Chapter 1
Introduction and Research Methodology

1.1 Introduction:

Title of the research work at hand is “Problems and Prospects of Women Entrepreneurs in North Maharashtra with special reference to Tribal Area”. The theme of the topic is relatively difficult because the entrepreneurship is a difficult task, especially, when it concerns tribal population and more particularly for tribal women. Historically, the tribal society is a victim of exploitation through land-lords and money lenders. They reside in the remote corners of every state in the country detached from the common stream of the society. Traditionally, their means of livelihood has been forest collections and hunting. Regardless of the region, their sub-castes and the local dialects they speak, all the tribes live in extreme poverty with little resources to fall back upon. Of course, some remedial measures are now being adopted to improve the socio-economic condition of tribal population but much more is yet to be done. Present study is an attempt to probe into the problem of entrepreneurship development among tribal women in North Maharashtra and to suggest some remedial measures to improve the present state of affairs, in addition to existing policy frame work of the country.¹

Though it is a micro-study of a small region of North Maharashtra, researcher feels that it may fairly represent the situation that is prevailing all over the country.

1.2 Entrepreneurship –the Vital Human Resource:

Economic development is possible only with the help of planned and unrelenting business activities. Entrepreneurs are the driving force behind such activities. Entrepreneurship is a skill or quality of such human resource, which generates opportunities and organizes endeavor for their commercial purpose. They initiate changes to venture in a way to get better returns from them or to ensure more satisfaction to the consumers. Entrepreneurs bring together the productive resources ands act as a catalytic agent in the process of economic development. Economic growth of a nation is attained by the commercial explorations of inventions by utilizing its available resources – both physical and human, especially those that are
untapped. Entrepreneurship is the skill and ability, which initiates innovations and undertakes the risk. Developing countries have the history of commercial application of invention. Industrially and economically developed nations have attained their positions not simply with their resources but also with the support of sufficient and efficient innovative entrepreneurs.

However, such innovators are seldom found in the undeveloped countries. In developing countries, entrepreneurs are essential initiators for undertaking economic activities or organizers of new enterprises. They initiate the development of a number of enterprises resulting in the wide distribution of resources and ensuring economic equalities and balanced growth of different sectors. In society, with the pressure of over population and wider unemployment, entrepreneurship not only provides individuals with livelihood but also accelerates economic growth of a nation. The entrepreneurship provides members of the society with opportunity to play a vital role in the economic and commercial progress of their nation.

Capital, Labour, and other physical and human resources are basic requirements for economic development but the rate of growth of economy depends on the manner in which they are utilised. In the process of economic development, entrepreneurs hold a crucial position. They select and mobilize the required resources in the most rational manner for better results. They decide the direction of economic growth of a nation as well as the level of employment and income generation in the society. The qualitative utilization of resources available, both natural and human, is more important than the quantum of its availability. Therefore, the presence of entrepreneurship in economic development is more vital than the availability of resources.

The entrepreneurial talent is a very rare resource for the developing countries and hence, they cannot afford to waste this key performer of economic development. In India, increased attention has been given for the proper integration of “Entrepreneurship” to productive resources and economic growth. Consequently, entrepreneurship development programme is being organized in India with a view to identify potential entrepreneurs and to motivate them to launch new undertakings.¹
1.3 Defining Entrepreneurs:

Webster’s Dictionary defines the term entrepreneur as ‘one who undertake an enterprise’ and becomes employer. An ‘enterprise has been defined a bold or dangerous undertaking or an adventure. Various experts on entrepreneurship have defined the terms ‘entrepreneur’ and ‘entrepreneurship’ in different words. But the most acceptable definition of the term ‘entrepreneur’ may be “a person or group of persons who assumes risk and understands an economic activity and provides goods, services, and employment for society”. Similarly, the term Entrepreneurship’ may be defined as risk bearing and innovativeness capacity, capability and activity of a person or group of persons leading to starting and managing self employment oriented economic activity.

The word ‘entrepreneur’ is derived from French word ‘entrepreneur’. In earlier 16th century, it was applied to those who were engaged in military expedition. In 17th century, the word entrepreneur was used for civil engineering activities such as construction and fortification. It was applied to business for the first time in 18th century, to designate a dealer who buys and sells goods at uncertain prices.

There is no generally accepted definition or model of what the entrepreneur is or does. Much of the literature on entrepreneur is fragmented and highly controversial. In the past decade, a number of trends emerged which distinguish between individual entrepreneurship and corporate entrepreneurship and entrepreneurs and small business owners. The literature abounds with criteria ranging from creativity, innovation, risk taking; high need achievements, etc. to personal traits such as appearances and styles. Models of the entrepreneurial leader are almost as plentiful as the number of authors who write about them.

The French economist Cantillon, the first to introduce the entrepreneur, defined it as “an agent who purchased the means of production for combination into marketable products. Further more, at the time of the factor purchases, the entrepreneur was unaware of the eventual price which he would received for his product”.

Entrepreneurs perform a vital function in economic development. They have been referred to as the human agents needed to mobilize capital, to explore natural resources, to create markets and to carry on trade. It might well be said that the
entrepreneur impute spells the difference between prosperity and poverty among nations.

Many economic theories emphasize the significant role played by individual entrepreneurs, as they combine talents, abilities and drives to transform resources into profitable undertakings. Schumpeter, the major writer to highlight the human agent in the process of economic development, believed that the economic development was propelled by the activities of persons “who wanted to promote new goods and new methods of production, or new market” not merely for profit but also for the purpose of creating.6

Schumpeter (1934) played with the word innovation and emphasized innovation as the function of an entrepreneur. 7 Schumpeter’s entrepreneurship is a highly specialized concern. The entrepreneur in Schumpeter’ theory sees the potentiality, profitable opportunities and exploits them. The entrepreneur’s motivation for profit is based not merely on his desire to raise consumption standards, but also on such non-hedonistic goals as desire to find a private dynasty. The will to conquer in the competitive battle and the job of creating, i.e. he tries to maximize his profits by innovations. His unique characteristic is that he gets satisfaction from using his capabilities in attacking problems.

According to Kimbi8 (1971), the entrepreneur performs following four major tasks: 1) Exchange relationship, 2) Practical administration, 3) Management control and 4) Technology. All these fields of activity involve entrepreneur in decision making under conditions of uncertainty. Thus, entrepreneur within Kimby’s proposed framework, would have i) Determination of the types and degree of uncertainty confronting the performance of a particular operation, and ii) The ability to make the appropriate decisions necessary for the goal attainment.

According to Harbison9, an entrepreneur is not an innovator but an “organization builder’ or one who has the skill to build an organization and who must be able to harness the new ideas of different innovators to the best of the organization

During early twentieth century Dewing equated entrepreneur with business promoter as the one who transforms ideas into a profitable business. In enumerating the characteristics of a successful entrepreneur, Dewing emphasizes on imagination, initiative judgment and restraint.10
ILO as cited in Mohanty (2005) describes that entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources to take advantages of them, and to initiate appropriate action to ensure success.\textsuperscript{11}

Casson in his work, having considered both functional definition and an indicative definition describes an entrepreneur as someone who specializes in taking judgment decisions about the co-ordination of scarce resources.\textsuperscript{12}

In Danhof’s (1983) analysis, “an entrepreneur is primarily concerned with changes in the formula of production over which he has full control”.\textsuperscript{13} He devotes correspondingly little time to the carrying out of a specific formula. Danhof’s divides the functions of the entrepreneur into three major roles: Obtaining relevant information, evaluating the information with regard to profit, and setting the operation in motion. Major emphasis in Danhof’s definition is decision-making or judgment under alternative choices.

Cunningham and Lischerson, in their recent work, have described six possible schools of thought on entrepreneurship.\textsuperscript{14} The first school of thought i.e. ‘Great Person School’ says that an entrepreneur is born with in intuitive ability, a sixth sense helps him in start up stage. The second school of thought, i.e. “psychological Characteristics School’, explains that entrepreneurs have unique values, attitude and needs, which drive them and help them especially in start up stage. The third school i.e. ‘Classical school of thought’ says that central characteristics of entrepreneurial behavior are innovation. This characteristics helps the entrepreneur much in start up and early growth. ‘Management School is the fourth school of thought that says entrepreneurs are organizers of economic venture and they organize, own, manage and assume its risk. Such functional orientation helps them in early growth and maturity. The fifth school of thought is the ‘Leadership School’. According to this school entrepreneurship are leaders of people and they have the ability to adopt their style to the needs of people. Such leadership personality suits them most during early growth and maturity situations. ‘Entrepreneurship school is the sixth school of thought’. Entrepreneurship is the act of developing independent units, to create market and expand services within the organization. Entrepreneurship is needed by an entrepreneur during the situation of maturity and change.
Smith and Miner (1983)\textsuperscript{15} have classified entrepreneurs in a unique manner. They have identified entrepreneurs into two types (i) Craftsmen entrepreneur and (ii) Opportunistic entrepreneurs.

(i) \textit{Craftsmen entrepreneurs} are those who are characterized by narrowness of education and training, low social awareness and involvement a feeling of incompetence in dealing with the social environmental and have a limited time horizon.

(ii) \textit{Opportunistic Entrepreneurs} are those characterized by a certain degree of education and training, high social awareness and involvement confidence in their ability to deal with social environment and have a limited name horizon.

Goffee and Acase (1985)\textsuperscript{16} made a distinction between male and female entrepreneurs by categorizing female into four groups according to their entrepreneurial and patriarchal ideals. The four groups are as follows:-

(i) The Conventional Group: This group is made up of women entrepreneurs who believe in the natural superiority of men, although they have lofty entrepreneurial ideals.

(ii) The Innovative group: The innovative groups of entrepreneurs are those women who are highly committed to entrepreneurial ideals but who reject prevailing notions of the female role and deplore men’s predominant position over women.

(iii) Domestic group: Women entrepreneurs who belong to this group have low attachment to entrepreneurial ideals and high attachment to patriarchal ideals, implying, that these female entrepreneurs are unwillingly self employed.

(iv) The Radical Group: The radical groups of women entrepreneurs have low attachment to entrepreneurial ideals and low attachment to patriarchal ideals, or in other words, they have low commitment in both entrepreneurial ideals and to conventional female role

According to J. B. Say\textsuperscript{17}, “fundamental phenomenon of economic development. The individual whose function is to carry them out is what we call ‘entrepreneur’.
Whatever are the definitions, across the world, entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. They discover new sources of materials and markets and establish new and more effective forms of organization. Entrepreneur perceives new opportunities and seizes them with super normal will power and energy, essential to overcome the resistance that social environment offers.

1.4 Women as Entrepreneurs:

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Women are expected to innovate, initiate or adopt an economic activity to be called “women entrepreneurs”. The Government of India has been defined woman entrepreneur\(^{17}\) as ‘an enterprise owned and controlled by a women having maximum financial interest of fifty one percent of the capital and giving at least fifty one percent of the employment generated in the enterprise to women’.

The modern Indian women especially in the deities is exposed to education and training. This has helped the urban Indian woman to do all work which was once regarded as the prerogative of men. Over the years, the educated women have become ambitious, acquired experience, basic skills, competency and self-assurance.

It is fascinating to study the status of women in India from ancient period to the women of 21\(^{st}\) century. The journey is summarized as follows.

1.4.1 Status of Women: - “Freedom depends on economic conditions even more than political conditions. If a woman is not economically free and self earning, she will have to depend on her husband or someone else, and dependents are never free”.\(^{18}\) These were the ideas of Pandit Jawaharlal Nehru, first prime minister of India, which vividly highlights the importance of economic independence of women. These views are very admirable and reflected in our Constitution.

In the year 1950, the Constitution of India came into existence. It not only declares that men and women are equal but also prohibits any kind of discrimination against women. However, in reality, the obstacles to the
emancipation of women are not yet eliminated, primarily because women have been facing these problems for several centuries.

To understand the status of women during different periods of time it is imperative to study into three major phases. i.e., ancient, medieval and modern period:

(a) Ancient Period

Status of the women during the ancient period can be presented under four broad sub periods

(i) The Vedic Period

(ii) The period of the epics

(iii) The period of Jainism and Buddhism

(iv) The Age of Dharmastra

(i) The Vedic Period: Though it cannot clearly state that this age was characterized by total equality between men and women, it is evident from available data sources that many liberal attitude and practices pertaining to women existed during this period. Women took part in religious and social activities and they had some freedom to choose their spouse. Marriage was not compulsory for women. The daughter was not considered a liability. Girls would also be initiated into Vedic study. The period was marked by glorious traditions. Many Rishis were women. Several of them authored many of the shlokas in the Vedas. For instance, in the Rigveda, there is a list of women Rishis. Some of these names are: Ghoshsha, Godha, Vishwawra, Apala, Upanishad, Brahmjaya, Aditi, Indrani, Sarma, Romsha, Urvashi, Lopamudra, Yami, Shashwati, Sri, Laksha and many others. In the Vedic period, women were free to enter into brahmacharya just as men and become sannyasinies.
(ii) **The period of the Epics**: Ramayana and Mahabharata Epics have a strong influence on Indian society. Seeta, wife of Rama, is considered the ideal Hindu woman because she surrendered all her personal desire and followed Rama to forests for 14 years of vanavasa. On the other hand, Draupadi, the central female character of Mahabharata is a woman who exhibits greater sense of independence and courage. In spite of their subjugated status vis-à-vis their husbands, they are universally respected and have become role models of women that fits into Indian culture.

(iii) **The period of Jainism and Buddhism**: Jainism Buddhism Took roots around the 6th century B.C. Both the religions emerged as potent religious reform movements. During the time of Mahaveer (Jain), women were admitted to the religious order and could give up family life to become ascetics. In Jain literature, there are references to show that women had achieved a remarkable success as ascetics. Buddhism permitted women to participate in religious discourses and seek membership in Sangha. Many women monks composed verses, which came to be known as Therigatha.

The high status, women enjoyed during the early Rigvedic period gradually started deteriorating in the late Vedic period between 1000 and 500 B.C., women began to be confined to the household because of the importance attached to values such as purity and pollution. Women were considered impure during certain periods of their lives. They were kept away from many religious and social occasions. Lineage began to be traced in the male life and sons were the soul heirs to family problem. The strong belief of the day was that only a male heir could save his parents from the cycle of rebirth. Since a daughter used to leave her parental home after marriage, it was the son who was left with the responsibility of caring for parents in their old age. A woman’s place was a home, her primary responsibility was to bear sons and ensure the continuity of the family lineage. A woman was kept constantly under male control.
and lost her right to seek knowledge, there was a general decline in the status of women in the past *Rigvedik* period, but there were still instances of women intellectuals who showed great scholarship. *Gargi* and *Maitreyi* were the most well known women scholars of this period. However, by and large, the position of women went on witnessing a steady decline and reached an all time low during the age of *Dharmashastras*.

(iv) The Age of *Dharmashastras*: This period saw the exclusion of women from both economic and religious spheres, since education was virtually denied to women. They had to be dependent on men for their survival and maintenance. The *Dharmashastra* described codes of conduct, which regulated not only the family life, but also social life at large. The two most important authoritative law codes of this period were *Manu Smriti* and *Yadnyawalkya Smriti*. *Manu Smriti* upheld the view that a woman did not deserve freedom at any point of time in her life. *Manu*’s view was that, “A woman, in her childhood is dependent on her father, on her husband in youth, and on her son in her old age”. This view of *Manu* was not just a theoretical idea, but also a social practice in that period. *Yadnyawalkya* led down that parents who did not get their daughters married before they attain the age of puberty would be committing an unpardonable sin. So girls had to be married at a very tender age, no such restrictions were imposed on men. During the period of *Dharmashastra*, child marriages were encouraged and widow marriages looked down upon. The birth of a girl used to be considered an ill omen and many parents went to the extent to kill their female infants. Women led a life of total subjugation and had virtually lost all hopes of emancipation. This situation more or less continued until the 19th century.
(b) **Medieval period**

During the medieval period, practices such as polygenic, *purdah*, *sati*, child marriage, ill treatment to widows, prevalent since the age of the medieval period.

During the medieval period, practices such as polygenic, *purdah*, *sati*, child marriage, ill treatment to widows, prevalent since the age of *Dharmashastra* gained further momentum. The priestly class misinterpreted the sacred texts to their advantages and created an impression that all these evil practices had religious sanction. The medieval age also saw the rise of Islam in India. Since Muslim Personal Law governed rights of divorce, inheritance or maintenance, Muslim women too suffered heavily. Since women were denied the right to education that was offered during liberal British regime and kept away from every in life outside the threshold of their home, they could neither know the reality nor question the rationale behind existing practices.

(c) **The Modern Period**

With the dawn of the 19th century, an era of change began and it was during this period that many efforts were made by both the British rulers and progressive sections of Indian society to put an end to social evils. The Modern age can be classified into two periods. These are:

(i) The British period (1800-1947)

(ii) The Period after Independence (1947-Until date)

(i) **The British period:**

Though the British came to India in the beginning of the 17th century, they stated taking initiative for initiative for introducing reforms only in the 19th century.

Due to the efforts of Indian social reformers such as *Raja Ram Mohan Roy, Ishvarchandra Vidyasagar* and *Harbidas Sarada*, The British rule in India passed Widow Re marriage Act. The Prohibition of *Sati* Act.
Women’s education received great support from the great social reformers in the 19th century. Mahatma Jyotiba Phule, Maharshi Karve dedicated their lives for the education women. The pre-independence era of the 20th century was also remarkable for one more reason. Mahatma Gandhi, under whose leadership women participated in the nationalist movement opposed such practices as child marriage and dowry system. Independence without social reforms was not a meaningful proposition” was Gandhi’s view.

(ii) The period after independence:

Independence brought new hopes and led to the creation of departments and launching of schemes, meant exclusively for improvements in the status of women. A number of laws were also implanted for liberating women for oppressive social customs and protecting their rights; i.e., The Hindu Marriage Act 1955, The Prohibition of Dowry Act, 1961, The Prohibition of Indecent Representation of Women Act, 1986.

Constitutional provisions and a series of laws have actually paved the way for bringing about major changes in the lives of women. In the 60 years following India’s independence, the position of women different indicators of development, such as education or life expectancy has improved considerably, but there are still gaps in such areas of access to health care or work participation. There are yet several causes for worry.

a) India’s sex ratio, which stood 972 women per 1000 males in 1951, had declined to 933 per 1000 males in 2001

b) The female literacy increased from 39.42 tribal in 1991 to 54.16 tribal in 2001. In fact, it is only during this period that visible rise took place in the number of literate women. (Sources NIPCED, Statistics on Children in India 1992.)

c) Work participation rates for women are still very low. It is only 23.3 for females as against 57.6 for males. Only 17 tribal of women
workers are in organized sector employment, while most women work in low paid and over worked jobs.

While the law tightens its hold on offenders responsible for incidence of violence against women, in actual practice, cases of violence against women are also on the increase. This is, indeed a disturbing trend, which cannot be taken lightly. However, it is also true that there is growing awareness among women of their rights and there is strong women’s movement for women’s emancipation has to touch the lives of larger sections of India’s population, if there has to be real change in the position of women.

1.5 Women Entrepreneurship:

The involvement and participation in the process of development is essential for the upliftment of women and to raise their status in the society. “Wage Employment” and “Self Employment are the two potential sources for the deployment human resource. Since the employment opportunities are less, self-employment is the most potential resource. Self-employment refers to starting a self-owned business. It is a task of converting job seekers to entrepreneurs and/or sometimes to job givers. A number of schemes and programs to promote self-employment among women have been launched. In this context, promotion of women entrepreneurship among women, educated or uneducated, is the extreme need of time. A number of state and center government institution and non-governmental organization are engaged in the field of promoting entrepreneurship among women. Entrepreneurship development programs organized by governmental institutions and the activities of other agencies in the grass root level have provided a great momentum in the entrepreneurship development among women. The policies of central and state government, conferring a wide variety of concessions, subsidies, incentives, rebates, tax, relieves, financial assistance etc. are attracting more and more educated unemployed youth to start new enterprises. A number of special schemes are also designed exclusively for women. As a result of the efforts made by the Government, the work of NGOs and due to the changes going on in the socio cultural and educational background, the size and structure of women entrepreneurs in the country have been total changed.
1.6 **Women and Economic Development:** In 1995, the Beijing Women’s Conference (the fourth World conference on women 1995) framed a platform for Action PFA – a package for the upliftment of women all over the world. The 23rd special session of the United General Assembly took place during 5th to 6th of June 2000 to review the implementation of PFA. 20

The Constitution of India not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women for neutralizing the cumulative socio economic, educational and political disadvantages faced by them. To uphold the constitutional mandate, the state has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and also to provide support for working women. There are about 16 special enactments to protect and promote the interest of women in India.

Through concentrated efforts over the last few decades commendable, there are material gains for women in terms of life expectancy at birth, the levels of literacy access to employment, formal education, etc. In the political field, the 73rd and 74th amendments to the constitution reserve 30 tribal seats in *Panchayat Raj* for women. It not only grants representation in the grass root level, but also opens new opportunities for women. Department of women and Child Development in the Central Secretarial is the nodal agency to focus on the problems of Women, Women’s development corporations, *Rashtriya Mahila Kosh*, (National Fund for Women) and a number of other organizations are set-up at the Center and State levels for focusing on the issues of women.

In most of the developing countries, women are expected to work only if necessary for the maintenance of her family. The poorer the family, the greater will be its dependents on the earnings of women. Efforts to increase the employment opportunities will be important to enable poor women to generate income. If women obtain better access to resources, education, and technology, they can and will create their own jobs or make their jobs more productive and remunerative. This will ensure a better participation of women folk in the process of economic growth of the nation. Therefore, measures to develop entrepreneurship among women are critical, because such efforts, even at a low rate, will definitely improve their status in the society.
One of the most promising features of the scenario related to women’s
development in India over 80s has been the increasing role of NGOs. Their sphere of
action has been spanned to a wide variety of levels, such as programs implementers,
facilitating agencies at the grass roots, directors and stage managers for providing
training and orientation to women workers and prospects entrepreneurs, undertaking
field to identify the beneficiaries for various state schemes, strategies relating to
formulation and implementation of development programmes for potential
entrepreneurial groups so on and so forth.

Empirical studies show that women are capable of undertaking all types of jobs,
even heavy manual work with high degree of endurance. Intellectually too, women
are capable as men. Their ability in taking decisions and executing them, cannot
question. Even though, women constitute half of the world’s population and perform
nearly two thirds of its work hours, they receive only about one tenth of world’s
income and own less than one hundredth of its property.

Women traditionally were playing a crucial role in the family as well as in the
farm. However, their contribution was not duly acknowledged. Now in all civilized
societies, women are recognized with an equal status. With the worldwide acceptance
of the role of women in economic development, planners and policy makers and
giving equal thrusts to women participation in development process. Hence, economic
participation of women has been recognized as an essential input for development.

1.7 Tribal Areas and Population in Maharashtra

The Scheduled Area notified by the Government of India consists of 5809
villages and 16 towns in 12 districts covering an area of 46,531 sq. Kms. that is about
15.1 percent of the area of the State. These districts are Thane, Pune, Nashik, Dhule,
Nandurbar, Jalgaon, Ahmednagar, Nanded, Amravati, Yeotmal, Gadchiroli and
Chandrapur. The Tribal Sub-Plan (TSP) area covers the scheduled area. In addition,
the State Government felt that 773 villages in the districts of Raigad, Bhandara,
Gondia, Chandrapur, Yeotmal and Pune also deserved to be extended the benefits of
TSP, though these villages did not strictly satisfy the criteria laid down by the
Government of India for inclusion in TSP area. These areas were designated as
Additional Tribal Sub-Plan (ATSP) areas. In addition, the Government of India had
also decided that a group of villages having a total population of 10,000 or more with
more than 50 percent tribal should be brought under the Modified Area Development Approach (MADA). Similarly, a group of villages having a total population of more than 5000 with more than 50 percent tribal are to be constituted into Mini-MADA pockets. In all, 1,754 villages in the State have been included in MADA and Mini-MADA pockets. All the benefits available to the tribal in the TSP areas as approved by the Government of India have been extended to the tribal in the ATSP, MADA and Mini-MADA areas.

The population of scheduled tribes in Maharashtra as per the 1991 census was 73.18 lakh (Maharashtra has the second highest tribal population in the country, next to Madhya Pradesh having a population of 154 lakh). 49.0 percent of the tribal live in scheduled areas (main TSP area), 2.6 percent in ATSP areas, and 6.8 percent in MADA and Mini-MADA pockets. The remaining 41.6 percent of the tribal live outside all these areas.

Following three tables will depict the picture of present and past status of tribal population in the state of Maharashtra and selected four districts of North Maharashtra, namely, Nashik, Nandurbar, Jalgaon and Dhule

Table 1.1 shows that the total tribal population to have increased considerably over past 5 decades, around 2.5 times in 2001 over the figure 1961. The rate of growth in tribal population seems to be higher than the rate of growth in the total population of the state. This is natural because the awareness about advantages of small family and about the birth control measures is poor in this community. This is reflected in the growing percent share of tribal population during the decades 1961-71, 1971-81 and 1981-91. It is only during the recent decade 1991-2001 that the rate of population growth among tribal shows declining tendency.

### Table 1.1

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1</td>
<td>Total Population</td>
<td>39554</td>
<td>50412</td>
<td>65784</td>
<td>78937</td>
<td>96879</td>
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<tr>
<td>2</td>
<td>Tribal Population</td>
<td>2307</td>
<td>3841</td>
<td>5772</td>
<td>7318</td>
<td>8577</td>
</tr>
<tr>
<td>3</td>
<td>percentage of Tribal population to total population</td>
<td>5.83</td>
<td>7.62</td>
<td>8.77</td>
<td>9.27</td>
<td>8.85</td>
</tr>
</tbody>
</table>

Source: Tribal Diary 2009 Page No. 18
Figure 1.1
Tribal Population in Maharashtra State in Last Five Decades

Table 1.2 presents interesting demographic characteristics of tribal population in Maharashtra. Total tribal population grew by 20 percent during the decade 1981-91 and further by 22.7 percent during the decade 1991-2001. However, there is a difference across male and female tribal population. The rate of growth in female population was higher than males during the decade 1981-91 but the situation reversed during the decade 1991-2001.

Another interesting feature is that of ever declining sex ratio over the past three decades, which declined from 0.936 per male to 0.922. This ratio exactly matches with the state average for general population.

Table 1.2
Total Tribal Population in Maharashtra during last Three Decades

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Census Year</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Sex-Ratio</th>
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<tbody>
<tr>
<td>1</td>
<td>1981</td>
<td>32,415</td>
<td>30,361</td>
<td>65,784</td>
<td>0.936</td>
</tr>
<tr>
<td>2</td>
<td>1991</td>
<td>40,825</td>
<td>38,112</td>
<td>78,937</td>
<td>0.933</td>
</tr>
<tr>
<td>3</td>
<td>2001</td>
<td>50,401</td>
<td>46,478</td>
<td>96,879</td>
<td>0.922</td>
</tr>
</tbody>
</table>

Source: Tribal Diary 2009 Page No. 18
Note: Figures in brackets indicate decennial growth in population over previous decade.
Figure 1.2

Total Tribal Population in Maharashtra during last Three Decades

Table 1.3

Tribal Population in Selected Districts (2001)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Districts</th>
<th>Population in (000)</th>
<th>Percentage of Tribal Population to Total population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nashik</td>
<td>49.99</td>
<td>23.8</td>
</tr>
<tr>
<td>2</td>
<td>Dhule</td>
<td>17.08</td>
<td>25.99</td>
</tr>
<tr>
<td>3</td>
<td>Nandurbar</td>
<td>13.12</td>
<td>65.53</td>
</tr>
<tr>
<td>4</td>
<td>Jalgaon</td>
<td>36.83</td>
<td>11.84</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>968.81</td>
<td>8.85</td>
</tr>
</tbody>
</table>

Source: Tribal Diary 2009 Page No. 15

Figure 1.3

Tribal Population in Selected Districts (2001)
Table 1.3 gives population figures of both, total population and tribal population as per the Census, 2001. This table clearly shows the absolute figures of tribal population as well as percentage of tribal population to total population. If we go by absolute number, the highest density of tribal population is in Nashik district, followed by Nandurbar, Dhule and Jalgaon at the end. However, if we compare the density of tribal population by percentage to total population of the district, Nandurbar ranks first, followed by Dhule, Nashik ranking third and Jalgaon, fourth and last.

There are 47 scheduled tribes in the State. The tribes each having a population over one lakh as per the 1981 census (with population in lakh) are:

Table 1.4
Scheduled Tribes in Maharashtra and their Population 1991

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Tribes</th>
<th>Population (Lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gond</td>
<td>11.63</td>
</tr>
<tr>
<td>2</td>
<td>Bhil*</td>
<td>9.93</td>
</tr>
<tr>
<td>3</td>
<td>Mahadeo Koli*</td>
<td>7.87</td>
</tr>
<tr>
<td>4</td>
<td>Warli*</td>
<td>3.61</td>
</tr>
<tr>
<td>5</td>
<td>Kokna*</td>
<td>3.53</td>
</tr>
<tr>
<td>6</td>
<td>Thakur</td>
<td>3.23</td>
</tr>
<tr>
<td>7</td>
<td>Halba</td>
<td>2.43</td>
</tr>
<tr>
<td>8</td>
<td>Andh</td>
<td>2.32</td>
</tr>
<tr>
<td>9</td>
<td>Malhar Koli *</td>
<td>1.77</td>
</tr>
<tr>
<td>10</td>
<td>Katkari</td>
<td>1.75</td>
</tr>
<tr>
<td>11</td>
<td>Kolam</td>
<td>1.18</td>
</tr>
<tr>
<td>12</td>
<td>Korku</td>
<td>1.16</td>
</tr>
<tr>
<td>13</td>
<td>Gamit*</td>
<td>1.11</td>
</tr>
</tbody>
</table>

Source: http://www.maharashtra.gov.in

* Tribes found in selected districts.
There are 13 main scheduled tribes in Maharashtra and 34 minority scheduled tribes. Of all the tribes, Nashik, Nandurbar, Dhule and Jalgaon districts, six major tribes are inhibited. These tribes are (1) Bhil (2) Mahadeo Koli (3) Warli (4) Kokna (5) Malhar Koli and (6) Gamit

1.8 Individual Beneficiary Schemess

Eradication of poverty, removal of disparity in income and upliftment of the living standards of the weaker sections of the society form part of the twenty-point programme. Government implemented some specific programme deals with the welfare of Scheduled Tribes. There are 22 individual beneficiary schemes implemented under the programme. During the year 1998-99, as against the target of 1, 25,000 beneficiaries, the achievement was 1, 62,395. During the year 1999-2000 as against the target of 1, 40,000 beneficiaries the achievement was 1, 48,326. Keeping in view this achievement, the target for the year 2000-2001 has been fixed at 1, 45,000 beneficiaries. Some of the major individual beneficiary schemes are discussed in the following paragraphs:

(1) Nucleus Budget Schemes

The Tribal Sub Plan (TSP) is formulated taking into consideration the various schemes approved by the Government. In order to provide for local
variations and specific needs, which cannot be met from regular schemes, a special schemes 'Nucleus Budget' is being implemented since 1981-82. Under the schemes, the project officers of the ITDPs are empowered to formulate and implement schemes of local importance. The ceiling for financial assistance under this schemes is Rs. 10,000 per family. Schemes benefiting a group of families can also be taken up subject to this ceiling. The schemes under nucleus budget are categorized into four groups:-

(i) Income generation schemes, like minor irrigation increase in agricultural production and land leveling. The grant-in-aid given to the beneficiary is 50 percent for normal tribal and 80% for primitive tribal. In respect of schemes costing below Rs. 2000, full amount is given as subsidy to all tribal.

(ii) Training schemes under which various training programmes are arranged for unemployed tribal, for example, pre-recruitment training; training in radio repairing, wiring, carpentry, etc.

(iii) Welfare schemes for women and children.

(iv) Human resource development schemes related to sports, tribal arts and tribal culture.

The entire cost can be given as a grant-in-aid for the schemes under the groups (ii), (iii) and (iv). The Direction Committee at the project level finalizes the schemes under Nucleus Budget. Additional Tribal Commissioner who is the Chairman of the Committee can sanction group schemes unto Rs. 5 lakh each. Commissioner (Tribal Development) can sanction schemes costing unto Rs. 20 lakh and only schemes costing more than that are referred to Government. The details of implementations of the schemes during the four years i.e. from the year 1996 to 2000 are given below:-
Table 1.5

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Beneficiaries</th>
<th>Expenditure (Rs. In lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996-97</td>
<td>56595</td>
<td>576.05</td>
</tr>
<tr>
<td>1997-98</td>
<td>76593</td>
<td>685.90</td>
</tr>
<tr>
<td>1998-99</td>
<td>83802</td>
<td>671.86</td>
</tr>
<tr>
<td>1999-2000</td>
<td>68278</td>
<td>899.17</td>
</tr>
</tbody>
</table>


Fifty percent of the expenditure is met from the Special Central Assistance. An outlay of Rs. 800 lakh (including the share from the Special Central Assistance) has been provided for nucleus budget for the year 2000-2001.

Figure 1.5

Beneficiaries of Nucleus Budget and Amounts Provided

(2) Supply of Electric pumps and oil engines

The tribal cultivators are provided with electric pumps and oil engines. A tribal cultivator who has a minimum 0.6 hectare and maximum 6.4 hectares
cultivable land is eligible to benefit from this schemes. However, for them, to be eligible there should be sufficient quantity of water at least for six months during the year, either from well or other sources for irrigating their land. Moreover, for getting an electric pump, there should be an electric line passing nearby. Those having no such facility can get the benefit of oil engines. Even two or three agriculturists, who have less than the prescribed area of land, can jointly take advantage of this schemes. The beneficiaries have to pay their own contribution at the prescribed rates, namely Rs. 250 for land holders having land unto 4 hectares and Rs. 500 to those holding land more than 4 hectares. Outlays of Rs. 568.14 lakh (for electric pumps) and Rs. 279.07 lakh (for oil engines) have been provided for the year 2000-2001. The cumulative performance under this schemes is as follows:

Table 1.6
Sanctioned and Installed Pumps in Tribal Area of Maharashtra

<table>
<thead>
<tr>
<th>Schemes</th>
<th>Period</th>
<th>Sanctioned Pumps</th>
<th>Installed Pumps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electric Pumps</td>
<td>1973 to 1999</td>
<td>43476</td>
<td>38083</td>
</tr>
<tr>
<td>Oil Engines</td>
<td>1976 to 1999</td>
<td>13712</td>
<td>10873</td>
</tr>
</tbody>
</table>


Figure 1.6
Sanctioned and Installed Pumps in Tribal Area of Maharashtra
(3) Replacement of thatched roofs with Mangalore tiles/GI sheets

The problem of housing is acute among the tribal in the State. Even though some tribal families own houses, these are covered by thatched roofs, which do not give them proper protection from rain, cyclones, etc. Under this schemes, assistance of Rs. 4000 is given to each tribal family below the poverty line for replacement of thatched roof by Mangalore tiles/G.I sheets. Out of Rs. 4000, an amount of Rs. 2500 is for the purchase of tiles or G. I. sheets and the remaining Rs. 1500 is for the purpose of accessories etc. An outlay of Rs. 382.00 lakh has been provided for this scheme for the year 2000-2001. This scheme is being implemented through the Zilla Parishads.

(4) Below Poverty Line (BPL) tribal families; How to bring them up!

There are two different sets of data available about the tribal families below poverty line. As per the census conducted by Rural Development Department in 1997-98, there are in all 9.71 lakh tribal families below the poverty line in the whole State (TSP area and outside). This roughly comes to 67 percent of the tribal population. The other set of data regarding population below poverty line among the tribal comes from the Bench Mark Survey conducted by the Tribal Research and Training Institute, Pune during 1996-97. According to this survey, the tribal families below poverty line in the TSP area come to 68.69 percent (this was 90.88 percent according to the Bench Mark Survey conducted during 1979-80). Thus, the results of both surveys are not different. Based on an analysis of the results of these two surveys, it is estimated that the tribal families in the TSP area of the State in 1999 would be about 65 percent and the number of such families would be about 4.71 lakh.

Though all developmental programmes should eventually help reduce poverty, the programmes, which directly help the BPL families, are limited. Apart from employment in Government services and the individual beneficiary schemes implemented by the Tribal Development Department, the other schemes, which can help the BPL families to come up above the poverty line, are creation of irrigation facilities, self-employment programmes implemented with NSFDC assistance, Employment Guarantee Schemes and construction stage employment on irrigation
and road works. It has been estimated that with the present level of funding, the number of families, which can be brought above poverty line in the TSP areas with these latter schemes, is about 5500. Recruitment in Government Service can account for about 900 families in TSP areas. As far as the individual beneficiary schemes under the Tribal Sub-Plan are concerned, the outlay available annually for this purpose is about Rs. 105 crore, assuming an average investment of Rs. 35,000 for bringing up a BPL family above poverty line, this amount will suffice for 30,000 families. The share of individual beneficiary schemes, at present, accounts for about 22 percent of the total outlay. This could be increased to 30 percent without much adverse effect on infrastructure development schemes. As a result, the number of families, which can be brought up above BPL in a year through the individual beneficiary schemes in a year, will be about 41,000 families. Thus, an optimistic estimate is that about 47,400 BPL tribal families in TSP areas can be brought above poverty line annually.

1.9 Opportunities for Employment and Self-employment.

(1) Recruitment in Government and semi-government services

In the State, 7 percent of the posts in the services are reserved for Scheduled Tribes who account for about 9.4 percent of the population. This tribal reservation has been increased from 9 percent to 22 percent in the districts of Raigad, Yeotmal, Chandrapur, Gadchiroli, Thane, Nashik, Dhule and Nandurbar, which have high tribal population. The monitoring of the recruitment of ST candidates and filling up of the backlog vacancies is done by the General Administration Department. The Tribal Development Department also monitors this. The Table 1.7 clears the picture of the recruitment situation.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Group D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>5.2%</td>
<td>4.8%</td>
<td>7.7%</td>
<td>12.1%</td>
</tr>
<tr>
<td>Zilla Parishad</td>
<td>4.9%</td>
<td>5.2%</td>
<td>7.1%</td>
<td>9.3%</td>
</tr>
<tr>
<td>Municipal Bodies</td>
<td>6.5%</td>
<td>3.3%</td>
<td>4.4%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

Special recruitment drives are conducted periodically to fill the backlog of the posts reserved for Scheduled Tribes.

(2) Training for securing employment

As there is a substantial backlog of the posts of drivers reserved for STs in Maharashtra State Road Transport Corporation (MSRTC), Tribal Development Department in collaboration with the MSRTC has taken up a programme for imparting training in the driving of heavy vehicles to tribal youth, so as to equip them for appointment as drivers in MSRTC and similar organizations. A motor driving training centre was started at Pandharkawada in Yeotmal district in 1989-90 and another centre was started at Gadchiroli in 1996-97. At each of these centres, 50 persons are trained for a period of six months. Two such training sessions are held every year. The trainees are given a stipend of Rs. 350 per month. At these two centres, 616 drivers have been trained and out of them, 450 have secured employment in MSRTC. Two more such centres have been started by MSRTC at Chandrapur and Shahada.

In order to train the tribal youth for recruitment in the Army and Police forces, the State Government has set up recruitment centres at nine places in the predominantly tribal districts. At each centre, about 100 students are enrolled.
during each session lasting for about four months and three such sessions are held every year. An expenditure of about Rs. 2000 is incurred per student. So far, 10081 persons (including 72 girls) have been trained in these centres and 3688 persons (including 21 girls) have secured employment.

(3) Assistance for setting up self-employment schemes with NSFDC funds

The schemes of providing self employment to the tribal with the help of financial assistance sanctioned by the National Scheduled Castes/Tribes Finance and Development Corporation (NSFDC) was taken up by TDC from the year 1994-95. Under this schemes 75 percent of the total project cost is sanctioned by the NSFDC as loan, 15 percent by TDC as loan and 10 percent has to be contributed by the beneficiaries. The State Government provides guarantee to the loan sanctioned by NSFDC.

(4) Shabari Tribal Finance and Development Corporation

It was found that TDC, which is preoccupied with its marketing activities, was not able to pay adequate attention to the task of helping tribal to start self-employment. Therefore, in December 1998, the Government has set up a separate Shabari Tribal Finance and Development Corporation for the scheduled tribes for assisting them to start their own business by providing financial assistance through subsidy, seed capital, loan etc., on the lines of Mahatma Phule Backward Class Development Corporation. This Corporation is registered under the companies Act, 1956. Maharashtra is the first State in the country to have established a separate Finance and Development Corporation for the scheduled tribes. The initial authorised share capital of the corporation will be Rs. 100 Crore. The Government of Maharashtra will contribute 51 percent of the share capital and the Government of India was expected to contribute 49 percent of the share capital. Government of India has recently communicated their inability to contribute to the share capital of the corporation on the ground that they have already participated in the share capital of another finance and development corporation in the State, namely Mahatma Phule Backward Class Development Corporation. The matter will be further pursued with the Government of India. During 1998-99, the Government of Maharashtra sanctioned an amount of Rs. 5 Crore as share capital contribution to the
The proposal for sanction of staff for this Corporation is under consideration of the Government. After the sanction of the staff, the actual work of the Corporation will start.

(5) **Seed money assistance to educated unemployed**

This scheme was introduced in 1976-77 as a State Plan scheme. The scheme is intended to encourage educated unemployed persons to take up self-employment ventures. Persons between the age group of 18 to 50 who have passed at least the VIIth standard examination are eligible to avail of seed money assistance up to Rs. 1.5 lakh. The loan is granted for a period of seven years at the interest rate of 10 percent. The recovery of the loan is started with effect from the third year from the year of granting the loan. During the year 1999-2000, an outlay of Rs. 23.39 lakh has been made available for this purpose.

### Table 1.8

<table>
<thead>
<tr>
<th>Type of project</th>
<th>No. of projectsSanctioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mini trucks</td>
<td>100</td>
</tr>
<tr>
<td>Photostat machines</td>
<td>138</td>
</tr>
<tr>
<td>Auto-rickshaws</td>
<td>323</td>
</tr>
<tr>
<td>Heavy trucks</td>
<td>30</td>
</tr>
<tr>
<td>Tempos</td>
<td>70</td>
</tr>
<tr>
<td>Tractor trolleys</td>
<td>65</td>
</tr>
</tbody>
</table>


### Figure 1.8

Assistance for setting up self-employment schemes with NSFDC funds
(6) **Entrepreneurial training programme**

The objects of the schemes are to encourage entrepreneurs to start new ventures. Training programme is arranged and stipend is provided to participants of the programme. During the year 2000-2001, Rs. 3.04 lakh has been provided for this scheme.

(7) **District Industries Centres**

On recommendations of the tribal department DICs offer soft loans to entrepreneurs in respect of industrial/service units with an investment in plant and machinery below Rs. 2 lakh in areas with a population below 1 lakh to meet margin requirements. For the purpose, the rate of interest being 4 percent. During the year 2000-2001, Rs. 4.25 lakh is made available for this purpose.

1.10 **Research Methodology**

As the present study is the study of women entrepreneurs with special reference to tribal area, the research is confined to Tribal Area only. The study is further restricted to those districts in North Maharashtra, with more density of tribal population, namely; Nandurbar, Nashik, Jalgaon and Dhule Districts.

The random sampling method is adopted to select the women entrepreneurs from a population of 5,500 TWES in the area, researcher selected of 43 women entrepreneurs from Nandurbar district, 35 women entrepreneurs from Nashik district, 25 women entrepreneurs from Jalgaon district and 24 women entrepreneurs from Dhule district, making a total 127 (2.3 percent) women entrepreneurs from these four districts. To get the relevant information, a structured interview schedule is used. A separate schedule of interview was arranged to get the relevant information about the efforts put by Government and NGOs in respect of upliftment of tribal women.

Simple statistical tools like average, percentage, co-relation, chi –square, ratio, is used for this research study.

1.11 **Significance of the study:**

According to census of 2001 proportion of women in total population of India is 48 percent, that is, around 50 percent. However, the rate of female work participation is far less than their proportion in total population. Historically, Indian women had
only secondary role in the family and their role was limited to unpaid domestic duties and child care. They were denied opportunities of development on par with males. Female child had always been neglected right from feeding to education and employment opportunities. This situation is gradually improving since independence. Educational enrolment of women has considerably improved. Women are also seen in the institutes of higher learning, medical and engineering colleges. A few are also seen as police officers and Pilots. Still, the Human Development Reports of the World Bank point out that the gap between male and female development is still much wider. Though educationally women are advancing, they are generally avoided in jobs where male candidates are available.. Very few MLAs and MPs are women and quite a negligible number of them could get the position in the Ministries of Union and State governments. Similarly, women are very rare as entrepreneurs. Entrepreneurship is an indispensable quality that at least a minimum number of people in a country must possess. Some of the entrepreneurs are educated in business school and rests train them in family business. However, no woman was considered fit to be an entrepreneur to takeover even the family business. In spite of all these odds, a small number of women are now coming up as successful entrepreneurs/ managers and business executives but it is just an appearance they have made. In India, the number of women entrepreneurs is insignificant. There is also considerable variation in the proportion of women entrepreneurs from one state to another.22 The variation among the selected States in the country is shown in Table 1.9

Table 1.9

Women entrepreneurs in the small sector as percent of total entrepreneurs

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the State</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Punjab</td>
<td>3.34</td>
</tr>
<tr>
<td>2</td>
<td>Gujarat</td>
<td>15.17</td>
</tr>
<tr>
<td>3</td>
<td>Maharashtra</td>
<td>14.27</td>
</tr>
<tr>
<td>4</td>
<td>Madhya Pradesh</td>
<td>6.69</td>
</tr>
<tr>
<td>5</td>
<td>Rajasthan</td>
<td>3.70</td>
</tr>
<tr>
<td>6</td>
<td>West Bengal</td>
<td>4.23</td>
</tr>
<tr>
<td>7</td>
<td>Andhra Pradesh</td>
<td>5.92</td>
</tr>
<tr>
<td>8</td>
<td>Uttar Pradesh</td>
<td>4.52</td>
</tr>
<tr>
<td>9</td>
<td>Tamilnadu</td>
<td>12.97</td>
</tr>
</tbody>
</table>

It is true that the success of women entrepreneurship differs from State to State due to difference in the socio-cultural and economic environment of women entrepreneurs and their family background the attitude, entrepreneurial aptitude, their cultural background & the attitude of their family members. Special efforts have been taken by the Government of Maharashtra in the field of women entrepreneurs since 1970 in general, and in 1980s in particular. The success of Maharashtra in the field of women entrepreneurship development is notable among those women entrepreneurs, who are graduates and technically qualified. However, what about the women entrepreneurs, those who are from tribal area, who are illiterate and financially backward were the curious questions that prompted this research work.

In Maharashtra, according to census 2001 total population of the State was 9,68,79,000 out of which tribal population was 85,77,000 (8.85 percent) of the total population out of total tribal population tribal women are 42,29,000 i.e. 49.31 percent. However, quite a negligible number of tribal women are entrepreneurs. This is not the case of tribal women alone but a general scenario observed in all communities across the nation. The question naturally arises in researcher’s mind as to

(1) Why is the number of women entrepreneurs too low among tribal people?

(2) What problem they might have been facing?
(3) What would be the measures to overcome their problems?

(4) What are the prospects for their development as entrepreneurs being tribal women?

With all these queries in mind, the proposed study is being undertaken. Researcher proposes to undertake detailed investigation into the problem.

1.12 Objectives of Study:

Researcher has defined the objectives of this study as under, which have been fulfilled:

(1) To study the role of women entrepreneurs in tribal Area.
(2) To study the family background of women entrepreneurs at work in tribal Area.
(3) To study existing policy documents, programme, institutional network and involvement of support agencies in promoting women entrepreneurship in tribal Area.
(4) To identify problems unique to women in setting up and running their enterprises.
(5) To study prospects and opportunities for women enterprises in tribal area of North Maharashtra.

1.13 Statements of Hypotheses:

In research plan, researcher has developed following statements of hypotheses and is duly tested in this study.

(1) Tribal women entrepreneurs have to face more serious problems than the male entrepreneurs do.
(2) Tribal women have better prospects to develop entrepreneurship.

1.14 Research Design

(1) Research Design

The type of research is exploratory research based on selected survey. It is basically an analytical study of Problems and Prospects of Tribal women entrepreneurs in the selected region of North Maharashtra. Style of presenting the report is analytical and descriptive mainly because some of the socio-
economic aspects cannot be explained with the help of statistical analysis, particularly those relating to social behaviour. Research design adopted for this work is given below:

a) Tentative choice of the topic and elementary reading of the reference material
b) Finalisation of the title, defining the objectives and development of the statements of hypotheses
c) Extensive review of related literature
d) Development of structured interview schedule and its validation
e) Collection of secondary and primary data, preparation of research notes.
f) Classification, tabulation and statistical analysis of the data, drawing inferences
g) Writing of report, I, II and III drafts and Finalisation of the thesis, preliminary pages and documentation

(2) Sample Design

The population of tribal women entrepreneurs in the selected region is more or less homogeneous and therefore, a uniform selected from each of the district is selected as non-probabilistic quota sampling method. Majority of the women entrepreneurs in tribal community are unregistered. No where the official data on their population is available. Under the circumstances, it was impossible to have systematic sampling. However, the selected units picked from the total population were randomly chosen.

Selected design for selection for tribal women entrepreneurs is given below in Table 1.10

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>District</th>
<th>Total population of Women entrepreneurs (Approximate)</th>
<th>Selected size Total</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nandurbar</td>
<td>2,000</td>
<td>43</td>
<td>2.2</td>
</tr>
<tr>
<td>2</td>
<td>Nashik</td>
<td>1,500</td>
<td>35</td>
<td>2.3</td>
</tr>
<tr>
<td>3</td>
<td>Dhule</td>
<td>1,000</td>
<td>24</td>
<td>2.4</td>
</tr>
<tr>
<td>4</td>
<td>Jalgaon</td>
<td>1,000</td>
<td>25</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,500</strong></td>
<td><strong>127</strong></td>
<td></td>
<td><strong>2.3</strong></td>
</tr>
</tbody>
</table>

*Source: Economic Survey of Maharashtra 2005-06*
According to the table No. 4.11, almost all the women entrepreneurs are unregistered running a tiny activity at home level. It was difficult to draw a systematic selected out of the unknown figure of total population. A few among those were found registered, not by their own efforts, but through NGOs /SHGs and also not as a business entity, but as Women’s’ self help groups in the area concerned. Thus the selected of 127 un- registered units, inclusive of 35 SHG sponsored, has been picked up randomly from the estimated number of unregistered women entrepreneurship from among the tribal community. Researcher hopes that since the selected units are not deliberately chosen but randomly, the choice is most likely to be fairly representative of universe.

The selected units were interviewed through a structured questionnaire designed for the purpose. The data so collected has been tabulated and analyzed to draw desired inferences.

(3) Scope of the Study

The scope of the study is limited to the development of tribal women entrepreneurs in North Maharashtra. It is a study of a point of time i.e. the status as it was observed on the day of investigation. The study period thus is limited to the date of inquiry of each of the respondent were interviewed during the financial year 2008-2009 only. Naturally, the scope of this study is limited to the
status of an enterprise, assets and liabilities, income and expenditure as was observed during the financial year 2008-2009 only. Further more, only economic activities have been the pointed out in the investigation, through some passing references of social, psychological or cultural aspect may casually appear through the body of the text, these are considered to be supplementary for the economic analysis of entrepreneurial development.

This study is carried out in the North Maharashtra, in those districts where density of tribal population is the high. The study covers Nandurbar, Nashik, Jalgaon, Dhule district. The study also covers trading, manufacturing, processing unit. For the purpose of the study, all women who were engaged in any tiny unit are considered as women entrepreneurs.

(4) Limitations of the Study:-

The Researcher has experienced following limitations in the conduct of inquiries relating to work at hand.

a. Communication gap:-The tribal people were not accustomed to sophisticated Marathi language. Some times their mother tongue is different. Respondents were found to be confused in answering even simplest question. This limitation was overcome with the help of educated tribal youngster who acted as a middleman.

b. Second Limitation is that of small selected size compared to the total population of respondents. This limitation was overcome by choosing adequate number of respondents from each of the industry/trade group. Random sampling has helped to minimize bias in sampling and thus the chances of selected being representative of the universe have been maximized.

c. The time span of study: For better analysis of the problems of the study, it could have been better to have a time series data from the respondents. However, since the investigations were to be made through the ill-educated tribal women, it was unrealistic to assume that they could recollect the facts and figures for any longer period. Because of their short memory, It was safer to rely on one point study in this case. Then the prospects of their growth, problems concerning their current enterprises
could be gathered out of their experiences in the past or by observation. This information cannot be assigned only to data of investigation.

d. Deviation from reality: It is assumed that respondents have supplied the researcher with the true and unbiased information. However, in spite of due care to keep the bias aside; there is a probability of some deviation from reality. The researcher therefore made a provision of 5 percent error in her finding in any direction.

(5) Sources of Data

In addition to primary data, secondary data is also collected to trace out the macro features of tribal entrepreneurs in Maharashtra in general and in North Maharashtra in particular.

a. Primary data: The study is mainly based on primary data. A detailed and comprehensive questionnaire scheduled is prepared for tribal entrepreneurs on the basis of objectives and hypothesis of the study. Most of the women entrepreneurs are illiterate, reluctant to give information. Again, all the 127 selected entrepreneurs are interviewed at their work place, therefore, the atmosphere in and around their work place helped could be observed to verify the information provided by them through interview schedules. In case of non-response or non co-operation from selected entrepreneurs, the entrepreneur at the next door was substituted for her in the selected for survey. Entrepreneurs were taken into confidence so as to get true and honest feedback. All the completed questionnaires were scrutinized carefully and the data collected was tabulated, and finally classified and analysed. In order to sharpen the inferences drawn on the basis of simple description of facts, statistical techniques like frequency distribution, averages, percentages, and ratios has been used.

b. Secondary Data: To get relevant information of the women entrepreneurs in general and tribal women entrepreneurs in particular, the data is available in form of secondary sources, such as books written by scholars in India, reports, statements showing census figures, a large number of articles and research papers that have been published in journals and periodicals of national and international level. Government
publication, and government statistics in own country. Mostly the data is used for presentation is based on Maharashtra Adivasi Vikas Mahamandal, i.e. annual reports, statements, files etc.

1.15 Chapter Schemes

The entire text of the thesis is presented into 7 chapters as detailed below:

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<th>Chapter</th>
<th>Title</th>
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<tr>
<td>1</td>
<td>Introduction and Research Methodology</td>
<td>Chapter first gives the introduction of the subject and also presents research methodology used, research design, selected design, sources and analysis of data</td>
</tr>
<tr>
<td>2</td>
<td>Review of Related Literature</td>
<td>Review of earlier works on the topics appeared in books, reports, articles and web-sites</td>
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<td>3</td>
<td>Policies and Programmes for Tribal Women Entrepreneurship Development</td>
<td>A review of existing Government/NGO policies and programmes regarding tribal women entrepreneurs</td>
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<td>4</td>
<td>Profile of Selected Tribal Women Entrepreneurs and Their Enterprises</td>
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<td>Economic Performance of the Selected Enterprises</td>
<td>Cost-benefit analysis of Selected Tribal Women Entrepreneurs by Districts and Industry group.</td>
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<td>6</td>
<td>Problems and Prospects of Tribal Women Entrepreneurs</td>
<td>Specific problems typical to tribal women entrepreneurs in North Maharashtra are discussed.</td>
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<td>7</td>
<td>Findings and Suggestions</td>
<td>Deals with summarized findings of the study and makes suggestions, recommendations and narrates scope for further research in area</td>
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</table>
Notes & References:

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