

Economic Empowerment of the Tribals in the Nilgiris

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Abstract—Tribal people traditionally depend on agriculture, forest resources, animal husbandry, handicrafts and wage employment for their livelihood. The Nilgiris District of Tamil Nadu is home to several tribal communities with distinct cultures, traditions and livelihood practices. However, limited income, inadequate employment opportunities, low savings, restricted access to financial services and limited entrepreneurial opportunities continue to affect their economic well-being. Economic empowerment is therefore essential to improve their financial independence, livelihood security and standard of living. It includes access to income-generating opportunities, savings, credit, skill development and participation in economic decision-making. In this context, the present study examines the economic empowerment of tribal communities in the Nilgiris. For achieving the objectives of the study, the researcher selected a sample of 145 tribal respondents using the random sampling method. A self-developed, structured questionnaire was designed and administered to collect primary data relating to the respondents' demographic profile and economic empowerment status. The collected data were systematically coded, tabulated and presented graphically using MS Excel. The primary data were further analysed using statistical tools such as simple percentage analysis and ANOVA. Appropriate null hypotheses were formulated and tested to determine whether significant differences existed in the economic empowerment of tribal respondents across the selected demographic variables. The study indicated that there is a significant difference between economic empowerment of the tribals and selected variables namely family monthly income and savings habit tribals.

Index Terms—Tribal, Economic Empowerment, Tribal Development, Livelihood Security, Financial Inclusion, Savings Habit, Income Generation, Entrepreneurship.

I. INTRODUCTION TO TRIBES

India is home to a diverse range of tribal communities, each with its own distinct culture, traditions, languages, social practices and economic activities. Tribes are generally understood as indigenous or traditional communities that have historically lived in close association with forests, hills and other natural environments. They have contributed significantly to India's cultural diversity through their traditional knowledge, handicrafts, agriculture, art, music and customs. The Constitution of India recognises certain tribal communities as Scheduled Tribes (STs) and provides special safeguards for their social, educational and economic development. According to the Census of India 2011, Scheduled Tribes constituted about 8.6 per cent of India's total population. Tribal populations are distributed across different parts of the country, with significant concentrations in states such as Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Gujarat, Jharkhand, Chhattisgarh and the North-Eastern states. (Census 1961 to 2011, Office of the Registrar General, India)

The table 1 presents the top and bottom five States/Union Territories in India based on the proportion of Scheduled Tribe (ST) population as recorded in the Census 2011.

Table 1: States / UTs Ranked by Proportion of STs

Top 5 States / UTs		Bottom 5 States / UTs	
Lakshadweep	94.8%	Uttar Pradesh	0.6%
Mizoram	94.4%	Tamil Nadu	1.1%

Nagaland	86.5%	Bihar	1.3%
Meghalaya	86.1%	Kerala	1.5%
Ladakh	79.5%	Uttarakhand	2.9%

Source: Census 1961 to 2011, Office of the Registrar General, India

The literacy rate among Scheduled Tribes (STs) in India has shown a substantial and continuous improvement over the years, narrowing the literacy gap with the overall population. The table 2 presents

the comparative literacy rates of the total population and Scheduled Tribes by gender from 1961 to 2022–23.

Table 2: Literacy Rates among STs and ALL

Year	All			Scheduled Tribes		
	Persons	Males	Females	Persons	Males	Females
1961	28.30	40.40	15.35	8.53	13.83	3.16
1971	34.45	45.96	21.97	11.30	17.63	4.85
1981	43.57	56.38	29.76	16.35	24.52	8.04
1991	52.21	64.13	39.29	29.60	40.65	18.19
2001	64.84	75.26	53.67	47.10	59.17	34.76
2011	73.00	80.90	64.60	59.00	68.50	49.40
2020-21	79.2	85.9	72.3	71.6	79.8	63.1
2022-23	80.30	86.20	74.20	73.60	80.40	66.70

Source: Census 1961 to 2011, Office of the Registrar General, India

and for 2021-22 & 2022-23, Periodic Labour Force Survey, 2022-23 report, Ministry of Statistics & Programme Implementation

senior secondary and higher education levels from 2017–18 to 2021–22. It highlights the progress towards gender equality in educational participation among ST students during the period.

The table 3 presents the Gender Parity Index (GPI) among Scheduled Tribe students across secondary,

Table 3: Gender Parity Index (GPI) for Scheduled Tribe Students

Level / Year	Secondary (IX-X)	Senior Secondary (XI-XII)	Higher Education
2017-18	1.00	1.00	0.91
2018-19	1.01	1.02	0.96
2019-20	1.01	1.05	1.00
2020-21	1.02	1.06	1.02
2021-22	1.03	1.06	0.98

Data Source:

For School Education: Unified District Information System for Education (U-DISE), NUEPA

For Higher Education: All India Survey on Higher Education (AISHE) Reports, MHRD Note: Figures relating to School Education are provisional.

Tribals in Nilgiris

Sitting at the intersection of Tamil Nadu, Karnataka, and Kerala, Nilgiris is a mountain range that gets its name from the Neelakurinji flower, famous for blooming once in 12 years. The place is a layered home to dry deciduous forests at its base, dense evergreen forests on the slopes, and a mosaic of stunted forests and grasslands on the top. Rising as a bulwark till 1800 m, the district was once

impenetrable. Now, the landscape weaves a different story altogether. At Present, British influence lingers on the high-end peaks in the form of tea-plantation and heat-relieving resorts that stretch as far as the eye can see. But despite modern developments, Nilgiris tribes shine in pockets and guard nature's ecstasy. The district claims to have the largest Adivasi population. Todas, Irulas, Kotas, Kurumba, Paniyars, and Kattunayakan. Their fight is a continuous tug-off between survival and revival, getting swayed by the helm of modernization and protecting their ancestral culture. They have already lost much during colonialism: their homes were turned into cash-crop plantations for selfish motives, and they were forced to work as low-wage workers in tea plantations (Yoganandham, 2023). Moreover, high malaria rates, practices like early marriage, close relationship marriage, and malnutrition have plagued them. Whatever it is, the tribal ecosystem in the Nilgiris calls for protection. The lifestyle of tribals showcases how we have survived to date. Apart from survival, these tribals have carried stories, practices, culture, and knowledge of medicinal plants over generations. We have a lot to learn from them; plus, conserving them for our future would be a bliss – both for them and our upcoming generations.



The table 4 presented the tribal population of the Nilgiri District by major tribal communities, showing their total, male and female population as per the 2011 Census. The table displayed that the counts of women in tribal communities of Nilgiris are comparatively more when compared to male in tribal community.

Table 4: Population of the Tribes in the Nilgiri District

S.No	Name of the PTGs	Tribal population	Male Population	Female Population
1	Todas	1608	798	810
2	Kotas	2024	991	1033
3	Kurumbas	6552	3179	3373
4	Irulas	6020	2974	3043
5	Paniyas	7882	3881	4001
Total Tribal Population		24086	11823	12260

Sources: Report of Tribal Research Centre & Censes Report of 2011

Economic Empowerment of Tribal

Economic empowerment of tribal communities is an important component of inclusive and sustainable development in India. Tribal communities possess rich cultural traditions, indigenous knowledge and valuable skills, but many continue to depend on traditional and resource-based occupations such as agriculture, forest produce collection, animal husbandry, handicrafts and wage labour. Limited income, inadequate employment opportunities, low financial literacy, poor access to

formal credit and banking services, and limited market opportunities can restrict their economic advancement. Economic empowerment refers to improving the ability of tribal people to generate income, save money, access financial resources, develop skills, undertake entrepreneurial activities and participate in economic decision-making. In the Nilgiris, tribal communities contribute significantly to the region's social and cultural diversity. Strengthening their livelihoods through skill development,

entrepreneurship, financial inclusion, education and effective implementation of welfare programmes can improve their economic security. Government agencies, self-help groups and non-governmental organisations also have an important role in creating sustainable livelihood opportunities. (Ravi & Raja, 2016).

II. REVIEW OF LITERATURE

The researchers Behera and Sharma (2026) aimed to examine the relationship between socio-economic status and entrepreneurship awareness among tribal communities in the Nilgiri District of Tamil Nadu. It is illustrated from the analysis that education, household income, training opportunities, financial inclusion and awareness of government entrepreneurship programmes influence entrepreneurial awareness and participation. Further, major constraints identified include limited market access, inadequate financial literacy, insufficient institutional support and socio-cultural barriers. The study of Thamarai Selvi and Manikandan (2025) explored that the role of financial literacy and skill development in empowering tribal communities in M.G.R. Nagar, Gudalur Taluk, Nilgiris. The analysis divulged that respondents had a basic understanding of financial concepts but faced difficulties in understanding advanced investment and interest-related concepts. Moreover, the study also found that limited vocational training opportunities restricted skill development and employment prospects whereas lack of awareness about government financial assistance was another major constraint. In view of Archa and Sumathi (2024) aimed to examine the role of Non-Governmental Organisations (NGOs) in promoting tribal women entrepreneurs in the Nilgiri District. The study displayed that tribal women are willing to utilise available entrepreneurial opportunities and participate in modern economic activities. It also indicated that tribal women are prepared to adapt to cultural and social changes while maintaining their connection with their homeland and traditions. However, proper guidance, training and institutional support are required to strengthen their entrepreneurial capabilities.

According to Yoganandham (2023) aimed to examine the socio-economic concerns, cultural practices, living

conditions and health-seeking behaviours of the primitive Kattunayakan tribes in the Nilgiris District of Tamil Nadu. The study confirmed that Kattunayakan communities are largely dependent on forests, honey collection, hunting and other forest-based activities for their livelihood. In addition, they also engage in occupations such as daily wage labour, watchman, guide and plantation work. The study indicated their landlessness, limited economic opportunities and dependence on natural resources. Also, traditional beliefs, cultural practices and traditional medicine continue to influence their lifestyle and healthcare practices. The authors Leoni and Indhumathi (2021) assessed that the livelihood security and empowerment status of tribal women in the Nilgiri and Dindigul districts of Tamil Nadu. The study pointed out that tribal women make significant contributions to household and agricultural activities despite living in economically disadvantaged conditions. Additionally, many tribal women continue to face poverty, low income, inadequate education, poor healthcare and limited access to basic facilities whereas their livelihoods are largely dependent on forests and natural resources. The study also found that environmental poverty and external interference create challenges to achieving sustainable livelihoods. Regarding the research of Sujeetha et al. (2017) aimed to assess the socio-economic characteristics of tribal women who were members of Self Help Groups (SHGs) in the Nilgiris District and to identify the factors influencing their participation in SHGs. It is inferred that 38.33% of tribal women had a low level of credit orientation, while 75.83% consulted their spouses and elders in decision-making. Also, a considerable proportion had low socio-cultural linkage, intra-tribal communication and leadership abilities. Further, 54.16% had low entrepreneurial self-efficacy and 65.00% had low pre-entrepreneurial exposure. However, 85.00% were well aware of Integrated Tribal Development Programmes.

III. NEED FOR THE STUDY

Tribal communities in the Nilgiris largely depend on agriculture, forest-based activities, animal husbandry, daily wage employment and other traditional occupations for their income. Despite various government welfare programmes and development initiatives, many tribal households continue to

experience low income, limited employment opportunities, inadequate savings, restricted access to formal financial services and limited entrepreneurial opportunities. These economic constraints may affect their ability to meet household needs and improve their socio-economic conditions. Therefore, there is a need to examine the present level of economic empowerment among tribal communities in the Nilgiris. The study is important for understanding their income status, occupational conditions, savings habits and economic participation. It can also identify areas requiring greater institutional and policy support. The findings may help government agencies, NGOs and development organisations formulate appropriate programmes for improving livelihoods and promoting sustainable economic empowerment among the tribal population.

IV. OBJECTIVES OF THE STUDY

- To explore the tribal communities in general and particularly those living in the Nilgiris District.
- To examine the economic empowerment with regard to various socio-economic categories of the tribal respondents in the study area.

V. RESEARCH HYPOTHESIS

- There is no significant difference between family monthly income and economic empowerment of the tribals.
- There is no significant difference between savings habit and economic empowerment of the tribals.

VI. RESEARCH DESIGN AND TECHNIQUE

To examine the objectives of the study, a descriptive research design was adopted. The primary data were collected using a self-developed, structured questionnaire covering the demographic profile and economic empowerment status of the selected tribal respondents. The respondents' opinions regarding economic empowerment were measured using a five-point Likert scale to facilitate systematic analysis. A sample of 145 tribal respondents was selected from the study area in the Nilgiris District using the random sampling method. The collected data were coded and entered into MS Excel for tabulation and further analysis. The data were analysed using statistical tools such as simple percentage analysis and ANOVA through MS- Excel and SPSS software. Appropriate null hypotheses were formulated and tested to determine whether significant differences existed in economic empowerment across the selected socio-economic categories. The results of the analysis are presented in the following sections.

VII. RESULTS AND DISCUSSIONS

Section 1: Demographic Profile of the Tribes

The following table shows the demographic profile of the respondents.

Table 5 : Demographic Profile of the Respondents

S.No.	Variables	No. of Respondents	Percentage
1	Gender		
	• Male	67	46.2
	• Female	78	53.8
	Total	145	100.0
2	Occupational Status		
	• Agriculture	28	19.4
	• Private Employee	40	27.6
	• Daily wager	35	24.1
	• Animal Husbandry	26	17.9

S.No.	Variables	No. of Respondents	Percentage
	• Others	16	11.0
	Total	145	100.0
3	Family Monthly Income		
	• Upto Rs.10,000	70	48.3
	• Rs.10,001-20,000	51	35.1
	• Above Rs.20,000	24	16.6
	Total	145	100.0
4	Savings Habit		
	• Regularly	18	12.4
	• Occasionally	29	20.0
	• Rarely	41	28.3
	• Not saving	57	39.3
	Total	145	100.0

- The above table observed that 46.2% of the respondents are male and 53.8% of the respondents are female.
- With regard to occupational status, 19.4% of the respondents are engaged in agriculture, 27.6% are private employees, 24.1% are daily wagers, 17.9% are involved in animal husbandry and 11.0% belong to other occupations.
- Regarding family monthly income, 48.3% of the respondents have a monthly family income of up to Rs.10,000, 35.1% have an income of Rs.10,001–20,000 and 16.6% have an income above Rs.20,000.
- With respect to savings habit, 12.4% of the respondents save regularly, 20.0% save

occasionally, 28.3% save rarely and 39.3% are not saving.

Section 2: Testing of Hypothesis (ANOVA)

This section covers hypothesis testing by using ANOVA for examining the significant difference between demographic variables and economic empowerment of selected tribals.

Relationship between Family Monthly Income and Economic Empowerment of the Tribals

H_0 : There is no significant difference between family monthly income and economic empowerment of the tribals.

Table 6: Family Monthly Income and Economic Empowerment of the Tribals

	Sum of Squares	df	Mean Square	F	'p' value
Between Groups	6.450	2	3.225	10.542	0.000*
Within Groups	43.438	142	0.306		
Total	49.888	144			

Note: * - Significant at 1% level

It is mentioned from the ANOVA that the null hypothesis is rejected according to the 'p' value is lesser than 0.05. Hence, there is a significant difference between family monthly income and economic empowerment of the tribals.

Relationship between Savings Habit and Economic Empowerment of the Tribals

H_0 : There is no significant difference between savings habit and economic empowerment of the tribals.

Table 7: Savings Habit and Economic Empowerment of the Tribals

	Sum of Squares	df	Mean Square	F	'p' value
Between Groups	5.263	3	1.754	5.543	0.001*
Within Groups	44.625	141	0.316		
Total	49.888	144			

Note: * - Significant at 1% level

It is noticed from the ANOVA that the null hypothesis is rejected consequently the 'p' value is lesser than 0.05. Hence, there is a significant difference between savings habit and economic empowerment of the tribals.

VIII. FINDINGS, RECOMMENDATIONS AND CONCLUSION

Findings

- It is displayed from the analysis that most (53.8%) of the respondents are female.
- From the analysis, it is revealed that most (27.6%) of the respondents are private employees.
- It is illustrated that most (48.3%) of the respondents have a family monthly income of up to Rs.10,000.
- From the analysis, it is explored that most (39.3%) of the respondents are not saving.
- The ANOVA indicated that there is a significant difference between family monthly income and economic empowerment of the tribals.
- From the 'F' test, it is proved that there is a significant difference between savings habit and economic empowerment of the tribals.

Recommendations

- Equal opportunities should be provided to both male and female tribal respondents to encourage their participation in economic and developmental activities.
- Skill development and employment training programmes should be promoted to help tribal respondents access better and more stable livelihood opportunities.
- Income-generating activities, entrepreneurship support and livelihood programmes should be encouraged to improve the monthly income of tribal families.
- Awareness programmes on the importance of regular savings should be conducted, along with

promoting accessible savings schemes among tribal households.

Conclusion

This study aimed to analyse the economic empowerment of the tribals in the Nilgiris. The study justified that tribal respondents are engaged in diverse occupations, but a considerable proportion belong to lower-income groups and have limited savings habits. Hence, it is revealed that tribal communities should be encouraged through financial literacy, skill development and livelihood programmes to improve their income and economic opportunities. Further, special emphasis should be given to promoting regular savings and greater financial security among tribal households.

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