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. Their means of livelihood were traditionally 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.

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.

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”.

These were the ideas of Pandit Jawaharlal Nehru, first prime minister of India, which vividly highlight the importance of economic independence of women
These views are very much admirable and were reflected in our constituency also.

In the year 1950, the Constitution of India came into existence. It not only declared that men and women are equal, but also prohibited any kind of discrimination against women. But in reality, the obstacles the emancipation of women have not all been eliminated. This is because, many of the problems, which women have been facing, are not yet solved. Women have been facing problems for several centuries. Present study aims at understanding the current problems of Tribal Woman Entrepreneurs in North Maharashtra.

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

The random sampling method is adopted to select the women entrepreneurs for the present study. The sample 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 women entrepreneurs have been randomly chosen from these four districts. To get the relevant information, a well structured interview schedule is used. A separate schedule of interview is arranged to get the relevant information about the efforts put by Govt. and NGOs in respect of uplifting of the tribal women.

Simple statistical tools like average, percentage, ratio, is used for this research study.

1.2 Significance of the study:
According to census of 2001 proportion of women in total population of India is 48 per cent, that is, around 50 per cent. 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 Tribal Woman Entrepreneurs male and female development is still much wider. Though educationally women are advancing, they are generally avoided in jobs where male candidates are available. Those who are employed, rarely get the position of top officers or as an exclusive technocrat because of the gender bias. 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.

2.3 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, programs, 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

2.4 Statements of Hypotheses:

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

1) Tribal Woman Entrepreneurs have to face more serious problems than the mail entrepreneurs

2) Tribal women have better prospects to develop entrepreneurship.

1.5 Research Methodology

(1) Research Design:

The type of research is exploratory research based on sample survey. It is basically an analytical study of prospects and problems of Tribal Woman 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:

1. Tentative choice of the topic and elementary reading of the reference material.
2. Finalisation of the title, defining the objectives and development of the statements of hypotheses.
3. Extensive review of related literature
5. Collection of secondary and primary data, preparation of research notes.
6. Classification, tabulation and statistical analysis of the data, drawing inferences.
7. Writing of report.
(2) Sample Design:

The population of Tribal Woman Entrepreneurs in the selected region is more or less homogeneous and therefore, a uniform sample 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 sample units picked from the total population were randomly chosen.

Sample design for selection for Tribal Woman Entrepreneurs is given below in Table 2.1

<table>
<thead>
<tr>
<th>S. No .</th>
<th>District</th>
<th>Total population of Women entrepreneurs (Approximate)</th>
<th>Sample 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>Jalgaon</td>
<td>1,000</td>
<td>25</td>
<td>2.5</td>
</tr>
<tr>
<td>4</td>
<td>Dhule</td>
<td>1,000</td>
<td>24</td>
<td>2.4</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>

Table No.1.1 shows that almost all the women entrepreneurs are unregistered running a tiny activity at home level. It was difficult to draw a systematic sample 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 sample 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 people. Researcher hopes that since the sample units are not deliberately chosen but randomly, the choice is most likely to be fairly representative of universe.
The sample 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 Woman 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 is 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.

1. Communication gap:-The tribal respondents 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.

2. Second Limitation is that of small sample 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 sample being representative of the universe have been maximized.

1.6 Major Findings:

These findings are partly based on the analysis of secondary data and partly on the primary data collected from 127 Tribal Woman Entrepreneurs from Nashik, Jalgaon, Dhule and Nandurbar districts in which the density of tribal population varied.

1. Majority of the sample Tribal Woman Entrepreneurs started their entrepreneurial career while they were in the age group of 30 to 40 years. This was followed by the age group of 20 to 30 years. It means that maximum number of women started their business at the young age (Table 5.1 p )

2. It was found that educational level was too low in tribal area. Even after 62 years of independence, almost 60 percent of the sample Tribal Woman Entrepreneurs was illiterate. Further 11 percent of them could not reach up to SSC level. Only 25 percent of them could clear the. Exam. Only 4 percent could complete their education up to HSC. No TRIBAL WOMAN ENTREPRENEUR was found graduate. Low level of education has been reflected in the type of business they carry on. Most of them were engaged in trading type of business and that to in connection with forest goods. Business, which requires technical knowledge and expertise, is out of question for them. (Table 5.2)

3. The economic position of the sample tribal households is far form being satisfactory. Table 5.5 depicts the clear picture of Tribal Woman Entrepreneurs’ family income. 28 husbands, 7 Sons, and 3 family members, earned an annual income of Rs 6000/- to Rs. 12000/-. They are all agricultural labourers or casual labour and are hardly engaged during sowing or harvesting seasons of 3 to four months in a year. Annual earning of 35 husbands, 5 Sons and 7 was between Rs. 12000 to Rs. 24000. Mostly, they are farmers and some have side business excepting farming. Another 38 husbands and 5 sons earned more than Rs, 24000 per annum. Most of them are farmers; some are engaged in cattle rearing and dairy business also. But over the entire table shows that the financial position of sample families is not sound. We can infer that Tribal Woman Entrepreneurs are
‘pull entrepreneurs’ forced by economic condition. They are bound to take-up one or another economic activity to earn for their livelihood.

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

5 In recent times, governmental and many non-governmental agencies are trying to boost entrepreneurship through various training programs. Special schemes are tailored to cater the needs of women entrepreneurs. But it has been observed that Tribal Woman Entrepreneurs are miles away from these facilities. Rather they were not aware of the facilities to which they are entitled, the sample Tribal Woman Entrepreneurs could not avail of training facility before starting their businesses.

6 It has been observed that most of the Tribal Woman Entrepreneurs were married. Main reason to start some economic activity was a) to provide financial assistance to their families b) another motivating factor was to become self-sufficient. c) SHG activity has become conversant not only to rural area, but to tribal area as well. Unforeseen calamities in a family like death of husband or his permanent disablement also forced some Tribal Woman Entrepreneurs to start their business to run their families. d) Very positive observation is that, women are now aware of importance of education and to earn for kids, education has become the motivating factor for some Tribal Woman Entrepreneurs.

7 It as been observed that capital investment in the business by Tribal Woman Entrepreneurs is at very low. Because of the labour intensive nature of business and dependence on raw material which is mostly free gift of nature, they need not require much capital. Secondly, all of them are engaged in tiny type of business,
which does not require huge capital investment. Only two respondents, who were associated with SHG, were having capital investment above Rs. 50,000/-. There were 18 respondents who were engaged in dairy business, were having capital investment between Rs. 30,000/- to Rs. 50,000/-. Rest all of Tribal Woman Entrepreneurs were had capital investment in the range of Rs. 0 to 10,000/-. Working capital requirement of Tribal Woman Entrepreneurs is also very low. It is revealed that majority of respondents had invested. (63 units i.e. 49.6 percent) initially from rupees zero to rupees five hundred.

It is observed that because of illiteracy or ill-education, all the Tribal Woman Entrepreneurs do not maintain accounts personally. (95 i.e. 74.80 percent) Majority of them maintained it but with the help of others, by paid or voluntary account writers. Only 4 entrepreneurs maintained it in computerized format. 28 entrepreneurs didn’t maintain the accounts because they did not feel it necessary to maintain the accounts in writing; rather they neglect the importance of maintaining accounts.

It is found that most of the entrepreneurs i.e. 107 Tribal Women Entrepreneur's out of 127 (84.25 percent) use only traditional technology for processing or manufacturing their products. Only 20 Tribal Woman Entrepreneurs (15.75 percent) used some sort of technology in their business.

Table 5.23 discloses that 114 Tribal Woman Entrepreneurs had never heard of feasibility study. Only 13 Tribal Woman Entrepreneurs with the help of NGOs worked on feasibility study of their prospective business. But it is observed by the researcher that these Tribal Woman Entrepreneurs were unaware of the importance of such a study. They simply stated that their NGOs advised them that it is essential, so they worked on the feasibility study.

Table 5.24 shows that majority of Tribal Woman Entrepreneurs hadn’t prepared project report. 88 entrepreneurs (69.29 percent) did not have idea about the project report.

Table 5.25 reveals the type of organizations of Tribal Woman Entrepreneurs. Majority i.e. 95 units (74.8 percent) established their units as sole proprietorship. 22 entrepreneurs (17.3 percent) established their business through their self help
group as a collective activity of the group. Only 10 entrepreneurs (7.9 percent) have formed Hindu undivided family business in which the Tribal Woman Entrepreneurs felt quite comfortable because of family support in every consequence.

Out of sample 127 Tribal Woman Entrepreneurs, only 42 (33.1 percent) entrepreneurs availed financial assistance from nationalised banks or District central co-operative banks. 85 (66.9 percent) Tribal Woman Entrepreneurs i.e. more than double didn’t avail loan or financial assistance from bank, GO or NGOs. This finding speaks for the helpless situation in which the Tribal Woman Entrepreneurs are working. Out of 127 Tribal Woman Entrepreneurs only 42 Tribal Woman Entrepreneurs could avail Institutional loan. All these units are tiny. The lower quantum of financial assistance is Rs.5000 and the highest limit of loan is 1, 25,000 and that the maximum limit is enjoyed by a single entrepreneur. Nearly 90 percent of 42 entrepreneurs have availed the loan facility up to Rs. 50,000/-.

The decision regarding buying/ procurement of inputs as classified in table 5.30 shows that 45 (35.5 percent) of the Tribal Woman Entrepreneurs themselves decide. 22 (17.3 percent) depend for this decision. Another 20 Tribal Woman Entrepreneurs take joint decision by husband and wife and the SHG sponsored 35 Tribal Woman Entrepreneurs take unanimous decision/ by majority of members in the meeting of the general body.

Decision about financial assistance is also a vital decision for any enterprise. Table 5.31 depict that 64 Tribal Woman Entrepreneurs (50.4 percent) took the decision about financial assistance that how much do they need it, from where they avail it, how they repay it, etc. Followed by the SHG supported 40 Tribal Woman Entrepreneurs (31.5 percent) availed the financial assistance from nationalized banks or District cooperative banks. The decisions regarding the quantum of financial requirement, from where to avail, how much to avail, how to repay etc. were taken among the general body meetings of self help groups and it was found that, the decisions were executed by the group members.
The table 5.32 reveals that tribal women are very much confident about their physical capacity. The decision about appointment or retrenchment of employees, Tribal Woman Entrepreneurs (88.2 percent) took the decision themselves. They also decided their terms and conditions of service, and wages. All other decision makers’ number is negligible for any comment. Tribal Woman Entrepreneurs proved that they can take the decision on expansion and they have achieved the same.

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

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

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

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

It will be clearly seen from Table 4.6 that the priorities of development scheme differ from district to district. JRY and IRDP are top first two priorities in all the four districts, though percentage of allocations differs across the district. Other priorities of development scheme are different in different districts. In Nashik district, third, fourth and fifth priorities go to crop husbandry, animal husbandry and forestry. In Jalgaon district, the respective priorities 3 to 5 are crop husbandry, agriculture and allied industries and animal husbandry. In Dhule District, these priorities go Animal husbandry, Village and Small Industry and Forestry respectively. Priorities differ in Nandurbar district as Animal Husbandry as third, crop husbandry as forth and forestry and fifth priorities.

It can also be seen from Table 4.6 that the sum total of disbursement of funds (outlay) for the years 2002-03, 2005-2006 and 2008-09 under Tribal Sub-plan for all the four districts together shows an allocation of Rs.45.91 Crore. Allocation of funds across the districts and across the economic activities is most unevenly distributed. Nashik district, where the tribal population is densely located, got a lion’s share of around 46 percent of funds. Nandurbar district with more tribal
population shared 33.7 percent. Dhule and least share is distributed to Jalgaon received 10.46 percent 9.75 percent of allocations of Tribal Sub-plan funds for North Maharashtra during the period under study.

It is surprising that the under the scheme of dairy development, and marketing and warehousing, no district is provided with any fun, whereas findings of this research shows that dairy business is popular demand in Dhule and in Nandurbar district. Marketing and Warehousing is urgently demanded by our sample Tribal Woman Entrepreneurs and ranked the problem as 3rd urgent need to safeguard their industries and trade. This issue is elaborated further in next chapter.

If we look at the aggregative picture of activity locations, the largest number of sample Tribal Woman Entrepreneurs is from Nandurbar district (43), followed by Nashik (35), Jalgaon (25) and Dhule at the bottom (24) are in processing Industry. Similarly, in Nandurbar district, no enterprise is found in processing and trading business.

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

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

Table 6.5 gives the figures of average annual sales and average annual sales per unit of the Tribal Woman Entrepreneurs for all the six economic activities together in each of the district. From the table, it is clear that Nashik ranked first among all the districts. Average annual sales are Rs 10.5 lakh and average annual
sales per unit is Rs. 0.30 lakh. Nandurbar District ranks second in terms of average annual sales of Rs. 9.96 lakh and average annual sale per unit is Rs. 0.23 lakh. The results are amazing in Jalgaon district. It stood third in rank for average annual sales i.e. Rs. 6.86 lakh but the average annual sale per unit is Rs. 0.27 lakh, which is more than Nandurbar. Thus, though the number of economic activities in Jalgaon is less than that of Nandurbar, the district ranks second with regard to average annual sales per unit. Dhule is least in all the districts. Average annual sales are Rs. 3.01 lakh and average annual sales per unit are just Rs. 12 thousand only.

To find the result of annual sales from the angle of industry origin, the researcher prepared the Table 6.6. The table reveals that processing and trading is the most promising industry of all six industries though only 17 enterprises are working in this trade. In fact, trading is the leading activity with 35 women entrepreneurs engaged in it, it is surprising to note that processing and trading ranks first in average annual sales with sales with regard to per unit, Rs. 38,700/-. Trading ranks second with per unit average annual sales at Rs. 28,400/-. Forest Collection ranks third and with slight difference, Animal Husbandry is on fourth rank with regard to average annual sales at Rs. 4.71 lakh and Rs. 0.26 per unit per year in forest collections. Food processing is ranks fifth in average annual sales at Rs. 3.4 lakh and average annual sales per unit in the activity Rs. 0.19 lakh. Services industry is least with only 8 entrepreneurs involved and also least in average annual sales and sales per unit respectively at but there is no much difference between Tribal Woman Entrepreneurs average annual sales and average annual sales per unit at Rs. 1.10 lakh and Rs. 0.18 lakh per unit respectively. On the whole, it seems that the most leading economic activity for the region as a whole is processing and trading activity followed by mere trading, forest collections and Animal husbandry. Food processing and services, and lagging far behind the other four activities by number of enterprises and by sales per unit.

Table 6.9 shows the over all picture of the annual net profits of the sample districts. Average profit per annum of the Nandurbar district is Rs. 49.79 lakh,
which is topper one. **Nashik** district ranks second with an average annual profit Rs. 43.53 lakh. Last but one is Jalgaon and the profit per annum is Rs. 27 50 lakh and the least district is Dhule, the figure shows Rs 14.47 lakh only. If we look at the profit from the angle of profit per unit, in we get varied results. **Nashik** district surprisingly ranked first (Rs 12, 400) then **Nandurbar** (Rs 11,600), followed by **Jalgaon** (Rs 11,000) and least one is **Dhule** (Rs. 6, 200).

Table 6.10 reveals interesting results. If we go through the average profit per annum, it shows that most profitable industry is **Trading** by share in total profits of all enterprises, it ranks first (Rs 3.02 lakh) the second rank is of **forest collections** with average annual profit of Rs 2.85 lakh per annum. **Animal husbandry** achieves third rank with an average annual profit of Rs 2.77 lakh. **Processing and trading** ranked fourth with an average annual profit of Rs. 2.38 lakh. **Food processing** ranks fifth with average annual profit of Rs. 1.48 lakh and the last one is **Services**, the least profit making activity with average annual profit of Rs. 1.07 lakh. However, the average profit per unit shows altogether different tendency. As far as the profit per unit is concerned, the ranks 1 to 6 are in the order 1) forest collections, 2) processing and trading, 3) animal husbandry 4) trading, 5) food processing and 6) services at the end.

If we compare the ratios of profit to sales for the period under study, we find a range of ratios between 0.40: 1 and 0.50: 1 among the four districts. The highest profit margin seems to have enjoyed by 43 entrepreneurs of **Nandurbar** district with a ratio of 0.50:1 or 50 percent of sales. The lowest margin enjoyed by 25 Tribal Woman Entrepreneurs of **Jalgaon district** at 40 percent of sales. Tribal Woman Entrepreneurs in **Dhule** (24) and **Nashik** (35) earned 48 and 41 percent profit on their sales. If we look at the profit per unit of Tribal Woman Entrepreneurs, per annum, again, **Nandurbar** tops with a profit of Rs. 13, 000 per unit, followed by **Nashik**, Rs. 12,400, **Jalgaon** Rs. 11000 and at the bottom, **Dhule**, Rs. 6,020 per unit. Researcher is shocked to know that though these sample Tribal Woman Entrepreneurs are working hard enough in their business throughout the year, even the top earning TRIBAL WOMAN ENTREPRENEUR gets an average annual income of Rs. 13,000 only, that is, even less than the
income limit prescribed for determination of poverty line. Almost all our sample Tribal Woman Entrepreneurs, in spite of their year round working, is fitting themselves in the population below poverty line. This is a miserable outcome of this research.

Researcher expected this result because most of these entrepreneurs live in mountain ranges (in Pandas) and it is easy to them to collect the forest treasury, process it and sale. But the end outcome of this work reflects gross social injustice. It is clear that though government financial assistance figure gives official figures of district-wise allocation of financial assistance in Outlay Tribal Sub Plan (OTSP), assistance could not reach any of the sample Tribal Woman Entrepreneurs in any of the four districts. (Explained in chapter 4)

1.3 Suggestions and recommendation:

Researcher is pleased to make following suggestions and recommendations which, she honestly feels, would beneficial to solve the problems of Tribal Women Entrepreneur's

Suggestions

(1) Financial Assistance: This problem is ranked first by the Tribal Woman Entrepreneurs. Naturally it is serious problem to these entrepreneurs. The suggestions are as follows.

a) Every financial institution may be user friendly. Work shops in regional language may be arranged to explain the procedure, importance and schemes for Tribal Woman Entrepreneurs

b) The promotional agencies as well as banks may prepare simple applications forms in regional language for the Tribal Woman Entrepreneurs.

c) *Holi, gav-diwali*, in such festivals, when tribal community gathers together, message through a street play, or in *mela* can be convened about various types of financial assistance available for Tribal Woman Entrepreneurs.

d) NGOs and social workers active in the area concerned should act as a mediator between Tribal Woman Entrepreneurs financial institution and Tribal Woman Entrepreneurs who will assist them to avail the loan.
e) The procedure for grant of financial assistance shall have to be simple and less time consuming.

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

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

h) It has been observed that small borrowers had a will to repay the loan but they find it difficult to go to bank during normal banking hours. Moreover they felt ashamed of depositing very small amounts. Therefore researcher suggests that financial institutions may appoint agents to collect recovery in small amounts, say, Rs.10/- or Rs. 20/- etc. on daily basis. This will ensure definite repayment of loan as well as create self-employment opportunity to youth.

j) Financial institutes may provide pigmy boxes to small borrowers and ask them to deposit certain some of money on daily basis and collect it at the doorstep of the borrowers at the end of the month. Keys of the pigmy boxes will remain with financial institutions.

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

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

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

n) Under seed money capital scheme, Tribal Women Entrepreneur's are not in position to bear the cost of second deed of hypothecation. Therefore, it will suitable for them if such cost is waived and business is registered without such fees.
(2) **Technical** :- It seems that those business which are based on technology, the training should be made compulsory to those entrepreneurs, because some Tribal Woman Entrepreneurs have their traditional knowledge of their business and they use traditional techniques but they could not use the modern technology in their business, so they could not stand in the market. They should under go through the technical training which will help them to cope up with modern technical world. They should also get training subsidy. Training center should not be far away from place of their residence.

(3) **Lack of government Assistance:**

a) Work shops and seminars should also be arranged more frequently be Tribal Woman Entrepreneurs the official of support agencies and Tribal Woman Entrepreneurs, their may be a cordial relationship between Tribal Woman Entrepreneurs officials and Tribal Woman Entrepreneurs, so they may not afraid to demand any type of assistance or to state any problem in their business units.

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

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

d) Duplication of all documents may be avoided.

e) All dealings of assistance may be transparent

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

g) Assistance should be given to genuine and potential Tribal Woman Entrepreneurs only

(4) **Sales:**

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

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

c) Special attention is required to promote export potentiality of these units.
d) Services of NGOs, Universities, and open universities etc. can be used in an effective manner for the conducting of market survey and to disseminate market information

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

f) Motivation and assistance may be given to Tribal Woman Entrepreneurs to sell the products by participating in trade fairs and exhibitions at district level, state level, national and international level

(5) Suggestions to KVIC:

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

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

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

g) Bank officers, Project officers should visit and guide Tribal Women Entrepreneur’s it will help them to and loan amount could be utilized properly.

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

i) The project officer should try to increase the proportion of Tribal Woman Entrepreneurs in receiving the subsidy from KVIC.

(7) Other suggestions

1) NGOs may more responsibilities to reach to grass root level.
2) Government schemes may be implemented through *Krishi Vidyan Kendra*.
3) Social organizations working in tribal areas may of some use. Government may explore the possibilities of taking help such organizations to revel and spread the policies of government.
4) Open universities may extend their study centers and or sub-centers in tribal areas for training to tribal youth.
5) Banking facilities may be made more users friendly in rural and tribal areas. Condition of minimum balance charges may be waived.
6) Instead of providing subsidies to tiny and small borrowers, credit (loans) may be extended at very low of interest.
7) Interest concessions may be offered to regular borrowers.
8) Banks may not insist on co-lateral securities from Tribal Women Entrepreneur's It has been observed that business of some Tribal Women Entrepreneur's has been closed after some period. Reasons being lacking finance,
9) Advanced research centers may be established to develop Ayurvedic Medicines from rare plants available in forest, though it has been suggested by Tribal Woman Entrepreneurs that moha licker is having some medical values, possibilities/probabilities of having such values need to be proved scientifically.
10) Oil of Tolambi (seeds of moha) is used as edible oil in tribes. They used it to light the lamp. Usage of Tolambi needs further research.
Glossary of Technical Terms used:

1. IRDP: Integrated Rural Development Programme
2. JRY: Jawahar Rojagar Yojana
3. KVIC: Khadi and Village Industries Commission
4. GO: Government Organisations
5. NGO: Non government Organization
6. Pada: A group of 15 to 25 families residing in same area
7. SHG: Self Help Group
8. Tolambi: Seed/fruit of Moha tree
9. TSP: Tribal Sub Plan
10. TWEs: Tribal Women Entrepreneurs

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