



Fostering Inclusive Growth: Entrepreneurship and Economic Empowerment of Tribal Women in India

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Abstract:

Economic empowerment of tribal women is a critical component of inclusive and sustainable development. Despite rich indigenous knowledge and skills, tribal women continue to face structural barriers such as limited access to education, finance, markets, and entrepreneurship opportunities. This research paper examines the role of economic empowerment and entrepreneurship in strengthening the livelihoods of tribal women in India. It explores the socio-economic challenges faced by tribal women, evaluates government and non-government initiatives aimed at promoting entrepreneurship, and analyzes how skill development, self-help groups, and micro-enterprises contribute to livelihood security. The study highlights that entrepreneurship not only enhances income generation but also improves social status, decision-making power, and overall well-being of tribal women. The paper concludes with policy recommendations to strengthen entrepreneurial ecosystems for tribal women through targeted interventions, capacity building, and sustainable livelihood models.

Keywords: Tribal Women, Economic Empowerment, Entrepreneurship, Livelihood, Sustainable Development

Introduction:

Tribal communities constitute a significant and integral segment of India's population and are distinguished by their unique socio-cultural identities, traditional knowledge systems, and livelihood practices. These communities largely depend on agriculture, forest-based resources, animal husbandry, and indigenous crafts for sustenance. Within this socio-economic framework, tribal women play a crucial role in supporting household economies and ensuring food and livelihood security. Their contributions extend across productive, reproductive, and community-based activities, making them central to the survival and continuity of tribal livelihoods.

Despite their significant economic role, tribal women remain among the most economically marginalized groups in India.

Persistent challenges such as poverty, geographical isolation, low levels of education and skill development, restricted access to credit and markets, and limited institutional support continue to constrain their economic potential. Social exclusion, gender inequality, and inadequate infrastructure further exacerbate their vulnerability, limiting opportunities for income generation and sustainable employment. As a result, tribal women often remain engaged in low-income, informal, and seasonal occupations that offer minimal economic security.

In this context, economic empowerment through entrepreneurship has emerged as an effective and sustainable strategy for strengthening the livelihoods of tribal women. Entrepreneurship provides opportunities for self-employment, income diversification, and value addition to traditional skills and resources. By

transforming indigenous knowledge, handicrafts, agricultural produce, and minor forest products into market-oriented enterprises, tribal women can enhance their income levels and reduce dependence on unstable livelihood sources. Entrepreneurial initiatives also contribute to building financial independence, decision-making power, self-confidence, and social recognition among tribal women.

Furthermore, institutional interventions such as Self-Help Groups (SHGs), microfinance, skill development programs, and government-supported entrepreneurship schemes have played a vital role in promoting economic empowerment among tribal women. These initiatives facilitate access to credit, training, and market linkages, enabling women to establish and sustain micro and small enterprises. Economic empowerment through entrepreneurship not only improves the material conditions of tribal women but also strengthens their social status and participation in community development.

Against this backdrop, the present study seeks to examine the role of economic empowerment and entrepreneurship in strengthening tribal women's livelihoods. The paper aims to analyze existing challenges, assess the impact of entrepreneurship initiatives, and explore policy measures that can foster inclusive and sustainable livelihood opportunities for tribal women, thereby contributing to broader goals of inclusive growth and social equity.

Conceptual Framework:

The conceptual framework of this study is based on the interrelationship between economic empowerment, entrepreneurship, and livelihood strengthening of tribal women. It explains how access to resources, skills, and institutional support enables tribal women to participate effectively in economic activities and improve their socio-economic status.

Economic Empowerment of Women: Entrepreneurship and Livelihood:

Entrepreneurship serves as a vital pathway for strengthening livelihoods, particularly for tribal women who face limited formal employment opportunities. Entrepreneurship involves identifying economic opportunities, mobilizing resources, and establishing enterprises that generate income and employment. In the tribal context, women entrepreneurs primarily engage in micro and small-scale enterprises rooted in traditional knowledge and locally available resources.

Common entrepreneurial activities among tribal women include handicrafts, agriculture-based enterprises, processing of minor forest produce, animal husbandry, food processing, tailoring, and Self-Help Group-based collective enterprises. These activities promote income diversification, reduce vulnerability to seasonal employment, and enhance livelihood security. Entrepreneurship also facilitates value addition to traditional products, improves market access, and fosters sustainable use of natural resources.

Thus, the conceptual framework highlights entrepreneurship as a critical link between economic empowerment and livelihood strengthening, enabling tribal women to achieve sustainable income, social recognition, and long-term economic stability.

Objectives of the Study:

The specific objectives of the study are:

1. To analyze the socio-economic status of tribal women in India.
2. To examine the role of entrepreneurship in strengthening tribal women's livelihoods.
3. To study the impact of economic empowerment initiatives on income and social status of tribal women.

4. To assess the role of Self-Help Groups (SHGs) and microfinance in promoting tribal women entrepreneurship.
5. To suggest policy measures for strengthening entrepreneurial opportunities for tribal women.

Research Methodology:

The present study adopts a descriptive and analytical research design to examine the role of economic empowerment and entrepreneurship in strengthening the livelihoods of tribal women. The study is primarily based on secondary data, which has been collected from a variety of reliable and authenticated sources to ensure the validity and relevance of the analysis.

Secondary data sources include government publications such as reports of the Ministry of Tribal Affairs, Ministry of Rural Development, National Rural Livelihood Mission (NRLM), Tribal Cooperative Marketing Development Federation (TRIFED), and Census of India. In addition, data has been sourced from research articles published in peer-reviewed national and international journals, books, conference proceedings, NGO reports, and official websites related to women empowerment, entrepreneurship, and tribal development. These sources provide comprehensive insights into the socio-economic conditions of tribal women and the institutional mechanisms supporting their livelihood activities.

The study employs descriptive methods to outline the existing socio-economic status of tribal women and the nature of entrepreneurial activities undertaken by them. Analytical methods are used to assess the impact of economic empowerment initiatives, entrepreneurship development programs, and institutional support on livelihood security, income generation, and social empowerment of tribal women. Comparative analysis is also applied to evaluate

different government and non-government initiatives aimed at promoting tribal women entrepreneurship.

The collected data has been systematically reviewed, classified, and interpreted to identify key patterns, challenges, and outcomes related to tribal women's economic empowerment. The methodology enables an integrated understanding of the interrelationship between economic empowerment, entrepreneurship, and sustainable livelihood development. While the study relies on secondary data, it provides a conceptual and policy-oriented framework that can serve as a foundation for future empirical research and field-based studies on tribal women entrepreneurship and livelihood strengthening.

Socio-Economic Challenges Faced by Tribal Women:

Tribal women face a range of interrelated socio-economic challenges that significantly hinder their economic empowerment and participation in entrepreneurial activities. One of the primary constraints is low literacy and limited educational attainment. Due to inadequate educational infrastructure, early school dropouts, and socio-cultural barriers, many tribal women lack basic education and vocational skills required for modern economic engagement.

Limited access to credit and formal financial institutions is another major challenge. Tribal women often depend on informal sources of finance due to lack of collateral, low financial literacy, and geographical remoteness. This restricts their ability to invest in income-generating activities or expand small enterprises. Poor market connectivity and inadequate infrastructure further exacerbate their economic marginalization. Remote locations, lack of transportation facilities, and absence of organized markets limit access to buyers, fair prices, and value chains.

Tribal women largely depend on traditional and seasonal livelihoods such as subsistence agriculture, collection of minor forest produce, and daily wage labor. These activities are highly vulnerable to climatic variations and provide irregular and low incomes, resulting in economic insecurity. Social exclusion and gender inequality also play a significant role in limiting opportunities for tribal women. Patriarchal norms, restricted mobility, and limited decision-making power reduce their participation in economic and entrepreneurial activities.

Additionally, lack of entrepreneurial training, exposure, and awareness acts as a major barrier. Many tribal women possess indigenous skills and traditional knowledge, but the absence of technical training, business development support, and market-oriented guidance prevents them from transforming these skills into sustainable enterprises. Collectively, these challenges constrain the ability of tribal women to achieve economic independence and livelihood security, underscoring the need for targeted interventions to promote inclusive and sustainable economic empowerment.

Role of Entrepreneurship in Strengthening Tribal Women's Livelihoods:

Entrepreneurship plays a pivotal role in strengthening the livelihoods of tribal women by creating sustainable income opportunities and reducing economic vulnerability. Through entrepreneurial activities, tribal women are able to generate regular income, thereby contributing to poverty reduction and improving household economic security. Entrepreneurship promotes self-employment, which is particularly significant in tribal areas where formal employment opportunities are limited. By engaging in local enterprises, women are also able to reduce seasonal migration and remain economically active within their communities.

Entrepreneurial initiatives enable tribal women to utilize indigenous knowledge and traditional skills in a productive and market-oriented manner. Activities such as handicrafts, food processing, tailoring, and value addition of minor forest produce help convert traditional practices into viable economic enterprises. These initiatives not only enhance income levels but also promote sustainable use of local resources.

Participation in entrepreneurial activities strengthens the decision-making power of tribal women within households and communities. Financial independence enhances their role in family budgeting, education, and healthcare decisions. Entrepreneurship also contributes to building confidence, leadership qualities, and social recognition among tribal women, enabling them to emerge as active agents of change.

Various livelihood activities, including dairy farming, agriculture-based enterprises, self-help group-led initiatives, and eco-tourism, have demonstrated positive socio-economic outcomes. Thus, entrepreneurship serves as an effective mechanism for empowering tribal women, strengthening livelihood security, and fostering inclusive and sustainable development in tribal regions.

Role of Government and Institutional Support:

Government policies and institutional mechanisms play a crucial role in promoting entrepreneurship and economic empowerment among tribal women. Various national-level schemes and programs have been implemented to provide financial assistance, skill development, and market support to tribal women entrepreneurs. The National Rural Livelihood Mission (NRLM) is a key initiative that promotes self-employment through the formation and strengthening of Self-Help Groups (SHGs). NRLM facilitates access to credit, savings, capacity building, and livelihood diversification,

enabling tribal women to establish and sustain micro-enterprises.

The Tribal Cooperative Marketing Development Federation (TRIFED) supports tribal women by providing marketing platforms for products derived from handicrafts, handlooms, and minor forest produce. Through initiatives such as Van Dhan Vikas Kendras, TRIFED enhances value addition, branding, and market access for tribal products, thereby improving income levels. The Stand-Up India Scheme encourages entrepreneurship among women by providing bank loans to establish greenfield enterprises, including those led by tribal women.

Institutional support through SHGs and microfinance institutions has significantly improved financial inclusion among tribal women. These institutions provide access to affordable credit, financial literacy, and collective entrepreneurship opportunities. Additionally, Skill India and entrepreneurship development programs offer vocational training, business development skills, and entrepreneurial exposure to enhance employability and enterprise sustainability.

Collectively, these government and institutional interventions strengthen the entrepreneurial ecosystem for tribal women by addressing financial, skill-based, and market-related constraints, thereby contributing to sustainable livelihood development and inclusive growth.

Outcomes of Economic Empowerment Initiatives:

Economic empowerment and entrepreneurship initiatives have brought about significant positive outcomes in the lives of tribal women and their households. One of the most important outcomes is the improvement in income levels and livelihood security. Through engagement in entrepreneurial activities and self-

employment, tribal women have been able to generate regular and diversified sources of income, reducing dependence on seasonal and low-paying occupations. This has contributed to greater economic stability and resilience at the household level.

Enhanced financial independence is another notable outcome of economic empowerment initiatives. Access to credit, savings, and income-generating opportunities has enabled tribal women to manage financial resources more effectively and reduce reliance on informal borrowing. Financial autonomy has also strengthened their confidence and sense of self-worth.

Economic empowerment has positively influenced tribal women's participation in household and community decision-making. Women with stable incomes are more actively involved in decisions related to family expenditure, children's education, healthcare, and livelihood planning. Increased income levels have also facilitated better access to education and healthcare services for family members, thereby improving overall quality of life.

Furthermore, economic empowerment initiatives have led to an improvement in the social status and self-esteem of tribal women. Recognition as income earners and entrepreneurs has enhanced their respect within families and communities. Collectively, these outcomes highlight the transformative impact of entrepreneurship-driven economic empowerment on strengthening tribal women's livelihoods and promoting inclusive and sustainable development.

Findings of the Study:

The findings of the study reveal that entrepreneurship serves as a powerful and effective tool for the economic empowerment of tribal women. Engagement in entrepreneurial activities enables tribal women to generate

sustainable income, reduce economic dependency, and improve their overall livelihood security. Entrepreneurship also facilitates the utilization of indigenous knowledge and traditional skills in a market-oriented manner, contributing to inclusive economic growth.

The study highlights the crucial role played by Self-Help Groups (SHGs) in mobilizing tribal women and fostering collective economic participation. SHGs act as important institutional platforms that promote savings, provide access to credit, enhance financial literacy, and encourage entrepreneurial initiatives among tribal women. Through group-based approaches, SHGs strengthen social cohesion and create supportive environments for women-led enterprises.

Another significant finding is that skill development and access to markets are key determinants of the success and sustainability of tribal women enterprises. Training in technical skills, business management, and financial planning enhances productivity and efficiency, while improved market access ensures fair pricing and profitability. The absence of these factors often leads to enterprise failure or stagnation.

Furthermore, the study finds that institutional support from government agencies, financial institutions, and development organizations significantly enhances the sustainability of livelihood initiatives. Support in the form of training, financial assistance, infrastructure, and marketing linkages strengthens enterprise viability. Overall, the findings emphasize the need for integrated and targeted interventions to promote entrepreneurship-driven economic empowerment and sustainable livelihood development among tribal women.

Suggestions and Policy Recommendations:

To strengthen the economic empowerment and entrepreneurial capacity of

tribal women, targeted and inclusive policy interventions are essential. First, there is a need to strengthen entrepreneurship training programs specifically designed for tribal women. Such programs should focus on skill development, enterprise management, financial planning, and use of local resources. Training must be culturally sensitive, region-specific, and delivered in local languages to ensure effective participation and skill absorption.

Second, improving access to credit and financial literacy is crucial. Tribal women often face barriers in accessing formal financial institutions due to lack of collateral, documentation, and awareness. Expanding microfinance services, simplifying loan procedures, and promoting financial literacy programs can help tribal women understand savings, credit management, insurance, and digital banking, thereby enhancing financial inclusion and enterprise sustainability.

Third, developing strong market linkages and branding for tribal products is necessary to ensure fair returns. Establishing cooperatives, producer companies, and marketing platforms can help tribal women access wider markets. Branding and certification of tribal products based on quality, sustainability, and indigenous value can enhance their competitiveness in national and international markets.

Fourth, encouraging public-private partnerships can significantly strengthen tribal enterprises. Collaboration between government agencies, private sector organizations, NGOs, and academic institutions can facilitate access to technology, innovation, training, and market networks. Such partnerships can also promote infrastructure development and enterprise incubation.

Finally, promoting digital platforms for marketing tribal products can expand market reach and reduce dependence on intermediaries.

Training tribal women in digital literacy, e-commerce, and online marketing can enable them to participate effectively in the digital economy and enhance income opportunities.

Conclusion:

Economic empowerment through entrepreneurship emerges as a vital strategy for strengthening the livelihoods of tribal women and promoting inclusive and sustainable development. Tribal women, despite their significant contribution to household economies and traditional livelihood systems, continue to face economic marginalization due to structural and social constraints. Entrepreneurship offers an effective pathway to address these challenges by enabling income generation, skill utilization, and economic self-reliance.

Entrepreneurial initiatives empower tribal women to transform indigenous knowledge, traditional skills, and locally available resources into sustainable economic enterprises. Through self-employment and micro-enterprises, women are able to diversify income sources, reduce dependence on seasonal and low-paying occupations, and enhance livelihood security. Economic empowerment also strengthens their role in household and community decision-making, leading to improved access to education, healthcare, and better living standards for their families.

The study highlights that sustainable livelihood development for tribal women requires strong institutional support in the form of access to credit, skill development, market linkages, and policy interventions. Government schemes, Self-Help Groups, and institutional mechanisms play a crucial role in creating an enabling environment for women-led enterprises. However, the long-term success of such initiatives depends on integrated and region-specific approaches that

address financial, social, and infrastructural barriers.

In conclusion, empowering tribal women through entrepreneurship not only improves their economic status but also contributes to social equity, community development, and national growth. Strengthening entrepreneurial ecosystems for tribal women is therefore essential for achieving inclusive rural development and ensuring sustainable progress in tribal regions.

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