

Financial Development of Tribal and Rural Communities in Chhattisgarh through Traditional Art and Craft: A Case Study

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ABSTRACT

An Indian state, Chhattisgarh, with a significant proportion of its people belonging to tribes amounting to more than a third of the total population, boasts a wide array of indigenous art traditions such as Dhokra, Loha Shilp, Tumba craft, and Kosa silk, Bamboo art etc. Besides being a medium of preserving the culture of the tribes, these crafts have evolved into important mediums of earning income. The research methodology adopted in the current study is descriptive-analytical in nature and will depend heavily on secondary data including government publications, articles from peer-reviewed journals, and institutional literature to analyze the economic contribution of the handicraft industry of Chhattisgarh. The institutional mechanisms include SHG (Self Help Group), cooperative federation and Shabari marketing schemes supported by the government. The paper evaluates the role played by Geographical Indications (GI) registration, online marketing and tourism in enhancing the incomes of rural households, reducing seasonal migration and empowering tribal women economically. The paper highlights persistent structural challenges that include lack of access to institutional credit, exploitation by intermediaries, weak market linkages and raw material shortage and puts forward policy recommendations for financial development of the sector.

Keywords: Financial Development, Tribal Art and Craft, Shabari, Geographical Indication, Poverty Alleviation, Self-Help Groups

INTRODUCTION

Definition of Traditional Art can be understood as the depiction of the human expressions of thoughts, emotions, beliefs and cultural values through the various forms of visual arts, performing arts, decorative arts and so on. However, when talking about a tribal society, the concept of art is not merely decorative but goes hand in hand with their rituals, festivals, worship, storytelling, and even everyday household chores. On the other hand, craft means the creation of utility and decorative items through manual labor with primitive implements and local material. Craft activities practiced traditionally by the people of Chhattisgarh like weaving, pottery, woodwork, bamboo work, metallurgy, basketry, and textile involve specialized knowledge passed down orally from generation to generation. Chhattisgarh came into existence as a separate state on 1 November 2000, having been carved out of the erstwhile Madhya Pradesh. It spans an area of approximately 135,192 square kilometres and, per the 2011 Census of India, had a population of roughly 2.55 crore. More than 30 per cent of this population belongs to Scheduled Tribes, placing Chhattisgarh among the most prominent tribal-majority states in India. The state's dense forest cover and mineral wealth have historically shaped rural livelihoods, with agriculture, forestry, mining, and handicraft production constituting the principal occupational base for its tribal and rural population. Against this backdrop, the state's traditional art and craft sector occupies a distinctive position: it simultaneously safeguards indigenous cultural identity and functions as an increasingly formalised channel of income generation, particularly for households whose access to remunerative farm-based livelihoods remains constrained.

REVIEW OF LITERATURE

Early anthropological scholarship on Chhattisgarh's tribal belt, notably Elwin's (1951) account of Bastar, documented a cultural life rich in artistic tradition but economically precarious outside the harvest season, establishing a long-standing scholarly link between tribal art and subsistence vulnerability. Writing from within the economics of culture, Caves (2000) proposed that goods carrying an artistic or cultural signature enjoy what he termed a "monopoly of authenticity", enabling producers to extract value-added returns disproportionate to the cost of raw material inputs; this framework is directly applicable to Chhattisgarh's craft economy, where low-cost local materials such as scrap iron, clay, and bottle gourd are transformed into commercially distinctive products.

Institutional accounts, including those of the Chhattisgarh Handicraft Development Board (2004) and its retail arm "Shabari", describe how state-led market intermediaries buffer artisans against the price volatility and exploitation associated with unregulated middlemen by offering standardised procurement pricing. Demographic and agrarian-economy scholarship complements this institutional literature: Maharatna (2005) argues that land fragmentation and increasingly unpredictable climatic conditions have eroded the capacity of traditional agriculture alone to sustain tribal households, while the Government of India's Xaxa Committee Report (2014) notes that the collection of Non-Timber Forest Produce is inherently seasonal, making diversification into non-farm activities such as handicraft production a structural necessity rather than a discretionary choice for rural poverty alleviation.

A distinct strand of literature foregrounds gender. Swaminathan (2011) observes that tribal women occupy a central position in specific craft value chains, including Kosa silk spinning and Godna textile art, and that the financial autonomy generated through such work correlates with improved household spending on health and children's education. Region-specific studies extend this picture: Tiwari (2015), drawing on field surveys across the Bastar region, argues that Bastar's handicrafts function simultaneously as economic products and as visible symbols of tribal identity and heritage, while Dash and Mishra (2021) catalogue the operational problems, ranging from raw material shortages to weak market access, that constrain individual artisans. Chandravanshi and Jain (2023) similarly examine government initiatives directed at Bastar's artisans and highlight gaps between policy design and implementation on the ground. More recently, Banerjee and Rani (2024) trace the evolution of Dhokra art from a purely artisanal practice toward a design-oriented commercial activity, pointing to the growing integration of traditional craft with contemporary product design and branding.

Objectives of the Study

1. To examine the role of traditional tribal arts and crafts in promoting rural and tribal financial development in Chhattisgarh.
2. To identify the major tribal handicrafts of Chhattisgarh and assess their contribution to employment generation and household income.
3. To analyse the role of government initiatives, Self Help Groups (SHGs), Co-Operative Societies, and Marketing Agencies in supporting Traditional Tribal Craftmanships.
4. To examine the Socio-Economic Impact of Handicrafts on Tribal Communities, with particular emphasis on women's empowerment and rural livelihoods.

RESEARCH METHODOLOGY

In this study, descriptive and analytical design is adopted which is appropriate for the synthesis and analysis of the information available about the economy of crafts of tribals in Chhattisgarh. The analysis is done on the basis of secondary data only such as the census of India; government reports; committee's reports such as the Xaxa Committee Report, 2014; publications of Chhattisgarh Handicraft Development Board; documents of the "Shabari" emporium and other scholarly articles on tribal art and craft economy. Only those sources relevant to the four key objectives of the present study were included and analyzed through a qualitative content analysis method. Thus, several key themes emerged, such as institutional financing, market intermediaries, GI certification and women's involvement into craft value chains. Recurrent themes were cross-checked against different sources and grouped in the thematic sections of the paper. Geographically, the scope of the research is limited to Chhattisgarh state, particularly the Bastar, Kondagaon and Narayanpur belts which are the home for the handicrafts discussed in this paper. Due to the use of secondary data and not conducting field survey, the scope and limitations of the paper are clarified in the limitation part.

Tribal and Rural Art and Craft in Chhattisgarh

i. Dorka (Bell Metal Craft): This traditional metal-casting art is practised by the Ghadwa community using the age-old lost-wax method. Since the clay mould breaks apart during the casting process, every finished piece turns out unique, and this inherent one-of-a-kind quality is what makes Dhokra artefacts highly sought after by collectors and buyers in both domestic and global art circuits.

ii. Loha Shilp (Iron Craft): Traditionally the domain of the Lohar community, this craft transforms discarded scrap metal into simple yet striking sculptures inspired by tribal legends and forest creatures. Because the raw material costs very little while the finished work carries significant artistic value, the craft offers artisans a strong return relative to their initial investment.

iii. Tumba Craft: Common in the Bastar area, this art form involves carving and hollowing dried bottle gourds to make decorative lamps and vessels. As the gourds are essentially an agricultural leftover product, the craft stands out as an example of rural production that generates minimal waste while requiring very little capital.

iv. Terracotta and Clay Relief Art: Made from clay collected along local riverbanks, this craft was traditionally limited to decorating village shrines but has now expanded into urban design, where it is used in architectural features and interior decor, opening up a separate commercial market catering to businesses and institutions.

v. Kosa Silk and Pata Weaving: Derived from tussar silkworms reared in forest areas, this craft involves a layered production chain — tribal families rear the silkworms, rural women handle the spinning of yarn, and dedicated weaver communities carry out the weaving. This makes it one of the more labour-intensive crafts in the sector, offering income at multiple stages of production.

vi. Wood Carving: Artisans use locally sourced timber to carve figures representing tribal gods, birds, animals, and everyday village scenes. These carved pieces serve both decorative and ritual purposes within the community.

vii. Bamboo Craft: Bamboo is skilfully turned into baskets, mats, furniture, fishing gear, and other household objects. Being an environmentally friendly and quickly renewable resource, it offers rural households an accessible way to earn a livelihood without needing substantial startup investment.

viii. Tribal Wall Art: Village homes are adorned with paintings made from natural, locally sourced pigments, portraying deities, animals, seasonal festivals, and scenes from farming life. These wall art traditions are now gaining attention from researchers and tourists alike, adding a documentation and tourism dimension to the craft.

Institutional Support and Employment Generation

Tribal artisans in Chhattisgarh depend largely on materials available within their immediate surroundings like bamboo, wood, clay, natural fibres, iron, bell metal, and stone. This dependence on locally resourced, biodegradable inputs helps keep production expenses down, preserves traditional ecological knowledge passed through generations, and minimises the sector's overall environmental impact. At the same time, this rootedness in local material culture draws cultural tourism, as fairs, museums, and craft festivals present this heritage to both domestic and international visitors, creating additional income streams while strengthening the Chhattisgarh unique cultural identity. Broadening employment prospects for rural and tribal artisans, however, cannot be achieved through any single intervention and it requires several coordinated measures working in tandem. Structured skill-development programmes are needed to blend traditional techniques with modern design sensibilities, while improved market access through exhibitions, handicraft fairs, dedicated retail spaces, and online platforms can widen the customer base. Financial support in the form of accessible loans, grants, and subsidies would help artisans procure raw materials and upgrade production methods, and the promotion of cooperative societies and self-help groups would allow them to produce and sell collectively rather than in isolation. Establishing handicraft clusters with shared facilities for production, packaging, quality control, and storage could further ease operational burdens, while encouraging cultural and eco tourism would give visitors the opportunity to buy authentic crafts directly from the artisans themselves. Supporting the adoption of e-commerce would help artisans reach buyers across India and internationally, and fair-pricing mechanisms that reduce dependence on middlemen through direct marketing channels would ensure better returns for their work. Government procurement of tribal handicrafts for institutional gifting and official purposes, along with branding and Geographical Indication (GI) protection to certify authenticity and support premium positioning, would round out this framework.

Structural Interventions for Financial Inclusion and Livelihood Enhancement

i. The Self-Help Group and Cooperative Framework

Under schemes such as the National Rural Livelihoods Mission (NRLM) and complementary state-level initiatives, tribal artisans, particularly women, have been progressively organised into SHGs. These groups extend access to micro-finance, reducing artisans' historical dependence on informal moneylenders for the purchase of raw materials such as brass scrap, wax, and silk yarn, while cluster-based organisation also enables collective bargaining that lowers per-unit transportation and procurement costs.

ii. Institutional Marketing and the "Shabari" Brand

The Chhattisgarh Handicraft Development Board and the Chhattisgarh State Handloom Weavers Cooperative Federation function as key market intermediaries. The state-run "Shabari" brand operates emporiums across India, connecting remote artisan clusters in areas such as Kondagaon, Narayanpur, and Bastar with urban consumer markets. By offering standardised floor prices, this institutional channel shields artisans from short-term market volatility.

iii. Geographical Indications and Market Positioning

Several Chhattisgarh crafts, including Bastar Iron Craft, Bastar Dhokra, and Bastar Wooden Craft, have been awarded Geographical Indication (GI) tags. Financially, GI status operates as a form of intellectual property protection that certifies authenticity, supports premium pricing, and helps distinguish genuine tribal products from cheaper, machine-made imitations that would otherwise erode artisan incomes.

Socio-Economic Impact

i. Economic Upliftment and Poverty Reduction through Craft-Based Livelihoods Available evidence

suggests that incorporating handicraft production as a secondary or primary income source helps stabilise household cash flows that would otherwise be concentrated around two seasonal agricultural harvests. Because craft production can continue through the year, it offers a more continuous revenue stream, with corresponding benefits for household spending on healthcare, nutrition, and education.

ii. Women's Economic Empowerment

A notable feature of the rural craft economy is the extent of tribal women's participation, particularly in Kosa silk spinning, Godna textile painting, and terracotta work, where women often constitute the primary workforce. The financial autonomy generated through such work is associated with greater participation by women in household decision-making and local community governance.

iii. Craft Based Livelihoods and Rural Migration

Migration to other states during the season for low-paid work in construction or brick kilns remains a determining factor in Chhattisgarh rural areas. The existence of local clusters where skilled jobs exist and provide sustainable and respectable income opportunities helps keep working-age members of families in their localities.

Policy Recommendations

i. Digital Integration and FinTech Enablement: Structured training programmes should onboard tribal cooperatives directly onto e-commerce platforms and the Government e-Marketplace (GeM), while direct-to-bank mobile payment systems can reduce dependence on intermediaries.

ii. Design Intervention and Fusion Art: Collaboration between design institutions such as NID and NIFT and tribal craft clusters can help modernise product applications, for instance adapting Dhokra motifs for contemporary home décor or corporate gifting, without diluting traditional aesthetic vocabulary.

iii. Craft Tourism Corridors: Integrating craft clusters into Chhattisgarh's eco-tourism circuits, allowing visitors to observe live workshops in villages such as Kondagaon, can create a direct-to-consumer marketplace that reduces logistics costs and raises artisan margins.

iv. Subsidised Raw Material Banks: Establishing localised raw material banks that supply metals, seasoned wood, and silk cocoons at stable, subsidised rates to registered artisan cooperatives would help buffer producers against input-price volatility.

Limitations of the Study

This study is based entirely on secondary data drawn from government reports, institutional records, and published literature, and does not incorporate an original primary survey of artisans or SHG members. Consequently, its findings describe broad patterns and institutional mechanisms rather than statistically validated household-level outcomes. The analysis is also confined to Chhattisgarh and to a set of prominent craft forms, and may not capture variation across smaller or less-documented craft traditions within the state. Future research incorporating structured field surveys, artisan income data, and comparative analysis across districts would help substantiate and extend the findings presented here.

CONCLUSION

The art forms in Chhattisgarh have moved beyond the domain of being of mere academic or heritage importance

to the point where they now play a role in fostering self-reliance within rural areas. Thanks to well-planned interventions by institutions in the form of provision of micro-credits and linkage with markets, the craft sector has helped build sustainable livelihoods and reduced distress migration from these areas. In order to make sure that the craft sector of Chhattisgarh continues to be an engine of inclusive financial growth, it is imperative that certain structural bottlenecks be addressed in this sector.

Table I: Major forms of Traditional Art and Crafts of Chhattisgarh

Craft	Community	Material/Technique	Key Economic Feature
Dhokra	Ghadwa	Lost-wax metal casting	Unique pieces; premium collectible value
Loha Shilp	Lohar	Recycled scrap iron	Low input cost, high value addition
Tumba Craft	Bastar artisans	Dried bottle gourds	Low-waste, low-input, agri-byproduct based
Terracotta/Clay Relief	Local potters	Riverbed clay	Growing B2B demand (urban design)
Kosa Silk & Weaving	Tribal households, weavers	Tussar silk	Multi-stage, labour-intensive value chain
Wood Carving	Local artisans	Local wood	Decorative + religious demand
Bamboo Craft	Rural households	Bamboo	Eco-friendly, low entry barrier
Tribal Wall Painting	Tribal communities	Natural pigments	Tourism & documentation interest

Table II: Institutional and Market Challenges in the Value Chain and their Economic Consequences

Challenge Category	Specific Institutional/Market Bottleneck	Economic Consequences
Supply Chain	Prevalence of unorganized middlemen and lack of direct digital market access for remote artisans.	Asymmetric profit distribution; artisans receive a fraction of the final retail price.
Financial Access	Lack of formal collateral among tribal artisans to secure large-scale commercial bank loans.	Inability to scale up production capacity during high-demand peak seasons.
Raw Material Supply	Fluctuating prices of copper and zinc (for Dhokra) and depletion of local timber reserves due to environmental regulations.	Increased input costs squeeze the profit margins of individual artisans.
Technological Deficit	Limited exposure to contemporary design trends, quality standardization, and e-commerce infrastructure	Product stagnation and mismatch with modern consumer preferences.

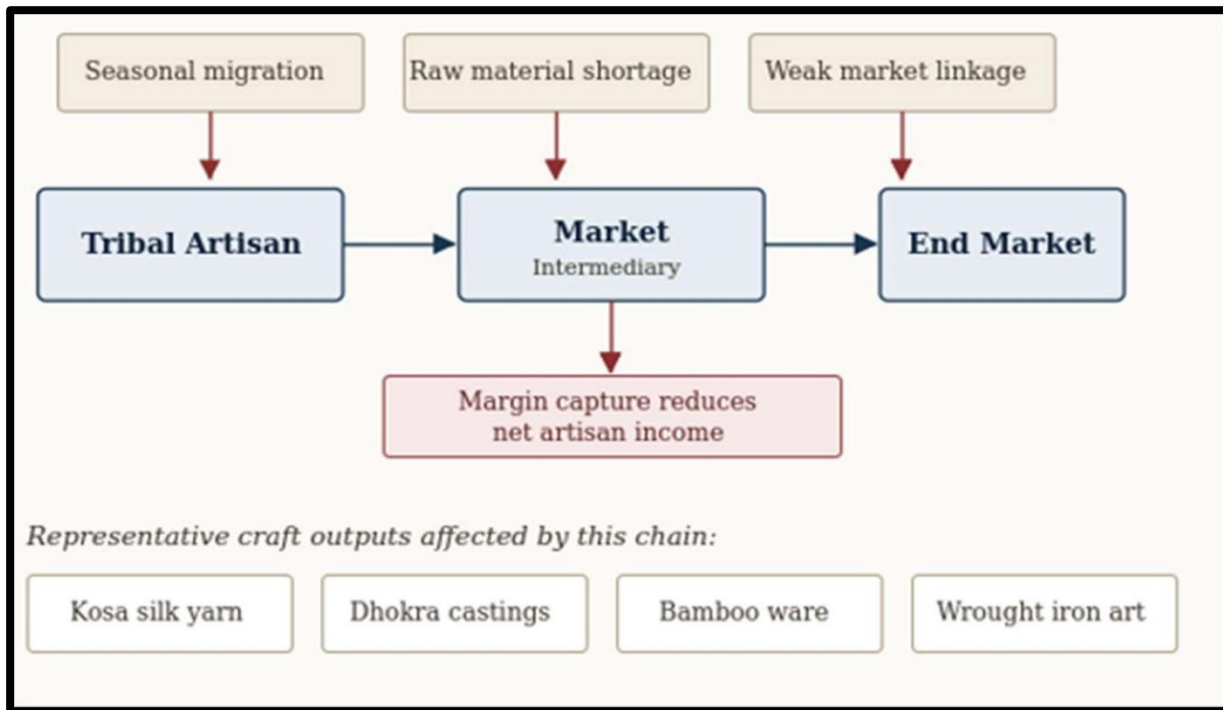


Fig. I Structural Impediments in the Artisan to Market (ATM) Value Chain



Fig. II Linkage among SHG, Policy and Channels

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