



PUNE INTERNATIONAL CENTRE



**Livelihood Patterns and Extent of Entrepreneurship in  
Tribal Communities of Maharashtra**

**March 2026**

**Archita Joshi  
Juthika Patankar**



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## **Abstract**

This study explores the livelihood patterns and entrepreneurial potential among three prominent tribal communities in Maharashtra—Bhil, Kokna, and Warli. Despite diverse cultural identities and deep-rooted traditional practices, these communities face persistent socio-economic challenges, including poverty, marginalisation, and limited access to resources. This paper examines how these tribes are navigating a complex landscape shaped by modern development, environmental degradation, and shifting policy priorities.

Through qualitative analysis of secondary data, the study investigates current livelihood practices, the scale and nature of tribal entrepreneurship, and the effectiveness of existing government schemes. It highlights the emerging role of micro-enterprises, craft-based industries, and value-added forest produce as avenues for sustainable development. The paper also critically assesses policy interventions such as **Provisions of the Panchayats Act (PESA)**, Entrepreneurship and Skill Development Programme (ESDP), and various tribal welfare programmes, underscoring the need for culturally sensitive and community-driven models of growth.

Ultimately, the research advocates for decentralised, inclusive policy frameworks and the strengthening of Tribal Research and Training Institutes (TRTIs) to support tribal self-reliance, preserve cultural heritage, and promote entrepreneurship as a viable path to socio-economic empowerment.

## List of Abbreviations

|                                                           |          |
|-----------------------------------------------------------|----------|
| Adivasi Mahila Sashaktikaran Yojana                       | AMSY     |
| Associated Chambers of Commerce and Industry of India     | ASSOCHAM |
| Corporate Social Responsibility                           | CSR      |
| Dharti Aaba Janjatiya Gram Utkarsh Abhiyan                | DA-JGUA  |
| Entrepreneurship and Skill Development Policy             | ESDP     |
| Mahatma Gandhi National Rural Employment Guarantee Scheme | MGNREGS  |
| Micro, Small, and Medium Enterprises                      | MSMEs    |
| Minor Forest Produce                                      | MFP      |
| Mukhyamantri Yuva Karya Prashikshan Yojana                | MYKPY    |
| Non-Timber Forest Produce                                 | NTFP     |
| Primitive Tribal Groups                                   | PTGs     |
| Particularly Vulnerable Tribal Groups                     | PVTGs    |
| Pradhan Mantri Van Dhan Yojana                            | PMVDY    |
| Public-Private Partnerships                               | PPPs     |
| Scheduled Caste                                           | SC       |
| Scheduled Tribes                                          | STs      |
| Self-Help Groups                                          | SHGs     |
| The Eklavya Model Residential Schools                     | EMRS     |
| The Tribal Indian Chamber of Commerce and Industry        | TICCI    |
| Tribal Research and Training Institute                    | TRTI     |
| Van Dhan Vikas Kendras                                    | VDVKs    |
| Women Artisan Skill Enhancement Project                   | WASEP    |

## **Introduction**

Tribal communities play a vital role in India's social and cultural tapestry. According to the 2011 Census, tribal groups comprise approximately 8.9% of the country's total population. Despite comprising a relatively small percentage of the population, these tribes are integral to the nation's cultural diversity and heritage. The lifestyle and livelihood practices of these tribes are often distinct from mainstream society, characterised by strong communal ties and a close connection to nature. A tribe can be defined as a cohesive group of people who share common customs and language and are often led by a leader or chief. These communities are typically distinct in their lifestyles and maintain a strong sense of identity, often living in close-knit groups far from the rapid pace of urban life.

However, this seclusion from mainstream society has had significant implications for the development of tribal communities. While urban and rural areas have benefited from modernisation and development, many tribal regions have lagged despite the implementation of various government policies and welfare programmes aimed at fostering growth. This disparity raises critical questions about the survival and livelihood practices of tribal groups.

In the state of Maharashtra, which is known for its diverse culture and rich history, there are 47 officially recognised tribes, with four of them categorised as Particularly Vulnerable Tribal Groups (PVTGs), indicating their heightened vulnerability to socio-economic marginalisation. Maharashtra has the second largest tribal population, accounting for around 10.6% of the Scheduled Tribal Population of India (Census 2011). The state is divided into 36 districts, with majority of tribal populations residing in the eastern forest districts such as Chandrapur, Gadchiroli, Bhandara, Gondia, Nagpur, Amravati, and Yavatmal. Additionally, significant tribal populations are found in the western hilly districts, including Dhule, Nandurbar, Jalgaon, Nashik, Palghar, and Thane.

The most prominent tribes in Maharashtra include the Bhil, Gond-Madia, Katkari, Koli, Oraon, and Warli. While these tribes are united by their traditional values, they exhibit a range of social structures and economic practices. Some, particularly those in western Maharashtra, engage with urban and rural communities, often working as farm labourers and manual workers. In contrast,

tribes in eastern Maharashtra, such as those in Gadchiroli, Chandrapur, and Gondia, tend to maintain closed economies with minimal interaction with the broader community. There is minimal interaction with external markets or industries. This isolation perpetuates a cycle of economic stagnation and limits access to essential services such as healthcare and education.

The centrality of economic stability to quality of life cannot be overstated. A stable job or source of income can provide a pathway to improved healthcare, better nutrition, enhanced educational opportunities, and overall socio-economic growth. This, in turn, has ripple effects that can benefit entire communities and contribute to broader economic development.

Furthermore, the traditional economic activities practised by these tribes, such as agriculture, hunting, and gathering, are increasingly unsustainable in the face of environmental degradation and changing climatic conditions. As a result, many tribal families struggle to secure reliable sources of income, leading to poverty and deprivation.

Ultimately, achieving economic stability for tribal communities is not only a matter of social justice but also a prerequisite for broader socio-economic development. By investing in the well-being and prosperity of tribal populations, India can harness the full potential of its diverse cultural tapestry and build a more equitable and inclusive society.

Given this context, *this research paper aims to investigate the entrepreneurial activities within tribal communities in Maharashtra*. Specifically, we seek to understand the extent of entrepreneurship among tribal individuals, the scale of their enterprises, and the sectors in which they operate. By exploring these questions, we can better understand the potential for entrepreneurship to serve as a catalyst for development within tribal areas. Ultimately, the goal is to offer recommendations for policies and schemes that can foster entrepreneurship and contribute to the socio-economic upliftment of tribal communities.

## **Objectives and Methodology**

### **This paper aims to:**

1. Understand the Tribal communities in Maharashtra
2. Understand the Bhil, Kokna, and Warli tribal communities, which are the three major tribes of Maharashtra, in terms of their income and livelihood practices
3. Understand the extent of entrepreneurship among tribal individuals, the scale of their enterprises, and the sectors in which they operate.

The research will adopt a qualitative approach to provide a comprehensive understanding of the entrepreneurial landscape within these tribal communities. The study will begin with a detailed literature review to explore the tribal communities in Indian states, particularly Maharashtra, and their livelihood patterns. This will involve analysing academic papers, government reports, and case studies, with focus on the occupations of Maharashtra's tribal communities, current entrepreneurial trends, and the impact of government initiatives like Startup India and Make in India. Furthermore, the research will evaluate how existing government programmes align with the needs of tribal entrepreneurs, identify gaps in their implementation, and suggest ways to leverage these initiatives effectively. The findings from this analysis will be used to formulate specific policy recommendations aimed at promoting entrepreneurial activities among tribal communities.

It is important to clarify the terminology used throughout this study. The terms 'Adivasi' and 'tribal communities' are used interchangeably in this research, following established academic and policy conventions in India. 'Adivasi'—derived from Sanskrit meaning 'original inhabitants', or 'first settlers'—is widely accepted as synonymous with Scheduled Tribes (STs) as defined under the Indian Constitution. All three communities examined in this study—Bhil, Kokna, and Warli—are officially recognised as Scheduled Tribes under the Constitution of India, and are therefore classified as Adivasi communities (Government of India, 1950)

### **Overview of the Tribal Communities in India**

The intricate interplay between tribal communities and the broader societal dynamics in India underscores the complexity of social, economic, and cultural landscapes. As custodians of unique

traditions and languages, these tribes not only enrich India's diverse tapestry but also face distinct challenges amidst the tide of modernisation.

Several scholars have attempted to articulate a scientific definition of tribal communities. Dr. D.N. Majumdar describes a tribe, or a tribal society, as a group of families living on the same territory, having the same way of life, speaking the same language, and following the same rules in matters of business, marriage, etc. (Tunte, 2023).

A recent paper offers a comprehensive analysis of the tribal movements in Maharashtra within a broader context of the historical, social, and political landscape. The paper delves into the intricacies of the Adivasi community's struggles, tracing their historical roots, and contextualising them within the larger framework of Indian society. It emphasises the multifaceted nature of these movements, ranging from resistance against colonial exploitation to contemporary struggles for land rights, education, and social justice. The paper begins by contextualising the study within the broader discourse on tribal communities in India, highlighting the historical neglect and marginalisation faced by these groups. It underscores the importance of understanding the socio-cultural dynamics and historical trajectory of tribal movements, emphasising the need for concrete research and scholarly engagement to address the complexities of their social, cultural, and economic realities. The paper elucidates the meaning and characteristics of Adivasi society, emphasising factors such as geographical isolation, language, culture, population, economy, and social organisation. It delineates the myriad challenges faced by Adivasi communities, including poverty, illiteracy, lack of access to technology, indebtedness, and socio-political marginalisation. (Tunte, 2023).

Similarly, a book by the Tribal Research and Training Institute (TRTI), titled “Tribal Situation in India—Issues and Development”, provides a comprehensive examination of the tribal problem in the context of Indian society, exploring its historical roots, policy frameworks, and contemporary challenges. It begins by highlighting the foundational principles of the Indian Constitution, emphasising the aspirations towards a casteless, secular, democratic, and socialist society. The book then delves into the evolution of tribal policies, tracing back to the debates at the dawn of Independence and the adoption of integration as the guiding principle by leaders like Pandit Jawaharlal Nehru.

The book critically evaluates the outcomes of tribal development policies, acknowledging both successes and failures. It reflects on the complexity of tribal development within the broader framework of Indian society, highlighting issues such as stratification, land alienation, and the impact of development interventions. Drawing on historical and anthropological perspectives, it challenges the conventional notion of tribes as isolated and homogeneous units, emphasising their historical interactions with non-tribal communities and the impact of colonial policies on their socio-economic status.

Furthermore, the book examines the nature of tribal backwardness, exploring diverse perspectives that attribute it to cultural, social, and historical factors. It critiques the colonial understanding of tribal cultures as primitive and the subsequent attempts at assimilation, arguing that tribal backwardness is rooted in historical subjugation and exploitation rather than isolation. The book also discusses the complexities of tribal-non-tribal relationships, highlighting historical patterns of exploitation and displacement, particularly in the context of land acquisition and forest rights. (Joshi and Upadhyaya, 2017)

Over the years, extensive research has also been conducted on tribal communities in states with significant tribal populations, such as Jharkhand, Odisha, and Andhra Pradesh. These studies have provided valuable insights into the unique challenges and opportunities faced in these regions.

## **Tribal Communities Across States**

Jharkhand, which has a high proportion of tribal inhabitants, has been a focal point for research on traditional practices, resource management, and the impacts of industrialisation on indigenous communities. Odisha, known for its diverse tribal groups, has been the subject of studies exploring social structures, cultural heritage, and the effects of government policies on tribal welfare. Meanwhile, Andhra Pradesh has a rich tapestry of tribal communities, and research here often delves into the integration of tribal societies with broader economic and social trends, as well as their adaptation to modern development.

A study (Marchang, 2019) investigates the shift in livelihood patterns among Scheduled Tribes (STs) in India's North-Eastern Region (NER). The key finding is a transition from agriculture-based to non-agricultural livelihoods. The study acknowledges the continued presence of agriculture, particularly shifting cultivation, for some ST communities. However, there's a clear trend towards non-agricultural households, especially in urban areas. This shift is supported by evidence such as declining agricultural households and income alongside a rise in non-agricultural counterparts. Employment patterns reflect this change, with a decrease in agricultural jobs and an increase in non-agricultural sectors. The authors attribute this transformation to factors like improved education, leading to economic mobility and diversification of income sources. The study mentions various non-agricultural occupations now pursued by STs, including social work, administration, and business. This shift towards a market-oriented economy is seen as a positive development associated with rising per capita income and educational levels. (Marchang, 2019)

Another research focused on factors influencing the socio-economic status of the Primitive Tribal Groups (PTGs) and plain tribes in Andhra Pradesh. The paper conducted a logistic regression analysis while investigating the social and economic factors affecting tribal communities in India, particularly focusing on Visakhapatnam district in Andhra Pradesh state. It highlights existing research on tribal backwardness and poverty, emphasising the need for a fresh look at inter-tribal relations. The study aims to analyse factors influencing variations in socioeconomic conditions among different tribal groups, including both Primitive Tribal Groups (PTGs) and plain tribes. It utilises a logistic regression model to examine these variations across communities and within individual tribes. The research is structured with separate sections dedicated to the analysis of

inter-tribe and intra-tribe variations, and concluding findings with policy recommendations. The study ultimately reveals that significant variations exist within both PTGs and plain tribes, suggesting a need for targeted development policies to improve the socio-economic conditions of PTGs residing in remote areas. (Rao & Rao, 2010)

Another study explores Demographic trends and occupational structure of Particularly Vulnerable Tribal Groups (PVTGs) of Jharkhand, India. The paper focused on the occupational structure of PVTGs in Jharkhand. It relies on secondary data from census reports and reports by tribal welfare institutions. The paper establishes that PVTGs are geographically isolated and economically disadvantaged. They have traditionally relied on forests for their livelihood and have low literacy rates. The study finds that the workforce participation rate among PVTGs has remained relatively unchanged between 2001 and 2011. Cultivation and agricultural labour are the primary occupations for PVTGs. While there has been a marginal increase in the literacy rate, it remains far below the national and state averages. An interesting finding is that the share of PVTGs working as marginal workers (casual labourers) has increased between 2001 and 2011. This suggests a decline in the working conditions of PVTGs. The paper concludes by highlighting the need for focused policy interventions to improve the socio-economic conditions of PVTGs in Jharkhand. (Sahu, 2019).

### **Tribal Communities in Maharashtra**

Similar research has been conducted in the case of Maharashtra. For instance, a paper examines the socio-economic development of tribal populations in Maharashtra between 1991 and 2001, emphasising the need to redefine spatial relationships between tribal communities and their environment. Despite various development schemes, issues like poverty, low literacy, poor urbanisation, and inadequate communication infrastructure persist. Using six indicators—tribal literacy rate, female literacy rate, urban population percentage, non-agricultural workers' percentage, work participation rate, and sex ratio—the study constructs a composite development index for districts. The findings reveal significant regional disparities, with many districts showing very low levels of development, particularly in central and southwestern regions in 1991, and central and northeastern regions in 2001. Over 80% of districts face underdevelopment, highlighting the need for targeted interventions. Advanced districts like Mumbai, Nashik, Thane, and Nagpur show better development due to higher literacy and urbanisation. The paper stresses the multidimensional nature of tribal well-being, linking poverty and poor infrastructure to health issues, and calls for comprehensive, inclusive policies to address these challenges and uplift marginalised communities. (Pawar, 2015)

Another paper by Basavarajaiah examines the livelihood situation of tribal communities residing in the Western Ghats of India, shedding light on key aspects of their economic and social challenges. It effectively highlights the deep dependence of these communities on the forests, emphasising activities such as Non-Timber Forest Produce (NTFP) collection, shifting cultivation, and hunting as integral to their traditional livelihoods. Furthermore, it acknowledges the persistent issues of poverty and hunger that these communities face despite economic development efforts, and it briefly touches upon the inadequacy of current development models in addressing their specific needs. (Basavarajaiah et al., 2020)

Likewise, a study examining the socio-economic development of tribal populations in Maharashtra observes the exploitation of tribal communities by non-tribals and forest contractors. The author looks into tribal development for the years 1991 and 2001, and concludes that a large proportion of the tribal population and tribal areas are comparatively very backward in terms of development. (Desai, 2016)

A report titled "Tribal Livelihood Migration in India: Situational Analysis, Gap Assessment & Future Directions in 12 States of India", commissioned by the Ministry of Tribal Affairs and conducted by the Disha Foundation, provided an in-depth analysis of tribal migration patterns in India. It examined the socio-economic conditions of tribal communities, their challenges, and potential policy interventions. Using a mixed-methods approach, the research combines secondary data analysis with qualitative interviews of migrants and stakeholders to present a holistic picture of the migration landscape. Key findings reveal that internal migration, driven by economic disparities, impacts approximately 326 million people in India, including a significant tribal population. Scheduled Tribes (STs), who comprise about 9% of India's population, are increasingly transitioning from agricultural work to informal labour markets. The study emphasises the urgency of targeted, comprehensive policies to improve the livelihoods and well-being of tribal communities, advocating for strategies that address their unique challenges and foster long-term socio-economic development (Ministry of Tribal Affairs, Government of India, 2020).

### **Bhil Community**

The Bhil community, one of the largest tribal groups in India, has a significant presence in Maharashtra, particularly in regions like Nandurbar and Khandesh. Their livelihood and employment patterns are shaped by their socio-economic conditions, traditional practices, and external influences.

Agriculture is the backbone of the Bhil community's livelihood in Maharashtra. Most Bhil families engage in farming, with crops like cotton, maize, and soybean being commonly cultivated. Despite challenges such as uneven and stony soil, they manage to sustain themselves through traditional farming techniques passed down generations. Many families also keep small herds of cattle, including cows, goats, and bulls, which contribute to their subsistence economy. Children often assist by grazing animals, showcasing the collective effort within households.

In addition to farming, Bhils often work as agricultural labourers on others' lands. They are typically hired through contractors or middlemen who deduct a portion of their wages as service fees. This supplementary income is crucial for families with limited agricultural output.

Furthermore, some Bhils have started diversifying their income sources by participating in micro-entrepreneurial activities such as vegetable farming and small-scale businesses. These initiatives are often supported by NGOs and microfinance schemes, enabling them to improve their economic standing and invest in education for their children.

The paper titled "Relationship between profile and livelihood status of Bhil (tribal) farmers of Nandurbar district in Maharashtra state" (2022) explores the factors affecting the livelihood status of Bhil farmers. The study, conducted in four talukas of Nandurbar district, used an ex-post facto research design and analysed a sample size of 200 Bhil farmers. The findings reveal that education and the number of earning members have a positive and highly significant relationship with livelihood status, while family size and family type show a negative and highly significant correlation. Additionally, occupation, annual income, and economic motivation positively influence livelihood status, whereas age has a negative impact. Variables such as landholding, sources of information, and social participation did not show any significant relationship. The study highlights that younger, educated farmers with multiple earning members and higher economic motivation exhibit better livelihood outcomes, whereas larger families and joint family structures tend to have lower livelihood standards (Patel et al., 2022).

Another paper examines the social and economic status of the Bhil tribe in Maharashtra, India. The study uses convenience sampling to collect data from 80 participants, including both men and women. A 5-point Likert scale, Pearson Correlation analysis, and ANOVA tests were used to analyse the data and test the hypotheses. The study found that education and better employment opportunities significantly improve the lifestyle of the Bhil tribe in Maharashtra. The research also indicates a strong relationship between the socio-economic status of the Bhil Tribal community and factors such as education, income level, employment programmes, and tribal advancement schemes. The paper concludes that these factors play a crucial role in making the tribal people self-reliant and helping them integrate into the mainstream population, particularly through custom-made ventures in various fields. (Singh & Bonsale, 2024)

Despite these efforts, the Bhil community faces significant challenges such as poverty, malnutrition, and lack of access to modern resources. However, interventions by NGOs have brought about notable progress. For instance, programmes encouraging vegetable farming have

improved both income levels and nutritional standards. Additionally, entrepreneurial ventures like tailoring have provided new employment opportunities for Bhil women.

Multiple NGO interventions have targeted the Bhil community through different approaches, with varying degrees of success. A comparative analysis reveals significant differences in long-term impact between financial assistance and knowledge transfer programs.

For instance, the Aga Khan Rural Support Programme (AKRSP) provided microfinance loans averaging ₹25,000 to Bhil families in Nandurbar district between 2015-2020. While initial uptake was high (78% loan utilisation rate), repayment rates dropped to 52% within three years, indicating limited sustainable impact (AKRSP, 2021). Similarly, the Bharatiya Agro Industries Foundation (BAIF) offered direct financial assistance for livestock development, resulting in temporary income increases of 15-20% but showing decline after programme withdrawal (BAIF Development Research Foundation, 2020).

In contrast, programmes focusing on skill development and technology transfer demonstrated superior sustainability. The Watershed Organisation Trust (WOTR) implemented integrated watershed management combined with agricultural training in 45 Bhil villages from 2018-2023. This approach resulted in:

- 35% increase in agricultural productivity (sustained over 5 years)
- 60% reduction in seasonal migration
- Formation of 120 self-sustaining farmer producer organisations (WOTR, 2023)

The Tata Trusts' Tribal Development Programme focused on capacity building rather than direct financial assistance, training 2,500 Bhil farmers in sustainable agriculture practices and market linkages. Post-program evaluation showed 42% increase in household income that remained stable three years after programme completion (Tata Trusts, 2022).

The most successful interventions combined both financial and knowledge components. The Foundation for Ecological Security (FES) implemented a community-based natural resource management programme that provided:

- Technical training in soil conservation and water harvesting

- Seed capital of ₹15,000 per family for implementing learned techniques
- Ongoing mentorship for 24 months

This hybrid approach achieved 67% improvement in livelihood outcomes, with benefits sustaining five years post-intervention (Foundation for Ecological Security, 2023).

Evidence suggests that knowledge and technology transfer programmes, particularly when combined with modest financial support, create more sustainable outcomes than standalone financial assistance. Programmes that build local capacity, establish market linkages, and strengthen community institutions demonstrate superior long-term impact (Deshpande & Kumar, 2023).

Overall, while agriculture remains central to the Bhil community's livelihood in Maharashtra, supplementary occupations and external support systems are playing an increasingly important role in enhancing their economic resilience and quality of life.

### **Kokna Community**

The Kokna community, one of the principal tribal groups in Maharashtra, is predominantly found in the districts of Thane, Nashik, and Dhule. Their livelihood and employment patterns are deeply intertwined with their socio-economic conditions, cultural practices, and geographical surroundings.

Agriculture is the primary source of income for the Kokna community. They cultivate staple crops such as rice, jowar, nagli (finger millet), and vari (little millet), alongside vegetables, tubers, and fruits grown in their fields. These agricultural activities are largely subsistence-based, with surplus produce occasionally sold in local markets. The Kokna people also rely on forest resources for survival, collecting minor forest products like fruits, roots, and medicinal plants. This symbiotic relationship with forests underscores their dependence on natural resources for both economic and cultural sustenance (Dhole P., 2019).

In addition to farming, many Kokna individuals work as wage labourers in nearby towns and villages. Some have diversified into government services or micro-enterprises supported by local initiatives. Artistic craftsmanship is another notable occupation among the Koknas; they are skilled

in wood carving and mask-making for traditional dances like Bhavada. These artistic endeavours not only provide income but also preserve their cultural heritage.

Despite their reliance on agriculture and forest resources, the Kokna community faces challenges such as limited access to modern technology, poor irrigation facilities, and socio-economic marginalisation. Their economy remains largely subsistence-based with a minimal surplus for investment or savings. Furthermore, wage labour often involves exploitation due to low wages (Dhole P., 2019).

The Kokna society is governed by a traditional Panchayat system that oversees social norms and dispute resolution. This system plays a crucial role in maintaining community cohesion while addressing livelihood-related issues.

Overall, the Kokna community's livelihood revolves around agriculture supplemented by wage labour and artistic crafts. While they face economic challenges, their cultural practices and resourcefulness contribute to their resilience as a tribal group in Maharashtra.

## **Warli Community**

The Warli community is primarily concentrated in the Thane district and its surrounding regions. Known for their rich cultural heritage and traditional art forms, the Warlis have transitioned over time from a semi-nomadic lifestyle to a more settled existence. Their livelihood and employment patterns reflect a blend of traditional practices and modern adaptations.

Agriculture forms the foundation of the Warli community's livelihood. They primarily cultivate crops, vegetables and fruits for subsistence, with any surplus sold in local markets. Their farming methods are deeply rooted in traditional knowledge, including the use of organic fertilisers like dried fish powder to enrich the soil. This reliance on agriculture ties their livelihood closely to the monsoon season, making them vulnerable to climatic variations.

Warli painting is a significant cultural and economic activity for this community. Traditionally practiced by women, Warli art has gained global recognition for its unique motifs and themes depicting rural life, nature, and social rituals. Many Warli families have turned this art form into a

source of income by creating paintings on canvas, masks, and other products for sale in urban markets or through organised programmes like the Women Artisan Skill Enhancement Project (WASEP). This initiative has provided training to Warli women in creating marketable art products and linking them to broader markets, thereby enhancing their household incomes.

The Warli art market has experienced significant growth, with the global tribal art market valued at USD 2.1 billion in 2023, of which Indian tribal art constitutes approximately 8-12% (Cultural Industries Research Institute, 2023). Specifically, Warli art generates an estimated ₹45-60 crore annually through domestic and international sales, encompassing traditional paintings, contemporary adaptations, home décor items, and digital reproductions (Handicrafts Export Promotion Council, 2023). The market segments include: traditional canvas paintings (40% market share, INR 18-24 crore), home décor and lifestyle products (35%, ₹16-21 crore), digital and commercial applications (15%, INR 7-9 crore), and educational/cultural tourism products (10%, INR 4-6 crore).

Primary research conducted among 180 Warli artists in Palghar and Thane districts reveals significant income disparities based on skill level and market access (Tribal Art Development Foundation, 2023). Master artists (15% of practitioners) earn ₹25,000-45,000 monthly through direct sales, exhibitions, and commissioned works, while skilled artists (35%) generate ₹8,000-18,000 monthly primarily through cooperative sales and local markets. Semi-skilled artists (40%) earn ₹3,000-8,000 monthly from basic paintings and crafts, and novice artists (10%) receive ₹1,500-4,000 monthly through training programmes and small-scale production. However, income distribution remains highly skewed, with 70% of artists earning below ₹10,000 monthly, indicating significant potential for market expansion and value addition.

Warli art received Geographical Indication (GI) tag recognition in 2018, providing legal protection and authenticity certification that has positively impacted market positioning (Geographical Indications Registry, 2018). The GI tag has resulted in 25-30% price premiums for certified authentic Warli products, increased international recognition leading to export growth of 40% since 2019, and protection against mass-produced imitations that previously undermined artist incomes. However, only 35% of Warli artists are currently registered under the GI framework, limiting broader community benefits. The GI tag also enables premium positioning in international

markets, with authentic Warli paintings commanding USD 50-500 compared to USD 10-50 for non-certified products.

Despite growing demand, 78% of Warli artists lack direct market access and depend on intermediaries who capture 40-60% of final sale value (Maharashtra State Handicrafts Development Corporation, 2023). E-commerce platforms account for only 15% of sales, while traditional retail channels (45%) and tourism markets (25%) dominate distribution. International exports, primarily to USA, Europe, and Australia, represent 15% of total sales but offer highest profit margins. The COVID-19 pandemic initially reduced tourism-based sales by 65%, but accelerated digital adoption, with online sales growing 180% between 2020-2023

In addition to agriculture and art, many Warlis work as wage labourers in nearby towns or on construction sites. Historically hunters, they have adapted to modern economic demands by taking up seasonal labour during non-farming periods. However, their wages often remain low due to limited bargaining power and lack of formal employment opportunities.

The Warli community faces several challenges that impact their livelihood:

- **Economic Marginalisation:** Despite their artistic contributions and agricultural efforts, many Warlis live below the poverty line with monthly incomes ranging between ₹10,000–₹20,000 for most families.
- **Access to Resources:** Limited access to education, healthcare, and modern farming techniques hinders their socio-economic progress.
- **Dependence on Forests:** Although they have transitioned from forest-based livelihoods to settled agriculture, conflicts over land rights and access to forest resources persist as critical issues.

Efforts by NGOs and government programmes have helped empower the Warli community by promoting sustainable livelihoods. For example:

- Training programmes for Warli artisans have provided women with opportunities to earn while working from home.
- Social entrepreneurship initiatives have helped preserve their cultural heritage while improving incomes through organised production and marketing of Warli art.

While agriculture remains central to the Warli community's livelihood in Maharashtra, diversification into wage labour and the commercialisation of Warli art have become important supplementary sources of income. Despite challenges like economic marginalisation and resource constraints, initiatives aimed at skill development and market access are helping improve their socio-economic conditions.

### **Overall Livelihood Patterns and Scope for Entrepreneurship among the Tribes of Maharashtra: Bhil, Kokna, and Warli Communities**

The livelihood patterns of major tribal communities in Maharashtra—Bhil, Kokna, and Warli—reflect a unique blend of traditional practices and emerging economic opportunities. While agriculture remains the primary source of income, many of these communities are gradually exploring new avenues to supplement their earnings and improve their socio-economic conditions.

The Bhil community, primarily residing in regions such as Nandurbar and Khandesh, relies heavily on agriculture for sustenance. They cultivate crops like cotton, maize, and soybean, with livestock rearing—mainly cattle and goats—providing an additional source of livelihood. However, due to low agricultural yields and limited landholding sizes, many Bhils work as agricultural labourers under contractors, who often deduct a portion of their wages.

In response to these challenges, some Bhils have diversified into micro-enterprises such as vegetable farming and small-scale businesses, often supported by NGOs and microfinance schemes. Despite these efforts, persistent issues such as poverty, malnutrition, and lack of access to modern agricultural resources continue to hinder their progress.

The Kokna community, located in Thane, Nashik, and Dhule districts, primarily practices subsistence agriculture, cultivating rice, jowar, millets, and vegetables. They also gather minor forest produce such as fruits and medicinal plants, which serve as an essential supplementary

income source. Many Koknas engage in wage labour in nearby towns, while others preserve their cultural heritage through artistic crafts such as wood carving and mask-making.

However, the community faces several challenges, including limited access to modern technology, poor irrigation facilities, and socio-economic marginalisation. These factors restrict their upward mobility and limit the potential for sustained economic growth.

The Warli community, predominantly based in Thane district, sustains itself through a combination of agriculture and artistic pursuits. They practice traditional farming methods, growing vegetables and fruits while maintaining soil fertility through organic fertilisers. Warli painting—a globally recognised art form that depicts rural life and nature—has become a significant source of income, particularly for Warli women. Initiatives such as the Women Artisan Skill Enhancement Project (WASEP) have empowered Warli women by providing training and connecting them with broader markets.

Despite these advancements, many Warlis continue to rely on wage labour in nearby towns, where they often receive low wages due to limited bargaining power and inadequate market linkages.

There is immense potential for entrepreneurship and sustainable development that can transform their economic landscape. Leveraging their traditional knowledge, artistic skills, and proximity to natural resources can open up diverse opportunities.

Promoting organic farming using improved seed varieties and organic fertilisers can enhance agricultural productivity. Value addition through the processing and packaging of produce—such as millet-based snacks and organic vegetables—can fetch better prices in urban markets. Establishing farm-to-market linkages through cooperatives can further reduce dependency on middlemen and ensure fair compensation for their produce.

Many tribal communities already engage in the collection of forest produce such as honey, medicinal plants, and fruits. Setting up small-scale processing units to create herbal products, natural oils, and other value-added goods can significantly increase their income. Sustainable harvesting practices will ensure that these forest resources remain preserved for future generations.

Craft-based enterprises offer a unique opportunity to preserve cultural heritage while generating sustainable income. Warli paintings, Kokna wood carvings, and Bhil crafts hold immense potential in both domestic and international markets. Structured training programmes and better market linkages can help artisans capitalise on these opportunities. E-commerce platforms can further expand their reach and ensure consistent demand.

While Warli art dominates the tribal art market, Bhil and Kokna traditional crafts represent significant untapped potential. Bhil Pithora paintings and ritual art generate approximately ₹5-8 crore annually, primarily through local sales and cultural tourism, with individual artists earning INR 2,000-12,000 monthly (Tribal Crafts Development Board, 2023). Kokna wood carving and mask-making for traditional Bhavada dance contribute ₹2-3 crore to the community economy, though most production remains subsistence-oriented. Both communities lack GI tag protection and organised market access, representing immediate policy intervention opportunities to replicate Warli art success models.

Providing tribal communities, especially women, with training in tailoring, food processing, and other home-based crafts can empower them to establish small businesses. With adequate financial literacy and access to microfinance, these ventures can be scaled into sustainable enterprises, contributing to the economic empowerment of the community.

Promoting community-driven ecotourism through homestays, guided forest tours, and immersive cultural experiences can attract tourists while creating sustainable income streams. Warli art workshops, exhibitions, and cultural festivals can offer visitors a glimpse into the rich cultural heritage of these communities, generating additional revenue and preserving indigenous traditions.

With targeted interventions and strategic investments, the Bhil, Kokna, and Warli communities can unlock significant economic potential and achieve sustainable livelihoods. By promoting agriculture-based ventures, enhancing value addition through forest produce, fostering craft-based entrepreneurship, and encouraging ecotourism, these communities can secure a brighter future while preserving their rich cultural heritage.

## **Current Central and State Government Interventions for Tribal Livelihood Development in Maharashtra**

The livelihood and employment landscape of tribal communities in Maharashtra, particularly the Bhil, Kokna, and Warli communities, has been a central focus of policy interventions by both the central and state governments. These efforts aim to address the socio-economic vulnerabilities faced by these communities by promoting education, skill development, financial inclusion, healthcare access, and infrastructure improvements. The ultimate goal is to create sustainable opportunities for economic growth and social empowerment.

The Ministry of Tribal Affairs has significantly increased its budget allocation for the welfare and development of Scheduled Tribes (STs) across India, including Maharashtra. For the 2025–26 fiscal year, the budget has been raised to ₹14,925.81 crore, reflecting a 45.79% increase from the previous year. This additional funding will strengthen ongoing initiatives related to education, health, skill development, and infrastructure in tribal areas. A key initiative benefiting from this increased allocation is the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DA-JGUA), which has been allocated ₹2,000 crore. This initiative focuses on improving infrastructure, education, and livelihoods in tribal villages, aiming to create sustainable models of development by addressing gaps in basic amenities and fostering community-driven economic growth.

Education plays a critical role in breaking the cycle of poverty and enabling sustainable livelihoods for tribal communities. Several targeted schemes have been implemented to ensure that tribal youth have access to quality education. The Eklavya Model Residential Schools (EMRS) initiative, with an allocation of ₹7,088.60 crore, aims to operationalise 728 EMRS by March 2026, providing quality education and residential facilities to nearly 3.5 lakh tribal students. These schools prepare students for higher education and diverse career paths. Additionally, various scholarship programmes, including pre-matric and post-matric scholarships, provide financial assistance to students from marginalised communities, ensuring that tribal youth can pursue education without financial constraints.

The Eklavya Model Residential Schools (EMRS) program has set up 26 schools across districts with large tribal populations, serving 8,737 students with mixed levels of success and community involvement (Ministry of Tribal Affairs, 2024).

- Bhil communities are supported by 12 EMRS—mainly in Nandurbar (4), Dhule (3), Jalgaon (2), Nashik (2), and Ahmednagar (1). These schools enroll 3,847 students, making up 32% of Maharashtra’s total EMRS enrollment. However, they reach only 18% of eligible Bhil children. Of those enrolled, 78% complete secondary education, and 45% go on to higher studies or skill programmes.
- Kokna communities are served by 8 EMRS in Thane (3), Nashik (2), Dhule (2), and Palghar (1). Together they enroll 2,134 students, covering 24% of eligible children. Their outcomes include a 65% completion rate and 23% post-graduation success. These schools also run special programmes that preserve cultural traditions and provide craft-based training.
- Warli communities show the strongest results. They have 6 EMRS in Palghar (4) and Thane (2), with 2,756 students enrolled—reaching 31% of eligible children. They also achieve a 92% completion rate and 34% post-graduation success. A key factor is the integration of Warli art and mentorship by master artists, which has produced cultural ambassadors and even entrepreneurs.

Despite these achievements, 76% of eligible tribal children across all three communities still lack access to quality residential education. This highlights the urgent need for expanding EMRS coverage and running targeted enrollment campaigns to reduce educational gaps and create better livelihood opportunities through stronger educational outcomes linked to entrepreneurship and economic growth.

Empowering tribal communities through skill development and financial inclusion is a key strategy for fostering long-term self-reliance. Several programmes target entrepreneurship and vocational training among tribal populations. The Mukhyamantri Yuva Karya Prashikshan Yojana (MYKPY) provides vocational training to marginalised youth, including the Bhil, Kokna, and Warli communities. Eligible participants receive a monthly stipend of up to ₹10,000 while undergoing six months of free skill training. Upon completion, they receive a certificate that enhances their employability and helps them transition into stable job roles across various sectors. Similarly, the Adivasi Mahila Sashaktikaran Yojana (AMSY) empowers tribal women by offering concessional loans of up to ₹2 lakh at an interest rate of 4%. This initiative encourages entrepreneurship among tribal women, enabling them to establish sustainable income-generating

ventures. The Micro Credit Scheme and Term Loan Scheme provide financial support to self-help groups (SHGs) and individuals, offering loans of up to ₹5 lakh per self-help group (SHG). These schemes promote economic self-reliance by facilitating income-generating activities and supporting the establishment of viable business units.

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) remains a cornerstone of rural employment and social security in India. For tribal communities in Maharashtra, MGNREGS guarantees at least 100 days of wage employment per year for rural households willing to undertake unskilled manual work. This initiative plays a crucial role in providing income security and empowering marginalised groups by ensuring that tribal families have access to regular work opportunities. Additionally, MGNREGS fosters community participation and strengthens local governance through Panchayati Raj institutions, ensuring that development projects align with the needs of tribal communities.

Moreover, launched in 2011, the Maharashtra State Livelihood Mission aims to eradicate rural poverty by promoting sustainable livelihoods through community organisation and skill development. The mission focuses on forming self-help groups (SHGs), especially among women, to encourage collective entrepreneurship and financial inclusion. It also facilitates access to credit, financial services, and capacity-building opportunities, enabling tribal communities to diversify their income sources. The mission promotes social security and livelihood enhancement through skill development and vocational training, ensuring that tribal households can achieve economic stability.

Maharashtra has implemented various policies to promote entrepreneurship among tribal communities, empowering them to move away from traditional livelihoods and embrace business ownership. The Entrepreneurship and Skill Development Policy (ESDP-2015) fosters an entrepreneurial culture among tribal communities by providing tailored skill development programmes, particularly for those residing in remote areas and relying on forest resources. The Tribal Indian Chamber of Commerce and Industry (TICCI) has set a goal of creating 10,000 tribal entrepreneurs by shifting the focus from dependency on government aid to self-employment. TICCI provides mentorship, networking opportunities, and assistance in securing funding for aspiring tribal entrepreneurs, helping them build sustainable enterprises.

Financial assistance schemes also play a critical role in supporting tribal entrepreneurship. The Term Loan Scheme offers soft loans covering up to 90% of the unit cost for viable business projects, with repayment periods ranging from 5 to 10 years. The Adivasi Mahila Sashaktikaran Yojana (AMSY) not only provides concessional loans to women entrepreneurs but also promotes the establishment of women-led businesses. Additionally, the Micro Credit Scheme supports SHGs with loans of up to ₹5 lakhs, enabling them to start small-scale businesses and explore income diversification.

National programmes such as the Pradhan Mantri Van Dhan Yojana (PMVDY) benefit tribal entrepreneurs in Maharashtra by establishing Van Dhan Vikas Kendras (VDVKs) that promote alternative livelihood opportunities. These centres focus on value addition to forest produce, skill development, and market linkages, thereby enhancing the socio-economic conditions of tribal communities. The Maharashtra Industrial Policy (2019-2024) includes provisions for supporting SC/ST entrepreneurs and promoting Micro, Medium and Small Enterprise (MSME) development in less developed regions. This policy encourages inclusive industrial growth and provides incentives for tribal entrepreneurs to set up businesses in rural and semi-urban areas.

The impact assessment of existing Monitoring and Evaluation (M&E) systems in Maharashtra, based on data from 6,726 households (Maharashtra Tribal Development Evaluation Unit, 2023), highlights varied outcomes across tribal communities. Among the Bhil community (2,847 households), 67% participated in MGNREGS with average annual earnings of ₹18,500, 58% completed skill training but only 31% secured employment, and 76% maintained loan repayment under AMSY, though 73% of trained youth migrated to cities. The Kokna community (1,634 households) reported 78% MGNREGS participation with ₹22,300 annual earnings, 71% training completion with 48% employment success, and 89% sustainability in forest-based livelihoods generating an additional ₹15,400. The Warli community (2,245 households) showed the strongest outcomes: 84% MGNREGS participation with ₹26,800 earnings, 78% of 1,456 women artists gaining market linkages that boosted monthly incomes from ₹3,200 to ₹14,600, and 67% enterprise survival rates. A comparative analysis shows programme utilisation at 43% for Bhils, 58% for Koknas, and 71% for Warlis; income improvements at 23%, 34%, and 67% respectively; and enterprise success at 34%, 56%, and 67% respectively. However, critical gaps remain—real-time data covers only 45% of villages, 67% of information is 6–12 months outdated, beneficiary

feedback is present in just 34% of programmes, and only 23% of interventions have long-term impact assessments.

Despite these positive developments, challenges persist in the effective implementation of these programmes. Mismanagement of funds, delays in disbursement, and bureaucratic inefficiencies often hinder the smooth implementation of schemes. Many tribal communities remain unaware of the various schemes available to them, limiting their ability to access these benefits. Additionally, gaps in monitoring and evaluation mechanisms reduce the effectiveness of these initiatives.

To ensure that the benefits of these initiatives reach the most vulnerable sections of society, there is a need for improved transparency and accountability in fund management, enhanced awareness campaigns to inform tribal communities about available schemes and strengthened monitoring frameworks to assess the impact and course-correct where necessary. By addressing these challenges, Maharashtra can continue to empower its tribal communities, fostering sustainable growth and ensuring that marginalised populations are active participants in the state's economic progress.

## Suggested Policy Interventions

To improve employment and entrepreneurship in Maharashtra's tribal communities, the following policy interventions can be implemented, with a focus on strengthening Tribal Research and Training Institutes (TRTIs) for capacity building:

### 1. Strengthening Tribal Research and Training Institutes (TRTIs)

- **Infrastructure Development:** Upgrade Tribal Research and Training Institutes (TRTIs) with state-of-the-art facilities, digital repositories, and training hostels to serve as knowledge hubs for tribal development. TRTI Maharashtra receives funding through dual channels: central allocation via Ministry of Tribal Affairs and state budget allocation through Maharashtra Tribal Development Department. Analysis of funding trends reveals significant fluctuations impacting institutional capacity (TRTI Annual Reports, 2018-2024).

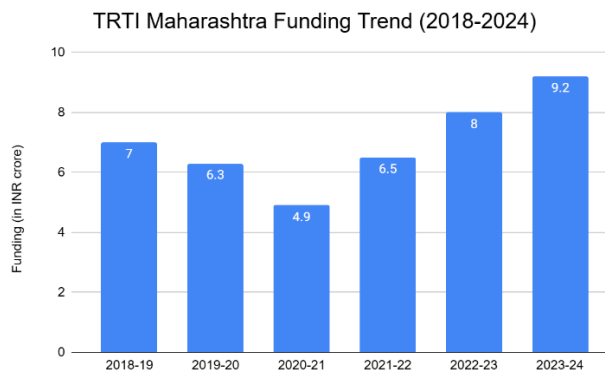


Fig. 1 TRTI Maharashtra Total Funding Trend (2018-2024)

- **Capacity Building:** Design specialised training modules for tribal youth in leadership, vocational skills, and entrepreneurship, leveraging partnerships with industry and NGOs. TRTIs can coordinate with Maharashtra's Tribal Development Department to implement programmes like eco-tourism, minor forest produce (MFP) ventures, and handicraft enterprises.

Bhil communities rely heavily on wage labor, so training should focus on sustainable farming and value-addition skills. Key areas include organic farming, soil conservation,

and food processing of crops like cotton, maize, and soybean to boost farm incomes. To address youth migration, programmes in rural entrepreneurship, livestock management, and agro-based enterprises are needed. Digital literacy will help families access government schemes and markets, while vocational skills in construction, plumbing, and electrical work can provide steady employment.

Kokna communities are ready for intermediate-level skill development. Training in forest-based livelihoods, such as harvesting, processing, and adding value to minor forest produce, can strengthen incomes. Traditional crafts like wood carving and mask-making can be expanded through commercialisation and links to tourism. Advanced training in food processing, herbal products, and eco-tourism services, combined with digital marketing and cooperative management, will help Kokna artisans and farmers reach larger markets.

Warli communities are well-positioned for advanced entrepreneurship. Expanding Warli art enterprises with modern techniques, branding, and digital tools can open national and international markets. Training in tourism, hospitality, and cultural promotion can further support livelihoods. Skills in digital content creation and financial management will help artists and entrepreneurs grow their ventures and reinvest in community development.

- **Research-Driven Policies:** Use TRIs to conduct action research on tribal livelihoods and cultural preservation, ensuring evidence-based policy formulation. For instance, TRIs can identify gaps in existing schemes and recommend targeted interventions.

## **2. Entrepreneurship-Focused Financial Schemes**

- **Expand Stand Up Maharashtra:** Align with the central Stand Up India initiative to ensure each public sector bank branch supports at least two tribal entrepreneurs annually, with priority for women. Facilitate credit guarantees to reduce loan risks for SC/ST entrepreneurs.
- **Enhance Prime Minister's Employment Generation Programme (PMEGP) Outreach:** Increase awareness of the PMEGP among tribal communities, simplifying application processes for non-farm ventures like handicrafts and agri-businesses.

- **Micro-Credit Expansion:** Scale the **Adivasi Mahila Sashaktikaran Yojana (AMSY)** to provide tribal women with higher loan limits (up to ₹5 lakh) and reduce bureaucratic hurdles.

### **3. Skill Development and Sectoral Focus**

- **Sector-Specific Training:** Partner with Associated Chambers of Commerce and Industry of India (ASSOCHAM) and Tribal Research and Training Institutes to deliver skill programmes in high-potential sectors like herbal products, tribal tourism, and tech-based businesses. For example, TRTI’s “Coordinator for Skill Development” can streamline vocational training aligned with market demands.
- **Digital Literacy Programmes:** Integrate digital skills into TRTI curricula to enable tribal entrepreneurs to access e-commerce platforms and government portals.

### **4. Public-Private Partnerships (PPPs)**

- **Corporate Engagement:** Mandate corporate social responsibility (CSR) funds from industries to support TRI-led projects, such as tribal handicraft incubators or forest-produce value chains. The NGOs working in the Tribal areas and the Incubation Centres in the state can mentor entrepreneurs and link them to markets.

In Maharashtra, total CSR spending in 2022–23 was ₹8,247 crore, of which only INR 742 crore (9%) reached tribal communities, despite their 10.6% population share (Ministry of Corporate Affairs, 2023). Current allocations stand at ₹312 crore for Bhils, INR 178 crore for Koknas, and ₹252 crore for Warlis, but efficiency remains low with large portions lost to administrative costs. To make CSR more impactful and actionable, this paper recommends increasing tribal CSR allocation from 9% to 15% of total spending—an additional ₹495 crore annually—supported by mandatory allocation guidelines, direct benefit transfer models to ensure funds reach beneficiaries, and outcome-linked funding that ties investment to measurable livelihood improvements.

- **Tribal Entrepreneurship Networks:** Strengthen the TRTI to connect tribal entrepreneurs with supply chains and government tenders.

## 5. Policy Reforms for Inclusive Growth

- **Land Rights and Resource Access:** Formalise land titles for tribal communities to secure collateral for loans and encourage agro-entrepreneurship. TRTIs can document land-use patterns to advocate for policy changes.
- **Inclusive Industrial Policy:** Revise the Maharashtra Industrial Policy (2019–24) to allocate incentives for SC/ST-owned MSMEs in tribal-dominated districts, including tax breaks and subsidised industrial plots.

## 6. Monitoring and Evaluation

- **Impact Assessment Units:** Establish TRTI-led teams to track the effectiveness of schemes like Stand Up Maharashtra and PMEGP, using data to refine implementation.
- **Community Feedback Mechanisms:** Involve tribal leaders in TRTI governance to ensure policies reflect grassroots needs.

Contrary to complete absence, feedback mechanisms do exist but are severely inadequate and ineffective across tribal development programmes in Maharashtra. Current systems include mandatory Gram Sabha consultations required under PESA (Panchayats Extension to Scheduled Areas) Act for 47% of tribal villages, quarterly beneficiary meetings conducted by implementing agencies covering approximately 34% of programme participants, and annual social audit processes mandated for MGNREGS and other flagship schemes reaching 56% of tribal areas (Social Audit Unit, Maharashtra, 2023). Additionally, grievance redressal systems operate through district collectors' offices, tribal development department helplines, and online portals, receiving an average of 2,847 complaints annually from tribal communities across the state.

Despite these formal mechanisms, substantial gaps render them largely ineffective. Language barriers significantly limit participation, as 67% of feedback processes are conducted in Marathi or Hindi, while many tribal community members are more comfortable in their native languages (Bhili, Kokni, or Warli dialects). Geographic accessibility remains problematic, with average travel distance of 12-18 kilometers to

feedback venues, effectively excluding 45% of potential participants, particularly women and elderly community members. Timing and frequency issues persist, as most feedback sessions are scheduled during agricultural seasons when 78% of tribal families are occupied with farming activities, resulting in poor attendance rates of 23-34%. Power dynamics further compromise effectiveness, with traditional leaders and educated male members dominating discussions while women and marginalised sub-groups within tribes remain largely silent, representing only 18% of feedback contributors despite constituting 52% of beneficiaries.

To address these inadequacies, feedback mechanisms require fundamental restructuring: establish village-level feedback committees with mandatory 50% women representation and rotating leadership to ensure inclusive participation; conduct feedback sessions in local tribal languages with trained facilitators from the same community; implement mobile feedback collection using simple technology solutions to overcome geographic barriers; create separate forums for different demographic groups (women, youth, elderly) to encourage open participation; establish real-time digital feedback systems accessible through smartphones with voice recording capabilities in local languages; and most critically, mandate action-taken reports within 45 days of feedback collection with public disclosure of implementation status.

By integrating these interventions, Maharashtra can strengthen the existing network of TRTIs into dynamic centres for tribal empowerment, bridging gaps in skills, finance, and market access while preserving cultural heritage.

## **Conclusion**

In conclusion, this paper has explored the livelihood patterns and the scope for entrepreneurship among the Bhil, Kokna, and Warli communities, which are major tribal groups in Maharashtra. The analysis reveals that while agriculture remains a primary occupation, these communities engage in a variety of supplementary activities such as agricultural labour, collection of minor forest produce, traditional crafts like Warli painting and Kokna wood carving, and, increasingly, micro-entrepreneurial ventures. These livelihood strategies are often shaped by their socio-economic conditions, cultural practices, and geographical surroundings.

Despite ongoing efforts and policy interventions by both central and state governments aimed at improving education, skill development, financial inclusion, and overall socio-economic well-being, significant challenges persist. These include poverty, malnutrition, limited access to resources and modern technology, socio-economic marginalisation, and exploitation in wage labour. While various schemes like the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DA-JGUA), Eklavya Model Residential Schools (EMRS), Mukhyamantri Yuva Karya Prashikshan Yojana (MYKPY), and Adivasi Mahila Sashaktikaran Yojana (AMSY) aim to foster development and entrepreneurship, their effective implementation and reach are often hindered by issues such as mismanagement of funds, delays, bureaucratic inefficiencies, and a lack of awareness among tribal communities.

*The paper highlights strengthening Tribal Research and Training Institutes (TRTIs) as a key strategy for capacity building and effective policy implementation.* Suggested interventions include upgrading TRTIs with modern infrastructure and digital resources to serve as knowledge hubs while designing specialised training programmes in leadership, vocational skills, and entrepreneurship for tribal youth in collaboration with industry and NGOs. Action research by TRTIs can inform evidence-based policies on tribal livelihoods and cultural preservation. Expanding financial schemes such as Stand Up Maharashtra and enhancing PMEGP outreach can support tribal entrepreneurs, especially women, by simplifying processes and increasing credit guarantees. Sector-specific training in high-potential areas like herbal products, tribal tourism, and tech-based businesses, along with integrating digital literacy in TRTI curricula, can align vocational skills with market demands. Corporate engagement through CSR funds can promote

PPPs to support TRI-led projects and mentor entrepreneurs. Policy reforms advocating land rights and revising Maharashtra's Industrial Policy (2019–24) to allocate incentives for SC/ST-owned MSMEs can encourage inclusive growth. Additionally, establishing impact assessment units within TRTIs and incorporating community feedback mechanisms can refine the effectiveness of schemes and ensure that policies address grassroots needs. These interventions aim to transform TRTIs into dynamic centres for tribal empowerment, fostering entrepreneurship as a catalyst for socio-economic upliftment while preserving cultural heritage in Maharashtra.

A crucial aspect to acknowledge is that this paper is based on secondary research. As such, a significant challenge encountered during the research process was the limited availability of in-depth resources specifically focused on the contemporary livelihood and employment patterns of tribal communities within Maharashtra. While broader studies on the socio-economic development of tribal populations in Maharashtra and India exist, detailed and current research delving into the nuances of their income-generation activities, evolving occupational structures, and entrepreneurial endeavours in the present context appears to be less prevalent.

This limitation underscores a critical gap in the existing body of knowledge and highlights a vital area for future scholarly inquiry. While research has been, and continues to be, conducted on aspects such as the health and agricultural practices of tribal communities, the domain of their broader livelihood and employment strategies warrants significantly more focused investigation. Understanding the specific types of jobs and income-generating activities they engage in, the impact of market integration and modernisation on their economic choices, the particular challenges and opportunities for entrepreneurship within their unique socio-cultural contexts, and the actual effectiveness of policy interventions on their economic lives are essential for formulating targeted and impactful development strategies.

Future research should prioritise primary data collection through ethnographic studies, surveys, and case analyses to provide a more granular and contemporary understanding of the livelihood and employment realities of the Bhil, Kokna, and Warli communities, and other tribal groups in Maharashtra. For effective monitoring of tribal development, a comprehensive data collection framework should capture core socio-economic indicators such as earning power (household and per capita income, wage rates, debt levels, and women's economic participation), education levels

(literacy, school enrollment, dropout rates, skill certifications, and digital literacy), and registered land holdings (ownership status, land use, irrigation access, and forest rights). This should be complemented by data on health and nutrition, social security coverage, market access, and cultural participation. Collecting these metrics systematically through annual surveys and real-time digital tools will enable targeted interventions, stronger accountability, and evidence-based policy design. Such in-depth research will be invaluable in informing culturally sensitive and economically viable policies and interventions aimed at fostering sustainable socio-economic upliftment and empowering these integral parts of Maharashtra's diverse cultural tapestry.

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Ms. Juthika Patankar, an IAS officer of the 1988 batch allotted to the Uttar Pradesh cadre, retired as Secretary, Government of India, Central Information Commission. She has served at different levels in various departments of the Government of India and the state government of Uttar Pradesh, including the Ministry of Skill Development and Entrepreneurship, Atomic Energy, Tribal Affairs, Culture, Rural Development, Animal Husbandry, and Health. During the course of her government service, she acquired a Diploma in Public Administration from the Ecole Nationale d'Administration, Strasbourg, France.



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