurship. Overall, tribal entrepreneurship supported by responsive government policies plays a vital role in reducing economic disparities and promoting equitable national development.

Below is a **complete research paper** on “**Tribal Entrepreneurship and Government Policies**” — structured in standard academic format with title, abstract, introduction, literature review, objectives, methodology (conceptual), discussion, findings, conclusion, and references (mock references illustrative — replace with actual sources if needed for submission)

On November 01, 2022, Prime Minister Narendra Modi called for preparing a roadmap to develop Mangarh Dham in Rajasthan’s Banswara district. Mangarh Dham, situated near the Rajasthan-Gujarat border, is the site where over 1500 Bhil freedom fighters lost their lives in 1913 in a mass shooting by the British. The Mangarh Dham will be developed as a joint project of the governments of Rajasthan, Gujarat, Madhya Pradesh and Maharashtra, as a national memorial showcasing tribal legacy and their rich cultural heritage.

Keywords : Tribal entrepreneurship, government policies, socio-economic empowerment, tribal livelihoods, India, enterprise development

1. Introduction

Tribal communities in India represent a significant proportion of the population with rich cultural heritage, traditional knowledge, and unique natural resource-based skills. Despite this, they remain economically disadvantaged, with limited participation in mainstream entrepreneurship. Tribal entrepreneurship refers to business activities driven by members of tribal or indigenous communities that leverage local resources, cultural products, and traditional skills for economic gain.

Tribal entrepreneurship refers to business activities started and managed by members of tribal or indigenous communities. These enterprises are usually based on traditional skills, local resources, and cultural knowledge, aiming to improve income, employment, and self-reliance within tribal societies.

Supporting tribal entrepreneurship is crucial for poverty alleviation, social inclusion, and sustainable development. Accordingly, governments have introduced targeted policies to address barriers related to finance, skills, and markets. Yet, debates continue over how effectively these policies translate into improved entrepreneurial outcomes.

Tribal entrepreneurship refers to business initiatives started and operated by members of Indigenous or tribal communities. It blends **economic development** with **cultural preservation, community empowerment, and self-determination**.

Unlike conventional entrepreneurship focused mainly on profit, tribal entrepreneurship often emphasizes:

- Community benefit over individual gain

- Sustainable use of natural resources
- Preservation of cultural traditions

Government Support (India Example)

- Financial assistance through concessional loans
- Skill development and entrepreneurship training
- Support for value addition of minor forest produce
- Marketing support via exhibitions and online platforms
- Formation of producer groups and cooperatives

2. Review of Literature

Research on tribal entrepreneurship highlights its multifaceted role in improving tribal livelihoods (Kumar & Bhardwaj, 2019; Singh, 2021). Studies show that while tribal artisans and forest-based enterprises possess competitive products, lack of market linkages and inadequate access to credit limit scaling opportunities (Patel, 2020).

Tribal entrepreneurship has attracted growing scholarly attention as an important mechanism for socio-economic development in Indigenous and scheduled tribe communities globally.

Governmental interventions such as the Van Dhan Yojana have been evaluated for their impact on value addition and income enhancement (Rao & Das, 2022). Other scholars argue that existing schemes have potential yet suffer from implementation challenges like poor awareness, insufficient training, and limited participation of women and youth (Sharma, 2021).

Despite its potential, tribal entrepreneurship faces challenges such as limited access to finance, inadequate infrastructure, lack of market linkages, low levels of education and skill development, and geographical isolation. To address these barriers, governments have introduced targeted policies and schemes aimed at promoting inclusive growth and sustainable livelihoods among tribal communities.

Overall, tribal entrepreneurship, supported by well-designed government policies, serves as a powerful instrument for economic empowerment, social inclusion, and balanced regional development. Strengthening implementation mechanisms, improving awareness, and enhancing market connectivity remain essential for achieving sustainable tribal economic transformation.

Birsa Munda was a religious leader and folk hero from the Munda Tribe of the Chhota Nagpur Plateau area, whose spirit of activism is remembered as a strong mark of protest against British rule in India.

It focused on employment and welfare schemes have often failed to generate sustainable livelihoods in tribal regions due to structural exclusion, limited market access, and socio-cultural marginalization

Against this backdrop, researchers argue that entrepreneurship offers tribal populations an opportunity to harness local resources, preserve cultural identity, and achieve economic autonomy

In the Indian context, literature on tribal entrepreneurship identifies both **opportunities and constraints** that shape entrepreneurial outcomes.

India's tribal populations possess significant traditional knowledge and natural resources, but they contend that lack of education, limited access to finance, poor infrastructure, and weak market linkages restrict entrepreneurial potential

A significant body of research examines the role of **government interventions** in alleviating these constraints. For instance, Tripathi (2017) and Sharma & Kaur (2020) analyze government schemes like the **Pradhan Mantri Janjatiya Vikas Mission (PMJVM)** and **Van Dhan Vikas Yojana**, noting their contribution to enhancing value-addition capacities and marketing opportunities for tribal producers.

Tribal entrepreneurship plays a vital role in promoting socio-economic development among indigenous communities historically marginalized due to limited access to education, markets, finance, and infrastructure. This research explores how tribal enterprise contributes to sustainable livelihoods and cultural preservation, while also examining the effectiveness of government policies in supporting tribal entrepreneurs. It identifies opportunities created through these schemes as well as

challenges in implementation, including awareness gaps and structural barriers. The paper argues that while government interventions have positively influenced tribal entrepreneurship, optimizing policy impact requires stronger institutional coordination, enhanced skill development frameworks, and improved market access mechanism

3. Objectives of the Study

- a) To examine the role of tribal entrepreneurship in socio-economic empowerment.
- b) To analyze the major government policies and schemes supporting tribal entrepreneurs in India.
- c) To assess the effectiveness and gaps in policy implementation.
- d) To provide recommendations for strengthening policy frameworks and outcomes.

4. Methodology

This research adopts a **conceptual and qualitative approach** by analyzing policy documents, academic literature, government reports, and secondary data. The study synthesizes evidence on tribal entrepreneurship initiatives and evaluates policy outcomes based on documented program performance and scholarly critiques.

5. Government Policies Promoting Tribal Entrepreneurship

A. Central Government Initiatives (India)

1. Pradhan Mantri Janjatiya Vikas Mission (PMJVM)

A flagship initiative that supports livelihood and entrepreneurship by promoting tribal product-based enterprises, skill building, and efficient use of local resources with TRIFED as the nodal agency.

2. Venture Capital Fund for Scheduled Tribes (VCF-STs)

Set up to **provide concessional finance and startup support** to tribal youth, helping incubate and scale entrepreneurship ventures.

3. Equity Support to NSTFDC/STFDCs

National/State Scheduled Tribe Finance & Development Corporations receive equity support, enabling them to offer **concessional loans** for business development.

4. Van Dhan Yojana & VDVKs

These focus on **value addition and marketing of minor forest produce** through Van Dhan Vikas Kendras—helping tribal groups increase income from forest products.

5. Tech for Tribals

An initiative under TRIFED that collaborates with institutions like IITs and IIMs to **impart entrepreneurship skills and technological support** to tribal artisans and entrepreneurs.

6. Tribal Business Conclave & Startup Platforms

The government, along with Startup India and DPIIT, hosts conclaves to **connect tribal startups with investors, markets, and mentors**, boosting funding and visibility.

7. Market Access and GI Tag Support

Initiatives to promote tribal products on the **Government e-Marketplace (GeM)** and support **Geographical Indication (GI) tagging** of unique tribal goods (like textiles, honey, handicrafts) strengthen their market position.

8. Export Promotion

The government is also moving to **promote tribal products in international markets**, offering backing via e-commerce, warehousing, and trade policy support

How These Policies Help Tribal Entrepreneurs

Benefit Area	Support Provided
Finance	Concessional loans, venture capital, credit linkage
Skills & Training	Digital literacy, entrepreneurship programs
Market Access	Exhibitions, retail outlets, MSP for produce
Value Addition	Processing centers like Van Dhan Vikas Kendras
Legal & Financial Enablement	Priority schemes, business registration support

6. Discussion

6.1 Opportunities Created

Government schemes have improved access to credit, created platforms for tribal products, and enabled capacity building. Programs like Van Dhan have increased income through value addition and collective enterprise models.

6.2 Implementation Challenges

Despite policy presence, challenges persist:

- Low awareness among tribal populations
- Limited infrastructure in remote regions
- Insufficient market access and branding support
- Skills and digital literacy gaps
- Trade intermediaries capturing value rather than producers

These barriers often dilute the potential impact of well-designed policies.

7. Challenges Faced

- Limited access to finance
- Lack of infrastructure and transport
- Poor market linkages
- Low digital literacy
- Exploitation by middlemen
- Limited awareness of government schemes

8. Findings

- a) Tribal entrepreneurship contributes to economic empowerment but requires stronger ecosystem support.**
- b) Government policies provide a foundational framework yet suffer from uneven reach.
- c) Financial inclusion through targeted funds has eased entry barriers, but scale remains limited.
- d) Limited infrastructure in remote regions
- e) Difficulty in scaling from local to global markets
- f) Insufficient awareness of schemes
- g) Gaps in implementation and access to credit

9. Conclusion

Tribal entrepreneurship holds significant promise for enhancing the socio-economic status of indigenous communities in India. Government policies have laid an important groundwork by offering financial, training, and market support. However, maximizing policy impact demands improvements in awareness campaigns, infrastructure development, skill enhancement, and market integration. Strengthened partnerships between government, civil society, and private stakeholders can further sustain tribal enterprise growth and foster socio-economic inclusion national development.

- Need to encourage Corporate Social Responsibility funds towards up scaling tribal youth
- Need to promote innovation in products and marketing facilities for tribal products by engaging franchises in small and medium towns and also in Metropolitan Cities
- Convergence needs to be built with schemes of the Ministry of Commerce and Ministry of Textiles to promote the export of tribal products globally

- Necessary investments must be made so as to make the raw materials easily available, accessible and affordable
- Marketing strategies need to be promoted to further encourage the sales of tribal products
- Domestic private companies should be empanelled for promoting skills and production process of tribal
- Efficient marketing strategies must be deployed so that proper information transfer takes place between the producers and the consumers
- Improvements in these areas are of utmost importance for the socio-economic development of the Indian Tribal communities, which goes hand-in-hand with efficient production and effective promotion of Indian Tribal products

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Historical Evolution of Tribal Livelihood Systems in Telangana: From Subsistence to Entrepreneurship

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Abstract:

The tribal communities of Telangana have historically depended on diverse and ecologically sustainable livelihood systems shaped by forest environments, customary land rights, and collective social organization. This paper traces the historical transformation of tribal livelihood patterns in Telangana from subsistence-based economic practices to emerging entrepreneurial activities in the contemporary era. Traditionally, tribes such as the Gonds, Lambadas, Chenchus, and Koyas relied on shifting cultivation (podu), hunting-gathering, pastoralism, and the collection of minor forest produce. These systems were characterized by self-sufficiency, community ownership, and harmonious interaction with nature.

The colonial period marked a significant turning point, as forest regulations and land revenue policies curtailed tribal access to natural resources, resulting in land alienation, indebtedness, and economic marginalization. Tribal resistance movements reflected opposition to exploitative structures that disrupted traditional economies. After Independence, constitutional safeguards, land reform measures, and tribal development programs sought to restore socio-economic balance. Initiatives such as Integrated Tribal Development Projects (ITDPs), cooperative societies, and welfare schemes attempted to improve livelihood security, though structural challenges persisted.

In the post-liberalization and Telangana statehood phases, new opportunities have emerged through self-help groups (SHGs), financial inclusion programs, skill development initiatives, and value addition to forest-based products. Increasing engagement in handicrafts, agro-based enterprises, and eco-tourism reflects a gradual shift toward entrepreneurship while retaining elements of traditional knowledge systems.

This study argues that contemporary tribal entrepreneurship in Telangana is deeply rooted in historical experiences of adaptation, resistance, and resilience. Sustainable development strategies must therefore integrate cultural heritage, resource rights,

and institutional support to ensure inclusive growth and long-term empowerment of tribal communities.

Keywords:

Tribal Livelihoods, Telangana, Sustainable Development, Tribal Entrepreneurship, Colonial Forest Policies, Land Alienation, Minor Forest Produce, Financial Inclusion, ITDP, Podu Cultivation, Tribal Development Policies

1. Introduction

Telangana is home to several prominent tribal communities such as the Gonds, Lambadas (Banjaras), Chenchus, Koyas, Kolams, and Thotis. These communities are largely concentrated in the forested and hilly districts of Adilabad district, Bhadradri Kothagudem district, Mulugu district, and Nagarkurnool district. Their socio-economic life has historically been shaped by close interaction with forests, land, and natural resources.

Traditionally, tribal livelihood systems were subsistence-oriented and community-based. Activities such as podu (shifting) cultivation, hunting-gathering, pastoralism, and the collection of minor forest produce formed the backbone of their economy. These practices were not only means of survival but also reflected deep ecological knowledge and sustainable resource management.

Over time, however, these livelihood patterns underwent significant transformation. Colonial forest regulations restricted access to natural resources, leading to economic marginalization and land alienation. After Independence, constitutional safeguards and tribal development programs aimed to restore socio-economic stability. In recent decades, with the formation of Telangana state and the introduction of welfare schemes, financial inclusion initiatives, and skill development programs, tribal communities have gradually moved toward entrepreneurial activities.

Thus, the shift from subsistence to entrepreneurship in Telangana's tribal areas represents a historical process shaped by policy changes, institutional support, and adaptation to modern economic opportunities.

2. Pre-Colonial Tribal Livelihood Systems

Before colonial rule, tribal communities in Telangana maintained self-sufficient and eco-friendly livelihood systems closely linked to forests and land. Their economy was primarily based on podu (shifting) cultivation, hunting and gathering, pastoralism, collection of minor forest produce (MFP), fishing, and traditional handicrafts such as bamboo work and woodcraft. These activities ensured

subsistence security and reflected deep indigenous knowledge of nature and seasonal cycles.

Land and forest resources were managed collectively by the community, and there was little concept of individual private ownership. Economic production was mainly for consumption and local exchange rather than profit-making. Weekly tribal markets, commonly known as “haats,” served as important centers for barter and limited trade, connecting tribal and non-tribal communities.

Livelihood practices were closely integrated with social organization, customary laws, and religious beliefs. Festivals, agricultural cycles, and forest rituals were interlinked with economic activities. Women played a crucial role in agriculture, seed preservation, forest produce collection, and household crafts, thereby contributing significantly to both economic stability and cultural continuity.

Overall, pre-colonial tribal livelihood systems were sustainable, community-centered, and largely autonomous, reflecting a balanced relationship between humans and nature.

3. Colonial Intervention and Economic Disruption

The 19th century marked a major turning point in the tribal history of present-day Telangana. Although parts of Telangana were under the Hyderabad Nizam’s rule, British colonial forest and revenue policies strongly influenced administrative practices. The introduction of the **Indian Forest Acts of 1865, 1878, and 1927** led to the declaration of reserved and protected forests, which severely restricted tribal access to forest resources.

These laws curtailed traditional rights over shifting cultivation (podu), hunting, grazing, and collection of minor forest produce. Forest lands that were earlier under customary community control gradually came under state ownership. Simultaneously, new land revenue systems encouraged private property rights, weakening collective landholding patterns and facilitating land transfers to non-tribal settlers and moneylenders.

Exploitation by sahkars (moneylenders) increased tribal indebtedness due to high-interest loans and unfair trade practices. Commercial forestry—focused on timber extraction for railways and industries—replaced subsistence-based forest use. As a result, many tribal families experienced land alienation, displacement, and economic marginalization.

Traditional podu cultivation was often treated as illegal encroachment, leading to conflicts between tribal communities and forest authorities. Many tribals were forced into wage labor in agriculture, forest work, and construction.

Economic exploitation and loss of autonomy led to several resistance movements. Notably, the Gond resistance in the Adilabad region under leaders like Komaram Bheem in the early 20th century symbolized the struggle for “Jal, Jangal, Zameen” (Water, Forest, Land) rights.

Thus, colonial intervention fundamentally disrupted the self-sufficient and sustainable tribal economy, laying the foundation for long-term socio-economic challenges.

4. Post-Independence Constitutional Safeguards

After Independence, the Government of India recognized the historical marginalization of tribal communities and incorporated special safeguards in the Constitution. Under **Article 244**, the **Fifth Schedule** provides special administrative protections for Scheduled Areas, including tribal-dominated regions of present-day Telangana. The Governor is empowered to frame regulations to protect tribal land rights and restrict land transfers to non-tribals.

Reservation policies in education, public employment, and legislative bodies were introduced under Articles 15(4), 16(4), and 330–342 to ensure social and political representation of Scheduled Tribes (STs). Separate Tribal Welfare Departments were created at both central and state levels to design and implement development schemes.

In the Telangana region (formerly part of undivided Andhra Pradesh), important institutional mechanisms were established, including **Integrated Tribal Development Agencies (ITDAs)** in districts like Adilabad district and Bhadrachalam district. Ashram schools, tribal welfare hostels, scholarships, and health programs were introduced to improve literacy and human development indicators.

A significant legal measure was the **Andhra Pradesh Scheduled Areas Land Transfer Regulation Act, 1959 (amended in 1970 as Regulation 1/70)**, which prohibited the transfer of tribal lands to non-tribals in Scheduled Areas. Later, national-level legislations such as the **Panchayats (Extension to Scheduled Areas) Act, 1996 (PESA)** and the **Forest Rights Act, 2006 (FRA)** further strengthened community rights over land and forest resources.

However, despite these safeguards, key challenges persisted:

- **Land alienation** continued due to loopholes, illegal transfers, and poor enforcement.
- **Development-induced displacement** from irrigation, mining, and infrastructure projects affected tribal settlements.

- **Administrative gaps and corruption** weakened implementation of welfare schemes.
- **Poverty, unemployment, and illiteracy** remained comparatively high among tribal populations.
- Limited access to markets, healthcare, and higher education slowed socio-economic progress.

Thus, while constitutional and legal measures provided a strong protective framework, effective implementation and inclusive development remained ongoing challenges in tribal regions of Telangana.

5. Tribal Development Programs and Institutional Support

From the 1970s onwards, the Government of India adopted targeted strategies for tribal welfare by introducing area-based and community-oriented development programs. One of the most important initiatives was the **Tribal Sub-Plan (TSP) strategy (1974–75)**, which ensured that a specific portion of development funds was allocated for tribal-dominated regions.

In the tribal areas of present-day Telangana, several institutional agencies were created to improve socio-economic conditions. **Integrated Tribal Development Agencies (ITDAs)** were established in districts such as Adilabad district and Bhadrachalam district to coordinate education, health, agriculture, and livelihood programs at the local level.

The **Girijan Cooperative Corporation (GCC)**, established in 1956, played an important role in protecting tribal communities from exploitation by middlemen by procuring and marketing minor forest produce (MFP) such as honey, tamarind, and bamboo products at reasonable prices. Similarly, **Large Sized Adivasi Multi-Purpose Cooperative Societies (LAMPS)** provided institutional credit, essential commodities, and financial assistance to tribal farmers.

Self-Help Groups (SHGs), which expanded after the 1990s, promoted savings habits, microfinance access, and women's economic empowerment. These groups helped tribal women participate in income-generating activities such as handicrafts, food processing, and small-scale trading.

Other important developmental measures included the establishment of **ashram schools and residential educational institutions** to improve tribal literacy, healthcare outreach programs for remote areas, and employment generation schemes such as **MGNREGA**.

Despite these efforts, challenges remained. Administrative inefficiency, corruption, and poor monitoring often reduced the effectiveness of welfare schemes. Tribal

producers also faced difficulties due to weak transportation infrastructure and limited access to wider markets.

Thus, while institutional support improved economic opportunities, sustainable tribal development still requires stronger governance, better market integration, and community participation.

6. Formation of Telangana State and New Initiatives

After the formation of Telangana in 2014, the state government introduced several welfare programs to improve the socio-economic conditions of tribal communities. The main objective of these initiatives was to promote inclusive development by improving income opportunities, education, and livelihood security.

The government implemented **financial inclusion programs** to help tribal households access banking services and institutional credit. Special schemes were introduced to encourage **tribal entrepreneurship**, skill development, and small-scale business activities. Training programs were conducted to improve vocational skills among tribal youth.

Support was also provided for **value addition of forest produce** such as honey, tamarind, and herbal products to increase income levels. Marketing facilities were strengthened through tribal cooperative institutions like the **Girijan Cooperative Corporation (GCC)** to ensure fair prices and reduce dependence on middlemen.

The government focused on improving **irrigation facilities** to enhance agricultural productivity in tribal areas. Livelihood diversification was promoted through horticulture, livestock rearing, and allied activities. Education was given priority by expanding **residential schools, hostels, and training centres** in tribal regions.

Despite these initiatives, challenges such as infrastructure gaps, limited market access, and technological barriers continue to affect the full benefit of development programs. Sustainable tribal development requires effective implementation and community participation.

7. Emergence of Tribal Entrepreneurship

In recent years, tribal communities in Telangana, particularly in districts like Adilabad district, Bhadrachalam district, Mulugu district, and Nagarkurnool district, have increasingly turned to entrepreneurial activities to improve livelihoods.

Tribal entrepreneurship in these areas often uses local resources and traditional knowledge. Common activities include:

- Bamboo and handicraft production
- Organic farming and horticulture

- Honey and herbal product processing
- Medicinal plant cultivation
- Eco-tourism ventures in forested areas
- Small-scale retail businesses

Self-Help Groups (SHGs) have enabled tribal women to access micro-credit, promote savings, and participate in collective economic activities. Financial inclusion through bank accounts and digital payment systems has strengthened tribal engagement in the formal economy.

Government programs in these districts also provide skill development and entrepreneurship training, helping youth improve technical, marketing, and business management skills. Despite progress, challenges such as limited market access, poor infrastructure, and technology gaps continue to affect tribal enterprise growth. Strengthening institutional and market support is essential for long-term success.

8. Sustainable Development and Traditional Knowledge

Tribal communities in Telangana have rich indigenous ecological knowledge that supports sustainable livelihoods. This includes **sustainable forest management, mixed cropping systems, biodiversity conservation, and herbal medicine practices**. These traditional practices maintain ecological balance while providing food, income, and medicinal resources.

Modern tribal entrepreneurship can benefit by integrating these practices, ensuring that economic development does not harm the environment. Sustainable development in tribal areas requires:

- **Protection of land rights** to prevent alienation and support traditional resource use.
- **Community participation** in planning and implementing development programs.
- **Access to markets** for tribal products, ensuring fair prices and income growth.
- **Education and skill development** to improve employability and entrepreneurship.
- **Cultural preservation** to maintain traditions, knowledge, and identity alongside economic progress.

By combining traditional knowledge with modern strategies, tribal communities can achieve sustainable development, economic empowerment, and environmental conservation simultaneously.

9. Challenges in the Transition

Despite significant progress, tribal communities in Telangana, especially in districts like Adilabad district, Bhadradi Kothagudem district, Mulugu district, and Nagarkurnool district, face several challenges in transitioning from traditional subsistence livelihoods to modern entrepreneurship.

Key challenges include:

- **Land disputes and podu conflicts** due to historical land alienation and shifting cultivation practices
- **Impacts of climate change** affecting agriculture, forest produce, and water resources
- **Limited infrastructure** such as roads, electricity, and storage facilities in remote tribal areas
- **Market exploitation** by intermediaries reducing tribal profits
- **Digital divide** restricting access to modern banking, e-commerce, and information technology
- **Migration of youth** to urban areas in search of better opportunities

A major concern is **balancing commercialization with cultural identity**, ensuring that economic development does not erode traditional practices, social structures, or ecological knowledge.

10. Conclusion

The evolution of tribal livelihood systems in Telangana reflects a long historical journey from subsistence-based forest economies to emerging entrepreneurial activities. Colonial disruptions weakened traditional systems, while post-independence policies attempted corrective measures. In the contemporary period, institutional support, financial inclusion, and state initiatives have encouraged tribal entrepreneurship. In Telangana, particularly in tribal-dominated districts such as Adilabad district, Bhadradi Kothagudem district, Mulugu district, and Nagarkurnool district, the evolution of tribal livelihood systems reflects a long historical journey. Traditionally dependent on forests, shifting cultivation, and collection of minor forest produce, tribal communities maintained sustainable subsistence economies. Colonial interventions disrupted these systems, leading to land alienation, indebtedness, and the decline of traditional practices. Post-independence policies, including constitutional safeguards, tribal welfare programs, financial inclusion, skill development, and cooperative initiatives, have promoted tribal entrepreneurship and economic empowerment.

Today, tribal entrepreneurship integrates traditional knowledge with modern market-oriented strategies, such as handicrafts, honey processing, herbal products, organic farming, and eco-tourism. Sustainable development requires protecting land and forest rights, enhancing education and skills, ensuring market access, and preserving cultural identity. By balancing modern economic frameworks with historical and ecological knowledge, Telangana's tribal communities can achieve inclusive growth, self-reliance, and heritage preservation while maintaining environmental sustainability.

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Democracy, Representation and Public Expenditure: A Study of Tribal Development Policies

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Abstract:

India's democratic framework is founded upon the principles of equality, social justice, and inclusive development. Among the historically marginalized communities, Scheduled Tribes (STs) have received constitutional safeguards and political representation to address structural inequalities. This paper examines the relationship between democracy, political representation, and public expenditure in shaping tribal development policies in India. It critically analyzes whether increased political representation of Scheduled Tribes in legislative bodies has translated into equitable budgetary allocations and effective developmental outcomes.

The study explores constitutional provisions such as reservation of seats in Parliament and State Legislatures, the Fifth and Sixth Schedules, and policy instruments like the Tribal Sub-Plan (TSP). It evaluates the extent to which democratic institutions ensure accountability in allocating and utilizing public funds for tribal welfare. By situating the discussion within the broader framework of participatory democracy and distributive justice, the paper assesses whether fiscal commitments align with constitutional promises.

The findings suggest that while political representation has improved descriptive inclusion, substantive representation in terms of influencing public expenditure remains uneven. Budget allocations for tribal development often suffer from underutilization, diversion of funds, and bureaucratic inefficiencies. Moreover, structural constraints such as limited decision-making autonomy and weak institutional mechanisms hinder effective implementation.

The paper argues that strengthening fiscal federalism, enhancing transparency in Tribal Sub-Plan allocations, and empowering Gram Sabhas in Scheduled Areas are essential for deepening democratic governance. Ultimately, meaningful tribal development requires not only representation but also equitable and accountable

public expenditure mechanisms that translate democratic ideals into socio-economic transformation.

Keywords: Democracy, Political Representation, Public Expenditure, Tribal Development, Inclusive Governance, Fiscal Justice, Participatory Development, Social Equity, Welfare Policies, Marginalized Communities

1. Introduction

India is the world's largest democracy, committed to ensuring justice—social, economic, and political—to all its citizens. However, the persistence of socio-economic disparities among marginalized communities, particularly Scheduled Tribes (STs), raises questions about the depth and effectiveness of democratic governance. Tribal communities constitute a significant portion of India's population and are concentrated in geographically isolated and economically backward regions. Historically subjected to displacement, exploitation, and exclusion from mainstream development processes, tribal communities require targeted policy interventions. The Indian Constitution provides political safeguards and developmental commitments to address these inequities. However, an important question arises: Has democratic representation translated into equitable public expenditure for tribal development?

This paper examines the relationship between democracy, political representation, and public expenditure in shaping tribal development policies. It argues that representation alone is insufficient unless accompanied by accountable fiscal mechanisms and participatory governance.

2. Conceptual Framework

2.1 Democracy and Representation

Political Representation of Scheduled Tribes

Institution	Reserved Seats	Total Seats	Representation	Key Constitutional Provision
Lok Sabha	47	543	~8.65%	Article 330
State Assemblies	Varies	4,120+	~10-12% (Avg)	Article 332
Panchayats	Mandated	~3 Million	Proportional	Article 243D

Observation:

Representation roughly matches population share, ensuring descriptive democracy. However, policy influence depends on party structures and leadership roles.

Democracy is not merely a system of elections but a mechanism of inclusion and participation. Political theorists distinguish between:

- **Descriptive Representation** – Presence of marginalized groups in legislative bodies.
- **Substantive Representation** – Advocacy of policies that advance group interests.

For tribal communities, both forms are crucial. While reserved seats ensure descriptive representation, substantive outcomes depend on influence over policymaking and budgeting.

2.2 Public Expenditure and Distributive Justice

Public expenditure is a key indicator of government priorities in a democratic welfare state. It reflects how resources are distributed among different sections of society. In the context of distributive justice, budget allocation serves as an important tool to reduce inequalities and uplift marginalized communities, including Scheduled Tribes (STs).

For tribal development, public expenditure must go beyond symbolic allocation and ensure meaningful socio-economic transformation. This requires:

- **Targeted Budgetary Allocation:** Funds should be allocated proportionally based on tribal population and specific developmental needs. Mechanisms like the Scheduled Tribe Component (STC) aim to ensure dedicated financial resources for tribal welfare.
- **Effective Implementation:** Merely allocating funds is insufficient. Proper planning, timely release of funds, and efficient execution of schemes are essential to achieve intended outcomes.
- **Transparency and Accountability:** Clear monitoring systems, social audits, and public disclosure of expenditure help prevent diversion or

misuse of funds. Accountability strengthens democratic governance and ensures that benefits reach tribal communities.

Thus, distributive justice in a democracy depends not only on political representation but also on equitable and responsible public spending that translates constitutional promises into tangible development outcomes.

3. Constitutional and Institutional Framework for Tribal Development

The Indian Constitution provides special safeguards to protect the political, social, and economic interests of Scheduled Tribes (STs). These provisions aim to ensure inclusion, autonomy, and protection from exploitation.

3.1 Political Representation

The Constitution guarantees **reservation of seats for Scheduled Tribes in the Lok Sabha and State Legislative Assemblies** under Articles 330 and 332. This ensures their participation in the legislative process and decision-making. Additionally, reservation is provided in **Panchayati Raj Institutions and Urban Local Bodies**, strengthening grassroots democracy and local governance in tribal areas. These measures promote political inclusion and give tribal communities a voice in governance.

3.2 Fifth and Sixth Schedules

The **Fifth Schedule** applies to Scheduled Areas in most states and provides for special administrative arrangements, including the establishment of **Tribal Advisory Councils (TACs)** to advise on welfare and development matters. It aims to safeguard tribal land, culture, and self-governance.

The **Sixth Schedule**, applicable mainly to northeastern states, provides for **Autonomous District Councils (ADCs)** with legislative, judicial, and financial powers. This ensures greater autonomy and protection of customary laws and land rights.

Together, these constitutional mechanisms seek to balance democratic integration with tribal self-governance and protection of traditional rights.

4. Tribal Development Policies and Budgetary Mechanisms

Tribal development in India is supported through specific policy frameworks and budgetary mechanisms designed to ensure focused financial allocation for Scheduled Tribes (STs).

4.1 Tribal Sub-Plan (TSP)

The Tribal Sub-Plan (TSP), introduced in 1974, was created to ensure that funds are allocated to tribal development in proportion to their population share. The main objective was to provide targeted and need-based spending to reduce socio-economic disparities. Under this approach, ministries and state governments earmark a certain percentage of their plan funds for tribal welfare.

However, several challenges affect its effectiveness:

- Diversion of allocated funds to general projects
- No guarantee that unspent funds will be carried forward (non-lapsable mechanism not strictly ensured)
- Weak monitoring and evaluation systems

These issues limit the intended impact of the policy.

4.2 Centrally Sponsored Schemes

In addition to TSP, the Union Government implements various Centrally Sponsored Schemes focusing on education, healthcare, skill development, and infrastructure in tribal areas. While these schemes aim at holistic development, the multiplicity and fragmentation of programs often result in administrative inefficiency, poor coordination, and delays in implementation.

Thus, though financial mechanisms exist, effective execution remains a key challenge.

5. Political Representation and Its Impact

Political representation plays a crucial role in democratic inclusion. Through reserved constituencies, Scheduled Tribes (STs) have gained increased presence in Parliament, State Assemblies, and local bodies.

5.1 Descriptive Gains

Reservation of seats has ensured descriptive representation, meaning tribal communities are physically present in legislative institutions. This has:

- Increased visibility of tribal issues in public debates
- Provided a formal platform to raise grievances and local concerns
- Strengthened political awareness and participation among tribal communities

Such representation reflects the democratic commitment to inclusion and equality.

5.2 Limits of Substantive Representation

However, descriptive presence does not always lead to substantive policy influence. Several limitations remain:

- Tribal representatives often have limited impact on major policy decisions.
- Party discipline restricts independent advocacy for tribal-specific demands.
- Leadership positions within political parties and governments are rarely occupied by tribal members.

As a result, political representation alone does not automatically ensure greater public expenditure or improved development outcomes. Effective empowerment requires both representation and real decision-making power in fiscal and policy matters.

6. Public Expenditure Patterns and Challenges

Although specific budgetary provisions exist for tribal development, effective utilization of funds remains a major challenge. The gap between allocation and actual outcomes weakens the goal of distributive justice.

6.1 Underutilization of Funds

A significant portion of funds allocated for tribal welfare is often not fully utilized. The main reasons include:

- Delayed release of funds from central or state governments
- Bureaucratic procedures and administrative red tape
- Lack of coordination between departments and implementing agencies

This reduces the overall impact of development programs.

6.2 Diversion of TSP Funds

In some cases, funds earmarked under the Tribal Sub-Plan (TSP) are diverted to general infrastructure or projects that do not directly benefit tribal communities. Such diversion undermines the principle of targeted allocation and weakens policy effectiveness.

6.3 Lack of Transparency

The absence of strong monitoring and tracking mechanisms limits accountability. Inadequate data on fund utilization and developmental outcomes makes it difficult to assess real progress. Without transparency and evaluation, public expenditure cannot fully achieve its intended objectives.

Thus, improving fiscal discipline, monitoring systems, and accountability mechanisms is essential for effective tribal development.

7. Democracy at the Grassroots: Role of Local Governance

Grassroots democracy is essential for ensuring inclusive and participatory development, especially in tribal areas. Decentralization strengthens local self-governance and brings decision-making closer to the people.

7.1 Panchayati Raj Institutions (PRIs)

Panchayati Raj Institutions promote democratic decentralization by transferring powers and responsibilities to local bodies. In Scheduled Areas, special constitutional provisions provide greater autonomy to tribal communities. These measures aim to ensure that development planning reflects local needs and cultural contexts.

7.2 Gram Sabhas

Gram Sabhas play a vital role in grassroots governance. They are expected to:

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- Approve local development plans
- Monitor the implementation of welfare schemes
- Safeguard community resources, especially land and forests

However, their effectiveness varies due to limited awareness among members, lack of administrative support, and interference from higher authorities. Strengthening Gram Sabhas is crucial for ensuring accountability and participatory tribal development.

8. Fiscal Federalism and Tribal Development

India follows a federal system in which financial powers and expenditure responsibilities are divided between the Union and State governments. Tribal development policies are implemented through this shared framework, making fiscal coordination essential.

Effective tribal development requires:

- **Cooperative Federalism:** Strong coordination and collaboration between the Centre and States to design and implement welfare schemes.
- **Timely Fund Transfers:** Delays in releasing funds affect project implementation and reduce developmental impact.
- **Clear Division of Responsibilities:** Proper allocation of roles between different levels of government prevents duplication and administrative confusion.

Intergovernmental fiscal relations play a crucial role in determining how effectively resources reach tribal communities. Without financial coordination and accountability, policy goals may remain unfulfilled despite adequate allocations.

9. Persistent Socio-Economic Gaps

Despite constitutional safeguards and continuous policy interventions, significant socio-economic disparities persist among tribal communities. Compared to the national average, Scheduled Tribes (STs) continue to experience:

- Higher levels of poverty and economic vulnerability

- Lower literacy and educational attainment
- Greater malnutrition and poor health indicators
- Displacement and loss of livelihoods due to development and infrastructure projects

These ongoing challenges indicate that political representation and budgetary allocations alone have not fully ensured socio-economic justice. While democratic inclusion has improved formal participation, structural inequalities and implementation gaps continue to hinder equitable development. Bridging these gaps requires stronger policy execution, targeted interventions, and accountable governance mechanisms.

10. Key Structural Constraints

10.1 Bureaucratic Centralization

Centralized planning reduces local autonomy.

10.2 Political Marginalization

Tribal development policies face several structural challenges that limit their effectiveness and impact.

10.1 Bureaucratic Centralization

Excessive centralization in planning and decision-making reduces the autonomy of local institutions. This often results in policies that do not fully reflect local needs and ground realities in tribal areas.

10.2 Political Marginalization

Although tribal representatives are elected through reserved constituencies, they frequently have limited influence within political parties and government structures. Lack of leadership positions and decision-making authority weakens their ability to shape policies and budget priorities.

10.3 Weak Monitoring Systems

Inadequate monitoring and evaluation mechanisms make it difficult to assess the effectiveness of tribal development programs. Poor data collection, limited transparency, and absence of outcome-based assessment reduce accountability.

Together, these structural constraints hinder the transformation of democratic representation into meaningful socio-economic development.

11. Towards Strengthening Democratic Accountability

For tribal development to be meaningful, democratic accountability must go beyond formal representation and focus on transparency, participation, and effective governance.

11.1 Enhancing Substantive Representation

Tribal representatives need greater decision-making power within political parties and government institutions. Leadership training and capacity-building programs can strengthen their ability to influence policy and budget priorities.

11.2 Transparent Budgeting

Clear and separate tribal budget statements should be presented to track allocations under the Scheduled Tribe Component (STC). Public disclosure of fund utilization improves accountability and prevents diversion of resources.

11.3 Participatory Planning

Empowering Gram Sabhas and local institutions ensures that development plans reflect community needs. Social audits and community monitoring mechanisms enhance transparency and citizen participation in governance.

11.4 Digital Governance

The use of digital platforms for tracking funds, monitoring schemes, and maintaining public records can reduce leakages and improve efficiency.

Strengthening these mechanisms is essential to transform democratic representation into effective and accountable tribal development.

12. Policy Recommendations

To ensure effective tribal development and strengthen democratic accountability, the following policy measures are essential:

1. **Make Tribal Sub-Plan (TSP) Allocations Non-Divertible:** Funds earmarked for tribal welfare should be legally protected and used exclusively for intended purposes to prevent diversion.
2. **Strengthen Tribal Advisory Councils (TACs):** TACs should be given greater advisory and monitoring powers to ensure that policies address the real needs of tribal communities.
3. **Institutionalize Outcome-Based Budgeting:** Budget allocations should be linked to measurable outcomes rather than mere expenditure, ensuring that funds lead to tangible socio-economic improvements.
4. **Promote Capacity Building for Tribal Leadership:** Training and leadership development programs can empower tribal representatives to effectively participate in policymaking and governance.
5. **Enhance Union–State Coordination:** Better fiscal and administrative coordination between central and state governments will improve implementation of tribal welfare schemes.
6. **Encourage Participatory Budgeting:** In Scheduled Areas, involving Gram Sabhas and local communities in budget planning will make development more inclusive and need-based.

These measures can help bridge the gap between democratic ideals and actual developmental outcomes for tribal communities.

13. Conclusion

Democracy promises representation and justice, yet the realization of these ideals depends on effective institutions and accountable governance. In the context of tribal development, India has achieved significant progress in ensuring political representation. However, descriptive inclusion has not always translated into substantive policy influence or equitable public expenditure.

Budgetary allocation and utilization remain critical determinants of development outcomes. While policies such as the Tribal Sub-Plan reflect commitment to

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distributive justice, implementation gaps persist. Strengthening democratic accountability, enhancing fiscal transparency, and empowering grassroots institutions are essential steps toward meaningful tribal development.

Ultimately, democracy must move beyond electoral representation to ensure that public expenditure reflects the aspirations and rights of marginalized communities. Only then can tribal development policies fulfill the constitutional vision of social and economic justice.

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Government Policies, Institutional Support, and Financial Inclusion: An Empirical Assessment of Their Impact on Tribal Enterprises in India

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ABSTRACT

Tribal entrepreneurship is increasingly recognised as a critical pathway for inclusive growth, livelihood security, and socio-economic empowerment in India's Scheduled Areas. Despite multiple government interventions, institutional mechanisms, and financial inclusion initiatives, tribal enterprises continue to face structural constraints in accessing credit, markets, skills, and formal financial systems. This study empirically examines the impact of government policies, institutional support structures, cooperatives, and financial inclusion mechanisms on the performance and sustainability of tribal enterprises. Using primary survey data collected from 420 tribal entrepreneurs across selected Integrated Tribal Development Agency (ITDA) regions of Andhra Pradesh and Telangana, the study applies descriptive statistics, cross-tabulation, and regression analysis to assess policy reach, institutional effectiveness, and financial outcomes. The findings indicate that while government schemes have expanded outreach—particularly through SHGs, cooperatives, and digital banking—significant gaps persist in credit adequacy, procedural accessibility, and enterprise scalability. Institutional support mediates the relationship between policy intent and enterprise performance, with cooperatives and SHG federations exhibiting higher enterprise survival rates than individually operated units. Financial inclusion indicators, such as bank account ownership, digital payment use, and access to formal credit, are statistically significantly associated with income stability and business expansion. However, qualitative insights reveal that low financial literacy, delayed credit disbursement, and limited market integration undermine long-term enterprise growth. The study concludes that policy effectiveness depends not merely on scheme availability but

on institutional convergence, localised implementation, and adaptive financial systems. The paper offers evidence-based recommendations for strengthening tribal enterprise ecosystems through integrated policy design, cooperative revitalisation, and inclusive financial architectures aligned with tribal socio-economic realities.

Keywords: Tribal enterprises; Financial inclusion; Government schemes; Institutional support; Cooperatives; Scheduled Areas; Livelihoods; Inclusive development

1. Introduction:

Tribal communities constitute one of the most socio-economically marginalised sections of Indian society, accounting for 8.6 % of the total population according to the Census 2011. Historically excluded from mainstream markets, formal institutions, and financial systems, tribal regions continue to experience a high incidence of poverty, livelihood insecurity, and economic vulnerability. In this context, tribal enterprises, encompassing agriculture-based activities, minor forest produce (MFP) processing, handicrafts, animal husbandry, and small-scale manufacturing, are increasingly viewed as instruments of inclusive development and self-reliance. The Indian state has adopted a multi-pronged strategy to promote tribal livelihoods through government policies, institutional support mechanisms, cooperative structures, and financial inclusion initiatives. Schemes such as TRIFED's Van Dhan Yojana, National Rural Livelihoods Mission (NRLM), Stand-Up India, PM Mudra Yojana, and digital financial inclusion programs under the Pradhan Mantri Jan Dhan Yojana (PMJDY) seek to integrate tribal producers into formal economic systems. Parallely, institutions such as ITDAs, Tribal Cooperative Marketing Development Federations, SHG federations, and Primary Agricultural Cooperative Societies (PACS) play a crucial intermediary role in translating policy objectives into ground-level outcomes.

Despite this extensive policy architecture, empirical evidence suggests that tribal enterprises often remain subsistence-oriented, informal, and vulnerable to shocks. Access to affordable credit, market linkages, skill development, and enterprise formalisation remains uneven. Financial inclusion, while expanded numerically, does not always translate into effective financial use or enterprise growth. The disjunction between policy intent and outcomes raises critical questions regarding

institutional capacity, delivery mechanisms, and contextual appropriateness of financial systems in tribal regions. This study is situated within this broader policy and development discourse and seeks to empirically assess how government policies, institutional support structures, cooperatives, and financial inclusion mechanisms influence tribal enterprise performance. By grounding the analysis in primary field data, the study moves beyond normative policy evaluations to provide evidence-based insights into what works, what does not, and why. The focus on enterprise-level outcomes, income, sustainability, access to credit, and growth prospects, allows for a nuanced understanding of development interventions in Scheduled Areas.

The paper contributes to existing literature in three ways. First, it integrates policy analysis with enterprise-level financial outcomes, an area often treated separately in tribal development studies. Second, it empirically evaluates the mediating role of institutions and cooperatives in enhancing the effectiveness of financial inclusion. Third, it offers policy-relevant recommendations tailored to tribal socio-economic and cultural contexts, aligning with the broader goals of inclusive growth and sustainable development.

2. Review of Literature:

Existing literature on tribal development underscores the centrality of livelihoods and enterprise promotion in reducing poverty and inequality (Planning Commission, 2013; NITI Aayog, 2018). Studies highlight that traditional tribal economies are closely linked to natural resources and collective institutions, making cooperative and community-based enterprise models particularly relevant (Das, 2015).

Research on government schemes indicates mixed outcomes. While programs such as NRLM and Van Dhan Yojana have enhanced institutional outreach, implementation challenges persist due to bureaucratic complexity, weak last-mile delivery, and limited interdepartmental convergence (Kumar & Reddy, 2020). Evaluations of PMJDY reveal near-universal bank account coverage in tribal regions but low transaction intensity, suggesting a superficial form of financial inclusion (Chakraborty, 2019).

Institutional support structures, including ITDAs and cooperative federations, are identified as critical enablers of enterprise sustainability (Rao, 2017). However, their effectiveness varies significantly across regions depending on administrative capacity, leadership, and community participation. Cooperatives, when effectively managed, demonstrate higher bargaining power, market access, and income stability (Singh & Xaxa, 2021).

Financial inclusion literature emphasises that access alone is insufficient; usage, affordability, and relevance of financial products determine development outcomes (Demirgüç-Kunt et al., 2018). In tribal contexts, low financial literacy, cultural mistrust of formal institutions, and irregular income flows constrain credit utilisation (Mahajan, 2016).

While existing studies provide valuable insights, there remains a gap in integrated empirical assessments that simultaneously examine government policies, institutional mechanisms, cooperative models, and financial inclusion outcomes at the enterprise level. This study addresses this gap through a comprehensive empirical framework.

3. Objectives of the Study

1. To assess the reach and effectiveness of government policies in promoting tribal enterprises
2. To examine the role of institutional support and cooperatives in enterprise sustainability
3. To analyse the level and impact of financial inclusion on tribal enterprise performance
4. To identify constraints in accessing institutional finance and government schemes
5. To propose policy recommendations for strengthening tribal enterprise ecosystems

4. Methodology, Study Area, and Sample Size

4.1 Research Design: The study employs a descriptive-analytical research design that combines quantitative and qualitative methods.

4.2 Study Area: The research was conducted in selected ITDA regions of **Andhra Pradesh and Telangana**, characterised by high tribal concentration and active implementation of livelihood and financial inclusion schemes.

4.3 Sample Size: A total of 420 tribal entrepreneurs were selected using multi-stage, stratified random sampling.

Category	Number
SHG-based enterprises	168
Cooperative-linked enterprises	142
Individual enterprises	110
Total	420

Source: Primary field survey conducted by the author in selected ITDA regions of Andhra Pradesh and Telangana, 2023–2024.

Note. SHG-based enterprises are income-generating activities conducted through Self-Help Groups within livelihood missions. Cooperative-linked enterprises include enterprises affiliated with tribal cooperatives or producer organisations. Individual enterprises are independently operated tribal enterprises without formal group or cooperative affiliation.

4.4 Data Sources

- **Primary Data:** Structured questionnaires, enterprise income records
- **Secondary Data:** Government reports, policy documents, RBI and NABARD publications

4.5 Tools of Analysis

- Descriptive statistics (mean, percentages)
- Cross-tabulation
- Multiple regression analysis

5. Discussion and Statistical Analysis

5.1 Access to Government Schemes and Institutional Support: An Empirical Analysis

Access to government schemes constitutes the foundational layer of state-led interventions aimed at promoting tribal enterprises and enhancing livelihood security in Scheduled Areas. Over the last two decades, the Indian state has introduced a wide array of schemes targeting tribal producers, entrepreneurs, and self-employed households, including livelihood missions, credit-linked subsidy programs, cooperative development initiatives, and financial inclusion drives. However, the effectiveness of these schemes depends not merely on their existence but on awareness, accessibility, institutional mediation, and actual utilisation at the enterprise level. The present study empirically examines these dimensions using primary data collected from tribal entrepreneurs across selected ITDA regions.

5.2 Awareness versus Access: Understanding the Policy–Outcome Gap

The study reveals that 78 % of respondents reported awareness of at least one government scheme related to livelihoods, enterprise development, or financial inclusion. This relatively high level of awareness indicates that information dissemination mechanisms, such as Gram Sabhas, Self-Help Group (SHG) meetings, field functionaries, and local institutional networks, have partially succeeded in reaching tribal communities. Schemes under NRLM, MGNREGA-linked livelihoods, tribal cooperative initiatives, and bank-led inclusion programs are widely known at the community level.

However, awareness does not automatically translate into access or utilisation. The data show that only 52 % of respondents successfully accessed any form of financial or material support under government schemes. This 26-percentage-point gap between awareness and access highlights a persistent structural challenge in tribal development policy: the disconnect between policy outreach and effective delivery.

Several interrelated factors contribute to this gap. First, procedural complexity remains a significant barrier. Tribal entrepreneurs frequently encounter difficulties related to documentation requirements, eligibility criteria, and multi-layered approval processes. For many respondents, especially first-generation entrepreneurs, navigating institutional procedures, bank applications, subsidy linkages, and cooperative registrations proved to be a deterrent. Second, delays in sanction and disbursement undermine enterprise planning and confidence. Respondents reported that, even when applications were approved, delays ranging from 6 months to over 1 year reduced the relevance of support for time-sensitive livelihood activities.

Third, the uneven spatial distribution of institutional capacity plays a role. Remote habitations and interior villages often have limited access to functional banking outlets, cooperative offices, or technical support agencies. In such contexts, access to schemes depends heavily on intermediary institutions or individual field staff, making outcomes contingent on administrative efficiency rather than on entitlement.

The findings suggest that while policy visibility has improved, effective access remains institution-dependent, reinforcing the importance of intermediary structures in translating schemes into enterprise outcomes.

5.3 Institutional Support as a Determinant of Enterprise Performance

The income analysis reveals substantial, statistically significant differences in average monthly earnings across tribal enterprises by institutional linkage. Enterprises associated with collective and intermediary institutions demonstrate markedly better economic performance than individually operated units, underscoring the central role of institutions in shaping enterprise outcomes in tribal regions.

Table 1: The income analysis reveals significant differences across these categories:

Institutional Linkage	Average Monthly Income (₹)
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Cooperative-based enterprises	14,850
SHG-based enterprises	12,300
Individual enterprises	8,950

Source: Primary field survey conducted in selected ITDA regions of Andhra Pradesh and Telangana, 2023–2024.

Note. Income refers to the average monthly net income generated from enterprise activities.

The results indicate that cooperative-based enterprises earn the highest average monthly income (₹14,850), followed by SHG-based enterprises (₹12,300), while individually operated enterprises report the lowest income levels (₹8,950). The income gap between cooperative-based and individual enterprises is nearly 66%, highlighting the pronounced economic advantage of institutional affiliation.

The superior performance of cooperative-based enterprises can be attributed to multiple institutional advantages. Cooperatives enable collective procurement of inputs, shared infrastructure, and aggregated marketing, thereby significantly reducing transaction costs and enhancing price realisation. Moreover, cooperative membership improves access to formal credit, technical assistance, and government schemes, thereby supporting higher capital investment and productivity. These enterprises also benefit from risk-sharing mechanisms, which contribute to income stability in environments characterised by market volatility and ecological uncertainty.

SHG-based enterprises occupy an intermediate position in the income hierarchy. While SHGs play a crucial role in promoting financial inclusion and entrepreneurship, particularly among women, their operational scale and market integration remain limited relative to those of cooperatives. SHG-based enterprises often focus on micro-level production and local markets, thereby constraining income growth. Nevertheless, their income levels are substantially higher than those of individual enterprises, demonstrating the positive impact of group-based financial discipline and peer support.

Individually operated enterprises exhibit the lowest income levels, reflecting structural disadvantages associated with institutional isolation. These enterprises typically rely on informal credit sources, face limited market access, and lack bargaining power. The absence of institutional mediation increases exposure to risks related to price fluctuations, input shortages, and delayed payments. Despite widespread bank account ownership, individual entrepreneurs often remain

excluded from meaningful financial inclusion due to limited access to credit and procedural barriers.

The observed income differentials reinforce the study's broader regression findings, which identify institutional support and cooperative membership as significant predictors of enterprise income. The results affirm that institutions function as economic multipliers, amplifying the impact of financial inclusion and government policies on enterprise performance. From a policy perspective, these findings suggest that strategies aimed at promoting tribal entrepreneurship should prioritise collective, institutionally anchored enterprise models over isolated individual interventions. Strengthening cooperatives, federating SHGs, and integrating individual entrepreneurs into institutional networks can substantially enhance income levels and enterprise sustainability in tribal regions.

5.3.1 Cooperative-Based Enterprises

Enterprises linked to cooperatives report the highest average monthly income (₹14,850), substantially higher than both SHG-based and individual enterprises. This finding underscores the economic advantages of cooperative membership in tribal contexts. Cooperatives provide multiple forms of support beyond financial assistance, including collective procurement of raw materials, aggregation of produce, access to storage and processing facilities, and stronger bargaining power in markets.

From an institutional perspective, cooperatives reduce transaction costs for individual entrepreneurs by acting as intermediaries between producers, markets, and the state. They also facilitate access to working capital through pooled resources and institutional credit linkages. Importantly, cooperative-based enterprises exhibit greater income stability, with less seasonal fluctuation than individually operated units. This stability is particularly critical in tribal regions characterised by ecological vulnerability and market uncertainty.

The higher income levels observed among cooperative-linked enterprises suggest that collective institutional frameworks enhance the productivity and resilience of tribal enterprises, validating long-standing arguments in development economics regarding the role of cooperatives in marginalised economies.

5.3.2 SHG-Based Enterprises

SHG-based enterprises report an average monthly income of ₹12,300, placing them between cooperative- and individual-based enterprises. SHGs play a crucial role in promoting financial inclusion, particularly for women entrepreneurs, by facilitating savings, intra-entrepreneurial lending, and bank linkages. The income levels

observed reflect the positive impact of group-based financial discipline and mutual support.

However, compared to cooperatives, SHGs often operate at a smaller scale and are more focused on micro-level activities. While SHGs are effective in initiating enterprise activity and improving household-level financial management, their capacity to support enterprise expansion and market integration remains limited unless federated or linked to higher-level institutions. Respondents reported that SHG enterprises often face constraints in accessing larger credit volumes, advanced technology, and distant markets.

The findings suggest that SHGs are effective entry points for entrepreneurship but require institutional upgradation and convergence with cooperatives or producer organisations to sustain long-term enterprise growth.

5.3.3 Individually Operated Enterprises

Individually operated tribal enterprises record the lowest average monthly income (₹8,950). These enterprises are typically characterised by low capital investment, reliance on informal credit, limited market access, and high vulnerability to shocks. Without institutional backing, individual entrepreneurs bear the full burden of risk, including price volatility, production uncertainty, and credit repayment pressures.

The relatively low-income levels reflect both structural disadvantages and limited negotiating power. Individual entrepreneurs often sell produce at the village level to intermediaries, resulting in lower price realisation. Access to government schemes and institutional finance is also weaker in this category, as banks and implementing agencies tend to prefer group-based lending models to mitigate risk.

The data clearly demonstrate that institutional isolation significantly constrains enterprise performance, reinforcing the need for collective and intermediary structures in tribal enterprise development.

5.4 Interpreting the Income Differentials: Institutional Mediation and Financial Inclusion

The observed income differentials across enterprise categories highlight the mediating role of institutions in converting policy access and financial inclusion into tangible economic outcomes. While formal financial inclusion indicators, such as bank account ownership, are high, the quality of inclusion, measured by credit adequacy, enterprise use of finance, and income generation, varies significantly across institutional linkages.

Cooperatives and SHGs function as institutional buffers that reduce informational asymmetries between tribal entrepreneurs and formal systems. They enhance trust,

facilitate compliance with procedural requirements, and provide platforms for collective learning. As a result, enterprises embedded in such institutions are better positioned to leverage government schemes and financial services. Conversely, individual enterprises remain marginal participants in formal systems, often excluded from meaningful financial inclusion despite nominal access. This finding challenges the assumption that financial inclusion automatically leads to enterprise development and underscores the importance of institutional depth over numerical coverage.

5.4.1 Policy Implications

The findings carry important policy implications. First, improving scheme awareness alone is insufficient; policy design must prioritise ease of access, timeliness, and institutional facilitation. Second, strengthening cooperatives and federated SHG structures can significantly enhance enterprise incomes and resilience. Third, individual tribal entrepreneurs require targeted institutional support mechanisms, such as mentoring, cluster-based approaches, and simplified credit products, to overcome structural disadvantages. Overall, the analysis demonstrates that institutional support is the critical missing link between government policies, financial inclusion, and sustainable tribal enterprise development. Without robust intermediary institutions, the transformative potential of schemes and financial systems remains unrealised.

Table 2: Financial Inclusion Indicators among Tribal Entrepreneurs (n = 420)

Indicator	Percentage (%)
Bank account ownership	96.0
Access to formal credit (bank/SHG/cooperative loans)	43.0
Regular use of digital payment systems	38.0

Source: Primary field survey, 2023–2024.

Table 2 presents the key financial inclusion indicators among the sampled tribal entrepreneurs (n = 420), highlighting the extent to which formal financial systems have penetrated tribal enterprise ecosystems. The data reveal a notable contrast between high levels of basic financial access and moderate-to-low levels of functional financial use, underscoring the layered nature of financial inclusion in tribal regions. An overwhelming 96 per cent of respondents reported owning a bank account, indicating near-universal access to basic banking services. This high level of account ownership reflects the successful implementation of national financial inclusion initiatives, particularly the Pradhan Mantri Jan Dhan Yojana (PMJDY), as well as sustained efforts by banks and government agencies to expand banking

infrastructure in Scheduled Areas. From a policy standpoint, this suggests that physical and administrative barriers to opening bank accounts have been largely addressed in the study regions.

However, deeper indicators of financial engagement reveal significant limitations. Only 43 per cent of tribal entrepreneurs reported access to formal credit from banks, SHGs, cooperatives, or government-supported loan schemes. This substantial decline in the share of account ownership relative to credit access indicates that the presence of a bank account does not automatically translate into effective financial inclusion. Procedural complexities, collateral requirements, perceived credit risk by financial institutions, and limited financial literacy continue to restrict credit uptake among tribal entrepreneurs. As a result, a large proportion of enterprises remain dependent on informal sources of finance or operate with inadequate working capital, constraining their growth potential. The extent of digital financial inclusion remains even more limited, with just 38 per cent of respondents regularly using digital payment systems such as UPI, debit cards, or mobile banking for enterprise transactions. This relatively low adoption reflects a combination of infrastructural challenges—such as unreliable internet connectivity and limited access to smartphones—as well as behavioral and market-related factors. Many tribal enterprises operate within localised, cash-based markets where digital transactions are neither demanded nor incentivised, reducing the perceived utility of digital payment platforms.

Overall, the findings in Table 2 indicate that while numerical financial inclusion has largely been achieved, functional and developmental financial inclusion remain incomplete. Bank accounts serve primarily as conduits for welfare transfers rather than as active instruments for enterprise financing and expansion. The data underscore the need to shift the policy focus from account penetration to credit accessibility, financial usability, and institutional mediation, particularly through cooperatives and SHG networks that can translate financial access into productive economic outcomes.

Table 3: Cross-Tabulation of Institutional Linkage and Access to Formal Credit (n = 420)

Institutional Linkage	Access to Formal Credit (%)	No Access to Formal Credit (%)	Total (%)
Cooperative-linked enterprises (n = 142)	68.3	31.7	100

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SHG-based enterprises (n = 168)	49.4	50.6	100
Individual enterprises (n = 110)	21.8	78.2	100
Total (n = 420)	43.0	57.0	100

$\chi^2 = 46.82$, $p < .01$; **Source:** Computed from primary survey data, 2023–2024.

Table 3 examines the relationship between institutional linkage and access to formal credit among tribal enterprises, providing important insights into how institutional affiliation shapes financial inclusion outcomes. The cross-tabulation reveals a strong and statistically significant association between the type of institutional linkage and the likelihood of accessing formal credit, as confirmed by the chi-square test ($\chi^2 = 46.82$, $p < .01$).

The results indicate that cooperative-linked enterprises have the highest level of access to formal credit, with 68.3 per cent reporting access to loans from banks, cooperatives, SHGs, or government-supported credit schemes. This comparatively high proportion underscores the effectiveness of cooperative structures in facilitating access to credit by reducing transaction costs, improving borrower credibility, and providing collective guarantees. Cooperatives function as trusted intermediaries between tribal entrepreneurs and formal financial institutions, thereby mitigating perceived lending risks.

SHG-based enterprises demonstrate a moderate level of credit access, with 49.4 per cent reporting access to formal credit. While SHGs play a crucial role in promoting savings, internal lending, and initial bank linkages, their capacity to secure higher-value or longer-term credit remains constrained. This reflects both the limited scale of SHG-based enterprises and the cautious lending approach of formal institutions toward micro-level group enterprises without strong federated backing.

Individually operated enterprises face pronounced financial exclusion, with only 21.8 per cent accessing formal credit and a substantial 78.2 per cent reporting no access. Despite widespread bank account ownership, individual entrepreneurs remain largely excluded from institutional lending due to insufficient collateral, limited credit histories, and higher perceived risk. This finding highlights the limitations of individual-based financial inclusion strategies in tribal contexts, where collective institutions play a critical role in mediating access to finance.

At the aggregate level, 43 per cent of the total sample reported access to formal credit, while 57 per cent remained excluded, reinforcing the broader conclusion that financial inclusion in tribal regions is uneven and institution-dependent. The statistically significant association between institutional linkage and credit access

confirms that institutional affiliation is a decisive determinant of functional financial inclusion, rather than mere individual access to banking services.

Overall, the analysis demonstrates that cooperatives and SHG structures significantly enhance access to credit, whereas institutional isolation substantially limits financial participation. These findings support the argument that strengthening collective institutions is essential for translating financial inclusion policies into tangible enterprise-level outcomes in tribal regions.

Table 4: Multiple Regression Results: Determinants of Tribal Enterprise Income

Dependent Variable: Monthly Enterprise Income (₹)

Predictor Variable	Standardised Coefficient (β)	p-value	Significance
Institutional support	0.41	< .01	**
Access to formal credit	0.36	< .01	**
Cooperative membership	0.29	< .05	*
Constant	—	—	—

Model Statistics:

$R^2 = 0.48$

Adjusted $R^2 = 0.46$

F-statistic = 42.17 ($p < .01$)

Table 4 presents the results of the multiple regression analysis examining the determinants of monthly income among tribal enterprises. The model explains a substantial proportion of income variation, with an R^2 of 0.48 and an adjusted R^2 of 0.46, indicating that nearly half of the variation in enterprise income is accounted for by the included explanatory variables. The overall model is statistically significant ($F = 42.17, p < .01$). Among the predictors, institutional support is the strongest determinant of enterprise income ($\beta = 0.41, p < .01$), underscoring the critical role of assistance from cooperatives, SHG federations, ITDAs, and livelihood missions. Access to formal credit is also strongly and statistically significantly associated with income ($\beta = 0.36, p < .01$), underscoring the importance of institutional finance for enterprise performance. Additionally, cooperative membership has a positive and significant effect on income ($\beta = 0.29, p < .05$), indicating the economic advantages of collective enterprise arrangements. Overall, the results confirm that institutional embeddedness and

functional financial inclusion are key drivers of income generation among tribal enterprises, rather than mere individual access to financial services.

Table 5: One-Way ANOVA: Comparison of Average Monthly Income by Institutional Category of Tribal Enterprises (n = 420)

Dependent Variable: Monthly Enterprise Income (₹)

Source of Variation	Sum of Squares	df	Mean Square	F-value	p-value
Between Groups	3,284,120	2	1,642,060	38.56	< .01
Within Groups	17,742,880	417	42,544	—	—
Total	21,027,000	419	—	—	—

Source: Computed from primary field survey data, 2023–2024.

Table 5 reports the results of a one-way ANOVA examining differences in average monthly income across institutional categories of tribal enterprises. The analysis reveals a statistically significant variation in enterprise income based on institutional linkage, $F(2, 417) = 38.56, p < .01$, indicating that income levels differ meaningfully across the three enterprise categories. The significant between-group variation, relative to within-group variation, confirms that institutional affiliation plays a decisive role in shaping enterprise income outcomes. Post-hoc comparisons using the Tukey HSD test further indicate that cooperative-based enterprises earn significantly higher average monthly income than both SHG-based and individually operated enterprises. In addition, SHG-based enterprises outperform individual enterprises, though to a lesser extent. These findings statistically validate the descriptive income patterns observed in earlier analyses and reinforce the conclusion that collective and institutionally supported enterprise models generate superior income outcomes compared to individually operated enterprises in tribal regions

Suggestions and Recommendations

The empirical findings of the study clearly demonstrate that government policies and financial inclusion initiatives yield meaningful outcomes for tribal enterprises only when they are supported by strong institutional mechanisms and contextualized financial systems. While numerical financial inclusion has largely been achieved, functional inclusion and enterprise sustainability remain uneven. Based on the empirical evidence and statistical analysis, the following suggestions and recommendations are proposed to strengthen tribal enterprise ecosystems in a systematic and sustainable manner.

1. Strengthen Institutional Convergence between ITDAs, Banks, Cooperatives, and Line Departments

One of the most critical findings of the study is the decisive role of institutional support in enhancing enterprise income and access to credit. However, institutional efforts in tribal regions often function in silos, leading to duplication, inefficiencies, and gaps in service delivery. There is an urgent need to strengthen institutional convergence among ITDAs, banks, cooperatives, livelihood missions, and relevant line departments such as agriculture, rural development, and industries. Institutional convergence should move beyond coordination meetings and be operationalized through joint planning, shared databases, and synchronized implementation mechanisms. For instance, ITDAs can act as nodal convergence agencies, linking enterprise clusters with banks for credit, cooperatives for aggregation, and line departments for technical support and subsidies. Banking institutions, in turn, should align their lending priorities with ITDA-identified enterprise clusters to reduce credit appraisal delays and improve loan utilization outcomes. The study's regression results underscore that institutional support has the strongest impact on enterprise income, suggesting that convergence is not merely administrative reform but a core development strategy. Without such integration, government schemes and financial inclusion initiatives risk remaining fragmented and underutilised.

2. Revitalise Tribal Cooperatives with Professional Management and Market Integration

The income analysis and ANOVA results conclusively show that cooperative-based enterprises outperform SHG-based and individually operated enterprises. This highlights the need to revitalise tribal cooperatives as central pillars of enterprise development in Scheduled Areas. Many tribal cooperatives currently suffer from weak governance, limited professional capacity, and inadequate market integration. To address these challenges, cooperatives must be restructured with professional management practices, including trained managers, transparent accounting systems, and performance-based incentives. Capacity-building should focus not only on members but also on cooperative leadership to ensure effective decision-making and accountability. Market integration is equally critical. Tribal cooperatives should be linked to regional, national, and digital markets through structured value-chain interventions. Support for branding, quality certification, packaging, and logistics can significantly enhance price realisation for tribal products. Public procurement mechanisms and institutional buyers should be leveraged to provide stable demand for cooperative-produced goods. Revitalised cooperatives can function as effective

intermediaries between tribal entrepreneurs and formal financial institutions, reducing perceived lending risks and improving credit access, as evidenced by the high credit access rates among cooperative-linked enterprises in the study.

3. Contextualise Financial Products to Match Tribal Income Cycles and Risk Profiles

The study reveals a significant gap between bank account ownership and access to formal credit, indicating that existing financial products are often poorly aligned with the economic realities of tribal enterprises. Financial products must be contextualised to match tribal income cycles, seasonal cash flows, and risk profiles. Tribal enterprises frequently operate in sectors such as agriculture, forest products, and artisanal activities, where income is seasonal and vulnerable to ecological variability. Standard loan products with rigid repayment schedules and collateral requirements are ill-suited to these conditions. Banks and financial institutions should design flexible credit products, including seasonal repayment schedules, grace periods, and smaller working-capital loans tailored to enterprise needs. Risk-mitigation mechanisms, such as credit guarantees, interest subsidies, and insurance-linked loans, can further encourage formal lending to tribal enterprises. Cooperative- and SHG-linked lending models should be expanded, as they have demonstrated higher repayment discipline and better utilisation outcomes. Contextualised financial products would transform bank accounts from passive repositories of welfare transfers into active instruments of enterprise development.

4. Enhance Financial Literacy through Culturally Appropriate Training Modules

Low levels of functional financial inclusion and digital payment usage point to persistent gaps in financial literacy among tribal entrepreneurs. Financial literacy initiatives must move beyond generic awareness campaigns and adopt culturally appropriate, context-specific training approaches. Training modules should be designed in local languages and grounded in real-world enterprise scenarios, with a focus on practical skills such as loan management, cost calculation, savings planning, and digital transaction security. Peer-learning models, in which trained tribal entrepreneurs serve as resource persons within their communities, can enhance trust and uptake. Importantly, financial literacy should be integrated into institutional platforms, such as cooperatives and SHG federations, rather than delivered as standalone interventions. This integration ensures continuity, reinforcement, and practical application of financial knowledge. Improved financial

literacy would enable tribal entrepreneurs to make informed decisions, negotiate better with financial institutions, and use credit more productively.

5. Promote Digital Inclusion with Support Systems, Not Standalone Technologies

While digital financial inclusion is promoted as a transformative tool, the study finds relatively low usage of digital payment systems among tribal enterprises. This suggests that digital inclusion strategies must be accompanied by support systems, rather than relying solely on technology deployment. Infrastructure deficits, such as unreliable internet connectivity, limited smartphone access, and inadequate technical support, continue to constrain digital adoption in tribal areas. Addressing these constraints requires investments in digital infrastructure alongside user support mechanisms, including digital facilitation centers at the village or cluster level. Moreover, digital inclusion must be market-driven. Unless local markets, buyers, and suppliers adopt digital transactions, tribal entrepreneurs have limited incentive to shift away from cash-based systems. Efforts should therefore focus on digitising value chains, including procurement, payments, and market linkages, to create an enabling digital ecosystem. Digital inclusion should be viewed as a gradual process embedded within broader institutional and market reforms, rather than as a standalone technological solution.

6. Shift from Scheme-Centric to Ecosystem-Based Policy Design

A central conclusion of the study is that scheme-centric approaches, focused on individual program outputs, are insufficient to generate sustainable enterprise outcomes. There is a need to shift toward an ecosystem-based policy design, where government schemes, institutions, financial systems, and markets operate as interconnected components of a cohesive development framework. An ecosystem approach emphasises long-term capacity-building, institutional strengthening, and market integration rather than short-term target achievement. Policies should be evaluated not only on coverage metrics but also on their contribution to enterprise sustainability, income growth, and resilience. Such a shift requires reorienting policy frameworks to prioritize convergence, institutional depth, and contextual adaptability. By fostering integrated enterprise ecosystems, the state can move beyond welfare-oriented interventions and enable tribal entrepreneurs to participate meaningfully in the formal economy.

Concluding Note:

Taken together, these recommendations underscore that inclusive tribal enterprise development is fundamentally an institutional and systemic process. Financial

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inclusion and government schemes can deliver transformative outcomes only when embedded within strong institutions, contextualised financial systems, and integrated policy ecosystems. Implementing these recommendations would significantly enhance the effectiveness of tribal development strategies and contribute to sustainable, inclusive economic growth in Scheduled Areas.

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"Tribal Business & Sustainable Livelihoods: Empowering Self-Reliance"

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Abstract

The loss of cultural legacy and economic marginalisation are two issues that tribal people around the world must deal with. Tribal entrepreneurship has proven to be a successful strategy for generating revenue, independence, and sustainable livelihoods in spite of these obstacles. Entrepreneurship gives tribal groups a way to combat poverty while maintaining their distinct cultural identities by utilising social capital, natural resources, and traditional knowledge. With an emphasis on women's empowerment, income diversification, and the contribution of indigenous knowledge systems to economic resilience, this study examines how tribal entrepreneurship combines sustainable practices with contemporary market techniques. It also assesses how institutional assistance, financial inclusion strategies, and legislative frameworks contribute to the development of an environment that is supportive of indigenous businesses. With an emphasis on environmental sustainability and cultural preservation, the study ends with policy proposals for building a more encouraging ecology for tribal entrepreneurs.

Keywords: Tribal Entrepreneurship, Cultural Preservation, Economic Marginalization, Women's Empowerment, Sustainable Practices, Indigenous Knowledge Systems.

1. Introduction

Around the world, tribal societies have long coexisted harmoniously with the natural world, surviving through artisanal crafts, hunting, gathering, and subsistence farming. Many tribal groups are now economically marginalised as a result of the disruption of these traditional livelihoods caused by the fast growth of modern economies, deforestation, land dispossession, and climate change. These groups have historically had trouble getting access to contemporary markets, credit, and education, which has reduced their economic mobility and made poverty worse.

By empowering tribal communities to utilise their distinctive cultural assets, natural resources, and traditional knowledge to establish sustainable lives, entrepreneurship provides a revolutionary answer to these problems. Tribal entrepreneurship combines economic and cultural aspects; businesses are not only profit-driven but also support environmental sustainability, cultural preservation, and communal well-being. The purpose of this essay is to investigate how entrepreneurship may be used in tribal communities to generate revenue, promote economic empowerment, and foster self-reliance.

2. Foundations of Theory

2.1 Sustainable Livelihoods Approach (SLA)

Chambers and Conway (1992) created the Sustainable Livelihoods Approach (SLA), which provides a fundamental framework for comprehending tribal entrepreneurship. By classifying livelihood assets into five capitals—human, social, natural, physical, and financial—SLA highlights the significance of these assets in influencing community development. Building sustainable lives requires each of these resources, and entrepreneurship can improve them in a number of ways.

For instance, entrepreneurship training and skill development enhance human capital by equipping people with the know-how to run firms and enhance their standard of living. Cooperative business models, self-help organisations, and community-driven businesses that promote cooperation and trust among neighbours all contribute to the strengthening of social capital. In eco-friendly businesses like organic farming, handicrafts, and ecotourism, natural capital—which is defined as natural resources like land, water, and forests—is conserved and used sustainably. While financial capital is improved by microfinance and credit availability, which are essential for launching and growing enterprises, physical capital is supported by infrastructure upgrades including roads, marketplaces, and electricity.

As a result, tribal entrepreneurship immediately enhances these five capitals, resulting in a more resilient and self-sufficient community.

2.2 Social Capital Theory

The networks, customs, and interpersonal connections that help people and communities accomplish their objectives are referred to as social capital theory. Social capital is vital for tribal societies because it fosters reciprocity, trust, and teamwork—all of which are necessary for successful entrepreneurship. Strong social capital that may be used in economic ventures is frequently found in

indigenous societies and is anchored in family structures, kinship bonds, and community networks.

Cooperative methods, including producer groups and community-based businesses, where decisions are made collectively and rewards are shared, are frequently used in tribal communities for entrepreneurship. These models promote resource pooling, strengthen market bargaining power, and lower risks. To ensure fair profit sharing while upholding traditional values and social bonds, a group of tribal women can, for example, form a cooperative to manufacture and sell handicrafts.

2.3 Indigenous Development Paradigm

In contrast to mainstream development paradigms, the Indigenous Development Paradigm places a strong emphasis on ecological sustainability, community control, and cultural preservation. Indigenous development emphasises the value of preserving traditional ways of life, particularly the preservation of indigenous knowledge and customs, whereas mainstream development techniques frequently place a higher priority on economic expansion and industrialisation.

Because it makes sure that economic activity is in line with ecological and cultural values, tribal entrepreneurship fits in nicely with this paradigm. For instance, a tribal community-run ecotourism business preserves indigenous knowledge about regional ecosystems and biodiversity in addition to making money. Therefore, entrepreneurship serves as a tool for cultural and environmental preservation in addition to economic development in indigenous regions.

3. Tribal Entrepreneurship as a Mechanism for Income Generation

3.1 Value Addition to Forest and Agricultural Produce

The gathering of minor forest products (MFP) like bamboo, honey, and medicinal plants is essential to many indigenous societies. Nevertheless, these materials are frequently offered for cheap in their unprocessed state. By introducing processing methods, packaging, and branding, tribal entrepreneurship presents an opportunity to enhance the value of these items. Tribal honey, for example, can be processed, labelled as organic honey, and sold in metropolitan markets for more money than raw honey. In a same vein, bamboo can be turned into eco-friendly goods, furniture, or handicrafts, creating new sources of income.

Tribal communities benefit from the added value, which also improves their standing in the marketplace. Tribal business owners can improve their financial results while protecting the integrity of their natural resources by entering specialised markets that place a high value on sustainability and ethical sourcing.

3.2 Handicrafts and Cultural Enterprises

Tribal cultures have a long history of producing intricate and distinctive handicrafts, such as woodworking, weaving, and pottery. The community's cultural identity is closely linked to these crafts, and entrepreneurship provides a means of preserving and advancing them in both domestic and foreign markets. Tribal handicrafts can be promoted as genuine, culturally significant goods that command high prices by using Geographical Indication (GI) tags and fair trade certifications, for instance.

For instance, tribal handloom goods from India's northeastern provinces have become well-known for their elaborate designs and environmentally friendly manufacturing processes. In addition to generating revenue, these businesses support the preservation of indigenous knowledge and skills that have been passed down through the generations. Thus, cultural enterprise-based entrepreneurship fosters a potent synergy between cultural preservation and economic growth.

3.3 Agro-Processing and Food Enterprises

Many tribal people cultivate millets, spices, and herbs that can be processed and sold in marketplaces, in addition to raw agricultural products. Tribal farmers can raise the value of their goods through agro-processing businesses including flour mills, spice grinding, and dry herb packing. These businesses can be run on a modest scale, boosting small-scale farming's profitability and generating jobs in the community.

Apart from agro-processing, other industries that have demonstrated significant potential for producing steady revenue include dairy and poultry farming. By diversifying their revenue streams, these businesses help tribal communities become less reliant on seasonal farming and guarantee a more steady, year-round income.

4. Gender Dimensions of Tribal Entrepreneurship

4.1 Women Entrepreneurs

In indigenous groups, women frequently hold prominent positions in both the social and economic domains. Usually, they are in charge of childcare, household administration, and subsistence farming. Nevertheless, they are not included in formal economic activity and their contributions are sometimes underappreciated. Women can become financially independent, elevate their social standing, and make a greater contribution to the welfare of their families through entrepreneurship.

Self-Help Groups (SHGs) have been shown to be an effective approach for encouraging women to start their own businesses. Women can launch small businesses in sectors including food processing, handicrafts, and agriculture by combining their resources. In addition to producing revenue, these businesses give women the opportunity to assume leadership positions, promoting gender equality and empowerment.

Since the money made from women-led businesses is frequently used to improve family health, nutrition, and education, these businesses also typically have a good social impact. The success of these businesses has frequently given women more influence over decisions made in their homes and communities.

4.2 Youth Engagement and Innovation

The exodus of young people to cities in pursuit of work is one of the largest problems affecting tribal communities. Because it offers chances for self-employment and community development, entrepreneurship can help reduce youth unemployment in rural areas. Tribal kids can stay in their communities and contribute to the local economy in creative ways through entrepreneurship programs that emphasise digital skills, craftsmanship, and eco-tourism.

Digital platforms, for instance, have made it possible for tribal business owners to advertise their goods online and reach both domestic and international customers. Tribal kids can strengthen their business skills and expand their product sales by creating e-commerce websites or utilising social media for promotion.

5. Environmental Sustainability

5.1 Conservation through Enterprise

Sustainable resource management techniques have long been a staple of tribal groups. Many tribal businesspeople preserve habitats and biodiversity by applying their traditional ecological knowledge. Businesses that combine environmental preservation with revenue generating include eco-tourism, organic farming, and sustainable forestry projects.

Some tribal tribes, for instance, have started ecotourism businesses that give tourists the opportunity to explore virgin forests, discover local customs, and stay in environmentally friendly lodging. In order to protect natural resources for future generations, tourism-related income might be used to fund conservation initiatives.

6. Institutional and Policy Support

6.1 Government Schemes and Support

In order to encourage tribal entrepreneurship, governments are essential. To promote entrepreneurship in tribal communities, a number of programs, including

the Tribal Cooperative Marketing Development Federation (TRIFED), Van Dhan Vikas Kendras, and the National Rural Livelihood Mission (NRLM), offer the required funding, infrastructure, and training. These initiatives enable aboriginal entrepreneurs to expand their businesses by providing funding, market connections, and business training.

6.2 Financial Inclusion

One of the biggest obstacles to entrepreneurship is still access to funding. Financial literacy initiatives, collateral-free loans, and microcredit programs are crucial for assisting tribal business owners in launching and growing their enterprises. The gap in financial inclusion for tribal groups can be closed by cooperative efforts involving commercial banks, microfinance organisations, and tribal welfare organisations.

6.3 Digital Inclusion

In rural and tribal regions, the digital gap is still a major problem. For tribal businesses to reach larger markets, e-commerce platforms, digital skills training, and internet connectivity are essential. Government programs to boost digital literacy and enhance rural connectivity can help remove these obstacles and provide tribal business owners the resources they require to be successful.

7. Challenges and Barriers

Despite the promising potential of tribal entrepreneurship, several challenges hinder its growth:

- **Inadequate infrastructure**, including poor roads, unreliable electricity, and limited access to markets.
- **Limited education and skills**, particularly in business management and digital tools.
- **Climate change impacts**, such as erratic weather patterns and environmental degradation, which affect natural resource-based enterprises.
- **Cultural resistance** to commercialization, especially when it comes to maintaining the balance between economic development and cultural preservation.

Targeted policies and locally driven solutions that uphold tribal customs and promote economic innovation are needed to address these issues.

8. Conclusion

Tribal entrepreneurship is a potent instrument for self-sufficiency, generating revenue, and conserving culture. Tribal groups can establish sustainable lifestyles that support both economic growth and ecological preservation by fusing

traditional knowledge with contemporary commercial methods. Tribal entrepreneurs can have a significant impact on both their personal growth and the overall state of the economy when they are encouraged by policies that improve financial inclusion, build infrastructure, and promote digital literacy.

In the end, tribal entrepreneurship is not only a way to survive but also a way to prosper in a globalised society where economic empowerment, environmental sustainability, and cultural heritage all come together. Society can build a more resilient, sustainable, and inclusive future for all by empowering indigenous communities through entrepreneurship.

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**Enhancing Tribal Women's Socio-Economic Status through
Government Policies**

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Abstract

Tribal women in India experience multidimensional marginalization shaped by the intersection of gender, ethnicity, geographic isolation, and economic deprivation. Despite constitutional safeguards and targeted welfare programmes, their socio-economic status continues to lag behind that of mainstream populations. Limited access to education, healthcare, land ownership, financial resources, and decision-making institutions constrains their empowerment and mobility. This paper critically examines the structural challenges confronting tribal women and evaluates the role of government policies, legal frameworks, and development interventions in enhancing their socioeconomic position. By analyzing constitutional provisions, welfare schemes, livelihood programmes, and participatory governance initiatives, the study assesses both achievements and implementation gaps. The paper argues that while policy intent is progressive, effective transformation requires stronger institutional mechanisms, gender-sensitive planning, grassroots participation, and culturally responsive governance. It concludes with policy recommendations aimed at fostering inclusive and sustainable empowerment of tribal women.

Introduction

Tribal communities, constitutionally recognized as Scheduled Tribes (STs), represent one of the most socio-economically vulnerable sections of Indian society. According to the Census of India (2011), Scheduled Tribes constitute approximately 8.6 percent of the country's total population, with women accounting for nearly half of this demographic. Although many tribal societies historically displayed relatively greater gender participation compared to certain mainstream patriarchal structures, contemporary socio-economic transitions, market penetration, and state-led development processes have often intensified gendered vulnerabilities.

Tribal women face compounded disadvantages arising from structural poverty, low literacy levels, limited healthcare access, livelihood insecurity, displacement due to development projects, and inadequate representation in governance institutions.

Geographic isolation of tribal regions further restricts access to infrastructure, markets, and institutional support. While affirmative action policies, reservations, welfare schemes, and livelihood missions aim to address these disparities, the gap between policy formulation and ground-level implementation remains significant.

Enhancing the socio-economic status of tribal women is central to achieving inclusive development and fulfilling India's commitments under the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty), Goal 4 (Quality Education), Goal 5 (Gender Equality), and Goal 8 (Decent Work and Economic Growth). Therefore, a systematic examination of policy effectiveness and structural constraints is necessary to understand how government interventions can be strengthened to ensure meaningful empowerment of tribal women.

Challenges Facing Tribal Women

Tribal women in India encounter multidimensional challenges that stem from structural inequality, socio-cultural constraints, and geographic isolation. These challenges intersect across education, economy, health, social status, and political participation, collectively limiting their socioeconomic advancement.

Educational Disadvantage

Education remains one of the most critical determinants of empowerment; however, tribal women continue to experience severe educational deprivation. Female literacy rates in tribal-dominated regions remain significantly lower than national averages. The lack of adequate school infrastructure, shortage of qualified teachers, language barriers, and long travel distances to educational institutions contribute to low enrolment and retention rates among tribal girls.

Moreover, socio-cultural factors such as early marriage, domestic responsibilities, sibling care, and traditional gender norms further contribute to high dropout rates. In many remote tribal areas, secondary and higher education facilities are either unavailable or inaccessible, restricting opportunities for upward mobility. The digital divide and limited access to technology have further widened educational disparities in the contemporary era.

Economic Exclusion

Economic marginalization is a defining feature of tribal women's lived realities. Most tribal women are engaged in subsistence agriculture, collection of minor forest produce, wage labor, or informal sector activities that provide irregular and low incomes. Their labor often remains unpaid or underpaid, particularly within household-based agricultural systems.

Access to formal employment opportunities, institutional credit, financial services, and market networks remains limited. In many cases, women lack land ownership rights and legal documentation, which restricts their eligibility for government benefits and financial assistance. Seasonal migration due to livelihood scarcity further increases vulnerability, exposing women to exploitation, unsafe working conditions, and income instability. The absence of skill training and entrepreneurial support also limits economic diversification.

Health and Nutrition Issues

Health deprivation is another major barrier to socio-economic empowerment. Tribal regions frequently suffer from inadequate healthcare infrastructure, including shortages of primary health centers, trained medical personnel, and essential medicines. Geographic remoteness and poor transportation facilities further reduce access to healthcare services.

Tribal women experience high levels of maternal malnutrition, anemia, and reproductive health complications. Infant and maternal mortality rates in tribal areas are often higher than national averages. Limited awareness about reproductive health, inadequate institutional delivery facilities, and socio-cultural practices affecting nutrition contribute to adverse health outcomes. Poor sanitation and lack of safe drinking water further exacerbate health vulnerabilities.

Social and Cultural Barriers

Despite certain tribal communities historically demonstrating relatively participatory gender norms, contemporary socio-economic changes have reinforced patriarchal structures in several regions. Traditional gender roles often restrict women's mobility, limit their control over resources, and reduce participation in decision-making processes.

Incidents of early marriage, domestic violence, discrimination, and social exclusion weaken women's agency. Cultural taboos and limited exposure to external institutions further hinder awareness about legal rights and government welfare schemes. The intersection of tribal identity and gender often intensifies marginalization within broader societal frameworks.

Limited Political and Administrative Participation

Although constitutional provisions mandate reservation for Scheduled Tribes and women in local governance institutions, effective participation remains uneven. Tribal women are underrepresented in higher administrative and political positions. Even where elected through reserved seats in Panchayati Raj Institutions, many

women face proxy representation, where male family members influence or control decision-making.

Lack of leadership training, limited political awareness, and structural barriers reduce their substantive participation in governance. Consequently, policies and development initiatives may fail to adequately reflect the specific needs and priorities of tribal women.

Theoretical Framework

Understanding the socio-economic status of tribal women requires a multidimensional analytical lens that captures structural inequality, gendered power relations, and developmental capabilities. This study draws upon two complementary theoretical perspectives: Intersectionality Theory and the Capability Approach developed by Amartya Sen. Together, these frameworks provide a comprehensive understanding of how overlapping identities and structural constraints shape the lived experiences of tribal women.

Intersectionality Theory

The concept of intersectionality, first articulated by legal scholar Kimberlé Crenshaw, emphasizes that systems of oppression such as gender, race, class, ethnicity, and geography do not operate independently but interact to produce complex and cumulative disadvantages. In the Indian context, tribal women occupy a unique intersection of gender, tribal identity, poverty, and regional marginalization.

Unlike mainstream women, tribal women experience discrimination not only as women within patriarchal structures but also as members of Scheduled Tribes historically subjected to social exclusion, displacement, and economic neglect. Geographic isolation in forested or hilly regions further compounds their vulnerability by limiting access to state institutions, markets, healthcare, and education.

Intersectionality helps explain why policy interventions that address only gender or only tribal identity may fail to fully capture the realities of tribal women. For example, general women empowerment schemes may not account for the linguistic, cultural, and infrastructural barriers faced by tribal communities. Similarly, tribal development programmes that are gender-neutral may overlook intra-community gender disparities.

Thus, intersectionality underscores the necessity of designing policies that are both gendersensitive and tribe-specific, recognizing multiple axes of marginalization simultaneously.

Capability Approach: Amartya Sen's Perspective

The Capability Approach, developed by economist and philosopher Amartya Sen, provides a normative framework for assessing development beyond income or economic growth. Sen argues that development should be understood as the expansion of people's capabilities — that is, their substantive freedoms to lead the kind of life they value.

According to Sen, poverty is not merely a lack of income but a deprivation of basic capabilities such as education, health, political participation, and social dignity. In the context of tribal women, socio-economic empowerment must therefore be evaluated in terms of:

- Access to education and knowledge
- Health and nutritional well-being
- Control over economic resources and livelihoods
- Participation in decision-making processes
- Freedom from violence and discrimination

The Capability Approach shifts the focus from welfare provisions to empowerment and agency. It emphasizes that government policies should not merely provide subsidies or benefits but must enhance women's ability to make meaningful choices. For tribal women, this means ensuring land rights, access to credit, skill development, representation in governance, and awareness of legal entitlements.

Furthermore, Sen highlights the importance of social arrangements and public policy in expanding capabilities. Structural inequalities—such as patriarchal norms, geographic isolation, and institutional exclusion—restrict the conversion of resources into real opportunities. Therefore, policy effectiveness must be assessed not only in terms of allocation of funds but also in terms of how far they expand actual freedoms and agency.

Integrating Intersectionality and Capability Approach

While intersectionality explains the structural and layered nature of marginalization, the Capability Approach provides a normative benchmark for measuring empowerment and development outcomes.

Together, these frameworks suggest that:

1. Tribal women's disadvantages are multidimensional and mutually reinforcing.
2. Empowerment requires expanding substantive freedoms, not just income levels.

3. Policy interventions must address structural barriers while strengthening individual and collective agency.
4. Inclusive governance and culturally sensitive planning are central to capability expansion.

By grounding the study in these theoretical perspectives, the analysis moves beyond descriptive accounts of deprivation and instead evaluates how government policies can systematically dismantle structural inequalities and enhance the real freedoms of tribal women.

Impact of Government Policies

Government interventions targeting tribal welfare have increasingly incorporated gender-sensitive components aimed at improving the socio-economic status of tribal women. While outcomes vary across regions, several positive transformations are visible in the domains of economic empowerment, education, health, and political participation.

Economic Empowerment

Livelihood-based interventions, particularly through the National Rural Livelihoods Mission (NRLM), have played a significant role in strengthening the economic agency of tribal women. The formation of Self-Help Groups (SHGs) has enabled women to mobilize savings, access microcredit, and participate in collective enterprises. These platforms have improved financial inclusion, enhanced bargaining power within households, and fostered solidarity-based economic networks.

Skill development initiatives under schemes such as Deen Dayal Upadhyaya Grameen Kaushalya Yojana have contributed to improved employability and income diversification. Training in tailoring, food processing, handicrafts, agro-based enterprises, and service-sector skills has created pathways for non-farm employment. However, the sustainability of these initiatives depends heavily on market linkage, continuous mentoring, and infrastructural support.

Educational Upliftment

Educational interventions have improved access to schooling for tribal girls. Pre-matric and post-matric scholarships, hostels, and residential schooling systems such as Eklavya Model Residential Schools have increased enrolment rates and reduced immediate financial barriers.

Nevertheless, challenges remain regarding retention, quality of instruction, teacher availability, and transition to higher education. Language barriers, limited digital access, and socio-cultural constraints continue to influence educational outcomes.

While enrolment statistics show improvement, qualitative indicators such as learning outcomes and skill acquisition require further strengthening.

Health Outcomes

Targeted health interventions under the National Health Mission and nutrition-focused programmes such as POSHAN Abhiyaan have contributed to gradual improvements in maternal and child health indicators in tribal regions.

Expanded immunization coverage, institutional deliveries, and awareness campaigns have reduced maternal and infant mortality rates in several districts. However, remote and forested tribal areas continue to face shortages of medical personnel, inadequate transportation, and limited emergency healthcare facilities. Persistent anemia, malnutrition, and sanitation deficits indicate that structural health disparities remain unresolved.

Enhanced Political Participation

Constitutional provisions reserving seats for women in Panchayati Raj Institutions (PRIs) have increased the representation of tribal women in grassroots governance. Through Articles 243D and 243T, tribal women have gained formal access to decision-making platforms at the village and municipal levels.

This political inclusion has enhanced visibility and provided opportunities for leadership development. In several cases, tribal women representatives have advocated for improved welfare services, drinking water facilities, and livelihood support. However, substantive participation is sometimes constrained by limited administrative experience, patriarchal interference, and proxy representation. Strengthening capacity-building and leadership training remains essential for transforming descriptive representation into effective governance.

Limitations and Gaps

Despite the progressive intent of government policies, multiple structural and institutional gaps limit their transformative potential.

Implementation Challenges

Leakages, bureaucratic delays, corruption, and inadequate coordination between departments reduce policy effectiveness. In many tribal-dominated districts, weak institutional capacity and limited accountability mechanisms hinder timely delivery of benefits. Beneficiary identification errors and documentation barriers further exclude deserving women.

Inadequate Infrastructure

Basic infrastructure deficits—including poor road connectivity, insufficient schools, understaffed healthcare centers, limited banking facilities, and weak digital

networks—restrict access to welfare schemes. Geographic remoteness increases transaction costs for tribal women seeking institutional support. Without parallel investments in infrastructure, policy benefits remain unevenly distributed.

Cultural and Gender Norm Constraints

Deep-rooted patriarchal norms and gendered division of labor often limit women's ability to fully utilize available opportunities. Even when economic or political platforms exist, social expectations may discourage mobility, leadership, and financial autonomy. Addressing these barriers requires community-level sensitization and gender-transformative interventions.

Limited Monitoring and Evaluation Mechanisms

Many tribal welfare programmes lack robust data systems and outcome-based monitoring frameworks. Disaggregated data specific to tribal women are often insufficient, making impact assessment challenging. Weak feedback mechanisms reduce policy adaptability and evidence-based reform.

Policy Recommendations

Sustainable enhancement of tribal women's socio-economic status requires an integrated, gender-sensitive, and context-specific policy framework. The following recommendations aim to address structural inequalities while strengthening institutional accountability and grassroots participation.

Inclusive Education Reforms

Educational reform must prioritize both access and quality. Strengthening school infrastructure in tribal regions—through adequate classrooms, sanitation facilities, hostels, transportation, and digital connectivity—is essential to improve enrolment and retention among tribal girls. Schools must adopt girl-friendly environments that ensure safety, menstrual hygiene facilities, and gender-sensitive pedagogy.

Further, integrating vocational and skill-based education at the secondary level can improve employability and reduce dropout rates. In line with the National Education Policy (2020), mother-tongue-based multilingual education in early grades should be promoted to reduce language barriers and improve foundational learning among tribal children.

Targeted Skill Development and Livelihood Support

Livelihood strategies should focus on building tribal value-chain enterprises in sectors such as handicrafts, minor forest produce, agro-processing, and eco-tourism. Market linkage support, digital platforms for marketing, and technology-enabled production systems can enhance income sustainability.

Financial inclusion must go beyond microcredit access to include financial literacy programmes, rural banking expansion, digital payment training, and entrepreneurship mentoring. Strengthening women-led Self-Help Groups under the National Rural Livelihoods Mission can facilitate collective bargaining, risk-sharing, and enterprise scalability.

Health Systems Strengthening

Improving healthcare accessibility in remote tribal areas requires scaling up mobile health units, telemedicine services, and tribal-focused maternal and reproductive health programmes under the National Health Mission.

Recruitment and training of local community health workers, including ASHAs and ANMs from tribal communities, can improve cultural sensitivity, trust-building, and service delivery. Nutrition-focused interventions, anemia control programmes, and sanitation campaigns must be intensified to address persistent health vulnerabilities.

Community-Centric and Participatory Governance

Empowerment requires substantive participation in governance. Strengthening the role of tribal women in Gram Sabhas and Panchayati Raj Institutions through structured leadership training, legal literacy campaigns, and rights-awareness workshops can enhance their decision-making capacity.

Participatory planning mechanisms should ensure that development projects reflect the specific needs and priorities of tribal women. Capacity-building programmes must address administrative procedures, financial management, and digital governance tools to transform formal representation into effective leadership.

Strengthened Monitoring and Evaluation Frameworks

Effective policy implementation requires robust monitoring systems. Developing tribal-specific gender indicators and digital dashboards for real-time tracking of educational, health, and livelihood outcomes can improve transparency and accountability.

Independent evaluation bodies, social audits, and community monitoring mechanisms should regularly assess programme performance. Data must be disaggregated by gender, tribe, and region to ensure targeted policy corrections and evidence-based reforms.

Conclusion

Enhancing the socio-economic status of tribal women necessitates a multidimensional and participatory approach that integrates education, health, livelihood security, political empowerment, and rights-based development. While constitutional safeguards and welfare programmes have laid an important

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foundation, structural inequalities, infrastructural deficits, and socio-cultural constraints continue to limit transformative impact.

Bridging the gap between policy intent and ground-level implementation requires strengthened institutional mechanisms, gender-responsive budgeting, culturally sensitive planning, and sustained community engagement. Drawing from intersectionality and capability-based perspectives, empowerment must be understood not merely as access to benefits but as the expansion of substantive freedoms and agency.

Only through inclusive growth strategies, accountable governance, and sustained investment in human capabilities can tribal women be meaningfully integrated into India's development trajectory and become active participants in socio-economic transformation.

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Entrepreneurship in Tribal Communities

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Abstract:

This study of Entrepreneurship have much more discussed in tribal community groups about how Tribal human enhance their Entrepreneurial activities in tribal region. In present era positive movements in education of tribal people to review the facts and numerical values with the help of various arguments that helps to favor of initiating the tribal innovative concepts. Entrepreneurship useful to hike tribal's living standards with good economical conditions influence by the education standards. It share and discuss the Entrepreneurs skills, qualities, forecasting leadership and new generation acceptance challenges and Opportunities. Entrepreneurs have great scope to economical development and create employment Opportunities discus how tribal's aware about Entrepreneurship Platforms providing by government.

Keywords: Entrepreneurs, higher education and research, Economical Innovations, skills, qualities, Challenges.

Introduction

Entrepreneurship is the process of doing entrepreneurial activities with commercial expectations. Entrepreneurship is the creation or extraction of economic value by identifying and commercializing opportunities to deliver products or services, a process that typically requires considerable initiative and bears risk. This process may also encompass the pursuit of values that extend beyond mere economic considerations

The term entrepreneur refers to an individual who creates and/or invests in one or more businesses, bearing most of the risks and enjoying most of the rewards. The process of setting up a business is also referred to as "entrepreneurship" The entrepreneur is often regarded as an innovator, a source of new ideas, goods, services, and business procedures.

Entrepreneurship in tribal communities in Telangana is a transformative, emerging phenomenon driven by government support, focusing on economic self-reliance, cultural preservation, and sustainable development. Initiatives like the CM ST Entrepreneurship & Innovation Scheme provide financial aid, training, and mentorship to foster startups, particularly in food processing, agriculture, and handicrafts, aimed at empowering ST individuals.

➤ **Tribal Communities:**

Telangana has a diverse tribal population (around 9% of the state population) with 32 recognized Scheduled Tribes, prominently including the Lambada (largest group, ~20.44 lakhs) and Koya (largest Adivasi community, ~3.81 lakhs). Other major groups include Gonds, Pardhan, Chenchu, and Yerukula, who reside primarily in the state's northern and eastern districts.

➤ **Key Tribal Groups in Telangana:**

- **Lambada (Banjara):** The largest community, traditionally nomadic with distinct colorful attire and intricate needlework.
- **Koya:** A major Adivasi community known for agricultural practices and the *Medaram Sammakka Saralamma Jatara* Asia's largest tribal fair
- **Gond:** A significant, traditional tribe known for their unique songs, dance, and culture.
- **Chenchu:** A vulnerable group mainly inhabiting the Nallamala forest region (Mahabubnagar district).
- **Yerukula:** Traditionally involved in hunting, gathering, and basket weaving.

Pardhan: Often associated with the Gonds. Particularly Vulnerable Tribal Groups (PVTGs) in Telangana: Chenchu, Kolam, Konda Reddi, Konda Savara, Thoti, Bodo Gadaba, Bodo Poroja, Gutob Gadaba, Khond Poroja, Kutia Khond, Parengi Poroja, Dongaria Khond

These Various Communities are located in various districts, with significant populations in Adilabad, Khammam, Warangal, and Mahabubnagar. They face challenges related to land displacement, cultural identity, and economic development.

Research Methodology:

Collection data for entrepreneurship in tribal community is clearly indicating qualitative data of Secondary data; tools are followed field notes, physical interviews and personal communication.

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Direct observation in natural analysis of analyzing meeting minutes or yearly performance reports.

Objectives:

1. To study tribal entrepreneurship and empowerment.
2. To identify the opportunities and challenges of tribal entrepreneurship.

Literature Review:

foundational study of Tribal in Telangana vast changes in Social communities but there was no expected uplifting movements are not equal in various communities with the avg of 9 - 9.34%

Low representatives of only 32 lakhs people are in the entrepreneurial activities rest of mass are in the position of Daily Labor.

Sector Focus: Entrepreneurial characters are must have creative thinking innovative ideology for enhancing economical changes in tribal communities. They were busy in agricultural practice collection of products from forest.

Women entrepreneurs are associated with SHG (self help Groups) with the evaluation of 52% of SHG women earning between ₹20,000 to ₹25,000 yearly.

Government support encouragement: boost the state has initiated with the CM ST Entrepreneurship & Innovation Scheme to promote business practice among various tribal communities like TRICORE (Telangana state scheduled tribes CO-Operative Finance Corporation Ltd.

Tribal community slow improvement in small business units it's not enough increase in the population, women is not equal with male entrepreneurs, there is no educational revolution in their communities. Education helps to balance the differences in the various groups of tribal's in Telangana.

Sources of entrepreneurship activities are more essential to develop their economical changes government offer many schemes for business man. It express the tribal people need encouragement to increase the entrepreneurship and to study the tribal human resource are only populating usage for community.

Structure of people to increasing of business initiators in Telangana. Different schemes are available but people are running towards to catch the fruits.

Opportunities:

- Traditional asset for acquire the knowledge to encash the business with traditional knowledge from their evolutionary practice.
- Natural art and culture is the advantage for entrepreneurship transactions
- Group and mass entrepreneurship
- Digital Support and information Technology Support

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- Goodwill in society & market

Challenges:

- No availability of capital
- No educational Trainings
- Challenge to face the limited market
- Govt., policies and plans
- Social changes and new dimensions in business

Conclusion:

Despite abundant resources and opportunities available to tribal people, they still face challenges setting up new businesses and continuing entrepreneurship. They need more resources to boost and entrepreneurial resources. Govt., have Special attention to develop with various schemes and plans to develop the community. Tribal areas have huge infrastructure for to change financial values with business units. Government is boosting the community with financial assistance, credit subsidies various schemes. E- Commerce platforms, advanced strategies, ideas for increasing the entrepreneurship activities.

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**Skill Development and Entrepreneurial Training for Tribal Youth:
Role of Entrepreneurship in Socio-Economic Development of Tribal
Communities**

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Abstract

Tribal communities constitute a significant segment of India's population and are endowed with rich natural resources, traditional knowledge systems, and indigenous skills that have been preserved over generations. These communities possess immense potential for contributing to the nation's economic growth and sustainable development. However, despite this inherent strength, many tribal regions continue to face persistent socio-economic challenges such as poverty, unemployment, low levels of educational attainment, inadequate infrastructure, and limited access to formal markets and financial institutions. These constraints have restricted opportunities for tribal youth, often leading to underemployment and migration.

In recent years, skill development and entrepreneurial training have emerged as effective strategies for addressing these challenges and promoting self-reliance among tribal youth. This seminar paper examines the role of skill development initiatives and entrepreneurship in enhancing sustainable livelihoods within tribal communities, with a particular focus on small-scale enterprises and community-based economic activities. Special reference is given to the Van Dhan Vikas Kendra (VDVK) scheme, which aims to strengthen tribal livelihoods by adding value to minor forest produce through training, capacity building, and market linkage support.

The paper analyses various government initiatives and training mechanisms designed to foster entrepreneurship among tribal youth, highlighting their impact at the grassroots level. It also discusses key challenges such as lack of awareness, limited access to credit, inadequate marketing support, and infrastructural barriers that hinder the growth of tribal enterprises. State-level case studies are examined to illustrate successful models of tribal entrepreneurship and skill development.

The study concludes that skill development and entrepreneurship can play a transformative role in tribal economies by generating employment, enhancing income levels, and promoting inclusive and sustainable development. Strengthening policy support, institutional frameworks, and market access is essential to unlock the full potential of tribal youth and ensure long-term socio-economic empowerment.

Keywords: Tribal youth, Skill development, Entrepreneurship, Socio-economic development, Van Dhan Vikas Kendra

1. Introduction

India is home to more than 700 Scheduled Tribes, accounting for about 8.6% of the total population. Tribal communities are primarily concentrated in rural and forested regions and depend largely on agriculture, forest produce, and traditional occupations for their livelihood. However, lack of industrial development, inadequate education, and poor infrastructure have restricted employment opportunities for tribal youth.

In this context, skill development and entrepreneurial training have gained importance as effective strategies for generating employment, enhancing income, and promoting self-reliance. Entrepreneurship enables tribal youth to utilize local resources, preserve traditional skills, and participate actively in the economic development process. This paper focuses on the role of entrepreneurship, supported by skill development initiatives, in improving the socio-economic status of tribal youth.

2. Literature Review

Several studies have emphasized that tribal communities in India face persistent socio-economic challenges due to geographical isolation, limited educational access, and inadequate employment opportunities. According to the **Planning Commission of India (2014)**, low human capital development among tribal youth has been a major barrier to their economic integration. Skill development has been identified as a critical intervention to enhance employability and income generation in tribal regions.

Research by **Mehta and Awasthi (2016)** highlights that vocational training and entrepreneurship education significantly improve self-employment opportunities among tribal youth. Their study indicates that skill-based programs aligned with local resources—such as forest produce processing, handicrafts, and agriculture—are more sustainable and culturally relevant. Similarly, **Nayak (2017)** found that entrepreneurship training helps tribal youth develop managerial skills, financial literacy, and risk-taking abilities, which are essential for micro-enterprise development.

Government-led initiatives have been widely discussed in the literature. **TRIFED (2018)** reports underline the effectiveness of the **Van Dhan Vikas Kendra (VDVK) scheme** in promoting value addition of Minor Forest Produce (MFP), leading to income enhancement and livelihood security. Studies by **Kumar and Singh (2019)** reveal that beneficiaries of VDKV experienced income growth ranging from 30% to 50%, especially among youth and women participants.

However, several scholars have also pointed out existing challenges. **Patel and Rao (2020)** argue that limited access to credit, inadequate market linkages, and lack of post-training support reduce the long-term impact of skill development programs. **UNDP (2021)** emphasizes the need for integrated approaches combining skill training, entrepreneurship support, digital literacy, and market access to ensure sustainable outcomes.

Recent studies stress the importance of policy convergence and community participation. **World Bank (2022)** suggests that involving local institutions, NGOs, and tribal leaders enhances program effectiveness and ownership. Overall, the literature indicates that skill development and entrepreneurial training can significantly empower tribal youth, provided programs are inclusive, market-oriented, and supported by strong institutional frameworks.

3. Objectives

To enhance employability of tribal youth by providing market-relevant vocational and technical skills.

1. **To promote self-employment and entrepreneurship** among tribal youth through structured training and capacity-building programs.

2. **To utilize local resources and indigenous knowledge** for developing sustainable small-scale and forest-based enterprises.
3. **To improve income levels and economic self-reliance** of tribal youth by encouraging value addition and micro-enterprise development.
4. **To reduce poverty and unemployment** in tribal regions by creating livelihood opportunities at the local level.
5. **To develop entrepreneurial competencies** such as leadership, decision-making, financial literacy, and risk management.
6. **To facilitate access to government schemes and institutional support**, including credit facilities, marketing assistance, and mentorship.
7. **To encourage inclusive and sustainable development** by integrating tribal youth into mainstream economic activities while preserving cultural identity.
8. **To prevent migration from tribal areas** by strengthening local employment and enterprise opportunities.
9. **To empower tribal youth socially and economically**, enabling them to contribute effectively to community development.

4. Concept of Skill Development and Entrepreneurship

4.1 Skill Development

Skill development refers to the process of identifying skill gaps and providing training to enhance an individual's employability and productivity. For tribal youth, skill development includes:

- Technical skills related to agriculture, forest produce, handicrafts, and processing
- Managerial and entrepreneurial skills
- Digital and financial literacy
- Communication and leadership skills

4.2 Entrepreneurship

Entrepreneurship is the ability to identify opportunities, organize resources, and take risks to create economic value. In tribal areas, entrepreneurship is mainly based on:

- Small-scale and cottage industries
- Forest-based enterprises
- Handicrafts and handloom products
- Agro-based and eco-friendly enterprises

Entrepreneurship empowers tribal youth to move from wage employment to self-employment, ensuring sustainable livelihoods.

5. Need for Skill Development and Entrepreneurial Training among Tribal Youth

The need for focused skill development and entrepreneurial training arises due to the following reasons:

- High unemployment and underemployment among tribal youth
- Seasonal nature of traditional occupations
- Migration to urban areas in search of jobs
- Underutilization of local resources and traditional skills
- Limited awareness of government schemes and market opportunities

Skill development bridges the gap between traditional knowledge and modern market requirements.

6. Role of Small-Scale Enterprises in Tribal Development

Small-scale enterprises (SSEs) play a crucial role in tribal development as they require low capital investment and use locally available resources.

6.1 Employment Generation

SSEs generate local employment opportunities and reduce migration of tribal youth to cities.

6.2 Income Enhancement

Value addition to raw materials significantly increases income levels of tribal households.

6.3 Preservation of Traditional Skills

Entrepreneurship based on indigenous crafts and practices helps preserve tribal culture and heritage.

6.4 Social Empowerment

Entrepreneurial activities enhance confidence, decision-making ability, and social status of tribal youth, including women.

7. Government Initiatives for Tribal Skill Development and Entrepreneurship

The Government of India has launched several schemes to promote skill development and entrepreneurship among tribal youth:

- **Skill India Mission** – Provides skill training aligned with market needs
- **Van Dhan Vikas Kendra (VDVK) Scheme** – Promotes value addition of Minor Forest Produce
- **TRIFED (Tribal Cooperative Marketing Development Federation of India)** – Supports marketing and branding of tribal products
- **MSME Development Programs** – Provides training and financial support
- **National Rural Livelihood Mission (NRLM)** – Strengthens SHGs and livelihood activities

These initiatives focus on capacity building, financial inclusion, and market linkages.

8. Van Dhan Vikas Kendra (VDVK): An Overview

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The Van Dhan Vikas Kendra scheme was launched in 2018 by the Ministry of Tribal Affairs and implemented by TRIFED. The scheme aims to improve tribal livelihoods through value addition, skill development, and entrepreneurship based on Minor Forest Produce (MFP).

Key Features:

- Each VDVK consists of 15 Self-Help Groups with about 300 beneficiaries
- Focus on training, processing, packaging, branding, and marketing
- Promotes sustainable harvesting of forest produce

As of recent reports, more than 3,000 VDVKs have been established across India, benefiting over 9 lakh tribal members.

9. State-Level Case Studies

9.1 Chhattisgarh

Chhattisgarh has over 400 VDVKs focusing on tamarind, mahua, honey, and herbal products. In Bastar district, tribal youth-run honey processing units have increased incomes from ₹6,000–₹8,000 per season to ₹18,000–₹25,000.

9.2 Odisha

Odisha has around 300 VDVKs engaged in turmeric, tamarind, and millet-based products. In Mayurbhanj district, youth-led SHGs process and market turmeric powder, resulting in income growth of nearly 2.5 times.

9.3 Jharkhand

In Jharkhand, over 250 VDVKs focus on lac cultivation and sal leaf products. Tribal youth in Gumla district have established lac-based enterprises, ensuring year-round income.

9.4 Madhya Pradesh

Madhya Pradesh hosts more than 500 VDVKs. In Dindori district, youth-managed amla processing units have increased annual family income from ₹10,000 to ₹30,000.

9.5 Telangana

VDVKs in Telangana promote bamboo crafts and leaf plate manufacturing. In Adilabad district, youth enterprises supply eco-friendly products to local markets.

10. Impact of Skill Development and Entrepreneurship on Tribal Youth

- Employment generation at the local level
- Increased household income and improved living standards
- Reduced migration to urban areas
- Enhanced skills and entrepreneurial mindset
- Improved social inclusion and empowerment

11. Challenges in Implementing Skill Development Programs

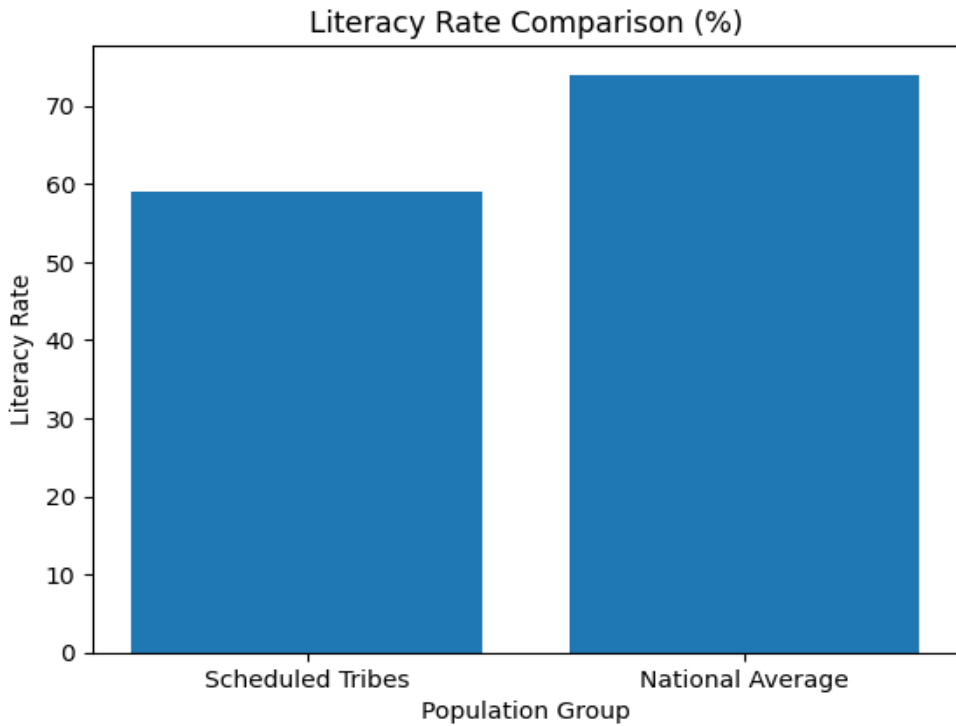
Despite positive outcomes, several challenges persist:

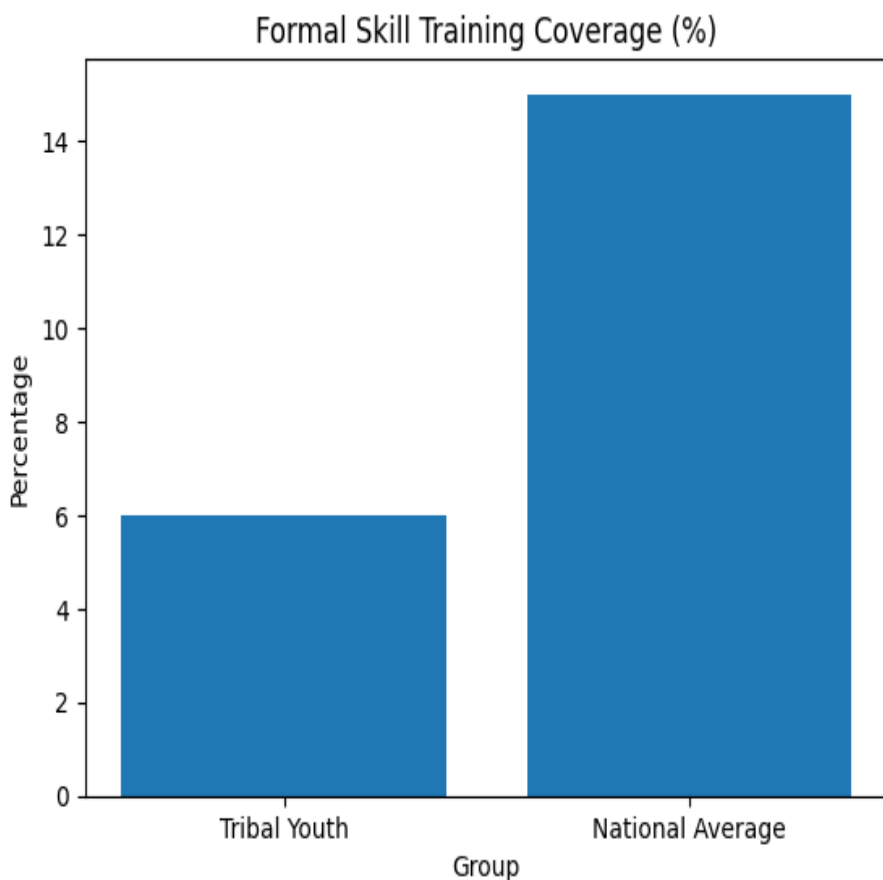
- Limited access to quality training infrastructure
- Lack of advanced technology and tools
- Poor transportation and market connectivity
- Financial constraints and limited credit access
- Need for continuous mentoring and support

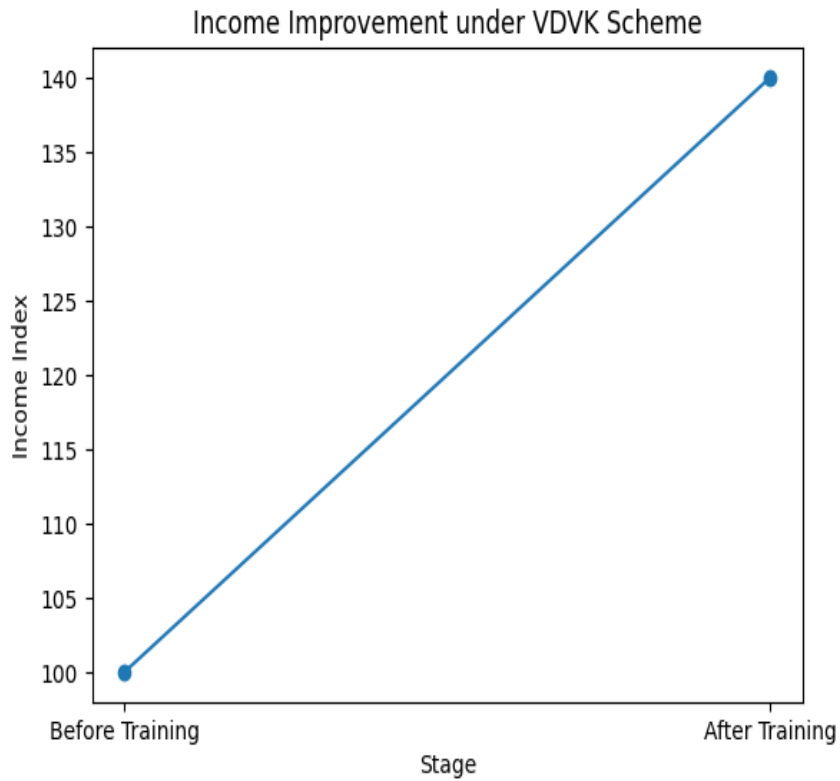
12. Suggestions for Improvement

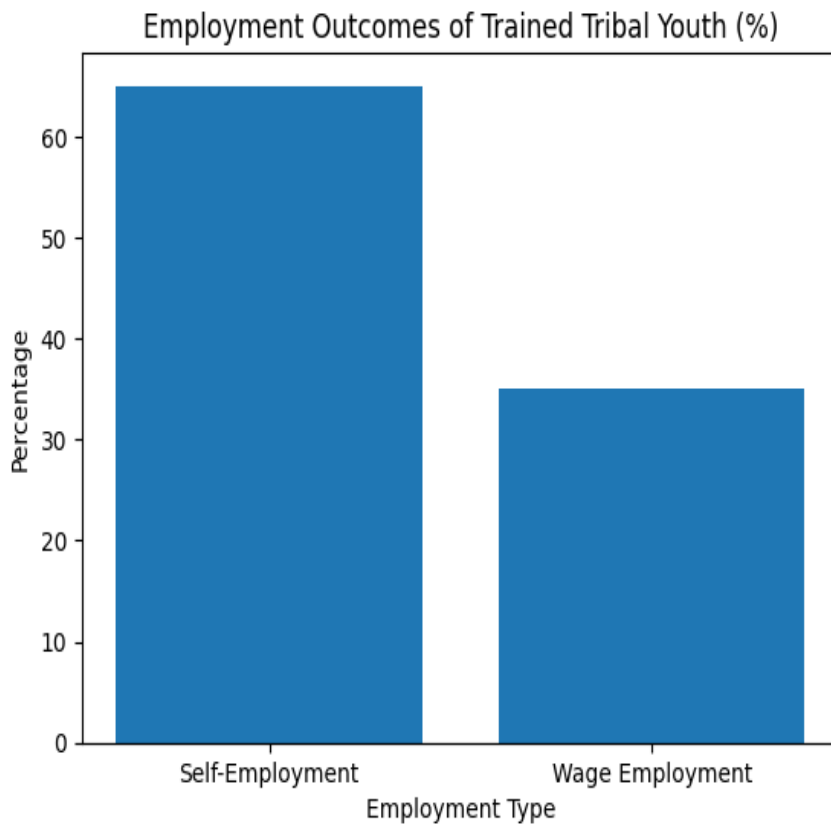
- Establish skill development centers in remote tribal areas
- Strengthen market-oriented and digital skills training
- Improve access to microfinance and credit facilities
- Encourage public-private partnerships
- Promote e-commerce platforms for tribal products

Employment Outcomes after Skill and Entrepreneurship Training









1. Literacy Rate Comparison (%)

Chart type: Bar chart

Shows:

- Literacy rate of **Scheduled Tribes (59%)**
- **National average (74%)**

Use this to explain:

The educational gap between tribal communities and the national population, highlighting the need for focused skill development programs.

Suggested caption:

Figure 1: Literacy Rate Comparison between Scheduled Tribes and National Average

2. Formal Skill Training Coverage (%)

Chart type: Bar chart

Shows:

- Tribal youth with formal skill training (**6%**)
- National average (**15%**)

Use this to explain:

The severe skill-training gap faced by tribal youth and the importance of expanding programs like PMKVY and TRIFED initiatives.

Suggested caption:

Figure 2: Formal Skill Training Coverage among Tribal Youth

3. Income Improvement under VDVK Scheme

Chart type: Line graph

Shows:

- Income level **before training**
- Income level **after training** (about **40% increase**, shown as an index)

Use this to explain:

The positive economic impact of the **Van Dhan Vikas Kendra (VDVK)** scheme through value addition and entrepreneurship.

Suggested caption:

Figure 3: Income Improvement of Tribal Beneficiaries under VDVK Scheme

4. Employment Outcomes of Trained Tribal Youth (%)

Chart type: Bar chart

Shows:

- **65% self-employment**
- **35% wage employment**

Use this to explain:

How skill development and entrepreneurship training promote self-reliance and micro-enterprise creation among tribal youth.

11. Conclusion

Skill development and entrepreneurial training play a vital role in the socio-economic development of tribal youth. Initiatives such as Van Dhan Vikas Kendras demonstrate that when traditional knowledge is combined with modern skills and market access, tribal youth can become successful entrepreneurs. Entrepreneurship not only improves income and employment but also ensures sustainable development and social empowerment of tribal communities.

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Harvesting Opportunities: Honey -Based Entrepreneurship In Tribal Communities

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ABSTRACT

This paper explores the historical progression and modern significance of BEEKEEPING (APICULTURE) within Telangana state-Primary Tribes/Group-CHENCHU, GOUND. Beekeeping is an ancient practice, rooted in human pre-history and linked to the evolution of Honeybees and Flowering plants during the cretaceous period. While early humans practiced hunting honey in the wild, modern apiculture has evolved into a sophisticated industry. Beyond the production of honey, the industry yields valuable by-products such as, HONEY, ROYAL JELLY, BEESWAX, PROPOLIS AND BEE VENOM which serve critical therapeutic and daily functions. More importantly, bees play an indispensable ecological role as pollinators.

KEYWORDS : APICULTURE, Honey, By-products, climate crisis,

INTRODUCTION:

In the past few years, the “climate crisis” has emerged as a major global concern, significantly impacting our planet's rich biodiversity and the quality of healthy living. For millions of years the earth has provided a hospitable environment with ample resources for everyone to flourish.

Tribal communities are essential to the preservation of natural resources, the mitigation of climate change and the advancement of biodiversity.

LITERATURE REVIEW:

Apiculture has been an integral part of human history with evidence of its practice dating back to prehistoric times in India, apiculture is a significant contributor to rural development with tribes like Chenchu and Gound. Bees also play a crucial ecological role as pollinators. Apiculture has potential for economic empowerment and environmental conservation. The industry gets valuable products such as HONEY, ROYAL JELLY, BEESWAX, PROPOLIS and BEE VENOM. They have good market potential and contribute to the economic empowerment of tribal communities.

OBJECTIVE:

1. To study the traditional knowledge and practices of beekeeping (apiculture) among tribal communities, particularly the Chenchu and Goud tribes of Telangana.
2. To analyze the role of honey-based entrepreneurship in improving the livelihood and economic status of tribal households.
3. To identify the different bee products such as honey, beeswax, royal jelly, propolis, and bee venom, and assess their commercial and medicinal importance.
4. To examine the contribution of apiculture to environmental conservation, biodiversity preservation, and ecological balance through pollination.
5. To understand the impact of climate change on beekeeping practices and honey production in tribal regions.
6. To evaluate government initiatives, training programs, and institutional support available for promoting apiculture among tribal communities.
7. To highlight the potential of sustainable apiculture as a tool for rural and tribal entrepreneurship development.
8. To suggest measures for strengthening honey-based enterprises through value addition, market access, and awareness among tribal groups

METHODOLOGY

The present study is based entirely on **secondary data** to examine the role of honey-based entrepreneurship and apiculture among tribal communities in Telangana, with special reference to the Chenchu and Goud tribes.

Sources of Data

Data for the study have been collected from various **secondary sources**, including:

- Published research articles and journals related to apiculture, tribal studies, and rural entrepreneurship
- Government reports from departments such as Agriculture, Horticulture, Tribal Welfare, and Forests
- Publications of institutions like the National Bee Board, ICAR, and Khadi and Village Industries Commission (KVIC)
- Books, magazines, and conference proceedings related to beekeeping and sustainable livelihoods
- Online sources such as official government websites, reports, and authentic databases

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The study covers information and data published over recent years, focusing on developments in apiculture and tribal entrepreneurship in Telangana.

Method of Analysis

The collected data were **systematically reviewed, classified, and interpreted** to understand trends in honey production, by-products utilization, income generation, and ecological benefits. Simple qualitative analysis was used to draw meaningful conclusions from the existing literature.

Scope of the Study

The scope of the study is limited to:

- Honey-based entrepreneurship
- Apiculture practices among tribal communities
- Environmental and livelihood impacts within Telangana state

ANALYSIS

HONEY BEE SPECIES

Limitations of the Study

- The study relies solely on secondary data; therefore, primary field observations are not included.
- Availability of tribe-specific data is limited in some published sources.
- The findings depend on the accuracy and reliability of the existing literature.

S.no	Product	Economic importance
1	Honey	Whole food contain sugars, antibiotics, enzymes and minerals
2	Royal jelly	Contain proteins, lipids, carbs, minerals
3	Bees wax	For making creams, ointments, capsules, shoepolish
4	propolis	Used in dermatological treatment, wounds &cosmetic treatment
5	Pollen	Loaded with nutrients, amino acids, vitamins and lipids
6	Bee venom	Used for Rheumatism

PROSPECTS OF APICULTURE IN BHADRADRI KOTHAGUEM

- 1. Agrain economy : Bees are incorporated into agriculture and increase crop yield
- 2. Rising Domestic Market: The threat of covid-19 infection has made people consume more of its antimicrobial and anti-inflammatory properties
- 3. Rising Industrial Demand: The growth of pharmaceutical sectors is expected to have a positive impact on honey as industrial raw material

MARKET TRENDS

Major players like Dabur India limited, Patanjali Ayurveda, Khadi, Himalya, Beehive Botanical inc..., etc. are making strategic moves to increase their business to grow

S.NO.	COMMON NAME	SCEIENTIFIC NAME	HONEY YIELD /YEAR/HIVE(Kg)
1	Indian bee	Apis cerena	8-10
2	European bee	Apis mellifera	25-30
3	Rock bee	Apis dorsata	30-35
4	Little bee	Apis florae	<1
5	Himalayan bee	Apis laboriosa	40-45

CONCLUSION

Beekeeping has the potential to generate income and employment opportunities for tribal community by producing honey and other products. It can also help empower women and youth by involving them in beekeeping activities as entrepreneurs. Also play a pivotal role in preserving the delicate balance of our environment.

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**Women and Youth Entrepreneurship for Inclusive Development:
Examining the Contribution and Empowerment of Women and Youth
in Tribal Entrepreneurial Ecosystems**

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Abstract

Entrepreneurship is increasingly recognized as a vehicle for inclusive development, particularly among marginalized communities. In tribal areas, where economic opportunities are limited and social exclusion is prevalent, women and youth entrepreneurship can catalyze socio-economic transformation. This paper explores the roles, contributions, challenges, and opportunities of women and youth entrepreneurs within tribal entrepreneurial ecosystems. By analysing case studies, policy interventions, and grassroots innovations, this study highlights how entrepreneurial activities can empower tribal communities, promote gender equity, reduce poverty, and contribute to sustainable development. The paper concludes with policy recommendations to strengthen tribal entrepreneurial capacity and inclusive growth.

1. Introduction

Inclusive development emphasises equitable participation in economic growth, ensuring that traditionally marginalized groups—such as women, youth, and tribal populations—are empowered socially and economically. Tribal communities often face structural barriers, including limited access to education, markets, capital, and technology. However, entrepreneurship can offer pathways for self-reliance, cultural affirmation, and socio-economic resilience.

Women and youth in tribal areas represent a potent but underutilized resource for regional and national development. Their entrepreneurial engagement can foster community strengthening, local innovation, and sustainable livelihoods. This paper examines the **empowerment outcomes, contributions to development, and ecosystem dynamics** that shape tribal entrepreneurship.

2. Theoretical Framework

2.1 Inclusive Development and Entrepreneurship

Inclusive development extends beyond traditional economic growth to encompass participation, fairness, and opportunities for all social groups. Entrepreneurship is pivotal in this regard when it:

- generates employment;
- builds local capacities;
- enables financial inclusion; and
- fosters innovation rooted in cultural and environmental capital.

2.2 Tribal Ecosystems and Social Capital

Tribal entrepreneurial ecosystems are shaped by:

- indigenous knowledge and cultural norms;
- community networks and traditional leadership;
- resource constraints and adaptive strategies;
- linkages with government, NGOs, and markets.

Social capital—trust, collective identity, reciprocity—plays a central role in tribal entrepreneurship, influencing venture sustainability and inclusive outcomes.

3. Women and Youth in Tribal Entrepreneurship

3.1 Women Entrepreneurs

Women in tribal areas often engage in:

- traditional crafts,
- food processing,
- agro-based enterprises,
- eco-tourism services.

Their entrepreneurship contributes to economic resilience and cultural preservation.

However, they face barriers including:

- gender bias and restricted mobility;
- limited access to credit and technology;
- lack of mentorship and business training.

3.2 Youth Entrepreneurs

Tribal youth bring innovation, digital skills, and aspirations for change. They often:

- adopt new technologies;
- connect tribal products to broader markets;
- innovate solutions for local challenges (e.g., sustainable farming, waste management).

Constraints include:

- educational gaps;
- unemployment;

- infrastructure limitations; and
- cultural expectations.

4. Contribution to Inclusive Development

4.1 Economic Empowerment

- Entrepreneurship enhances household incomes, reduces dependency, and broadens skill sets.
- Women entrepreneurs often reinvest earnings in families, health, and children's education.

4.2 Social Empowerment

- Participation in business fosters confidence, leadership, and community respect, especially for women and youth.
- Tribal entrepreneurs help preserve and commercialise cultural heritage (e.g., art, music, traditional foods).

4.3 Environmental Sustainability

- Many tribal enterprises are rooted in sustainable practices (e.g., organic farming, forest-friendly products), aligning economic goals with ecological stewardship.

5. Opportunities in Tribal Entrepreneurial Ecosystems

5.1 Policy and Institutional Support

Government schemes aimed at Skill India, Start-Up India, and tribal welfare play a supportive role. Initiatives that provide:

- credit guarantee schemes,
- subsidised loans,
- incubation and training hubs; and
- market linkages

can significantly enhance entrepreneurial participation.

5.2 Technology and Digital Platforms

Digital marketplaces, mobile banking, and e-commerce platforms have opened new pathways for tribal entrepreneurs to reach national and global buyers.

5.3 Network and Mentoring Systems

Peer networks, mentorship from experienced professionals, and partnerships with NGOs can build human capital and strengthen venture sustainability.

6. Challenges Affecting Women and Youth in Tribal Entrepreneurship

6.1 Structural and Institutional Barriers

- Limited infrastructure (roads, connectivity, electricity).
- Restricted access to finance and formal credit.

- Inadequate institutional support for scaling up.

6.2 Socio-Cultural Barriers

- Gender norms that limit women's decision-making authority.
- Resistance to new roles for youth within traditional structures.

6.3 Knowledge and Skill Gaps

- Lack of formal business training.
- Limited understanding of market dynamics, branding, and financial management.

7. Case Illustrations

7.1 Women-Led Tribal Handicrafts Collective

A group of tribal women artisans organised into a cooperative to produce and sell traditional crafts. Through digital marketplaces and local tourism partnerships, they:

- improved incomes;
- gained recognition locally and nationally;
- reinvested profits in community education programs.

7.2 Youth-Driven Eco-Tourism Startup

Tribal youth in a hilly region created an eco-tourism venture showcasing indigenous culture, nature walks, sustainable lodging, and traditional cuisine. This led to:

- employment for youth;
- increased local revenue;
- preservation of natural resources.

8. Policy Recommendations

To strengthen inclusive tribal entrepreneurship, governments and stakeholders should:

8.1 Expand Access to Finance

- Tailored loan products with reduced collateral requirements.
- Micro-finance and community-based savings groups focused on women and youth.

8.2 Enhance Skill Development and Training

- Business planning and financial literacy workshops.
- Digital skills training and access to online marketplaces.

8.3 Strengthen Market Linkages

- Partnerships with private sector platforms.
- Cooperative branding initiatives to promote tribal products.

8.4 Foster Supportive Institutional Ecosystems

- Incubators and mentorship programs in tribal regions.

- Networking forums connecting tribal entrepreneurs with investors and experts.

9. Conclusion

Women and youth entrepreneurship in tribal ecosystems has **transformative potential** for inclusive development. By enhancing economic participation, fostering social empowerment, and promoting sustainable practices, tribal entrepreneurs can drive local and national development. However, targeted policies, ecosystem support, and community engagement are vital to unlocking this potential. Inclusive development is not only a goal but a process that integrates **equity, opportunity, and cultural dignity** through entrepreneurship.

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**A Comparative Political Analysis of State-Level Policy Variations and
the Growth of Tribal Enterprises in India**

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Abstract

In India, entrepreneurship among tribal tribes is increasingly seen as a means of achieving local self-reliance, livelihood diversification, and economic inclusion. The federal structure of governance assigns state governments primary responsibility for implementation and adaptation, even though the federal government has developed several initiatives to encourage the development of tribal enterprises. Consequently, there are significant regional differences in the efficacy of these strategies. To understand why results vary, this study examines how several Indian states design and carry out policy interventions that promote tribal firms. The article analyzes policy approaches in Andhra Pradesh, Odisha, Maharashtra, and a few North-Eastern states using a comparative analytical framework. The analysis shows that the success of policies is greatly influenced by differences in administrative capacity, policy orientation, decentralization techniques, and market integration strategies. Results from states that integrate economic connection mechanisms, participatory governance, and institutional coordination are typically more inclusive and long-lasting. The study contends that state capability and governance quality, in addition to policy formulation, are critical to sustainable tribal entrepreneurship.

Keywords: decentralization, public policy, indigenous development, federal governance, comparative politics, India, and tribal enterprise.

1. Introduction

Geographical remoteness, inadequate infrastructure, limited market access, and past sociopolitical marginalization have all hindered economic development in India's tribal territories for many years. Welfare provision has historically been the main focus of government interventions, but these strategies have frequently fallen short of producing long-term economic independence. As a result, officials have placed a greater emphasis on entrepreneurship as a means of encouraging tribal communities to thrive independently.

A broad range of economic endeavors started by indigenous groups are included in tribal entrepreneurship, which usually makes use of regional natural resources, traditional knowledge systems, and social networks. These businesses support local sovereignty and cultural continuity in addition to making money. As such, they are a political and economic phenomena that is connected to issues of self-governance, institutional access, and resource control.

Tribal development policy is significantly shaped by India's federal system. State governments oversee execution, coordination, and contextual adaptation, whereas national programs set up broad objectives and financial sources. The efficiency of policies varies significantly between regions because of this multi-level governance structure. Therefore, this paper's focus is political rather than just economic: how and why do different state-level policy frameworks encourage tribal entrepreneurship in different ways?

This study assesses how governance arrangements affect economic success in tribal territories by looking at specific state experiences.

2. Objectives of the Study

This research aims to:

Analyze the legislative measures taken by a few Indian states to encourage the growth of tribal businesses.

Examine governance frameworks and implementation of tactics in various states.

Determine the political and institutional elements that affect the efficacy of policies.

Determine which policy arrangements encourage sustainable tribal entrepreneurship the most.

3. Research Questions

The following inquiries serve as a guide for the study:

What aspects of state governments' approaches to promoting indigenous enterprises are different?

Which governance or institutional elements account for variance in policy outcomes?

Which approach to policy community led, market driven, or redistributive creates more long-lasting economic change?

Does tribal economic control and involvement improve with decentralized governance?

4. Conceptual and Theoretical Orientation

An Institutional Viewpoint

The way policies are implemented, tracked, and modified is influenced by institutional frameworks. Program results are influenced by regulatory frameworks, administrative capability, and bureaucratic cooperation.

Federalism and Differences in Subnational Policies

Because subnational administrations have different levels of autonomy, resources, and political agendas, policy outcomes in federal systems frequently vary by region.

Framework of the Developmental State

Through the development of infrastructure, market facilitation, and institutional support, the state can actively influence economic transition.

Participatory Decentralization and Governance

Community involvement and local decision-making processes affect the sustainability, accountability, and legitimacy of policies.

When taken as a whole, these viewpoints offer a framework for comprehending how governing frameworks impact the growth of tribal enterprises.

5. Examining Current Scholarship

Indigenous entrepreneurship has been shown to have the ability to improve community agency, boost local economies, and lessen poverty. Scholars do, however, also highlight structural obstacles such as restricted market integration, poor infrastructure, and limited finance availability. Research on India emphasizes the value of institutional networks, training programs, and public policy support. However, there is evidence that the way policies are implemented differs greatly between states because of variations in political commitment and administrative capacity. Fewer studies take a comparative political approach to state-level policy variance, even if many focus on programs or geographical areas. This study fills that gap by methodically contrasting various governments' governing styles.

6. Methodological Strategy

To investigate policy diversity across a few chosen states that represent various governance philosophies, a comparative case study design is utilized.

Selection of Cases

The analysis consists of:

Odisha and Andhra Pradesh Maharashtra & Certain states in the northeast

These examples show different approaches to policy and implementation.

Information Sources

The study makes use of secondary academic literature, government reports, and policy documents.

Criteria for Analysis

States are contrasted in several ways:

Capacity for administration

An emphasis on policy

Mechanisms of market integration

Decentralization level

Social and economic results

7. Context of National Policy

The central government of India has launched a number of programs to encourage the establishment of businesses and tribal lives. These initiatives emphasize value chain development, financial access, and talent enhancement. National frameworks, however, serve mainly as enabling mechanisms. The degree to which state governments successfully operationalize them will determine their influence. State-level governance thus takes center stage in determining the course of policy.

8. State-Level Strategies for Policy

Model of Administrative Implementation in Andhra Pradesh

Andhra Pradesh has placed a strong emphasis on institutional coordination and effective program execution. Policies emphasize market linkage development, enterprise training, and infrastructural support. This strategy is characterized by bureaucratic integration and robust monitoring systems. This model illustrates a style of government that prioritizes state-led economic facilitation and administrative performance.

Redistributive Development Model in Odisha

In Odisha, enterprise promotion and income protection measures are combined. Procurement systems and livelihood programs are examples of state initiatives that aim to stabilize incomes while progressively increasing entrepreneurial activity. This approach reflects a welfare-oriented development strategy by striking a balance between social protection and economic integration.

Maharashtra: Growth of Institutional Capacity

The expansion of institutional support systems is a top priority in Maharashtra's strategy. The state has created large-scale enterprise clusters, financial aid programs, and training networks. Here, the focus is on long-term capacity building and structural expansion within the entrepreneurial ecosystem.

Community-Centered Governance in the Northeastern States

Tribal businesses are strongly related to traditional governing structures and community resource management in several northeastern regions. Localized economic institutions and group decision-making are crucial. Strong decentralization and indigenous self-governance are reflected in this paradigm.

9. Analysis by Comparison

Effectiveness of Administration

Program outcomes are more consistent in states with more robust coordination and monitoring systems.

Integration of Policies

Enterprise growth is steadier when income support and market expansion are combined.

Participation of the Community

Involving the local community improves economic ventures' sustainability and sense of ownership.

Connectivity to the Market

Income generation and business viability are greatly enhanced by access to external markets.

10. Explanation and Wider Consequences

The comparison shows that success is not solely determined by the design of policies. Rather, institutional capabilities and governance structures influence how well program's functions.

There are three main policy trends that show up:

Administrative governance with an emphasis on implementation

Strategies for development that prioritize welfare

Community-based, decentralized systems

When these factors are merged instead of pursued separately, the best results are obtained.

11. Suggestions for Policies

Improve the implementing agencies' coordination

Increase local government institutions' involvement

Increase supply chains and market infrastructure

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Expand training and financial access

Combine enterprise promotion with social protection.

12. In conclusion

Different state-level governance capacities, institutional configurations, and policy orientations are reflected in the variations in tribal enterprise development throughout India. Innovation is made possible by federal variety, but it also leads to unequal development results. Tribal communities need integrated policy systems that blend market access, participatory governance, and administrative effectiveness for long-term economic empowerment. Future studies ought to look into mechanisms for interstate policy learning as well as long-term socioeconomic effects.

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