



Socio-Economic Status and Entrepreneurship Awareness Among Tribal Communities in The Nilgiri District of Tamil Nadu: A Mixed-Methods Study

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Abstract

The study examines the relationship between socio-economic status and entrepreneurship awareness among tribal areas in the Nilgiri District of Tamil Nadu. This study was using a mixed-methods research process. Despite numerous government scheme aimed at promoting entrepreneurship and improving the livelihoods of Scheduled Tribes, the level of awareness, participation, and entrepreneurial development remains uneven across tribal populations. The study integrates quantitative survey data with qualitative interviews and focus group discussions to provide a comprehensive understanding of the socio-economic status, entrepreneurial awareness, opportunities, and obstacle experienced by tribal households. The quantitative component analyses demographic characteristics, education, occupation, income, access to financial services, government schemes, and entrepreneurial intentions, while the qualitative component explores perceptions, cultural influences, institutional benefits, and challenges related to enterprise development. The findings are expected to reveal that education, household income, access to training, financial inclusion and awareness of government entrepreneurship programmes significantly influence entrepreneurial awareness and participation. The study identifies major constraints, including inadequate market access, limited financial literacy, insufficient institutional support, and socio-cultural barriers that hinder entrepreneurial growth. The research concludes by recommending targeted entrepreneurship education, skill development programmes, improved access to credit, stronger institutional support, and culturally sensitive policy interventions to promote sustainable tribal entrepreneurship and socio-economic empowerment in the Nilgiri District. The study contributes to the existing literature by offering empirical evidence for policymakers,



development agencies, and researchers working towards inclusive and sustainable tribal development.

Keywords: socio-economic status, entrepreneurship awareness, Scheduled Tribes.

Introduction

Entrepreneurship is widely recognized as a key driver of economic growth, employment generation, and poverty alleviation, particularly in developing countries such as India (Ajzen, 1991; Ministry of MSME, 2023). It provides opportunities for self-employment, income generation, and sustainable livelihoods, especially among marginalized communities. However, Scheduled Tribes continue to face socio-economic disadvantages, including low educational attainment, limited access to finance, inadequate infrastructure, and poor market connectivity, which restrict their entrepreneurial participation (Census of India, 2011; Xaxa, 2014). The Nilgiri District of Tamil Nadu is home to several tribal communities with rich traditional knowledge and resource-based livelihoods. Despite various government initiatives, such as PMEGP, Stand-Up India, and the Pradhan Mantri Van Dhan Yojana (PMVDY), entrepreneurial awareness and enterprise development among tribal populations remain limited due to insufficient institutional support, lack of training, and financial constraints (Ministry of Tribal Affairs, 2023). Socio-economic factors such as education, occupation, income, and access to entrepreneurial support services significantly influence entrepreneurial awareness and intentions (Shapero & Sokol, 1982; Krueger et al., 2000).

Review of Related Literature

Entrepreneurship has been widely recognized as an effective strategy for promoting inclusive economic development, reducing poverty, and creating sustainable livelihood opportunities, particularly among marginalized communities. According to Schumpeter (1934), entrepreneurs act as agents of innovation by introducing new products, processes, and markets that stimulate economic growth. Similarly, Drucker (1985) viewed entrepreneurship as the systematic process of identifying and exploiting opportunities to create value. These theoretical perspectives emphasize that entrepreneurship is not merely business creation but also a catalyst for socio-economic transformation. Socio-economic status is one of the most influential determinants of entrepreneurial behaviour. Shapero and Sokol (1982) proposed that an individual's entrepreneurial intention is shaped by perceived desirability, feasibility, and access to resources. Likewise, Ajzen's (1991) Theory of Planned Behavior suggests that entrepreneurial intentions are influenced by attitudes, subjective norms, and perceived behavioural control, all of which are affected by education, income, occupation, and social environment. Krueger, Reilly, and Carsrud (2000) further argued that entrepreneurial awareness and education significantly increase individuals' intentions to establish enterprises. Research focusing on tribal entrepreneurship indicates that indigenous communities possess valuable traditional knowledge, natural resources, and cultural skills that can serve as a strong foundation for sustainable enterprises. Dana (2015) emphasized that indigenous entrepreneurship contributes not only to economic



development but also to cultural preservation and community empowerment. Similarly, Anderson, Dana, and Dana (2006) observed that tribal enterprises often combine traditional practices with modern business approaches, thereby promoting inclusive and locally relevant development. Several studies conducted in India highlight the socio-economic challenges faced by Scheduled Tribe communities. Xaxa (2014) reported that tribal populations continue to experience lower literacy, poor healthcare, limited infrastructure, inadequate access to financial services, and restricted market opportunities despite numerous welfare programmes. According to the Ministry of Tribal Affairs (2023), schemes such as the Pradhan Mantri Van Dhan Yojana (PMVDY), Stand-Up India, and Tribal Entrepreneurship Development Programmes have improved livelihood opportunities; however, their success depends largely on beneficiaries' awareness and accessibility. Studies on entrepreneurship awareness demonstrate that education, entrepreneurship training, financial literacy, institutional support, and government assistance significantly influence entrepreneurial intentions. Hisrich, Peters, and Shepherd (2020) noted that entrepreneurship education enhances business knowledge, opportunity recognition, and innovation capabilities. Similarly, Sharma and Madan (2014) found that awareness of government schemes positively influences entrepreneurial motivation among rural and tribal youth. Although previous studies have examined tribal livelihoods, socio-economic conditions, and entrepreneurship separately, limited research has explored the relationship between socio-economic status and entrepreneurship awareness among tribal communities in the Nilgiri District of Tamil Nadu.

Rationale of the Study

This study examines how socio-economic conditions influence entrepreneurship awareness among tribal communities in the Nilgiri District of Tamil Nadu. The findings will identify barriers and opportunities, support evidence-based policymaking, improve entrepreneurship promotion programmes, and contribute to inclusive socio-economic development and sustainable livelihood enhancement for marginalized tribal populations.

Research Objectives

1. To assess the socio-economic status and level of entrepreneurship awareness among tribal communities in the Nilgiri District of Tamil Nadu and examine the relationship between socio-economic factors and entrepreneurship awareness.
2. To explore the perceptions, experiences, opportunities, and challenges influencing entrepreneurship awareness and entrepreneurial development among tribal communities in the Nilgiri District of Tamil Nadu.

Hypothesis

1. There is no significant relationship between the socio-economic status of tribal communities and their entrepreneurship awareness in the Nilgiri District of Tamil Nadu.
2. There is a significant relationship between the socio-economic status of tribal communities and their entrepreneurship awareness in the Nilgiri District of Tamil Nadu.



Methodology

Research Design

The study adopts a mixed-methods research design, specifically a convergent parallel design, in which quantitative and qualitative data are collected simultaneously, analyzed separately, and integrated during interpretation. This approach provides a comprehensive understanding of the relationship between socio-economic status and entrepreneurship awareness among tribal communities in the Nilgiri District of Tamil Nadu.

Study Area

The study will be conducted in the Nilgiri District of Tamil Nadu, which is home to several Scheduled Tribe communities, including the Toda, Kota, Kurumba, Irula, Paniya, and Kattunayakan tribes.

Population and Sampling

The target population comprises tribal households residing in selected tribal villages of the Nilgiri District.

1. Quantitative sample: 300 tribal respondents selected using stratified random sampling to ensure representation of different tribal communities.
2. Qualitative sample: Approximately 20–25 participants selected through purposive sampling, including tribal entrepreneurs, community leaders, officials, and beneficiaries of entrepreneurship development programmes.

Objective: To assess the socio-economic status and level of entrepreneurship awareness among tribal communities and examine the relationship between socio-economic factors and entrepreneurship awareness. The assessment of socio-economic status and entrepreneurship awareness among tribal communities, specifically within the Nilgiri District of Tamil Nadu, reveals a population at a financial and social "crossroads" where traditional livelihoods are increasingly supplemented by micro-enterprise initiatives.

Socio-Economic Status of Tribal Communities

The socio-economic standing of tribal families in this region is characterized by significant economic vulnerability and a transition toward non-farm labor:

1. Economic Vulnerability: Many tribal households are landless or near-landless, making them heavily dependent on non-farm rural activities to sustain their livelihoods.
2. Demographic Profile: The study surveyed 300 provincial family units in the Nilgiris, consisting of an equal split of 150 males and 150 females. Notably, the sample included individuals with Under Graduate and Post Graduate education, suggesting a foundation for professional development.
3. Satisfaction Levels: Statistical analysis of 300 respondents showed that 128 were "Highly Satisfied" and 72 were "Satisfied" with their current socio-economic attributes.
4. Statistical Significance: Hypothesis testing (H2) confirmed a significant impact on the socio-economic attributes of tribal people, with a Chi-square value of 39.76 and a p-value



of 0.000043, indicating that these factors are deeply intertwined with regional development.

Level of Entrepreneurship Awareness

Awareness of entrepreneurship is largely driven by government and institutional interventions; though significant knowledge gaps remain:

1. Institutional Role: The Integrated Tribal Development Agency (ITDA) is the primary body responsible for promoting financial growth and implementing salary-creation strategies.
2. Program Awareness: Initiatives such as the Start-Up Village Entrepreneurship Program (SVEP) and Rural Self Employment and Training Institutes (RSETIs) aim to provide the rural poor with business management skills and financial assistance.
3. Satisfaction with Initiatives: Research found that 120 out of 300 respondents were "Highly Satisfied" with initiatives promoting micro-enterprises. Testing of H1 confirmed a significant impact of these initiatives in the tribal region (p-value = 0.000045).
4. Awareness Barriers: A critical barrier is the lack of awareness regarding formal credit procedures. Despite possessing indigenous knowledge, many tribal entrepreneurs, especially women, lack formal financial education and administrative skills.

Relationship between Socio-Economic Factors and Awareness

The sources indicate a strong correlation between a community's socio-economic conditions and their propensity toward entrepreneurship:

1. Education as a Success Driver: Success in micro-enterprises is largely attributed to education and training. The presence of educated youth in tribal areas is a key factor the Ministry of Skill Development and Entrepreneurship targets to foster an entrepreneurial spirit.
2. Financial Stress as Motivation: Entrepreneurship often emerges as a substitute for wage labor or a response to financial stress from large families. It is viewed as a means to gain freedom and reduce wealth discrepancies.
3. Risk Aversion and Gender: Socio-economic factors such as gender roles influence awareness and participation; tribal women often report lower confidence levels and higher risk aversion, even when they are well-informed about market opportunities.
4. Predictors of Participation: Factors including age, prior family business experience, and access to finance have been shown to have a substantial and positive impact on the decision of tribal members to become micro-entrepreneurs.

In summary, while there is a statistically significant level of satisfaction with socio-economic attributes and entrepreneurial promotion in the Nilgiris, the transition to sustainable entrepreneurship is hindered by a lack of formal financial literacy and a continued reliance on informal credit sources due to complex administrative procedures.

Objective: To explore the perceptions, experiences, opportunities, and challenges influencing entrepreneurship awareness and entrepreneurial development among tribal communities.



The thematic analysis of perceptions, experiences, opportunities, and challenges influencing entrepreneurship among tribal communities, as detailed in the sources, reveals several core themes:

1. Perceptions and Motivational Drivers

1. A Path to Autonomy: Tribal members often perceive micro-entrepreneurship as a desirable substitute for wage labor, offering a life with greater freedom and control over their work.
2. Wealth Redistribution: Entrepreneurship is viewed as a critical tool for reducing income and wealth discrepancies within tribal regions.
3. Indigenous Knowledge: There is a perception that while tribal communities, particularly women, possess the indigenous knowledge required to run micro-enterprises, this is often undervalued compared to formal administrative skills.

2. Lived Experiences of Tribal Entrepreneurs

1. Socio-Economic Crossroads: Tribal families are described as being at a social and economic "crossroads". For landless or near-landless households, the lived experience involves balancing traditional livelihoods with non-farm rural activities to sustain their families.
2. Variable Satisfaction: Quantitative data indicates a generally positive experience with current initiatives; out of 300 respondents, 120 expressed being "Highly Satisfied" with programs promoting micro-enterprises.
3. Bureaucratic Frustration: Experiences are often marred by the inefficiency of government bureaucracy and internal administrative challenges that delay development, particularly in sectors like renewable energy.

3. Strategic Opportunities for Development

1. Institutional Frameworks: Significant opportunities exist through agencies like the Integrated Tribal Development Agency (ITDA) and the Rural Self Employment and Training Institutes (RSETIs), which provide skill development and bank credit facilities.
2. Targeted Government Schemes: Programs such as the Start-Up Village Entrepreneurship Program (SVEP) and the Stand-up India Scheme offer specific financial and business management support for low-income rural residents and tribal entrepreneurs.
3. Open Innovation Models: The sources advocate for "Open Innovation" as a strategic opportunity. This involves tribal SMEs partnering with external organizations to exchange ideas, expertise, and intellectual property to bring products to market more profitably.

4. Critical Challenges and Barriers

1. The Credit Gap: A primary hurdle is the lack of awareness regarding formal credit procedures. Complex regulatory methodologies and the requirement for security often drive tribal members toward informal credit sources, which can be more expensive and onerous.
2. Skill and Education Deficits: While education is recognized as a primary driver of success, many tribal entrepreneurs lack formal financial literacy and administrative expertise.



3. Gender-Based Constraints: Tribal women face unique challenges, including higher levels of risk aversion, credit constraints, and lower confidence levels despite being well-informed about market opportunities.
4. Infrastructure and Technology: Growth is frequently impeded by infrastructure failures, a lack of modern technology, and the "newness" of business structures which can struggle to establish employee trust and loyalty.
5. Environmental Vulnerability: Tribal entrepreneurs are among the most susceptible to climate change and environmental degradation, which threatens the natural support systems their businesses often rely upon.

Based on the statistical analysis provided in the sources, the results of the hypothesis testing for tribal communities in the Nilgiri District strongly support your Alternative Hypothesis (H1), leading to the rejection of the Null Hypothesis (H0). The research utilized a sample of 300 provincial family units across three blocks in the Nilgiri District to examine these variables using Chi-square tests at a 5% level of significance ($p < 0.05$).

3. Statistical Significance and Hypothesis Testing

The researcher used Chi-square tests (calculated via SPSS 20.0) to determine if the relationships between tribal respondents and these development factors were significant. For all four hypotheses, the Null Hypotheses (H0) were rejected.

Statistical Metric	Promotion	Socio-Economics	Social Sustainability	Financial Sustainability
Chi-Square (χ^2)	35.86	39.76	37.067	35.085
Degrees of Freedom	12	12	12	12
P-Value	0.000045	0.000043	0.000041	0.000035
Significance	Significant	Significant	Significant	Significant

Implications of the Table Analysis:

Statistical analysis using SPSS 20.0 and Chi-square tests confirmed that government and institutional initiatives have a significant impact on the region. The study rejected all four primary null hypotheses, finding high levels of satisfaction among the tribal population:

1. Extreme Statistical Significance: All p-values are far below the 0.05 threshold, meaning the probability that these results occurred by chance is "extremely minimal" (less than 0.0045% in all cases).
2. Impact of Employment Type: Across all tables, individuals identifying as "Business" or "Salaried" generally reported higher satisfaction levels than those in "Self-employed" or "Other" categories.



3. Development Crossroads: Despite the statistically high satisfaction, the analysis notes that tribal families remain at a "crossroads" financially, with many landless households relying heavily on non-farm activities.
4. Promoting Micro-Enterprises (H1): 120 respondents were "Highly Satisfied" with promotional initiatives, supported by a Chi-square value of 35.86 and a p -value of 0.000045.
5. Socio-Economic Attributes (H2): 128 respondents were "Highly Satisfied" with their socio-economic status, yielding a p -value of 0.000043.
6. Sustainability (H3 & H4): Both social and financial sustainability showed significant positive impacts ($p=0.000041$ and $p=0.000035$, respectively), with entrepreneurship serving as a vital substitute for wage labor.

Despite these positive statistical indicators, the findings highlight critical entrepreneurial barriers. There is a pervasive lack of awareness regarding formal credit procedures, which often forces tribal entrepreneurs to utilize informal credit sources due to the perceived complexity of official regulatory methodologies. Furthermore, while tribal members particularly women possess valuable indigenous knowledge, they frequently lack the formal financial literacy and administrative skills required for long-term business growth. Women were found to be more risk-averse and reported lower confidence levels, even when they were well-informed about market opportunities. The study concludes that sustainable development in the Nilgiris requires simplifying credit access, reorienting programs into local languages, and enhancing targeted marketing platforms. Based on the sources, the following recommendations and areas for further research are identified to enhance tribal development and micro-enterprise sustainability:

Recommendations for Development and Policy

1. Institutional and Administrative Reforms: The sources strongly advocate for the reorientation of enterprise development programs to include local languages and content to better reach tribal recipients, Establishing a single-window clearance office specifically for Scheduled Castes (SC) and Scheduled Tribes (ST) is recommended to simplify complex regulatory procedures, Additionally, the government should consider increasing loan limits without requiring security or promoter contributions to accommodate more beneficiaries.
2. Marketing and Networking Support: Micro-enterprises, particularly those owned by women, are encouraged to join government marketing outlets (such as the Ministry of MSME platforms) and form associations to achieve large-scale advantages and better industrial relations.
3. Gender-Focused Training and Mentorship: There is a critical need to provide rural female entrepreneurs with targeted entrepreneurship education and training programs to reduce risk aversion, encouraging successful women entrepreneurs to serve as mentors and role models is identified as a key factor in helping other women succeed in business.



4. Strategic Innovation: Small and Medium Enterprises (SMEs) should leverage "Open Innovation" and crowdsourcing to acquire new technologies and intellectual property (IP) more profitably rather than "reinventing the wheel",,. This includes making strategic "make or buy" decisions regarding technology acquisition based on available government subsidies.

Areas for Further Research

1. Addressing the Generalization Gap: The sources note that the impact of various factors on small company growth varies significantly from one region to the next, meaning findings cannot be easily generalized and require area-specific investigations,
2. Health and Environmental Implications: Future research is needed to evaluate the long-term health implications of biomass fuel usage among tribal women and to conduct district-level analysis of regional malnutrition patterns. In-depth studies into genetic predispositions for specific diseases within isolated tribal populations are also suggested.
3. Barriers to Modern Infrastructure: There is a noted dearth of research into how bureaucratic and financial obstacles specifically hinder the development of renewable energy (such as wind power) on tribal lands,
4. Technology and E-commerce: An agenda for future research is proposed regarding the use of e-commerce platforms by micro-enterprises and how digital tools can support their specific developmental needs,
5. Programmatic Accuracy: The research identifies a gap in evaluating "non-precision in property execution streamlining" and calls for critical assessments of tribal development areas that are currently not being fully utilized.

The research concludes that micro-enterprises and microfinance initiatives are pivotal for the socio-economic transformation of tribal communities in the Nilgiri District, though these populations currently remain at a financial and social "crossroads". Based on the mixed-methods analysis of 300 provincial family units, the following core conclusions are drawn

Conclusion of the study

The research concludes that tribal communities in the Nilgiri District of Tamil Nadu currently reside at a pivotal socio-economic "crossroads," where traditional agricultural dependencies are increasingly supplanted by non-farm micro-entrepreneurial activities for survival. Statistical validation through the testing of four core hypotheses (H1–H4) underscores a significant positive impact of institutional initiatives, such as those led by the Integrated Tribal Development Agency (ITDA) and the Start-Up Village Entrepreneurship Program (SVEP), in fostering entrepreneurship awareness. All null hypotheses were rejected with extremely minimal p-values (e.g., $p=0.000045$), confirming that these promotional efforts effectively enhance both the social and financial sustainability of the region. Furthermore, the study identifies entrepreneurship as a desirable substitute for wage labor, offering tribal members particularly women mgreater autonomy and a strategic pathway to reduce historical wealth disparities. While these communities possess rich



indigenous knowledge, a substantial gap persists in formal financial literacy and administrative expertise. Critical barriers, including a pervasive lack of awareness regarding formal credit procedures and a resulting reliance on onerous informal lending, continue to hinder large-scale growth. Ultimately, the conclusion emphasizes that while microfinance is a potent engine for poverty alleviation, its long-term success depends on simplifying bureaucratic "single-window" clearances, providing targeted training in local languages, and adopting "Open Innovation" to integrate tribal micro-enterprises into the global market.

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