



Tribal Communities and Commerce Education: Challenges and Opportunities

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Abstract:

This study examines commerce education accessibility among tribal communities in India. Through surveys of 800 tribal students across five states, the research reveals significant underrepresentation in commerce streams (2.3% vs 8.6% population share). Key barriers include economic constraints, language difficulties, cultural misalignment, and limited career guidance. The study proposes integrating traditional tribal economic knowledge with modern business education to enhance participation and economic empowerment.

Keywords: *Tribal Education, Commerce Education, Economic Empowerment, Educational Equity.*

Introduction:

India's 104 million tribal people (8.6% population) remain underrepresented in commerce education despite economic integration needs. While tribal communities traditionally engaged in agriculture, forest produce, and crafts, modern economic participation requires business skills. This research analyzes barriers to tribal participation in commerce education and proposes solutions for inclusive economic development.

Research Problem:

Tribal students constitute only 2.3% of commerce stream enrollment at higher secondary level despite being 8.6% of population, limiting their economic opportunities.

Objectives:

1. Analyze barriers to tribal participation in commerce education.

2. Examine effectiveness of current educational policies.
3. Assess curriculum relevance to tribal economic realities.
4. Propose recommendations for improved access and outcomes.

Literature Review:

Theoretical Framework: Human Capital Theory suggests education enhances economic productivity, while Cultural Capital Theory explains how mainstream curricula may disadvantage tribal students by not recognizing indigenous economic knowledge.

Previous Research: Studies by Xaxa (2008) and Sujatha (2014) documented low tribal participation in professional courses. The Ministry of Tribal Affairs (2020) reported persistent gaps in educational outcomes despite affirmative action policies.

Research Methodology:

Study Design: Mixed-method approach combining quantitative surveys and qualitative interviews.

Sample: 800 tribal students (Classes 11-12 and undergraduate) from Jharkhand, Odisha, Chhattisgarh, Gujarat, and Maharashtra.

Data Collection:

- Structured questionnaires for students and parents.
- In-depth interviews with 50 students.
- Focus group discussions with educators.
- Government data analysis.

Analysis: Statistical analysis using SPSS and thematic analysis for qualitative data.

Key Findings:**1. Participation Patterns:****Commerce Stream Enrollment:**

- Tribal students in commerce: 2.3% (vs 8.6% population share)
- Science stream: 3.1%
- Arts/Humanities: 12.4%

State-wise Variations:

- Highest participation: Gujarat (3.8%)
- Lowest participation: Jharkhand (1.2%)

2. Major Barriers:

Economic Constraints (78% students affected): Average annual family income of tribal commerce students is ₹45,000 compared to ₹1,20,000 for non-tribal students. Education costs including books, tuition, and transportation create significant burden.

Language Barriers (65% students affected): Commerce subjects taught in English/Hindi create difficulties for students whose first language is tribal. Accounting and business terminology particularly challenging.

Limited Awareness (71% students affected): Poor understanding of commerce

career opportunities. Only 23% students aware of CA, MBA, or other professional courses. Limited exposure to business role models from tribal communities.

Infrastructure Deficits (84% students affected): Inadequate commerce facilities in tribal areas. 67% schools lack computer labs, 54% have no internet connectivity. Limited access to current business publications and resources.

Cultural Misalignment (52% students affected): Commerce curricula emphasize profit maximization conflicting with traditional tribal values of community welfare and environmental sustainability.

3. Academic Performance:

Tribal commerce students showed lower performance compared to non-tribal peers:

- Average Class 12 commerce scores: 58.2% (tribal) vs 71.6% (non-tribal)
- Higher education dropout rates: 34% (tribal) vs 18% (non-tribal)
- Professional course success rates: 12% (tribal) vs 45% (non-tribal)

Successful Models and Case Studies:**1. Tata Institute of Social Sciences (TISS) Commerce Program:**

TISS developed specialized commerce program for tribal students featuring:

- Bilingual instruction (English + local tribal languages)
- Integration of traditional economic practices
- Mentorship by successful tribal professionals
- Industry internships in tribal areas

Results: 89% completion rate, 76% job placement within 6 months

2. Jharkhand Tribal Commerce Initiative:

State government partnership with private sector creating:

- Commerce coaching centers in tribal blocks
- Scholarships covering full education costs
- Career counseling programs
- Entrepreneurship development courses

Impact: 40% increase in tribal commerce enrollment over 3 years

3. Gujarat Cooperative Model:

Integration of traditional tribal cooperatives with modern business education:

- Practical training in existing tribal enterprises
- Financial literacy programs
- Digital marketing workshops
- Micro-enterprise development

Outcomes: 156 new tribal-led businesses created, average income increase of 180%

Challenges in Implementation:

1. Systemic Issues:

Policy Gaps Current reservation policies focus on admission quotas but lack support for academic success. Limited post-admission mentoring and academic support services.

Resource Constraints Inadequate government funding for specialized programs. Teacher shortage in tribal areas, particularly in commerce subjects.

Institutional Resistance Some educational institutions reluctant to modify curricula or teaching methods for tribal students, viewing adaptations as "lowering standards."

2. Community-Level Challenges:

Family Expectations Traditional families often prefer children to continue ancestral occupations rather than pursue business careers. Limited understanding of commerce career potential.

Social Pressures Peer pressure to choose familiar career paths. Success in business sometimes viewed as abandoning tribal identity.

Geographic Isolation Remote locations of many tribal communities limit access to quality educational institutions and business opportunities.

Recommendations:

Curriculum Reforms:

Culturally Responsive Commerce Curriculum:

- Integrate traditional tribal economic systems (barter, cooperative agriculture, forest economy) with modern business concepts
- Use local case studies and examples
- Include social entrepreneurship and sustainable business practices
- Develop bilingual learning materials

Practical Application Focus:

- Emphasize hands-on business projects in tribal communities
- Create laboratory businesses using local resources
- Partner with existing tribal enterprises for experiential learning

Conclusion:

This research reveals significant underrepresentation of tribal communities in commerce education, stemming from multiple interconnected barriers including economic constraints, linguistic challenges, cultural misalignment, and inadequate support systems. The 2.3% representation in commerce streams compared to 8.6% population share indicates substantial untapped potential.

However, successful models from TISS, Jharkhand, and Gujarat demonstrate that targeted interventions can dramatically improve tribal participation and outcomes in commerce education. Key success factors include culturally responsive curricula, comprehensive support systems, practical

application opportunities, and strong community partnerships.

The path forward requires coordinated efforts from government, educational institutions, private sector, and tribal communities themselves. Priority actions include developing culturally integrated curricula, establishing comprehensive support systems, creating career pathway programs, and ensuring adequate infrastructure in tribal regions.

Commerce education represents a critical opportunity for tribal communities to participate meaningfully in India's growing economy while maintaining their cultural identity and values. By addressing current barriers and implementing recommended solutions, India can unlock the entrepreneurial potential of its tribal communities, contributing to both inclusive growth and cultural preservation.

The economic empowerment of tribal communities through commerce education is not just a matter of social justice but also economic necessity as India aspires to become a developed economy. Success in this endeavor will require sustained commitment, adequate resources, and genuine recognition of tribal communities as equal partners in India's economic development journey.

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