

Advancing the Financially Inclusive Development and Observation of Socioeconomic Transitions of Kerala's PVTGs

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Abstract: *While India's tribal population was historically vast and geographically diverse, development did not reach these communities at a uniform rate. Among the tribal communities there exist certain tribal groups which are endangered and are having low socioeconomic indicator scores. Such primitive vulnerable tribal groups are commonly termed as Particularly Vulnerable Tribal Groups (PVTG's) due the factors such as having low birth and high death rate among the Scheduled Tribes. Among these tribes inequality in the rate of development is a major barrier for their upliftment. Before NITI Aayog, during the fourth Five Year Plan, a sub-category was created within Scheduled Tribes to identify groups that considered being at a lower level of development. After the Dhebar commission of 1960 a sub-category was introduced named "Primitive tribal group" which identifies features which includes a pre-agricultural system of existence, primitive practices of hunting and gathering, population growth of zero to negative, comparatively low level of literacy in comparison with other tribal groups. Groups that satisfied any one of the above mentioned criteria were considered as PTG. By the end of the Fifth Five-year plan, 52 communities all over India were identified as being "primitive tribal group", these communities were identified on the basis of recommendations made by the central and concerned state governments. By the end of the Sixth Five year plan 20 groups were added and 2 more by the end of Seventh Five year plan, one more group was added by the end of eighth five-year plan, making a total 75 groups were identified as PTG. In 2006, the Government of India redefined and renamed the PTGs as Particularly Vulnerable Tribal Groups (PVTGs). These primitive vulnerable tribal groups have specific needs and they require special assistance and help in form of government policies and programmes.*

Keywords: *Particularly Vulnerable Tribal Groups (PVTGs), Scheduled Tribes, India, Five-Year Plans, Socioeconomic Development, Tribal Welfare Policy*

Introduction

India is a country with different cultures and people who speak many languages. India has a lot of people only Africa has more. There are 10 crore people who are part of the Scheduled Tribe in India and they make up about 8.6 percent of the whole country. But inside this group there are some people who are really struggling they are called Particularly Vulnerable Tribal Groups. Now India says that there are 75 groups like this in 18 states and 1 special area. In the state of Kerala the government says that there are five groups that are Particularly Vulnerable Tribal Groups. These are the Cholanaikkan, Kadar, Kattunayakan, Kurumbas and Koraga. These groups are 5.3 percent of the tribal people in Kerala. They live in places that're hard to reach and they have been very poor for a long time. This paper is about what has happened to these groups in the past how they are doing now.

How India's financial and development policies are helping or hurting the Particularly Vulnerable Tribal Groups, especially the Cholanaikkan, Kadar, Kattunayakan, Kurumbas and Koraga, in Kerala.

Objectives

1. Tracing the historical identification and demographic composition of PVTG's in India and Kerala.
2. Analyzing the socioeconomic profile and transitional challenges faced by Kerala's PVTG's.
3. To evaluate the efficacy of central and state government initiatives, specifically regarding financial inclusion and institutional support mechanisms.

Review of Literature

Review of Literature of the discourse surrounding tribal development in India has increasingly shifted from mere welfare to structured economic empowerment and financial inclusion. Thomas and Suresh (2020) emphasize that digital financial inclusion serves as a critical catalyst for the socioeconomic transformation of marginalized communities in Kerala. This transition is essential for PVTGs, who have traditionally relied on forest-dependent subsistence economies. Recent regional studies further underscore the necessity of targeted financial interventions. Fazal, Mohanadasan, and Sini (2023) analyzed the impact of localized financial inclusion efforts among tribal groups in the Wayanad district, revealing incremental positive shifts in economic reliance. To quantify these shifts, K. and K. (2025) proposed a multidimensional financial inclusion index tailored specifically for Kerala's Scheduled Tribes, highlighting the gap between basic account access and active, sustainable usage. Furthermore, government interventions remain a central pillar in this developmental matrix. The integration of schemes like PM-JANMAN and the establishment of Van Dhan Vikas Kendras (VDVKs) represent modern institutional efforts to bridge the gap between geographic isolation and formal economic participation.

Methodology

Data was primarily sourced from the Office of the Registrar General of India

Records from the National Sample Survey Office (NSSO), UNICEF data on healthcare, and annual reports from the Ministry of Tribal Affairs and the Kerala Tribal Development Department were utilized. Secondary insights were also drawn from KIRTADS and regional NGOs operating in Kerala, such as the Nilgiris Wynaad Tribal Welfare Society and Wayanad Girijana Seva Trust, which focus on education, finance, and health indicators. This paper based on analysis of secondary data. There are various government published data available in online and offline mode are used for this paper. Secondary data is available through agencies like office of registrar general of India . Records of national sample survey office (NSSO), different rounds of health and family welfare Govt. of India, UNICEF data on family and health care in India,

annual reports published by ministry of Tribal Affairs and Kerala Tribal Development department, KIRTADS, many reports published by NGOs like Nilgiris Wynaad Tribal Welfare Society (NWTWS), Wayanad Girijana Seva Trust, and Thanal Trust working on the status Education, finance and Health among schedule tribes of Kerala.

Who are classified as tribes?

The definition of "tribe" broadly signifies a group living in an isolated geographical area, sharing a common language and culture, yet facing socioeconomic deprivation. The British colonial system introduced the category of the "forest tribe" in the 1881 census. During the pre-independence era, policies often led to the exploitation of these groups by moneylenders, turning many into bonded laborers and leading to extreme poverty. Post-independence, the Dhebar Commission (1960-1961) recognized profound inequalities in development rates within the Scheduled Tribes. Consequently, during the Fourth Five-Year Plan, the sub-category of "Primitive Tribal Groups" (PTGs) was introduced to identify communities operating with pre-agricultural systems, stagnant or negative population growth, and extremely low literacy levels. The identification process expanded iteratively: 52 communities were recognized by the Fifth Five-Year Plan, 20 added in the Sixth, 2 in the Seventh, and 1 in the Eighth, totaling 75 groups. In 2006, the Government of India renamed PTGs as Particularly Vulnerable Tribal Groups (PVTGs) to better reflect their need for targeted programmatic assistance.

Particularly vulnerable tribal groups Need for identification

The government of India has a classification for some communities it is called Particularly Vulnerable Tribal Group or PVTG. This was created to help improve the lives of communities that are not doing very well. The Dhebar Commission found out that some tribes are not developing fast as others. So during the Five Year Plan the government made a sub-category, for tribes that are really struggling.

They called this -category "Primitive tribal groups" based on what the Dhebar Commission said and other studies. These groups have some features. They do not farm, instead they. Gather food. Their

population is not. Not many people can read or write. If a group has any of these features it is considered a tribal group. By the end of the Fifth Five-year plan the government found 52 communities that fit this description. These communities were chosen based on what the state governments recommended. On more groups were added to the list. By the end of the Sixth Five year plan 20 groups were added. Then 2 more groups were added by the end of the Seventh Five year plan. One more group was added by the end of the five-year plan. So in total there are 75 groups that are considered Vulnerable Tribal Groups. In 2006 the government of India decided to change the name from tribal groups to Particularly Vulnerable Tribal Groups or PVTG. The government of India is still using the term Vulnerable Tribal Groups or PVTG to refer to these communities.

Demographic composition of Tribal Population in India

India is one among the most important countries which have diverse tribal population. Overall scheduled tribal population in India is about 10 crore. The percentage of schedule tribe in total India's population is 8.6%. Percentage of Schedule Tribe in Rural areas is 11.3% and in Urban areas is 2.8%.

Scheduled Tribe Population and Decade Change by residence:2011						
	ST Population (2011)			Decade Change(2001-2011)		
	Total	Rural	Urban	Total	Rural	Urban
India	103,381,034	94,619,162	10,641,872	24.7	22.3	51.7

(Source-Tribal profile at a glance 2014, Ministry of Tribal affairs, Government of India)

Demographic composition of PVTG'S in India

There are a total of 75 tribal groups in 18 States and 1 Union Territory that has been identified and categorized as Particularly Vulnerable Tribal Groups (PVTGs).

1. **Andaman & Nicobar Islands:** Great Andamanese, Jarawas, Onges, Sentinelese, Shom Pens

2. **Andhra Pradesh (including Telangana):** Bodo Gadaba, Bondo Poroja, Chenchu, Dongria Khond, Gutob Gadaba, Khond Poroja, Kolam, Konda Savaras, Kondareddis, Kutia Khond, Parengi Poroja, Thoti
3. **Bihar (including Jharkhand):** Asurs, Birhor, Birjia, Hill Kharia, Korwas, Mal Paharia, Parhaiyas, Sauria Paharia, Savar
4. **Gujarat:** Kathodi, Kolgha, Kotwalia, Padhar, Siddi
5. **Karnataka:** Jenu Kuruba, Koraga
6. **Kerala:** Cholanaikayan (a section of Kattunaickans), Kadar, Kattunayakan, Koraga, Kurumbas
7. **Madhya Pradesh (including Chhattisgarh):** Abujh Marias, Baigas, Bharias, Birhor, Hill Korwas, Kamars, Saharias
8. **Maharashtra:** Katkaria (Kathodia), Kolam, Maria Gond
9. **Manipur:** Morram Nagas
10. **Orissa:** Birhor, Bondo, Chuktia Bhunjia, Didayi, Dongria-Khond, Juangs, Kharias, Kutia Kondh, Lanjia Sauras, Lodhas, Mankidias, Paudi Bhuyans, Soura
11. **Rajasthan:** Seharias
12. **Tamil Nadu:** Irulas, Kattu Nayakans, Kotas, Kurumbas, Paniyans, Todas
13. **Tripura:** Reangs
14. **Uttar Pradesh (including Uttarakhand):** Buxas, Rajis
15. **West Bengal:** Birhor, Lodhas, Totos

Demographic composition of particularly vulnerable tribal groups in Kerala

The state of Kerala has five tribal communities officially recognized as Particularly Vulnerable Tribal Groups (PVTG's). Such groups are

identified based on criteria such as a declining population, low literacy levels, and primitive level of technology. The recent consolidated government data shows that (citing Census 2011 and KIRTADS report), the PVTG population constitutes approximately 5.3% of the total Scheduled Tribe population in the state. The tribal population in these areas are really struggling. They have a lot of problems when it comes to economic things. If you look at the numbers you can see that the tribal population is very vulnerable. The KIRTADS reports show that some areas are doing badly. In fact 3 out of 14 districts are not doing well all when it comes to money and they are also very far away, from everything. These districts are really behind when it comes to development. In Kerala the government has found that some tribal groups are really struggling. They have identified five groups as PVTGs because these groups are very underdeveloped live in isolated areas have a very basic way of life and are not doing well when it comes to money and health. The tribal population and the PVTGs are facing a lot of challenges..

PVTG'S	Total population (2017-18)	Literacy rate (2002-03)%
Kattunayakan	19,990	32.76
Kurumbas	2,251	19.81
Kadar	1,974	43.58
Koraga	1,644	24.24
Cholanaikkan	309	16.24

(Source-http://tribal.kl.gov.in/h_sbt.html), KIRTADS

Socio-Economic profile of PVTG'S in Kerala

Characterized by the historical transition from forest-dependent subsistence economy to an integrated social structure driven by targeted state and central interventions. The Tribes are traditionally reliant upon hunter-gathering and the collection of Non-Timber Forest Products (NTFP) like honey and wax, these groups maintain a "pre-agricultural" level of technology and face significant geographic isolation. Their literacy rates have historically been low compared to the Kerala state average. Fortunately, recent data from 2025-

2026 indicates an upward trend due to initiatives like the PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan) and in addition to that the Gothra Sarathy scheme, which improved school enrollment and provided permanent housing to replace traditional bamboo and rock shelters. Even-though having these gains, the PVTGs remain economically fragile with high dependency ratios and stagnant population growth in groups like the Cholanaikkan and Koraga. Their socioeconomic landscape is increasingly defined by a shift toward institutional financial inclusion and micro-entrepreneurship through Van Dhan Vikas Kendras (VDVKs), though they continue to experience higher-than-average vulnerabilities in health, nutrition, and land security, having future access to Digital Financial services their poverty will be eliminated.

Government initiatives and schemes

By The Scheme for Development contributed The Government of India and states we can support the fact that the old ways of helping tribes were not working for the vulnerable groups so they started the Scheme for the Development of Primitive Vulnerable Tribal Groups, which began on April 1 2008. This new plan identified 75 Primitive Vulnerable Tribal Groups as the endangered part of the Scheduled Tribes and it made their protection and development a top priority. The scheme was a change because it let state governments create their own plans that were tailored to the specific needs of each community. A key part of this plan is that each state and the Andaman and Nicobar Islands have to make a Conservation-cum-Development plan. These plans are good for five years. They outline what the state wants to do to help the tribes how much money they need and who will be in charge of making it happen. The Ministry of Tribal Affairs checks these plans to make sure they are good and will work. The best part is that the Central government pays for all of it. They give money to fill in the gaps where the state or central programs are not helping. The scheme helps the Primitive Vulnerable Tribal Groups in ways. It helps them make money by farming, gardening and raising animals. It also helps them get education and healthcare. The scheme even pays for homes, clean water, roads and solar power. It wants to help the tribes keep their culture and traditions alive. The old scheme from 2008 was a start but now the Government of India is trying to do more to help

the Primitive Vulnerable Tribal Groups. They want to help them become self-sufficient and not just rely on handouts. New plans like the PM-JANMAN initiative are building on the scheme and adding new ideas, like digital banking and small business support. The Government of India wants to help the Primitive Vulnerable Tribal Groups without making them leave their homes and traditions behind..

Central government 11 point programme for development of PVTG's (PM-JANMAN)

- Housing Provision of Safe Housing
- Clean Drinking Water
- Improved Access to Basic Education
- Health and Nutrition
- Road Connectivity
- Telecom Connectivity
- Household Electrification
- Off-grid Solar Power
- Sustainable Livelihood Opportunities
- Multipurpose Centers (MPC)
- Anganwadi Centres

Conclusion

Primitive Vulnerable Tribal groups of Kerala Ensuring equitable access to ongoing local and central government initiatives is imperative for the upliftment of Particularly Vulnerable Tribal Groups (PVTGs), both within Kerala and across India. Special assistance programs aimed at elevating the socioeconomic baseline and living standards of tribal populations must be executed through a strictly inclusive framework. Furthermore, states with distinct PVTG demographics, such as Kerala, are compelled to design highly innovative and participatory models of governance to bridge the developmental gap. National poverty alleviation and employment frameworks—most notably the National Rural Livelihood Mission (NRLM) and Gram Antyodaya Yojana—have demonstrated commendable success

in empowering broader rural demographics. When central livelihood and skill-development schemes are seamlessly integrated with targeted state-level policies, they offer a formidable mechanism for the sustained socioeconomic inclusion of PVTG communities.

The effective execution of these multidimensional programs is expected to yield critical, measurable dividends in human capital, specifically:

Educational Advancement: Sustained improvements in primary and secondary school enrollment, coupled with a significant reduction in dropout rates.

Healthcare Equity: Expanded maternal and child healthcare coverage, prioritizing increased infant immunization rates and robust institutional support for pregnant and lactating mothers.

Crucially, the drive toward socioeconomic integration must be managed with extreme caution to avoid the dangers of forced assimilation. Attempts to aggressively "mainstream" PVTGs by uprooting them from their indigenous habitats pose severe risks to their cultural and physical survival. These communities exist in deep ecological synchronization with their natural environments. Therefore, any developmental paradigm that creates a chasm between these groups and their native ecosystems—under the guise of modernization—will ultimately undermine the foundational principles of sustainable and truly inclusive growth.

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