Chapter 7
Summary of Findings and Recommendations

7.1 Introduction:

Bulk of the tribal communities in India continues to be techno-economically backward for various reasons. Their economy is not similar and they are at different levels of the techno-economic parameter. Seventy-six tribal communities out of the total Scheduled Tribes have been identified as primitive, who inhabit areas with poor communication facility and who are still at the pre-agricultural stage of economy (i.e. gathering, collection and hunting) and amongst whom, rate of literacy is very low. Notwithstanding variations in the techno-economic domain tribal economies exhibit three basic features, namely; (I) common ownership of land and joint control over forest and other natural resources; (II) no acquisitive but community oriented economic value system, and (III) lack of an ulterior motive and lack of interest in the generation of surpluses for capital formation. Moreover, entrepreneurship is their life-style and they carry on their activities without any feeling of being an entrepreneur.

The present work “Problems and Prospects of women entrepreneurship in north Maharashtra with special reference to Tribal Area” is completed in seven chapters. A brief summary of research work done is narrated below.

7.2 Summary:

The theme of the present work is distributed in seven chapters.

Chapter 1. It gives the general introduction of the subject entrepreneurship, concept entrepreneurs, and entrepreneurship for women, status of the women, women as an entrepreneur and lastly the need of women participation in an economy. Emphasizes the importance of topic under study, objectives of the study, statement of hypothesis; research methodology used conducting the study and chapter schemes.

Chapter 2. This chapter deals with the review of literature on women entrepreneurs with Indian context and with foreign context also that could be available to researcher.
Chapter 3. This chapter provides the information about the programs and policies and schemess provided by government officials, non-government officials and others. In this chapter, we get the knowledge about the financial assistance, marketing assistance, training facility etc. In addition, a brief review of type of financial assistance was available to the tribal entrepreneur in North Maharashtra is also briefly reviewed.

Chapter 4. This is the core chapter of the thesis. This chapter provides the information about the profile of the Tribal women entrepreneurs. In this chapter, the researcher studies the age, education level, marital status of entrepreneurs and educational, occupational and financial aspects of their family. Researcher also studies the detailed profile of the Tribal women entrepreneurs’ business units. It provides the information about reason of establishing business, distribution of main products, working capital investment, maintenance of accounts, technology used, decision of business expansion, marketing of products, etc

Chapter 5. This is also core chapter, which provides information about economic performance of the selected enterprises. In this, chapter researcher studies cost benefit analysis of selected tribal women entrepreneurs by district and industry group.

Chapter 6. There is ample scope to Tribal Women Entrepreneur's in their business. Therefore, researcher describes the prospects of entrepreneurs in this chapter. In this chapter researcher also tested the statement of hypothesis.

Chapter 7. This chapter deals with the major findings and suggestions by the researcher.

7.3 Findings

Women in non-urban areas have to face not only resistance from men but also of elderly women who are ingrained with the attitude of inequality. In rural India, joint families are still the order of the day. The overbearing presence of elders restrain even young men from venturing out, so everyone can imagine how much a woman will have to put up with, if she wishes to become economically independent.

The main findings of the research can be summarized as follows.

(1) It seems that JRY, IRDP, Crop Husbandry and Animal Husbandry appear to be top four development activities in Nashik district, in which reasonably good amount of funds has been allocated by the corporation.
However, the sectors in which, either the allocation is Zero or negligible seem to be more useful in generation of employment and income for tribal people. The aggregate picture of annual allocation for Nashik district shows that in the year 2002-03 it is 41.25 percent of the total outlay. It is increased in the year 2004-2005 i.e. 50.86 percent but it is declined at a miserably low level at 7.89 percent only in the year 2008-09. Government declared Nashik district as tribal district, but at the same time, amounts provided in annual outlay is curtailed. (Table 3.2)

The findings of the Jalgaon district about the distribution of the annual outlay are very interesting. It shows ups and down in large extent. In the year 2002-03, the total outlay for various selected schemes is 33.12 percent of the total of three years. In the year 2004-05 it dropped to 25.92 percent but again increased up to 40.96 percent in the year 2008-09. This is a tendency in contrast with Nashik district, where there was a sharp decline during the year 2008-09. JRY, Crop husbandry, Agriculture and Allied Industries, IRDP, appear to be top four development priorities in Jalgaon district, in which reasonably good amount of funds has been allocated by the corporation. However, the remaining sectors have either Zero allocation or negligible provisions. (Table 3.3)

It seems that JRY, Animal Husbandry, village and small Industries, Crop Husbandry, IRDP, Forestry, Agriculture & Allied Industries are the seven sectors, received attention of the tribal development department in Dhule district, in which reasonably satisfactorily amount of funds has been allocated. Barring few sectors, the overall allocation of funds across the sectors and years appears to be balanced, except that the allocation of quantum of funds was stable at around 41 percent during first two years but dropped sharply to 17.6 percent in the year 2008-09. (Table 3.4).

It seems that JRY, IRDP Animal Husbandry, Crop Husbandry, Forestry are the FIVE sectors received attention of the tribal development department in Nandurbar district, in which reasonably satisfactorily amount of funds has been allocated during the years 2002-03 and 2004-05. However, the allocations for these sectors dropped to miserably low level in the year 2008-09. No proper justification was found in the TSP documents received by the
researcher. Total outlay for the selected years 2002-03, 2004-05 and 2008-09 shows that Nandurbar district, where the population of tribal is densely located, has the share of Rs. 1547.22 lakh out of which, 41.04 percent is in the year 2002-03, it is increased to 55.70 percent in the year 2004-2005 and it collapsed to 3.26 percent in the year 2008-09.( Table3.5)

(5) It will be clearly seen from Table 3.6 that the priorities of development schemes differ from district to district. JRY and IRDP are top first two priorities in all the four districts, though percentage of allocations differs across the district. Other priorities of development schemes are different in different districts. In Nashik district, third, fourth and fifth priorities go to crop husbandry, animal husbandry and forestry. In Jalgaon district, the respective priorities 3 to 5 are crop husbandry, agriculture and allied industries and animal husbandry. In Dhule District, these priorities go Animal husbandry, Village and Small Industry and Forestry respectively. Priorities differ in Nandurbar district as Animal Husbandry is third, crop husbandry as fourth and fifth forestry. (Table 3.6)

(6) It can also be seen from Table 3.6 that the sum total of disbursement of funds (outlay) for the years 2002-03, 2005-2006 and 2008-09 under Tribal Sub-plan for all the four districts together shows an allocation of Rs. 45.91 Crore. Allocation of funds across the districts and across the economic activities is most unevenly distributed. Nashik district, where the tribal population is densely located, got a lion’s share of around 46 percent of funds. Nandurbar district with more tribal population shared 33.7 percent. only 10.46 percent to Dhule and least share is distributed to Jalgaon i.e. 9.75 percent of tribal sub plan funds of the North Maharashtra during the year 2008-09.(Table 3.6)

(7) It is surprising that under the schemes of dairy development, and marketing and warehousing, no district is provided with any fund, whereas findings of this research shows that dairy business is popular demand in Dhule and in Nandurbar district. Marketing and Warehousing is urgently demanded by our selected Tribal Women Entrepreneurs and ranked the problem as third urgent need to safeguard their industries and trade.(Table 3.6)
(8) Majority of the selected Tribal women entrepreneurs started their entrepreneurial career while they were in the age group of 30 to 40 years. This was followed by the age group of 20 to 30 years. It means that maximum number of women started their business at the young age (Table 4.1)

(9) It was found that educational level was too low in tribal area. Even after 62 years of independence, almost 60 percent of women were illiterates. Further 11 percent of them could not reach up to S. S. C. level. Only 25 percent of them could clear S. S. C. exam. Moreover, 4 percent could complete H. S. C. No one was a graduate. Low level of education has been reflected in the type of business they carry on. Most of them were engaged in trading type of business and that too in connection with forest goods. Business, which requires technical knowledge and expertise, is out of question for them. (Table 4.2)

(10) Location of their business was rural only. It was also found that their area of operation was weekly bazaars and/ or nearby villages. Another peculiarity observed was that women in one pada. (Very small village of 25 to 30 families) were engaged in same type of business. Almost every woman was engaged in some type of economic activity without knowing the ruled meaning of entrepreneurship. Naturally, majority of activities were carried out on individual basis. (Table 4.23)

(11) Decision making capacity is basic requirement for any successful entrepreneur. Usually it is observed that the business, which is owned by the women, the ownership, remains on paper only, in practice the unit is run and managed by male members in the family. Tribal women entrepreneurs are an exception to this general rule. It is observed that many vital decisions like finance, procurement, sales employment and expansion of business, are taken them individually or collectively in their self help groups. Dominance and/ or interferences of male members are negligible.

(12) In recent times, governmental and many non-governmental agencies are trying to boost entrepreneurship through various training programmes.
Special schemess are tailored to cater the needs of women entrepreneurs. However, it has been observed that Tribal women entrepreneurs are miles away from these facilities. Rather they were not aware of the facilities for they are entitled, which led to non-availment of training before starting their business. Due to ill literacy, either they could not get acquainted with published material in this regard or they under-estimate themselves for receiving such type of trainings.

(13) It has been observed that most of the Tribal women entrepreneurs were married. Main reason to start some economic activity was a) To provide financial assistance to their families b) another motivating factor was to become self-sufficient. c) SHG activity has become conversant not only to rural area, but to tribal area also. Unfortunate family calamity like death of husband also forced some Tribal women entrepreneurs to start their business to run the family. d) Very positive observation is that, women are now aware of importance of education and to earn for kids education has become the motivating factor for some Tribal women entrepreneurs.

(14) As said earlier, almost every woman in tribal area is engaged in some economic activity and all the women in same locality are carrying out the same type of activity. Obviously this has reflected in the type of business which Tribal women entrepreneurs carry on. Majority of them are engaged in the activities in connection with forest goods. Either they collect fruits and sell it in the market with minor processing or otherwise or they collect herbal products like Hirda, Behada, Amla etc. Second activity was that of trading type of business. Tribal women entrepreneurs engaged in this type of activity, used to purchase the goods in which they deal, in required quantity only and sell them in weekly bazaars. Bulk purchasing and storage of goods is not the style of their business. Third type of activity was that of animal husbandry. They were engaged in either dairy business or goat rearing. Very few Tribal women entrepreneurs are engaged in service type of business like cobbler, or hotel, catering.

(15) Most of the Tribal women, entrepreneurs had started their business before five years. Reasons being, firstly, as mentioned earlier, their career starts...
after getting married and secondly, there is some impact of SHG activity. Majority of Tribal women entrepreneurs were motivated by NGOs and they were assisted by NGOs not only by offering training, financial assistance through banks, but also by providing them a much-required help to marketing the products. Some of them, who were not associated with SHGs, were carrying out their business individually and few of Tribal women entrepreneurs carry out traditional business.

(16) It has been observed that capital investment in the business by Tribal women entrepreneurs is at very low level. Because of the nature of business they carry on, they need not require much capital. Secondly, all of them are engaged in tiny type of business, which does not require huge capital investment. Only two respondents, who were associated with SHG, were having capital investment above Rs. 50,000/-. There were 18 respondents who were engaged in dairy business, were having capital investment of Rs. 30,000/- to Rs. 50,000/-. Rest all of Tribal women entrepreneurs were having capital investment of Rs. 0 to 10,000/-. (Table 4.14)

(17) Working capital investment of Tribal Women Entrepreneur's is also very low. It is revealed that majority of respondents had invested. (63 units i.e. 49.6 percent) initially from rupees zero to five hundred. (Table 4.15)

(18) It is observed that because of illiteracy or ill education not all the Tribal women entrepreneurs have maintained accounts personally. (95 i.e. 74.80 percent) Majority of them maintained it but with the help of others. Only four entrepreneurs maintained it computerized. Twenty-eight entrepreneurs did not maintain the accounts because they did not feel it necessary to maintain the accounts in writing. They simply ignore it. (Table 4.16)

(19) It is found that most of the entrepreneurs i.e. 107 Tribal Women Entrepreneur's out of 127 (84.25 percent) use only traditional technology for processing or manufacturing their products. Only 20 Tribal women entrepreneurs (15.75 percent) used some sort of technology in their business. (Table 4.17)
(20) It is revealed from data that 112 Tribal women entrepreneurs desired to continue their business activity but only 15 Tribal women entrepreneurs desired to switch to another business. Researcher delighted to know that 74 Tribal women entrepreneurs, more than half (58.74 percent) had keen interest to expand their business. By applying modern technology, by increase in inputs etc.(Table 4.18)

(21) Table 4.25 reveals that 12 out of 127 Tribal women entrepreneurs were not aware about the modern key of success. Only 15 Tribal women entrepreneurs knew that there is need of knowledge up gradation about their business. They stated that this vision is given by NGOs.

(22) Majority of the Tribal women entrepreneurs i.e. 71 (55.91 percent) used jeep or Tempo for the transportation. This transport facility was unique, popular and cheap for entrepreneurs. Tempo and Jeep carried both entrepreneurs and their products as well. 15 Tribal women entrepreneurs (11.81 percent) and the second group of 23 (18.11 percent) Tribal women entrepreneurs preferred to sale goods on handcarts, or by baskets on their heads or by bicycle. By this way, they could sell their products in weekly bazaar and also provide facility to customer at their doorstep.(Table 4.26)

(23) Table 4.27 discloses that 114 Tribal women entrepreneurs did not know the meaning of feasibility study. Only 13 Tribal women entrepreneurs with the help of NGOs did it. However, it is observed by the researcher that these Tribal women entrepreneurs also were not recognized the importance of it. They simply stated that their NGOs advised them that it is essential, so they did the feasibility study.

(24) Researcher found that all these mode of transportation had their limitation of area, so these entrepreneurs marketing scope is restricted to local area and at the most up to near taluka place.
Table 4.28 shows that majority of Tribal women entrepreneurs had not prepare project report. 88 entrepreneurs (69.29 percent) did not have idea about the project report.

Table 4.29 reveals the type of organizations of Tribal women entrepreneurs. Majority i.e. 95 units (4.8 percent) established their units on individual basis. 22 entrepreneurs (17.3 percent) established their business through their group. Only 10 entrepreneurs (7.9 percent) are from Hindu undivided family. They felt comfortable because of family support in every consequence.

As per Table 4.31 out of 127 Tribal women entrepreneurs only 42 entrepreneurs availed financial assistance from nationalized banks, District central co-operative banks. 85 Tribal women entrepreneurs i.e. more than double did not avail loan or financial assistance from GO or NGOs.

The researcher found that tribal women entrepreneurs availed loan from various financial institutions. Out of 127 Tribal women entrepreneurs only 42 Tribal women entrepreneurs dare to avail loan. All the units are of tiny size. The lower quantum of financial assistance is Rs. 5000 and highest limit of loan is Rs. 1, 25,000. Only one fortunate entrepreneur has availed of the maximum limit.(Table 4.31)

Table 4.32 states clearly that decision about production or procurement was taken by 25 Tribal women entrepreneurs (30.5 percent). In case of 15 Tribal women entrepreneurs (18.3 percent) the decision was given by family members, these entrepreneurs are from joint families and 10 Tribal women entrepreneurs (12.2 percent) depend on the decision by their husbands. Table also reflects new trend of business inculcating in Tribal region also. 28 Tribal women entrepreneurs (34.1 percent) take decision united and unanimously i.e. decision by their SHGs. Mostly they sold their products in local market and 45 Tribal women entrepreneurs (35.5 percent) took decision about it. Following the group of 35 Tribal women entrepreneurs established their units with the help of SHG. They stated that their group took decision about selling the product. 22 Tribal...
women entrepreneurs (17.3 percent) rely on their husbands’ decision and 20 Tribal women entrepreneurs (15.7 percent) said that decision is taken jointly.

(30) Only 5 tribal women entrepreneur’s (3.9 percent) family members interfered in selling decision of the entrepreneurs. The number is negligible. The decision is obviously taken by majority group of Tribal women entrepreneurs i.e. 57 (44.9 percent). In case of 35 Tribal women entrepreneurs from SHGs, the answer is same. Where as 23 Tribal women entrepreneurs said that not only their husbands took the buying decisions, they help them to avail the raw material for their business units. (Table 4.33)

(31) Decision about financial assistance is also a vital decision for any enterprise. Table 4.35 depict that 64 Tribal women entrepreneurs (50.4 percent) took the decision about financial assistance. If it is, from where do they avail it? How they repay it? Etc. 40 TWEs (31.5 percent) units obtain institutional credit with the help of their SHGs. These groups are guided by NGOs and therefore, they could avail the financial assistance by nationalized banks or district co-operatives banks. From where to avail, How much to avail, How to repay All these decisions were taken among the groups and it was found that, the decisions were strictly followed by the group members.

(32) The table 4.36 reveals that tribal women are very much confident about her physical capacity. So 112 (88.2 percent) Tribal women entrepreneurs took the decision about appointment or retrenchment of employees. They also decide their terms, condition, and wages. All other decision makers number is negligible for any comment. 49 Tribal women entrepreneurs proved that they can take the decision of expansion and they get success.

(33) There are 34 Units established through SHGs, had their plan of their expansion. They always discuss about it in their meeting. They expressed their gratitude towards their NGOs that they always guide them, about the opportunities, which they have (Table 4.37)

(34) Researcher found 49 Tribal women entrepreneurs proved that they can take the decision of expansion and they get success. 34 Units established
through SHGs, they had their plan of their expansion. In their meeting, they always discuss about it. They expressed their gratitude towards their NGOs that they always guide them, about the opportunities, which they have. (Table 4.37)

(35) Total adult population in the selected households of 127 Tribal women entrepreneurs is 506, (excluding the Tribal women entrepreneurs), their husbands and children. Among them, 45 Husbands are illiterate, 34 do know the school but could not complete SSC, another 21 had completed their SSC in Shasakiya Ashram Shala, (State Aided Residential School) 3 had completed HSC, one is graduate degree holder and another one is postgraduate. However, the situation is changed in next generation. Only 15 sons and 7 daughters found illiterate. 36 sons and 67 daughters are going to primary school, 60 sons and 79 daughters are going to secondary school. 22 sons and 09 daughters had completed Their SSC. 16 sons and only 3 daughters cleared HSC. 3 Sons are graduates and only 2 are post graduates.(Table 4.3)

(36) Naturally, tribal people are engaged in agricultural activities and it is reflected in the table 4.4 as well. 57 husbands, 95 sons, 161 daughters and 11 other family members, who include mother in law, father in law. Sister in law, brother in law etc are working as agriculture labour in the farms. 37 husbands are farmers where as 12 and 3 daughters are also the owner of the farms. The Table also shows that tribal male are not so much interested in doing business only 5 husbands, 2 sons, and 2 other family members are engaged in business activities. However, majority of the youth are seen engaged as casual labour or in other jobs. Only 31 family members are engaged in house hold chores. It is observed that these members are mostly aged persons who rare the little children and some household duties.

(37) The economic development is not satisfactory, Table 4.5. Depict the clear picture of Tribal women entrepreneurs’ family income. 28 husbands and 7 Sons, and 3 family members, stated that they earned only Rs. 6000/- to Rs. 12000/-. They all are agriculture labour or casual labour. They are engaged hardly for four months in a year, mainly at the time of ploughing and harvesting seasons. 35 husbands of Tribal Women Entrepreneurs, 5 Sons and 7 other
family members earned Rs. 12000 to Rs. 24000. Mostly they are farmers and some have a side business other than farming. 5 Sons and 7 family members earned Rs. 12000 to Rs. 24000. Mostly they are farmers or some had side business except farming. 38 husbands and 5 Sons earned more than Rs. 24000. Most of them are farmers some are engaged in cattle rearing and dairy business also. However, over all the table shows that the financial position is not sound. Therefore, we can say that Tribal women entrepreneurs are pull entrepreneurs. They bound to do business to earn for their livelihood.

(38) The researcher found different situations about motivation in the case of the tribal women entrepreneurs. Table 4.6 shows that 90 husbands (70.9 percent) motivate the Tribal women entrepreneurs very much. However, observation of the researcher is that because of the poor economic condition they seem to motivate their wives. 15 motivate their wives ordinarily and 9 not much. Followed by the Tribal women entrepreneurs group, it is pleasant to know that 39 entrepreneurs are motivated by NGOs. Mostly they tried to perform their SHGs group first and then they helped them to avail loan from nationalized bank or District banks. Motivation by father, father in law, and mother in law are also contribute to family income. Table 4.6 also shows those 15 husbands, 5 fathers, 8 fathers in law, 6 mothers in law, and quantum of motivation is negligible. 9 husbands, 107 fathers in law and 114 mothers in law did not support entrepreneurs. Typical Indian culture is the reason may behind it.

(39) If we look at the aggregative picture of activity locations, the largest number of selected TWEs is from Nandurbar district (43), followed by Nashik (35), Jalgaon (25) and Dhule at the bottom with 24 TWEs. There is not a single enterprise in Jalgaon engaged in food processing. Similarly, in Nandurbar district, no enterprise is found in processing and trading business. (Table 5.1)

(40) If we look at the aggregate picture of industry/activity location, we find that Nashik and Jalgaon Districts are leading in Trading business and petty services. In the Trading Activity, Nashik and Jalgaon rank 1st and 2nd
respectively. In petty services, the lead just reverses. Dhule district is leading in animal husbandry and Nandurbar in forest collections activity. (Table 5.4)

(41) If we look at the seniority of enterprises in aggregate of all the four districts, we find that 44.9 percent of all the selected enterprises have a life of six or more years, 3.2 percent have a life up to five years and 22.8 percent enterprises have a life of just one year and 9.2 percent each have a life of 2 years and 0 years respectively, which means they have just started the business but they have yet to complete one year. This means 48.1 percent of enterprises can be termed, as matured enterprises in their respective activities. Remaining 51.9 percent of the enterprises are yet to settle in business. (Table 5.2.)

(42) Table 5.5 gives the figures of average annual sales and average annual sales per unit of the tribal women entrepreneurs for all the six economic activities together in each of the district. From the table, it is clear that Nashik ranked first among all the districts. Average annual sales are Rs. 10.5 lakh and average annual sales per unit is Rs. 0.30 lakh. Nandurbar District ranks second in terms of average annual sales of Rs. 9.96 lakh and average annual sale per unit is Rs. 0.23 lakh. The results are amazing in Jalgaon district. It stood third in rank for average annual sales i.e. Rs. 6.86 lakh however, the average annual sale per unit is Rs. 0.27 lakh, which is more than Nandurbar. Thus, though the number of economic activities in Jalgaon is less than that of Nandurbar, the district ranks second with regard to average annual sales per unit. Dhule is least in all the districts. Average annual sales are Rs. 3.01 lakh and average annual sales per unit are just Rs. 12 thousand only. (Table 5.5)

(43) To find the result of annual sales from the angle of industry origin, the researcher prepared the Table 5.6. The table reveals that processing and trading is the most promising industry of all six industries though only 17 enterprises are working in this trade. In fact, trading is the leading activity with 35 women entrepreneurs engaged in it. It is surprising to note that processing and trading ranks first in average annual sales with sales with regard to per unit, Rs. 38,700/- Trading ranks second with per unit average annual sales at Rs. 28,400/-,
collection ranks third and with slight difference, Animal Husbandry is on fourth rank with regard to average annual sales at Rs. 4.71 lakh and Rs. 0.26 per unit per year in forest collections. Food processing ranks fifth in average annual sales at Rs. 3.4 lakh and average annual sales per unit in the activity Rs. 0.19 lakh. Services industry is least with only 8 entrepreneurs involved and least in average annual sales and sales per unit respectively at but there is no much difference between average annual sales and average annual sales per unit at Rs. 1.10 lakh and Rs. 0.18 lakh per unit respectively. On the whole, it seems that the most leading economic activity for the region as a whole is processing and trading activity followed by mere trading, forest collections and animal husbandry. Food processing and services, kept lagging far behind the other four activities by number of enterprises and by sales per unit. (Table 5.6.)

(44) Table 5.9 shows the over all picture of the annual net profits of the selected districts. Average profit per annum of the Nandurbar district is Rs. 49.79 lakh, which is topper one. Nashik district ranks second with an average annual profit Rs. 43.53 lakh. Last but one is Jalgaon and the profit per annum is Rs. 27 50 lakh and the least district is Dhule, the figure shows Rs. 14.47 lakh only. If we look at the profit from the angle of profit per unit, we get varied results. Nashik district surprisingly ranked first (Rs. 12, 400) then Nandurbar (Rs. 11,600), followed by Jalgaon (Rs. 11,000) and least one is Dhule (Rs. 6, 200) (Table 5.9)

(45) Table 5.10 reveals interesting results. If we go through the average profit per annum, it shows that most profitable industry is Trading by share in total profits of all enterprises, it ranks first (Rs. 3.02 lakh) the second rank is of forest collections with average annual profit of Rs. 2.85 lakh per annum. Animal husbandry achieves third rank with an average annual profit of Rs. 2.77 lakh. Processing and trading ranked fourth with an average annual profit of Rs. 2.38 lakh. Food processing ranks fifth with average annual profit of Rs. 1.48 lakh and the last one is Services, the least profit making activity with average annual profit of Rs. 1.07 lakh. However, the average profit per unit shows altogether different tendency. As far as the profit per unit is concerned, the
ranks 1 to 6 are in the order 1) forest collections, 2) processing and trading, 3) animal husbandry 4) trading, 5) food processing and 6) services at the end. (Table 5.10)

(46) If we compare the ratios of profit to sales for bottom, Dhule, Rs. 6,020 per unit. Researcher is shocked to know that though these selected Tribal Women Entrepreneurs are working hard enough in their business throughout the year, even the top earning TWE gets an average annual income of Rs. 13,000 only, that is, even less than the income limit prescribed for determination of poverty line. Almost all the selected Tribal Women Entrepreneurs, in spite of their year round working, is fitting themselves in the population below poverty line. This is a miserable outcome of this research. (Table 5.11)

(47) If we look at the profit per unit of Tribal Women Entrepreneurs, per annum, forest collection tops with a profit of Rs. 16,800 per unit, followed by processing and trading Rs. 14,000, Rs. 11,200 for services, Rs. 11,100 for Animal husbandry, Rs. 8,600 for trading and at the bottom, Food processing for Rs. 6,020 per unit. Researcher expected this result because most of these entrepreneurs live in mountain ranges (in Padas) and it is easy to them to collect the forest treasury, process it and sale. However, the end outcome of this work reflects gross social injustice. It is clear that though government financial assistance figure gives official figures of district-wise allocation of financial assistance in Outlay Tribal Sub Plan (OTSP), assistance could not reach any of the selected Tribal Women Entrepreneurs in any of the four districts. (Explained in chapter 3) (Table 3.6)

7.4 Suggestions and Recommendations:

Researcher is pleased to make following suggestions and recommendations, which, she honestly feels, would beneficial to solve the problems of Tribal Women Entrepreneurs
(1) **Suggestions**

**(a) Financial Assistance:**

This problem is ranked first by the Tribal women entrepreneurs. Naturally, it is serious problem to these entrepreneurs. The suggestions are as follows.

(i) Every financial institution may be user friendly. Work shops in regional language may be arranged to explain the procedure, importance and schemess for Tribal women entrepreneurs.

(ii) The promotional agencies as well as banks may prepare simple applications forms in regional language for the Tribal women entrepreneurs.

(iii) Holi, gav-diwal, in such festivals tribal gathered, by street play, or in mela message can be given of various types of financial assistance available for Tribal women entrepreneurs.

(iv) NGOs and social workers are active in the area concerned should act as a mediator between financial institution and Tribal women entrepreneurs who will assist them to avail the loan.

(v) The procedure for grant of financial assistance shall have to be simple and less time consuming.

(vi) Investment subsidies and other monetary benefits must be replaced by need based cheap credit facility.

(vii) One time lump sum financial assistance or subsidy payment may be avoided because it is observed that it leads to corruption. This system may be replaced by need-based installments advancing in smaller amounts as per demand of the entrepreneurs.

(viii) It has been observed that small borrowers had a will to repay the loan but they find it difficult to go to bank during normal banking hours. Moreover, they felt ashamed of depositing very small amounts. Therefore researcher suggests that

(ix) Financial institutions may appoint agents to collect small amount i.e. Rs. 10/-, Rs. 20/- on daily basis. This will ensure definite repayment of loan as well as create self-employment opportunity to youth.
(x) Financial institutes may provide pigmy boxes to small borrowers and ask them to deposit certain some of money on daily basis and collect it at the doorstep of the borrowers at the end of the month. Keys of the pigmy boxes will remain with financial institutions.

(xi) Repayment of loan under seed capital should not start immediately. If sufficient margin period is offered (10 months to 12 months) it will be suitable to Tribal Women Entrepreneur's to repay the loan.

(xii) If bank do consider and would sanction their loan as early as possible, they can start their business in prescribed time.

(xiii) Bank officer should consider and sanction the loans according to proposal estimates; rather they should consider the proposal after taking into consideration the budgeted cost at higher side.

(xiv) Under seed money capital schemes, Tribal Women Entrepreneurs are not in a position to bear the cost of second deed of hypothecation. Therefore, it will suitable for them if such cost is waived and business is registered without such fees.

(2) Technical Problems

It seems that those business which are based on technology, the training should be made compulsory to those entrepreneurs, because some Tribal women entrepreneurs have their traditional knowledge of their business and they use traditional techniques but they could not use the modern technology in their business, so they could not stand in the market. They should under go through the technical training which will help them to cope up with modern technical world. They should also get training subsidy. Training center should not be far away from place of their residence or business.

(3) Lack of government Assistance:-

(a) Workshops and seminars should also be arranged more frequently between the official of support agencies and Tribal women entrepreneurs, there might be a cordial relationship between officials and tribal women
entrepreneurs, so they may not afraid to demand any type of assistance or to state any problem in their business units.

(b) If possible, women officers should be appointed for concern departments.

(c) All kinds of assistance e.g. financial assistance, project guidance, technical guidance, etc. can be given under one roof.

(d) Duplication of all documents may be avoided.

(e) All dealings of assistance may be transparent

(f) At least for 5 years the units may be free from legal formalities.

(g) Assistance should be given to genuine and potential Tribal women entrepreneurs only.

(4) **Sales:-**

(a) Organize a marketing consortium for the marketing of products produced by Tribal Women Entrepreneur's.

(b) Market the products under a common brand name standardized the products and install agency for quality control.

(c) Special attention is required to promote export potentiality of these units.

(d) Services of NGOs, Universities, and open universities etc. can be used in an effective manner for the conducting of market survey and to disseminate market information

(e) As far as possible, molls in big cities may offer some space for such products

(f) Motivation and assistance may be given to Tribal women entrepreneurs to sale the products by participating in trade fairs and exhibition at district level, state level, national and international level.

(g) It is suggested that the government should ask the state and national level agencies such as KVIC, Agricultural Produce Market Committees in the respective areas to look into the matter of sales promotion of the products of tribal entrepreneurs in general and women entrepreneurs in particular. Government may also pursue the molls spread over the country to purchase the products of Tribal women entrepreneurs and sale through their nation wide channel of distribution. Such centralized marketing
system will reduce the marketing and distribution cost. The price to the end user shall also be reasonable because of elimination of middlemen.

(5) **Suggestions to KVIC:**

(a) Taking into consideration the financial capacity of Tribal Women Entrepreneur's rate of interest on loan from banks should be offered at lesser rate itself.

(b) Tribal Women Entrepreneur's cannot understand the difference between loan and subsidy. Thus banking transactions should be explained in easy way to Tribal Women Entrepreneur’s by either President or secretary of the society or by bank officer himself. Therefore, they could understand the loan procedure and they will intend to repay the loan in time.

(c) Probably the sale of goods produced by Tribal Women Entrepreneur's should be through KVIC thus Tribal Women Entrepreneur's would free from risk of marketing the products. If society undertakes responsibility of sales, Tribal Women Entrepreneurs could gate the reasonable returns of their product without wasting time and efforts.

(d) Bank officers, Project officers should visit and guide Tribal Women Entrepreneurs it will help them to and loan amount could be utilized properly.

(e) Tribal women entrepreneurs are not aware of maintenance or repairing machinery or instrument. Therefore, if project officers or bank officers guide them in time, beneficiaries could employ the funds in proper way and run the business. The units not charged even after receiving the benefits, project officer should pay visit those units and guide them to overcome the business difficulties as well as financial difficulties to restart the units.

(f) The project officer should try to increase the proportion of tribal women entrepreneurs in receiving the subsidy from KVIC.

(6) **Suggestions for Nucleus budget programme**

(a) Project officer should visit and guide the Tribal Women Entrepreneur's units, which became inactive or about to close to restart such project.
(b) Project officer should take care of fact that there should be no limitation on earnings of Tribal Women Entrepreneur's if subsidy is given to multiple beneficiaries in same area. Such difficulty may be overcome if market make available to such entrepreneurs. If tailoring machine is given to such beneficiaries then work of sewing school uniforms should be assigned to these entrepreneurs by government.

(c) To avail the finance under Nucleus budget schemes is simple, less time consuming because it required less paper work and the schemess mostly offer subsidy, resulting in a good response to these schemess from tribal. It is suggested that the subsidy should be granted on the basis of the size and scope of the business.

Other suggestions

(a) NGOs may more responsibilities to reach to grass root level.
(b) Government schemess may be implemented through Krishi Vidnyan Kendra.
(c) Social organizations working in tribal areas may of some use. Government may explore the possibilities of taking help such organizations to revel and spread the policies of government.
(d) Open universities may extend their study centers and or sub-centers in tribal areas for training to tribal youth.
(e) Banking facilities may be made more users friendly in rural and tribal areas. Condition of minimum balance charges may be waived.
(f) Instead of providing subsidies to tiny and small borrowers, credit (loans) may be extended at very low of interest.
(g) Interest concessions may be offered to regular borrowers.
(h) Banks may not insist on co-lateral securities from Tribal Women Entrepreneurs. It has been observed that business of some Tribal Women Entrepreneur's has been closed after some period. Reasons being lacking finance.
(i) Advanced research centers may be established to develop Ayurvedic Medicines from rare plants available in forest though it has been suggested by Tribal women entrepreneurs that moha licker is having some medical
values, possibilities/probabilities of having such values need to be proved scientifically.

(j) Oil of *Tolambi* (seeds of *moha*) is used as edible oil in tribes. They used it to light the lamp also. There should be more research on usage of *Tolambi*. SHG activity is now settling down in India. It is a unique activity and concept of collective responsibility is the essence of it. It has also been observed that recovery percentage of loan to SHGs is very high and encouraging. Thus, SHG activity can be popularised, all over the country in general and in rural/tribal area in particular. It was reveled and reflected in the study conducted by the researcher also. It has been observed that SHGs were formed in Navapur and Sakri area, which is located on Navapur Surat National High way and nearer to District Dhule in Maharashtra State.

(k) It has been observed that business of some Tribal Women Entrepreneurs had to close their business soon after it was started. Reasons being lack of finance, lack of business skills and experience, lack of efforts put in the business etc. Therefore, Tribal Women Entrepreneurs be mentally prepared to bare the business risk, at the same time, it is also necessary to change their mind-set in favour of self-employment.

(l) As it is not possible to provide gainful employment to every tribal woman, it is necessary to reserve specific business activities for tribal women entrepreneurs in which either they have inbuilt skill or access to local resources only to tribal community. For this purpose, a list of such businesses be prepared and training of such business should be given by educational institutions, working in tribal area only.

(m) Literacy is comparatively less in tribal area thus, it is necessary to increase the literacy percentage to avail the benefits of government schemes. More efforts on the part of educational institutions and government are necessary to create mass literacy among tribal community, until then, make them aware of various govt. schemes from time to time, so that they can avail the benefits of such schemes.

(n) Self employment program based on resources and man power locally available should be started in every district, e.g. in Dhule district can be further activated in making wooden furniture, metal furniture, plastic
fabricated products, and paper products like paper bags, registers, file covers, book binding, in Nandurbar and Dhule district, there is ample scope for development of industries for production of cattle feed, bamboo products, beverages, brick making, small farming equipments required by farmers and sugar factories.

(o) Study tour of such Tribal Women Entrepreneurs should be arranged to successful units. So that they could learn business skills, and knowledge and they will develop themselves economically

7.5 **Scope for further Research:**

Present study is limited to four districts from Maharashtra only with regard to Tribal Women Entrepreneurship with too limited resources at their disposal. Similar micro studies for tribal population in the areas like Konkan, Vidarbha, Marathwada and rest of Maharashtra can be undertaken on the same theme by potential researchers.

The social scientists can also probe into the issue of declining sex ratio in tribal communities during past four decades.

The levels of literacy and education was found to be very much poor in the selected area of the present work. This was not a focal point of this research. Other researchers can investigate the reasons behind it and may suggest remedial measures.

One more interesting area of study can be income, expenditure and saving habits of tribal community can be a good topic for research on any selected area.