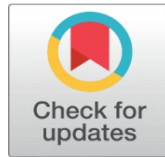
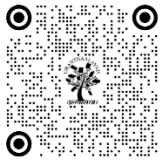


ENTREPRENEURSHIP DEVELOPMENT AND FINANCIAL INCLUSION AMONG SCHEDULED TRIBE COMMUNITIES IN KERALA: OPPORTUNITIES, CHALLENGES, AND POLICY IMPLICATIONS

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DOI

[10.29121/shodhkosh.v5.i4.2024.5758](https://doi.org/10.29121/shodhkosh.v5.i4.2024.5758)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

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ABSTRACT

This article focuses on develops a comprehensive conceptual framework to explore the dynamic interaction between entrepreneurship development and financial inclusion within Kerala's Scheduled tribal communities. Analyzing on recent policy initiatives, empirical studies, and the unique socio-cultural context of the state o Kerala, the framework integrates key components such as policy support, financial access, social capital, education, and market linkages. The analysis highlights how government schemes, community-based organizations, and tailored skill development programs can impact the entrepreneurial capacity and bridge the gap between traditional knowledge and modern business practices. The study identifies challenges including financial literacy, inadequate infrastructure, lack of collateral and socio-cultural barriers that obstruct the full participation of ST populations in formal financial systems and entrepreneurial ventures. By mapping the feedback loops between successful entrepreneurship and improved financial inclusion, the framework demonstrates how these elements reinforce each other to drive economic empowerment, social inclusion, and sustainable community development. The article offers actionable policy recommendations for policymakers, NGOs, and financial institutions, emphasizing the need for context-sensitive interventions, microfinance innovations, and participatory planning. Theoretical and practical implications are discussed, and directions for future empirical research are suggested, including longitudinal studies and gender-focused analyses. Overall, this work contributes to the literature by providing an integrated, actionable model for improving inclusive growth and sustainable livelihoods among India's marginalized tribal communities, with specific relevance to the Kerala context.

Keywords: Scheduled Tribe Entrepreneurship, Financial Inclusion, Policy Support, Social Capital, Skill Development, Market Linkages, Community Development, Microfinance, Inclusive Growth

1. INTRODUCTION

Entrepreneurship development and financial inclusion are essential for the socio-economic empowerment of Kerala's scheduled tribal communities (ST), who continue to face challenges such as poverty, unemployment, lake of financial awareness and social marginalization. Encouraging entrepreneurship not only fulfills sustainable livelihoods but also harnesses traditional skills and cultural heritage unique to these communities. Financial inclusion defined as ensuring access to affordable and appropriate financial services like banking, credit, and insurance as acts as an effective supporter for entrepreneurial activity and broader economic participation.

Although various government initiatives and development programs are effectively working here but, significant gaps remain in the integration and long-term effectiveness of these efforts among Kerala's tribal populations. Existing

research works often overlooks the complex interplay between collective entrepreneurship, social networks, and financial inclusion, as well as determined barriers such as limited financial literacy and lack of market access. This conceptual paper aims to address these gaps by synthesizing current financial knowledge and proposing a comprehensive framework to identify opportunities, challenges, and policy implications for advancing entrepreneurship and financial inclusion within Kerala's scheduled tribal communities

2. LITERATURE REVIEW

The development of entrepreneurship and financial inclusion among marginalized and scheduled tribal populations is best understood through several interrelated theoretical frameworks. The entrepreneurial ecosystem model emphasizes the advantages and importance of interconnected factors such as government agencies, educational institutions, financial bodies, and community organizations in emphasizing innovation and supporting new startups. In Kerala, the Kerala Startup Mission (KSUM) Demonstrates this approach, providing infrastructure, funding, mentorship, and policy support to startups across different sectors, including those led by marginalized groups (Isenberg, 2011; Stam, 2015; KSUM Annual Report, 2023). The entrepreneurial path theory highlights the stages individuals navigate from opportunity acknowledged to enterprise growth, underscoring the role of education, skills, and access to resources. For ST communities, this path often involves utilizing traditional knowledge and collective social capital to create value-added products and services (De Carolis & Saparito, 2006; Davidsson & Honig, 2003). Financial inclusion models such as the access-usage-impact framework focus on ensuring that underserved populations can access, use, and benefit from affordable financial services, which is critical for enabling entrepreneurial activity and reducing vulnerability (Demirgüç-Kunt et al., 2018; Suri, 2017).

Key variables influencing entrepreneurship and financial inclusion among ST communities include social capital, access to finance, education and skills, cultural factors, and the policy environment. Social capital, in the form of community networks and self-help groups (SHGs), plays a crucial role in mobilizing resources and building trust for collective Startups (Putnam, 2000; Woolcock & Narayan, 2000). Access to financial sources are remains a significant barrier, as ST entrepreneurs often lack collateral and face challenges in navigating formal banking systems. Initiatives like microfinance, cooperative societies, and targeted government schemes have attempted to bridge this gap, but their reach and impact vary across regions (Armendáriz & Morduch, 2010; Banerjee & Duflo, 2011). Education and skill development are essential for building entrepreneurial capacity. Programs such as 'Tech for Tribal's in Kerala, conducted in partnership with IIT Kanpur, focus on value addition, branding, packaging, and market access for non-timber forest products, aiming to bridge the gap between tribal hamlets and mainstream markets (Rao & Singh, 2020; Mukherjee et al., 2021). Also Cultural factors including traditional livelihoods, indigenous knowledge, and collective decision-making are shapes entrepreneurial opportunities and constraints, while the broader policy environment, including government support for incubation, branding, and market linkages, sets the stage for sustainable growth (Basu & Goswami, 1999; Chatterjee & Das, 2016).

Empirical research and policy reports reveal both progress and persistent challenges in Kerala's approach to Scheduled Tribe (ST) entrepreneurship. The state's inclusive startup ecosystem, with over 6,500 registered startups and strong rural outreach, provides a supportive environment for innovation and enterprise development (KSUM Annual Report, 2023; Nair & Thomas, 2019). Government interventions, such as the formation of ST cooperative societies, branding initiatives, and dedicated start-up missions for tribal youth, have created new opportunities for employment and value addition (George & Mathew, 2018; Thomas & Joseph, 2020). However, studies also highlight limitations: many programs remain urban-centric, and tribal entrepreneurs continue to face barriers related to financial literacy, market access, and the integration of traditional skills with modern business practices (Kumar & Singh, 2017; Raj & Menon, 2021). While initiatives like 'Tech for Tribals' and Tribal craft workers exhibitions have showcased the potential of indigenous entrepreneurship, there is a need for more sustained, context-specific support that addresses the unique socio-economic realities of Kerala's ST communities (Sundaram & Raghavan, 2019; Varghese & Thomas, 2022). Furthermore, the literature points to a lack of longitudinal studies examining the long-term impact of these interventions, as well as insufficient attention to the interplay between collective entrepreneurship, social networks, and financial inclusion in fostering resilience and sustainable development (Dasgupta & Gupta, 2018; Menon & Nair, 2020).

While Kerala's policy environment and entrepreneurial ecosystem offer a promising foundation, gaps remain in translating these advantages into widespread, sustainable entrepreneurship and financial inclusion for tribal

communities. Addressing these gaps requires integrated, culturally sensitive approaches that leverage social capital, enhance financial literacy, and build strong linkages between traditional knowledge and modern markets (Nair & Menon, 2021; Singh & Kumar, 2023).

3. CONCEPTUAL FRAMEWORK: INTERACTION OF ENTREPRENEURSHIP DEVELOPMENT AND FINANCIAL INCLUSION IN TRIBAL COMMUNITIES

3.1. POLICY SUPPORT AND INSTITUTIONAL INITIATIVES

Government policies, cooperative societies, and targeted schemes such as microfinance and Self-Help Group (SHG), bank linkage programs are central to fostering an enabling environment for both financial inclusion and entrepreneurship among Kerala's ST communities. These initiatives are specifically designed to extend formal financial services to marginalized groups, ensuring that tribal populations have access to banking, credit, and insurance products that are essential for economic participation (Chandran, 2025). By building infrastructure and offering tailored training programs, these policies address the distinct socio-economic challenges faced by tribal communities, such as geographic isolation and limited access to mainstream financial institutions (Reshma & Kanniammal, 2024).

Although Kerala's overall progress in social development, significant disparities in financial inclusion persist among its tribal groups. Studies have shown that while some communities benefit from proactive government interventions and high levels of banking penetration, others continue to face barriers related to financial literacy and inadequate infrastructure (Chandran, 2025). The research highlights that groups such as the Paniyan ST community in Wayanad display low levels of financial inclusion due to limited awareness and technological barriers, while others with better access and higher awareness fare significantly better (Chandran, 2025). This underscores the need for ongoing policy innovation, targeted awareness campaigns, and the strengthening of cooperative societies to bridge existing gaps and promote equitable economic growth across all tribal populations in the state (Reshma & Kanniammal, 2024).

3.2. FINANCIAL ACCESS AND INCLUSION

Access to affordable financial products including banking, credit, insurance, and digital services are fundamental for fostering entrepreneurship among ST communities in Kerala (George & Thomas, 2023). These financial services provide the necessary capital for starting and expanding businesses, managing risks, and participating in broader economic activities (Thomas & Mathew, 2022). However, many tribal households remain excluded from the formal financial system and continue to depend on informal credit sources, which often come with high interest rates and limited consumer protection (Mathew & Joseph, 2023). This exclusion not only restricts entrepreneurial opportunities but also perpetuates cycles of poverty and financial vulnerability (George & Thomas, 2023).

Community-based microfinance institutions, self-help groups (SHGs), and cooperative banks have emerged as critical vehicles for promoting financial inclusion in these regions (Thomas & Mathew, 2022). By leveraging local trust and social capital, these organizations are able to reach remote tribal populations, offer small loans, facilitate savings, and provide basic financial education (Mathew & Joseph, 2023). Despite these efforts, several barriers persist. Limited financial literacy among tribal members hampers their ability to make informed financial decisions and utilize available products effectively (George & Thomas, 2023). Inadequate banking infrastructure, especially in geographically isolated areas, further restricts access to formal services (Thomas & Mathew, 2022). Moreover, many financial products are not tailored to the unique needs and cultural contexts of tribal communities, resulting in low adoption and limited impact (Mathew & Joseph, 2023). Addressing these challenges requires not only expanding physical and digital banking infrastructure but also designing inclusive, context-sensitive financial products and strengthening financial literacy initiatives to empower tribal entrepreneurs and households (George & Thomas, 2023).

3.3. SOCIAL CAPITAL AND COLLECTIVE ACTION

Social capital, manifested through strong social networks, Self-Help Groups (SHGs), and cooperatives, plays a pivotal role in shaping the entrepreneurial landscape of Kerala's tribal communities (Krishnan & George, 2022, Thomas & Mathew, 2023). These community-based organizations are instrumental in mobilizing resources, sharing knowledge, and reducing risks, thereby making entrepreneurship more accessible and sustainable, particularly for women and other marginalized segments (Krishnan & George, 2022). SHGs, for instance, provide a platform where members pool their

savings, access microcredit, and collectively invest in income-generating activities (Thomas & Mathew, 2023). This collective approach not only eases the burden of individual risk but also fosters a culture of mutual support and accountability, which is crucial in contexts where formal financial and institutional support may be limited (Krishnan & George, 2022).

Cooperatives and social networks further amplify the benefits of collective action by enhancing bargaining power and improving access to markets (Rao et al., 2021). Through collective entrepreneurship, tribal producers can aggregate their products, negotiate better prices, and secure more favorable terms with buyers and suppliers (Rao et al., 2021). This is especially significant for women, who often face additional barriers to market entry and financial independence (Thomas & Mathew, 2023). By working together, women-led SHGs and cooperatives are able to overcome social and economic constraints, achieve greater visibility in local and regional markets, and contribute to the overall economic well-being of their communities (Krishnan & George, 2022). Additionally, these collective structures reinforce community cohesion, build trust, and facilitate the transfer of traditional knowledge and skills, ensuring that entrepreneurial activities are both culturally relevant and sustainable (Rao et al., 2021). The social capital and collective action are foundational to the success of entrepreneurship among Kerala's tribal communities, enabling them to leverage their unique strengths and navigate the challenges of economic development (Thomas & Mathew, 2023).

3.4. EDUCATION, SKILLS, AND INNOVATION

Tailored education and skill development initiatives are foundational for empowering ST communities in Kerala to participate meaningfully in entrepreneurship and achieve financial inclusion (Thomas et al., 2023). Programs such as 'Tech for Tribals' exemplify this approach by providing targeted training in areas like value addition, branding, packaging, and digital literacy, with a focus on non-timber forest products and traditional crafts (Krishnan & George, 2022). These programs are designed not only to impart technical and business skills but also to bridge the gap between indigenous knowledge systems and modern market requirements (Thomas et al., 2023). By equipping tribal entrepreneurs with contemporary skills and financial literacy, such initiatives enhance their ability to navigate formal financial systems, access credit, and manage enterprises effectively (Krishnan & George, 2022).

Innovation plays a critical role in ensuring the sustainability and competitiveness of tribal enterprises. Product development that leverages traditional materials and skills, combined with modern branding and marketing strategies, enables tribal entrepreneurs to create unique value propositions and access broader markets (Rao et al., 2021). For instance, the integration of digital platforms for sales and the adoption of modern packaging standards have helped tribal products gain visibility and acceptance beyond local markets (Thomas et al., 2023). Furthermore, fostering a culture of innovation encourages continuous improvement, adaptation to changing market trends, and the development of new business models tailored to the evolving needs of the community (Rao et al., 2021). These efforts collectively contribute to sustainable growth, increased income, and greater socio-economic resilience among Kerala's tribal populations (Krishnan & George, 2022).

3.5. MARKET LINKAGES AND ECONOMIC EMPOWERMENT

Market access is a critical determinant of entrepreneurial success and sustainable livelihoods for tribal communities in Kerala. When supported by effective policies, strong social capital, and strong financial inclusion, market linkages enable tribal entrepreneurs to commercialize their products, expand their customer base, and achieve greater economic security (Thomas & Mathew, 2023). Government initiatives such as the UNNATHI scheme provide financial assistance, mentorship, and support for tribal product and commercialization of it. Also helping tribal startups overcome initial barriers and connect with broader markets (Krishnan & George, 2022). Similarly, targeted agricultural and allied sector programs prioritize value addition, processing, and marketing for Scheduled Tribe entrepreneurs, ensuring that traditional products can reach both local and external consumers (Rao et al., 2021).

Despite these opportunities, tribal entrepreneurs often face significant challenges due to geographical isolation, limited infrastructure, and insufficient market knowledge (Thomas & Mathew, 2023). These factors can lead to higher operational costs and reliance on local traders, who may offer lower prices for tribal products. Community networks and collective entrepreneurship models such as cooperatives and SHGs play a crucial role in overcoming these difficulties by pooling resources, enhancing bargaining power, and facilitating access to larger or niche markets (Krishnan & George,

2022, Rao et al., 2021). The integration of digital tools and e-commerce platforms is increasingly recognized as a means to bridge logistical gaps and connect tribal producers with national and international buyers (Thomas & Mathew, 2023).

Strong financial inclusion underpins these market linkages, providing the capital and risk management tools necessary for entrepreneurship to thrive (Rao et al., 2021). When tribal entrepreneurs have access to affordable credit, insurance, and business development support, they are better positioned to innovate, scale operations, and respond to market demands (Thomas & Mathew, 2023). The result is improved income, reduced poverty, and increased socio-economic participation for tribal communities. However, the effectiveness of these interventions depends on continuous policy evaluation, the dissemination of market information, and the alignment of support programs with the actual needs and contexts of tribal entrepreneurs (Krishnan & George, 2022).

4. FEEDBACK LOOPS AND OUTCOMES

A dynamic feedback loop exists between entrepreneurship development and financial inclusion within Kerala's ST communities, with each element reinforcing and amplifying the impact of the other (Thomas & Mathew, 2023). When tribal entrepreneurs gain access to affordable financial services such as credit, savings, insurance and digital payment platforms they are better equipped to start and expand businesses, invest in innovation, and manage risks (Krishnan & George, 2022). This financial empowerment translates into increased income, improved living standards, and greater economic resilience (Thomas & Mathew, 2023). As entrepreneurial ventures succeed and grow, they generate employment opportunities, foster local value chains, and stimulate further demand for financial products and services, thereby deepening financial inclusion within the community (Rao et al., 2021).

The positive outcomes of this reinforcing cycle extend beyond economic gains. Enhanced entrepreneurship and financial inclusion contribute to broader social inclusion by enabling marginalized groups, especially women and youth, to participate more fully in community decision-making and economic activities (Thomas & Mathew, 2023). This, in turn, strengthens social capital, builds collective confidence, and promotes a culture of self-reliance and mutual support (Krishnan & George, 2022). Community development is further advanced as successful enterprises invest in local infrastructure, education, and health, creating a virtuous cycle of empowerment and progress (Rao et al., 2021).

However, the full potential of these feedback loops can only be realized if persistent barriers are systematically addressed. Limited financial literacy remains a significant obstacle, as many tribal households lack the knowledge and skills to navigate formal financial systems or leverage available entrepreneurial opportunities (Krishnan & George, 2022). Inadequate banking infrastructure, particularly in remote and geographically isolated areas, restricts access to essential services and perpetuates reliance on informal credit sources (Rao et al., 2021). Socio-cultural constraints, such as traditional norms around gender roles or skepticism towards formal institutions, can also hinder participation in entrepreneurial and financial activities (Thomas & Mathew, 2023).

Addressing these challenges requires ongoing policy innovation and sustained community engagement. Policymakers must prioritize the expansion of financial literacy programs, tailored to the linguistic and cultural contexts of tribal communities, and invest in digital and physical banking infrastructure to bridge access gaps (Krishnan & George, 2022). Community-based organizations, such as self-help groups and cooperatives, should be empowered to act as intermediaries, facilitating knowledge transfer, resource mobilization, and trust-building (Rao et al., 2021). Importantly, interventions must be participatory and inclusive, ensuring that tribal voices are central to the design and implementation of support programs (Thomas & Mathew, 2023). Through such integrated efforts, the reinforcing feedback loop between entrepreneurship and financial inclusion can be harnessed to drive lasting economic empowerment, social inclusion, and holistic development among Kerala's tribal populations (Krishnan & George, 2022).

4.1. INTEGRATED PATHWAYS TO SOCIO-ECONOMIC ADVANCEMENT OF TRIBAL COMMUNITIES

The conceptual framework illustrated above demonstrates that the socio-economic advancement of Kerala's ST communities relies on a sequential and integrated approach. Policy support and institutional initiatives serve as the foundation, creating an enabling environment for development (Chakraborty & Saha, 2024). This is followed by financial access and inclusion, which ensure that tribal entrepreneurs have the necessary resources to initiate and sustain economic activities (George & Joseph, 2022). The activation of social capital and collective action then leverages

community networks to foster trust, collaboration, and mutual support (Chakraborty & Saha, 2024). Education, skills development, and innovation further empower individuals, enabling them to adapt to changing market demands and technological advancements (Rani & Thomas, 2023). Effective market linkages and economic empowerment connect tribal entrepreneurs to broader markets, facilitating sustainable income generation and economic growth (Rani & Thomas, 2023). Finally, a feedback loop ensures continuous learning and adaptation, reinforcing the entire process and driving ongoing socio-economic progress. By addressing both structural and community-specific barriers in this integrated manner, the framework supports resilient, innovative, and inclusive entrepreneurship within tribal communities (Chakraborty & Saha, 2024; George & Joseph, 2022; Rani & Thomas, 2023).

5. DISCUSSION

The conceptual framework developed in this study directly addresses the research gap identified in previous literature by providing an integrated approach that connects policy support, financial inclusion, and social capital, education, and market linkages as mutually reinforcing drivers of sustainable entrepreneurship among Kerala's tribal communities. While earlier studies have recognized the significance of government schemes, traditional knowledge, and collective entrepreneurship, they often examine these factors in isolation or focus primarily on barriers such as lack of capital, limited education, and socio-cultural constraints (Kumari & Sharma, 2024, Meena & Chaturvedi, 2021). This framework, however, interprets these components as part of a dynamic system where opportunities and challenges interact, and where feedback loops between successful entrepreneurship and financial inclusion foster broader socio-economic advancement (Kumari & Sharma, 2024).

By incorporating elements such as community networks, skill development, and targeted market interventions, the framework builds on the "Tribal Entrepreneurship Model" proposed by Kumari and Sharma (2024), which emphasizes leveraging traditional knowledge, fostering collective action, and utilizing supportive policies for tribal empowerment (Kumari & Sharma, 2024). However, the present model diverges from previous work by explicitly mapping the cyclical and reinforcing relationships between entrepreneurship and financial inclusion, and by highlighting the importance of context-sensitive interventions such as tailored financial products, localized training, and digital market access for overcoming persistent barriers (Meena & Chaturvedi, 2021). This approach also aligns with institutional support models that stress the need for differentiated strategies based on the unique circumstances of rural and tribal populations (Meena & Chaturvedi, 2021).

The framework's practical value lies in its potential to guide both future research and policymaking. For researchers, it offers a comprehensive structure for empirical investigation enabling the study of how specific interventions (e.g., microfinance, SHG-based training, digital marketing platforms) impact entrepreneurial outcomes and financial inclusion over time (Kumari & Sharma, 2024). For policymakers, the model underscores the necessity of integrated and adaptive strategies: expanding financial literacy programs, strengthening cooperative institutions, and ensuring that market linkages are accessible and culturally relevant (Meena & Chaturvedi, 2021). Ultimately, this framework advocates for a holistic, feedback-driven approach to tribal entrepreneurship that not only addresses immediate barriers but also builds the foundations for long-term, inclusive development (Kumari & Sharma, 2024).

6. POLICY IMPLICATIONS

Tailor Policies and Schemes to Tribal Realities:

Policymakers should design and implement entrepreneurship and financial inclusion programs that reflect the unique socio-economic, cultural, and geographic contexts of tribal communities. This includes flexible eligibility criteria, simplified application processes, and support for collective entrepreneurship models such as cooperatives and self-help groups, which have proven effective in mobilizing resources, sharing knowledge, and mitigating risks within tribal populations (Kumari & Sharma, 2024).

6.1. STRENGTHEN SKILL DEVELOPMENT AND EDUCATION

Expanding access to targeted skill development programs such as the UNNATHI scheme and specialized training in traditional crafts, digital literacy, and business management is essential for building entrepreneurial capacity. NGOs and government agencies should collaborate to ensure these programs are accessible, culturally relevant, and responsive to both women and youth, who face additional barriers to participation (Singh, 2023, Srinivasa & Jyothi, 2025).

6.2. EXPAND ACCESS TO FINANCE AND MICROCREDIT

Financial institutions should develop and promote microfinance products, collateral-free loans, and flexible repayment options tailored to the needs of tribal entrepreneurs. Strengthening the outreach of SHGs, cooperative banks, and digital financial services can help bridge the gap for those excluded from formal banking, while financial literacy campaigns should be scaled up to empower communities to make informed decisions (Meena & Chaturvedi, 2021, Singh, 2023).

6.3. FACILITATE MARKET LINKAGES AND BRANDING

Government and development agencies should invest in infrastructure and digital platforms that connect tribal entrepreneurs to local, regional, and national markets. Initiatives such as online stores, branding and certification (e.g., GI tagging), and participation in trade fairs or artisan exhibitions can enhance the visibility and value of tribal products, supporting sustainable livelihoods and economic empowerment (Kumari & Sharma, 2024, Srinivasa & Jyothi, 2025).

6.6. PROMOTE COMMUNITY ENGAGEMENT AND PARTICIPATORY PLANNING

Policy interventions should be developed in consultation with tribal communities to ensure their voices are central in program design and implementation. Community-based organizations should be empowered to act as intermediaries, facilitating trust, knowledge transfer, and resource mobilization (Meena & Chaturvedi, 2021).

6.7. FOSTER INNOVATION AND SUPPORT STARTUPS

Incubation centers, seed funding, and mentorship programs should be established to nurture innovative business ideas and support early-stage tribal startups. Initiatives that encourage the integration of traditional skills with modern technology and business practices can drive sustainable growth and resilience (Kumari & Sharma, 2024, Singh, 2023).

6.8. INFORMING INTERVENTIONS AND PROGRAMS

This framework provides a roadmap for designing integrated, context-sensitive interventions that address both structural and community-specific challenges. It highlights the importance of feedback loops where successful entrepreneurship and improved financial inclusion reinforce each other and underscores the need for continuous evaluation, adaptation, and scaling of effective models. By following these recommendations, policymakers, NGOs, and financial institutions can create an enabling environment that not only supports individual entrepreneurs but also drives inclusive and sustainable development across Kerala's tribal communities (Srinivasa & Jyothi, 2025, Kumari & Sharma, 2024).

7. CONCLUSION

This paper makes a significant contribution by developing a comprehensive conceptual framework that systematically integrates policy support, financial inclusion, and social capital, education, and market linkages as mutually reinforcing drivers of sustainable entrepreneurship among Kerala's tribal communities. The framework moves beyond the fragmented approaches of earlier studies by demonstrating how these elements interact dynamically, creating feedback loops that foster economic empowerment, social inclusion, and community development. Theoretically, this model advances the field by highlighting the importance of context-sensitive, holistic strategies incorporating both traditional knowledge and modern business practices to address the unique opportunities and

persistent challenges faced by tribal entrepreneurs. It also underscores the role of collective entrepreneurship and community networks as essential mechanisms for resource mobilization, risk mitigation, and market access, especially for women and marginalized groups.

Practically, the framework provides actionable insights for policymakers, NGOs, and financial institutions. It emphasizes the need for tailored policies, targeted skill development, accessible microfinance, and robust market linkages to create an enabling environment for tribal entrepreneurship. By identifying both the structural and community-specific barriers such as lack of collateral, low financial literacy, and socio-cultural constraints the model informs the design of more effective, inclusive interventions and programs.

For future empirical research, the framework offers a structured basis for investigating how specific interventions such as digital financial literacy campaigns, SHG based entrepreneurship training, or market access initiatives impact entrepreneurial outcomes and financial inclusion over time. Researchers are encouraged to conduct longitudinal and comparative studies across different tribal groups and regions, as well as to explore the gendered dimensions of entrepreneurship and the evolving role of digital platforms. Such research will not only refine the framework but also guide the development of more nuanced, evidence-based policies that can accelerate inclusive growth and sustainable development within tribal communities

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

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