



Empowering Tribal Women: A Policy Convergence Study of Economic Agency in Jawadhu Hills, Tamil Nadu.

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Abstract- Tribal women underpin indigenous economies in India, yet their contributions have often remained informal and undervalued. In the Jawadhu Hills tribal corridor of northern Tamil Nadu (Tiruvannamalai, Tirupattur, and Vellore), Malayali tribal women have historically sustained rain-fed millet cultivation (samai and thenai), seed preservation, food processing, livestock rearing, and minor forest produce-based livelihoods (e.g., wild honey, gall nuts, tamarind), alongside ecological stewardship and indigenous medicinal practices; however, exclusion from formal banking and institutional credit has constrained economic autonomy beyond subsistence. This study aimed to examine how global gender parity standards, particularly the World Economic Forum’s Global Gender Gap Index (2023)—which reports India has closed 64.3% of the overall gender gap despite persistent rural/tribal disparities—align with and are operationalized through convergent policy interventions to enhance women’s economic agency in the Jawadhu Hills. Using a qualitative policy-analytical design based on secondary data, the study reviewed nine institutional and policy documents, budget reports, credit portals, and media case studies, and mapped local empowerment outcomes to the Index’s four pillars while conceptualizing a Triple-Engine Growth Model comprising Social Security, Asset Creation, and Industrial Scaling. Synthesis across Kalaignar Magalir Urimai Thittam (KMUT), TAHDCO, NABARD Wadi, Mahalir Thittam self-help groups, and Stand Up India indicates that baseline income security and digital inclusion (including 100% banking and Aadhaar integration via TNeGA) reduce livelihood risk, while asset-building through land and horticulture strengthens eligibility and productive capacity; institutional credit at scale (₹10 lakhs–₹1 crore) enables a shift toward value-added agro-entrepreneurship. The Performance Budget 2024–25 further catalyzes this transition through investments in tribal residential school infrastructure, fellowships, and farm-to-market roads, reinforcing intergenerational capability and market access. Overall, policy convergence supports a culturally continuous pathway of “modernization by enhancement,” suggesting a replicable blueprint for inclusive tribal development that links cash transfers with asset creation, embeds digital literacy in welfare delivery, and scales cultural-ecological assets such as organic millet and forest produce within a green economy framework.

Keywords: Tribal Women, Economic Activities, Cultural Context, Gender Parity, Stand Up India, Jawadhu Hills.

I. Introduction

Tribal societies in India represent enduring sociocultural systems rooted in ecological balance and community-based governance. The Malayali tribal community of Jawadhu



Hills, spread across the Tiruvannamalai, Tirupattur, and Vellore districts, has traditionally depended on rain-fed agriculture, forest produce collection, livestock rearing, and indigenous medicinal practices. Within this system, women play a central economic role. They are the primary contributors to millet cultivation, seed preservation, food processing, and local exchange systems. Despite their substantial contributions, tribal women have historically been excluded from formal banking systems, institutional credit, and industrial-scale entrepreneurship. Development interventions in tribal regions were initially welfare-oriented. Subsidies and protective discrimination improved survival conditions but did not significantly enhance economic autonomy. However, contemporary governance frameworks indicate a paradigm shift toward a structured empowerment. Global benchmarks, such as the Global Gender Gap Index, emphasize economic participation as a core pillar of gender equality (World Economic Forum, 2023). India has closed 64.3% of its overall gender gap; however, rural and tribal disparities remain significant. This study examines how central credit schemes, state welfare entitlements, and institutional asset-building programs converge to transform tribal women's economic participation in Jawadhu Hills. It argues that empowerment now extends beyond subsistence survival to institutional entrepreneurship rooted in cultural continuity.

II. REVIEW OF LITERATURE

The Global Gender Gap Report identifies economic participation, education, health, and political empowerment as indicators of gender parity (World Economic Forum, 2023). Economic agency is central to sustainable gender equality. The Government of India introduced the Stand Up India scheme to facilitate institutional loans between ₹10 lakhs and ₹1 crore for SC/ST and women entrepreneurs establishing greenfield enterprises (Government of India, 2024). This marked a departure from microfinance models that limit women to small-scale ventures. At the state level, the Kalaingar Magalir Urimai Thittam ensures income support for eligible female-headed households (Government of Tamil Nadu, 2023). Income stability reduces the risk of entrepreneurial expansion. Self-Help Group mobilization under the Mahalir Thittam enhances collective credit discipline and leadership (Wepro Digital, 2024). Asset-based development through NABARD's Wadi project strengthens horticulture productivity (NABARD, 2025). TAHDCO subsidies further enhance land ownership and credit eligibility (TAHDCO 2022). However, the existing literature rarely integrates global parity benchmarks with localized tribal policy convergence. This study addresses this analytical gap.

III. RESEARCH METHODOLOGY

Research Design

A qualitative policy-analytical approach based on secondary data.

Study Area

Jawadhu Hills tribal corridor:

- Tiruvannamalai
- Tirupattur
- Vellore



Data Sources

Nine institutional and policy documents, budget reports, credit portals, and media case studies were reviewed.

Analytical Framework

Mapping local empowerment outcomes against the four pillars of the Global Gender Gap Index and conceptualizing a Triple-Engine Growth Model:

- Social Security
- Asset Creation
- Industrial Scaling

IV. TRADITIONAL ECONOMIC ACTIVITIES & CULTURAL CONTEXT

Malayali tribal women in the Jawadhu Hills have historically served as the "Silent Managers" of the hill economy. Their traditional roles are deeply intertwined with the Cultural Context of the Eastern Ghats. They are the primary custodians of Millet Biodiversity, managing the cultivation of samai (Little Millet) and thenai (Foxtail Millet) through rain-fed farming techniques passed down through generations. Beyond agriculture, their livelihood depends on the collection of Minor Forest Produce (MFP), such as wild honey, gall nuts, and tamarind—activities that require an intimate knowledge of the hill's ecology. In this cultural setting, development is not a process of "modernization by replacement" but "modernization by enhancement." For example, the seed preservation techniques practiced by women in Tiruvannamalai hamlets are now being utilized to scale up organic millet production for urban markets. This ensures that as women gain economic power, they do not lose their tribal identity; rather, they use their cultural heritage—like organic farming and medicinal herb collection—as a competitive advantage in the modern "Green Economy."

V. CULTURAL CONTEXT AND SUSTAINABILITY

The integration of tribal women into the formal economy often raises concerns about erosion of their indigenous identity. However, in the Jawadhu Hills, the development model is rooted in Cultural Continuity. The scaled economic activities, such as organic millet processing, wild honey filtration, and fruit horticulture, are modern extensions of traditional Malayali tribal practices. The Mahalir Thittam SHG model mirrors the traditional communal labor systems of the hills, where collective decision making is a cultural norm. By being organized into these groups, tribal women are not adopting an alien system but are institutionalizing their existing community bonds. Furthermore, the NABARD Wadi Project ensures ecological sustainability by promoting tree-based farming, which prevents soil erosion on the steep slopes of the Jawadhu hills. Thus, the transition to entrepreneurship is seen as a way to preserve the hill's ecology and heritage by making traditional livelihoods economically viable for younger generations.

VI. DISCUSSION: FISCAL SYNERGY AND BUDGETARY CATALYSTS (2024-25)



The "Triple-Engine Growth Model" does not operate in a vacuum; it is fueled by the targeted fiscal outlays outlined in the Performance Budget 2024-25 of the Adi Dravidar and Tribal Welfare Department. Under the leadership of Hon'ble Minister Kayalvizhi Selvaraj, the state has moved beyond mere subsidy-giving to creating a "Business Ecosystem" in the hills. A critical component of this synergy is Educational Parity. The 2024-25 budget specifically allocates funds for the infrastructure of Government Tribal Residential (GTR) Schools across the Tiruvannamalai and Tirupattur districts. By improving these residential facilities, the state ensures that the daughters of tribal entrepreneurs are not just literate but are prepared for professional careers through special fellowships for higher education. This directly addresses the "Educational Attainment" pillar of the Global Gender Gap Index. Furthermore, the budget facilitates Digital and Infrastructure Inclusion. The implementation of the KMUT through the TNeGA framework mandated 100% banking and Aadhaar integration for tribal women in remote hamlets. This digital leap serves as the foundation for the Stand-Up India engine, as women now possess the formal credit history required to apply for high-value industrial loans. The synergy is completed by the "Farm-to-Market" road projects funded in the latest budget, which significantly reduce transportation costs for the women-led "Wadi" orchards, ensuring that their organic produce reaches urban markets in Vellore and Chennai efficiently.

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VIII. CONCLUSION AND POLICY RECOMMENDATIONS

The study concludes that the metamorphosis of tribal women in the Jawadhu Hills from subsistence contributors to institutional leaders is a direct result of Policy Convergence. The Triple-Engine Growth Model demonstrates that when a baseline of Social Security (KMUT) is combined with Asset Ownership (TAHD/CO/NABARD) and Industrial Credit (Stand Up India), the result is a structural shift in the Gender Gap. This tri-district study of Tiruvannamalai, Tirupattur, and Vellore offers a replicable blueprint for the inclusive tribal development across India. It suggests that:

- Direct Cash Transfers must be linked with asset-building schemes to prevent the "consumption-only" use of funds.



- Digital Literacy should be a mandatory byproduct of welfare schemes to prepare tribal women for high-value banking.
- Cultural Assets, such as organic farming, should be the focus of industrial scaling to ensure sustainable growth.

IX. CONCLUSION

Toward A New Paradigm Of Tribal Economic Agency

The socio-economic landscape of the Jawadhu Hills, spanning the administrative boundaries of Tiruvannamalai, Tirupattur, and Vellore, provides a profound case study of the structural metamorphosis of indigenous communities. This study concludes that the traditional perception of tribal women as mere subsistence laborers is being rapidly replaced by a new identity: institutional entrepreneurs. This shift is not accidental but is the result of deliberate Policy Convergence, where global gender standards are translated into localized fiscal action.

The Triple-Engine Growth Model conceptualized in this study serves as the primary driver of this transformation. By establishing a baseline of Social Security through the KMUT, the state has effectively mitigated the extreme poverty risks that previously prevented tribal women from engaging in long-term economic planning. When this security is coupled with Asset Creation, facilitated by TAHDCO's land ownership initiatives and NABARD's Wadi horticultural projects, the tribal woman transitions from a wage-seeker to a primary producer. The final engine, Industrial Scaling via Stand Up India, bridges the gap between the hills and the global market, providing the high-value credit necessary to move from raw material extraction to value-added agroindustrialization.

Furthermore, the Performance Budget 2024-25, under the leadership of Hon'ble Minister Kayalvizhi Selvaraj, acts as the vital infrastructure backbone for this model. Strategic investments in GTR schools, digital banking integration, and "Farm-to-Market" road networks ensure that economic gains are sustainable and intergenerational. This model proves that gender equality in a Cultural Context does not require the abandonment of tribal heritage. Instead, it leverages traditional assets, such as organic millet farming and ecological stewardship, and scales them using modern financial instruments.

Aligned with the World Economic Forum's Global Gender Gap Report 2023, the Jawadhu model offers a scalable blueprint for rural and indigenous empowerment across the Global South. This demonstrates that when policy interventions address all four pillars—Economic Participation, Educational Attainment, Health, and Political Empowerment—the result is not just a statistical improvement in parity but a genuine restoration of human dignity.

As Mahakavi Subramania Bharathiyar envisioned, a world that regards men and women as equals is a world destined for unparalleled knowledge and growth. In the verdant slopes of the Jawadhu Hills, this vision is moving from the realm of poetry to reality. The tribal women of this region are no longer just guardians of the forest; they are architects of a new, inclusive economy.



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