

CHAPTER-II
SOCIO-ECONOMIC PROFILE OF THE SELF EMPLOYED TRIBAL
ENTREPRENEURS

An attempt is made in this chapter to analyze the socio-economic profile of the sample self employed tribal entrepreneurs of the study area. The said profile considered for the analysis includes

1. Gender
2. Age
3. Social category
4. Occupation
5. Type of housing
6. Education
7. Economic status
8. Income per annum
9. Type of family
10. Size of the family
11. Number of children going to school
12. Risk taking behavior
13. Innovating behavior
14. Management orientation
15. Technology induced
16. Enterprising behavior

17. Bank account
18. Type of account
19. Average Savings Per annum
20. Frequency of bank transactions in a month
21. Real savings
22. Proportion of income spent on necessities
23. Proportion of income spent comforts
24. Average expenditure on health

RESULTS AND ANALYSIS

Table-2.1

Gender

Gender	Frequency	Percent	Cumulative Percent
Male	185	92.5	92.5
Female	15	7.5	100.0
Total	200	100.0	

Source: Primary Data

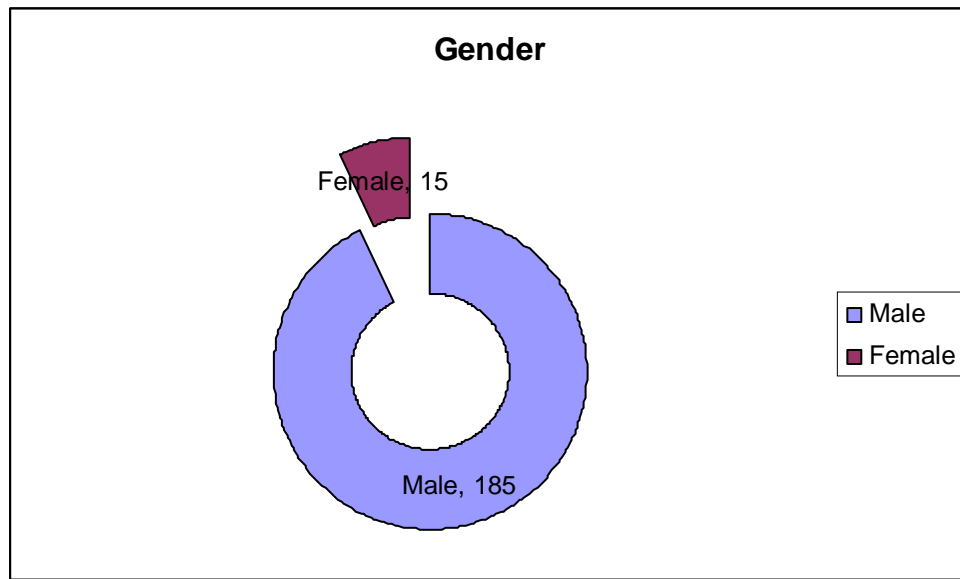


Table-2.1 refers to the distribution of the tribal self employed entrepreneurs by their gender. It is observed that the sample composition is predominant with male respondents (92.5 percent) and followed by female respondents (7.5 %).

Table-2.2

Age

Age	Frequency	Percent	Cumulative Percent
Up to 25	48	24.0	24.0
25-45	124	62.0	86.0
Above 45	28	14.0	100.0
Total	200	100.0	

Source: Primary Data

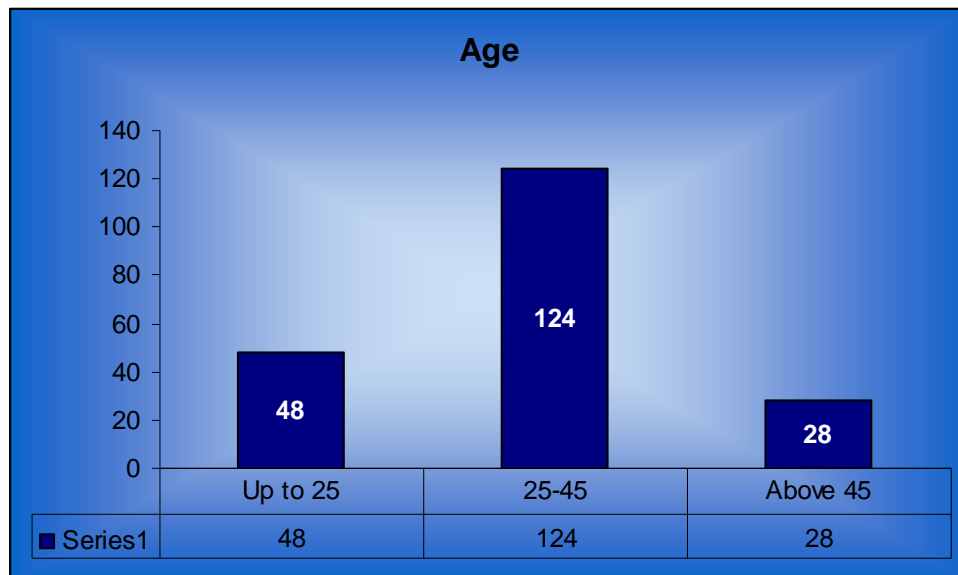


Table-2.2 refers to the distribution of the tribal self employed entrepreneurs by their age. It is observed that the 24 percent of the sample self employed tribal entrepreneurs are found in the age range of up to 25 years, 62 percent from 25-45 years age range and 14 percent are from the age range of above 45 years. Thus, majority of the sample self employed tribal entrepreneurs are found to be relatively young.

Table-2.3

Social category

Social category	Frequency	Percent	Cumulative Percent
Konda Reddy	50	25.0	25.0
Koya	70	35.0	60.0
Lambadi	80	40.0	100.0
Total	200	100.0	

Source: Primary Data

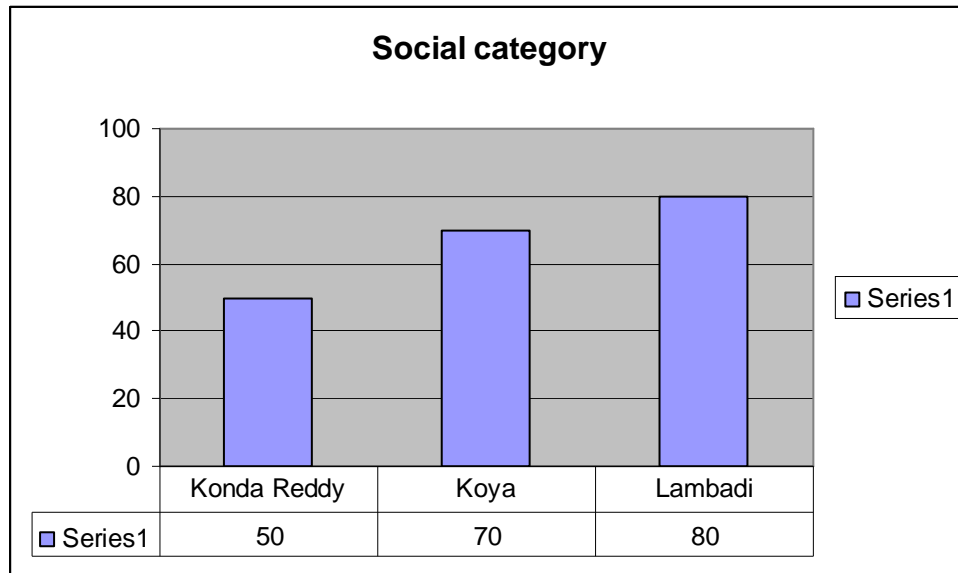


Table-2.3 refers to the distribution of the tribal self employed entrepreneurs by their social category. It is observed that the 25 percent of the sample self employed tribal entrepreneurs are Kondareddis, 35 percent are Koya and 40 percent are Lamabadi.

Table-2.4

Occupation

Occupation	Frequency	Percent	Cumulative Percent
Forestry	50	25.0	25.0
Agriculture	38	19.0	44.0
Both	112	56.0	100.0
Total	200	100.0	

Source: Primary Data

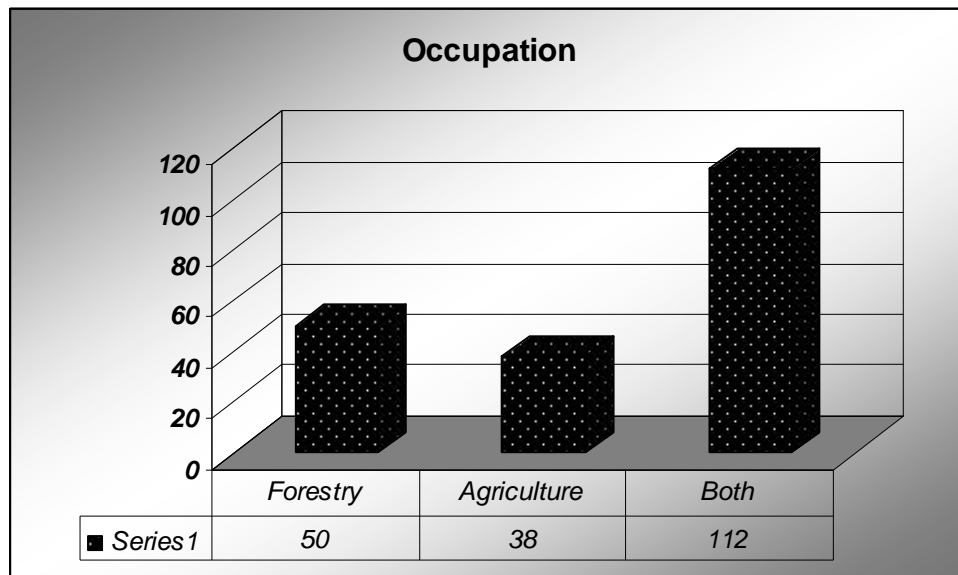


Table-2.4 refers to the distribution of the tribal self employed entrepreneurs by their occupation. It is observed that the 25 percent of the sample self employed tribal entrepreneurs have got forestry as their occupation followed by 19 percent have got agriculture as their occupation and majority of the respondents have got both forestry and agriculture put together as their occupation.

Table-2.5

Type of housing

Type of housing	Frequency	Percent	Cumulative Percent
Hut	37	18.5	18.5
Kacha	112	56.0	74.5
Pucca	51	25.5	100.0
Total	200	100.0	

Source: Primary Data

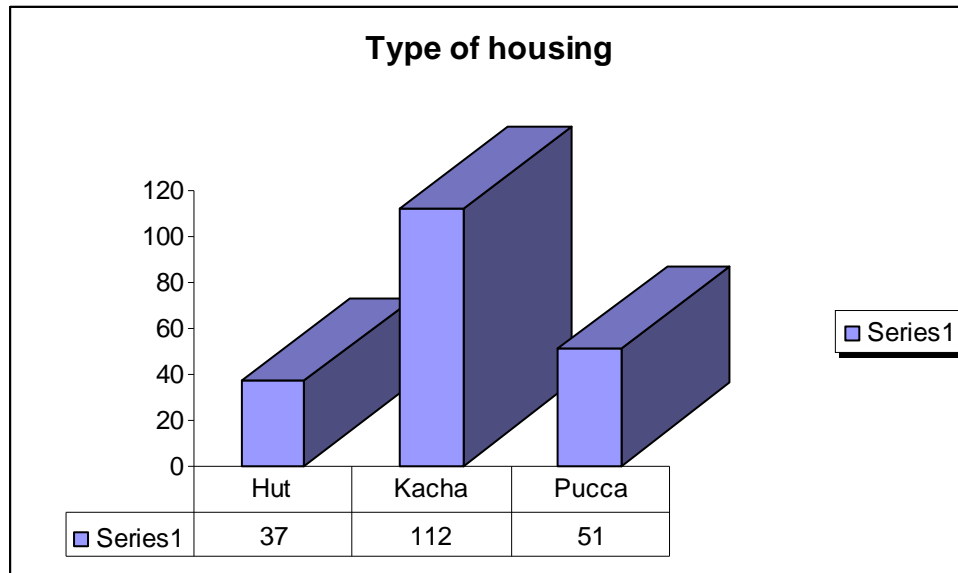


Table-2.5 refers to the distribution of the tribal self employed entrepreneurs by the type of the house they owned. . It is observed that the 18.5 percent of the sample self employed tribal entrepreneurs have owned huts, followed by Kutcha houses by 56 percent of the respondents and Pucca houses owned by 25.5 percent f the respondents.

Table-2.6

Education

Education	Frequency	Percent	Cumulative Percent
Up to school level	169	84.5	84.5
Above school level	31	15.5	100.0
Total	200	100.0	

Source: Primary Data

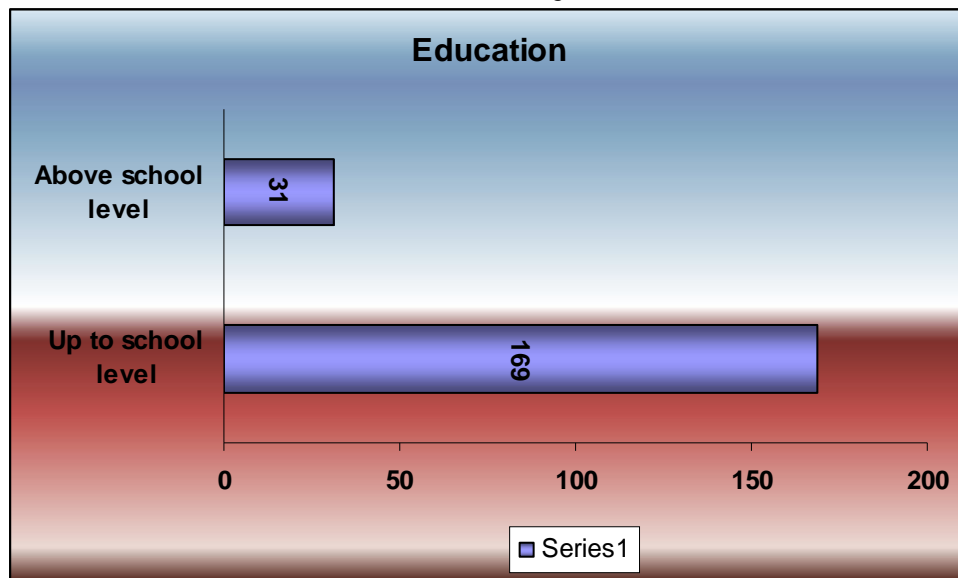


Table-2.6 refers to the distribution of the tribal self employed entrepreneurs by their education. It is observed that the 84.5 percent of the sample self employed tribal entrepreneurs are equipped with up to school level education and 15.5 percent are equipped with above school level education.

Table-2.7

Economic status

Economic status	Frequency	Percent	Cumulative Percent
Poor	118	59.0	59.0
Medium	66	33.0	92.0
Rich	16	8.0	100.0
Total	200	100.0	

Source: Primary Data

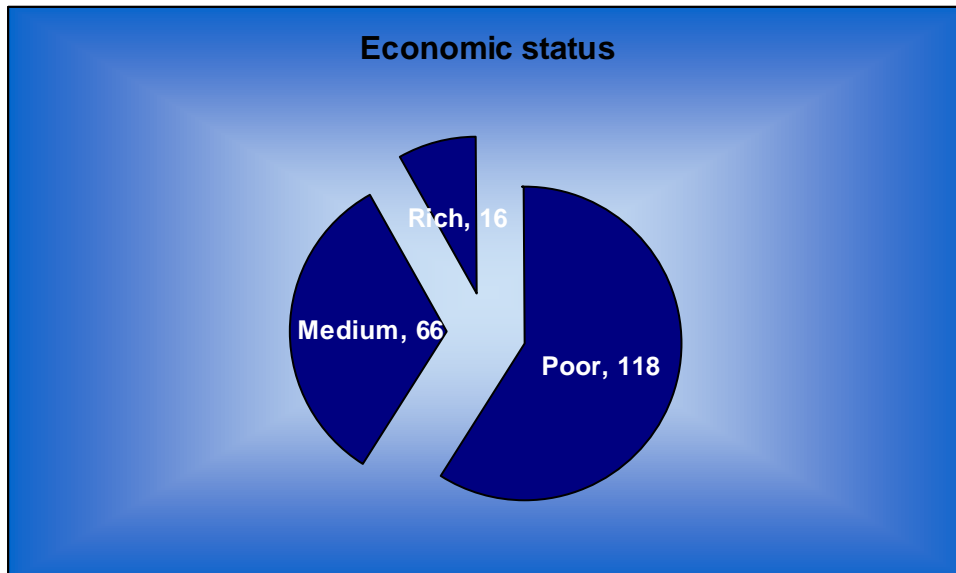


Table-2.7 refers to the distribution of the tribal self employed entrepreneurs by their economic status. It is observed that the 59 percent of the sample self employed tribal entrepreneurs are drawn from poor economic category, 33 percent from middle class and 8 are from rich economic category.

Table-2.8

Income per annum

Income per annum	Frequency	Percent	Cumulative Percent
Up to 20	24	12.0	12.0
20-40	130	65.0	77.0
Above 40	46	23.0	100.0
Total	200	100.0	

Source: Primary Data

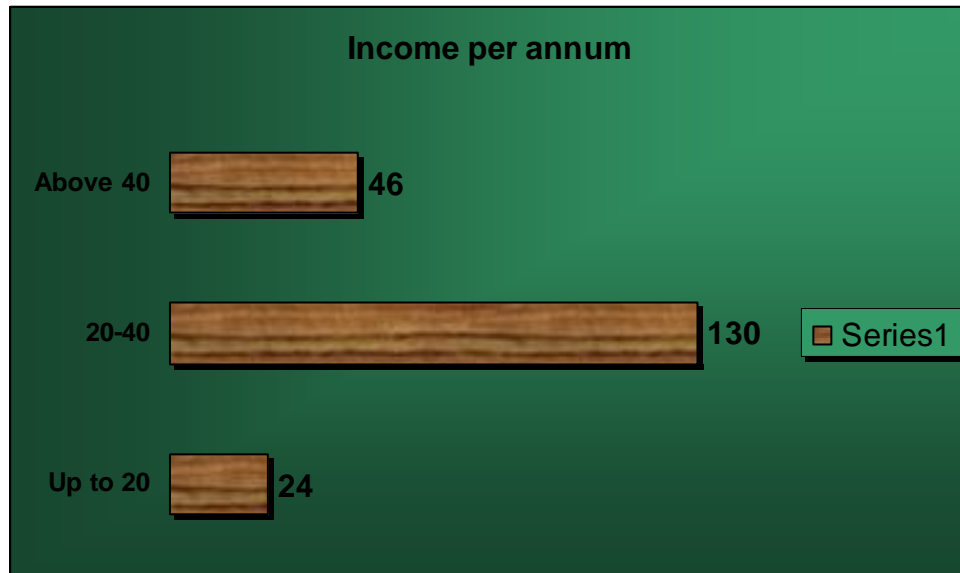


Table-2.8 refers to the distribution of the tribal self employed entrepreneurs by their income per annum. It is observed that the 12 percent of the sample self employed tribal entrepreneurs are from the income range of up to 20000 rupees followed by 65 percent respondents from 20000-40000 rupees income range and 23 percent from above 40000 rupees per annum.

Table-2.9

Type of family

Type of family	Frequency	Percent	Cumulative Percent
Nuclear	164	82.0	82.0
Joint	36	18.0	100.0
Total	200	100.0	

Source: Primary Data

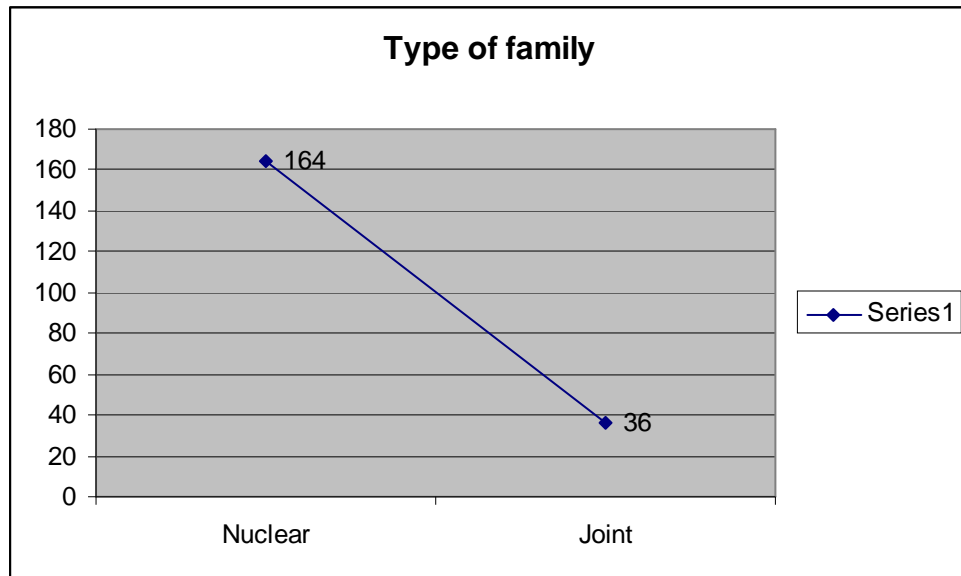


Table-2.9 refers to the distribution of the tribal self employed entrepreneurs by type of family. It is observed that the 82 percent of the sample self employed tribal entrepreneurs are from nuclear families and 18 percent are from joint family system.

Table-2.10

Size of the family

Size of the family	Frequency	Percent	Cumulative Percent
Up to 4	40	20.0	20.0
4-6	140	70.0	90.0
Above 6	20	10.0	100.0
Total	200	100.0	

Source: Primary Data

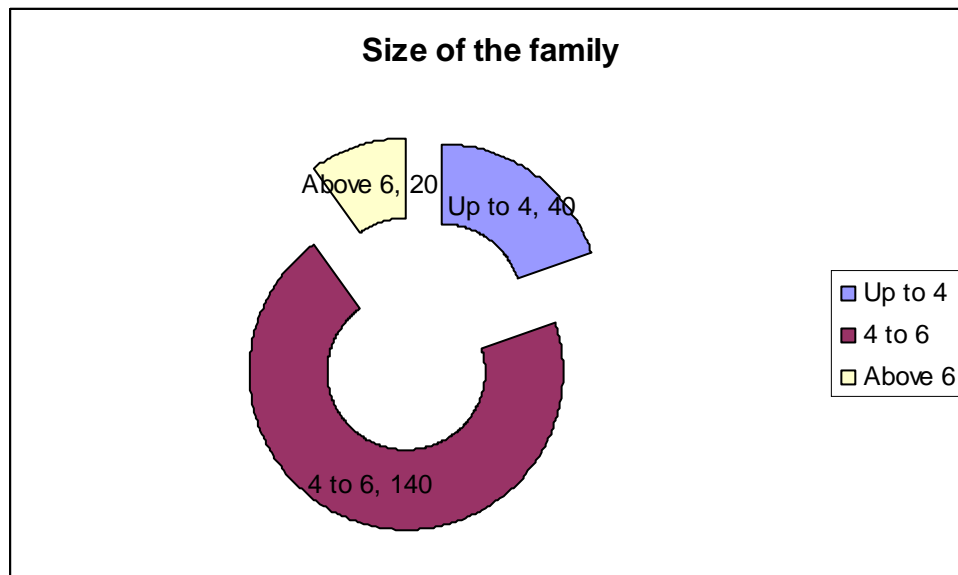


Table-2.10 refers to the distribution of the tribal self employed entrepreneurs by size of family. It is observed that the 20 percent of the sample self employed tribal entrepreneurs have got an average size of the family up to 4 followed by 70 percent of the respondents with a family size of 4-6 members and 10 percent respondents with a family size of above 6 members.

Table-2.11

Number of children going to school

Number of children going to school	Frequency	Percent	Cumulative Percent
Nil	107	53.5	53.5
1	71	35.5	89.0
2	22	11.0	100.0
Total	200	100.0	

Source: Primary Data

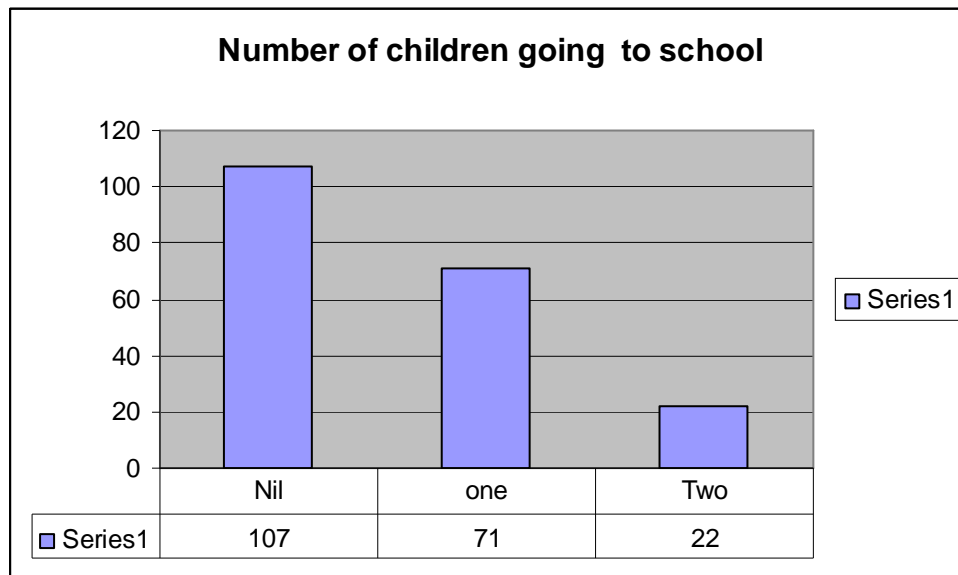


Table-2.11 refers to the distribution of the tribal self employed entrepreneurs by number of children going to school. It is observed that the 53 percent of the sample self employed tribal entrepreneurs have got zero number of children going to school followed by 35 percent of the respondents with one child going to school and 11 percent respondents with above 2 children going to school.

Table-2.12

Risk taking behavior

Risk taking behavior	Frequency	Percent	Cumulative Percent
Low	145	72.5	72.5
Moderate	50	25.0	97.5
High	5	2.5	100.0
Total	200	100.0	

Source: Primary Data

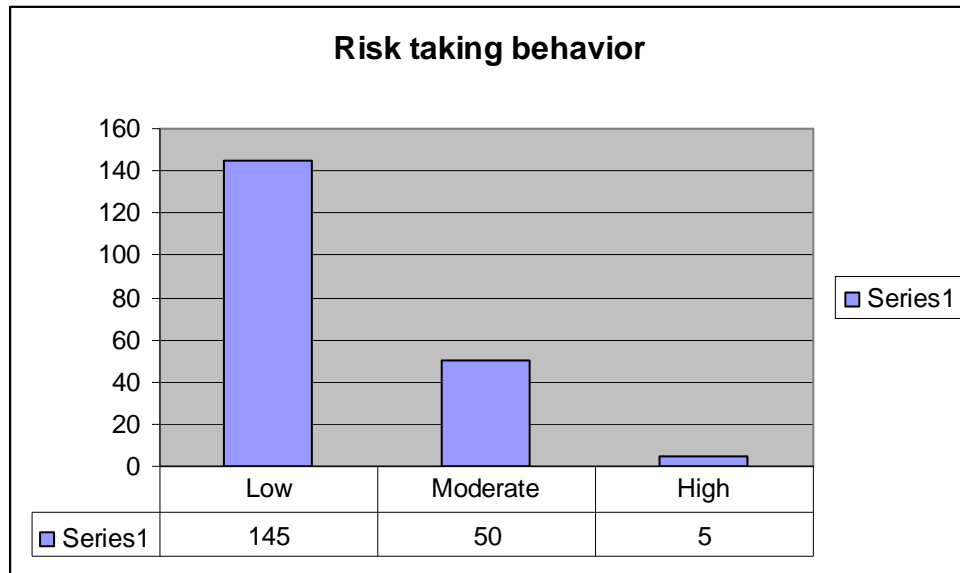


Table-2.12 refers to the distribution of the tribal self employed entrepreneurs by level of their risk taking behavior. It is observed that the risk taking behavior of 72.5 percent of the sample self employed tribal entrepreneurs is found to be low and the same is moderate in the case of 25 percent of the respondents and high in the case of 2.5 percent of the sample respondents.

Table-2.13

Innovating behavior

Innovating behavior	Frequency	Percent	Cumulative Percent
Low	140	70.0	70.0
Moderate	58	29.0	99.0
High	2	1.0	100.0
Total	200	100.0	

Source: Primary Data

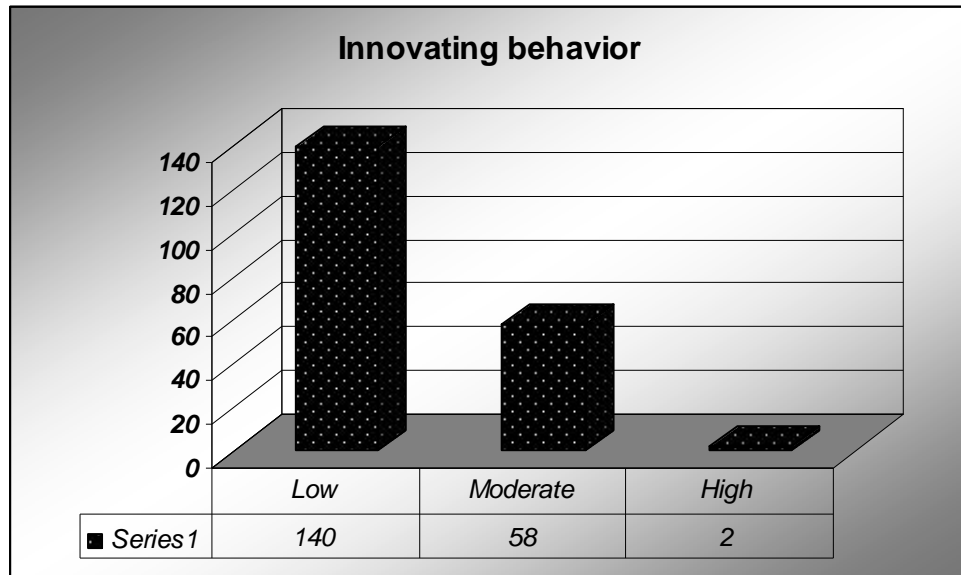


Table-2.13 refers to the distribution of the tribal self employed entrepreneurs by level of their innovating behavior. It is observed that the innovating behavior of 70 percent of the sample self employed tribal entrepreneurs is found to be low and the same is moderate in the case of 29 percent of the respondents and high in the case of one percent of the sample respondents.

Table-2.14

Management orientation

Management orientation	Frequency	Percent	Cumulative Percent
Low	154	77.0	77.0
Moderate	44	22.0	99.0
High	2	1.0	100.0
Total	200	100.0	

Source: Primary Data

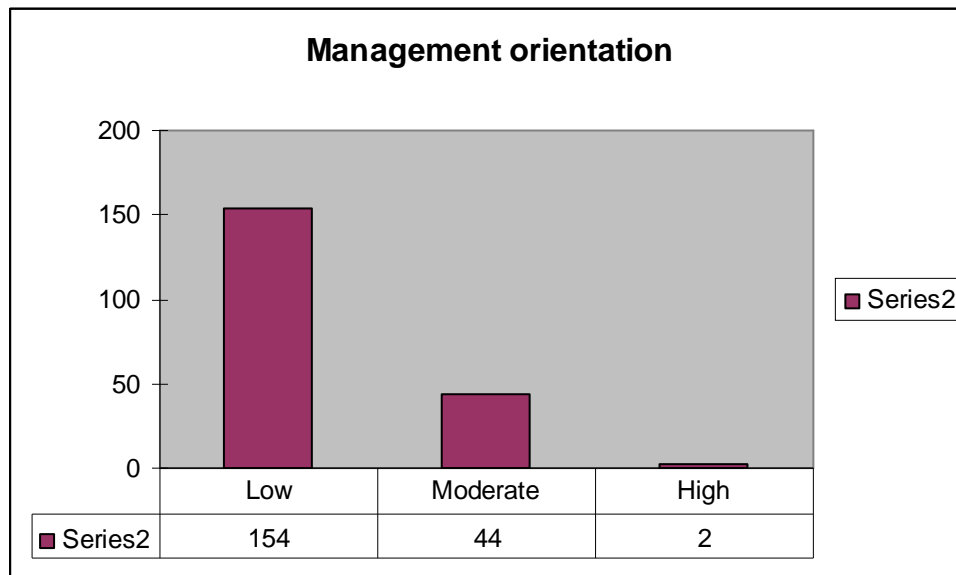


Table-2.14 refers to the distribution of the tribal self employed entrepreneurs by level of their management orientation. It is observed that the management orientation of 77 percent of the sample self employed tribal entrepreneurs is found to be low and the same is moderate in the case of 22 percent of the respondents and high in the case of one percent of the sample respondents.

Table-2.15

Technology induced

Technology induced	Frequency	Percent	Cumulative Percent
Low	136	68.0	68.0
Moderate	64	32.0	100.0
Total	200	100.0	

Source: Primary Data

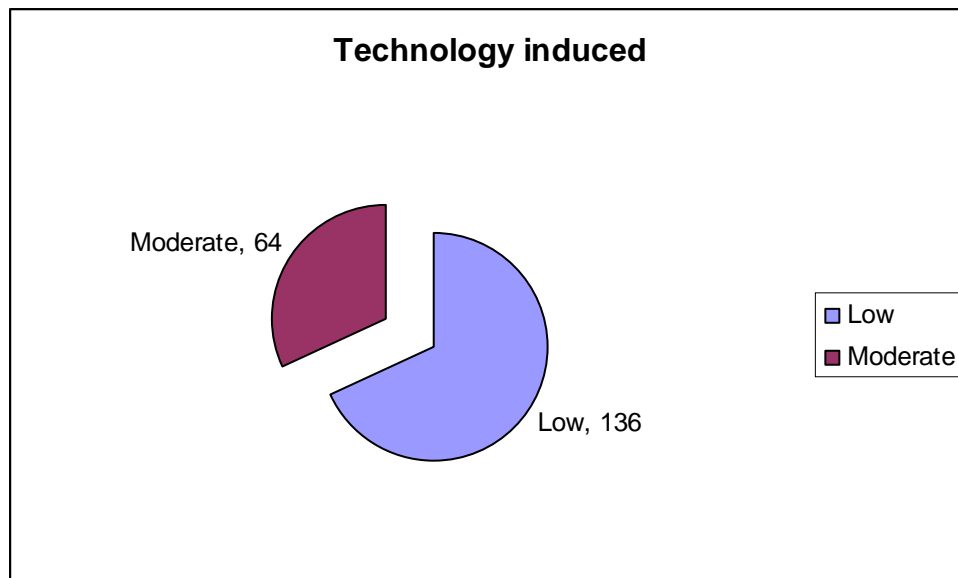


Table-2.15 refers to the distribution of the tribal self employed entrepreneurs by level of their technology inducement. It is observed that the technology inducement level of 68 percent of the sample self employed tribal entrepreneurs is found to be low and the same is moderate in the case of 32 percent of the respondents.

Table-2.16

Enterprising behavior

Enterprising behavior	Frequency	Percent	Cumulative Percent
Low	134	67.0	67.0
Moderate	63	31.5	98.5
High	3	1.5	100.0
Total	200	100.0	

Source: Primary Data

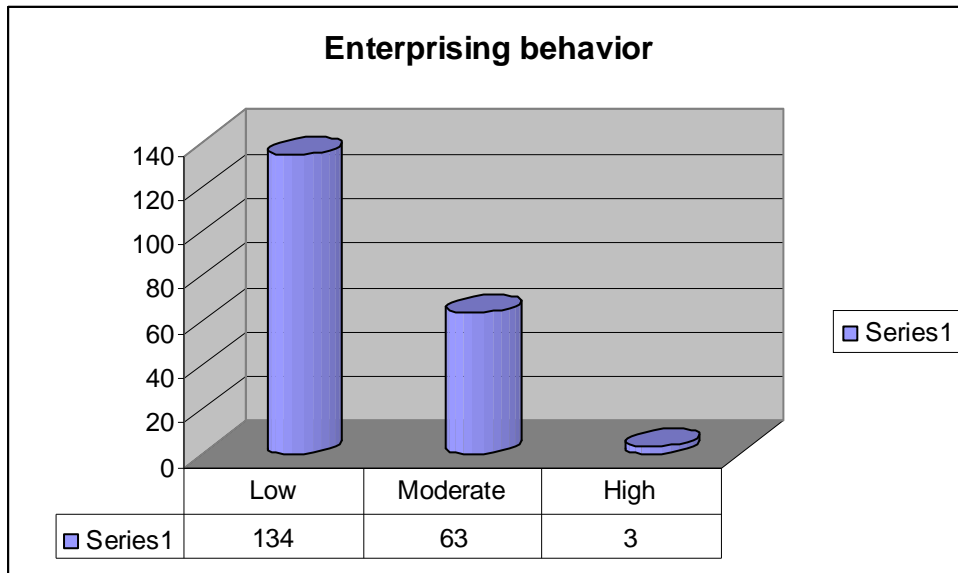


Table-2.16 refers to the distribution of the tribal self employed entrepreneurs by level of their enterprising behavior. It is observed that the enterprising behavior of 67 percent of the sample self employed tribal entrepreneurs is found to be low and the same is moderate in the case of 31.5 percent of the respondents and high in the case of 1.5 percent of the sample respondents.

Table-2.17

Bank account

Bank account	Frequency	Percent	Cumulative Percent
Yes	200	100.0	100.0

Source: Primary Data

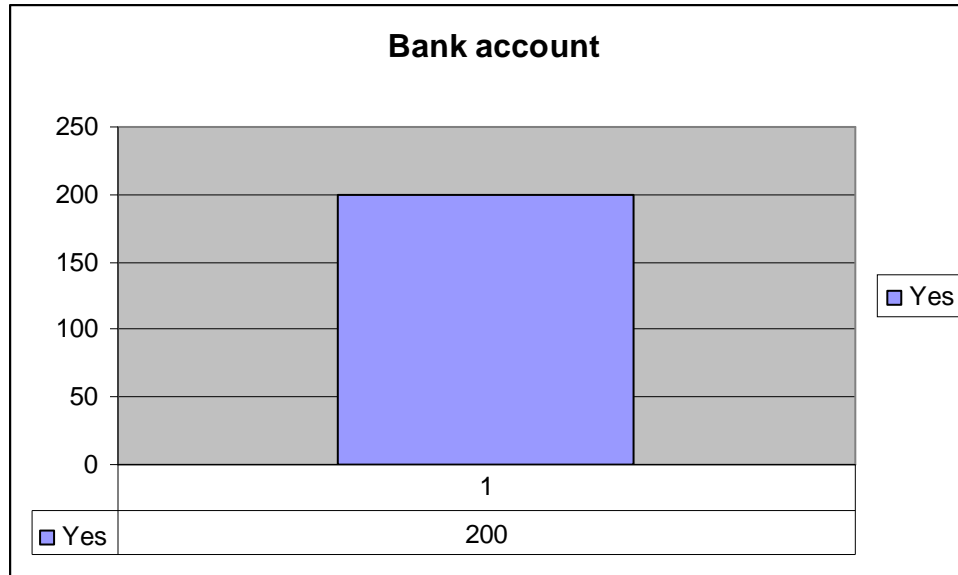


Table-2.17 refers to the distribution of the of the tribal self employed entrepreneurs by holding a bank account. It is observed that all the 200 sample tribal self employed entrepreneurs hold bank accounts which satisfied a prominent condition of financial inclusion.

Table-2.18

Type of account

Type of account	Frequency	Percent	Cumulative Percent
Savings	156	78.0	78.0
Current	44	22.0	100.0
Total	200	100.0	

Source: Primary Data

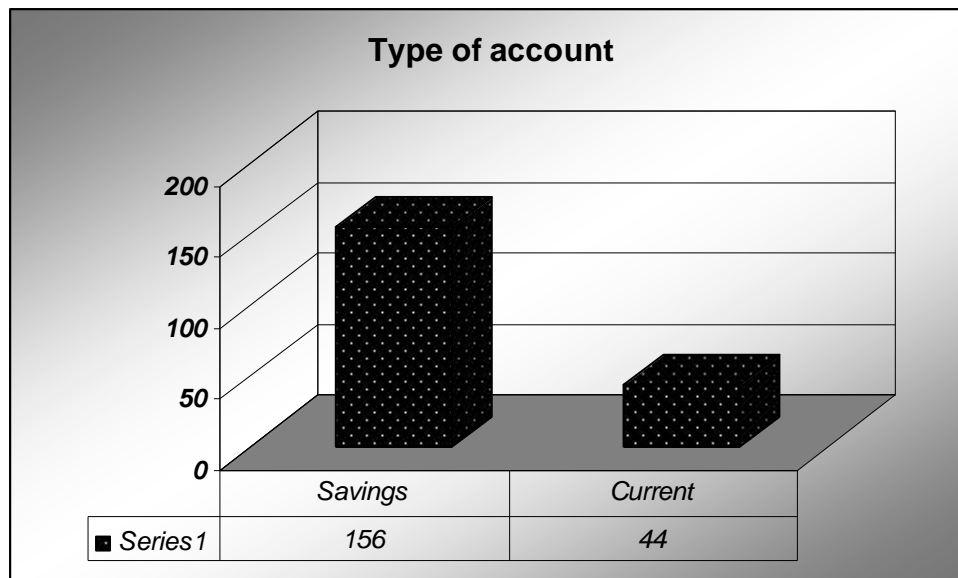


Table-2.18 refers to the distribution of the sample tribal self employed entrepreneurs by type of bank account. It is observed that 78 percent of the sample tribal self employed entrepreneurs hold savings bank accounts and 22 percent hold current account.

Table-2.19

Average Savings Per annum

Average Savings Per annum		Frequency	Percent	Cumulative Percent
Nil		102	51.0	51.0
Up to 500		70	35.0	86.0
Above 500		28	14.0	100.0
Total		200	100.0	

Source: Primary Data

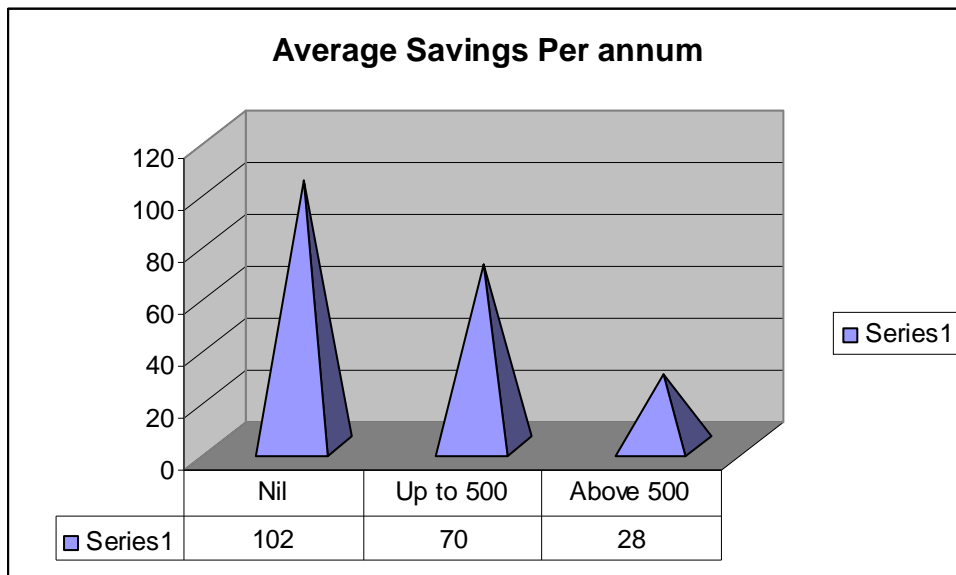


Table-2.19 refers to the distribution of the sample tribal self employed entrepreneurs by average savings per annum. It is observed that 51 percent of the sample tribal self employed entrepreneurs are with nil savings status, 35 percent respondents have saved up to 500 rupees per annum and 14 percent could save above 500 per annum.

Table-2.20

Frequency of bank transactions in a month

Frequency of bank transactions in a month	Frequency	Percent	Cumulative Percent
Once	128	64.0	64.0
Twice	53	26.5	90.5
More than two times	19	9.5	100.0
Total	200	100.0	

Source: Primary Data

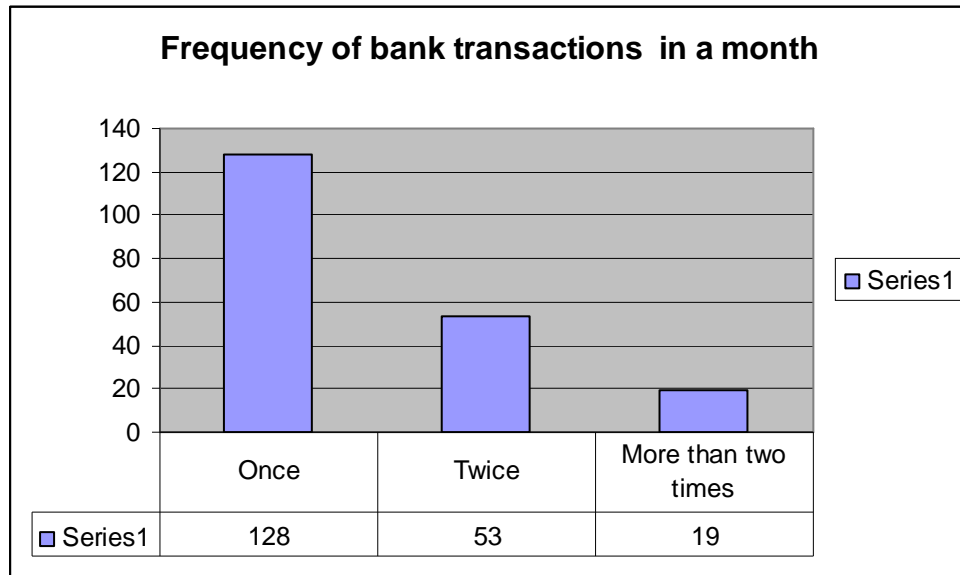


Table-2.20 refers to the distribution of the sample tribal self employed entrepreneurs by frequency of bank transactions in a month. It is observed that 64 percent of the sample tribal self employed entrepreneurs have conducted one transaction in a month, 26.5 percent respondents have conducted two transactions and 9.5 percent respondents have conducted more than three transactions in a month.

Table-2.21

Real savings

Real savings	Frequency	Percent	Cumulative Percent
Zero	105	52.5	52.5
Up to 10000	71	35.5	88.0
Above 10000	24	12.0	100.0
Total	200	100.0	

Source: Primary Data

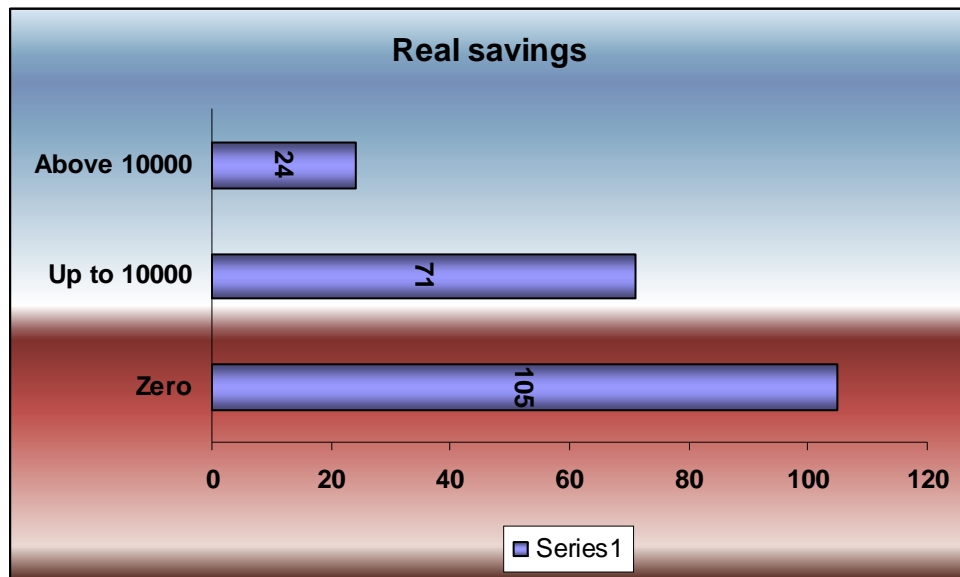


Table-2.21 refers to the distribution of the sample tribal self employed entrepreneurs by frequency of bank transactions in a month. It is observed that 52.5 percent of the sample tribal self employed entrepreneurs have saved zero worth of real savings followed by up to 10000 rupees by 35.5 percent of the respondents and above 10000 rupees by 12 percent of the respondents.

Table-2.22

Proportion of income spent on necessities

proportion of income spent on necessities	Frequency	Percent	Cumulative Percent
Up to 60	26	13.0	13.0
60-80	110	55.0	68.0
Above 80	64	32.0	100.0
Total	200	100.0	

Source: Primary Data

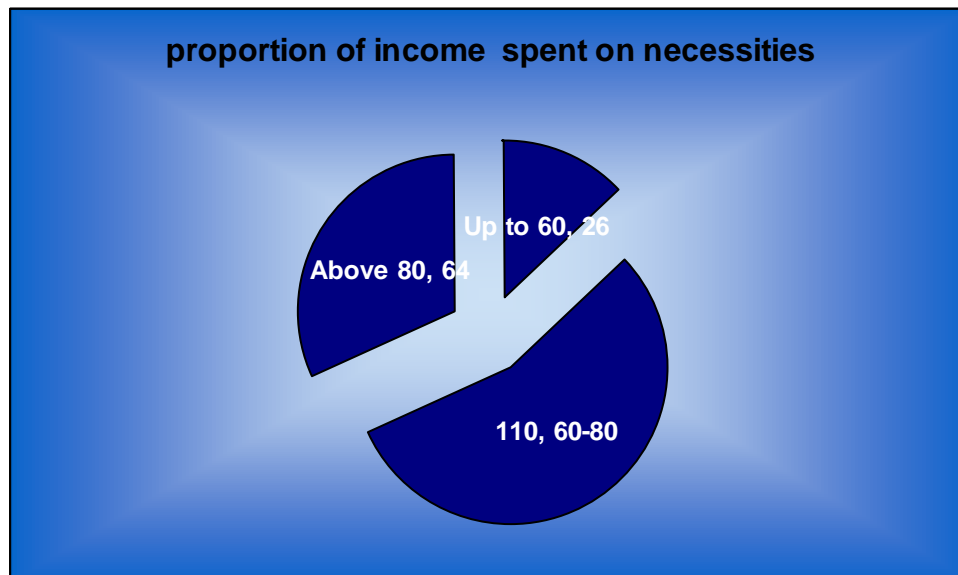


Table-2.22 refers to the distribution of the sample tribal self employed entrepreneurs by their proportion of income spent on necessities. It is observed that 13 percent of the sample tribal self employed entrepreneurs have spent up to 60 percent of their income on necessities, 55 percent respondents spent on necessities in the range of 60-80 and 32 percent respondents spent in the range of above 80 percent.

Table-2.23

Proportion of income spent comforts

proportion of income spent comforts	Frequency	Percent	Cumulative Percent
Nil	132	66.0	66.0
5 percent	48	24.0	90.0
Above 5 Percent	20	10.0	100.0
Total	200	100.0	

Source: Primary Data

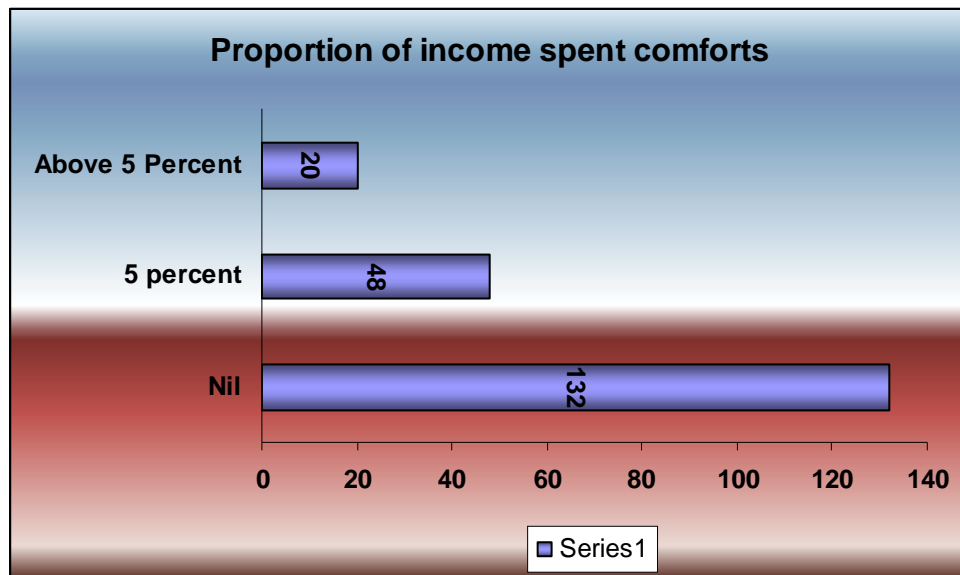


Table-2.23 refers to the distribution of the sample tribal self employed entrepreneurs by their proportion of income spent on comforts. It is observed that 66 percent of the sample tribal self employed entrepreneurs have spent nil percent of their income on comforts, 24 percent respondents spent 5 percent and above 5 percent by 10 percent of the respondents.

Table-2.24

Average expenditure on health

Average expenditure on health	Frequency	Percent	Cumulative Percent
Up to 200	110	55.0	55.0
200-500	66	33.0	88.0
Above 500	24	12.0	100.0
Total	200	100.0	

Source: Primary Data

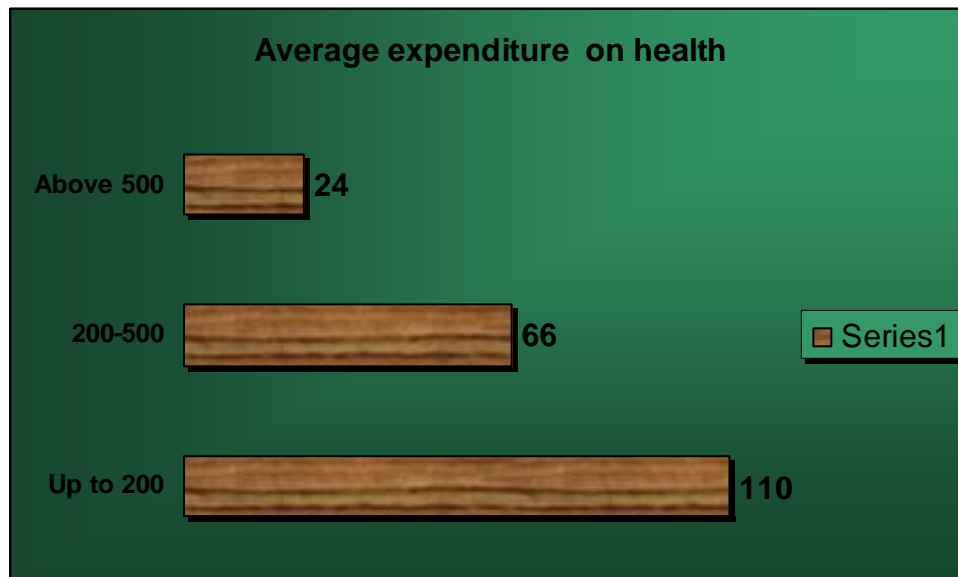


Table-2.24 refers to the distribution of the sample tribal self employed entrepreneurs by their monthly expenditure on health. It is observed that 55 percent of the sample tribal self employed entrepreneurs have spent up to 200 rupees on health per month and 200-500 rupees in the case of 33 percent of the respondents and above 500 rupees by 12 percent of the respondents.

Table-2.25

Social category and bank account

Social category	Bank account	
	Yes	Total
Konda Reddy	50	50
	100.0%	100.0%
	25.0%	25.0%
Koya	70	70
	100.0%	100.0%
	35.0%	35.0%
Lambadi	80	80
	100.0%	100.0%
	40.0%	40.0%
Total	200	200
	100.0%	100.0%
	100.0%	100.0%

Table-2.25 refers to the distribution of the self employed tribal entrepreneurs by holding a bank account. It is observed that regardless of the differences in social category, all the 100 percent respondents have got the bank accounts.

Table-2.26

Social category and type of account

Social category	Type of account		Total
	Savings	Current	
Konda Reddy	38	12	50
	76.0%	24.0%	100.0%
	24.4%	27.3%	25.0%
Koya	54	16	70
	77.1%	22.9%	100.0%
	34.6%	36.4%	35.0%
Lambadi	64	16	80
	80.0%	20.0%	100.0%
	41.0%	36.4%	40.0%
Total	156	44	200
	78.0%	22.0%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=0.333, df=2, $\rho=0.847$, $r=-0.040$

Source: Primary Data

Table-2.26 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by their type of bank account. The correlation between the social category of the respondents and their type of bank account is found to be negative ($r=-0.040$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and the type of the account they have got is found to be statistically independent.

Table-2.27

Social category and average Savings Per annum

Social category	Average Savings Per annum			Total
	Nil	Up to 500	Above 500	
Konda Reddy	26	19	5	50
	52.0%	38.0%	10.0%	100.0%
	25.5%	27.1%	17.9%	25.0%
Koya	36	24	10	70
	51.4%	34.3%	14.3%	100.0%
	35.3%	34.3%	35.7%	35.0%
Lambadi	40	27	13	80
	50.0%	33.8%	16.3%	100.0%
	39.2%	38.6%	46.4%	40.0%
Total	102	70	28	200
	51.0%	35.0%	14.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=1.067, df=4, $p=0.899$, $r=0.036$

Source: Primary Data

Table-2.27 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by their savings per annum. The correlation between the social category of the respondents and their savings per annum is found to be positive ($r=-0.036$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=4 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and their savings per annum is found to be statistically independent.

Table-2.28

Social category and frequency of bank transactions in a month

Social category	Frequency of bank transactions in a month			Total
	Once	Twice	More than two times	
Konda Reddy	32	13	5	50
	64.0%	26.0%	10.0%	100.0%
	25.0%	24.5%	26.3%	25.0%
Koya	47	18	5	70
	67.1%	25.7%	7.1%	100.0%
	36.7%	34.0%	26.3%	35.0%
Lambadi	49	22	9	80
	61.3%	27.5%	11.3%	100.0%
	38.3%	41.5%	47.4%	40.0%
Total	128	53	19	200
	64.0%	26.5%	9.5%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=0.934, df=4, $p=0.920$, $r=0.034$

Source: Primary Data

Table-2.28 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by frequency of bank transactions in a month. The correlation between the social category of the respondents and the frequency of bank transactions in a month is found to be positive ($r=0.034$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=4 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and the frequency of bank transactions in a month is found to be statistically independent.

Table-2.29

Social category and real savings

Social category	Real savings			Total
	Zero	Up to 10000	Above 10000	
Konda Reddy	27	20	3	50
	54.0%	40.0%	6.0%	100.0%
	25.7%	28.2%	12.5%	25.0%
Koya	37	23	10	70
	52.9%	32.9%	14.3%	100.0%
	35.2%	32.4%	41.7%	35.0%
Lambadi	41	28	11	80
	51.3%	35.0%	13.8%	100.0%
	39.0%	39.4%	45.8%	40.0%
Total	105	71	24	200
	52.5%	35.5%	12.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=0.484, df=4, $p=0.647$, $r=0.043$

Source: Primary Data

Table-2.29 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by real savings. The correlation between the social category of the respondents and real savings is found to be positive ($r=0.043$). The acceptance of the null hypothesis with level of significance= 0.05 and degree of freedom= 4 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and real savings is found to be statistically independent.

Table-2.30

Social category and proportion of income spent on necessities

Social category	proportion of income spent on necessities			Total
	Up to 60	60-80	Above 80	
Konda Reddy	6	27	17	50
	12.0%	54.0%	34.0%	100.0%
	23.1%	24.5%	26.6%	25.0%
Koya	8	39	23	70
	11.4%	55.7%	32.9%	100.0%
	30.8%	35.5%	35.9%	35.0%
Lambadi	12	44	24	80
	15.0%	55.0%	30.0%	100.0%
	46.2%	40.0%	37.5%	40.0%
Total	26	110	64	200
	13.0%	55.0%	32.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=0.612, df=4, $p=0.962$, $r=-0.046$

Source: Primary Data

Table-2.30 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by proportion of income spent on necessities. The correlation between the social category of the respondents and proportion of income spent on necessities is found to be positive ($r=0.043$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=4 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and proportion of income spent on necessities is found to be statistically independent.

Table-2.31

Social category and proportion of income spent comforts

Social category	proportion of income spent comforts			Total
	Nil	5 percent	Above 5 Percent	
Konda Reddy	33	12	5	50
	66.0%	24.0%	10.0%	100.0%
	25.0%	25.0%	25.0%	25.0%
Koya	46	17	7	70
	65.7%	24.3%	10.0%	100.0%
	34.8%	35.4%	35.0%	35.0%
Lambadi	53	19	8	80
	66.3%	23.8%	10.0%	100.0%
	40.2%	39.6%	40.0%	40.0%
Total	132	48	20	200
	66.0%	24.0%	10.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=0.006, df=4, $\rho=1.000$, $r=-0.003$

Source: Primary Data

Table-2.31 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by proportion of income spent on comforts. The correlation between the social category of the respondents and proportion of income spent on comforts is found to be negative ($r=-0.003$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=4 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and proportion of income spent on comforts is found to be statistically independent.

Table-2.32

Social category and average expenditure on health

Social category	Average expenditure on health			Total
	Up to 200	200-500	Above 500	
Konda Reddy	28	17	5	50
	56.0%	34.0%	10.0%	100.0%
	25.5%	25.8%	20.8%	25.0%
Koya	39	22	9	70
	55.7%	31.4%	12.9%	100.0%
	35.5%	33.3%	37.5%	35.0%
Lambadi	43	27	10	80
	53.8%	33.8%	12.5%	100.0%
	39.1%	40.9%	41.7%	40.0%
Total	110	66	24	200
	55.0%	33.0%	12.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=0.346, df=4, $p=0.987$, $r=0.024$

Source: Primary Data

Table-2.32 refers to the distribution of the sample self employed tribal entrepreneurs by their social category and by average expenditure on health. The correlation between the social category of the respondents and average expenditure on health is found to be positive ($r=-0.024$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=4 which implies that the relationship between the social category of the sample self employed tribal entrepreneurs and average expenditure on health is found to be statistically independent.

Table-2.33

Education and bank account

Education	Bank account	
	Yes	Total
Up to school level	169	169
	100.0%	100.0%
	84.5%	84.5%
Above school level	31	31
	100.0%	100.0%
	15.5%	15.5%
Total	200	200
	100.0%	100.0%
	100.0%	100.0%

Table-2.33 refers to the distribution of the self employed tribal entrepreneurs by holding a bank account. It is observed that regardless of differences in education levels, all the 100 percent respondents have got the bank accounts.

Table-2.34

Education and type of account

Education	Type of account		Total
	Savings	Current	
Up to school level	139	30	169
	82.2%	17.8%	100.0%
	89.1%	68.2%	84.5%
Above school level	17	14	31
	54.8%	45.2%	100.0%
	10.9%	31.8%	15.5%
Total	156	44	200
	78.0%	22.0%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=11.469, df=1, $\rho=0.001$, $r=0.239$

Source: Primary Data

Table-2.34 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by their type of bank account. The correlation between the education of the respondents and their type of bank account is found to be positive ($r=0.239$). The rejection of the null hypothesis with level of significance=0.05 and degree of freedom=1 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and the type of the account they have got is found to be statistically dependent.

Table-2.35

Education and average Savings Per annum

Education		Average Savings Per annum			Total
		Nil	Up to 500	Above 500	
Up to school level		85	64	20	169
		50.3%	37.9%	11.8%	100.0%
		83.3%	91.4%	71.4%	84.5%
Above school level		17	6	8	31
		54.8%	19.4%	25.8%	100.0%
		16.7%	8.6%	28.6%	15.5%
Total		102	70	28	200
		51.0%	35.0%	14.0%	100.0%
		100.0%	100.0%	100.0%	100.0%

Chi-Square=6.324, df=2, p=0.042, r=0.020

Source: Primary Data

Table-2.35 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by their savings per annum. The correlation between the education of the respondents and their savings per annum is found to be positive ($r=-0.020$). The rejection of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and the their savings per annum is found to be statistically dependent.

Table-2.36

Education and frequency of bank transactions in a month

Education	Frequency of bank transactions in a month			Total
	Once	Twice	More than two times	
Up to school level	107	49	13	169
	63.3%	29.0%	7.7%	100.0%
	83.6%	92.5%	68.4%	84.5%
Above school level	21	4	6	31
	67.7%	12.9%	19.4%	100.0%
	16.4%	7.5%	31.6%	15.5%
Total	128	53	19	200
	64.0%	26.5%	9.5%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=6.390, df=2, $p=0.041$, $r=0.001$

Source: Primary Data

Table-2.36 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by frequency of bank transactions in a month. The correlation between the education of the respondents and the frequency of bank transactions in a month is found to be positive ($r=0.001$). The rejection of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and the frequency of bank transactions in a month is found to be statistically dependent.

Table-2.37

Education and real savings

Education	Real savings			Total
	Zero	Up to 10000	Above 10000	
Up to school level	92	53	24	169
	54.4%	31.4%	14.2%	100.0%
	87.6%	74.6%	100.0%	84.5%
Above school level	13	18		31
	41.9%	58.1%		100.0%
	12.4%	25.4%		15.5%
Total	105	71	24	200
	52.5%	35.5%	12.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=10.444, df=2, $\rho=0.005$, $r=0.030$

Source: Primary Data

Table-2.37 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by real savings. The correlation between the education of the respondents and real savings is found to be positive ($r=0.030$). The rejection of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and real savings is found to be statistically dependent.

Table-2.38

Education and proportion of income spent on necessities

Education	proportion of income spent on necessities			Total
	Up to 60	60-80	Above 80	
Up to school level	22	93	54	169
	13.0%	55.0%	32.0%	100.0%
	84.6%	84.5%	84.4%	84.5%
Above school level	4	17	10	31
	12.9%	54.8%	32.3%	100.0%
	15.4%	15.5%	15.6%	15.5%
Total	26	110	64	200
	13.0%	55.0%	32.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=0.001, df=2, p=0.999, r=0.002

Source: Primary Data

Table-2.38 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by proportion of income spent on necessities. The correlation between the education of the respondents and proportion of income spent on necessities is found to be positive ($r=0.002$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and proportion of income spent on necessities is found to be statistically independent.

Table-2.39

Education and proportion of income spent comforts

Education	proportion of income spent comforts			Total
	Nil	5 percent	Above 5 Percent	
Up to school level	113	38	18	169
	66.9%	22.5%	10.7%	100.0%
	85.6%	79.2%	90.0%	84.5%
Above school level	19	10	2	31
	61.3%	32.3%	6.5%	100.0%
	14.4%	20.8%	10.0%	15.5%
Total	132	48	20	200
	66.0%	24.0%	10.0%	100.0%
	100.0%	100.0%	100.0%	100.0%

Chi-Square=1.628, df=2, p=0.443, r=0.027

Source: Primary Data

Table-2.39 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by proportion of income spent on comforts. The correlation between the education of the respondents and proportion of income spent on comforts is found to be positive ($r=0.027$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and proportion of income spent on comforts is found to be statistically independent.

Table-2.40

Education and average expenditure on health

Education		Average expenditure on health			Total
		Up to 200	200-500	Above 500	
Up to school level		97	52	20	169
		57.4%	30.8%	11.8%	100.0%
		88.2%	78.8%	83.3%	84.5%
Above school level		13	14	4	31
		41.9%	45.2%	12.9%	100.0%
		11.8%	21.2%	16.7%	15.5%
Total		110	66	24	200
		55.0%	33.0%	12.0%	100.0%
		100.0%	100.0%	100.0%	100.0%

Chi-Square=2.808, df=2, $p=0.246$, $r=0.099$

Source: Primary Data

Table-2.40 refers to the distribution of the sample self employed tribal entrepreneurs by their education and by average expenditure on health. The correlation between the education of the respondents and average expenditure on health is found to be positive ($r=-0.099$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=2 which implies that the relationship between the education of the sample self employed tribal entrepreneurs and average expenditure on health is found to be statistically independent.

It is concluded that majority of the respondents are male (92.5%), relatively young (86 %), sample consists of 50 respondents from Konda reddy (25%), 70 respondents from Koya (35%), 80 respondents from Lambadi (40%), for majority of the respondents, both forestry and agriculture is the major occupation (56%), 18.5 % and 56 % of the respondents live in huts and kutcha houses respectively, educational attainment is up to school level (84.5%), with poor economic status (59%), with an average income of Rs 20000-40000 (65%), drawn from nuclear family (82%), with a family size of 4-6 members (70%), number of children going to school per family is nil (53.5%), risk taking behavior is low (72.5%), innovative behavior is low (70%), management is orientation is low (70%), technology induced behavior is low (68%), and enterprising behavior is low (67%). All 200 sample respondents have opened the bank accounts. 78 percent of the respondents have got the savings accounts and 22 percent of the respondents have got the current account. The savings is found to be nil for 51 percent of the respondents. The frequency of bank transactions is found to be once in a month in the case of 64 percent of the respondents. Real savings are zero for 52.5 percent of the respondents. 60-80 percent of the income is spent on necessities which hold good in the case of 55 percent of the respondents. Expenditure on comforts is found to be nil in the case of 66

percent of the respondents. 55 percent of the respondents spent Rs 200 per month on health.