Chapter 6
Problems and Prospects of Tribal Women Entrepreneurs

6.1 Introduction

Women owned businesses are highly increasing in the economies of almost all the countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status of women in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. ‘Women Entrepreneur’ is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and the work situations. The glass ceilings are shattered and women are found indulged in every line of business from a primary occupation of making Papad to most sophisticated power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.¹

In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world. However, the Indian women entrepreneurs are facing some major constraints like socio personal, marketing, financial, production barriers and lack of government assistance etc.

Furthermore, the problems of tribal women entrepreneurs are compounded over changing times. Those additional problems can be detailed as lack of information and experience, problem of liquidity and finance, low education, absence of risk-bearing capacity, shyness, lack of urge for achievements, family involvement, absence of collateral security required for financial assistance from banks and financial institutions etc. This chapter deals with the problems of tribal women entrepreneurs
while establishing and running their business, as well as, prospects and business opportunities.

### 6.2 Major Problems of Selected TWEs

Major problems of tribal women entrepreneurs in Maharashtra will be discussed in this section with special reference to TWEs in North Maharashtra. Table 6.1 is an attempt to rank problems according to the degree of severity experienced by the TWEs.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Problems</th>
<th>Frequency</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>1</td>
<td>Financial assistance</td>
<td>70</td>
<td>55.1</td>
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<tr>
<td>2</td>
<td>Lack of Govt. support</td>
<td>24</td>
<td>18.9</td>
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<td>3</td>
<td>Marketing</td>
<td>20</td>
<td>15.7</td>
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<tr>
<td>4</td>
<td>Raw material</td>
<td>19</td>
<td>15.0</td>
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<tr>
<td>5</td>
<td>Labour</td>
<td>18</td>
<td>14.2</td>
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<td>6</td>
<td>Location</td>
<td>17</td>
<td>13.4</td>
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<td>7</td>
<td>Energy</td>
<td>14</td>
<td>11.0</td>
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<tr>
<td>8</td>
<td>Experience as a Women entrepreneur</td>
<td>13</td>
<td>10.2</td>
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<td>9</td>
<td>Water</td>
<td>12</td>
<td>9.4</td>
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<td>10</td>
<td>Competition/ Experience as a Tribal</td>
<td>11</td>
<td>8.7</td>
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<td>11</td>
<td>Technical / Technology related problems</td>
<td>09</td>
<td>7.1</td>
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**Source:** Primary data collected by the researcher

Researcher asked TWEs to rank the problems they had to face while running their business. Entrepreneurs ranked the problems as per their experiences in their business units. Their response in the form of a collective rank is indicated in table 7.1.
Financial Assistance:

As is evident from Table 6.1, that 70 entrepreneurs, (55.1 percent) out of 127, considered financial assistance as the most critical (Rank 1st) problem for them. Utmost, they had their initial investment to establish their business units. If required, they availed loan from their friends, relatives and moneylenders but did not dare to demand assistance from banks or financial institutions. They felt that no bank or financial institution would trust their position to repay their loan. Majority, probably almost all of the women entrepreneurs, were below poverty line. They did not have their own tangible assets to provide collateral security to financial institutions. There are a number of government schemes of financial assistance to entrepreneurs below poverty line but those are only on paper and did not reach the potential beneficiaries, either because of lack of knowledge on the part of beneficiaries or because they are not taken proper care of by the government or by the local NGOs working in the area. Therefore, their capital requirements remain unattended. As a result, these TWEs carry on their business activity with whatever small resources they could raise through little ownership
capital and non-institutional sources of private finance that kept their enterprises in tiny shape.

6.2.2 Lack of Government Support:

This is Rank two problems for TWEs in aggregate. The State and the Union Governments may have a number of schemess for entrepreneurship development especially for women in the tribal category. On inquiring with the selected TWEs, it is observed that they were not aware of any of such schemess nor any government officers approach them to guide regarding the sources of finance. The TWEs facing this problem were 24 (18.9 percent) and it was revealed that those were not the members of SHGs. Remaining 103 members who were members of SHGs have not faced this problem. Within those TWEs who are operating with zero input cost were not aware of financial needs that could have expanded their business and continued to remain on tiny scale also had no financial problem. Government, of course, has schemess for training the potential entrepreneurs and financial assistance through SIDBI, provision for seed capital and technical guidance through DIC, Adivasi Vikas Mahamandal and KVIC, The TWEs are unaware of all these facilities because of their illiteracy/ill-education. Rarely any official or NGO has approached these TWEs and as such, they remained deprived financial assistance.

6.2.3 Marketing Problems: Marketing is another area, which very often proves to be the graveyard of many tiny units. Majority of the women entrepreneurs face this problem because of the lack of marketing skills. Mostly it is found that for this area, they depend on their male counter parts.

(a) Out of 127 TWEs 20 (15.7 percent) felt this problem as second ranking problem. However, in aggregate, this problem ranks three. They opined that their product was genuine and pure but because of lack of communication skills, they could not convince the customer or wholesalers about quality, utility or price of the product.

(b) Due to meager financial resources, they were unable to publicize their product or present it in a good packaging.

(c) Some TWEs stated the problem of traveling for sales out of station. They are aware that their products have better demand in cities, or they
could market their product through exhibitions very promisingly. Nevertheless, because of unaffordable transport cost and lack of confidence to travel alone across day and night. When exhibitions are located in regions/states far away, the cost of journey, permission from family to stay overnight alone become major hurdles for tribal women entrepreneurs.

(d) Another unique problem is that they have difficulty of selling their products locally as the products are not designed to cater the needs of local customers, who cannot purchase these products because of their low income and unaffordable price. Needs of the local population are limited. The TWEs had to find customers for their products in towns and cities, which are far away from their localities.

Researcher observed some additional problems, which are not stated by the entrepreneurs:

It is observed that since the TWEs cannot take their goods personally to urban markets, they sale their product through intermediaries who enjoy much larger margin than the manufacturing communities of TWEs.

(a) At present, consumers are aware about the brand, quality, durability, price etc. However, the TWEs are hardly aware of anything about classification, standardization branding, and packaging and pricing. In absence of all these, it is difficult to market these products at the national or international level.

(b) None of the selected TWEs has ever conducted any market survey to estimate demand for their product.

(c) Only a few of TWEs are aware of modern marketing techniques.

6.2.4 Raw material:

A common complaint by TWEs is that the right quality of raw material is not easily available to them at right time, in adequate quantities and at reasonable prices. In aggregate, this problem ranks fourth. Common problems
faced by some of the TWEs, who had established manufacturing unit was the following,

(a) Raw material available in open market is costly.

(b) At the season, when the raw material is cheap, they could not buy it in bulk because of poor withholding capacity.

(c) Because of their meager financial position, they could not afford better quality raw material.

(d) Some entrepreneurs were not aware of checking quality of raw materials that suits to the requirements of their product.

(e) Some of the TWEs had problem of storing raw material because of limited availability of the space.

(f) Very few TWEs stated that they did not get raw material on credit and even when they are ready to buy against cash, they have no guaranty that they would get it at the same in time.

(g) Researcher observed that entrepreneurs did not have knowledge of alternative sources of raw materials availability and high negotiation skills. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect TWEs business.

6.2.5 Type of Labour Problems Faced

The human resource of an organization is the most important resource for a firm. The amount of work done, talent, skills and drive, competent and dedicated performance on the part of the labour force goes a long way for the successful accomplishment of the objectives of any business

During the course of the study, it has been observed that the 18 TWEs face various types of labour problems in their units. Collectively, they rank it fifth major problem. An informal discussion with the respondents revealed the following facts.

(a) All these entrepreneurs were engaged in cattle rearing and dairy business. They stated that, they were facing salary problem. Another
problem is of labour turn over. During sowing season and harvesting season, there is a pressing demand for farm labour that leads to shortage of workers. Labour is offered attractive wages by farmers so they flee to farms.

(b) Absenteeism problem is also a serious problem entrepreneurs have to face. Demand for advance payment is also the common headache to TWEs, because they are not sure that they will come back to work once advance payment is received.

**6.2.6 Location:**

Seventeen locations /places of the business are the problem ranked at 6sixth reported by 17 TWEs (13.4 percent). Choice of location for a business has unique value addition for every business. In goodwill of the business, location definitely adds some value. However, tragic feature of the TWEs is that they do not have their permanent place for business. They sold their goods by roadside in weekly bazaar, under the tree, or some of them sold their goods in front of big shops with the kind permission of shop owners. They expressed their affliction that they and their goods have no safe place to protect them from cold, hot and rain.

**6.2.7 Energy:**

Fourteen TWEs (11.0 percent) had ranked this problem as second. Energy is always the crucial problem for industries in Maharashtra in general and in rural area in particular. Among the tribal industries, dairy business is one of the important sources of income, which is adversely affected by power cut. Researcher observed power cut from 12 to 14 hours in the selected areas. Most of these entrepreneurs are from dairy business and are from SHGs. They wish to expand their business but because of power cut, they could not think about it. They stated that they knew that if they prepare milk cake, sweets of milk or ice cream, their earning might be multifold but to preserve it, they were in need of cooling plant and ultimately continuous supply of power. One may suggest purchasing inverter or generator but regular use of it and for 12 to 14 hours shall be a very costly affair for these tiny entrepreneurs.
6.2.8. Experience as Women Entrepreneurs:

It is rightly stated that the greatest deterrent to women entrepreneurs is that they are women themselves. The most important social problem faced by the women in India is the attitude of reservation against their entering any gainful activity, other than housekeeping and child bearing. This is the problem with 13 TWEs (10.2 percent) ranked seventh.

(a) TWEs stated that as women entrepreneur their problem started from establishing the business. They establish their unit to fulfill the financial requirement of their family. In spite of the availability of good training facilities in concerned areas, domestic social attitude keeps them away from such type of training.

(b) While asking for bank finance, collateral security asked for. Since they do not posses any property in their name, their demand for bank finance is not at all considered. Non-tribal women entrepreneurs may have a number of alternatives such as pledging their ornaments, investment in real estate, and sale of stock, debentures or can also ask their family members to arrange for tangible security. None of these alternatives is open to TWEs that keeps them deprived of institutional financial support. At best, they can approach the local moneylenders who offer them financial accommodation at exorbitantly high rate of interest and most inconvenient terms of repayment. Family members do not like to risk their capital in business unit started by women. No one shows trust on ability of women entrepreneurial skill.

(c) Women entrepreneurs cannot neglect their family duties. Stress of dual duty is common to all women entrepreneurs. TWEs are no exception to this experience.

6.2.9 Water:

Surprisingly water was also considered as first ranked problem by 12 TWEs (9.4 percent). Most of the entrepreneurs, who were engaged in cattle rearing, had to face this serious problem. They complained that for cleaning
their cattle, for watering them, for cleaning of their cattle shed, for cleaning cans, they need ample quantity of water. They did not have the facility of water supply through Grampanchayats. They had to depend upon river water, ponds or streams nearby because cost of digging well or bore well was not affordable to them. At most, they are required to depend exclusively upon rainwater. The problem starts immediately after rainy season and becomes acute in summer season.

6.2.10 **Competition:**

Competition in market is common to all entrepreneurs. However, the peculiarity lies in the nature of their business. Normally most of the entrepreneurs from same Pada (specific locality attached to a village) are engaged in the same type of business i.e. they deal in the same commodity. Thus, they compete with themselves. In all 11 TWEs (8.7 percent) had to face similar competition, not with the external market forces, but within their enterprise with their tribal competitors

6.2.11 **Technical/Technological:**

Knowledge of latest technical expertise and education level of the person are significant factor that affect business. Nine TWEs had given first rank to Technical problems. This was quite natural because most of the TWEs are accustomed to conventional techniques known from generations; they had rare access to modern techniques. The entrepreneurs confessed that they did not know modern techniques of production, how to produce quality product as per market demand. In all, nine TWEs (7.1 percent) face the problem of technology. These entrepreneurs stated that they are aware of the new technology, which is available in the market. Six entrepreneurs who were engaged in manufacturing and selling Papa told that they knew the machinery, which gives qualitative and quantitative Papad instantly in time but because of financial problem, energy problem and the threat of operating the machine, they would not dare to buy it. Three TWEs are engaged in trading chilly and spices they revealed the same problem.
6.2.12  **Problem of Safety of Milch Cattle:**

All TWEs revealed the problem those who have milch animals are ever under tension that wild animals will attack their milch or other domestic animals. One TWE had to close her business because of this incident. A tagged buffalo was allotted to her by bank against loan. The tag lost when a panther killed that buffalo. The Insurance Company did not give her insurance money because she could not present the tag as evidence of the ownership of buffalo.

6.3  **Other Problems**

Apart from the major problems discussed above, a variety of other socio-cultural problems is also responsible for retarded growth of TWEs. These problems are:

6.3.1  **Experience as tribal entrepreneurs:**

TWEs stated that they experienced indifference in behavior among all entrepreneurs. Customers also did not give respect to them. Because of lack of bargaining power and lack of marketing skill, whole seller, retailer and customer also deceive them. Some times, they feel communication gap because of language difference.

6.3.2  **Socio-Personal Problems:**

Indian women give more emphasis to family ties and relationships. Married women, in particular, have to make a fine balance between business and home. Moreover, the business success depends on the support of the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations².

These problems may be bifurcated in some other sub point’s like-

(a) **Resistance from family and husband:** As can be seen from table 6.1, as many as 8.66 percent of the tribal women entrepreneurs faced resistance from their husbands only. While majority 91.34 percent said that they did not face any resistance from their family, 11 TWEs pointed out various reasons for resistance. Three TWEs said that their husband feels, she
would not be able to pay proper attention to children and would neglect the housework if she were busy in business. Another five TWEs expressed their opinion that their husbands were jealous of success and economic independence of their wives. Remaining three TWEs said that their husbands do not trust them. For one or other type of such reason, they felt that women could not run the business successfully.

The TWEs, who have established their units and run it successfully in spite of family resistance, were asked as to whether they find any positive change in the attitude of their husband or other family members after their success. Nine TWEs (81.82 percent) replied affirmative. The reason stated by them was that of their increased earning capacity. However, remaining two said that their husbands are still jealous of their success.

(b) Stress/dual role: All the 127 (100 percent) TWEs stated that they feel stress while discharging the dual role of an entrepreneur as well as of housewives. They said that this stress is inevitable in Indian culture. In India woman has to perform whole of the housework (cooking, rearing children, cleaning etc) even though she may be working outside. It is interesting that the stress was found in both the family structures; i.e. in nuclear and joint families also. Entrepreneurs, who were from nuclear family, stated that they had to do all the household chores because there is no one to provide back support at home. Entrepreneurs, who are from joint family, had to fulfill expectations of her spouse and parents in laws etc. Respondents said that such type of dual role made the women entrepreneurs to devote less time for work. They felt frustrated because they had to spare their energy towards both business and domestic affairs.

(c) Decision-making: Indian constitution provides for equal status to both; men and women, but in practice, it is absent. Women entrepreneurs often experience disadvantages of being a woman. If they establish their unit before marriage, their parent, and after marriage, their husbands and parents in law take decisions about their business units. The women entrepreneurs have simply to act according to those decisions. Researcher found that only 45 TWEs (35.5 percent) could take self-decision about
where to sell. However, 57 (44.88 percent) could take decision only with the help of family members. (See Table 5.29)

(d) **Shyness:** No doubt, shyness is considered as ornament in the Indian culture, but it becomes hurdle when you have to deal with business environment. Because of this shyness, proper communication may not be possible with supporting agencies, officials’ suppliers, customers etc. Researcher herself observed this shyness. Due to traditional cultural values of a backward region, T.W.E HAS found difficult to interact with outsiders. This nature is definitely obstacle in the progress of their business units.

(e) **Illiteracy/low education level:** In tribal community, the students, whether boys or girls are often shy. Girls in particular receive less attention of the parents and teachers and the treatment given to her is always secondary. Researcher has already pointed out in chapter 5 that there is high illiteracy among tribal women. Illiteracy and low level of education keeps them away from required knowledge, understanding, training skills, technology, and current trends in business etc.

(f) **No risk bearing capacity:** In India, women are protected throughout her life. In childhood, she is protected by her parents, after marriage, her husband and in-laws, and in old age, she is protected by her children. As such, through out her life she is never required to take risk of her individual decision. In rural and tribal areas, women cannot move freely, cannot travel alone, cannot stay overnight outside home alone, cannot make decision about purchases and sales. Under the circumstances, expectation of risk taking in business from these women is far from being rational.

6.3.3 **Gender bias**

Gender bias refers to offering of secondary status to women in society. This is also referred to as gender injustice. However, this is not specific to tribal women. It is a generalised problem of human society across the world. Any woman, whether from a forward community or a backward community such as SC/ ST community, receives secondary position in family, society, economic
and socio-political activities. Tribal woman also is not free from this bias and this is the main reason as to why our selected TWEs are not free to take their own business decisions. As has been pointed out earlier, this is one of the major hurdles in the growth of TWEs business.

Researcher experienced that in general, life style of tribal community is different from sophisticated urban society. They do not think about their future and always live only in present. It is, therefore, quite natural that forecasting for the business unit might be far beyond their imagination.

6.4 Prospects for Tribal Women Entrepreneurs

What enterprise do I set up, is question which baffles many prospective entrepreneurs. At times, it even lulls some of them into inaction. Identification of a single or multiple project ideas is crucial for converting the entrepreneurial urge into a recognizable form. Search for ideas is a beginning, an icebreaker; it is a first step in the actual entrepreneurial journey.

The structure of a new venture rests on the bedrocks of business opportunities and the entrepreneur’s response to it. If the foundation is not properly aligned and is thus weak, the structure may collapse or require extensive repair and support efforts in course of time. So the time trouble taken in preparing a sound foundation i.e. selecting a right business opportunity for a venture, may pay rich dividends in due course.\(^8\)

6.4.1. Areas of business opportunities /prospects

(a) Processing and branding of forest collection: Majority tribal women entrepreneurs are engaged in manufacturing and trading products, which are collected from forest. Therefore, opportunities can be searched at this path.

(b) Herbal/Aurvedic Medicine: The age-old practices of Ayurveda and other Indian systems of medicine depend heavily on herbal preparations. Since these days such systems are gaining wider acceptance now, scientists should exploit this opportunity. The worldwide herbal market is expanding and India Rs. 10,000 Crore per annum by selling herbal products abroad. In fact, it can compete with China in this field and earn money, provide
cheap drugs and Medicare to the people as compared to allopathic and drugs and medicine. Aamala, Hirada, Behada are the herbal medicines are collected by the TWEs.

(c) **Sericulture:** Organic products are beginning to make a dent in the world food market. Organic farming is the ‘in thing’ in the developing world today. This change in attitude is mainly due to growing environment and health consciousness among the people. Developing countries are now frantically making efforts of the indiscriminate use of pesticides and chemical manure to boost up the agricultural yields. Contrary to popular belief, Indian farmers are now realizing that organic farming can increase yields. For exporters, organic success comes slowly but steadily. In this connection, promotion of verimiculture is gaining acceptance in India. Potential entrepreneurs with interest in agriculture related activities would find good business opportunities in this area.

(d) **Food, Fruits and Vegetables Processing, Refrigeration and Transportation:** India has emerged as one of the top most food producing country in the world. Indian climate is suitable to growing vast varieties of food grains and Indian food is well known the world over. We need to exploit this potential by processing our food grains. Processed food will have good market in India as well as abroad. Food processing would also earn us much-needed foreign exchange.

Fruits and vegetables are grown in plenty in India. The country has emerged as a leading producer of fruits and vegetables. Fruits and vegetables our producers will get proper price for their products and entrepreneurs will have good business opportunity.

(e) **Bamboo Products:** Bamboo shoot has a huge potential for market. Surprisingly we can see so many usages of bamboo shoots. Those are as under:

(i) **Bamboo can be used as construction material:** Choice for scaffolds and support, future material for building material, bamboo for rod construction, bamboo for check dams, etc.
(ii) **Bamboo for Timber substitute**: bamboo boards, bamboo mat boards, bamboo ply boards, bamboo strip boards, bamboo corrugated mat roofing sheets, bamboo particleboards, etc

(iii) **Bamboo charcoal**: Bamboo charcoal application includes environ food industry, pharmaceutical industry, chemical industry, metallurgical industry hi tech as a new materials etc.

(iv) **Bamboo vinegar**: Bamboo vinegar is the bye product of bamboo charcoal. It is used for production of organic fertilizer, preservative medium and relief of paints etc.

(v) **Bamboo for daily uses**: Bamboo has found its place in many items of may differ from places to places. Bamboo toothpicks, bamboo incense sticks (Agarbatti), ashtrays, spoons flower vases, frames furniture, etc.

(vi) **Bamboo for handicrafts**.

(vii) **Bamboo for pulp in paper industry**.

(viii) **Bamboo for beer**.

(ix) **Medicine from bamboo**

(x) **Perfumes from bamboo**.

(f) **Sericulture industry** 12: Among the developing countries, India enjoys a very favorable position for doubling the present status of silk production of 2,969 tones owing to the low cost of labour. Sericulture is ideally suited for improving the rural and tribal economy of the country, as it is practiced as a subsidiary industry to agriculture. It is cottage an industry and provides ample work for the women folk in the rural and tribal areas in rearing silk worms, while the male members work in the fields. Recently the enforcing of new ideas by research institutions in mulberry cultivation and silkworm handling among Seri culturists, the industry is now practiced as a main profession and as a major cash crop of the country.

(g) **Winery**: 13

Winery is a developing business in India. Proposal for making wine from grains is under discussion in ministry. It is under consideration also.
Making wine from *Moha* flowers, grapes or from sugarcane is traditional business in tribal areas. With support and financial assistance from government, with proper training of production, standardization and with research for the various usage of this particular wine the growth of this business is hampered. This can be a suitable business for tribal women entrepreneurs.

**(h) Fishing:**

Fishing is also a traditional business of tribes. But lack of proper training of developing fish seeds, making fishing nets, facility of cold storage though entrepreneurs have traditional knowledge of fishing, they could not develop this business properly.

**(i) Beekeeping:**

In India, beekeeping has been mainly forest based. Several natural plant species provide nectar and pollen to honey bees. Thus, the raw material for production of honey is available free from nature. Bee hives neither demand additional land space nor do they compete with agriculture or animal husbandry for any input. The beekeeper needs only to spare a few hours in a week to look after his bee colonies. Beekeeping is therefore ideally suited to him as a part-time occupation. Beekeeping constitutes a resource of sustainable income generation to the rural and tribal farmers. It provides them valuable nutrition in the form of honey, protein rich pollen and brood. Bee products also constitute important ingredients of folk and traditional medicine. India has a potential to keep about 120 million bee colonies that can provide self-employment to over 6 million rural and tribal families. In terms of production, these bee colonies can produce over 1.2 million tons of honey and about 15,000 tons of beeswax. Organized collection of forest honey and beeswax using improved methods can result in an additional production of at least 120,000 tons of honey and 10,000 tons of beeswax. This can generate income to about 5 million tribal families. Production of honey has been the major aim of the industry. Modern beekeeping also includes production of beeswax, bee collected pollen, bee venom, royal jelly, propolis, as also of package bees, queen bees and nucleus colonies. All these are possible only with a proper
management of bees, utilizing the local plant resources and adapting to the local climatic conditions. Modern beekeeping makes heavy use of beekeeping equipment and honey processing plant. This results in high efficiency and ensures the quality of the processed honey. Much of the forest honey is sold to the pharmaceutical, confectionery and food industries, where it is processed and used in different formulations. One often finds a good demand for local honeys like honeys from Mahabaleshwar. People in Maharashtra have a strong liking for jamun, hirda or Gela honeys, which have acquired special individual medicinal significance. Similarly, Kartiki honey in Kumaon, Uttar Pradesh is locally much favored. Some honeys, Indian honey has a good export market. With the use of modern collection, storage, beekeeping equipment, honey processing plants and bottling technologies the potential export market can be tapped

(j) Mushrooms

Mushrooms are being used as food and medicine since time immemorial. Their cultivation on extensive scale can help solve many problems of global importance such as protein shortage, resource recovery and reuse as well as part of environmental management. Edible mushrooms contain a high percentage of protein, all indispensable amino acids, and vitamins B-complex and other biochemical compounds. This vegetable is also a food source of dietary fiber and the quantity present is much higher than the crude fiber. The protein value of mushroom is double of cabbage, potatoes and asparagus, four times that of tomatoes and carrot and six times that of oranges. The protein value of dried mushrooms has been found to be 30-40 percent comprising all the essential amino acids. Mushrooms are source of Niacin (0.3 g) and Riboflavin (0.4 mg). Mushroom is a good source of tyrosine enzyme. It is also rich in iron, copper, calcium, potassium, vitamin D, and folic acid. Mushrooms are valuable health food, which are low in calories, high in vegetable proteins, zinc, chitin, fiber, vitamins and minerals. Mushrooms also have a long history of use in traditional Chinese Medicine to promote good health and
vitality and increasing body's adaptive abilities. Specifically, selected strains of dried mushrooms are used to produce mushrooms capsules and extracts. The mushroom is a highly concentrated food and unsurpassed for flavour in addition to being a completely satisfying meal.

(i) The edible mushroom mycelium (10-20 %) may be put in various sausages, minced meat and vegetables, soups, pastes and bakery products and many other dietary menus. Mushroom can be grown by almost anyone and anywhere. However, cultivation of this edible fungus also consumes agricultural and industrial wastes and produces such as straw and molasses, which is an excellent fertilizer and soil conditioner. Mushrooms have no coloring matter and so do not need sunlight to obtain the requisite nutrients for survival. They can grow in darkness, where no other crop would easily flourish. A crop of mushroom can be produced in boxes beneath the kitchen sinks and in garden sheds. For large scale cultivation, properly designed rooms/spaces are needed, which should provide suitable temperature, humidity and darkness.

(ii) Researches reports revealed that mushrooms are rich in food values being food source, and out of 100 g, it contains proteins (3.6 g), minerals vitamins B,12 (0.26 mg), fats (0.3 g), carbohydrates (1.5 g), dietary fibers (2.5 g) and ash (5.0 g) and the vitamin contains are exceptionally high. The protein contents are significantly higher than those provided by the foodstuffs like dates, potatoes, lettuce, carrots, and dried mushrooms containing more proteins than beet. They also contain folio acid, which is blood-building vitamin and counteracts the pernicious anemia with all properties. They serve as a possible source of antibiotics and anti-cancer agents. They lower the cholesterol level of blood pressure. Mushrooms constitute an ideal source for reducing body weight. Different agriculture and industrial wastes could be used as source of food for mushroom cultivation. Mushrooms may also be grown in a variety of places like, caves, ditches, huts, hovels, cottages, cellars, garages, sheds or shelters,
beehive shaped huts, thatched or meted roofs, thick green groves and gardens. The cultivation of mushrooms need (i) preparation of substrate and compost; (ii) preparation of spawn and (iii) seeding of the spawn on suitable mostly, the straw and leaves of wheat, paddy, barley, oat and grow straw, banana, sugarcane and maize, empty millet heads and corn cobs, cotton wastes, thin sticks and sugarcane bags, saw dust, dust logs, straw papers, manure, etc. can be used as medium for its cultivation. Now, the mushroom is a common vegetable for the population of the country. Therefore, it is necessary to cultivate it on large scale for the benefit of the country.

(k) Gur making: 17

Sugar cultivation is done on around 4 million hectares of land in India and its production has fluctuated between 230-300 million tones in past several years. The Rs. 250 billion sugar industry has about 450 sugar mills in India with an average installed capacity of 18 million tones. India is the largest consumer of sugar and second largest producer in the world. About 90 percent of total sugarcane and sugar production in the country, with a twin States Maharashtra and Uttar Pradesh accounting for 60 percent of Indian's total sugar production. As against an average annual rise of 2.5 percent in world sugar production during the past ten years, global sugar consumption has grown by about 2 percent per annum, while in India the consumption has been higher at about 3.5 percent per Annum.

Gur (Jiggery) is a traditional product of sugarcane. It can be defined as a honey brown colored raw lump of sugar. It is the natural mixture of sugar and molasses's. It contains all the minerals, vitamins present in sugarcane juice, and that is why it is known as healthiest sugar in the world. In some of the South American countries, it is known as Panela. At time of production of sugar it requires a mix up of chemicals like sulphure dioxide, lime, phosphoric acid, formic acid and bleaching agents that is why all the contents of sugarcane cannot be found in sugar where as Gur has all the contents and even the scientists have proved that all the
essential vitamins and minerals are missing from sugar as compared to Gur. It is also used as medicine. In Ayurvedic system of medicine it is used as blood purifier and it prevents disorders of bile. Tiny Unit has a capacity of 15 quintal crushing per day and production of Gur is around 1.5 to 1.75 quintal per day and capital investment in establishment of plant is around Rs. 80,000 to 1,00,000 ii) Medium Unit has a capacity of 50 quintal crushing per day and production of Gur is around 5 to 5.5 quintal per day and capital investment in establishment of plant is around Rs. 1,40,000 to 1,75,000 where cost of land & building is included. In addition, Large Unit has a capacity of 70 quintal crushing per day. The production of Gur is around 7-8 quintal per day and capital investment in establishment of plant is around Rs. 2, 15,000 to 2, 50,000. Still Guru is not producing on a good commercial scale globally. The market surveys said that Guru has good demand in metros as well as urban areas but suppliers are not able to supply as per demand. This year Rate of one kg Gur is just double than sugar in the market. In view of this scenario, it was felt necessary to carry out a research, which can reveal the present status of Gur industry in terms of its marketing, cost-return analysis, pricing-regulatory and R&D in operations. This research will urged the policymakers to streamline strategies that promote stabilization of sugarcane economy and make the nation credible supplier of Gur in the International market, benefiting Gur makers, sugarcane growers and other stakeholders.

(l) Leaf Plate and Cup making:

“Leaf plate making is a village-based industry, which depends upon the local availability of saili (Bauhinia spp.) and sal (Chorea Robusta) leaves from nearby forest. It is a widespread activity in the villages of India employing thousands of workers. Many of them are home-workers working in an informal way, to increase the household income. There are also some more organised ’self-help’ groups. These are often women-focused or tribal focused.

“Women appear to be the main collectors of leaves. Later, they sit together in the smoothed mud yards in their village and stitch the leaves
into rounds with little sticks. They can be stitched further by machine. The stitched rounds are put out in the sun to dry. Each plate is made by pressing two rounds of leaves together in a machine. This work is done mainly by men.

**(m) Plantation and processing of Medicinal Plants:**

Income generations from forest produce is not significant. Due to destructive harvesting of forest wealth natural resource base has shrunk considerably in the last two decades. This has directly affected their way of life.

(i) Women in particular are the first victims of this shrinking resource base, since women are involved in harvesting most of the forest produce and collecting fuel wood. Added to this, they are not accessible to recent advances in science, which can help them generate more income and in turn improve of quality of their life.

(ii) Keeping the existing problem of tribal women folk in mind, we wanted to enhance income generation capacity and revitalize the sustainable agricultural practices. We envisaged it involves a multidisciplinary and multi institutional support.

(iii) Cultivation of medicinal plants especially high value medicinal plants is creating new dimension in the field of agriculture. For women having marginal land holding, it will be beneficial if they cultivate high value medicinal plants and process them to some extent with the help of experts’ supervision. Therefore, some of their land may be utilized for producing high value medicinal plants. Initially, while talking about these schemes, a participatory Rural Appraisal exercise was carried out for identifying the acceptance of idea of this project. Some of the women showed willingness to plant medicinal plants. Periwinkle, *C. Roseus* has been recognized as one of the most important plants for medicinal use. It is a hardy plant. At present, more than 100 alkaloids have been isolated from various parts of this plant. Vinblastine sulphate, one of the important alkaloids used in the treatment of various types of cancers is isolated from its leaves.
Camptothecin is isolated from *Nothapodytes foetida*. It is used as bulk intermediate for making anti-cancer & anti HIV drugs.

Vinblastine from *Catharanthus roseus* and Camptothecin from *Nothapodytes foetida* have been identified as two anticancer plant drugs. Cultivation and extraction of anticancer chemicals involves lot of scientific and technical inputs. We involved various organizations such as National Chemical Laboratory, Pune, to take these technologies to people, who can fruitfully use the same for their livelihood and economic well-being.

The farmers have been trained to cultivate *C. roseus*. Plantation and harvesting techniques have been taught to them.

Department of science and Technology, Government of India is financially supporting *Gram-Vardhini* for this project.

Once the project is successful, we expect more villagers to take up medicinal plant cultivation. This will help change their attitude from collection to cultivation.

A number of products the tribal community, especially tribal women can produce and market because they have ample of forest resources available free of cost, provided, they are properly trained in the art of making paper products and sufficient financial support is offered to them through banks and financial Institutions. Khadi and Village Industries Board of Maharashtra can provide marketing support for their products. Some of the popular paper products that TWEs can develop are:

(i) Embossed Handmade Paper
(ii) Handmade Floral Paper
(iii) Handmade Paper Crafts
(iv) Handmade Paper Gifts
(v) Handmade Paper Wine Bags
(vi) Glassine Paper
(vii) Handmade Paper
(viii) Handmade Paper Diaries
(ix) Handmade Paper Journal
More details about these products making are available at website http://catlaogs.indiamart.com/products/handmade-flora-paper.html. The Central and State governments, local NGOs and the social workers can do a lot in developing the liking of paper industry among the tribal women entrepreneurs in order to generate assured income and employment for this community.

6.5 Testing of Statements of Hypotheses:

In her research plan, researcher had planned to test following statements of hypotheses that are duly tested in this study.

**I Hypotheses:** Tribal women entrepreneurs have to face more serious problems than the mail entrepreneurs do

This statement of hypothesis has been tested using a number of parameters. 71 percent of the TWEs are married, who are not free to take any decisions without consent of their husbands and in-laws. (Table 4.8) Over 84 percent of TWEs are untrained for the trade they are in. (Table 4.7). Only 25 percent of TWEs could take initiative to start a new business, rest 75 percent had to depend on parents or in-laws for the same decision. About 78 percent of the TWEs had a business standing less than 15 years. In another words, most of the TWEs are young and inexperienced entrepreneurs. (Table 5.1) 67 percent of the TWEs could not avail of the institutional finance mainly because they were women and were not in a position to present tangible security against the loan amount required (Table 4.28). About 60 percent of the selected TWEs are illiterate and regardless of their level of knowledge and education (Table 4.3). 75 percent of TWEs had no authority to take their own business decisions. (Table4. 34) Such difficulties do not come in the way of male entrepreneurs regardless of their social class and economic status. Social status of women in Indian society itself is a major problem in India. **These facts prove above-mentioned hypotheses.**
Hypotheses 2: Tribal women have better prospects to develop entrepreneurship.

Tribal women have certain positive qualities for their development as an entrepreneur. No doubt, they are ill educated, poor and suppressed by mail-dominated society. However, they are more bold, more hard working and consistent in their work culture, perhaps freer than non-tribal rural women are. Though in a male dominated society, male is usually head of the family and role of the women is conventionally confined behind the threshold as cooking, cleaning and child rearing, tribal women does much more than their male counterparts do. Earnings of tribal women are generally much more than the males and they can run their families either with or without support from males. All these socio-cultural and economic features of Tribal Women Entrepreneurs have been discussed at length in chapter 5. This logical explanation is quite convincing that Tribal Women can prove to be a better entrepreneur than Tribal Men.

The researcher has inquired and investigated in detail about the prospects for tribal women entrepreneurs within the available resources around that suits to their work-culture. Numbers of products the TWEs either can develop and market in their individual capacity or in collective effort through SHGs have been discussed at length in chapter 6 in Section 6.3. As an illustration, the researcher has given the list of 14 trades, which only tribal women can develop with least cost and efforts is given. A further search in the issue may give quite an exhaustive list of trades. The list provided is only illustrative or suggestive but is enough to prove Hypotheses number II.

6.6 Conclusion

After an in depth study of the problem and analysis of the data proved that there are numerous problems the selected tribal women entrepreneurs are facing. However, it is also proved that they have unlimited chances to venture into innovative activities which they can undertake with little amount of capital, if they are strongly supported by the government and the NGOs. Researcher has also thought over the possible solutions to these problems, which she thinks fit to the selected population
within its limited resources. Next concluding chapter 7 discusses her major findings and suggestions for improving the working of their enterprises.

Notes and References

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