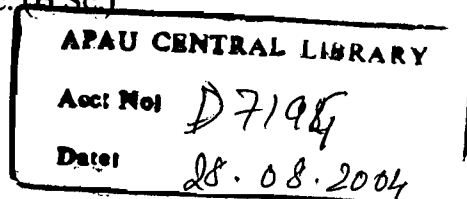


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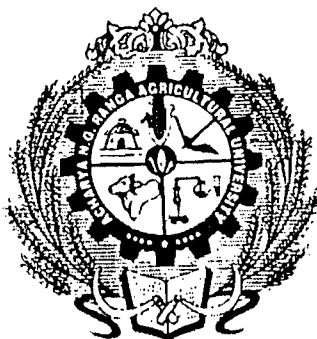
**A STUDY ON TRIBAL WOMEN ENTREPRENEURS IN HIGH
ALTITUDE TRIBAL ZONE OF ANDHRA PRADESH**

By

M.S. CHAITANYA KUMARI
M. Sc. (H.Sc.)



THESIS SUBMITTED TO
ACHARYA N.G. RANGA AGRICULTURAL UNIVERSITY
IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF THE DEGREE OF
DOCTOR OF PHILOSOPHY
IN THE FACULTY OF HOME SCIENCE
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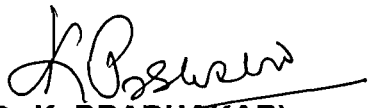
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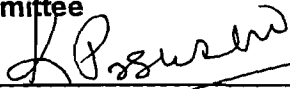
No part of the thesis has been submitted for any other degree or diploma or has been published. The published part has been fully acknowledged. All the assistance and help received during the course of investigations have been duly acknowledged by the author of the thesis.


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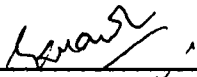
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CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
I.	INTRODUCTION	1 - 12
II.	REVIEW OF LITERATURE	13 - 38
III.	MATERIALS AND METHODS	39 - 72
IV.	RESULTS	73 - 151
V.	DISCUSSION	152 - 210
VI.	SUMMARY	211 - 236
	LITERATURE CITED	237 - 242
	APPENDIX	243 - 256

LIST OF TABLES

Table No.	Title	Page No.
1	Selection of respondents from selected districts and mandals of High Altitude Tribal zone	43
2	Variables and their empirical measurements	47
3	Distribution of respondents based on their chronological age	74
4	Distribution of respondents based on their education	76
5	Distribution of respondents based on their marital status	78
6	Distribution of respondents based on their entrepreneurial experience	80
7	Distribution of respondents based on training received	82
8	Distribution of respondents based on their socio-economic status	84
9	Distribution of respondents based on their family support	86
10	Distribution of respondents based on their financial support	88
11	Distribution of respondents based on their marketing facilities	90
12	Distribution of respondents based on their management orientation	92
13	Distribution of respondents based on their value orientation	94

Table No.	Title	Page No.
14	Distribution of respondents based on their entrepreneurial behaviour	98
15	Distribution of respondents based on their entrepreneurial characteristics	101-102
16	Distribution of respondents based on their overall social improvement	106
17	Distribution of respondents based on their improvement in social conditions	111-112
18	Distribution of respondents based on their overall economic improvement	116
19	Distribution of respondents based on their improvement in economic conditions	119
20	Significance of difference in mean scores of economic condition of tribal women entrepreneurs	122
21	Distribution of respondents according to their motivating factors	123
22	Distribution of respondents according to the source of motivation	124
23	Distribution of respondents according to their facilitating factors	125
24	Correlation coefficients (r) between independent variables and entrepreneurial behaviour of tribal women entrepreneurs	127
25	Correlation coefficients(r) between Independent variables and improvement in social conditions of tribal women entrepreneurs	130

Table No.	Title	Page No.
26	Correlation coefficients (r) between Independent variables and improvement in economic conditions of tribal women entrepreneurs	133
27	Correlation coefficients (r) between entrepreneurial behaviour and improvement in socio-economic conditions	135
28	Regression analysis between Independent variables and entrepreneurial behaviour	138
29	Regression analysis between Independent variables and social improvement	140
30	Regression analysis between Independent variables and economic improvement	143
31	Distribution of respondents according to their problems	146
32	Distribution of respondents according to their suggestions	150

LIST OF ILLUSTRATIONS

Fig. No.	Title	Page No.
1	Conceptual model of the study	38
2	Map of Andhra Pradesh showing the selected zone	40
3	Map of Srikakulam district showing the selected mandals and villages	44
4	Map of Vizianagaram district showing the selected mandals and villages	45
5	Map of Visakhapatnam district showing the selected mandals and villages	46
6	Distribution of respondents based on chronological age	75
7	Distribution of respondents based on their education	77
8	Distribution of respondents based on their marital status	79
9	Distribution of respondents based on their entrepreneurial experience	81
10	Distribution of respondents based on training received	83
11	Distribution of respondents based on socio-economic status	85
12	Distribution of respondents based on their family support	87

Fig. No.	Title	Page No.
13	Distribution of respondents based on their financial support	89
14	Distribution of respondents based on their marketing facilities	91
15	Distribution of respondents based on their management orientation	93
16	Distribution of respondents based on their value orientation	95
17	Distribution of respondents based on their entrepreneurial behaviour	97
18	Distribution of respondents based on overall social improvement	107
19	Distribution of respondents based on overall economic improvement	117
20	Empirical model of the study	210

LIST OF PLATES

Plate No.	Title	Page No.
1	Sarojinamma being involved in adda leaf plate making	198
2	Chinnamma being involved in bamboo basket making	202
3	Seethamma performing tailoring activity	206
4	Tribal women purchasing raw material for adda leaf plate making at Chintapally shandy	232
5	Tribal women with their children involved in adda leaf plate making at Pathur village	232
6	Tribal women selling finished adda leaf plates at house hold level	233
7	Adda leaf plate making machine provided by ITDA officials at Donbai village	233
8	Tribal family being involved in bamboo basket making at K.D.Peta village	234
9	Marketing on bamboo baskets and other products at Chintapalli shandy	234
10	Finished products of bamboo prepared by tribal women	235
11	Researcher interviewing the tribal women of bamboo basket making	235
12	Tribal women being trained at training center of NGO	236
13	A young tribal woman seen involved in tailoring at Antharla village	236

LIST OF ABBREVIATIONS

AW	:	Anganwadi worker
DRDA	:	District Rural Development Agency
DWCRA	:	Development of women and Children in Rural Areas
E.H	:	Emperical Hypothesis
F	:	Frequency
G.S	:	Grama Sevika
ICDS	:	Integrated Child development Service scheme
ILO	:	International Labour Organisation
IRDP	:	Integrated Rural Development Programme
ITDA	:	Integrated Tribal Development Agency
NABARD	:	National Bank for Agriculture and Rural Development
NGO	:	Non Government Organization
N.H	:	Null Hypothesis
S.D	:	Standard deviation
SHG	:	Self Help Groups
SGSY	:	Swarna Jayanthi Gram Swarajgar Yojana
TRYSEM	:	Training of Rural Youth for self Employment
VSS	:	Vana Samrakshana Samithi

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DECLARATION

I, **M.S. CHAITANYA KUMARI** hereby declare that the thesis entitled "**A STUDY ON TRIBAL WOMEN ENTREPRENEURS IN HIGH ALTITUDE TRIBAL ZONE OF ANDHRA PRADESH**" submitted to Acharya N.G. Ranga Agricultural University for the degree of **DOCTOR OF PHILOSOPHY IN HOME SCIENCE (EXTENSION EDUCATION)** is the result of the original research work done by me. It is further declared that the thesis or any part thereof has not been published earlier in any manner.

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ABSTRACT

Poverty and unemployment are persistent problems in tribal areas. Employment opportunities as wage workers are often denied to women because of their family responsibilities, illiteracy, socio-cultural barriers. By keeping this in view, government is consciously making an effort to mobilize women to form into self help groups and also assisting them by providing subsidy and credit facilities under various programmes. However, along with all this support, the success of enterprise solely depends on the entrepreneur behaviour and extent of improvement in socio-economic condition of the tribal women. Hence, in the present study an attempt was made to study the tribal women entrepreneurs in High Altitude Tribal zone of Andhra Pradesh.

Ex-post-facto research design was used for conducting the study. High Altitude Tribal zone of Andhra Pradesh was selected purposively. Out of 32 tribal mandals from selected 3 districts (Srikakulam, Vizianagaram, Visakhapatnam) 6 mandals were selected randomly. Three enterprises, namely adda leaf plate making, bamboo basket making, tailoring in which majority of women are involved were selected. From each village 15 respondents (i.e., five respondents from each enterprise) were selected randomly. Thus a total of 180 respondents were selected from 12 villages for the study comprising 60 respondents from each enterprise.

The salient findings of the study are:

Majority of the women in adda leaf plate making enterprise were middle aged, illiterates, married and trained. They belonged to medium category, for variables like entrepreneurial experience, socio-economic status, family support, marketing facilities, management orientation and value orientation. Most of them availed financial support rarely to frequently.

With regard to bamboo basket making it was observed that majority of the respondents were middle aged, illiterates, married and trained and belonged to medium category of entrepreneurial experience, socio-economic status, marketing facilities, management orientation and value orientation. Most of them belonged to high category in family support and availed financial support rarely.

In the case of tailoring majority of the respondents were young aged, married had undergone primary schooling and training. They belonged to medium category in entrepreneurial experience, socio-economic status, family support, marketing facilities, management orientation and value orientation. Most of them received financial support rarely.

Data of pooled sample indicated that majority of tribal women were middle aged, illiterates, married and trained with medium category of entrepreneurial experience, socio-economic status, family support, marketing facilities, management orientation and value orientation. Most of them availed financial support rarely .

Majority of tribal women had medium entrepreneurial behaviour in adda leaf plate making (66.67%), bamboo basket making (71.67%), tailoring (63.33%) and pooled sample (67.22%).

Majority of the respondents were found in the medium category of social improvement in three enterprises i.e., adda leaf plate making (50.00%), bamboo basket making (40.00%), tailoring (46.67%) and pooled sample (45.55%).

Majority of tribal women had medium extent of improvement in economic conditions in adda leaf plate making (45.00%), tailoring (48.34%) and pooled sample (44.44%). Whereas women in bamboo basket making had high (46.67%) extent of improvement in economic conditions.

Economic necessity, government programmes and policies, self interest in that specific area occupied first three ranks as motivating factors whereas training support by government and non government organisations. Incentives by the government and family members support/help occupied first three ranks as facilitating factors.

The findings of correlation analysis indicated that a positive and significant relationship was observed between entrepreneurial behaviour of tribal women in adda leaf plate making and management orientation and value orientation.

The findings of correlation analysis indicated that in bamboo basket making only education was found to be significant positively with entrepreneurial behaviour.

The correlation coefficients computed revealed that age and marital status were found to be negatively significant whereas education and entrepreneurial experience were positively significant with entrepreneurial behaviour of women in tailoring.

In respect to pooled sample age was found to be negatively significant while education, entrepreneurial experience, family support, marketing facilities, management orientation and value orientation were found to be positively significant with the entrepreneurial behaviour of women.

The value of R^2 indicates that all the independent variables put together could explain a variation in entrepreneurial behaviour to the extent of 59.40 per cent, 29.72 per cent, 36.57 per cent and 34.63 per cent in adda leaf plate making, bamboo basket making, tailoring and pooled sample respectively. The computed F values for R^2 was found to be significant in all groups except bamboo basket making.

A positive and significant relationship was observed between social improvement of tribal women in adda leaf plate making and their age, education, marital status, training received, socio-economic status, family support, financial support and marketing facilities.

In the case of bamboo basket making a positive and significant relationship was observed with age, entrepreneurial experience, socio-economic status, marketing facilities and value orientation.

With regard to tailoring education, training received, socio-economic status, family support, marketing facilities and management orientation was found to be significant positively.

The overall picture of pooled sample revealed that age, training received, socio-economic status, marketing facilities and management orientation were found to be significant positively.

The values of R^2 indicated that all the independent variables put together could explain a variation in extent of improvement in social condition to the extent of 63.89, 37.56, 73.13 and 48.19 per cent in adda leaf plate making, bamboo basket making, tailoring and pooled sample respectively. The computed F values for R^2 was found to be significant in all groups.

A positive and significant relationship was observed between economic improvement and family support, marketing facilities of tribal women in adda leaf plate making

With regard to bamboo basket making age was found to be negatively significant, while entrepreneurial experience was positively significant with the economic improvement of tribal women.

In the case of tailoring none of the variables were found to be significant with economic improvement of tribal women.

A positive and significant relationship was observed between economic improvement and entrepreneurial experience, family support of women in pooled sample. Whereas age was found to be negatively significant.

The values of R^2 indicated that all the independent variables put together could explain a variation in extent of improvement in economic condition to the extent of 32.32, 20.90, 24.39 and 52.40 percent in adda leaf plate making, bamboo basket making, tailoring and pooled sample respectively. The computed F values for R^2 was found to be significant in adda leaf plate making, pooled sample and non significant in bamboo basket making and tailoring.

More than half of the respondents expressed the problems of insufficient credit facilities, low remunerative price for product, improper marketing facilities, lack of infrastructure facilities, additional responsibility of home and farm etc.

The major suggestions made by the women were provision of easy and adequate credit facilities, establishment of common work shed, provision of transportation facility, provision of remunerative prices for products with marketing facilities and timely technical guidance and training.

INTRODUCTION

CHAPTER I

INTRODUCTION

"A nation cannot march forward if women are left behind"

- Swamy Vivekananda

Women constitute half of the population and thus a significant segment of every society. Their position is not the same in all the ages of history. Their position has been variously estimated in different periods. For centuries women in India have deliberately denied opportunities for growth in the name of religion and ancient socio-cultural practices.

At the economic structural plane, women are prey to economic independence and heavy domestic work, unpaid and unrecognized work, non recognition of their economic contribution, poor work conditions and wages, monotonous job which men denied to do. Though women represent half of the global population and one third of the labour force, they are receiving one-tenth and less than one percent of world property.

Entrepreneurship is a multidimensional, multidisciplinary and multi-faceted phenomenon which encompasses innovation and newness as an integral part. Entrepreneurship as an economic activity emerged and functions in a socio-cultural setting. It could be conceived as an individuals' free choice of activity or a social group's occupation or profession. Entrepreneurship plays a critical role in the country's economic growth. The industrial growth and economic development of a nation is largely

dependent on its enterprising spirit. Besides being the vehicle of industrial development, entrepreneurship can offer solutions for self employment potential, uniform distribution of wealth, balanced regional development

There is no specific difference between men and women entrepreneurs except for their biological sex and their socially formed roles and attitudes. Further it has been accepted that the overall development of an economy depends on the individual growth of both the male and female entrepreneurs that particular economy. Some research studies conducted on women's entrepreneurship indicate that, self-employment has not been a long-term goal for women. It happens accidentally, depending on the situation. Given below are the most common reasons that induce a person to become an entrepreneur.

- a) to earn money
- b) to keep oneself busy
- c) to fulfil one's ambitions
- d) to be independent
- e) social prestige, etc.

Women are increasingly seeking entrepreneurship as a result increased literacy rate and opportunities which have given rise to new aspirations among women also increased. It is since the last one decade that the women have started emerging on the business scene and some have achieved success too. With the spread of education and new

awareness, women entrepreneurs are spreading their ways to higher levels of the technical and non technical business.

During the 1970's the decade of the International Women's year, efforts to promote self employment among women received greater attention from the Government and private agencies alike. The new Industrial policy of the Government of India has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Financial institutions and nationalised banks also have set up special cells to assist women entrepreneurs on the economic scene in recent years. There were more than 1,52,260 women entrepreneurs claiming 9.01 per cent of the total 1.70 million entrepreneurs in India during 1988-89. Majority of them were engaged in the agrobased industries, handicrafts, handlooms and cottage based industries. The number of the women entrepreneurs has also increased to 3,28,000 in 1996-97 (Working Womens' Forum, 1998)..

For women entrepreneurs starting and operating a business involves considerable risk and difficulties because in the Indian society, women have always played a secondary role and their role was limited to the family only. But mechanization and automation of many production processes have decreased the importance of man's physical ability for performing a physical job. This has enabled women to take advantage of the industrialization process.

1.1 DEMOGRAPHIC PROFILE OF TRIBALS

The schedule tribe population in Andhra Pradesh is about 42 lakhs which constitutes 6.65 percent of the population (7 lakhs). The tribal women population in Andhra Pradesh is 44.6 lakhs (as per the provisional figures of 2001 statistics). The 33 schedule tribe of Andhra Pradesh form a very large component in the entire South India. Tribal concentration in Andhra Pradesh is in the districts of Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, Khammam, Warangal and Adilabad.

1.2 ENTREPRENEURSHIP AMONG TRIBAL WOMEN

The major source of income of the tribals besides agriculture was forest and forest produce. Being close to forest they took to honey and gum collection and other medical herbs. The tribal economy of the region was, therefore, based on two major sources: agriculture and forest.

The tribals are at the bottom of the socio-economic level. True, economic opportunities have brought some changes in the position of tribals though they largely continue to remain below the poverty line. Their historical isolation has not yet been fully overcome.

To raise their standard of living and also restructuring their society, it is essential to provide them new status opportunities. The tribals have to be taught to identify resources for obtaining capital, developing managerial skills and prepare themselves for decision making and risk taking.

The entrepreneur-a key factor in fostering economic growth is widely accepted. The appearance of entrepreneurship among the tribal women is directly related to the socio-economic development of the tribal community along with the growth of industrialization, urbanization and migration.

The tribals, in the new economic transformation, have taken to some entrepreneurial activities. Increasingly they take to innovating inputs in agriculture and also in other allied sectors, they try new technology. The occupations, which are new to them having characteristics of industrial urban base, are being adopted by them. Occupationally, the trend is entrepreneurial, unhistorical and modern. It has provided a new dimension to their economy. Above all it has a tremendous impact on their social structure.

The definitions of entrepreneurship have to be considered in the context of the conditions prevailing in the industrially backward and developed areas of the country. Gupta and Mehta (1992) have indicated that there was no difference between the entrepreneurs and self employed persons in tribal conditions. Therefore, even setting-up of small business like a retailshop, tailoring unit, etc. represents a break through from tradition and a step forward in the tribal situation. This has to be considered as a capacity for entrepreneurship.

As regards the emergence of entrepreneurial activities, three conditions may be observed in rural tribal areas. The first condition is the change of occupation. People use new technologies and techniques to

increase production. It is related to creative and innovative practices. The second condition, the people adopt new occupations as a result of industrialization, urbanization and migration resulting in starting of small and cottage industries. The third condition, the people get financial and other necessary help and advice from the government and non-government agencies under planned schemes such as, IRDP, ITDA, TRYSEM, NABARD etc. so that they can become self-employed in different categories of occupations.

Entrepreneurship among tribal women have emerged as a real boon for economic development. Besides solving the problem of poverty, they help to generate additional income for tribal families. Resource based enterprises like bamboo basket making, adda leaf plate making etc. provide ample prospects for illiterate and poor women to make a livelihood. Further, it is ideal for women who prefer part time employment, as they have to perform dual roles as mother and wives. Small enterprises facilitate women to have flexible working hours. Besides these, enterprises train them to acquire entrepreneurial abilities and at the same time obtain economic independence. In most of the countries the majority of the enterprises are owned and managed by the rural women. These women headed enterprises tend to be concentrated in certain sectors namely Agricultural production and marketing, Poultry and livestock production, Horticulture and fisheries, Certain areas of manufacturing (wood products,

garment units, etc.) cottage industries & crafts, Gathering and recycling, collection of forest produce, Trading and related activities.

The predominant characteristics of rural women engaged enterprises (ILO, 1993) are they require limited capital, they are mostly unregistered and operate in the informal sector of the economy. In many cases production takes place at home or nearby house, they rely heavily on family workers (paid and unpaid) and the owner performs all the functions herself including making and managerial functions.

Although capital requirement of these enterprises may be very low, to the tribal poor it is high. Lack of capital is a serious constraint to the development of women in tribal areas who find little or no access to credit often it is the policies and legal procedures that make the credit inaccessible to poor and illiterate tribal women. By keeping this in view government has launched several programmes for the development of women in rural and tribal areas.

1.3 PLANNED DEVELOPMENT

The approach for development of tribals was first laid down by the first prime minister of India Late Pandit Jawaharlal Nehru. Soon after independence planned development was adopted as the National policy in the country. During the second five year plan, the Ministry of Community Development was assisted to open tribal development blocks for conditioning of these people. The same policy was followed in the third five year plan. In the fourth five year plan the tribal development agency

strategy was introduced as an additive programme focussing on specific target group areas.

The approach adopted for tribal development has been not only for the prevention of exploitation and elimination of poverty but also for their socio-cultural and economic development. One of the major objectives of the sixth five year plan (1979-83) later brought forward to 1980-85 is to work towards achieving full employment in the country. With this objective in view, the government of India has implemented major poverty alleviation programmes like ITDP, IRDP and its two sub programmes namely TRYSEM in August, 1979 and DWCRA in 1982, which focus in particular on improving the socio-economic status of disadvantaged section of women in rural tribal areas by developing entrepreneurship qualities and income generating activities on self-sustaining basis.

The ninth five year plan(1995-2000) has given due importance to the empowerment of the rural tribal women. Under various existing antipoverty programmes like IRDP, TRYSEM, DWCRA, it would be ensured that the target set for women beneficiaries has reached. The scheme, DWCRA lays emphasis on the formation of groups of 15-20 women from poor households at village level and on the habit of regular savings and rotating the amount for productive and non-productive purpose by creating awareness for regular repayment.

Later the government has decided to restructure the self-employment programmes and launched a new programme called Swarnajayanthi Gram

Swarojgar Yojana (SGSY) from April, 1999 which aims at establishing a large number of small enterprises in rural and tribal areas. This is a holistic programme covering all aspects of self-employment such as organization of poor into self help groups and providing training, credit, technology, infrastructure and marketing facilities.

1.4 NEED AND IMPORTANCE OF THE STUDY

Women entrepreneurship is of paramount importance because of the present economic crisis in the country. The Government's new industrial policy announced on August 6, 1991 also support this by stating that entrepreneur and small scale industries have a great role to play in bringing about economic stability and making India self-reliant. Women form a little over 48 per cent of the population and they have a right and scope to be economically independent, self employed and contribute significantly towards the economic development of the country. The government and non-government organizations also play an important role in mobilizing women to become entrepreneurs by introducing entrepreneurship as an avenue for economic growth.

Entrepreneurship itself has been recently recognised as a full fledged profession and women entrepreneurship is an even newer phenomenon. Many research studies focussed their attention on women entrepreneurship in urban and rural areas. But studies on tribal women entrepreneurship are very few. Keeping this gap in view the present investigation was designed with the following objectives.

General objective:

To study the tribal women entrepreneurs in terms of their entrepreneurial behaviour and extent of improvement in socio-economic conditions.

Specific objectives:

1. To study the personal profile of tribal women entrepreneurs
2. To study the entrepreneurial behaviour of tribal women entrepreneurs
3. To examine the extent of improvement in the socio-economic conditions of the tribal women entrepreneurs.
4. To find out the motivating and facilitating factors influencing tribal women for starting the enterprise
5. To unearth relationship between personal profile of tribal women entrepreneurs and entrepreneurial behaviour and extent of improvement in socio-economic conditions
6. To find out the problems encountered by the tribal women entrepreneurs and elicit suggestions to overcome the problems
7. To conduct selected case studies to reinforce the findings of the study

1.5 SCOPE OF THE STUDY

Programmes for women are planned in more generic way, therefore, the special needs of tribal women are often omitted. The present attempt in a humble way aims to present authentic and scientific information on tribal women entrepreneurs which would help the authorities concerned in

formulating the future strategies for greater emancipation of women in tribal areas.

The present investigation studies the personal profile, entrepreneurial behaviour and extent of improvement in socio-economic conditions of the tribal women entrepreneurs. The study also focuses on identifying the motivating and facilitating factors to start an enterprise.

1.6 LIMITATIONS OF THE STUDY

The study was conducted with some unavoidable limitations as regard to time, study area, sample size etc. which are usually encountered by a single investigator.

Conducting the investigation in tribal areas is comparatively difficult because of the distinct socio-culture and situational factors of the tribes who are not easily approachable. This problem was overcome by building rapport and getting the required support from the personnel of ITDA and local tribal leaders in establishing rapport with the respondents.

The study largely relied on the oral response of the tribal respondents. They are often reluctant to give precise information on some delicate matters like finance received, income etc. however they were tackled patiently by establishing rapport.

It is also a fact that the investigator was confined to High Altitude Tribal area zone obviously, the findings emanating from the study would be applicable only in similar geographical contours.

1.7 PRESENTATION OF THE STUDY

This is presented in six chapters. The first chapter deals with 'Introduction' where the need, specific objectives, the scope and limitation of the study are discussed. The second chapter 'Review of Literature' deals with review of available and related studies in the light of the present investigation. The third chapter focuses on 'Materials and Methods used for collection of data, statistical tools employed etc. The fourth and fifth chapters covers, the 'Results' of the study and the 'Discussion' of the results respectively. The sixth chapter is 'Summary' with the implications of the study. At the end 'Literature cited' and 'Appendices' are presented.

REVIEW OF
LITRATURE

- 2.6 Problems encountered by tribal women entrepreneurs in managing the enterprises
- 2.7 Relationship of selected independent variables with entrepreneurial behaviour and extent of improvement in socio-economic conditions
- 2.8 Conceptual frame work and derivation of hypothesis

2.1 DEFINITION AND MEANING OF ENTREPRENEUR, ENTREPRENEURSHIP AND WOMEN ENTREPRENEURSHIP IN INDIA

2.1.1 Entrepreneur

The French Economist Cantillon (1955) was the first to introduce the term entrepreneur and defined him as an agent who purchased the means of production of contribution to marketable products.

Schumpeter (1961) defined an entrepreneur as a dynamic agent of change, or the catalyst who transformed increasingly physical, natural and human resources into corresponding production possibilities.

Rao (1975) opined that any person actively engaged in inventing or developing or expanding or effectively maintaining an organization was an entrepreneur. According to him if a person is starting a new organization, developing it or expanding it, the very act of understanding these activities qualifies him to be called as entrepreneur.

De (1986) stated that a farmer does not become an entrepreneur only by adopting a new agricultural technology but he becomes an entrepreneur only when he comes to be an operator of a farm business. A business

CHAPTER II

REVIEW OF LITERATURE

An important purpose of reviewing the literature is to interpret the present findings in the light of past results. A comprehensive review of literature becomes an integral part of any well conceived investigation as it not only provides the needed momentum to the research, but also guides the researcher in the right direction throughout the work. The relevant literature pertaining to the present study has been reviewed and is directed mainly towards information related to the women entrepreneurs and their entrepreneurial behaviour, extent of improvement in socio-economic conditions, motivating and facilitating factors, and problems faced by them in managing their enterprises. The literature available on the above aspects had been classified and presented in the following sequence:

- 2.1 Definition and meaning of entrepreneur, entrepreneurship and women entrepreneurship in India
- 2.2 Personal profile of women entrepreneurs
- 2.3 Entrepreneurial behaviour of women entrepreneurs
- 2.4 Improvement in socio-economic conditions of rural women entrepreneurs
- 2.5 Motivating and facilitating factors for starting the enterprise

involves rational decisions on investment after assessing risk, other alternatives and possibilities of profit and loss. An entrepreneur is a dynamic agent of change or the catalyst who increasingly transforms the physical, natural, and human resources into corresponding production possibilities.

Anna and Pillai (1989) defined 'A women entrepreneur is a person who is an enterprising individual with an eye for opportunity and an uncanny vision, commercial acumen with tremendous perseverance and above all, a person who is willing to take risks, with the unknown because of adventurous spirit she possesses'.

2.1.2 Entrepreneurship

Schumpeter (1961) defined entrepreneurship as the process of providing a new product or service. This definition focusses on the values of innovation and creativity, the creation of new values. That is innovative firms introduce one or more of the following "new combinations"

- i) New goods
- ii) New methods of production
- iii) New markets
- iv) New sources of supply
- v) New organization of the industry

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business with unit for the production or distribution of economic goods or services.

Banerjee and Talukdar (1997) entrepreneurship means a quality according to destined to increase production spontaneously.

Krishnan *et al.* (1998) defines entrepreneurship as buying labour and materials at uncertain prices and selling the resultant output at contracted price.

2.1.3 Women entrepreneurship in India

Out of 827.05 million people in India, females comprise 394.50 million representing 47.7 per cent of the total population. There are 110.46 million women work force representing 28 per cent of the female population. From the information collected from the secondary sources of state Government Publications (1991), the combined trend in eight states during 1970 to 1989 revealed that women entrepreneurs in the garment industry occupy a significant share of 35.03 per cent. The presence of women in service related field is 15.52 per cent and in food processing industries 13.9 per cent. Women's share in areas like chemical, manufacturing and engineering industry are 8.50 per cent, 7.60 per cent and 7.66 per cent, respectively. Of the total self employed women, a majority were concentrated in low paid, low skilled, low technology and low productivity jobs in the rural and unorganised sector.

Like in other spheres, Indian women have proved their great potential as successful entrepreneurs. Some of the Indian women

entrepreneurs today lead the biggest shipping companies, trading and export houses, brewing industries, plastic and electronic establishments. Garments and Handicrafts exports are primarily in the hands of women entrepreneurs.

Government has taken the lead role of directing the women into various avenues of economic activity like employment in organised sector and entrepreneurship by forming certain special policies for them. The new Industry policy (1990) listed a number of measures to promote small scale units.

2.2 PERSONAL PROFILE OF WOMEN ENTREPRENEURS

Mohiuddin (1986) conducted a study on "The entrepreneurship in rural women in Andhra Pradesh". The results showed that the successful rural women entrepreneurs came from the age of 19 to 39 years, who were literate and belonged to backward class. They had some previous traditional/family skills with them. The women in Andhra Pradesh had taken traditional and family based enterprises such as basket making, coir works, tailoring, embroidery, handloom, candle making and papad making etc. They market the products in open market and in most of the cases they were also competing with other entrepreneurs.

Verma (1986) in his comparative study of tribals and non-tribals observed that 47.00 per cent of the tribal households were in the low education group. The occupational pattern tribal women revealed that one

third of the tribal functionaries were housewives, majority of tribals (42.00%) were daily wage workers followed by agriculturists (26.00%) and only 10.00 per cent were self employed or in business

Moorthi and Kumar (1992) in a study on "Evaluation of ITDP of Bharnaur and Pangi of Himachal Pradesh revealed that tribal women were still backward mainly because they were neglected in the socio-economic development process. There is low level of commercialization due to biological, socio-economic and institutional constraints.

Sreelatha (1992) in her study on "Employment generation, income and expenditure patterns of DWCRA beneficiaries in Mahaboobnagar district of Andhra Pradesh" found that majority of the rural women were middle aged (27-43 years), illiterate, belonged to BC, ST and SC categories. Further she reported that the respondents had a family size of upto 5 members and had medium extension contact, urban contact, innovativeness and marketing facilities.

Kumari (1993) in her study on 'Impact of Balala Streela Sikshana Kendram on rural women in Guntur district' found that majority of trained women had medium extension contact, high risk orientation, medium achievement motivation and high management orientation whereas untrained women had low extension contact, medium risk orientation, medium achievement motivation and management orientation.

Kusumanjali (1994) reported that majority of tribal women were young, illiterate and belonged to nuclear families. She further reported that

majority of respondents had medium income and small land holding with no social participation. However majority possessed medium urban and extension contact.

Srivastava (1994) in his study on 'Small entrepreneurs forge ahead' found that more than 60 per cent entrepreneurs have nuclear families consisting of the spouse and the children. It was reported by the women respondents that it was because of nuclear family, they could venture into commercial activities, which otherwise would have not been possible because of persistent anathema of senior family members towards self employment.

Manjula (1995) reported that majority of DWCRA women were married, middle aged, dependent on husband, had joint families, and were functionally literate. They had medium socio-economic status and belonged to medium income category, medium extension contact, medium management orientation, medium value orientation, low mass media exposure and trained for three days.

Savita (1997) in her study conducted in Hissar district of Haryana on DWCRA beneficiaries revealed that majority of the respondents belonged to the age group of 35-50 years (47.00%), illiterate (54.00%) with low family educational status (57.00%), low caste status (48.0%) and nuclear families (55.00%) with large family size (53.00%). Further, she reported that as high as 72.00 per cent of respondents were landless, having agriculture as their main occupation and had income less than Rs.1500 per month (62.00%). A

vast majority of the respondents (92.00%) had no participation in social organisations and had low level of mass media exposure.

Hemalatha (1998) conducted a study on DWCRA women and found that majority (86.00%) of the women were in the age group of 20-40 years. About 70.00 per cent of them were married followed by 18.00 per cent unmarried and 12.00 per cent destitute women. As far as caste is concerned majority (75.00%) belonged to other castes and only 25.00 per cent were scheduled castes. The education levels of the women ranged from illiterate to secondary level, whereas about 50.00 per cent had upto primary level followed by 32.00 per cent upto secondary level. Most of the women were either engaged in agriculture or employed as wage labourers. Majority of the women (60.00%) had the family income ranging from Rs.600-900 per month while for the remaining (40.00%), it was between Rs.1000-1500.

Kumari (1998) reported that majority of the tribal self employed women were middle aged, illiterates, belonged to a family size of 4-6 members had medium socio-economic status and small land holding. They had medium levels of information seeking behaviour, value orientation, self confidence, decision making and economic motivation.

SPARTHA recommendations (1998) reported that tribal women play a special role in the tribal economy and join the work force at an early age and contribute for a longer period.

Snehalatha (1998) in her study on 'Thrift and credit groups working Government and Non Government Organisations on the status of rural women' revealed that majority of NGO beneficiaries were middle aged (63.5%), married (95.55%), illiterate (60.74%), had nuclear families (72.29%) and belonged to SC/ST (72.59%) castes. Similarly the Government beneficiaries were also middle aged (51.12%), married (94.09%), illiterate (67.40%) and belonged to SC/ST caste (80.00%) with nuclear families (78.52%).

Aruna (1999) in her study on 'socio-economic improvement of rural women-An analysis in UNDP villages of Kumool district of Andhra Pradesh' revealed that majority of the beneficiaries were middle aged (76.6%), unskilled labour (66.00%), married (76.70%), functionally literate (73.30%), had medium family size (59.20%) with nuclear families (68.30%) and belonged to backward caste (50.80%) categories. She further revealed that majority of the respondents had medium levels of management orientation (68.40%) and information seeking behaviour (80.00%). Majority of respondents received training for about 2 to 4 weeks (53.40%). Rural women were reported to have good supportive environment.

✓ Mangasree (1999) in her study revealed that majority of rural women were middle aged (57.00%), illiterate (76.0%), belonged to SC/ST caste (48.30%), nuclear families (62.00%) had medium family size (55.60%) and received no training (55.30%).

agyalakshmi (2002) in her study revealed that majority of rural entrepreneurs in three categories of micro level enterprises were aged, and married. Majority of them belonged to medium category based on socio-economic status, innovativeness, achievement orientation, risk orientation, economic motivation, information seeking behaviour, family support and marketing facilities. Majority of them availed support frequently.

ENTREPRENEURIAL BEHAVIOUR OF RURAL WOMEN ENTREPRENEURS

Manjula (1995) conducted a 'study on entrepreneurial behaviour of women' and reported that majority of the rural women were in the medium level of entrepreneurial behaviour followed by low and high.

Karega (1996) in his article on "women groups: from welfare to small business in a rural district in Kenya", argued that women's groups are simply incorporating small scale enterprises into their group activities, the characteristics exhibited by the women groups are innovative, risk taking, and invest/reinvest accumulated capital through their enterprises.

Subrahmanyeswari (1997) in her study on "entrepreneurial behaviour of rural dairy women of Chittor district" revealed that small and medium women were in the medium level of entrepreneurial behaviour as against large dairy women who were in high level of entrepreneurial behaviour.

Mundhwa (1998) conducted study and revealed that the majority of respondents had a medium level of entrepreneurship followed by high and low level.

2.4 IMPROVEMENT IN SOCIO-ECONOMIC CONDITIONS OF RURAL WOMEN ENTREPRENEURS

2.4.1 Social Improvement

Kurwijila and Due (1991) in their article on 'credit for women's income generation – Tanzania case study' reported that the successful women believed that their income and food intake has increased because of the enterprises. Women felt that they could able to provide sufficient food and better nutrition and they could pay children's school fees. Women gained self confidence and husbands took pride in their wives efforts to obtain funding to improve household income.

Noponen (1992) conducted a panel study on 300 working poor women to analyse the impact of model loan programme of an NGO (working womens forum) and revealed that the programme succeeded in making women and their families more prosperous while improving women's social status in the community.

Premchander (1994) opined that increasing women's income do not just benefit the women themselves but also raises the nutritional and educational status of their families.

Snehalatha (1994) in her study on "impact of thrift and credit groups in improving the status of rural women" revealed that there was remarkable difference of medium to high level in food intake, health care and education of children. The enrolment rate was improved from 42.5 per cent to 26.67 per cent.

Ghorpade (1995) while studying the Self Help Groups reported that the tribal women could establish local marketing, linkages through their group activities to provide good quality food, clothes and health care to the old and children.

Lalitha (1997) In her book on 'Rural women empowerment and development banking' envisaged that poor women's contribution towards family survival in rural areas is higher than that of men's and that the contribution of women towards the survival of the household during the periods of economic crisis in rural households goes upto 100 per cent.

Mahapatra (1998) while studying the impact of income generating activities of NGOs found that the income generating activities help in arousing self confidence among women and get recognition as an economic contributor to family. They get an opportunity to learn how to relate their individuals/institutions and get to know about the outside world. They get the benefit of greater exposure and their awareness level increases.

Aruna (1999) revealed that majority of the women belonged to medium category in the extent of improvement in health, nutritional and educational status; child development, socio-political participation, mobility,

media exposure, availability of services of facilities and reduction in migration. But all the respondents reported high reduction in dependency on traditional sources of credit.

Mangasree (1999), regarding of improvement in the social conditions of DWCRA groups, indicated medium improvement in health and nutritional status (61.66%) educational status (53.33%), child development (55.00%) socio-political participation (56.66%), mobility (68.33%), media exposure (67.66%), reduction in migration (63.33%) and reduction in dependence on traditional sources of credit (56.67%).

Lamb (2001) opined that enterprise development could make a significant contribution to rural GDP, employment, family income, food security, nutritional intake and diversity and community welfare.

Bhagyalaxmi (2002) in her study found that majority of women in three categories as well as in the pooled sample showed medium extent of improvement in health and nutritional status, educational status, child development, socio-political participation, mobility, media exposure, employment and economic status and overall status of the women.

2.4.2 Economic Improvement

Tripathy *et al.* (1968), reported that after the introduction of IRDP in Bihar state the respondents families got 47.0 working days in a month for all the workers combined in the family, out of which 17.5 days were for wage employment and 29.5 days for self-employment. They further stated that each beneficiary family on an average received Rs.85.50 as wages in a

month which included earnings from both agriculture and non agriculture works.

Mohiuddin (1986) stated that most of the rural family women were directly or indirectly involved in income generation activities out of economic needs or family pressures.

Panjarath (1989) reported that women dairy co-operatives acted as powerful instruments to economic progress, social change and for creation of mass employment opportunities. Further he reported that the co-operatives not only improved women's economic position but also assisted in breaking down the barriers created by feudal traditions and poverty.

Thangamuthu and Manimekhalai (1989) in their study found that 60.00 per cent of DWCRAs respondents were able to earn above the average income of Rs.380 per month.

Kumar (1991) revealed that the beneficiaries of DWCRAs under tailoring, dairy and mat weaving were able to get employment for more than the average days of 13 days, 15 days and 12 days in a month, respectively. Employment status has improved substantially as the unemployed as well as the other wage earned were provided with self employment.

Kumar and Kumar (1992) conducted a study to assess the impact of DWCRAs in generating income for rural women. The results of the study showed that the average monthly income of majority of rural women had increased to Rs.370/- Rs.490/- and Rs.390/- from a meagre income of Rs.90/- Rs.95 and Rs.80, respectively from the three trades names tailoring,

dairy and net weaving. The author concluded that there was substantial ²⁸ additional income and additional employment to the rural women of these three trades.

Sreelatha (1992) in her study found that majority (61%) of respondents had an average income increase of Rs.2226/- per annum in their family income due to DW CRA and had an average increase in the employment generation of 126 days per family per annum.

Snehalatha (1994) stated that the additional income generated by the beneficiaries ranged from Rs.1200 to Rs.4800 per annum of which majority (31.57%) could generate Rs.2401 to Rs.3600/- per annum.

Thapliyal *et al.* (1994) in their study on 'Economic development of rural women-case studies in rural development revealed that the groups were earning an annual income of Rs.1200 in case of broom making, Rs.3100/- per each vegetable crop, Rs.6750/- in sericulture Rs.10,000 to 12,000/- in chalk making and Rs.375/- per month in agarbathi making.

Pitt and Khandakar (1995) in their study reported that women's economic improvement contributed to increased household consumption, increased assets and increased expenditure of the family. The number of hours devoted to production and marketing also increased.

Prasad (1995) in a study on DW CRA reported that the programme made a positive impact in terms of women's economic improvement through income generating activities namely, poultry and bakery.

Sitalaxmi *et al.* (1995) revealed that the rural women beneficiaries obtained an incremental annual household income ranging from Rs.800 to 6000 from the selected trade.

Vyas (1996) conducted a study on "poverty and unemployment in tribal sub-plan area of Udaipur" revealed that nearly 43.38 per cent of the total beneficiaries experienced an increase amount between Rs.1-100, 30 per cent of them experienced between Rs.101 – 200 and 10-50 per cent experienced Rs.200-800. Only 9.59 per cent reported increase of Rs.500-1000. Only one per cent of beneficiaries reported an increase in their annual income by more than Rs.1000/-

Aruna (1999) stated that majority of the rural women belonged to medium category in the extent of improvement in family additional income generation, family additional asset generation, family additional expenditure pattern and family debt position. In case of families additional savings majority of women were found to have low level of savings followed by medium savings.

Mangasree (1999) revealed that regarding the extent of improvement in economic conditions majority of DW CRA groups had medium additional income generation (60.00%) additional asset generation (63.33%), additional savings (55.00%) and medium (60.00%) improvement in overall economic conditions.

Thangamani and Umapriya (2001) in their study on 'Impact of small enterprises undertaken by women beneficiaries of loan fund scheme of

Avinashilingam Trust observed that 33 per cent of the rural women expressed that they had become self reliant. About 32 per cent of women perceived that there was an increase in their family income and 16 per cent of women opined that they gained confidence due to experience.

2.5 MOTIVATING AND FACILITATING FACTORS FOR WOMEN ENTREPRENEURS

Christofer (1969) on the basis of his study titled 'Socio-psychological factors influencing the adoption of the innovation of starting small industry unit', concluded that the entrepreneurs decision to start an industrial unit was not influenced by level of education, income differences, risk-taking ability and need for achievement, but rather influenced by ambition, social prestige, social responsibility, economic gain and perception of demand for a particular product.

Azad (1989) stated that ambition motivated people to achieve, and for entrepreneurship where one is investing in an unknown area risking one's own money and status particularly need strong motivations. His research findings stated that the main forces or motivating factors for women entrepreneurs are economic compulsion, use of knowledge and skills, need for achievement, success of others, frustration in present job/occupation, power and self actualization.

Epstein and Vyakamam (1990) in their paper on female petty entrepreneurs and their roles stated that poverty accompanied by lack of

income-earning opportunities rather than profit incentives motivate an increasing number of rural women to become petty entrepreneurs.

Lalitha (1997) in her study revealed that women entrepreneurs were mainly found to be influenced and motivated by the advice of their husbands, fathers, families depending on their marital status. In the west women entrepreneurs motivation often has roots in job frustration and interest in the area of business.

Aravinda (1999) stated that self actualization, personnel urge and satisfaction, social prestige, need, desire to create something new and fulfillment of ambition are main driving forces behind the entrepreneur.

2.6 THE PROBLEMS FACED BY THE RURAL WOMEN IN MANAGING THEIR ENTREPRISES

Arundhathi (1987) observed that the problems faced by DWCRA women were procurement of raw materials, lack of child care facilities at work sites, lack of marketing facilities and lack of training in the trade.

Bhatt (1987) reveals in her study on "the home based piece rate women workers", that their contribution to family economy is invisible both at the level of the family and of the nation owing to lack of recognition of

women's work. She also found that most of the self-employed women are bound to remain in debt due to their weak bargaining power.

Thangamuthu and Manimekala (1989) in a study on 'Employment generation for women through DWCRA in Tamilnadu' revealed that the DWCRA beneficiaries of Masala powder trade faced the problem of marketing their produce. The respondents reported that the 'machine' to prepare the powder provided by the scheme failed to attract permanent customers.

Kumar (1991) undertook a study on the impact of DWCRA in generation of income and employment in Andhra Pradesh. In the study, he revealed that problem in getting the loan money released and procurement of raw material for mat weaving were the problems faced by the mat weaving trade group.

Sreelatha (1992) in her study listed several problems faced by women in managing an activity. These include lack of local demand and marketing facilities, high cost of raw material as compared to finished products, lack of common workshed, shortage of raw materials and lack of co-operation among the family members.

Srivastava (1994) in his study revealed that women entrepreneurs faced problems like shortages of raw materials, power, finance and marketing the produce.

Mayoux (1995) observed that gender inequalities, lack of resources and lack of power, dual responsibilities of women at home and outside are

crucial constraints on women's entrepreneurship and the effectiveness of micro enterprise programme. 32

Benerjee and Talukdar (1997) in their study on 'Problems in women entrepreneurship In Assam' observed that a majority of respondents (50.00%) faced less number of problems (1-5) while 36.00 per cent faced a moderate number of problems (6-11). Only 15.00 per cent of the respondents faced greater number of problems in relation to establishing and managing their enterprises. Further, the various problems were ranked on the basis of frequency and percentage of respondents. It was found that 51.67 per cent women expressed the lack of support from government/ NGO's, whereas 50.00 per cent complained the absence of collaborative efforts by various organisations. Playing dual role of a house wife and a business woman was the problem for 45.00 per cent of the respondents, difficulty in raising finance was another problem faced by 41.67 per cent of respondents. Lack of infrastructure like transport and communication was also a problem in expanding their business and securing markets (35.00%).

Kumari (1998) in her study on effect of self-employment programmes on tribal women" revealed that majority of the respondents perceived lack of financial assistance, non availability of raw materials, inaccessibility of place of work, improper marketing, inadequate training, lack of guidance and additional responsibilities at home and family as their major problems.

Bernadshaw (1999) concluded that apart from the general problems confronted by the entrepreneurs, paucity of finance, lack of mobility, high

cost of raw materials, family responsibilities, absence of risk taking skill and social taboos were the specific problems faced by the women entrepreneurs.

Manimekalai and Rajeswari (2000) in their study revealed that majority of women (47.00%) did not face severe problems, except the minor problems like performing duties both at home and business. Some of them faced the problem like non-availability and high cost of raw materials. Another group expressed that there was inordinate delay in sanctioning the loan by banks and as such their business operations were delayed. Only two entrepreneurs felt that there was lack of co-operation from the family members leading to role conflict between family and business.

Sundari and Geeta (2000) in their article 'Poverty, credit and micro enterprises – A gender study' opined that ever since women's movement took momentum in India, it has been followed by awakening of sorts particularly for women; one being that the chief beneficiaries of all credit extended by Governmental and non-governmental agencies have been the patriarchs of society. Even instances where woman is literate enough to acquire credit and run her own micro enterprise, there has been very little motivation or encouragement for her to sustain the business.

Lamb (2001) in his study revealed that prominent causes for failure of microenterprises are: Inadequate understanding of the dynamics and requirements of the market place i.e., key success factors; Over estimation of effective demand or over supply of the goods or services being offered;

Dependence on too few products, services, or customers; Unit costs of production, handling, transport and marketing were too high because of small scale, low capacity utilization and or low productivity; Inappropriate location of the enterprise; Sub-optimal choice of technology or equipment/machinery; Lack of business planning and poor financial management and accounting.

Bhagyalaxmi (2002) in her study revealed that high cost of raw material and insufficient credit facility, competition from neighbours, distance location of markets were the major problems faced by rural women microentrepreneurs.

2.7 RELATIONSHIP OF INDEPENDENT VARIABLES WITH ENTREPRENEURIAL BEHAVIOUR AND EXTENT OF IMPROVEMENT IN SOCIO-ECONOMIC CONDITION

2.7.1 Independent variables Vs Entrepreneurial behaviour

Manjula (1995) conducted a study on "entrepreneurial behaviour of rural women" reported that education, socio-economic status, marketing facilities and management orientation were found to be positively significant with entrepreneurial behaviour.

Subrahmanyeswari (1997) in her study revealed that social participation, land holding, education, dairy farm experience, management orientation and value orientation exhibited positively significant relationship with entrepreneurial behaviour.

Mundhwa (1998) found that ten out of the twelve independent variables were found to be positively and highly significantly related with entrepreneurial behaviour of dairy women. These were education, type of family, family size, land holding, dairy farm experience, income, social participation and financial assistance.

Jayalakshmi (1999) in her study on "Effect of personal socio-psychological factors on the entrepreneurial behaviour of rural women was evaluated in Kerala". She found that out of fourteen independent variables, information seeking behaviour, level of aspiration and attitude towards self employment exhibited a significant relationship with entrepreneurial behaviour.

Vijayakumar (2001) in his study on 'Entrepreneurial behaviour of floriculture farmers' revealed that education, social participation, land holding and annual income have shown positive and significant relationship with overall entrepreneurial behaviour.

2.7.2 Independent variables Vs Extent of improvement in socio-economic condition

Khatkaure *et al.* (1986) concluded that IRDP assistance had made positive impact on generating gainful employment and significantly increased the earnings of family enterprise. The nutritional status and diet for rural poor also had slightly improved.

Sundari and Kamalamba (1991) in their study 'women and TRYSEM' found that after training, the income of beneficiary respondents had increased significantly.

Snehalatha (1994) in her study revealed that education, food and health care were found to be positively significant with additional income generation. Age and marital status showed positive but non-significant relationship with additional income generation.

Aruna (1999) revealed that independent variables like age, family size, educational status training received and information seeking behaviour were found to be positively significant with social improvement. Whereas independent variables like age, training management orientation, information seeking behaviour were found to be positively significant with economic improvement.

2.8 CONCEPTUAL FRAME WORK AND DERIVATION OF HYPOTHESIS

A conceptual framework or a schematic model is a diagrammatic representation outlining the dominant elements of a system, and their inter-relationship with respect to criterion variables.

In the light of the inferences derived from the literature, conceptual framework was developed for the study, which diagrammatically represents the important dimensions and postulated relationships among the variable.

Eleven independent variables representing personal characteristics of tribal women entrepreneur were chosen based on review and in consultation

with the experts to examine the extent of relationship with the entrepreneurial behaviour and extent of improvement in the socio-economic conditions of the tribal women. The proposed relationships are represented in a conceptual model (Fig.1) which helped to derive hypothesis for empirical testing.

2.8.1 Derivation of hypothesis

The following theoretical, general and subgeneral hypotheses were derived based on the theoretical orientation and relationships hypothesized in conceptual frame work.

Theoretical hypothesis

The entrepreneurial behaviour and extent of improvement in socio-economic conditions of tribal women in 3 categories namely addaleaf plate making, bamboo-basket making and tailoring may vary with and can in part, be predicted from profile characteristics of tribal women.

General hypothesis 1: There will be a relationship between the personal profile of tribal women in three categories of enterprises and their entrepreneurial behaviour.

General hypothesis 2: There will be a relationship between the personal profile characteristics of tribal women in three categories of enterprises and their extent of improvement in socio-economic conditions.

The null and empirical hypothesis deduced from the general hypothesis with respect to each set of dependent and independent variables under the study were reported and tested in the findings and discussion.

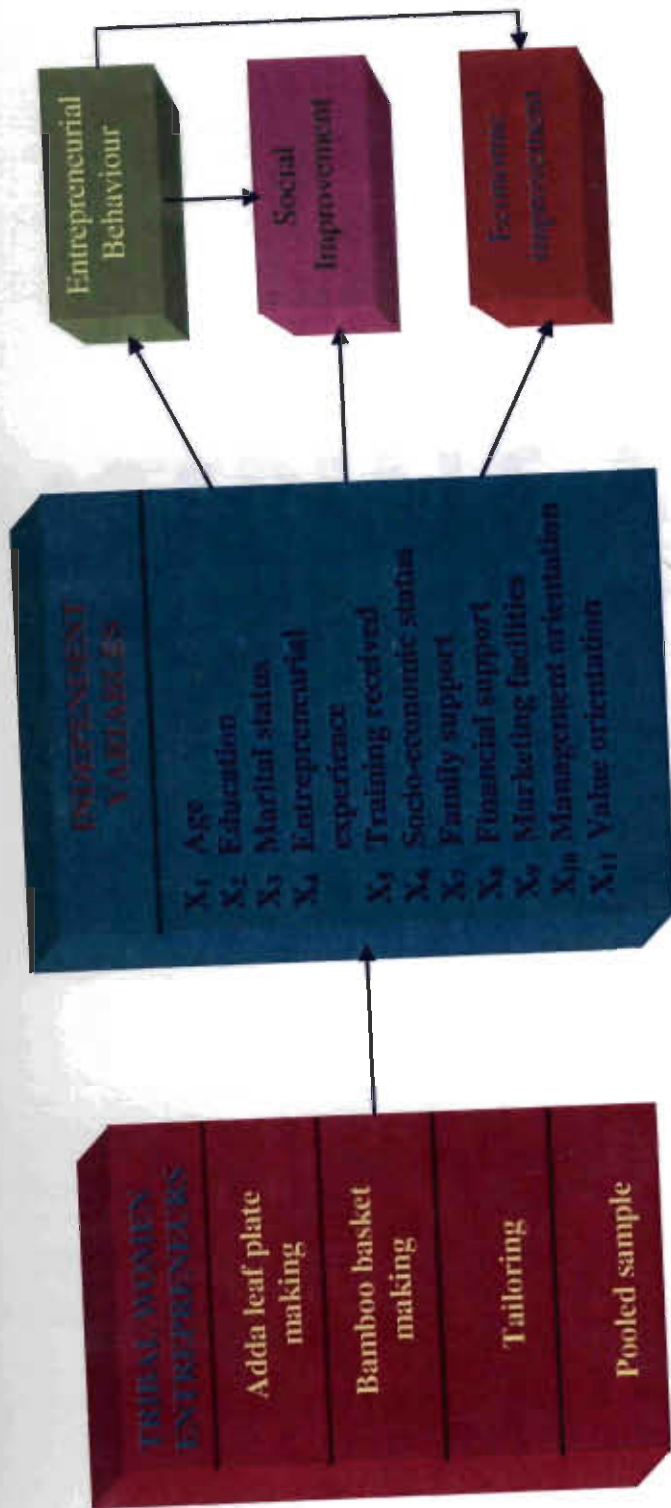


Fig. 1: CONCEPTUAL MODEL OF THE STUDY

MATERIALS AND

METHODS

CHAPTER III

MATERIALS AND METHODS

The methods and procedures followed in conducting the study are presented in this chapter. The contents of the chapter are Research design, Locale of the study, Sampling procedure, Empirical measurement of the variables, Method of collection of data and the Statistical tests used in the analysis of data are described in detail.

3.1 RESEARCH DESIGN

Based on the objectives of the study ex-post facto research design reinforced with case analysis was followed. According to Kerlinger (1973), ex-post-facto research is a systematic empirical enquiry in which the scientists do not have direct control of influencing (independent) variables, because manifestations have already occurred. Hence, ex-post-facto research design was considered appropriate to use. ✓

3.2 LOCALE OF THE STUDY

The state of Andhra Pradesh was purposively selected for the following reasons.

1. The schedule tribes population in A.P (41.95 lakhs) constitute 7.76% of the total population and stands in seventh position in the country.
2. Andhra Pradesh state alone has half of the Self Help Groups (SHGs) existing in the country i.e, about 3.66 lakhs. SHGs covering nearly 50.09

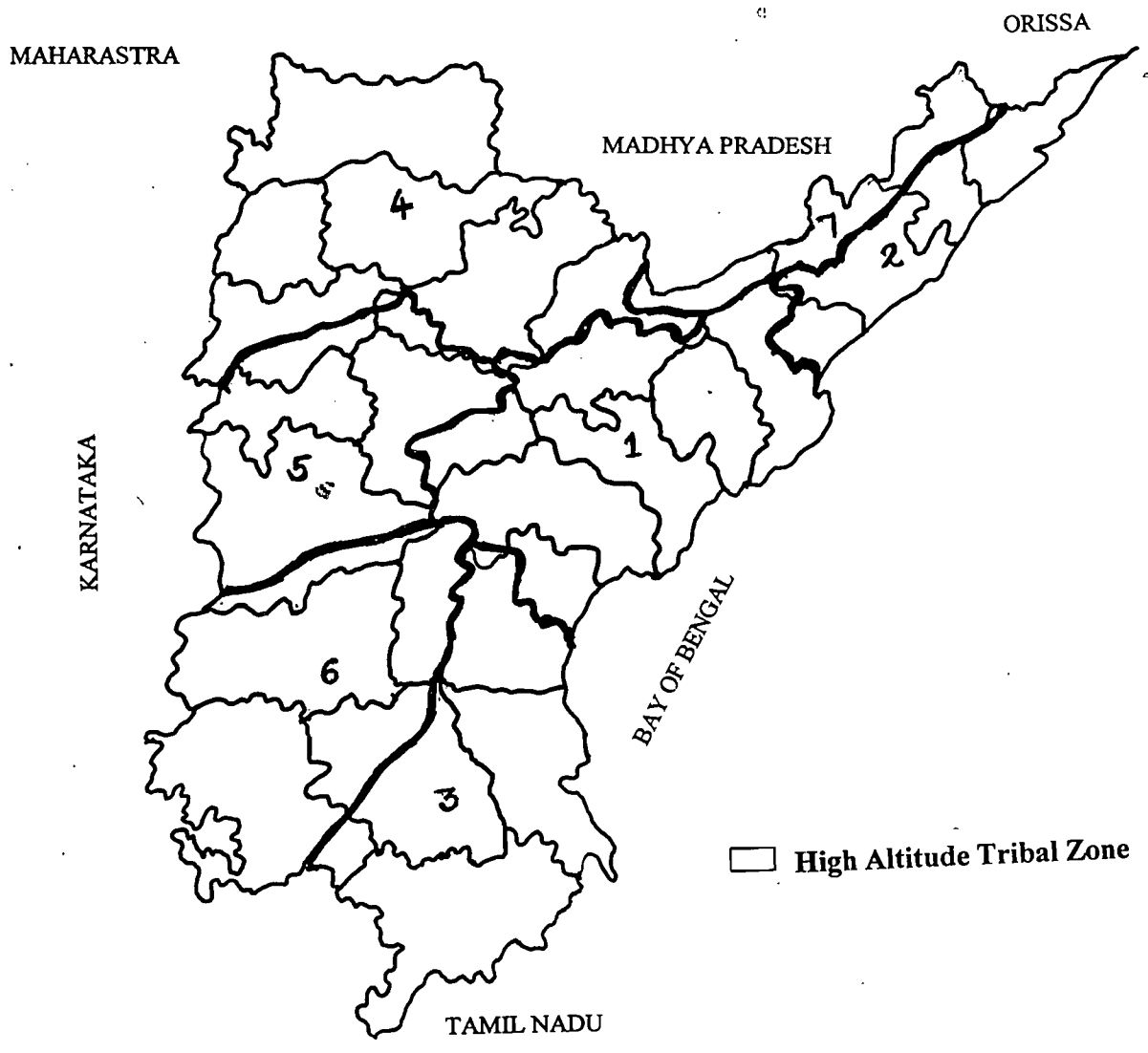
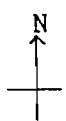


Fig.2: MAP OF ANDHRA PRADESH SHOWING THE SELECTED ZONE

lakhs rural women. As the small enterprises constitute major income generating sources for these women.

3. The researcher hails from Andhra Pradesh state, familiar with the local language and local conditions, which help in building up quick rapport. It also enables the researcher to carryout an in-depth study combined with personal observations.

3.3 SAMPLING PROCEDURE

3.3.1 Selection of the agro-climatic zone

Out of the seven agro-climatic zones of Andhra Pradesh, High Altitude Tribal zone (VII) was purposively selected, since this entire zone accounts for the tribal inhabited areas along the northern borders of the state.

3.3.2 Selection of the districts

Three continuous districts of High Altitude Tribal zone namely Srikakulam, Vizianagaram and Visakhapatnam were selected purposively. Srikakulam district was selected in Andhra Pradesh for implementation of Tribal Sub-plan Area Programme and DWCRA programme on pilot project basis during early 1970-80s. At that time the entire area of Vizianagaram district and some areas of Visakhapatnam district were in Srikakulam district.

3.3.3 Selection of mandals

The zone comprised of 37 tribal mandals spread over three districts. Three district head quarters were visited by the researcher to obtain the list of Mandals having settled tribal women entrepreneurs. Among them two mandals from each district were selected randomly and names of the six selected mandals for the study were furnished in Table 1.

3.3.4 Selection of the villages

Two villages from each mandal were selected which had settled tribal women entrepreneurs in selected three enterprises. Thus a total of 12 villages were selected (Table 1).

3.3.5 Selection of enterprises

Enterprises were operationalised as the small income generating units, which are managed by tribal women; with investment upto Rs.10,000. Three enterprises namely Adda leaf plate making, Bamboo basket making and Tailoring in which majority of the tribal women involved in High Altitude Tribal zone were selected for the study.

3.3.6 Selection of respondents

From each village 5 entrepreneurs in each enterprise, having minimum 3 years of entrepreneurial experience were selected randomly i.e., the total of 15 respondents from each village. Thus, a total of 180 respondents were selected from 12 villages of six mandals for the study (Table 1).

Table 1: Selection of respondents from selected districts and mandals of High Altitude Tribal zone

Sl. No	District	Selected mandal	Selected village	Number of respondents in each enterprise			Total
				Addleaf plate making	Bamboo basket making	Tailoring	
1.	Srikakulam	Seethampeta	Donbai	5	5	5	15
			Goidi	5	5	5	15
			Boddamasingi	5	5	5	15
2.	Vizianagaram	Gummalaxmi-puram	Voni	5	5	5	15
			Levidi	5	5	5	15
			Elviopeta	5	5	5	15
3.	Visakhapatnam	Chintapalli	Kesali	5	5	5	15
			Ammavalasa	5	5	5	15
			Antharla	5	5	5	15
Total			Pentapadu	5	5	5	15
			K.D.peta	5	5	5	15
			Pathur	5	5	5	15
				60	60	60	180

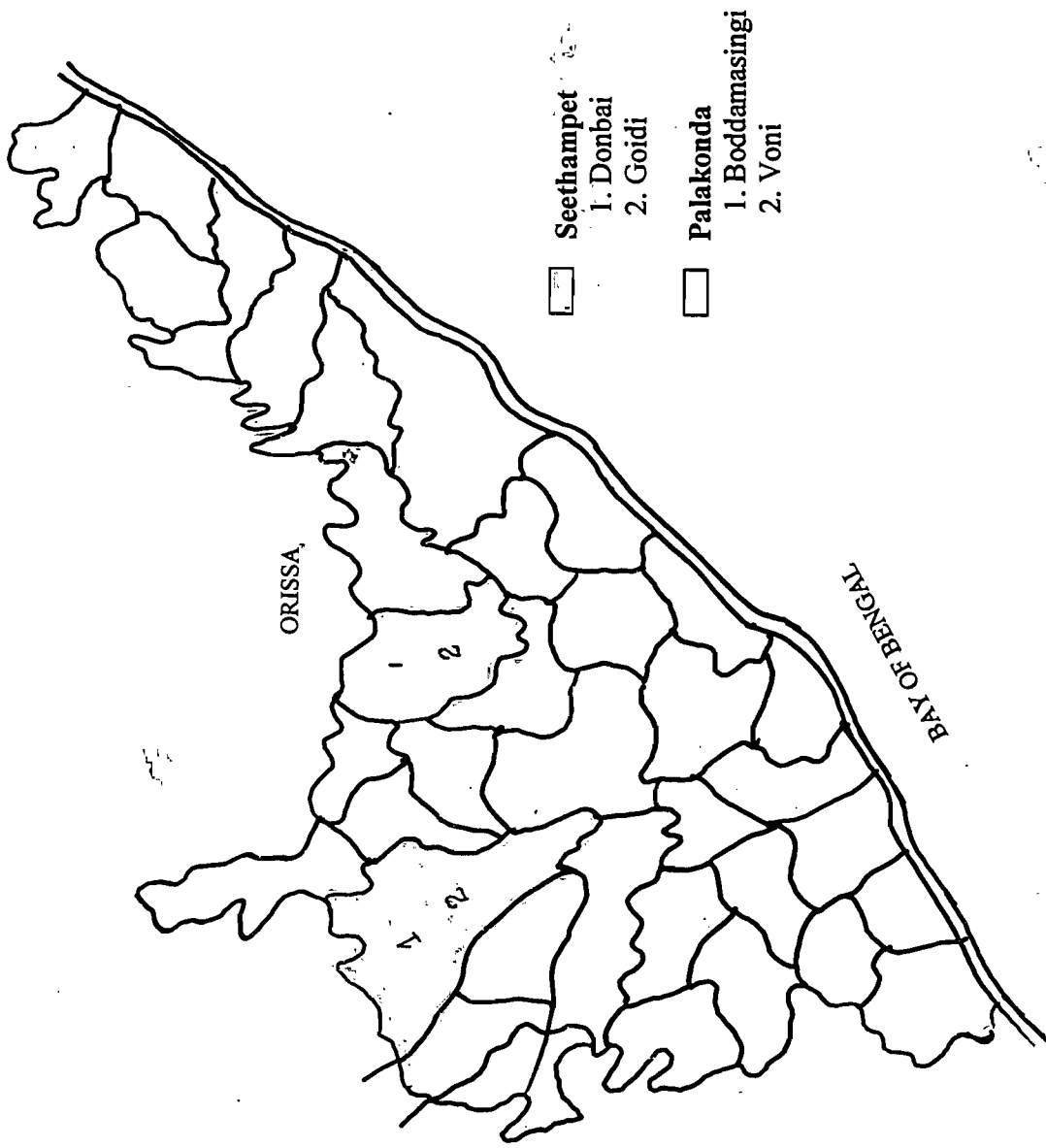


Fig.3: MAP OF SRIKAKULAM DISTRICT SHOWING THE SELECTED MANDALS AND VILLAGES

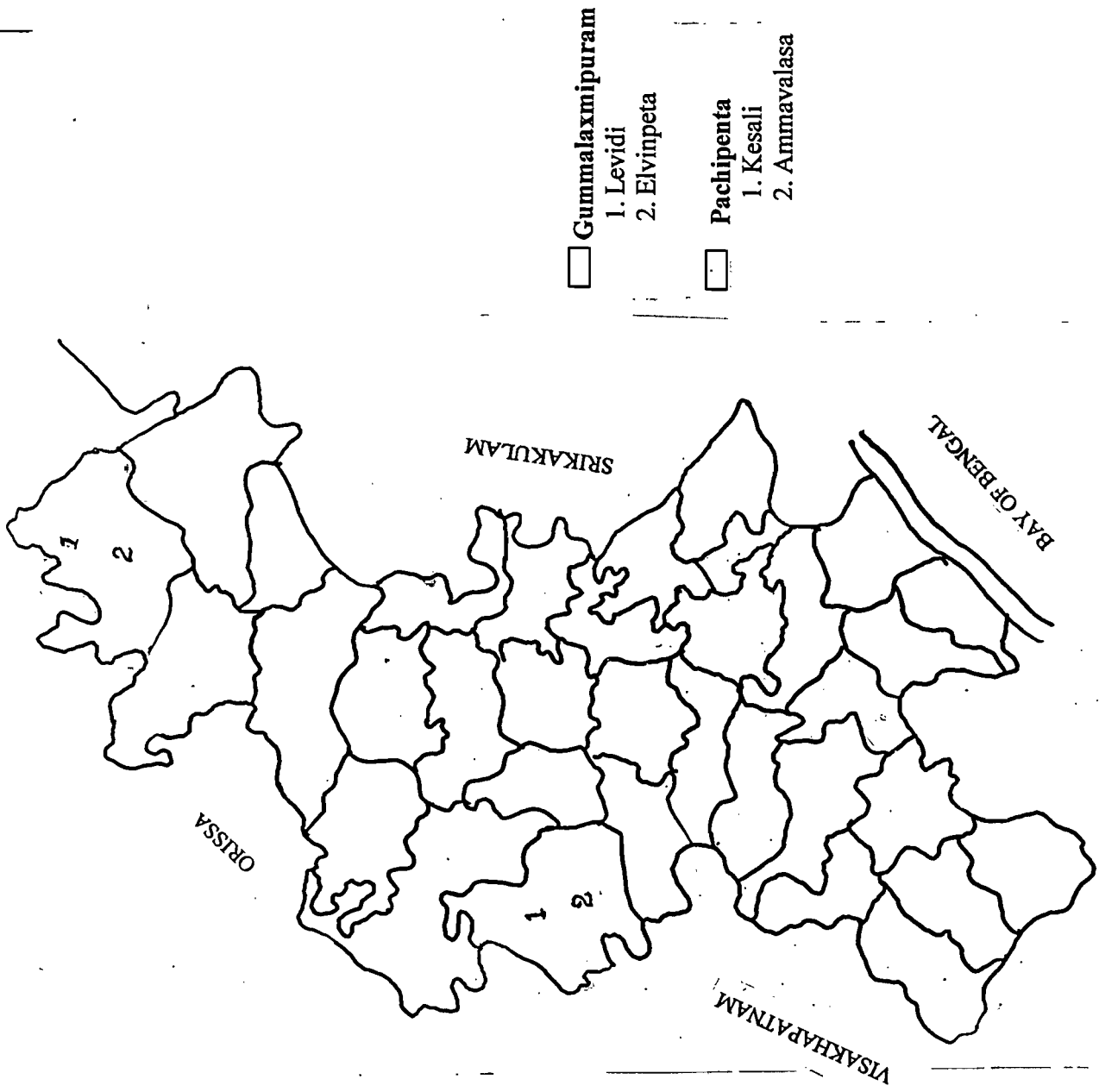


Fig-4: MAP OF VIZIANAGARAM DISTRICT SHOWING THE SELECTED MANDALS AND VILLAGES

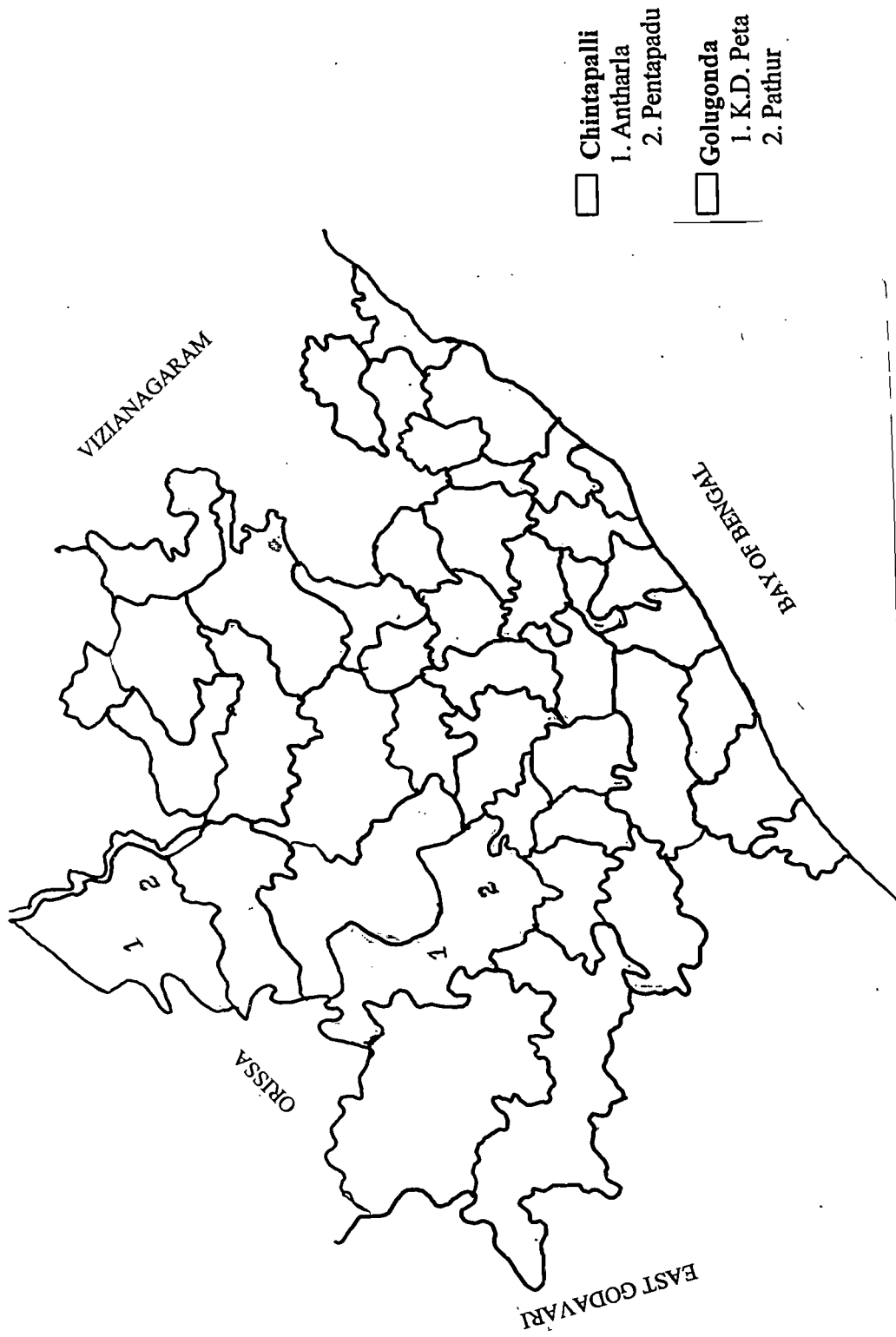


Fig.5: MAP OF VISAKHAPATNAM DISTRICT SHOWING THE SELECTED MANDALS AND VILLAGES

3.4 VARIABLES AND THEIR EMPIRICAL MEASUREMENT

The variables for the study were selected based on the review of literature and in consultation with various experts in the field. The variables selected for the study along with their empirical measurement are given below in Table 2.

Table 2: Variables and their empirical measurement

Sl. No	Variables	Empirical measurement
I.	Dependent variables	
1.	Entrepreneurial behaviour	Index developed by Venkataramaiah (1991) with required modifications used for the study ✓
2.	Extent of improvement in socio-economic conditions	
a)	Social conditions	Scale developed by Mangasree (1999) used for the study ✓
b)	Economic conditions	Index developed by Mangasree (1999) with required modifications was used for the study ✓
II	Independent variables	
1.	Age	Chronological age in completed years
2.	Education	Scale developed by Venkataramaiah (1983) revised (1990) used for the study
3.	Marital status	Scale developed by Venkataramaiah (1983) revised (1990) used for the study
4.	Entrepreneurial experience	Schedule developed for the study
5.	Training received	Schedule developed for the study
6.	Socio-economic status	Scale developed by Venkataramaiah (1983) revised (1990) was used with suitable modifications
7.	Family support	Schedule developed for the study
8.	Financial support	Schedule developed for the study
9.	Marketing facilities	Schedule developed for the study
10	Management orientation	Schedule developed by Samantha (1977) was used for the study ✓
11.	Value orientation	Scale developed by Kittur (1976) was used for the study

3.4.1 Measurement of dependent variables

The study focuses on two dependent variables namely entrepreneurial behaviour and extent of improvement in socio-economic conditions of the tribal women entrepreneurs.

3.4.1.1 Entrepreneurial behaviour

Entrepreneurial behaviour is operationally defined as the change in knowledge, skill and attitude of women entrepreneurs towards the selected enterprise. It is quantified by using the index developed by Venkataramaiah (1991).

There were ten components included in the index to measure entrepreneurial behaviour of tribal women. The methods used to measure each of these sub-components in an objective way are given below:

1. Decision making ability: It is the degree to which an individual justifies his selection of most efficient means from among the available alternatives on the basis of scientific criteria for achieving maximum economic profits. Response categories for each items were 'not considered', 'considered after consultation with others', and 'decision taken independently' the alternatives were scored from 0, 1 and 2 in the order given, and total score was computed for each respondent by summing up the scores (furnished in Appendix-I).
2. Innovativeness: It is the degree to which an individual adopts new ideas relatively earlier than others in his social system (Rogers and Svinging, 1969). In the present study, innovativeness was measured by using a

rating scale which consists of 'Agree', 'Undecided' and 'Disagree', the alternatives were scored from 2, 1 and 0 in the order given, and total score was computed for each respondent by summing up the scores (Appendix I).

3. **Managerial assistance:** It refers to the degree to which a woman gets assistance of management service in obtaining loan or subsidy and marketing of produce. This component was quantified in accordance with Venkataramaiah (1991). It was measured with three response categories, 'always' 'sometimes' and 'never' and scored as 2, 1 and 0 respectively. The total score was computed for each respondent by summing up scores recorded.
4. **Achievement motivation (n-Ach):** McClelland (1961) defined achievement motivation as a social value that emphasizes a desire for excellence in order for an individual to attain a sense of personal accomplishment. Morrison (1962), Neill (1963) and Rogers and Svenning (1969) indicated that a Sentence Completion Measure can be administered in a few minutes of interview time, encounters less respondents resistance than Thematic Apperception Test (TAT), and more suitable to their enterprises. In the present study, sentence completion test developed by Venkataramaiah (1991) was used. The instrument consisted of 6 sentence completion measures of achievement motivation. Score 'one' was given for positive response and 'zero' score was given for negative response. The total score of

respondents on their achievement motivation was arrived at by summing up the weights of responses for each item (Appendix-I).

5. Ability to co-ordinate the entrepreneurial activities: It is defined as the degree to which an individual co-ordinates action in a time dimension (Nandapurkar, 1980 and Venkataramaiah, 1991). It was measured along a three point rating scale. The instrument consists of 4 questions regarding ability to co-ordinate entrepreneurial activities. A score of 2, 1 and 0 were assigned for 'well in advance', 'at the nick of the time' and 'never consider', respectively. Total score was obtained by summing up the scores recorded.
6. Risk taking ability: It is the degree to which the woman is oriented towards risk and uncertainty and has a courage to face the problems in running an enterprise. In the present study, risk taking ability of respondents was measured by using rating scale which consisted of five questions. Each item was scored by giving one point, if the respondent has taken the risk and zero score for not taking the risk. Summation of total score would be his total risk ability score. Maximum score on this scale was 5 (Appendix-I).
7. Information seeking: It refers to the degree of frequency of contact (or) exposure of a woman to different sources of information (Nandapurkar 1980 and Venkataramaiah 1991). In the present study the degree of frequency of contact with information sources of respondents was measured on three point response category, namely 'never', 'less

frequently' and 'frequently'. For each of the information source consulted by a respondent a score of 0, 1 and 2 were assigned, respectively. The total score was computed for each respondent by summing up scores recorded.

8. **Cosmopolitanness:** It was defined as the degree to which an individual is oriented to outside her community or village that might make her more accessible with innovations. In the present study, cosmopolitanness was measured by using the procedure developed by Venkataramaiah (1991). Each item was scored by giving one point, if the respondent has travelled outside her social system and visited different locations and zero if she has not travelled. The total score was computed for each respondent by summing up the scores recorded.
9. **Knowledge of the selected enterprise:** It is the degree to which the respondent possessed the factual information regarding their enterprise Nandapurkar (1980) and Venkataramaiah (1991). In the present study, knowledge of the selected enterprise was measured by using a test which consisted of fill in the blanks, Yes and No type of questions. The 'Yes' and correct items were scored by giving 'one' point and 'zero', if respondent has not answered correctly. The maximum score on this scale was 10 (Appendix-I).
10. **Leadership ability:** It is the degree to which an individual initiates or motivates the action of the other fellows. This component was quantified

in accordance with Venkataramiah (1991). In the present study, this variable was measured with a three point rating scale 'always', 'some time' and 'never' with decreasing score from 2, 1 and 0 respectively. The total score was obtained by summing up the scores recorded.

Computation of Component Index

The relevant questions were asked and the data were collected on each aspect of the component. The cumulative scores of the items in each component were worked out and used in calculating the component index of each respondent by using the formula.

$$\text{Component index} = \frac{\text{Obtained score of the component}}{\text{Maximum possible score of the component}} \times 100$$

The categorisation of respondents was done based on mean and standard deviation as follow:

Category	Score
Low	Below (Mean – SD)
Medium	Between (Mean ± SD)
High	Above (Mean + SD)

Computation of Entrepreneurial Behaviour Index (EBI)

The total entrepreneurial behaviour index for each respondent was obtained by adding up the indices obtained on each component. The indices obtained for each component were transformed into another scale

viz., 'Z' scores as the given components have been measured and expressed in different units. The Z scores obtained under each component were summated to obtain the entrepreneurial behaviour index score of all respondents. Thus, the data approximately followed the normal distribution and hence, the data fits for application of parametric statistical tests.

After obtaining scores, the respondents were categorised into three groups based on Mean and Standard deviation as follows:

Category	Score
Low	Below (Mean – SD)
Medium	Between (Mean \pm SD)
High	Above (Mean + SD)

3.4.1.2 Extent of Improvement in socio-economic conditions

A) Social Improvement

Social improvement was operationalised as the ability of tribal women to determine beliefs, values, attitudes and ways of thinking and perceiving situations. So as to put them in a position to make decisions. For measuring the social improvement of the tribal women entrepreneurs, the rating scale developed by Mangasree (1999) was adopted for the present study.

The components for measuring social improvement were

1. Health and Nutritional status
2. Educational status

3. Children's development
4. Socio-political participation
5. Mobility
6. Media exposure
7. Reduction in migration
8. Reduction in dependency on traditional sources of credit
9. Availability of services/facilities

Measurement of social improvement of tribal women

The rating scale was administered to each respondent on a five point continuum to find out extent of improvement like 'improved to very greater extent', 'to greater extent', 'to some extent', 'to less extent' and 'to least extent' or 'no improvement' with weightages of 5, 4, 3, 2, and 1, respectively. The score for each respondent was obtained by taking an average of the total score taken from the components of social improvement. The scores of respondents represent the extent of social improvement due to adoption of enterprise. Social improvement was classified into three categories for all the nine components based on their obtained maximum and minimum scores. The overall social improvement is classified into three categories based on exclusive frequency distribution method as follows.

Category	Score range
Low	68-93
Medium	94-119
High	120-145

B) Economic Improvement

Economic improvement was operationalised as creating an environment in which women gets motivated to participate in economic activities for generating additional income and employment for better standards of living.

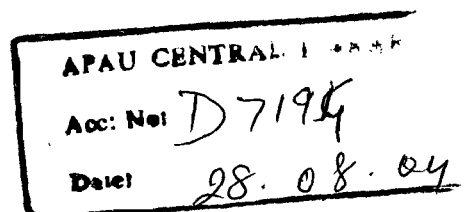
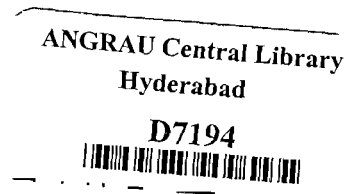
For measuring the economic improvement of the tribal women entrepreneurs, an index developed by Mangasree (1999) was used with modification. The components for measuring economic improvement were:

1. Additional family income generation
2. Additional family asset generation
3. Additional family savings
4. Additional family employment generation

1. Additional family Income generation

This component of economic improvement operationalised as the differential or additional income generated by the family through various sources due to adoption of an enterprise. Structured schedule was used to assess the gross income of the family per annum from different sources before and after enterprise periods and the net additional income of the family was calculated by deducting annual expenditure of the family.

Income from the following sources was considered for calculating the gross income.



- (a) i) Income from major economic activity like agriculture or occupation of the family
- ii) Income from subsidiary economic activities like livestock, dairy or pottery etc.
- iii) Income in the form of labour or wage work
- iv) Income from enterprise

(b) Annual expenditure

After calculating the gross income from different sources for both before and after enterprise periods, the expenditure incurred was subtracted and the net income and additional income generated was calculated as follows:

Net income = Gross income – expenditure (for both before and after periods)

Additional income = Net income generated after enterprise – Net income generated before enterprise

The respondents were classified into 3 categories based on exclusive frequency distribution using minimum and maximum obtained scores.

Category	Score range
Low	Rs.840 to Rs.1393
Medium	Rs.1394 to Rs.1947
High	Rs.1948 to Rs.2501

2. Additional family asset generation

It refers to the additional assets generated by the family in terms of money value of both productive and non-productive assets such as land, bullock, agriculture implements, non-agricultural assets like radio, watch, bicycle etc, by tribal women entrepreneurs. Structured schedule was used to assess the assets position in money value both before and after enterprise periods, and the additional asset generated was calculated.

$$\text{Additional family asset generation value} = \text{Assets position after enterprise in money value} - \text{Assets position before enterprise in money value}$$

After calculating the additional asset generation of the respondents they were classified into three categories based on exclusive frequency distribution as follows

Category	Score range
Low	Rs.1050 to Rs.1887
Medium	Rs.1888 to Rs.2725
High	Rs.2726 to Rs.3563

3. Additional family savings

It was operationalised as the extent of additional savings generated after taking up of enterprise. The position of savings of each respondent before and after enterprise was obtained through a structured interview schedule and the net additional family saving was obtained for each respondent.

Additional family savings : Family saving position after enterprise ___ Family saving position before enterprise

After calculating the additional family savings the respondents were classified into three categories based on exclusive method of frequency distribution as follows

Category	Score range
Low	Rs.120 to Rs.208
Medium	Rs.209 to Rs.297
High	Rs.298 to Rs.386

4. Additional family employment generation

It was operationally defined as the additional hours of employment. The family could generate after taking up the economic activity.

For this component, the total hours of work done by the family before and after taking up the economic activity was noted in 'hours' per day. Thus for each respondent the total hours of family additional employment generated was calculated and pooled up for all the respondents. Thus the total hours calculated for the respondents was categorised based on exclusive method of frequency distribution as follows

Category	Score range
Low	4-5
Medium	6-7
High	8-9

The overall economic improvement was obtained by adding all the components of extent of improvement in economic conditions of tribal women entrepreneur i.e., additional income generation, additional asset generation, additional savings etc.

The respondents were classified into 3 categories based on exclusive method of frequency distribution as follows:

Category	Score range
Low	Rs.2010 to Rs. 3489
Medium	Rs.3490 to Rs.4987
High	Rs.4988 to Rs.6476

3.4.2 Measurement of Independent variable

3.4.2.1 Age

Age of the respondents was measured as revealed by the respondents in the form of number of completed years at the time of interview. The categorisation of the respondents was done based on the exclusive method of frequency distribution. The respondents were grouped into young, middle and old age as below:

Category	No. of years completed
Young age	18-31
Middle age	32-45
Old age	46-59

3.4.2.2 Education

It is the amount of formal schooling of an individual. It was measured in years of schooling in terms of completed by the respondent in accordance with the scale developed by Venkataramaiah (1983) and revised (1990). The scoring given was as follows:

Category	Score
No. schooling/illiterate	0
Functionally literate	1
Primary school	2
Middle school	3
High school	4
College education	5

3.4.2.3. Marital status

This was operationalised as the present status of the respondent as unmarried, married or widowed, the scoring was given in accordance with scale developed by Venkataramaiah (1983) and revised (1990) and presented as below.

Category	Score
Unmarried	1
Married	2
Widowed	3
Divorced	4

3.4.2.4 Entrepreneurial experience

This was operationalised as the number of years a tribal woman completed in enterprise management and a weight of '1' was given in each completed year to compute the score. Accordingly the respondents were categorised based on maximum and minimum years of entrepreneurial experience as follows:

Category	Score
Low	3-8 years
Medium	9-14 years
High	15-20 years

3.4.2.5 Training received

Training received was operationally defined as an intensive learning activity for a group of selected women assisted by competent trainees to understand and acquire the skills and abilities required in the maintenance of an enterprise, at a place where appropriate facilities exist and at a time and duration considered suitable to tribal women.

A score of '1' was assigned to those who were trained and score of '0' was assigned to those who did not receive any training. Based on the data, the respondents were grouped into 2 categories.

Trained	-	1
Untrained	-	0

3.4.2.6 Socio-economic status

The socio-economic status scale developed by Venkataramaiah (1983), revised (1990) was used with slight modifications to suit to the study. The scale consists of (a) education (b) marital status (c) family type (d) family size (e) land holding (f) material possession (g) type of house and (h) socio-politico participation. The socio-economic status was worked out by adding all the scores given in the above items. Based on class interval method the socio-economic status of respondents was categorised as follows:

Category	Score range
Low	8-13
Medium	14-19
High	20-25

3.4.2.7 Family support

It was operationalised as any kind of help or sharing of the task by family members in entrepreneurial activity. A schedule was developed to measure the family support extended by family members to women in enterprise. It was measured as extent of support provided by family members in terms of 'greater extent' to 'considerable extent', 'to some extent' and 'to little extent' with the weights of 4, 3, 2 and 1, respectively. Based on class interval method the respondents were categorised into 3 categories by exclusive method of frequency distribution as follows.

Category	Score range
Low	8-11
Medium	12-15
High	16-19

3.4.2.8 Financial support

Financial support was operationalised as the amount of loan in rupees availed by the tribal women to start/run enterprise during last 3 years. The respondents were categorised into 3 groups as follows:

Category	Range	Score
Never availed	-	0
Rarely availed	(1-2 times)	1
Frequently availed	(3-4 times)	2
Very frequently availed	(> 4 times)	3

3.4.2.9 Marketing facilities

This variable refers to the proximity of the market centre and the facilities available there. It was presumed that marketing facilities were likely to facilitate women to maintain the enterprise smoothly. It was measured on 2 aspects namely distance to market centre and adequacy of market convenience from the view point of respondent. The scoring pattern of the variable is indicated below:

a) Distance to market	Score
1) Within 5 Km	3
2) 6-10 Km	2

3) 11 Km or more	1
b) Marketing facility	
1) Good	3
2) Fair	2
3) Poor	1

The total score on the variable for each respondent was obtained by adding the above two dimensions. Based on the class interval method respondents were categorised into 3 groups as below:

Category	Score range
Low	1-2
Medium	3-4
High	5-6

3.4.2.10 Management orientation

It was operationalised as the degree to which the tribal women were oriented towards managing their income generating activities regarding planning, production and marketing functions. The scale developed by Samantha (1977) with suitable modifications was used for this study. The scale consists of three items.

(a) Planning orientation

This consists of 6 items out of which 3 are positive and 3 are negative

(b) Production orientation

This consists of five items out of which four are positive and one is negative statement.

(c) Marketing orientation

This consists of 6 items, out of which 3 are positive and 3 are negative statements. The scoring was given for all the statements on a 4 point continuum. The response categories were 'strongly agree', 'agree', 'disagree' and 'strongly disagree' with weights of 4, 3, 2 and 1 for positive and reverse for negative statements. The scores obtained for each statement were summed up to get individual respondent's management orientation score. The respondents were distributed on equal interval method as follows:

Category	Score
Low	31-40
Medium	41-50
High	51-60

3.4.2.11 Value orientation

Values largely influence the individual's behavioural patterns. Value is the relative importance people attribute to different objects, phenomena and circumstances. People orient their thinking, feeling and actions towards different things in life, based on the values they hold. As such, they become important organization themes in the behaviour of individuals.

For the purpose of present study, the value orientation given by Kittur (1976) have been used. To know the values held by the tribal women, four dichotomies of values were selected. They were given as under:

Cosmopolitaness	Localiteness
Scienticism	Fatalism
Liberalism	Conservatism
High aspiration	Low aspiration

This scale consists of eight items, of which four are positive, four are negative on a three point continuum. The response categories were 'agree', 'undecided', 'disagree' with weights of 3, 2 and 1 for positive and reverse for negative statements. The score obtained for each statement were summed up to get individual respondents value orientation score.

The tribal women were divided into three categories based on class interval method as follows:

Category	Score range
Low	10-13
Medium	14-17
High	18-21

3.4.3 Motivating and facilitating factors

For any person to become entrepreneur, there should be considerable motivation either from within herself or from others close to her i.e., motivating factors. Apart from having motivation one needs to have opportunity to fulfill their ambition, to fulfill the same plan, obtain the necessary skills and requisite facilities and achieve their ambition i.e., facilitating factors.

In this study, economic and non-economic factors influencing the tribal women entrepreneurs for starting up the enterprise were selected based on available literature. The major factors were listed (Appendix 1) and the respondents were asked to rate all alternatives according to their preferences from first to last. The alternative which was ranked first, was given the maximum points and which ranked second was given the preceding points and so on. The least ranked alternative was given one point. The points each alternative received were totaled preference wise and were ranked based on their weighted score.

3.5 DEVICES AND METHODS USED FOR COLLECTION OF DATA

Data for the investigation were collected after finalising the interview schedule as detailed below:

3.5.1 The instrument of the study

Keeping in view the specific objectives and different variables included in the study, a structured schedule was prepared in consultation with experts in the field of extension and officials in the department of tribal welfare to collect data from the respondents.

The schedule consists of three sections. Section A contained information regarding personal profile of respondents. Section B deals with items on entrepreneurial behaviour and extent of improvement in socio-economic condition of the respondents. Section C meant for eliciting the data on motivating and facilitating factors influencing them for starting the

enterprise and to elicit problems and suggestions. The final interview schedule used for this study was presented in Appendix-I.

Pre-testing:

Before giving a final shape to the interview schedule, it was pre-tested under similar conditions in non-sample area. Based on the experience gained in the pre-testing, the interview schedule was suitably worded and modified wherever necessary.

3.5.2 Establishing necessary rapport

Necessary rapport with the respondents was an important step in any research study. First few days were devoted to get acquainted with the respondents selected for the study with the help of Anganwadi workers and Grama Sevikas. Later the investigator made informal and friendly visits to them. All these methods were useful and helpful in establishing friendly atmosphere and getting the desired cooperation for administering the interview schedule and getting reliable information.

3.5.3 Method of data collection

Each respondent was interviewed personally by the researcher with the help of prepared interview schedule and the data were recorded directly on the schedule. It was made sure that the questions in the interview schedule were correctly understood by the respondents, by repeating the questions wherever necessary.

3.5.4 Preparation of report

The data thus collected through interview schedule were coded, tabulated, analysed and presented in tables to make findings more meaningful. The findings of the data were suitably interpreted and necessary conclusions and inferences were arrived at.

3.6 STATISTICAL TESTS USED TO ANALYSE DATA

The statistical tests necessary to draw the conclusions were selected as per the need and the data available. They are detailed as below:

1. Frequency and percentage
2. Arithmetic mean
3. Standard deviation (SD)
4. Correlation coefficient
5. Multiple Regression Analysis

3.6.1 Frequency and percentages

Some of the qualitative data were also subjected to and interpreted in terms of their frequencies and percentages.

Frequency and percentages were used to know the distribution patterns of respondents according to variables. Percentages were used for standardisation of size by calculating the number of individuals that would be in a given category, if the total number of cases were 100.

2.6.2 Arithmetic mean (\bar{X})

The Arithmetic mean is the quotient that resulted when sum of scores divided by the total number of respondents (n).

$$\bar{X} = \frac{\sum x}{n}$$

Where \bar{X} = Arithmetic mean

$\sum x$ = Sum of squares

n = Total number of respondents

3.6.3 Standard deviation (σ)

The standard deviation is the square root of the mean of the sum of squares of the deviation taken from the mean of the distribution.

$$\sigma = \sqrt{\frac{1}{n} \left[\sum x^2 - \frac{(\sum x)^2}{n} \right]}$$

σ = Standard deviation

$\sum x^2$ = Summation of squares of each individual items

$(\sum x)^2$ = Square of summation of all items

n = Number of observations

3.6.4 Pearson's correlation coefficient (r)

This test was used to study the relationship between the scores of independent variables and the scores of dependent variables. It measures the degree of relationship between the two sets of variables.

$$r = \frac{\Sigma xy - \frac{(\Sigma x)(\Sigma y)}{n}}{\sqrt{\left[\Sigma x^2 - \frac{(\Sigma x)^2}{n}\right] \left[\Sigma y^2 - \frac{(\Sigma y)^2}{n}\right]}}$$

- r = Correlation coefficient
 Σx = Sum of scores of independent variables
 Σy = Sum of scores of dependent variables
 Σx^2 = The square sum of scores on independent variables
 Σy^2 = The square sum of scores on dependent variables
 Σxy = The square sum of product of x and y
 n = Size of the sample

Test criterion: The calculated 'r' value was verified for its significance by using 'r' table value for 5 per cent and 1 per cent level of significance at N-2 d.f (degree of freedom).

When the calculated value was equal to or greater than the table value the relationship between the selected variable was considered significant otherwise it was considered non significant.

3.6.5 Multiple Regression analysis

Multiple linear regression was done to determine the degree to which the dependent variable could be predicted with the selected independent variables and also to trace out the contributory influence of independent and dependant variable.

The significance of co-efficient of multiple determination (R^2) was tested by using the t-test while the test of significance of partial regression co-efficient (b) were tested with the help of students 't' test.

RESULTS

CHAPTER IV

RESULTS

The objective of this investigation was to study the tribal women entrepreneurs in terms of their entrepreneurial behaviour and extent of improvement in socio-economic conditions. The study also focussed to analyse the motivating and facilitating factors influencing tribal women for starting the enterprise. The investigation further focussed on the problems involved and probable personal characteristics that influence their entrepreneurial behaviour and extent of improvement in socio-economic conditions.

Keeping the objectives of the study in mind the empirical evidence obtained in terms of factual data has been analysed by subjecting them to appropriate statistical tests. The findings are presented objective-wise in this chapter under the following sections.

- 4.1 Personal profile of tribal women entrepreneurs
- 4.2 Entrepreneurial behaviour of tribal women entrepreneurs
- 4.3 Extent of improvement in socio-economic conditions of tribal women entrepreneurs
- 4.4 *Motivating and facilitating factors influencing tribal women for starting the enterprise*
- 4.5 Relationship of independent variables with entrepreneurial behaviour and extent of improvement in socio-economic conditions

4.6 Problems encountered and suggestions offered by the tribal women entrepreneurs

4.1 PERSONAL PROFILE OF THE TRIBAL WOMEN ENTREPRENEURS

4.1.1 Age

Table 3: Distribution of respondents based on their chronological age

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Young age (18-31 years)	27 (45.00)	22 (36.67)	34 (56.67)	83 (46.11)
2.	Middle age (32-45 years)	31 (51.67)	29 (48.33)	26 (43.33)	86 (47.78)
3.	Old age (46-59 years)	2 (3.33)	9 (15.00)	-	11 (6.11)
	TOTAL	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

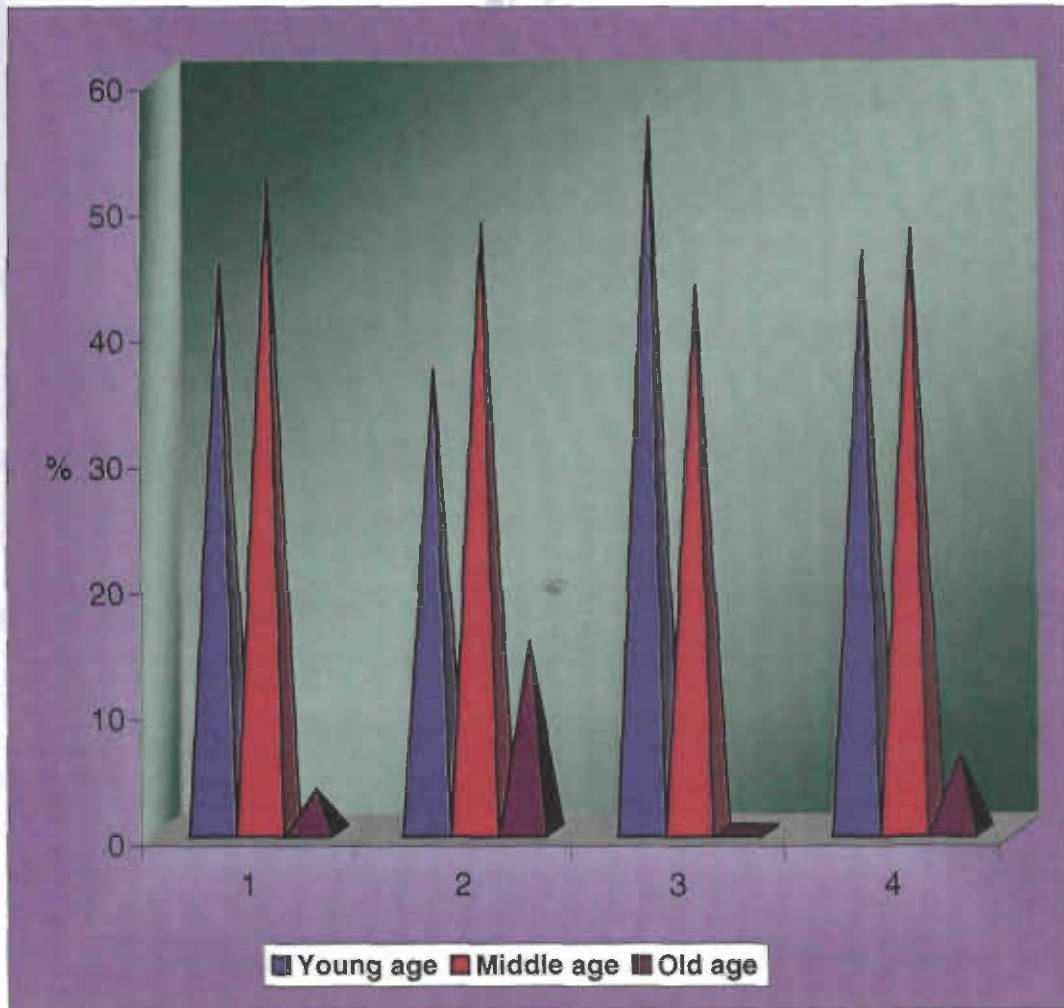
Figures in parenthesis indicate percentage

It is evident from Table 3 that majority (51.67%) of women in adda leaf plate making belonged to middle age category followed by young (45.00%) and old age (3.33%) category.

In the case of bamboo basket making, majority (48.33%) were middle aged followed by young (36.67%) and old (15.00%) age categories.

With regard to tailoring, majority (56.67%) were young and 43.33 per cent of them were in middle age.

Thus the data pertaining to all women entrepreneurs indicated that majority (47.78%) of tribal women entrepreneurs belonged to middle age



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailorin 4 - Pooled sample

Fig.6 : Distribution of respondents based on chronological age

category i.e., between 32 to 50 years followed by young age (46.11%) and old age (6.11%).

4.1.2 Education

Table 4: Distribution of respondents based on their education

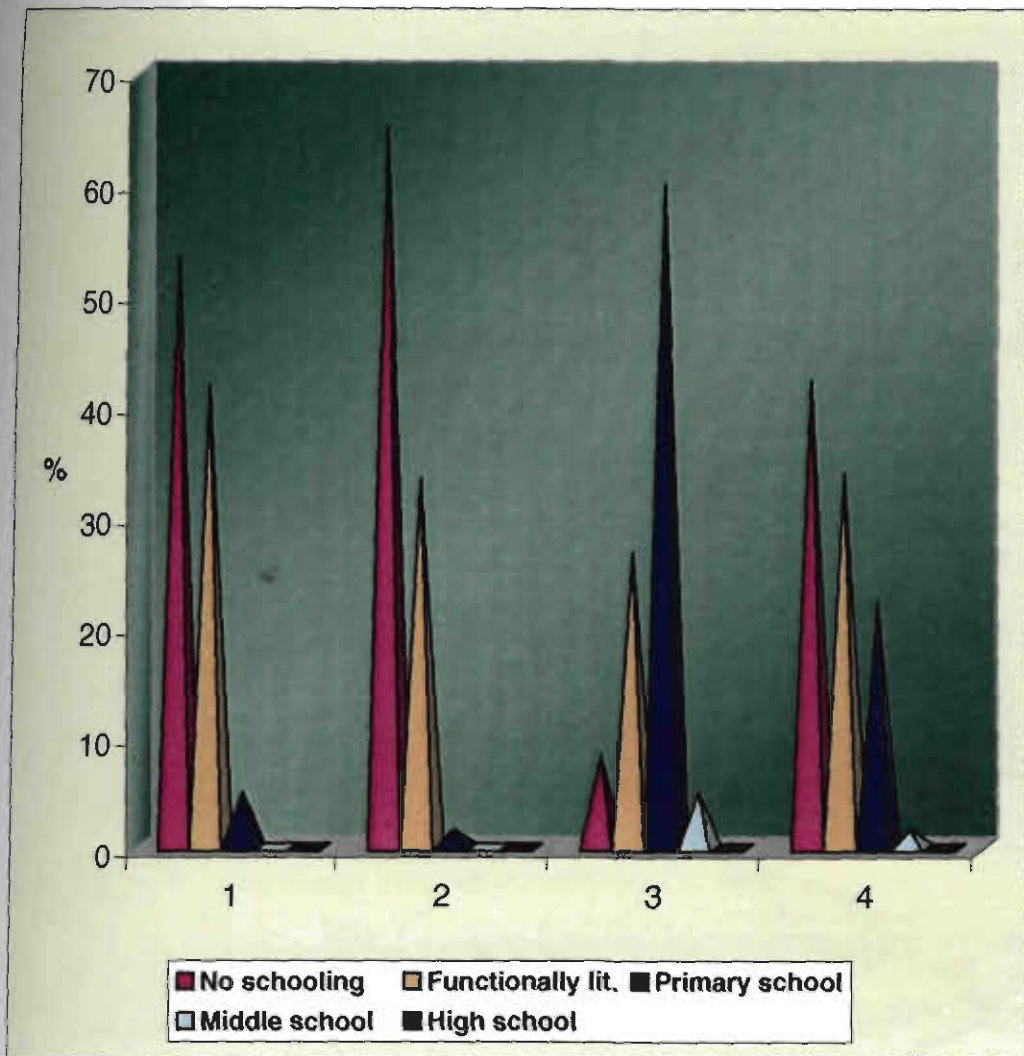
Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	No schooling/ illiterates	32 (53.33)	39 (65.00)	5 (8.33)	76 (42.22)
2.	Functionally literate	25 (41.67)	20 (33.33)	16 (26.67)	61 (33.89)
3.	Primary school	3 (5.00)	1 (1.67)	36 (60.00)	40 (22.22)
4.	Middle school	-	-	3 (5.00)	3 (1.67)
5.	High school	-	-	-	-
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage

Table 4 indicates that majority (53.33%) of women in Adda leaf plate were illiterates followed by functionally literate (41.67%) and only five per cent of them had primary schooling.

As regards the women in bamboo basket making sixty five per cent of the women were illiterates followed by functionally literate (33.33%) and only 1.67 per cent of them had primary schooling.

On the otherside 60.00 per cent of women in tailoring belonged to primary school category followed by functionally literate (26.67%) and illiterate (8.33%). Only five per cent of them had middle school of education.



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailoring 4 - Pooled sample

Fig.7: Distribution of respondents based on their education

It could be seen from the Table 4 that majority (42.22%) of women in pooled sample were illiterates followed by functionally literate (33.89%) and primary schooling (22.22%). Only 1.67 per cent of the women had middle schooling.

4.1.3 Marital status

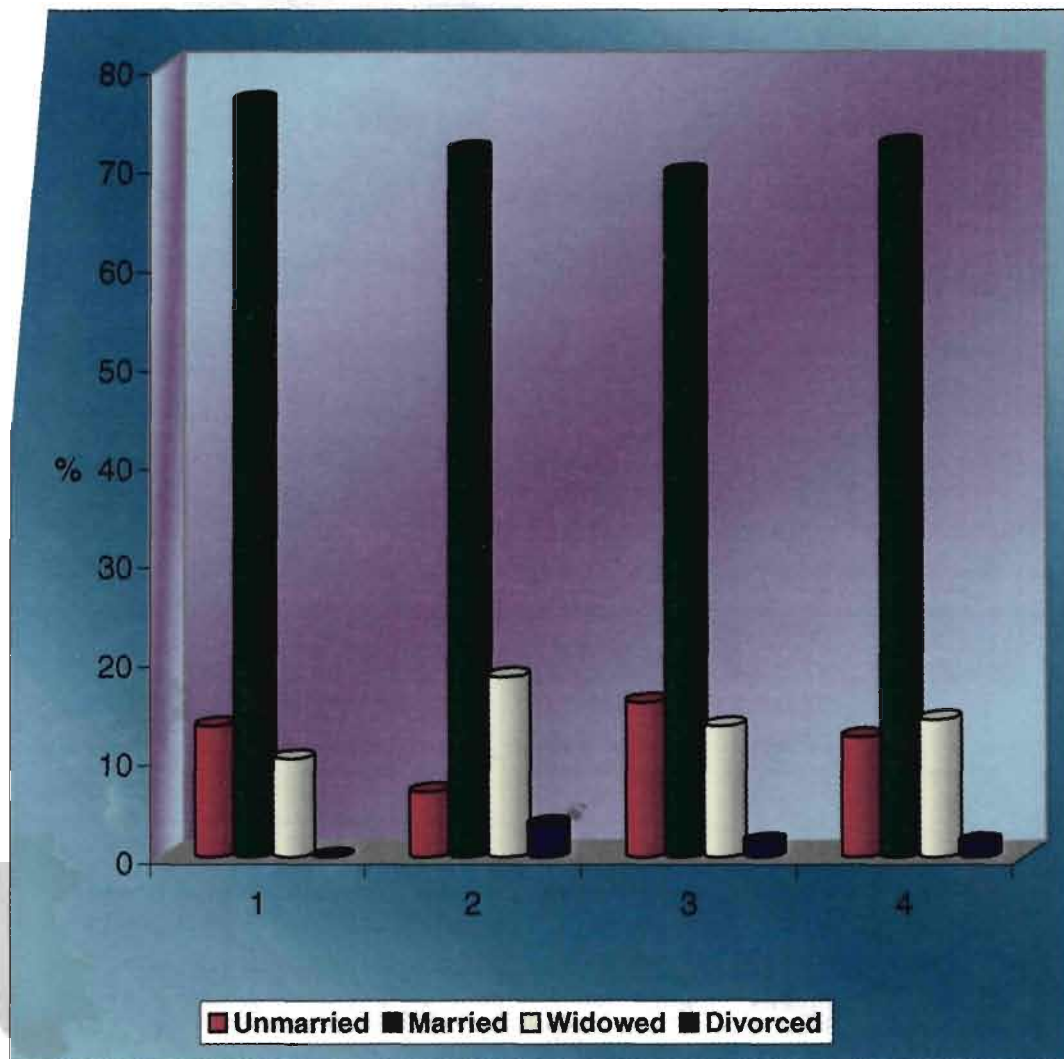
Table 5: Distribution of respondents based on their marital status

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Unmarried	8 (13.33)	4 (6.67)	10 (15.77)	22 (12.22)
2.	Married	46 (76.67)	43 (71.67)	41 (69.33)	130 (72.22)
3.	Widowed	6 (10.00)	11 (18.33)	8 (13.33)	25 (13.99)
4.	Divorced	-	2 (3.33)	1 (1.57)	3 (1.57)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage

It is clear from the Table 5 that majority (76.67%) of the women in Adda leaf plate making were married followed by unmarried (13.33%) category and 10.00 per cent of them belonged to widowed category.

In the case of bamboo basket making, majority (71.67%) were married, followed by widowed (18.33%) and unmarried (6.67%) category. Remaining 3.33 per cent were divorced women.



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig.8 : Distribution of respondents based on their marital status

Majority (69.33%) of the women in tailoring were married followed by unmarried (15.77%) and widowed group (13.33%), only 1.57 per cent were divorced.

It could be seen that, majority (72.22%) of the women in pooled sample were married followed by widowed and unmarried with percentages of 13.99 and 12.22 respectively and remaining 1.57 per cent belonged to divorced group.

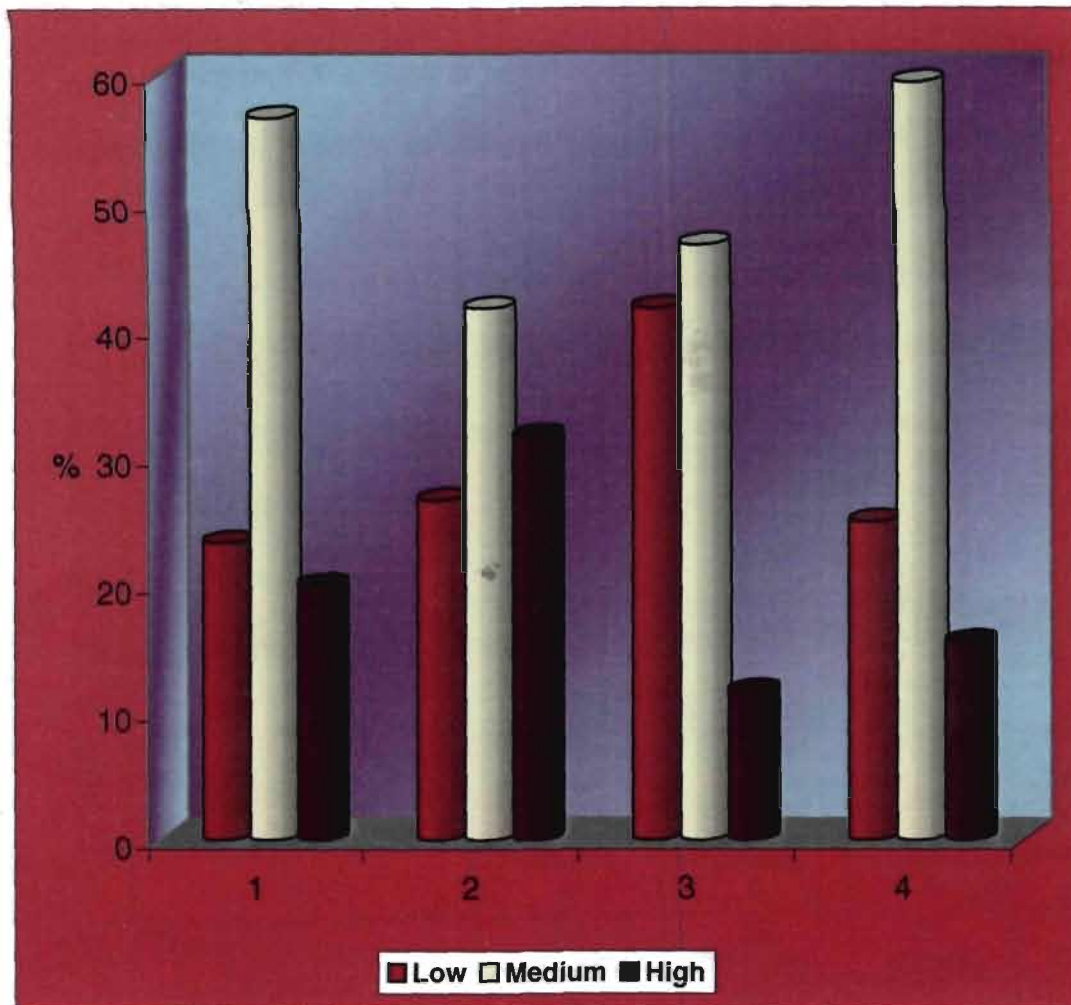
4.1.4 Entrepreneurial experience

Table 6: Distribution of respondents based on their entrepreneurial experience

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (3- 8 years)	14 (23.33)	16 (26.67)	25 (41.67)	55 (30.56)
2.	Medium (9-14 years)	34 (56.67)	25 (41.67)	28 (46.67)	87 (48.33)
3.	High (15-20 years)	12 (20.00)	19 (31.66)	7 (11.66)	38 (21.11)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 3-20 years

It could be seen from the Table 6 that majority (56.67%) of the women in adda leaf plate making belonged to medium entrepreneurial experience category followed by low (23.33%) and high (20.00%) categories.



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig. 9: Distribution of respondents based on their entrepreneurial experience

Regarding women in bamboo basket making, majority (41.67%) of them had medium entrepreneurial experience followed by high (31.66%) and low (26.67%) categories.

Whereas in the case of tailoring 46.67 per cent of women had medium entrepreneurial experience followed by low (41.67%) and high (11.67%) categories.

The composite picture of all the tribal women entrepreneurs indicated that more than half (48.33%) of them had medium entrepreneurial experience. While 30.56 per cent of them had low and 21.11 per cent had high entrepreneurial experience.

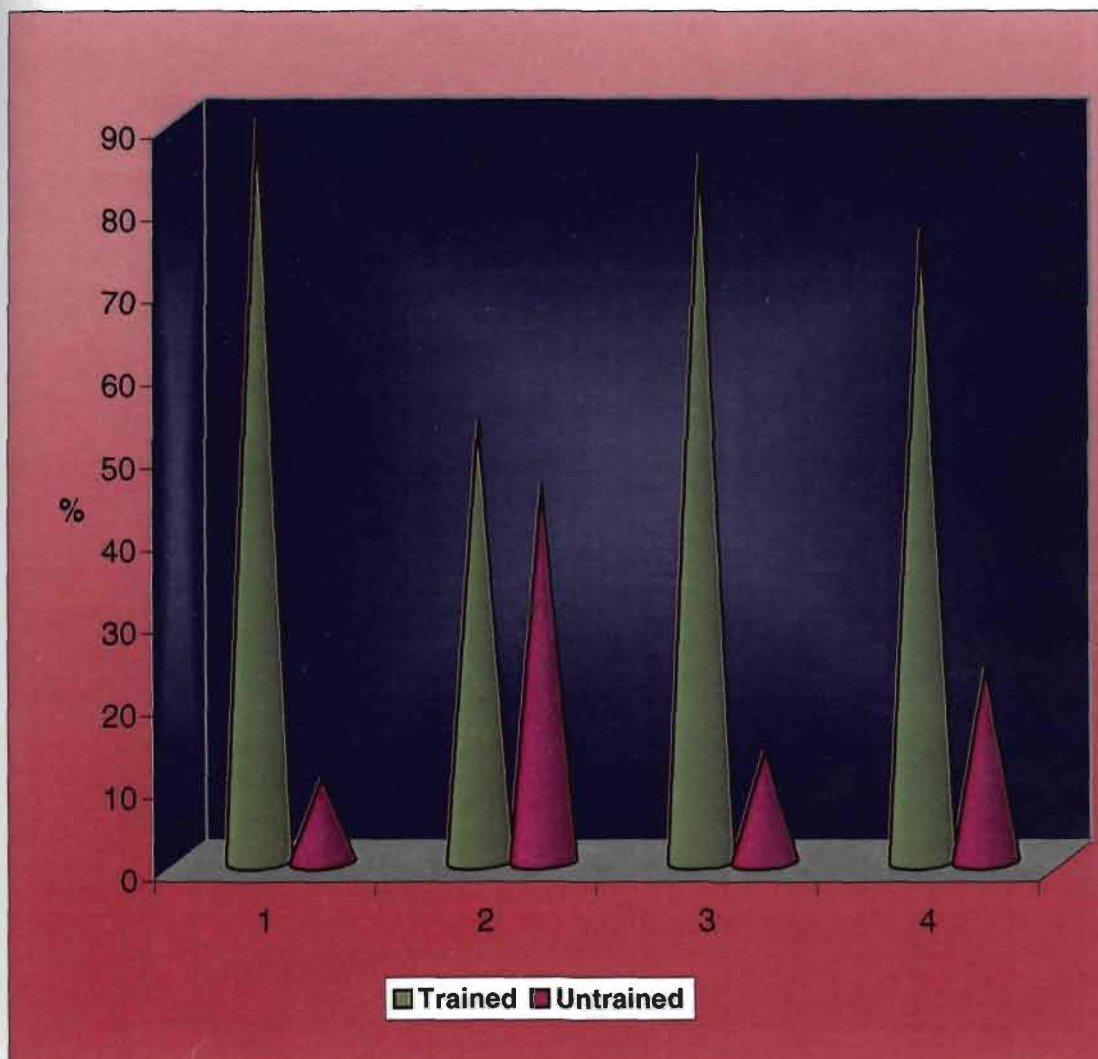
4.1.5 Training received

Table 7: Distribution of respondents based on training received

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Trained	54 (90.00)	32 (53.33)	52 (85.67)	138 (76.67)
2.	Untrained	6 (10.00)	28 (45.67)	8 (13.33)	42 (23.33)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage

It can be observed from the Table 7 that majority (90.00%) of the women in adda leaf plate making were trained and remaining 10.00 per cent of them were untrained.



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig.10 : Distribution of respondents based on training received

In case of bamboo basket making, more than half (53.33%) of the women were trained while 45.67 per cent of them were untrained.

Similarly, a great majority (85.67%) of the women in tailoring fell under trained category whereas only 13.33 per cent of them had not undergone any training.

The overall picture of all enterprises shows that most (76.67%) of them were trained in their enterprises and remaining 23.33 per cent of them were untrained.

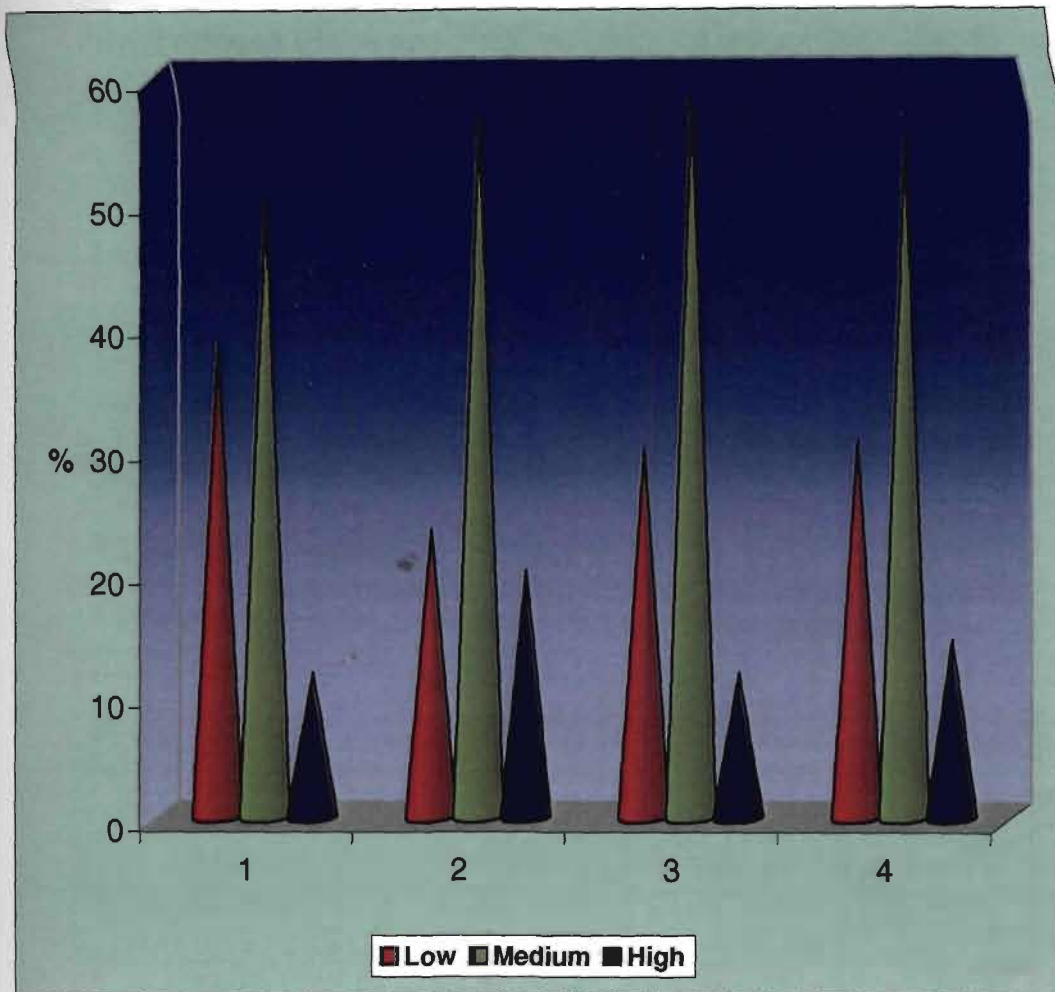
4.1.6 Socio-economic status

Table 8: Distribution of respondents based on their socio-economic status

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (8-13)	23 (38.33)	14 (23.33)	18 (30.00)	55 (30.56)
2.	Medium (14-19)	30 (50.00)	34 (56.67)	35 (58.33)	99 (55.00)
3.	High (20-25)	7 (11.67)	12 (20.00)	7 (11.67)	26 (14.44)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 8-25

It was apparent from the Table 8 that 50.00 per cent of the women in adda leaf plate making belonged to medium socio-economic status group followed by low (38.33%) and high (11.67%) categories.



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig.11 :Distribution of respondents based on socio-economic status

On the other hand 56.67 per cent of the women in bamboo basket making belonged to medium socio-economic group while 23.33 per cent of them belonged to low and 20.00 per cent of women belonged to high socio-economic group.

In the picture of tailoring 58.33 per cent of women belonged to medium socio-economic status followed by low (30.00%) and high (11.67%).

An overview of Table 8 reveals that 55.00 per cent of the women entrepreneurs belonged to medium socio-economic status followed by low (30.56%) and high (14.44%) categories.

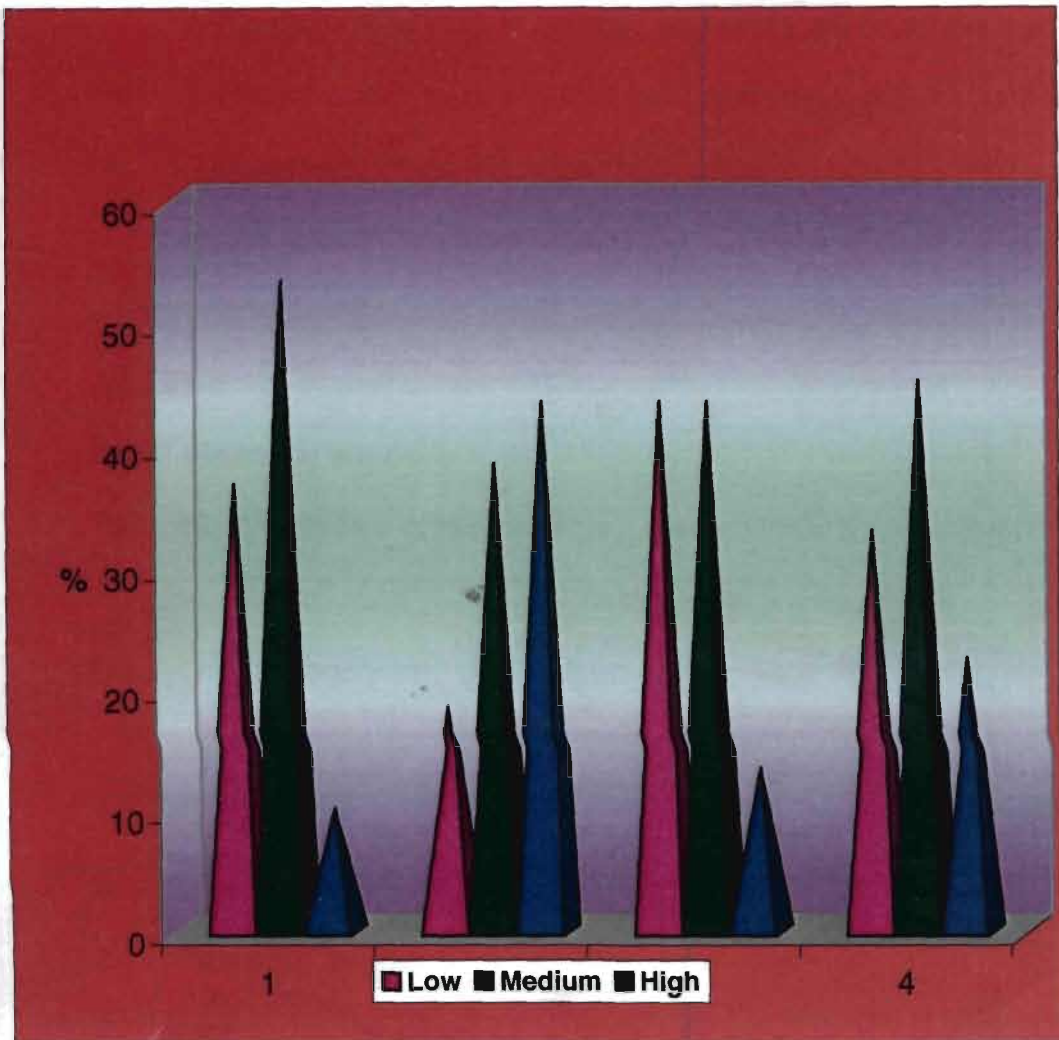
4.1.7 Family support

Table 9: Distribution of respondents based on their family support

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (8-11)	22 (36.67)	11 (18.33)	26 (43.33)	59 (32.78)
2.	Medium (12-15)	32 (53.33)	23 (38.33)	26 (43.33)	81 (45.00)
3.	High (16-19)	6 (10.00)	26 (43.34)	8 (13.34)	40 (22.22)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 8-19

As per the Table 9 majority (53.33%) of women in adda leaf plate making had medium family support followed by low (36.67%) and high (10.00%).



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailoring 4 - Pooled sample

Fig.12 : Distribution of respondents based on their family support

In respect of bamboo basket making, 43.34 per cent of tribal women had high family support followed by medium (38.33%) and low (18.33%).

In the case of women in tailoring enterprise, an equal number of them were distributed under medium and low categories with same percentage i.e., 43.33 per cent. While 13.34 per cent of women fell under high category.

Hence it could be summarised that 45.00 per cent of tribal women entrepreneurs had medium family support followed by low (32.78%) and high (22.22%).

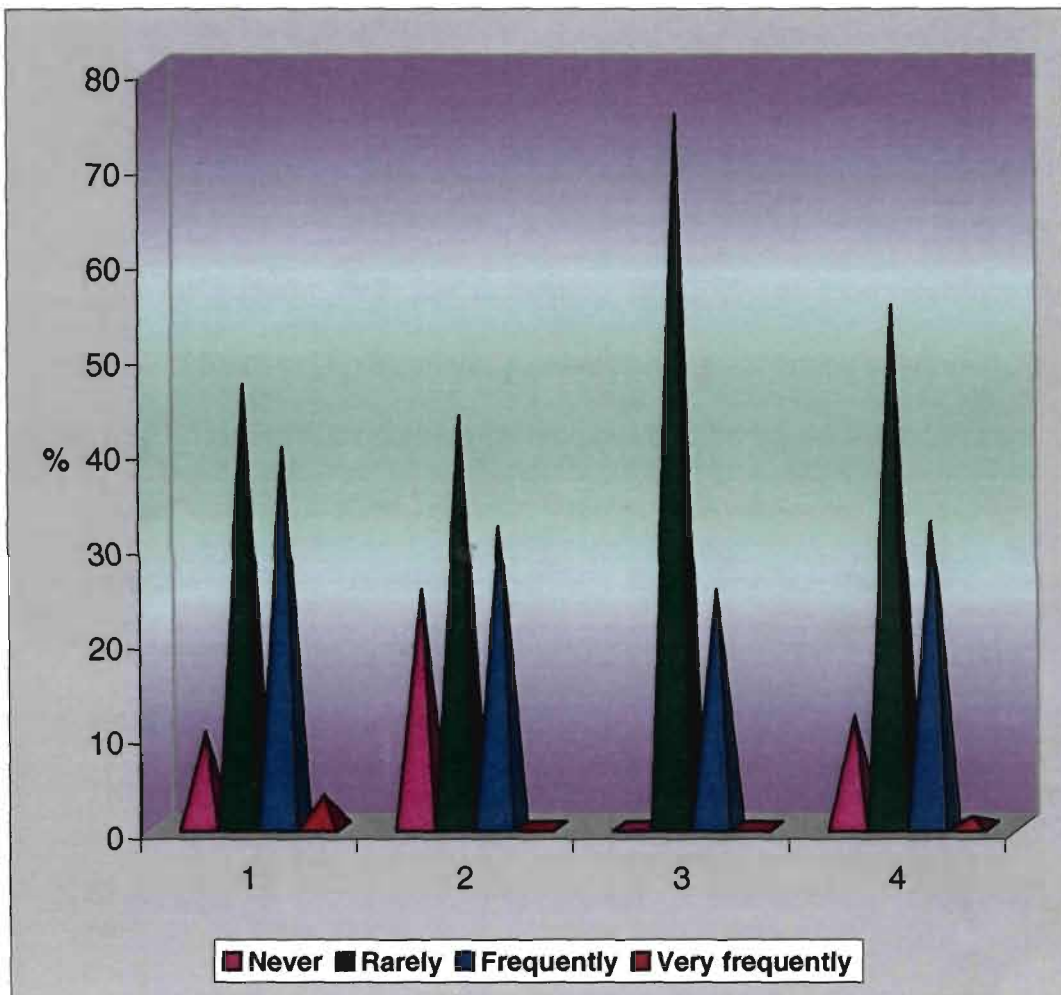
4.1.8 Financial support

Table 10: Distribution of respondents based on their financial support

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Never availed	6 (10.00)	15 (25.00)	-	21 (11.67)
2.	Rarely availed (1 to 2 times)	28 (46.67)	26 (43.33)	45 (75.00)	99 (55.00)
3.	Frequently availed (3 to 4 times)	24 (40.00)	19 (31.67)	15 (25.00)	58 (32.22)
4.	Very frequently availed (more than 4 times)	2 (3.33)	-	-	2 (1.11)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage

The data furnished in the Table 10 shows that nearly half (46.67%) of the women in adda leaf plate making availed the financial support rarely



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailoring 4 - Pooled sample

Fig.13 : Distribution of respondents based on their financial support

followed by frequently availed (40.00%), never availed (10.00%) and very frequently availed (3.33%) categories.

With regard to bamboo basket making a maximum number of them belonged to rarely availed (43.33%) category, followed by frequently availed (31.67%) and never availed (25.00%) categories.

In the case of tailoring, 75.00 per cent of tribal women rarely availed the financial support and the remaining (25.00%) of them availed frequently. None of them fell under never availed category of financial support.

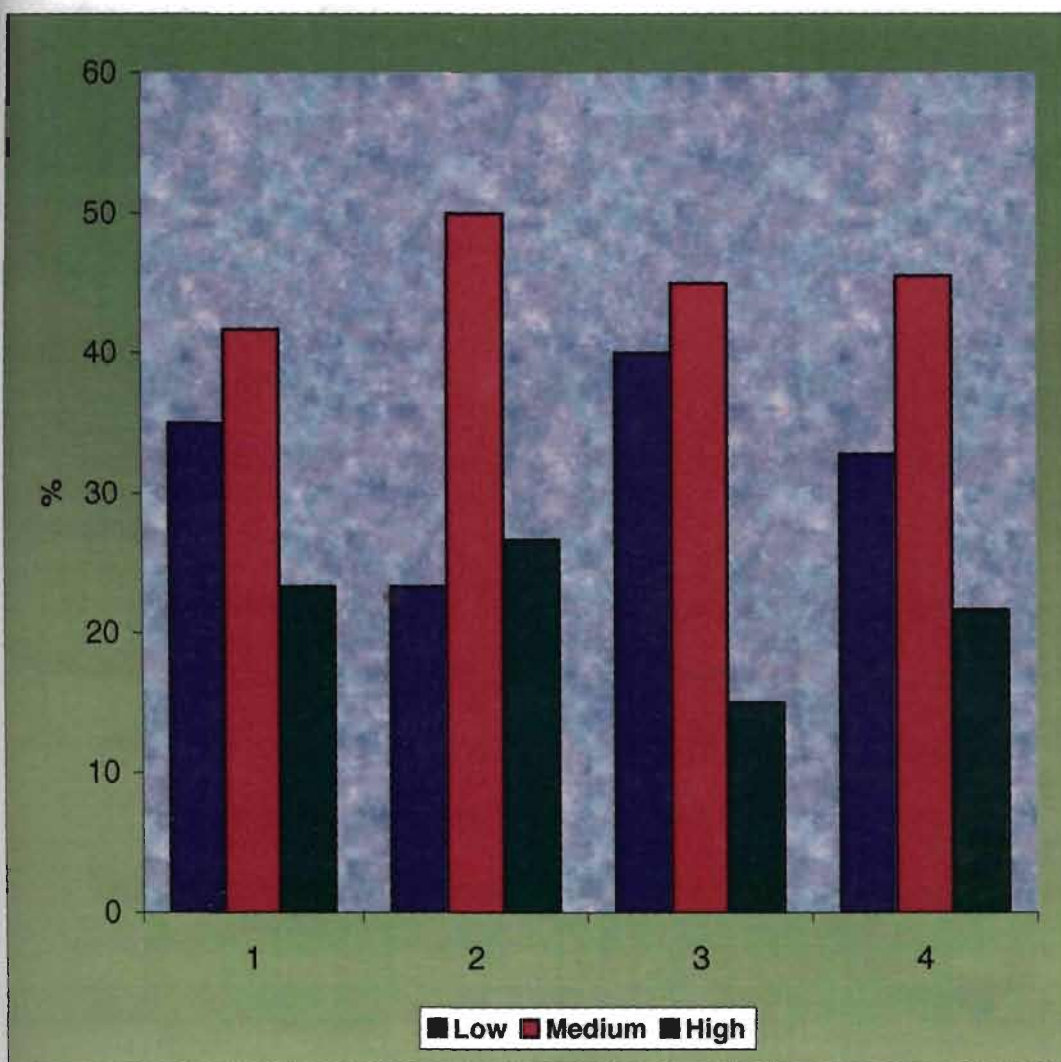
Therefore, it could be summarized that 55.00 per cent of respondents in pooled sample availed financial support rarely followed by frequently availed (32.22%), never availed (11.67%) and very frequently availed (1.11%) categories.

4.1.9 Marketing facilities

Table 11: Distribution of respondents based on their marketing facilities

SI No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (1-2)	21 (35.00)	14 (23.33)	24 (40.00)	59 (32.78)
2.	Medium (3-4)	25 (41.67)	30 (50.00)	27 (45.00)	82 (45.55)
3.	High (5-6)	14 (23.33)	16 (26.67)	9 (15.00)	39 (21.67)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 2-6



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig.14: Distribution of respondents based on their marketing facilities

As per the Table 11 about 41.67 per cent of women in adda leaf plate making perceived medium marketing facilities, while 35.00 per cent of them perceived low marketing facilities followed by high (23.33%) marketing facilities for their produce.

In respect to bamboo basket making 50.00 per cent of the women perceived medium marketing facilities followed by high (26.67%) and low (23.33%) marketing facilities.

Pertaining to tailoring 45.00 per cent of the women perceived medium marketing facilities followed by low (40.00%) and high (15.00%) marketing facilities.

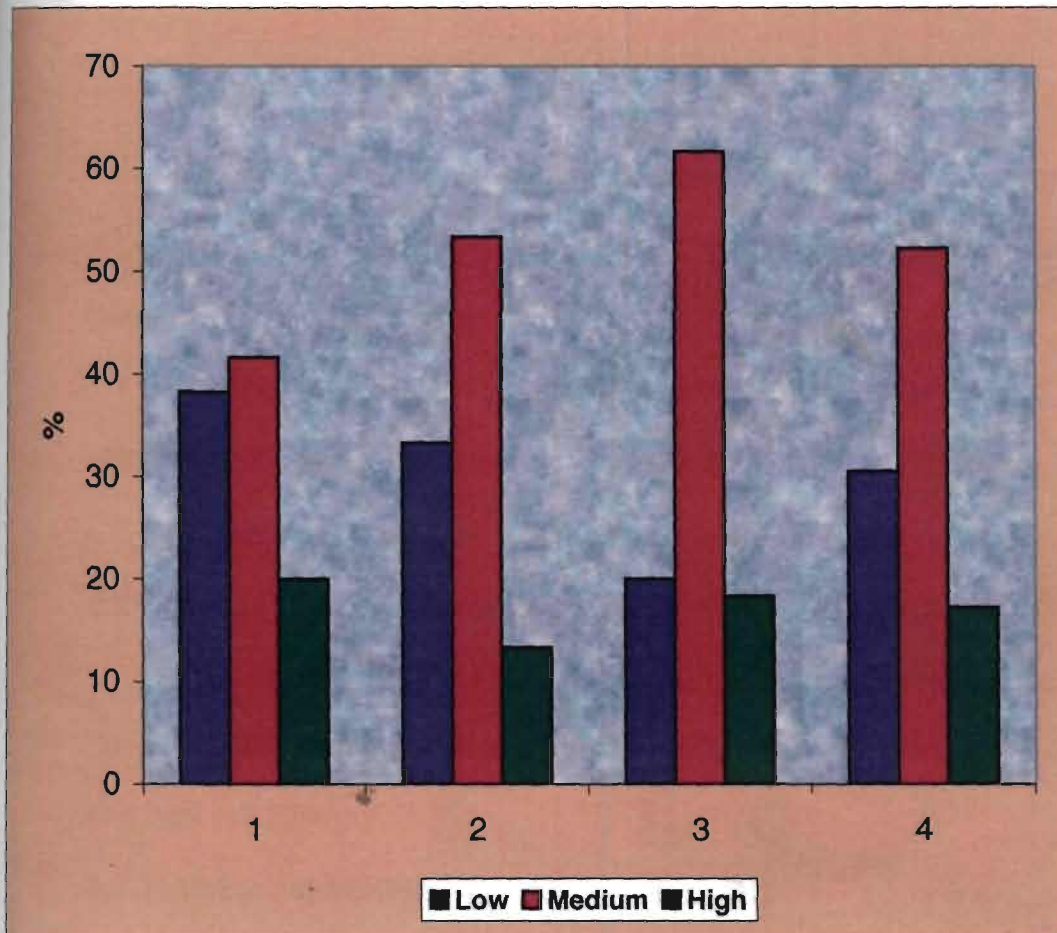
In respect of all the tribal women put together, it is revealed that a maximum number of them perceived medium (45.55%) marketing facilities followed by low (32.78%) and high (21.67%) marketing facilities.

4.1.10 Management orientation

Table 12: Distribution of respondents according to their management orientation

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (31-40)	23 (38.33)	20 (33.33)	12 (20.00)	55 (30.56)
2.	Medium (41-50)	25 (41.67)	32 (53.34)	37 (61.67)	94 (52.22)
3.	High (51-60)	12 (20.00)	8 (13.33)	11 (18.33)	31 (17.22)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 31-60



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig.15 : Distribution of respondents based on their management orientation

The Table 12 illustrates that more than half of the women entrepreneurs (41.67%) in adda leaf plate making had medium management orientation followed by low (38.33%) and high (20.00%).

Majority (53.34%) of women in bamboo basket making had medium management orientation followed by low (33.33%) and high (13.33%).

Similarly, 61.67 per cent of women in tailoring had medium management orientation followed by low (20.00%) and high (18.33%).

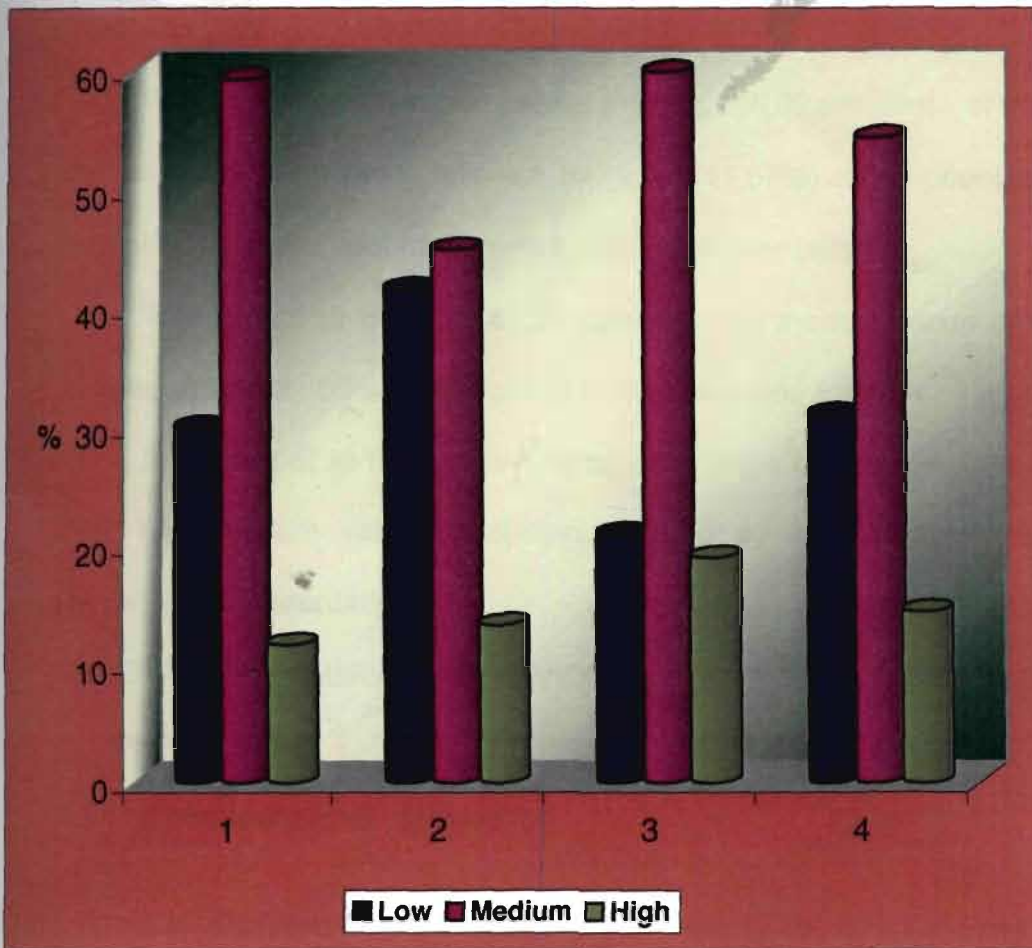
The overall picture of all enterprises put together shows that most of them (52.22%) had medium management orientation followed by low (30.56%) and high (17.22%).

4.1.11 Value orientation

Table 13: Distribution of respondents based on their value orientation

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (10-13)	18 (30.00)	25 (41.67)	13 (21.00)	56 (31.11)
2.	Medium (14-17)	35 (59.33)	27 (45.00)	36 (60.00)	98 (54.45)
3.	High (18-21)	7 (11.67)	8 (13.33)	11 (19.00)	26 (14.44)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 10-21



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailoring 4 - Pooled sample

Fig. 16 : Distribution of respondents based on their value orientation

In respect of women in adda leaf plate making, majority (59.33%) had medium value orientation followed by low (30.00%) and high (11.67%) value orientation.

While in case of bamboo basket making, 45.00 per cent of them had medium value orientation followed by low (41.67%) value orientation and remaining 13.33 per cent of them had high value orientation.

With regard to tailoring, 60.00 per cent had medium value orientation followed by low (21.00%) and high (19.00%) value orientation.

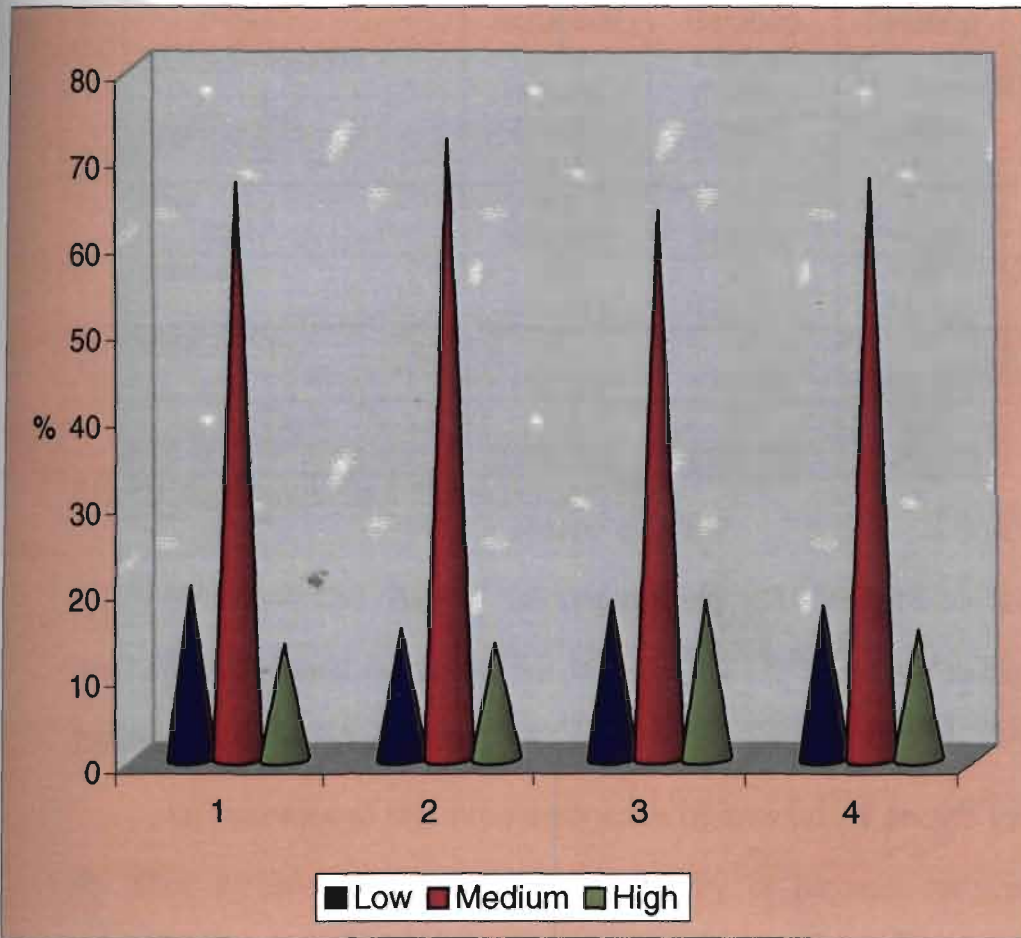
In respect of all the women put together show that majority (54.45%) of them had medium value orientation followed by low (31.11%) and high (14.44%) value orientation.

4.2 ENTREPRENEURIAL BEHAVIOUR OF TRIBAL WOMEN ENTREPRENEURS

4.2.1 Entrepreneurial behaviour

It is observed from the Table 14 that majority (66.67%) of tribal women in adda leaf plate making had medium entrepreneurial behaviour followed by low (20.00%) and high (13.88) entrepreneurial behaviour.

With regard to bamboo basket making majority (71.67%) of women had medium entrepreneurial behaviour followed by low (15.00%) and high (13.33%) entrepreneurial behaviour.



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailoring 4 - Pooled sample

Fig.17: Distribution of respondents based on their entrepreneurial behaviour

Table 14: Distribution of respondents based on their entrepreneurial behaviour

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low	12 (20.00)	9 (15.00)	11 (18.33)	32 (17.78)
2.	Medium	40 (66.67)	43 (71.67)	38 (63.33)	121 (67.22)
3.	High	8 (13.33)	8 (13.33)	11 (18.33)	27 (15.00)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage

Mean: 50.9982

S.D: 4.5784

Similarly in the case of tailoring majority (63.33%) of tribal women had medium entrepreneurial behaviour followed by low and high entrepreneurial behaviour with same percentages i.e., 18.33 per cent.

An overview of the three categories of enterprises shows that majority (67.22%) of women fell under the category of medium followed by low (17.78%) and high (15.00%) category of entrepreneurial behaviour.

4.2.2 Entrepreneurial characteristics of tribal women entrepreneurs

Entrepreneurial behaviour of tribal women entrepreneurs was measured by ten components as follows:

1. Decision making ability

Majority (66.67%) of tribal women in adda leaf plate making had medium decision making ability followed by low (30.00%) and high (3.33%).

Whereas in bamboo basket making 71.67 per cent of women had medium decision making ability followed by low (15.00%) and high (13.88%) *decision making ability*.

In the case of tailoring majority (66.67%) of women had medium decision making ability followed by low (18.33%) and high (15.00%).

It can be seen from the Table 15 that all women in three enterprises put together, majority (68.33%) of women fell under medium category of decision making ability followed by low (21.11%) and high (10.56%) category.

2. Innovativeness

A great majority (76.66%) of women in adda leaf plate making had medium innovativeness followed by high (16.67%) and low (6.67%).

Similarly 78.33 per cent of women in bamboo basket making had medium innovativeness followed by high (11.67%) and low (10.00%).

With regard to tailoring majority (71.67%) of women had medium innovativeness followed by high (21.67%) and low (6.67%).

The composite picture of pooled sample showed that majority (75.56%) of women fell under medium innovativeness category followed by high (16.67%) and low (7.76%) category.

3. Managerial Assistance

In adda leaf plate making nearly half (46.67%) of women had medium managerial assistance followed by high (31.66%) and low (21.67%) managerial assistance.

Regarding bamboo basket making, about 60.00 per cent of women had medium managerial assistance followed by low (28.33%) and high (11.67%) managerial assistance.

In the case of tailoring a considerable majority (41.67%) of women had medium managerial assistance followed by low (30.00%) and high (28.33%) managerial assistance.

An over view of the pooled sample indicated that majority (49.47%) of women had medium managerial assistance followed by low (26.67%) and high (23.89%) managerial assistance.

4. Achievement motivation

It could be seen from the Table 15 that majority (51.67%) of women in adda leaf plate making had medium achievement motivation followed by low (31.66%) and high (16.67%) achievement motivation.

Fifty five per cent of women in bamboo basket making had medium achievement motivation followed by high (23.33%) and low (21.67%) achievement motivation.

With regard to tailoring more than half (53.33%) of women had medium achievement motivation followed by low (25.00%) and high (21.67%) achievement motivation.

An over view of the pooled sample indicate that majority (53.33%) of tribal women had medium achievement motivation followed by low (26.11%) and high (20.56%) achievement motivation.

Table 15: Distribution of respondents based on their entrepreneurial characteristics

Sl No	Component/category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Decision making ability				
	Low	18 (30.00)	9 (15.00)	11 (18.33)	38 (21.11)
	Medium	40 (66.67)	43 (71.67)	40 (66.67)	123 (68.33)
	High	2 (3.33)	8 (13.88)	9 (15.00)	19 (10.56)
	Mean: 58.33 S.D : 13.99				
2.	Innovativeness				
	Low	4 (6.67)	6 (10.00)	4 (6.67)	14 (7.76)
	Medium	46 (76.66)	47 (78.33)	43 (71.67)	136 (75.56)
	High	10 (16.67)	7 (11.67)	13 (21.67)	30 (16.67)
	Mean: 72.22 S.D: 10.024				
3.	Managerial assistance				
	Low	13 (21.67)	17 (28.33)	18 (30.00)	48 (26.67)
	Medium	28 (46.67)	36 (60.00)	25 (41.67)	89 (49.47)
	High	19 (31.66)	7 (11.67)	17 (28.33)	43 (23.89)
	Mean: 44.05 S.D: 13.93				
4.	Achievement motivation				
	Low	19 (31.66)	13 (21.67)	15 (25.00)	47 (26.11)
	Medium	31 (51.67)	33 (55.00)	32 (53.33)	96 (53.33)
	High	10 (16.67)	14 (23.33)	13 (21.67)	37 (20.56)
	Mean: 56.94 S.D : 19.53				
5.	Ability to coordinate entrepreneurial activities				
	Low	13 (21.67)	7 (11.67)	17 (28.33)	37 (20.56)
	Medium	40 (66.66)	39 (65.00)	37 (61.67)	116 (64.44)
	High	7 (11.67)	14 (23.33)	6 (10.00)	27 (15.00)
	Mean: 44.93 S.D : 17.66				

Table 15: Contd..

Sl No	Component/category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
6.	Risk taking ability				
	Low	6 (10.00)	7 (11.67)	3 (5.00)	16 (8.89)
	Medium	48 (80.00)	47 (78.33)	52 (86.67)	145 (80.56)
	High	6 (10.00)	6 (10.00)	5 (8.33)	19 (10.56)
	Mean: 51.22 S.D: 16.26				
7.	Information seeking				
	Low	9 (15.00)	5 (8.33)	6 (10.00)	20 (11.11)
	Medium	38 (63.33)	48 (80.00)	44 (73.33)	130 (72.22)
	High	13 (21.67)	7 (11.67)	10 (16.67)	30 (16.67)
	Mean: 28.23 S.D: 10.85				
8.	Cosmopolitaness				
	Low	19 (31.67)	12 (20.00)	6 (10.00)	57 (31.67)
	Medium	32 (53.33)	38 (63.33)	34 (56.67)	104 (57.78)
	High	9 (15.00)	10 (16.67)	20 (33.33)	19 (10.56)
	Mean: 38.70 S.D: 34.73				
9.	Knowledge				
	Low	22 (36.67)	16 (26.67)	9 (15.00)	47 (26.11)
	Medium	36 (60.00)	43 (71.67)	36 (56.67)	115 (63.89)
	High	2 (3.33)	1 (1.66)	15 (25.00)	18 (10.00)
	Mean: 52.72 S.D: 10.35				
10.	Leadership ability				
	Low	10 (16.67)	14 (23.33)	13 (21.67)	37 (20.56)
	Medium	36 (60.00)	31 (51.67)	35 (58.33)	103 (57.22)
	High	14 (23.33)	15 (25.00)	12 (20.00)	40 (22.22)
	Mean: 49.06 S.D: 17.20				

Figures in parenthesis indicate percentage

5. Ability to coordinate entrepreneurial activities

Majority (66.66%) of women in adda leaf plate making had medium ability to coordinate entrepreneurial activities followed by low (21.67%) and high (11.67%).

Sixty five per cent of women in adda leaf plate making had medium ability to coordinate entrepreneurial activities followed by high (33.33%) and low (11.67%).

Regarding tailoring majority (61.67%) of women had medium ability to coordinate entrepreneurial activity followed by low (28.33%) and high (10.00%).

The composite picture of all enterprises of entrepreneurs had medium (64.44%) ability to coordinate entrepreneurial activity followed by low (20.56%) and high (15.00%) ability to coordinate entrepreneurial activities.

6. Risk taking ability

Eighty per cent of women in adda leaf plate making had medium risk taking ability followed by high and low with similar percentage (10.00%).

With regard to bamboo basket making majority (78.33%) of women had medium risk taking ability followed by low (11.67%) and high (10.00%).

In the case of tailoring majority (86.67%) of women had medium risk taking ability followed by high (8.33%) and low (5.00%).

An over view of pooled sample shows that great majority (80.56 %) of women had medium risk taking ability followed by high (10.56%) and low (8.89%).

7. Information seeking

Majority (63.33%) of women in adda leaf plate making had medium information seeking followed by high (21.67%) and low (15.00%).

Eighty per cent of women in bamboo basket making had medium information seeking followed by high (11.67%) and low (8.33%).

With regard to tailoring majority (73.33%) of women had medium information seeking followed by high (16.67%) and low (10.00%).

The composite picture of women in three enterprises shows that majority (72.22%) of women had medium information seeking followed by high (16.67%) and low (11.11%).

8. Cosmopolitaness

A maximum number of women in adda leaf plate making had medium (53.33%) cosmopolitaness followed by low (31.67%) and high (15.00%) cosmopolitaness.

With regard to bamboo basket making majority (63.33%) of women had medium cosmopolitaness followed by low (20.00%) and high (16.67%) cosmopolitaness.

In the case of tailoring majority (56.67%) of women had medium cosmopolitaness followed by high (33.33%) and low (10.00%) cosmopolitaness.

An over view of pooled sample shows that majority (57.78%) of women had medium cosmopolitaness followed by low (31.67%) and high (10.56%) cosmopolitaness.

9. Knowledge

Sixty per cent of women in adda leaf plate making had medium knowledge followed by low (36.67%) and high (3.33%).

A great majority (71.67%) of women in bamboo basket making had medium knowledge followed by low (26.67%) and high (1.66%).

Whereas in the case of tailoring majority (56.67%) of women had medium knowledge followed by high (25.00%) and low (15.00%).

The composite picture of women in three enterprises shows that majority (63.89%) of women had medium knowledge followed by low (26.11%) and high (10.00%).

10. Leadership ability

Sixty per cent of women in adda leaf plate making had medium leadership ability followed by high (23.33%) and low (16.67%) leadership ability.

With regard to bamboo basket making majority (51.67%) of women had medium leadership ability followed by high (25.00%) and low (23.33%) leadership ability.

In the case of tailoring majority (58.33%) of women had medium leadership ability followed by low (21.69%) and high (20.00%) leadership ability.

An overview of the pooled sample indicate that majority (57.22%) of women had medium leadership ability followed by high (22.22%) and low (20.56%) leadership ability.

4.3 EXTENT OF IMPROVEMENT IN SOCIO-ECONOMIC CONDITIONS OF TRIBAL WOMEN ENTREPRENEURS

4.3.1 Extent of Improvement in social conditions of tribal women entrepreneurs

4.3.1.1 Overall social improvement

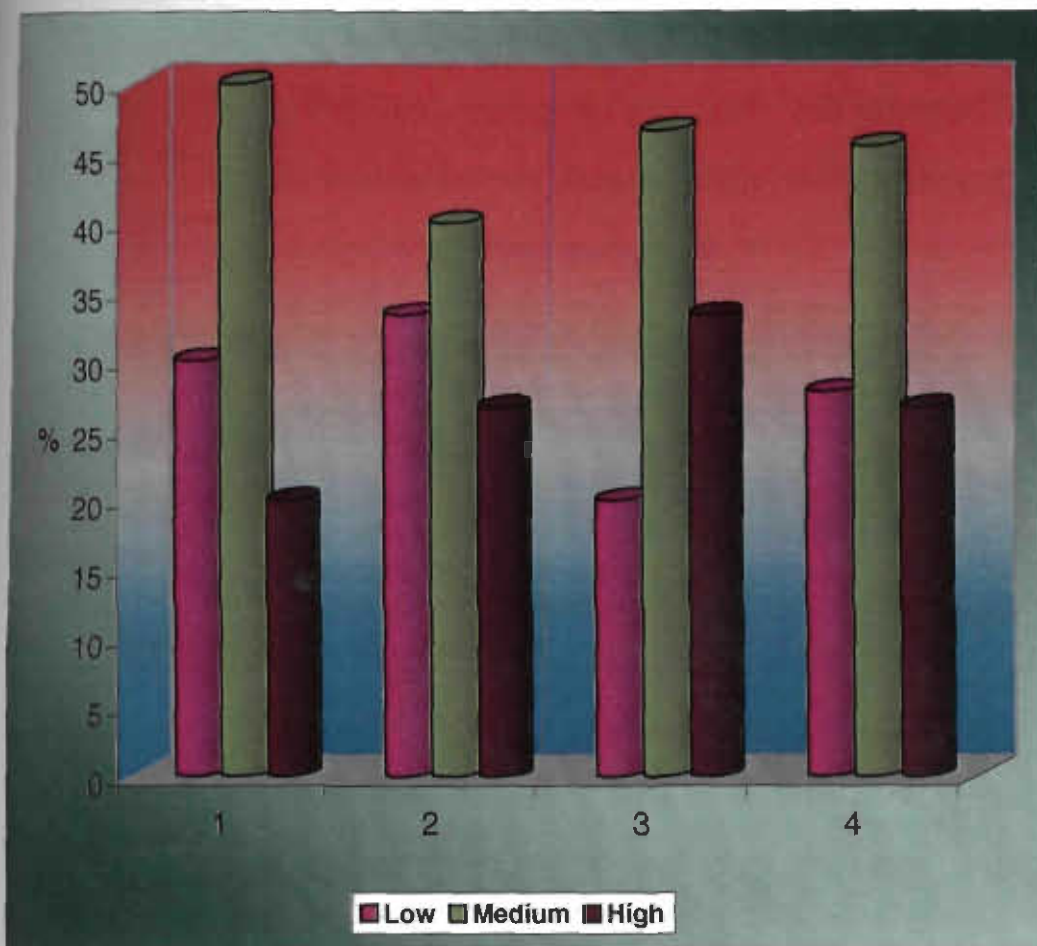
It can be observed from the Table 16, that 50.00 per cent of the women in adda leaf plate making enterprise fell under medium category followed by low (30.00%) and high (20.00%) extent of improvement in social conditions.

Table 16: Distribution of respondents based on their overall social improvement

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (68 to 93)	18 (30.00)	20 (33.33)	12 (20.00)	50 (27.78)
2.	Medium (94 to 119)	30 (50.00)	24 (40.00)	28 (46.67)	82 (45.55)
3.	High (120 to 145)	12 (20.00)	16 (26.67)	20 (33.33)	48 (26.67)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Score range: 68-145

Similarly 40.00 per cent of women in bamboo basket making fell under medium category of extent of improvement in social condition followed by low (33.33%) and high (26.67%).



1 - Adda leaf plate making 2 - Bamboo basket making
3 - Tailoring 4 - Pooled sample

Fig.18: Distribution of respondents based on overall social improvement

Among women in tailoring about 46.67 per cent of women fell under medium category of extent of improvement in social conditions followed by high (33.33%) and low (20.00%) category.

Hence, it could be summarised that nearly half (45.55%) of the tribal women from all enterprises had medium extent of improvement in social condition followed by low (27.78%) and high (26.67%).

4.3.1.2 Distribution of respondents based on their extent of improvement in social conditions

Social improvement was measured in nine components and the results of which are presented under the following sub-heads.

1. Health and nutritional status

It could be vividly seen from Table 17, that majority (46.66%) of the women in adda leaf plate making had medium extent of improvement in health and nutritional status followed by low and high with same percentages i.e. 26.67 per cent.

Regarding women in bamboo basket making 50.00 per cent of them had medium extent of improvement in health and nutritional status followed by high (28.33%) and low (21.67%).

With respect to tailoring a considerable majority (46.67%) of them were in medium category followed by high (33.33%) and low (20.00%).

It is seen from the Table 17, that most (47.78%) of the women in pooled sample were in medium category followed by high (29.44%) and low (22.78%) extent of improvement in health and nutritional status.

2. Educational status

From the Table 17, it is evident that majority (45.00%) of women in adda leaf plate making fell under medium category followed by high (33.33%) and low (21.60%) extent of improvement in educational status.

Regarding women in bamboo basket making majority (56.67%) of them were in medium educational status followed by low (23.33%) and high (20.00%) extent of improvement in the educational status.

In case of tailoring 50.00 per cent of them were under medium category followed by high (30.00%) and low (20.00%) level of extent of improvement in educational status.

It is observed in respect of all women in pooled sample, majority (50.55%) of them fell under medium category followed by high (27.78%) and low (21.67%) category.

3. Child development

With regard to child development most (48.34%) of tribal women in adda leaf plate making had medium extent of improvement in child development followed by high (28.33%) and low (23.33%).

A maximum of the women in bamboo basket making had medium (53.33%) extent of improvement in child development followed by high (30.00%) and low (16.67%).

Among the women in tailoring 45.00 per cent of the women fell under medium category of improvement in child development followed by high (41.67%) and low (13.33%).

It is evident from the Table 17 that nearly half (48.89%) of women in pooled sample were in medium category of improvement in child development followed by high (33.33%) and low (17.78%).

4. Socio-political participation

Table 17 denotes that 66.67 per cent of the tribal women in adda leaf plate making perceived high extent of improvement followed by medium (20.00%) and low (13.33%) extent of improvement in socio-political participation.

Sixty per cent of the women in bamboo basket making fell under high category of improvement in socio-political participation followed by medium (20.00%) and low (20.00%) with similar percentages.

Similarly 56.67 per cent of the tribal women in tailoring fell under low category followed by medium (30.00%) and high (13.33%) extent of improvement in socio-political participation.

It is seen from the Table 17 that most (46.67%) of the women in all enterprises fell under high category followed by low (30.00%) and medium (23.33%) extent of improvement in socio-political participation.

5. Mobility

About 43.33 per cent of women in adda leaf plate making were perceived medium extent of improvement in mobility followed by high (41.67%) and low (15.00%).

Table 17: Distribution of respondents based on their improvement in social conditions

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
I	Health and nutritional status				
1.	Low (11 to 15)	16 (26.67)	13 (21.67)	12 (20.00)	41 (22.78)
2.	Medium (16-20)	28 (46.66)	30 (50.00)	28 (46.67)	86 (47.78)
3.	High (21 to 25)	16 (26.67)	17 (28.33)	20 (33.33)	53 (29.44)
	Score range 11-25				
II.	Educational status				
1.	Low (2 to 4)	13 (21.67)	14 (23.33)	12 (20.00)	39 (21.67)
2.	Medium (5 to 7)	27 (45.00)	34 (56.67)	30 (50.00)	91 (50.55)
3.	High (Above 7)	20 (33.33)	12 (20.00)	18 (30.00)	50 (27.78)
	Score range: 2-9				
III.	Child development				
1.	Low (13 to 15)	14 (23.33)	10 (16.67)	8 (13.33)	32 (17.78)
2.	Medium (16-18)	29 (48.34)	32 (53.33)	27 (45.00)	88 (48.89)
3.	High (19 to 21)	17 (28.33)	18 (30.00)	25 (41.67)	60 (33.33)
	Score range: 13-21				
IV.	Socio-political participation				
1.	Low (11 to 17)	8 (13.33)	12 (20.00)	34 (56.67)	54 (30.00)
2.	Medium (18-24)	12 (20.00)	12 (20.00)	18 (30.00)	42 (23.33)
3.	High (25 to 32)	40 (66.67)	36 (60.00)	8 (13.33)	84 (46.67)
	Score range: 11-32				
V	Mobility				
1.	Low (3 to 4)	9 (15.00)	18 (30.00)	10 (16.67)	37 (20.55)
2.	Medium (5 to 6)	26 (43.33)	30 (50.00)	28 (46.67)	84 (42.67)
3.	High (7 to 8)	25 (41.67)	12 (20.00)	22 (36.66)	59 (32.78)
	Score range: 3-8				

Table 17: Contd..

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
VI	Media exposure				
1.	Low (9 to 12)	24 (40.00)	23 (38.33)	10 (16.67)	57 (31.67)
2.	Medium (13 to 16)	26 (43.33)	30 (50.00)	30 (50.00)	86 (47.78)
3.	High (17 to 21)	10 (16.67)	7 (11.67)	20 (33.33)	37 (20.55)
	Score range: 9-21				
VII	Reduction in migration				
1.	Low (4 to 5)	7 (11.67)	12 (20.00)	16 (26.67)	35 (19.44)
2.	Medium (6 to 7)	25 (41.67)	23 (38.33)	31 (51.67)	79 (43.89)
3.	High (8 to 9)	28 (46.67)	25 (41.67)	13 (21.66)	66 (36.67)
	Score range: 4-9				
VIII	Reduction in dependings on traditional sources of credit				
1.	Low (4 to 5)	8 (13.33)	11 (18.33)	12 (20.00)	31 (17.22)
2.	Medium (6 to 7)	30 (50.00)	31 (51.67)	36 (60.00)	97 (53.89)
3.	High (8 to 9)	22 (36.67)	18 (30.00)	12 (20.00)	52 (28.89)
	Score range: 4-9				
IX	Availability of services /facilities				
1.	Low (8 to 12)	26 (43.34)	25 (41.67)	15 (25.00)	66 (36.67)
2.	Medium (13 to 17)	23 (38.33)	23 (38.33)	27 (45.00)	73 (40.55)
3.	High (18 to 22)	11 (18.33)	12 (20.00)	18 (30.00)	41 (22.78)
	Score range: 8-22				
		60 (100.00)	60 (100.00)	60 (100.00)	60 (100.00)

Figures in parenthesis indicate percentage

Fifty per cent of the women in bamboo basket making were under medium category followed by low (30.00%) and high (20.00%) extent of improvement in mobility.

In respect of tailoring 46.67 per cent of women had medium extent of improvement in mobility followed by high (36.66%) and low (16.67%) extent of improvement in mobility.

Thus, the results indicated that most (42.67%) of the tribal women entrepreneurs from pooled sample had medium extent of improvement in mobility followed by high (32.78%) and low (20.55%).

6. Media exposure

It could be seen from the Table 17, that 43.33 per cent of women in adda leaf plate making fell under medium category followed by low (40.00%) and high (16.67%) extent of improvement in media exposure.

Half (50.00%) of women in bamboo basket making perceived medium extent of improvement in media exposure followed by low (38.33%) and high (11.67%).

Fifty per cent of women in tailoring had medium extent of improvement in media exposure followed by high (33.33%) and low (16.67%).

Most (47.78%) of the women in pooled sample had medium extent of improvement followed by low (31.67%) and high (20.55%).

7. Reduction in migration

An examination of Table 17 shows that 46.67 per cent of the women in adda leaf plate making had high extent of improvement in reduction in migration followed by medium (41.67%) and low (11.66%).

About 41.67 per cent of the women in bamboo basket making fell under high category followed by medium (38.33%) and low (20.00%) extent of improvement in reduction in migration.

In the case of tailoring more than half (51.67%) of the women fell under medium category of extent of improvement in reduction in migration followed by low (26.67%) and high (21.66%) category.

Hence it could be summarised that 43.89 per cent of tribal women in pooled sample had medium extent of improvement in reduction in migration followed by high (36.67%) and low (19.44%).

8. Reduction in depending on traditional sources of credit

It can be observed from the Table 17 that 50.00 per cent of women in adda leaf plate making were under medium category of reduction in depending on traditional sources followed by high (36.67%) and low (13.33%) category.

In the case of bamboo basket making more than half (51.67%) of the women fell under medium category followed by high (30.00%) and low (18.33%).

Sixty per cent of women in tailoring fell under medium category of reduction in depending on traditional sources of credit followed by equal percentage (20.00%) under high and low.

It was observed with regard to extent of improvement of reduction in depending on traditional sources of credit, most of the tribal women in all the three enterprises put together fell under medium (53.89%) category followed by high (28.89%) and low (17.22%).

9. Availability of services and facilities

It could be clearly observed from the Table 17 that most (43.34%) of women in adda leaf plate making were fell under low category followed by medium (38.33%) and high (18.33%) extent of improvement in availability of services and facilities.

In bamboo basket making a considerable majority (41.67%) of women fell under low category followed by medium (38.337%) and high (20.00%) extent of improvement in availability of services and facilities.

Forty five per cent of women in tailoring had medium extent of improvement in availability of services and facilities followed by high (30.00%) and low (25.00%).

It is seen from the Table 17 that majority (40.55%) of the women in pooled sample had medium extent of improvement in availability of services and facilities followed by low (36.67%) and high (22.78%).

4.3.2. Extent of improvement in economic conditions of tribal women entrepreneurs

4.3.2.1 Overall economic improvement

It is seen from the Table 18 that majority (45.00%) of women in adda leaf plate making had medium economic improvement followed by low (43.33%) and high (11.67%) economic improvement.

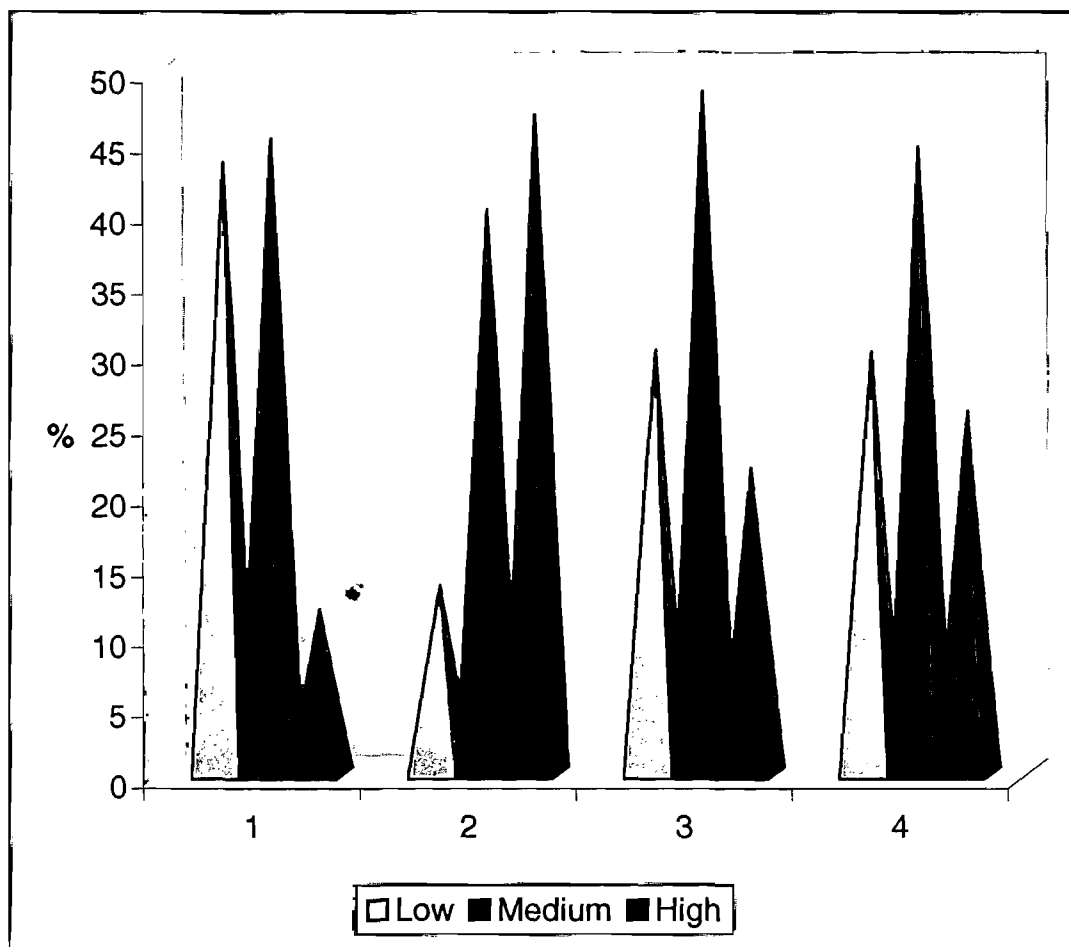
Table 18: Distribution of respondents based on overall economic improvement

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Low (Rs.2010-3498)	26 (43.33)	8 (13.33)	18 (30.00)	52 (29.89)
2.	Medium (Rs.3499-4987)	27 (45.00)	24 (40.00)	29 (48.34)	80 (44.44)
3.	High (Rs.4988-6476)	7 (11.67)	28 (46.67)	13 (21.67)	48 (25.67)
	Total	60 (100.00)	60 (100.00)	60 (100.00)	180 (100.00)

Figures in parenthesis indicate percentage
Range: Rs.2010 - Rs.6476

With regard to bamboo basket making 46.67 per cent of women had high economic improvement followed by medium (45.00%) and low (13.33%) economic improvement.

In the case of tailoring nearly half (48.34%) of women had medium economic improvement followed by low (30.00%) and high (21.67%) economic improvement.



1 - Adda leaf plate making 2 - Bamboo basket making
 3 - Tailoring 4 - Pooled sample

Fig.19: Distribution of respondents based on overall economic improvement

An overview of pooled sample showed that a considerable majority (44.44%) of women in all enterprises had medium economic improvement followed by low (29.89%) and high (25.67%) economic improvement.

4.3.2.2 Extent of improvement in economic conditions of tribal women entrepreneurs

Economic improvement was measured in four components, the results of which are presented under the following sub-heads

1. Additional family income generation

An examination of Table 19 shows that majority (51.67%) of women in adda leaf plate making had low additional income generation followed by medium (48.33%) extent of improvement in additional family income generation.

Fifty five per cent of women in bamboo basket making had high additional income generation followed by medium (26.67%) and low (18.33%).

About 50.00 per cent of women in tailoring had low additional income generation followed by medium (36.67%) and high (13.33%).

It is observed in respect of pooled sample, 40.00 per cent of women had low additional income generation followed by medium (37.22%) and high (22.78%).

2. Additional family asset generation

With regard to additional family asset generation more than half (53.33%) of women in adda leaf plate making had medium additional asset generation followed by low (40.00%) and high (6.67%).

Table 19: Distribution of respondents based on their improvement in economic conditions

Sl No	Category	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
I	Additional family income generation				
1.	Low (Rs.840 to Rs.1393)	31 (51.67)	11 (18.33)	30 (50.00)	72 (40.00)
2.	Medium (Rs.1394 to Rs.1947)	29 (48.33)	16 (26.67)	22 (36.67)	67 (37.22)
3.	High (Rs.1948 to Rs.2501)	-	33 (55.00)	8 (13.33)	41 (22.78)
Range Rs.840 to Rs.2501					
II	Additional family asset generation				
1.	Low (Rs.1050 to Rs.1887)	24 (40.00)	13 (21.67)	16 (26.67)	53 (29.44)
2.	Medium (Rs.1888 to Rs.2725)	32 (53.33)	35 (58.33)	30 (50.00)	97 (53.89)
3.	High (Rs.2726 to Rs.3563)	4 (6.67)	12 (20.00)	14 (23.33)	30 (16.67)
Range Rs.1050 to Rs.3563					
III	Additional family savings				
1.	Low (Rs.120 to Rs.208)	15 (25.00)	9 (15.00)	2 (3.33)	26 (14.44)
2.	Medium (Rs.209 to Rs.297)	17 (28.33)	18 (30.00)	10 (16.67)	45 (25.00)
3.	High (Rs.298 to Rs.386)	28 (46.67)	33 (55.00)	48 (80.00)	109 (60.56)
Range Rs.120 to Rs.386					
IV	Additional family employment generation				
1.	Low (.4 to 5)	12 (20.00)	10 (16.67)	24 (40.00)	46 (25.56)
2.	Medium (.6 to 7)	39 (65.00)	21 (35.00)	36 (60.00)	96 (53.33)
3.	High (8 to 9)	9 (15.00)	29 (48.33)	-	38 (21.11)
Range .4 to 9					
		60 (100.00)	60 (100.00)	60 (100.00)	60 (100.00)

Majority (58.33%) of women in bamboo basket making had medium additional asset generation followed by low (21.67%) and high (20.00%).

Among the women in tailoring 50.00 per cent of women had medium additional asset generation followed by low (26.67%) and high (23.33%).

Thus, the results indicated that more than half (53.89%) of the women in three enterprises had medium additional asset generation followed by low (29.44%) and high (16.67%).

3. Additional family savings

It could be clearly observed from the Table 19 that majority (46.67%) of women in adda leaf plate making had high additional savings followed by medium (28.33%) and low (25.00%).

Fifty five per cent of women in bamboo basket making had high additional savings followed by medium (30.00%) and low (15.00%).

A great majority (80.00%) of women in tailoring had high family additional savings followed by medium (16.67%) and low (3.33%).

Hence, it could be summarised that about 60.56 per cent of women in three enterprises had high additional savings followed by medium (25.00%) and low (14.44%).

4. Additional family employment generation

Sixty five per cent of tribal women in adda leaf plate making had medium additional employment generation followed by low (20.00%) and high (15.00%) extent of improvement in additional employment generation.

With regard to bamboo basket making majority (48.33%) of tribal women had high additional employment generation followed by medium (35.00%) and low (16.67%) extent of improvement in additional family employment generation.

Sixty per cent of women in tailoring had medium additional employment generation followed by low (40.00%) extent of improvement in additional family employment generation.

Therefore, it could be summarised that majority (53.33%) of women in all enterprises had medium additional employment generation followed by low (25.56%) and high (21.11%) extent of improvement in additional family employment generation.

4.3.2.3 Significance difference in mean scores of economic conditions of tribal women entrepreneurs

Testing of Hypothesis

Null hypothesis: There will be no significant difference in mean scores of economic conditions of tribal women entrepreneurs before and after enterprise period

Empirical Hypothesis: There will be significant difference in mean scores of economic conditions of tribal women entrepreneurs before and after enterprise periods.

It could be inferred from the Table 20 that the 't' values were found to significant at 0.01 per cent level of probability in every component of economic

Table : 20 Significance of difference in mean scores of economic condition of tribal women entrepreneurs

Sl. No	Component of economic condition	Before mean scores	After mean scores	Difference	Per cent increase	't' value
I	Adda leaf plate making					
1.	Additional income generation	3486	4855	1369	39.27	38.2934**
2.	Additional asset generation	1825	3060	1235	57.68	30.7059**
3.	Additional savings	0.00	353	353	-	-
4.	Additional employment generation	5.15	8.5833	3.43	56.60	5.5459**
II.	Bamboo basket making					
1.	Additional income generation	3942	5250	1308	33.18	37.4008**
2.	Additional asset generation	1826	3288	1462	80.06	41.9297**
3.	Additional savings	0.00	330	330	-	-
4.	Additional employment generation	7.18	11.05	4.37	53.89	19.8391**
III.	Tailoring					
1.	Additional income generation	4408	6143	1735	39.36	42.3462**
2.	Additional asset generation	2024	3450	1426	70.45	50.6897**
3.	Additional savings	0.00	344	344	-	-
4.	Additional employment generation	6.40	9.38	3.38	52.81	15.1659**
IV	Overall					
1.	Additional income generation	3714	5052	1338	35.03	53.3996**
2.	Additional asset generation	1826	3174	1348	73.82	47.3606**
3.	Additional savings	-	348	348	-	-
4.	Additional employment generation	6.36	10.31	4.35	69.40	11.7187**

** Significant at 0.01 per cent level

conditions as well as in every enterprise indicating significant improvement in economic condition of tribal women entrepreneurs due to taking up of economic activity.

Hence it could be concluded from the Table 20 that the null hypothesis was rejected and empirical hypothesis was accepted thereby accepting the significant difference between before and after mean scores of enterprise. ✓

4.4 MOTIVATING AND FACILITATING FACTORS INFLUENCING TRIBAL WOMEN FOR STARTING THE ENTERPRISE

4.4.1 Motivational factors influencing tribal women for entrepreneurship

Table: 21: Distribution of respondents according to their motivating factors

Sl. No	Motivating factors	Rating of values							Weighted score	Rank
		1	2	3	4	5	6	7		
1.	Advice of the family members	34	40	38	10	18	20	20	822	IV
2.	Economic necessity	72	40	15	13	10	18	12	969	I
3.	Inspiration from others	45	18	22	38	16	16	25	790	V
4.	Self interest in that specific area	54	33	25	16	20	17	15	874	III
5	Govt. programme and policies	65	22	18	17	30	18	10	881	II
6.	Self confidence	4	8	5	15	38	42	68	47	VII
7.	Family occupation	10	11	10	38	16	18	77	499	VI

Information pertaining to the motivating factors in the Table 21 revealed that economic necessity ranked 1st followed by government programmes and policies and self interest in that specific area with II and III ranks respectively. Advice of the family members and inspiration from other successful entrepreneurs are in IV and V ranks whereas family occupation and self-

confidence got the importance by getting last 2 ranks namely VI and VII respectively.

4.4.2 Source of motivation

Table 22: Distribution of respondents according to source of motivation (n=180)

Sl. No	Persons	No. of respondents	
		F	%
1.	Father/Mother	25	13.88
2.	Husband	40	22.22
3.	Extension personnel	43	23.88
4.	Successful entrepreneurs	30	15.66
5.	Friends/relatives	10	5.56
6.	Son/daughter	13	7.22
7.	Local NGO	19	10.55

It could be inferred from the Table 22 that 23.88 per cent of respondents expressed that extension personnel were the motivating persons to start an enterprise followed by husband (22.22%) and successful entrepreneurs (15.66%). Parents, local NGO and children were expressed as motivators by 13.88 per cent, 10.55 per cent and 7.22 per cent respectively, whereas only 5.56 per cent of respondents expressed friends and relatives as the source of motivation.

4.4.3 Facilitating factors for entrepreneurship

It can be noticed from the Table 23 that 'training support by government agencies' and 'local NGO' was ranked I followed by incentives by the government and family support and help with II and III ranks respectively. Local availability of resources and self experience and interest are in IV and V

ranks position, whereas no risk and competition and government financial facilities got the last two ranks i.e., VI and VII respectively.

Table: 23: Distribution of respondents according to their facilitating factors

Sl. No	Facilitating factors	Rating of values							Weighted score	Rank
		1	2	3	4	5	6	7		
1.	Family support and help	20	25	46	26	20	30	13	807	III
2.	Local resources	15	38	40	46	14	18	9	804	IV
3.	Self experience and Interest	32	30	12	19	50	20	17	747	V
4.	Incentives by the government	45	32	27	20	19	17	20	823	II
5	No risk and competition	10	17	16	18	20	47	52	530	VI
6.	Training support by Govt. agencies & NGO	38	42	30	20	15	20	15	848	I
7.	Good financial facilities	15	10	17	20	23	40	55	534	VII

4.5 RELATIONSHIP OF INDEPENDENT VARIABLES WITH DEPENDENT VARIABLES ENTREPRENEURIAL BEHAVIOUR AND EXTENT OF IMPROVEMENT IN SOCIO-ECONOMIC CONDITIONS OF TRIBAL WOMEN ENTREPRENEURS

The fifth objective of the study is to unearth relationship between personal profile of tribal women entrepreneurs and their entrepreneurial behaviour and extent of improvement in socio-economic conditions. This was determined with simple correlation analysis for the three categories of tribal women entrepreneurs and pooled sample. The findings are presented under the following heads:

1. Relationship between entrepreneurial behaviour and independent variables
2. Relationship between social improvement and independent variables
3. Relationship between economic improvement and independent variables
4. Intercorrelation between entrepreneurial behaviour and improvement in socio-economic conditions
5. Multiple regression analysis between independent variables and dependent variables

The data related to the above aspects were subjected to the statistical analysis namely correlation coefficient and multiple regression analysis. The findings are presented in Tables 24 to 30.

4.5.1 Relationship between entrepreneurial behaviour and independent variables

Null hypothesis: There will be no significant relationship between the scores on independent variables and scores on entrepreneurial behaviour of tribal women entrepreneurs

Empirical hypothesis: There will be a positive and significant relationship between the scores on independent variables and scores on entrepreneurial behaviour

Data furnished in Table 24 revealed that in the case of women in adda leaf plate making the variables management orientation (0.4876) and value

Table 24: Correlation coefficients (r) between independent variables and entrepreneurial behaviour of tribal women entrepreneurs

Sl. No.	Independent variables	r values			
		Adda leaf plate making (n=60)	Bamboo basket making (n=60)	Tailoring (n=60)	Pooled sample (n=180)
X ₁	Age	0.1624	-0.1204	-0.5136**	-0.1970**
X ₂	Education	0.0856	0.4270**	0.3513**	0.3612**
X ₃	Marital status	0.2009	0.0057	-0.2936*	-0.0498
X ₄	Entrepreneurial experience	0.1653	0.1556	0.3693**	0.1878*
X ₅	Training received	0.1139	0.0948	0.0748	0.0543
X ₆	Socio-economic status	0.0224	-0.0409	0.1739	0.1154
X ₇	Family support	0.0777	0.0823	0.0654	0.2270**
X ₈	Financial support	* 0.2070	0.1875	0.2093	-0.0043
X ₉	Marketing facilities	0.0364	0.1827	0.2349	0.1663*
X ₁₀	Management orientation	0.4876**	0.0508	0.2707*	0.3431**
X ₁₁	Value orientation	0.6838**	0.0787	0.0555	0.4329**

- * Significant at (0.05%) ($r \geq 0.255$) } For adda leaf plate making, bamboo basket making & tailoring
 ** Significant at (0.01%) ($r \geq 0.331$) }
 * Significant at (0.05%) ($r \geq 0.149$) } For pooled sample
 ** Significant at (0.01%) ($r \geq 0.191$) }

orientation (0.6838) were found to be positively significant at 0.01 level of probability. Hence, the null hypothesis was rejected and the empirical hypothesis was accepted. While other variables were found to be positive but not significant. Hence null hypothesis was accepted by rejecting the empirical hypothesis.

Regarding bamboo basket making, it can be inferred from the Table 24 that against 11 independent variables only education (0.4270) was found to significant at 0.01 level of probability. Hence the null hypothesis was rejected and concluded that there was positive and significant relationship between education and entrepreneurial behaviour. However, other variables except age and socio-economic status were found to be positive but not significant while age and socio-economic status were found to be negative but not significant. Hence, the null hypothesis was accepted by rejecting the empirical hypothesis.

With regard to tailoring age (-0.5136) was found to be negatively significant at 0.01 level of probability whereas education (0.3513) and entrepreneurial experience (0.3693) were positively significant at 0.01 per cent level of probability. On other side marital status (-0.2936) was found to be negatively significant at 0.05 level of probability and management orientation was found to be positively significant at 0.05 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis. The remaining variables were found to be positive but not significant. Hence, the null hypothesis was accepted by rejecting the empirical hypothesis.

In respect to pooled sample age (-0.1970) was found to be negatively significant while education (0.3612), family support (0.2270) management orientation (0.3431) and value orientation (0.4329) were found to be positively significant at 0.01 level of probability. The variable entrepreneurial experience (0.1878) and marketing facilities (0.1663) were found to be significant at 0.05 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis. Marital status and financial support were found to be negative but not significant while remaining variables training received, socio-economic status were found to be positive but not significant hence the null hypothesis was accepted by rejecting the empirical hypothesis.

4.5.2 Relationship between social improvement and independent variables

Null hypothesis: There will be no significant relationship between social improvement and independent variables

Empirical hypothesis: There will be a significant relationship between social improvement and independent variables

The results presented in the Table 25 revealed that out of 11 independent variables age (0.4030), education (0.3412) marital status (0.3938), training received (0.4074), socio-economic status (0.7105), family support (0.5177) and marketing facilities (0.5903) were found to be positively

Table 25: Correlation coefficients (r) between independent variables and improvement in social conditions of tribal women entrepreneurs

Sl. No.	Independent variables	r values			
		Adda leaf plate making (n=60)	Bamboo basket making (n=60)	Tailoring (n=60)	Pooled sample (n=180)
X ₁	Age	0.4030**	0.2770*	-0.1741	0.1789*
X ₂	Education	0.3412**	-0.0068	0.3439**	0.0135
X ₃	Marital status	0.3948**	0.0142	-0.1223	0.1227
X ₄	Entrepreneurial experience	0.2084	0.2766*	0.0195	0.1414
X ₅	Training received	0.4074**	0.0119	0.4312**	0.2604**
X ₆	Socio-economic status	0.7105**	0.4334**	0.8174**	0.6399**
X ₇	Family support	0.5177**	0.3787**	0.6396**	0.4705**
X ₈	Financial support	0.3177*	0.0528	0.2399	0.0943
X ₉	Marketing facilities	0.5903**	0.3609**	0.7009**	0.5422**
X ₁₀	Management orientation	-0.0607	0.1226	0.5552**	0.1570*
X ₁₁	Value orientation	-0.0191	0.3268*	0.0002	-0.0850

* Significant at (0.05%) ($r \geq 0.255$) } For adda leaf plate making, bamboo basket making & tailoring
 ** Significant at (0.01%) ($r \geq 0.331$) }

* Significant at (0.05%) ($r \geq 0.149$) } For pooled sample
 ** Significant at (0.01%) ($r \geq 0.191$) }

significant at 0.01 level of probability while financial support (0.3177) was found to be positively significant at 0.05 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis. Whereas management orientation and value orientation were found to be negative but not significant. Only entrepreneurial experience was found to be positive but not significant. Hence, the null hypothesis was accepted by rejecting the empirical hypothesis.

The picture of bamboo basket making shows that socio-economic status (0.4334) family support (0.3787) and marketing facilities (0.3609) were found to be positively significant at 0.01 level of probability while age (0.2770) entrepreneurial experience (0.2766) and value orientation (0.3268) were found to be significant positively at 0.05 level of probability. Therefore, the null hypothesis was rejected by accepting the empirical hypothesis. On other side education, training received, financial support and management orientation were found to be positive but not significant while only marital status was found to be negative but not significant. Hence, the null hypothesis was accepted by rejecting the empirical hypothesis.

With regard to tailoring education (0.3439), training received (0.4312) socio-economic status (0.8174), family support (0.6396), marketing facilities (0.7009) and management orientation (0.5552) were found to be significant at 0.01 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis. While age and marital status were found to be negative but not significant. Entrepreneurial experience, financial

support and value orientation were found to be positive but not significant. Hence, the null hypothesis was accepted by rejecting the empirical hypothesis.

The overall picture of pooled sample revealed that training received (0.2604), socio-economic status (0.6399) family support (0.4705) and marketing facilities (0.5422) were found to be positively significant at 0.01 level of probability while age (0.1789) and management orientation were found to be positively significant at 0.05 level of probability. Therefore, the null hypothesis was rejected by accepting the empirical hypothesis. The other variables like education, marital status, entrepreneurial experience and financial support were found to be positive but not significant whereas value orientation was found to be negative but not significant. Therefore, the null hypothesis was accepted by rejecting the empirical hypothesis.

4.5.3 Relationship between economic improvement and independent variables

Null hypothesis: There will be no significant relationship between economic improvement and independent variables.

Empirical hypothesis: There will be a significant relationship between economic improvement and independent variables.

The data furnished in Table 26 revealed that in the case of adda leaf plate making, family support (0.3889) and marketing facilities (0.3665) were found to be positively significant at 0.01 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis, whereas education, training received and management were found to be negative but

Table 26: Correlation coefficients (r) between independent variables and improvement in economic conditions of tribal women entrepreneurs

Sl. No.	Independent variables	r values			
		Adda leaf plate making (n=60)	Bamboo basket making (n=60)	Tailoring (n=60)	Pooled sample (n=180)
X ₁	Age	0.0989	-0.2754*	-0.2168	-0.1807*
X ₂	Education	-0.1379	0.0426	0.0349	0.0494
X ₃	Marital status	0.1653	-0.1062	-0.0737	-0.0221
X ₄	Entrepreneurial experience	0.755	0.3069*	0.0441	0.1584*
X ₅	Training received	-0.0056	0.0977	0.0988	0.1080
X ₆	Socio-economic status	0.2416	0.2004	0.0222	0.0217
X ₇	Family support	0.3889**	0.0286	-0.0031	0.1542*
X ₈	Financial support	0.0273	0.1638	0.1467	-0.0868
X ₉	Marketing facilities	0.3665**	0.1121	0.0695	0.1051
X ₁₀	Management orientation	-0.1966	-0.1640	-0.0251	-0.1125
X ₁₁	Value orientation	0.2235	0.0472	0.0901	-0.0034

* Significant at (0.05%) ($r \geq 0.255$) } For adda leaf plate making, bamboo basket making & tailoring
 ** Significant at (0.01%) ($r \geq 0.331$) }

* Significant at (0.05%) ($r \geq 0.149$) } For pooled sample
 ** Significant at (0.01%) ($r \geq 0.191$) }

not significant. The remaining variables age, marital status, entrepreneurial experience, socio-economic status, financial support and value orientation were found to be positive but not significant. Hence the null hypothesis was accepted by rejecting the empirical hypothesis.

With regard to bamboo basket making age (-0.2754) was found to be negatively significant and entrepreneurial experience (0.3069) was found to be positively significant at 0.05 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis. Except marital status and management orientation all other variables were found to be positive but not significant. Therefore, the null hypothesis was accepted by rejecting the empirical hypothesis.

In the case of tailoring none of the variable found to be significant. Hence the null hypothesis was accepted by rejecting the empirical hypothesis.

The picture of pooled sample shows that entrepreneurial experience (0.1584) and family support (0.1542) were found to be positively significant. While age (-0.1807) was found to be negatively significant at 0.05 level of probability. Hence, the null hypothesis was rejected by accepted empirical hypothesis. The other variables education, training received, socio-economic status, marketing facilities were positive but not significant whereas marital status, financial support, management orientation and value orientation were found to be negative but not significant. Therefore, the null hypothesis was accepted by rejecting the empirical hypothesis.

4.5.4 Inter-correlation between entrepreneurial behaviour and improvement in socio-economic conditions of tribal women entrepreneur

Null hypothesis: There will be no significant relationship between the entrepreneurial behaviour and improvement in socio-economic conditions

Empirical hypothesis: There will be a significant relationship between the entrepreneurial behaviour and improvement in socio-economic conditions

The inter-correlation coefficients between entrepreneurial behaviour and improvement in socio-economic conditions was presented in the Table 27.

Table 27: Correlation coefficient (r) between entrepreneurial behaviour and improvement in socio-economic condition

Sl. No	Entrepreneurial behaviour	Social condition (r)	Economic condition (r)
1.	Adda leaf plate making	0.115	0.1987
2.	Bamboo basket making	0.1329	0.2406*
3.	Tailoring	0.2462*	0.3466**
4.	Pooled sample	0.1632*	0.1817*

* Significant at (0.05%) ($r \geq 0.225$) } For adda leaf plate making, bamboo basket making and tailoring
 ** Significant at (0.01%) ($r \geq 0.331$) }

* Significant at (0.05%) ($r \geq 0.149$) } For pooled sample
 ** Significant at (0.01%) ($r \geq 0.191$) }

It could be inferred from the Table 27 that in the case of adda leaf plate making neither social nor economic condition of tribal women entrepreneurs

were found to be significant. Hence the null hypothesis was accepted by rejecting the empirical hypothesis.

With regard to bamboo basket making economic condition (0.2675) was found to be positively significant at 0.05 level of probability while social condition (0.1329) was found to be positive but not significant with entrepreneurial behaviour of tribal women entrepreneurs.

In the case of tailoring social condition (0.2462) was found to be positively significant at 0.05 level of probability while economic condition (0.3466) was found to be positively significant at 0.01 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis.

An over view of pooled sample shows that both social condition (0.1632) and economic condition (0.1817) were found to be significant at 0.05 level of probability. Hence, the null hypothesis was rejected by accepting the empirical hypothesis and concluded that there was positive and significant relationship between these significant variables and entrepreneurial behaviour of tribal women entrepreneurs.

4.5.5 Multiple regression analysis between independent variables and dependent variables

Multiple regression analysis was carried out to determine the influence of independent variables on dependent variables of tribal women entrepreneur with the following hypothesis.

Null hypothesis: All the independent variables were not affecting any variation in the dependent variables.

Empirical hypothesis: Dependent variables can in part be predicted from all the independent variables.

4.5.5.1 Influence of independent variables on entrepreneurial behaviour of tribal women entrepreneurs

The results of multiple regression analysis in Table 28 for the prediction of independent variables that contribute for variation in entrepreneurial behaviour of tribal women entrepreneurs in adda leaf plate making indicates that the variable value orientation ($P < 0.01$) was found to have significant and positive regression coefficient. While, the other variables were not significantly related to entrepreneurial behaviour. All the independent variables put together could explain a variation of 59.40 per cent in entrepreneurial behaviour of tribal women. The R^2 variance ratio was found to be significant ($P < 0.01$).

With regard to women in bamboo basket making the variable education ($P < 0.01$) was found to have significant and positive regression coefficient. While, the other variables were not significantly related to entrepreneurial behaviour of tribal women. All the independent variables put together explained about 29.72 per cent variation in entrepreneurial behaviour and the calculated 'F' value of R^2 was found to be non significant.

Table 28 illustrates that out of eleven independent variables only age was found to have positive and significant ($P < 0.05$) regression coefficient in

Table 28 : Regression analysis between independent variables and entrepreneurial behaviour

Sl. No	Variable	Adda leaf plate making		Bamboo basket making		Tailoring		Pooled sample	
		Regr.co-efficient	t-value	Regr.co-efficient	t-value	Regr.co-efficient	t-value	Regr.co-efficient	t-value
X ₁	Age	0.0621	0.2832	0.2070	1.3625	-0.4318	1.9528*	0.0038	0.0339
X ₂	Education	1.1967	1.0520	4.0153	3.3461**	-1.1680	0.8390	2.2517	3.5054
X ₃	Marital status	2.0310	1.2734	1.4836	1.0325	-1.1040	0.6638	1.7608	1.8388
X ₄	Entrepreneurial experience	-0.2155	0.7159	-0.1162	0.5436	-0.0470	0.1228	-0.0525	0.3451
X ₅	Training received	-3.1061	0.7477	0.2828	0.1698	-1.9724	0.7282	-0.6586	0.5015
X ₆	Socio-economic status	0.5354	1.1843	-0.6738	1.7026	0.1480	0.2184	-0.2134	0.7649
X ₇	Family support	-0.0991	0.3762	0.06837	0.1713	-0.6445	1.4696	0.0620	0.3554
X ₈	Financial support	3.3202	0.9859	-1.0789	0.5973	-1.2485	0.6481	0.5401	0.4597
X ₉	Marketing facilities	-0.0174	1.2148	1.0120	1.2145	0.7595	0.8410	0.5878	1.1533
X ₁₀	Management orientation	0.3747	1.9662	0.1051	0.8633	0.4004	1.6336	0.2578	2.6566**
X ₁₁	Value orientation	1.4296	5.6705**	-0.1885	0.6717	-0.0765	0.2218	0.8383	5.0358**

R² = 0.5940
F = 6.3844**

R² = 0.2972
F = 1.8453

R² = 0.3657
F = 2.5156*

R² = 0.3463
F = 8.0914**

tailoring. While, the other variables were not significantly related to entrepreneurial behaviour. Further all the independent variables put together could explain 36.57 per cent of variation in entrepreneurial behaviour. The 'F' value of R^2 (9.5156) was found to be significant ($P < 0.05$).

From the overall data it could be observed that variables education ($P < 0.01$), management orientation ($P < 0.01$) and value orientation ($P < 0.01$) were found to have positive and significant regression co-efficient. All the independent variables put together could explain a variation of 34.63 per cent in entrepreneurial behaviour of tribal women entrepreneurs. The F value for R^2 was found to be significant ($P < 0.01$). Based on the R variance ratios the null hypothesis was accepted in case of bamboo basket making and rejected for the remaining enterprises and concluded that the data in adda leaf plate making, tailoring and pooled sample supported the original proposition that the scores on eleven independent variables explained a significant amount of variation in entrepreneurial behaviour.

4.5.5.2 Influence of independent variables on social improvement of tribal women entrepreneurs

The data of multiple regression analysis presented in Table 29 shows that the prediction of independent variables which contribute for variation in social improvement of tribal women entrepreneurs of adda leaf plate making indicates that the variables socio-economic status ($P < 0.01$) and family support ($P < 0.01$) were found to have positive and significant regression co-efficient.

Table 29 Regression analysis between independent variables and social improvement

Sl. No	Variable	Adda leaf plate making		Bamboo basket making		Tailoring		Pooled sample	
		Reg.co-efficient	t-value	Reg.co-efficient	t-value	Reg.co-efficient	t-value	Reg.co-efficient	t-value
X ₁	Age	0.7222	1.0037	1.2301	2.2523*	-0.1559	0.4658	0.5032	1.7020
X ₂	Education	-2.0437	0.5478	4.9406	1.1457	-0.3521	0.1670	-1.6565	1.0027
X ₃	Marital status	4.4729	0.8551	-5.7506	1.1137	1.0461	0.4155	0.3839	0.1559
X ₄	Entrepreneurial experience	-0.3370	0.3413	-0.6545	0.8518	0.2921	0.5810	-0.5219	1.3339
X ₅	Training received	5.7203	1.1538	0.0133	0.0022	2.6778	0.6530	3.1901	0.9445
X ₆	Socio-economic status	4.9382	3.3304**	1.3249	0.9315	3.4189	3.3318**	3.4231	4.7693**
X ₇	Family support	1.7641	2.0410**	1.1676	0.8141	0.7110	1.0708	1.1086	2.4697*
X ₈	Financial support	-2.1825	1.1031	-1.2225	0.1883	-3.8886	1.3334	-2.7535	0.9113
X ₉	Marketing facilities	0.0171	0.0062	1.9491	0.6508	2.7839	2.0363*	2.8179	2.1499*
X ₁₀	Management orientation	0.0410	0.0656	0.5636	1.2872	0.3486	0.9395	-0.0636	0.2550
X ₁₁	Value orientation	-0.4338	0.5246	2.3321	2.3117*	0.1411	0.2704	-0.6248	1.4595

$R^2 = 0.6389$ $R^2 = 0.3756$ $R^2 = 0.7313$ $R^2 = 0.4819$
 $F = 7.7213^{**}$ $F = 2.6253^*$ $F = 11.8780^{**}$ $F = 14.2074^{**}$

The other variables were not significantly related to social improvement. All the independent variables put together could explain a variation of 63.89 per cent in social improvement. The R^2 variance ratio F value was found to be significant ($P < 0.01$).

In case of bamboo basket making the variable age ($P < 0.05$) and value orientation ($P < 0.05$) were found to have positive and significant regression coefficient. The other variables were not significantly related to social improvement of tribal women entrepreneurs. All the independent variables put together could explain a variation of 37.56 per cent in social improvement. The calculated 'F' value of R^2 was found to be significant ($P < 0.05$).

Whereas in tailoring the variables socio-economic status ($P < 0.01$) and marketing facilities ($P < 0.05$) were found to be positively significant. The other variables were not significantly related to social improvement of tribal women entrepreneurs. Further all the independent variables did explain 73.13 per cent of variation in social improvement and variance ratio was found to be significant ($P < 0.01$).

From the pooled sample it could be observed that the variables namely socio-economic status ($P < 0.01$), family support ($P < 0.05$) and marketing facilities ($P < 0.05$) were found to have significant regression coefficient in positive direction. The value of coefficient of determination R^2 was 0.48. Thus a variation of 48.19 per cent in social improvement was explained by the eleven independent variables of this study. The F value for R^2 was found to be significant ($P < 0.01$). Based on the R^2 variance ratios the null hypothesis

was rejected and supported the original proposition that the scores on eleven independent variables explained a significant amount of variation in social improvement scores.

4.5.5.3 Influence of independent variables on economic improvement of tribal women entrepreneurs

An overview of the results in Table 30 indicated that two out of eleven independent variables namely family ($P < 0.05$) and value orientation ($P < 0.05$) were found to be significant in explaining the variation in economic improvement of tribal women entrepreneurs in adda leaf plate making. All the independent variables put together explained the extent of 32.32 per cent variation in the economic improvement. The R^2 variance ratio was found to be significant ($P < 0.05$).

With regard to bamboo basket making none of the variable was found to be significantly related to the economic improvement. Further all the independent variables did explain only 30.90 per cent of variation in economic improvement of tribal women entrepreneurs and variance ratio for R^2 was found to be non significant.

In case of tailoring the variable age was found to have significant ($P < 0.01$) regression coefficient in negative direction, while the variable entrepreneurial experience had significant ($P < 0.05$) regression coefficient in positive direction. All the independent variables did explain only 24.40 per cent of variation in economic improvement of tribal women entrepreneurs and variance ratio for R^2 was found to be non significant.

Table 30 Regression analysis between independent variables and economic improvement

Sl. No	Variable	Adda leaf plate making		Bamboo basket making		Tailoring		Pooled sample	
		Reg.co-efficient	t-value	Reg.co-efficient	t-value	Reg.co-efficient	t-value	Reg.co-efficient	t-value
X ₁	Age	-2.2384	1.2880	-1.3570	0.6942	-6.0308	3.5354**	-1.9197	1.9672*
X ₂	Education	-10.1125	1.1223	-5.4453	1.0007	-9.7534	1.8395	-9.9480	1.8246
X ₃	Marital status	9.8875	0.7826	2.2146	0.1198	-0.2545	0.0198	6.8323	0.8406
X ₄	Entrepreneurial experience	1.9366	0.8119	-2.1380	0.7774	5.6508	2.2058*	-0.4637	0.3591
X ₅	Training received	-4.0145	1.4895	27.7558	1.2963	6.8889	0.8083	20.7710	1.8634
X ₆	Socio-economic status	-8.8275	0.2310	0.2956	0.0580	2.75005	0.5165	-1.3046	0.55077
X ₇	Family support	4.0769	1.9529*	4.1033	0.7994	1.2596	0.3723	3.6703	2.4775**
X ₈	Financial support	6.6953	1.3757	-4.7531	1.4960	1.4554	0.9795	-14.0100	1.4049
X ₉	Marketing facilities	9.5331	1.4370	-7.0318	0.6561	-1.0845	0.1557	2.0898	0.4831
X ₁₀	Management orientation	0.0018	0.0011	-2.0190	1.2883	-2.2894	1.2108	-1.5876	1.9273
X ₁₁	Value orientation	-4.5439	2.2753*	0.6771	0.1875	0.4439	0.1669	0.1490	0.1054

R² = 0.3232
F = 2.0842*

R² = 0.2090
F = 1.1535

R² = 0.2439
F = 1.4080

R² = 0.5240
F = 2.3880*

From the pooled data it could be observed that the variable family support was found to have significant ($P < 0.01$) regression coefficient in positive direction while the variable age had significant ($P < 0.05$) regression coefficient in negative direction. A variation of 52.40 per cent in the economic improvement was explained by the eleven independent variables under study. The 'F' value for R^2 was found to be significant ($P < 0.05$). Based on R^2 variance ratios the null hypothesis was accepted in case of bamboo basket making and tailoring enterprises and rejected in remaining groups.

4.6 PROBLEMS ENCOUNTERED AND SUGGESTIONS OFFERED BY THE TRIBAL WOMEN ENTREPRENEURS

4.6.1 Problems encountered by the tribal women entrepreneurs

Under this section the problems faced by tribal women in three different categories of enterprises namely adda leaf plate making, bamboo basket making, and tailoring were presented in the Table 31 under four major groups i.e., physical, technical, financial and social.

Physical problems

Results furnished in Table 31 reveals that a great majority (86.67%) of tribal women in adda leaf plate making stated the problem of 'improper marketing facilities' followed by 'non-availability of raw material' (71.67%) and 'poor transportation facilities' (60.00%), while 'lack of infrastructure facilities' and 'unsuitable climatic conditions' were expressed by 53.33 per cent and 45.67 per cent respectively.

Regarding bamboo basket making enterprise, a great majority (86.67%) of women expressed the problem of 'lack of transportation facility' followed by 'unsuitable climatic conditions' (76.67%) and 'lack of infrastructure facilities' (66.67%). The problem of 'improper marketing facilities' (63.33%) and 'non-availability of raw material' (53.33%) were also expressed as major problems in managing an enterprise successfully.

Seventy per cent of tribal women entrepreneurs in tailoring activity expressed the problem of inaccessibility of place of work followed by lack of infrastructure facilities (43.33%) and non-availability of raw material (16.67%).

The composite picture of all the tribal women in these three activities reveals that majority (54.44%) of tribal women faced the problem of 'lack of infrastructure facilities' followed by 'improper marketing facilities' (50.00%) and 'lack of transportation facilities' (48.89%). 'Non-availability of raw material' (47.22%) and 'unsuitable climatic conditions' (41.11%) were expressed as one of the physical problems faced by them. About 23.33 per cent of women also expressed the problem of 'inaccessibility of place of work' as their problem.

Technical problems

As per Table 31 majority (58.33%) of tribal women entrepreneurs in adda leaf plate making expressed the problem of 'competition from other entrepreneurs' followed by lack of technical guidance (28.33%).

Pertaining to bamboo basket making a great majority (78.33%) of tribal women expressed the problem of 'competition from other entrepreneurs' followed by 'lack of training in advanced skill' (25%).

Table 31: Distribution of respondents according to their problems

Sl No	Problem	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1	Physical problems				
a)	Non availability of raw material	43 (71.67)	32 (53.33)	10 (16.67)	85 (47.22)
b)	Inaccessibility of place of work	-	-	42 (70.00)	42 (23.33)
c)	Improper marketing facilities	52 (86.67)	38 (63.33)	-	90 (50.00)
d)	Lack of transportation facilities	36 (60.00)	52 (86.67)	-	88 (48.89)
e)	Unsuitable climatic conditions	28 (45.67)	46 (76.67)	-	74 (41.11)
f)	Lack of infrastructure facilities	32 (53.33)	40 (66.67)	26 (43.33)	98 (54.44)
2.	Technical problem				
a)	Competition from other enterprises	35 (58.33)	47 (78.33)	2 (3.33)	84 (46.67)
b)	Lack of training in advanced skills	-	15 (25.00)	53 (88.33)	68 (37.78)
c)	Lack of technical guidance	17 (28.33)	-	36 (60.00)	53 (29.44)
3.	Financial problems				
a)	Low remunerative price for product	58 (96.67)	45 (75.00)	-	103 (57.22)
b)	Insufficient credit facility	45 (75.00)	34 (56.67)	29 (48.33)	108 (60.00)
c)	Complex loaning procedure	10 (16.67)	18 (30.00)	5 (8.33)	33 (18.33)
4.	Social problems				
a)	Additional responsibilities of home farm	26 (43.33)	37 (61.67)	32 (53.33)	95 (52.78)
b)	Lack of encouragement by society	15 (25.00)	23 (38.33)	22 (36.67)	60 (33.33)
c)	Lack of recognition of women's work and family cooperation	22 (36.67)	36 (60.00)	30 (50.00)	88 (48.89)

Figures in parenthesis indicate percentage

In the case of tailoring a great majority (88.33%) of women expressed the problem of 'poor training facilities in advanced skills' followed by 'lack of technical guidance' (60.00%) and 'competition from other entrepreneurs' (3.33%).

An over view of the technical problems revealed that majority (46.67%) of tribal women in all 3 enterprises expressed the problem of 'competition from other entrepreneurs', while 'lack of training in advanced skills' and 'lack of technical guidance' were expressed by 37.78 per cent and 29.44 per cent respectively.

Financial problems

It was apparent from the Table 31 that a great majority (96.67%) of women in adda leaf plate making expressed 'low remunerative price for their product' was one of the major problems followed by 'insufficient credit facilities' (75.00%) and 'complex loaning procedure' (16.67%).

Seventy per cent of tribal women in bamboo basket making expressed the problem of 'low remunerative price for product' followed by 'insufficient credit facilities' (56.67%) and 'complex loaning procedure' (30.00%).

Regarding tailoring nearly half (48.33%) of women expressed the problem of 'insufficient credit facility' followed by 'complex loaning procedure' (8.33%).

In respect of all the tribal women put together 60.00 per cent of women expressed the problem of 'insufficient credit facilities' followed by 'low

remunerative price for product (57.22%) and complex loaning procedure (18.33%) with regard to financial problems.

Social problems

'Additional responsibilities at home and farm' was expressed by 43.33 per cent of women in adda leaf plate making followed by 'lack of recognition of women's work and family cooperation' (36.67%) and 'lack of encouragement by society' (25.00%).

With regard to bamboo basket making a sizeable majority (61.67%) of women expressed the problem of 'additional responsibilities at home and farm' followed by 'lack of recognition of women work and family cooperation' (60.00%) and 'lack of encouragement by society' (38.33%).

In the respect of tailoring majority (53.33%) of women expressed the problem of 'additional responsibilities at home and farm' followed by 'lack of recognition of women's work and family cooperation' (50.00%) and 'lack of encouragement by society' (36.67%).

An over view of the social problems related to pooled sample shows that majority (52.78%) of women are expressed the problem of 'additional responsibilities at farm and home' followed by lack of recognition of women's work and family cooperation' (48.89%) and 'lack of encouragement by society' (33.33%).

4.6.2 Suggestions offered by the tribal women entrepreneurs to overcome the problems

During the interview the tribal women were asked to suggest solutions to overcome their problems and the suggestions obtained were presented below:

Results furnished in the Table 32 reveals that majority (76.67%) of women in adda leaf plate making expressed that 'provision of easy and adequate credit facilities' is one of the solution to overcome their problems' followed by 'provision of marketing facilities' (70.00%) and 'provision of remunerative prices for their product' (63.33%). Fifty per cent of women suggested to have 'provision of transportation facilities and establishment of common workshed'. 'Arrangement for easy availability of raw material', 'profuse use of mass media to create awareness' and 'provision of timely technical knowledge' were expressed by 45.67 per cent, 43.33 per cent and 16.67 per cent respectively.

With regard to bamboo basket making majority (66.67%) of women suggested that 'establishment of common workshed' and 'provision of remunerative prices for their products would some what solve their problems followed by provision of easy and adequate credit facilities (65.00%) and provision of transportation facilities (63.33%). Women also suggested to have profuse use of mass media to create awareness (56.67%). Arrangement of easy availability of raw materials, 'marketing facilities' and 'training were

expressed by tribal women at 53.33 per cent, 45.66 per cent and 13.33 per cent respectively.

Table 32: Distribution of respondents according to their suggestions

Sl No	Suggestion	Tribal women entrepreneurs			Pooled sample (n=180) F
		Adda leaf plate making (n=60) F	Bamboo basket making (n=60) F	Tailoring (n=60) F	
1.	Provision of easy and adequate credit facilities	46 (76.67)	39 (65.00)	30 (50.00)	115 (63.89)
2.	Provision of marketing facilities	42 (70.00)	28 (45.66)	-	70 (39.89)
3.	Provision of transportation facilities	30 (50.00)	38 (63.33)	18 (30.00)	86 (47.78)
4.	Arrangement for easy availability of raw material	28 (45.67)	32 (53.33)	10 (16.67)	70 (39.89)
5.	Provision of good remunerative prices for products	38 (63.33)	40 (66.67)	-	78 (43.33)
6.	Establishment of common work shed	30 (50.00)	40 (66.67)	36 (60.00)	106 (59.89)
7.	Provision of timely technical guidance and training	10 (16.67)	8 (13.33)	35 (58.33)	53 (29.44)
8.	Profuse use of mass media increasing awareness	26 (43.33)	34 (56.67)	10 (16.67)	70 (39.89)

Figures in parenthesis indicates percentages

In the case of tailoring most (60.00%) of the women expressed that 'establishment of common workshed' in their village could be a solution followed by 'provision of timely technical guidance and training' (58.33%) and 'provision of easy and adequate credit facilities' (50.00%). Some of them also expressed that 'provision of transportation facilities (30.00%), 'arrangement

for easy availability of raw material' (16.67%) and 'profuse use of mass media in creating awareness' (16.67%) could solve this problem.

An overview of table in the case of pooled sample shows that most (63.89%) of the women expressed that 'provision of easy and adequate credit facilities', 'establishment of common workshed' (59.89%), 'provision of transportation facility' (47.78%) and 'provision of remunerative prices for products' (43.33%) can solve their problems to some extent. Whereas each 39.39 per cent of women expressed to have a provision for marketing facilities, arrangement for easy availability of raw material and profuse use of mass media for increasing the awareness among tribal community. However, 29.44 per cent of tribal women also opined that provision of timely technical guidance and training can also overcome the problems pertaining to technical aspects.

DISCUSSION

CHAPTER V

DISCUSSION

In this chapter the results obtained in the previous chapter IV were discussed thoroughly and conclusions were drawn using the results as raw material. The discussion chapter was divided into different parts under the following sub-heads.

- 5.1 Personal profile of tribal women entrepreneurs
- 5.2 Entrepreneurial behaviour of tribal women entrepreneurs
- 5.3 Extent of improvement in the socio-economic conditions of tribal women entrepreneurs
- 5.4 Motivating and facilitating factors influencing tribal women for starting the enterprise
- 5.5 Relationship between personal profile of tribal women entrepreneurs and dependent variables i.e., entrepreneurial behaviour and extent of improvement in socio-economic conditions.
- 5.6 Problems encountered and suggestions offered by the tribal women entrepreneurs
- 5.7 Case studies
- 5.8 Empirical model of the study

5.1 PERSONAL PROFILE CHARACTERISTICS OF TRIBAL WOMEN ENTREPRENEURS

Profile analysis of the tribal women entrepreneurs with respect to personal variables like age, education, marital status, entrepreneurial experience etc. were discussed below

5.1.1 Age

The distribution indicated that majority of the tribal women of adda leaf plate making and bamboo basket making enterprises including pooled sample fell under the middle age category. This might be due to the fact that women in young age are generally in the care of parents first and husband after marriage and all the financial necessities are taken care of either by parents or husband. Further they have to nurture their children also. As the children grow older, women in middle age are relatively free from responsibilities and they would like to have more real life experiences. At the same time women in the middle age could easily convince their family members about their taking up enterprise by virtue of their experience and understanding. In contrast, majority of women in tailoring enterprise were young in age followed by middle age. The possible reason might be that the young women are more enthusiastic and innovative than old ones which in turn facilitate to create new designs and dresses. Hence, their involvement in skill and knowledge based enterprise like tailoring is high compared to women who belonged to old age groups.

The findings were in line with the results reported by Mohiuddin (1986) Snehalatha (1998) and Bhagyalaxmi (2002).

5.1.2 Education

The results indicated that majority of the women in adda leaf plate making, amboo basket making and pooled sample were illiterates followed by functionally literates. The possible explanation for this could be that most of the people in tribal areas were not aware of the importance of education. Further cultural barriers also hinder girls education.

Whereas in the case of women in tailoring enterprise, majority of the women had the level of primary schooling. This might be due to the fact that when selection of beneficiaries for skill and knowledge based training like tailoring was done, they were selected based on minimum education level i.e., 5th class.

The results were in line with Snehalatha (1998) and Kumari (1998).

5.1.3 Marital status

It was found that majority of the respondents in all the three categories were married followed by widows. Women generally take up economic activities after getting married or death of the head of the family and due to financial necessity. Unmarried girls were not generally taking up economic activities because of their notion that the girls may leave the village and enterprise after their marriage.

This finding was in conformity with the findings reported by Manjula (1995), Snehalatha (1998) and Bhagyalaxmi (2002).

5.1.4 Entrepreneurial experiences

Though experience is not pre-requisite and essential but it plays a crucial role for successful running of any enterprise. An entrepreneur learns the tricks and expertise over experience. Majority of women in all the three categories had medium entrepreneurial experience. This might be due to the fact that in tribal areas women are already involved in agriculture and allied sectors like dairy, piggery etc., though the selected three enterprises; adda leaf plate making, bamboo basket making and tailoring were not traditional income generating activities for most of the women they took up these enterprises with the encouragement and financial support provided through programmes like TRYSEM and DWCRA.

The results were in line with Sreedevi (1996) and Bhagyalaxmi (2002).

5.1.5 Training received

On perusal of the findings it was found that a great majority of the respondents in all the three categories have received training. Training is one of the means by which desirable changes in knowledge, skills and attitude of tribal women could be brought in. A trained woman could manage her enterprise better and can get more profits which inturn contribute for socio-economic development which is the major objective of the programmes like TRYSEM and DWCRA. This might be the reason for tribal women to undergo training in their respective enterprises.

The results were in line with Mangasree(1999).

5.1.6 Socio-economic status

The findings revealed that majority of women in all the categories of enterprises belonged to medium socio-economic status group. The possible reason for this would be that the variable socio-economic status included items like land holding, family type, family size, type of house, marital status etc. Therefore, majority of respondents had an average level of scoring on these items. Thus resulting in medium socio-economic status.

This finding is in conformity with those of Manujula (1995), Sreedevi (1996) and Bhagyalaxmi (2002).

5.1.7 Family support

Majority of respondents from adda leaf plate making and tailoring had medium to low family support. This might be due to the fact that the men folk in tribes are generally lethargic and spend time doing nothing leaving entire responsibility on the women. Moreover, the tribal men are tradition bound. This might be the reason for medium to low family support. Where as in the case of bamboo basket making entrepreneurs they obtained support from the family members in carrying out different operations like procuring inputs, cutting, making and marketing of the finished products. Hence, majority of them were getting high family support in this enterprise.

The results of past study by Bhagyalaxmi (2002) supported this finding.

5.1.8 Financial support

Majority of the respondents in three categories of enterprises availed the financial support rarely (1 to 2 times) followed by frequently (3-4 times). Finance plays a vital role in smooth running of any enterprise. Timely arrangement of inputs for the enterprises is possible only through finance. Therefore, financial support is imperative for establishing and running any type of enterprise. Lack of finance would cause hurdles at almost every stage of enterprise development.

Some of the difficulties that women face in applying for credit are – certificate of identity, lack of assets for furnishing security, illiteracy and complex procedures etc. This might be the reason for some of the respondents in adda leaf plate making and bamboo basket making enterprises for not availing financial support in the form of loan or credit rarely or frequently.

This finding was in conformity with Reddy (1996).

5.1.9 Marketing facilities

Data pertaining to the marketing facilities revealed that majority of women of all categories of enterprises perceived medium marketing facilities for their products. This was due to inadequate marketing facilities, poor communication, transport and road facilities. The tribals have to go to long distances to market their produce. This might be one of the reasons for the exploitation of the tribals by middle men, coming from non-tribal areas and purchasing the produce at their door steps for a throw away price. In case of

adda leaf plate making enterprise, women were marketing their produce at Girijan primary product co-operative markets, establishments like hotels, and to middlemen at local markets. Regarding bamboo basket making entrepreneurs they have medium to high marketing facilities for their products. This might be because of establishment of Girijan primary product co-operative markets and also continuous use of bamboo for packing of fresh vegetables and fruits which are transported to other states like Orissa and West Bengal. In the case of tailoring majority of women perceived medium to low marketing facilities as these women are mostly engaged in stitching school uniform of tribal welfare department which was very seasonal.

5.1.10 Management orientation

The distribution indicated that majority of the tribal women of all the three categories of enterprises had medium management orientation. This might be due to the reason that management orientation which comprises of planning, production and marketing of enterprise may be having some influence on factors like entrepreneurial experience, education, socio-economic status etc. Hence, the women with medium level of these factors may had medium management orientation. The another possible reason for above trend might be due to the fact that the women entrepreneurs were mostly trained formally or informally in all aspects by the gram sevikas, mukya sevikas, village development officers and institutions like KVKs. This shows that, given an opportunity the tribal women can explore new avenues to achieve their aspired roles as potential entrepreneurs.

This finding was in conformity with Manjula (1995).

5.1.11 Value orientation

Majority of women in all the three categories had medium to low value orientation. This might be due to the fact that the majority of women were localite, fatalistic, conservative and had low aspirations. The other reason might be due to less or no awareness and lack of training to orient or refine their value system. However, few of these were oriented through exposure to DW CRA melas and exhibitions etc. This trend calls for educating the women to be more cosmopolite, scientific and liberal with high aspirations through exposure to mass media and exposure visits to successful entrepreneurs.

This finding was in conformity with Manjula (1995) and Kumari (1998).

5.2 ENTREPRENEURIAL BEHAVIOUR OF TRIBAL WOMEN ENTERPRENEUR

From the results it was observed that majority of women in the three enterprises fell under medium category of entrepreneurial behaviour. This might be due to the fact that majority of women have got formal training by DW CRA, TRYSEM and ITDA officials, which is resulted in increase of their knowledge and other attributes of entrepreneurial behaviour.

This finding was in conformity with the results of Manjula (1995) and Subrahmanyeswari (1997).

5.2.1 Entrepreneurial characteristics of tribal women entrepreneur

1. Decision making ability

Results furnished in the Table 15 showed that majority of women in three enterprises had medium to low decision making ability. This might be due to the fact that most of the tribal women entrepreneurs were illiterates, shy with low exposure to mass media, low social participation and lack of motivation. This is one of the areas traditionally subjected to negligence in a male dominated society. Lack of exposure, training etc. led to a situation where the women though taken up to entrepreneurship did not show required ability to make decisions on their own. This might be the reason for majority of them for having medium decision making ability.

2. Innovativeness

It was evident from the data that majority of women in three enterprises had medium to high innovativeness. This might be due to the profitable returns from their enterprises and they want to expand their enterprises. Some of them were interested in getting training in advanced skills in their enterprise and in other incoming generating activities so that they can participate in government programmes effectively. The possession of this trait predisposes the individuals for better acquisition of knowledge hence, above result was noticed.

3. Managerial assistance

It was clear from the results that majority of the women in all groups had medium managerial assistance. This might be due to the fact that women

in selected enterprises were mostly members of the self help groups and had more extension contacts with ITDA and DWCRA officials.

4. Achievement motivation

On perusal of the findings, majority of women in the three enterprises had medium achievement motivation. Achievement motivation is the desire or need to excel in reaching certain goal. Generally women with enterprise will have the desire to extend their enterprises for increasing their socio-economic level

5. Ability to coordinate entrepreneurial activities

It was observed from Table 15 that majority of women in the three enterprises had medium ability to coordinate entrepreneurial activities. This might be due to fact that majority of women had undergone formal training which enhanced their ability in coordinating the entrepreneurial activities in time. The results indicated that irrespective of their enterprises all the respondents had medium ability to coordinate entrepreneurial activities.

6. Risk taking ability

Risk taking ability is the cognitive aspect of change which reflects the preparedness of an individual to accept innovations with an element of risk in enterprise. The findings regarding risk taking ability inferred that it was medium. This might be due to their inability to face losses as they were financially not sound.

This finding was in conformity with the findings of Snehalatha (1994) and Reddy (1996).

7. Information seeking

Ability of an individual to seek the relevant information contributes to increase in knowledge which is the source of inspiration in adoption of new practices. Regarding information seeking majority of respondents were placed in the medium category. This might be due to the fact that the tribal women receive information through the informal sources like group members, family members in the villages. The cosmopolite and formal sources like Gramasevika, Anganwadi workers etc.who can directly deal with the needs of tribal women entrepreneurs will undoubtedly accelerate the learning process and consequently the tribal women became information seekers from all sources.

8. Cosmopolitaness

It was observed from the results that majority of women had medium to low cosmopolitaness with respect to adda leaf plate making, bamboo basket making and also in pooled sample. This might be due to the fact that these women were settled in the villages which are scattered and are in small settlements with poor transport facilities. This led to exploitation by non tribals and were the major barriers for cosmopolitines. Medium to high cosmopolitaness was observed in the case of tailoring. This might be due to the fact that most of the women in tailoring were educated and settled in mandal head quarters and exposed to urban society frequently.

9. Knowledge

On perusal of the findings, majority of women in adda leaf plate making, bamboo basket making and in pooled sample had medium to low knowledge. This might be due to their illiteracy whereas in the case of tailoring majority of women had medium to high knowledge. This might be due to the fact that majority of women were educated and belonged to young age group.

This finding was in conformity with Manjula (1995).

10. Leadership ability

The results furnished in the Table 15 indicated that majority of women in adda leaf plate making and bamboo basket making had medium to high leadership ability. The entrepreneurs develop leadership abilities when the enterprise demands coordination from different sub-systems in the whole system. The leadership could manage the human resource and persuade them to accomplish a given task. The leadership abilities were more in case of adda leaf plate making and basket making as they require different people to perform different works. Whereas in case of tailoring, it was a clear cut single role and hence low opportunity to show leadership abilities.

5.3 EXTENT OF IMPROVEMENT IN SOCIO-ECONOMIC CONDITIONS OF TRIBAL WOMEN ENTREPRENEURS

5.3.1 Extent of improvement in social conditions

The results from the extent of improvement in socio-economic conditions of tribal women entrepreneurs revealed that majority of tribal women had medium extent of improvement on various components as discussed below:

1. Health and nutritional status

Health and nutritional status of the women and their families is one of the important indicators for the socio-economic status of the tribal women entrepreneurs. The poorer the household, more likely it is to rely on women's earnings as it is most important source of income. Women allocate greater share of their income to meet the basic needs of family like food, health, clothing etc. It can be observed from the results that majority of women had medium extent of improvement in health and nutritional status. The reason for this might be due to the fact that increase in the level of income through enterprise, improved factors like health related infrastructure in the villages, anganwadies for children and mass media played an important role in changing their traditional beliefs and misconceptions about health related aspects and also created awareness about the availability of the health facilities.

This finding was in conformity with Aruna (1999) and Bhagyalaxmi (2002).

2. Educational status

From the results on extent of improvement in educational status of tribal women entrepreneurs indicated that majority of women in three categories of enterprises had medium improvement in educational status. Because lower literacy tends to impede women's access to information and limits women's interaction with formal institutions, hence the government was emphasizing the need for women's education through various programmes. The officials of Self Help Groups made them to realize the importance of education and motivated them to improve their educational status. The medium level of improvement in the educational status of the tribal women might be due to their enthusiasm and motivation to participate in adult literacy programme and interest to improve their educational status.

This finding was in conformity with Mangasree (1999) and Aruna (1999).

3) Child development

Majority of the respondents in all enterprises had medium to high extent of improvement in child development. This might be due to the fact that the women allocated a greater share of their income from enterprises for providing better education, food, clothing and immunization to their children. The tribal women have now understood the importance of educating their children and the incidence of child labour has also been reduced drastically. The other probable reason might be improved literacy programmes and health

related programmes especially for tribal poor like bridge schools played important role in the overall development of the children in tribal areas.

4. Socio-political participation

The results on socio-political participation of the tribal women revealed that majority of women in adda leaf plate making, bamboo basket making and pooled sample had high extent of improvement in socio-political participation. This might be due to the fact that majority of the women are members of self-help groups, this group approach provided them an opportunity to interact with other tribal women and officials concerned and thereby enhanced their participation in different developmental activities like Shramadanam and Janmabhumi etc. The finance given through Self Help Groups by Government to establish and develop their enterprises has improved the quality of women's lives. These efforts made by the Government increased their self reliance. Women were now participating in Panchayat meetings and campaigning during elections and even some of them are also contesting in panchayat elections. Whereas in case of tailoring majority of them had low level of socio-political participation, this might be due to the fact that the continuous presence of women in their day to day activities, lack of membership in self help groups and lack of enthusiasm to participate are the reasons for majority of them belonging low category.

This finding was in conformity with Aruna (1999).

5. Mobility

Majority of women in adda leaf plate making, tailoring and pooled sample had medium to high mobility. Mobility of the women was improved due to enterprises. With the enormous efforts made by the officials of ITDA and DRDA like educating women about various opportunities available and providing support services like credit facilities, marketing facilities; women were coming out of their homes to interact with other people and contacting officials. Women now move to near by markets, cities and towns to market their produce and procure inputs. Whereas in the case of bamboo basket making, majority of tribal women had medium to low mobility because most of the women collected raw material 'bamboo' from near by forest, Girijan cooperative corporation or shandies which are located nearby village. The marketing of the finished produce is done mostly through their husbands. This might be the reason for above finding.

6. Media exposure

Majority of women in adda leaf plate making and bamboo basket making had medium to low extent of media exposure and other channels of communication. This might be due to the fact that majority of women in these two activities were illiterate and unable to read daily news papers and other literature regarding developmental activities. Poverty and inaccessibility to television and radio also restricting their exposure to media.

168

In the case of tailoring majority of the women had medium to high media exposure as they were literates with medium socio-economic status. This might be the reason for this finding.

7. Reduction In migration

Extent of reduction in migration was found high in the case of adda leaf plate making and bamboo basket making. This might be due to reason that the government provided adequate employment opportunities and marketing facilities within their villages and the activities taken up by these women were demand driven enterprises which could generate additional employment for the tribal families. Whereas in the case of tailoring, reduction in migration was found to medium to low. This might be due to the fact that most of the tailoring women were engaged in making garments for school children of ITDA, ashram schools, which are situated at a long distances. Hence, they migrate to near by villages for their convenience and accessibility when no other works are available in their native villages since the selected enterprise provides additional income and employment only for a particular period.

8. Reduction In depending on traditional sources of credit

It was gratifying to notice that all the women of three enterprises had medium to high extent of improvement of reduction in dependency on traditional sources of credit like private money lenders and landlords. This might be due to the additional income generated through economic activities and financial facilities provided by government programmes.

9. Availability of services and facilities

Majority of the respondents from adda leaf plate making and bamboo basket making and pooled sample ~~was~~ belonged to low category in availability of services and facilities like drinking water, electricity, recreation etc. This might be due to the low levels of income earned and low socio-economic status and poor infrastructural facilities in interior villages. While in the case of tailoring the improvement in availability of services was medium to high as their socio-economic status is high.

Overall social Improvement:

The overall improvement in social conditions of tribal women entrepreneurs were found to be in medium category. This implies the need for imperative efforts to dovetail various developmental departments and agencies for improvement in social conditions of tribal women entrepreneurs.

This finding was in conformity with Aruna (1999) and Bhagyalakshmi (2002).

5.3.2 Extent of Improvement in economic conditions

The results from the extent of improvement in economic conditions of tribal women entrepreneurs revealed that majority of them had medium extent of improvement on various components as discussed in detail in the succeeding paragraphs.

1. Additional family income generation

The results indicated that majority of tribal women entrepreneurs were with low extent of improvement in additional family income generation in adda leaf plate making, tailoring and in pooled sample. It indicates that the enterprise though not substantial has generated a little additional income. This may be due to lack of emphasis on systematic identification and selection of viable economic activities based on their feasibility considering a number of factors like market, technology etc. In most of the cases it was also reported that the loan obtained for running enterprise was not put to proper use and was mostly spent for meeting other needs.

Whereas in the case of bamboo basket making enterprise. Majority of tribal women had high extent of improvement in family additional income generation. This was due to the fact that majority of them had high family assistance in making and marketing the bamboo products resulting in additional income generation.

2. Additional family asset generation

From the results on the extent of improvement in additional family asset generation it was noticed that majority of women in three enterprises had medium improvement in additional asset generation. The income generated through these enterprises helped them to acquire assets like dairy animals, poultry chicks etc.

3. Additional family savings

Majority of the respondents in all enterprises had high to medium extent of improvement in additional family savings. This might be due to the fact that most of the respondents are members of self help groups. The condition of group for minimum amount to be saved regularly has contributed to the savings. The other probable reason for medium to high additional savings might be due to the fact that before taking up the enterprise the respondents never had the habit of savings and they never felt the benefits of saving. Further the concept of savings always associated with the surplus and they never had any surplus with them.

This finding was in conformity with Aruna (1999).

4. Additional family employment generation

The results on extent of improvement in additional family employment generation revealed that majority of tribal women entrepreneurs in two enterprises viz., adda leaf plate making and tailoring and in pooled sample had medium to low additional employment generation. This was because of induction of additional assets to the already existing stock of animals or land. This was also because majority of them were agricultural labourers and sometimes involved in forest and road construction works in addition to collect of forest produce and selling. Whereas in the case of bamboo basket making it was high to medium. This might be due to the reason that involvement and assistance of family members is more when compared to other two groups which results in additional employment generation.

The results are in line with Aruna (1999).

Overall economic improvement

The overall improvement in economic condition of the tribal women indicate that majority of women in adda leaf plate making, tailoring and in pooled sample had medium to low economic improvement. This might be due to the fact that improper marketing facilities and other infrastructure facilities. Whereas in the case of bamboo basket making, majority of women entrepreneurs had high extent of improvement in economic condition. This was due to the fact that there is demand for bamboo products for packing of flowers, vegetables and fruits which were transported to neighbouring states like Orissa and West Bengal as all these selected mandals were located in northern boarders of the state. Another probable reason may be the family support in making and marketing of the bamboo products.

The computed 't' values also revealed that there was significant difference between before and after enterprise periods relating to additional income generation, additional asset generation, additional savings, additional employment generations of the family. This might be due to the fact that the adoption of need and resource based enterprise certainly leads to higher economic development.

The results are in line with Mangasri (1999) and Aruna (1999).

5.4 MOTIVATIONAL AND FACILITATING FACTORS FOR TRIBAL WOMEN ENTREPRENEURS

Results pertaining to the motivating factors revealed that the most important motivating factor was the economic necessity followed by government programmes and policies, self interest in that specific advice of the family members and inspiration from others. The position of women in tribal area is very low in the fields of education and occupation. Mostly they depend on agriculture, forest and occasionally engage in building and road construction works for low remunerative price. This might be one of the reasons for 'economic necessity' which occupies first rank in motivating the tribal women. The second rank occupied was 'Govt. programmes and policies'. This might be due to the reason that the tribal women get financial and other necessary help and advice from the government through government and non-government agencies, under planned schemes such as IRDP, ITDP, TRYSEM, DWCRA etc., 'Self interest in that specific enterprise' and 'advice of the family members' were also ranked III and IV respectively. 'Family occupation' and 'self-confidence' ranked least, this might be due to the reason that the selected enterprises were not traditional activities and new to them, while, self confidence and consistent behaviour reveals that one has faith in one's own abilities. Women in tribal areas had been suppressed for a long time leaving no chance to show their abilities due to illiteracy, poverty, lack of mobility. This might be the reason for the self confidence occupying least rank in motivating the women.

'Extension personnel' were the main persons to motivate the tribal women entrepreneurs to start the enterprise. The next important person to motivate were 'husband' followed by 'successful entrepreneurs' and 'parents'. This might be due to the fact that the tribal women get financial and all other necessary help and advice from the government through local extension personnel. The other reason might be due to the fact that women never consider themselves alone and they give much importance to the family circle and family members. This might be the reason for most of the women quoting husband and parents as the motivating persons to start an enterprise. Some of the women were motivated by observing successful enterprises and parents. A small majority of women were motivated by local NGO, children and friends.

Training support by government agencies and NGOs; and incentives by the government were occupied 1st and 2nd ranks as the most important facilitating factors. This being the factor that training is one of the means by which desirable changes in knowledge, skills and attitude of tribal women can be brought out through various economic development programmes like IRDP, TRYSEM, DW CRA. Training beneficiaries were the major group offered by incentives by the government in the form of subsidy.

Family support and help were also found to be having an impact in maintaining the enterprise successfully. Local resources and self experience were also some of the factors that facilitate tribal women to start enterprise.

'Risk and competition' and 'good financial facilities' are coded least facilitating factors as these enterprises involved low cost technology which are not new to their community. Therefore, there was no competition and risk. Most of the women were not satisfied with financial facilities provided by Government. This might be the reason for occupying the least rank.

5.5 RELATIONSHIP BETWEEN INDEPENDENT VARIABLES AND ENTREPRENEURIAL BEHAVIOUR AND EXTENT OF IMPROVEMENT IN SOCIO-ECONOMIC CONDITION

5.5.1 Single variable relationship between independent variables and entrepreneurial behaviour and extent of improvement in socio-economic conditions

5.5.1.1 Relationship of independent variables with entrepreneurial behaviour

Age Vs Entrepreneurial behaviour

It was observed from the results that there was a negative and non significant relationship between age and entrepreneurial behaviour of women in bamboo basket making while in the case of adda leaf plate making it was positive and non significant. But there was a negative and significant relationship between age and entrepreneurial behaviour of women in tailoring as well as in and pooled sample. It indicated that as age increases entrepreneurial behaviour decreases. The probable reason for this trend might be that the advancement in age might have negatively influenced the other characteristics of tribal women like education, family support etc.,

leading to decrease in entrepreneurial behaviour. The results supported the general view that the younger people will be able to learn the new skills and practices relatively better than middle and old aged people. This might be because the middle aged people might had more contacts with modern society and changing technology when compared to old aged. Thus there was a negative and significant relationship between age and entrepreneurial behaviour.

Education Vs Entrepreneurial behaviour

There was positive and significant relationship between education and entrepreneurial behaviour of tribal women entrepreneur in all enterprises except adda leaf plate making. It indicated that as the education of women increased, the level of entrepreneurial behaviour also increased. Education not only adds knowledge but also widens the horizons of individuals. Higher the education, wider will be the interaction with different sources and it increases their ability to grasp facts, analyse and interpret them in a better way. Educated entrepreneurs will have more information and knowledge seeking habits and have better access to all mass media which intum might influence the entrepreneurial behaviour.

This finding was in conformity with Manjula (1995)

Marital status Vs Entrepreneurial behaviour

It could be observed that marital status had showed positive and non significant relationship in adda leaf plate making and bamboo basket making

enterprises, while it was negative and non significant in the case of pooled sample. But in the case of tailoring there was a negative and significant relationship with entrepreneurial behaviour of women. This might be due to the fact that the unmarried women are free from responsibilities of their family and are more energetic and enthusiastic compared to other groups..

Entrepreneurial experience Vs Entrepreneurial behaviour

It was apparent from the results that entrepreneurial experience had showed positive and significant relationship with entrepreneurial behaviour of women in tailoring and pooled sample. It indicated that higher the entrepreneurial experience higher will be the entrepreneurial behaviour. It was expected that the number of years of experience in enterprise was likely to make them more matured and rational in decision making. The entrepreneurship needs some dynamic interaction of factors and abilities of women leading to their active disposition to new ideas and economic opportunities. This might be the reason for the above trend. In the case of adda leaf plate making and bamboo basket making non significant relationship was observed.

Training received Vs Entrepreneurial behaviour

It was clear from the results that there was no significant relationship between training received and entrepreneurial behaviour of women in all enterprises including pooled sample.

Socio economic status Vs Entrepreneurial behaviour

It was clear from the results that non significant relationship between socio economic status and entrepreneurial behaviour of women existed in all enterprises including pooled sample.

Family support Vs Entrepreneurial behaviour

There was positive and significant relationship between family support and entrepreneurial behaviour of women in pooled sample. Because of the nature of the enterprise, they are home based and mostly depend upon the family labour. Majority of women depend upon the family members in carryout the entrepreneurial activities and their support enable women to have high entrepreneurial behaviour. Whereas in these three selected enterprises no significant relationship was observed.

Financial support Vs Entrepreneurial behaviour

It was clear from the results that there was non significant relationship between financial support and entrepreneurial behaviour of women in all enterprises including pooled sample.

Marketing facilities Vs Entrepreneurial behaviour

It was observed from the results that there was a positive and significant relationship between marketing facilities and entrepreneurial behaviour in pooled sample. This might be due to the fact that proper marketing facilities motivate the entrepreneurial behaviour of tribal women entrepreneurs. But in the case of the three selected enterprises non significant relationship was observed.

Management orientation Vs Entrepreneurial behaviour

Higher the management orientation higher will be the entrepreneurial behaviour of tribal women in adda leaf plate making, tailoring and pooled sample. Management orientation which was directly related to entrepreneurial behaviour could be explained as a scientific enterprise management ability of women comprising of planning, production and marketing functions. A women entrepreneur who has the scientific enterprise management would naturally strive hard to get more profits by adopting new technologies and finally leading to high entrepreneurial behaviour. Whereas in bamboo basket making enterprise there was no significant relationship was observed.

Value orientation Vs Entrepreneurial behaviour

It was clear from the results that there was positive and significant relationship between value orientation and entrepreneurial behaviour of women in adda leaf plate making and pooled sample. This might be due to the fact that people who hold cosmopolite, liberal and scientific values are likely to acquire more information on recent technologies by exposing themselves to cosmopolite and mass media source of information and adopt these acquired new innovations. Hence, this relationship was noticed. Whereas in the case of bamboo basket making and tailoring it was non significant with entrepreneurial behaviour.

5.5.1.2 Relationship of independent variables with extent of improvement in social conditions

Age Vs Social improvement

There was positive and significant relationship between age and social improvement in adda leaf plate making, bamboo basket making and pooled sample. It was due to the fact that tribal women tend to be liberal and flexible to adjust and observe the environment around them. In the process, they develop interpersonal and group networks in the social system they live. All such processes take years and hence this trend was noticed. In the case of tailoring it was non significant with social improvement.

Education Vs Social Improvement

There was positive and significant relationship between education and social improvement of women in adda leaf plate making and tailoring. It was due to the fact that the education opens the avenues to the tribal women to learn new innovations and economic activities. By nature, every woman possess some potentialities or the other and more over the education brings the best out of them. Education also provides knowledge, skills and positive attitudes, which would certainly help in improving the social improvement. In the case of bamboo basket making and pooled sample it was non significant with social improvement.

Marital status Vs Social Improvement

There was positive and significant relationship between marital status and social improvement of women in adda leaf plate making. It was due to

fact that majority of the women in the sample were married. They had the need and family responsibility and they want to increase their family income by taking up different income generation activities. Since the marriage provides a status, dignity and responsibility, the social improvement also gets a fillip because they have the flexible mindset, vitality to perform the task and shoulder the responsibility of their family. But in the case of bamboo basket making, tailoring and pooled sample it was non significant with social improvement.

Entrepreneurial experience Vs Social improvement

There was positive and significant relationship between entrepreneurial experience and social improvement of women in bamboo basket making. It was expected that the number of years of experience in enterprise was likely to make them more matured. The social improvement also gets a fillip because of the improvement in economic condition. Whereas in the case of adda leaf plate making, tailoring and pooled sample it was non significant with social improvement.

Training received Vs Social improvement

Training received was found to have significant association with the social improvement of tribal women in adda leaf plate making, tailoring and pooled sample. Training was one of the means by which desired changes in knowledge and skills could be obtained. It was also possible that tribal women through training changed their attitude and become aware of what is happening around them. An individual who was trained could manage her

enterprise better, to get more profits and there by expand her unit which intum contribute for social improvement. This might be the reason for the above trend. In the case of bamboo basket making it was non significant with social improvement.

Socio-economic status Vs Social improvement

Socio-economic status was found to have significant association with social improvement of tribal women entrepreneurs of all enterprises including pooled sample. The reason might be, when socio-economic status increases, it would also enables the tribal women to acquire more information through their contacts and exposure to mass media leading to social improvement. The other probable reason may be the existing socio-economic status of tribal women in terms of the parameters like education, socio-political participation, possession of land, material and type of house etc., as compared to other women who possess no such parameters.

The results are in line with Sreedevi (1996).

Family support Vs Social improvement

Family support was found to have significant association with social improvement of tribal women entrepreneurs of all enterprises including pooled sample. Higher the family support higher will be the social improvement. The majority of the respondents belonged to medium category of family support. Hence, it is imperative that there is equally distinctive level of association with social improvement.

Financial Support Vs Social Improvement:

It was observed from the results that there was a significant and positive relationship between financial support and social improvement of women in adda leaf plate making. Any enterprise requires financial support from the financial institutions and individuals and in the process tend to develop close personal contact with variety of people leading to social improvement. This might be the reason for positive and significant relationship. In the case of bamboo basket making, tailoring and pooled sample it was non significant with social improvement.

Marketing facilities Vs Social Improvement

It was apparent from the results that there was positive and significant relationship between marketing facilities and social improvement of women in three enterprises including pooled sample. This might be due to the reason that higher the social improvement, higher the access to marketing the produce.

Management orientation Vs Social improvement:

From the results it was observed that there was positive and significant relationship between management orientation and social improvement of women in tailoring and pooled sample. This might be due to the fact that one who manage her enterprise efficiently will result in economic improvement facilitating in adopting diversified activities and in the process develop social contacts. And also management is responsible for organising the elements of productive enterprise ie., money, material, equipment and people. The

management ability was directly related to the economic improvement of tribal women entrepreneur, which will certainly help in achieving higher social improvement. Whereas in the case of adda leaf plate making and bamboo basket making it was non significant with social improvement.

Value orientation Vs Social improvement

There was a positive and significant relationship between value orientation and social improvement of women in bamboo basket making. It reflects the fact that more an individual participates in social activities higher will be the chances of acquiring new knowledge thereby making her more cosmopolite and improving in social conditions. Whereas in the case of adda leaf plate making, tailoring and pooled sample it was non significant with social improvement.

5.5.1.3 Relationship of independent variables with extent of improvement in economic condition

Age Vs Economic Improvement

Age was found to have negative significant association with the economic improvement of tribal women in bamboo basket making and pooled sample. The probable reason for this trend might be that the younger people are more energetic, enthusiastic and educated than middle aged women which enable them to learn the new skills and practices relatively earlier than old aged women. Further they might be having more contacts with modern society and changing technology resulting in effective learning of operational skills in a better way compared to elders. Thus there was negative and

significant relationship between age and economic improvement. Whereas in the case of adda leaf plate making and tailoring it was non significant with economic improvement.

Education Vs Economic improvement

It was clear from the results that there was no significant relationship between education and economic improvement of women in all enterprises including pooled sample. This is because of the fact that entrepreneurs may not require much education to handle the operations. Basic skills will suffice to run the enterprise.

Marital status Vs Economic improvement

It was clear from the results that there was no significant relationship between marital status and economic improvement of women in all enterprises including pooled sample. The reason is marital status sometimes may hinder the risk taking ability and entrepreneurial qualities.

Entrepreneurial experience Vs Economic improvement

There was positive and significant relationship between entrepreneurial experience and economic improvement of women in bamboo basket making and pooled sample. The reason might be due to fact that the number of years of experience in the same enterprise likely to make them more experienced, matured and rational enabling them to earn more profits. But in the case of adda leaf plate making and tailoring it was non significant with economic improvement.

Training received Vs Economic improvement

It was clear from the results that there was no significant relationship between training received and economic improvement of women in all enterprises including pooled sample.

Socio-economic status Vs Economic improvement

It was clear from the results that there was no significant relationship between socio-economic status and economic improvement of women in all enterprises including pooled sample. This is because, all the women in tribal area are sailing in the same socio-economic status, therefore, the effect on economic improvement is not visible.

Family support Vs Economic improvement

There was a positive and significant relationship between family support and economic improvement of women in adda leaf plate making and pooled sample. As all three selected enterprises are home based and mostly depend upon the family members in running the enterprise. Their support enable the women to perform the activities in right way in right time leading to economic improvement. Whereas in the case of bamboo basket making and tailoring it was non significant with economic improvement.

Financial support Vs Economic improvement

It was clear from the results that there was no significant relationship between financial support and economic improvement of women in all enterprises including pooled sample. Financial support provided by funding

agencies is bare minimum and this might be the reason for non significant relationship between financial support and economic improvement.

Marketing facilities Vs Economic improvement

Marketing facilities were found to have positive and significant relationship with economic improvement in adda leaf plate making. Majority of the tribal women entrepreneurs are selling their products through Girimithra melas, DWCRA melas and other local sources like Girijan Cooperative Societies and shandies leading to economic profits. Hence, positive relationship was observed. . Whereas in the case of bamboo basket making, tailoring and pooled sample it was non significant with economic improvement.

Management orientation Vs Economic improvement

It was clear from the results that there was no significant relationship between management orientation and economic improvement of women in all enterprises including pooled sample.

Value orientation Vs Economic improvement

It was clear from the results that there was no significant relationship between value orientation and economic improvement of women in all enterprises including pooled sample.

5.5.2 Influence of independent variables on entrepreneurial behaviour and extent of improvement in socio-economic conditions of tribal women entrepreneurs

5.5.2.1 Influence of independent variables on entrepreneurial behaviour

The results of multiple regression analysis in Table 28 related to prediction of independent variables that contribute for variation in entrepreneurial behaviour of tribal women entrepreneurs in adda leaf plate making revealed that all independent variables put together explained the variation of 59.40 per cent. Value orientation was emerged as the most important determinant with regression coefficient 1.4296 in explaining the variation.

With regard to bamboo basket making all independent variables put together explained the variation in entrepreneurial behaviour to the extent of 29.72 per cent. Education was the most important factor with regression coefficient 4.0153 in explaining the variation.

In the case of tailoring all eleven independent variables put together explained the variation in entrepreneurial behaviour of tribal women to the extent of 36.57 per cent. The variable age was emerged as the most important factor with regression coefficient -0.4318 in explaining the variation.

An overview of the pooled sample revealed that all the selected independent variables put together explained the variation to the extent of 34.63 per cent. Among them education, management orientation and value orientation were the most important factors with regression coefficients

2.2517, 0.2578 and 0.8383 respectively in explaining the variation in entrepreneurial behaviour of tribal women entrepreneurs in all three enterprises.

5.5.2.2 Influence of independent variables on social improvement of tribal women entrepreneurs

Results furnished in the Table 29 prediction of independent variable that contribute for variation in social improvement in tribal women entrepreneurs in adda leaf plate making reveals that all independent variables put together explained the variation of 63.89 per cent. Socio-economic status and family support were emerged as the most important determinants of the social improvement. The regression co-efficient of these variables indicated that one unit change in socio-economic status and family support would effect 4.9382 and 1.7641 units change respectively in social improvement of tribal women entrepreneurs.

With regard to bamboo basket making all the selected independent variables put together explained the variation in social improvement to the extent of 37.56 per cent. The variables age and value orientation were the most important factors in explaining the variation in social improvement. The regression coefficient of these variables indicated that one unit change in age and value orientation would effect 1.2301 and 2.3321 unit change respectively in social improvement of tribal women entrepreneurs.

In the case of tailoring all the selected independent variables put together explained the variation in social improvement to the extent of 73.13

per cent. Socio-economic status and marketing facilities were emerged as the most important factors in explaining the variation in social improvement. The regression coefficient of these variable indicated that one unit change in socio-economic status and marketing facilities would effect 3.4139 and 2.7839 unit change respectively in social improvement of tribal women entrepreneurs.

An overview of the pooled sample revealed that all eleven independent variables put together explained the variation to the extent of 48.19 per cent. Among them socio-economic status, family support and marketing facilities were the most important factors in explaining the variation in social improvement. The regression coefficients of these variables indicated that one unit change in socio-economic status, family support and marketing facilities would effect 3.4231, 1.1086 and 2.8179 unit change respectively in social improvement of tribal women entrepreneurs.

5.5.2.3 Influences of independent variables on economic improvement of tribal women entrepreneurs

All selected independent variables put together explained the variation in economic improvement of tribal women entrepreneurs in adda leaf plate making to the extent of 56.85 per cent, family support and value orientation emerged as the most important determinants of economic improvement with regression coefficients of 4.0769 and 4.5439 respectively.

In the case of bamboo basket making all the selected independent variables put together explained the variation in social improvement to the

extent of 45.72 per cent only. None of the variables were found to be significant.

With regard to tailoring 11 selected independent variables put together explained the variation in social improvement to the extent of 49.38 per cent. Age and entrepreneurial experience were emerged as the important determinants with regression coefficients -6.0308 and 5.6508 respectively.

An overview of the pooled sample revealed that all the independent variables put together explained the variation to the extent of 52.40 per cent. Among them age and family support were emerged as the important determinants with regression coefficients 1.9197 and 3.6703 respectively.

5.6 PROBLEMS ENCOUNTERED AND SUGGESTIONS OFFERED BY THE TRIBAL WOMEN ENTREPRENEURS

5.6.1 Problems encountered by the tribal women entrepreneurs

Problems expressed by the tribal women entrepreneurs in selected three enterprises namely adda leaf plate making, bamboo basket making and tailoring were discussed below under four sub-heads.

Physical problems

'Lack of infrastructure facilities' was one of the serious problems faced by the women in all the three enterprises. The women in tribal area are facing this problem due to lack of electricity supply and storage facility for finished products. Hence, there is a need to provide atleast one common workshed with electricity and storage facilities in this area, which could

accelerate the successful conduct of enterprise and minimise the storage losses.

'Improper marketing facilities' was another problem faced by tribal women. Due to this the products are generally sold for unremunerative prices to middlemen and commission agents. Hence, it is most essential on the part of government and ITDA officials to create a wide range of marketing network, so that the produce of tribal women could get remunerative prices. It is also suggested to all government organisations to help them by purchasing their products by offering minimum support price.

'Lack of transportation facilities' was another problem faced by women which leads to distress sale and the products are generally sold for low remunerative prices to middle-man and commission agents. Hence, efforts should be made to create adequate transport facilities in tribal remote areas.

'Non availability of raw material' was expressed by the women in adda leaf plate making and bamboo basket making as they find difficult in collecting raw material from the forest. If, not, the women have to travel long distances by bus or private vehicles to procure the raw materials which may result in high cost of production and high expenditure on transportation. Hence, there is a need to create market links and transport facilities for tribal women.

'Unsuitable climatic condition' was expressed as the problem by the women in adda leaf plate making and bamboo basket making enterprises, leading to obstruction of work during rainy season as these activities were mostly carried out in front of their houses. Sometimes the products are also

damaged due to humidity as the tribal households won't have sufficient space for storage. Hence, government officials and ITDA should provide a common work centre with infrastructure facilities like electricity and storage.

'Inaccessibility of place of work' was expressed as problem by tailoring women, as they are mostly engaged in stitching garments of school children at ITDA work centres. This is causing inconvenience to the tribal women to travel daily. These problem can be eliminated by ITDA by taking measures to establish work center in their village.

Technical problems

'Competition from other entrepreneurs' was mostly expressed by adda leaf plate making and bamboo basket making which leads to saturation of markets with these products. Hence, officials involved in promotion of enterprises should take enough care during selection of beneficiaries and identification of enterprises.

'Lack of training in advanced skills' and 'technical guidance' were the problems expressed by a sizeable section of women belonging to all the three enterprises. This can be addressed by conducting frequent training programmes by concerned officials so that they can upgrade their existing skills, and while doing so they also get abreasted with latest technology.

Financial problems

'Insufficient credit facilities for purchasing raw materials' was the important constraint felt by the women. This might be due to the fact that they were not getting adequate remunerative prices for their products and majority

of women belonged to low socio-economic status group which leads to problem of reinvestment. Hence government should take measures to rectify this problem by providing sufficient amount of credit on priority basis or else the needed inputs may be made available to them on credit and the government can also purchase the final products.

'Complex loaning procedure' was expressed by 18.33 per cent of women in tribal area. This might be due to the fact that the tribal women are in general illiterate and ignorant. This is making them a problem in obtaining a loan. Hence, the lending institutions should take necessary action for easing the procedures.

'Low remunerative prices for products' was also a problem expressed by tribal women entrepreneurs. This might be due to lack of sufficient market links, transport facilities and awareness about the market prices. The other reason may be interference of middlemen and commission agents. Hence, efforts should be made by the concerned officials to provide adequate market links, transportation facilities and market prices. Steps should be taken to eliminate the middlemen and commission agents. .

Social problems

'Additional responsibilities of home and farm' was expressed by women in all the enterprises. This might be due to the fact that the women have to take care of home, members of family and mostly they have to attend to farm activities also. Hence, efforts should be made to educate the tribal men to

participate in family matters and farm activities, so that the women can concentrate on these enterprises. .

'Lack of encouragement by society' was also expressed, as the tribal society restricted the women to go far off places for procuring raw material, collecting and repayment of loans because of their traditional values and taboos.

'Lack of recognition of women's work and family cooperation' were expressed by 48.89 per cent of tribal women. This might be due to the fact that the tribal society is mostly man dominated and they always think that women are subservient to men. Only education can mitigate the problem.

5.6.2 Suggestions offered by the tribal women entrepreneurs to overcome their problems

It is evident that 'provision of easy and adequate credit facilities' was the major suggestion offered by tribal women entrepreneurs. This was due to the fact that majority of them expressed that problem of inadequate credit facilities and complex loaning procedure. Hence, the women suggested provision of easy and adequate credit facilities would enable them to adopt new technologies in their enterprises.

'Establishment of common workshed' was the second major suggestion made by the women in three enterprises. If they have provided a common workshed with electricity facility, it will enable them to improve their enterprise and protect their products from damage in the case of adda leaf plate making and bamboo basket making. While, tailoring women were expressed to avoid

daily travelling to work centre which are located at mandal headquarters. So the Government has to take necessary action to establish a common workshed.

'Provision of transportation facilities' and 'provision of remunerative prices for products' and 'adequate marketing facilities' were also suggestions made by the tribal women entrepreneurs. Since majority of women perceived medium marketing facilities and they were selling their products to the local middlemen and commission agents at very low prices. Hence, it is necessary to provide marketing facilities coupled with arrangement of adequate transport facilities for their produce which inturn results in good remunerative price for their product.

'Arrangement for easy availability of raw material' was one of the suggestion made by the tribal women. The women have to procure raw material from forest or from the nearest town or mandal headquarters. So the women suggested if Govt. made arrangements, it would enable them to procure the raw material at right time and for right price.

'Profuse use of mass media in creating awareness' among tribal society was another suggestion made by the tribal women. Since majority of them faced the social problems like discouragement by society and lack of recognition of women work and family cooperation. Hence, the officials of government should provide community based mass media like television in order to create awareness among them.

Another suggestion made by the tribal women was 'provision of timely technical guidance and training'. Since majority of them expressed that they incurred heavy losses due to lack of knowledge and skills in advanced technologies like stitching of punjabi suits and frocks etc. Hence, field extension functionaries should make an intensive effort to provide technical guidance and training for women to manage their enterprises effectively.

From above discussion on problems and suggestion by tribal women it could be concluded that women in three enterprises namely adda leaf plate making, bamboo basket making and tailoring were facing almost similar kind of problems in managing their enterprises. Hence, the planners and administrators need to keep the above problems and their suggestions in view while planning and implementing the programmes for the development of tribal women.

5.7 CASE STUDIES

Case study –I

Adda leaf plate making

Biddika Sarojinamma is a 54 years old active widow of Goida village in Sethampeta mandal of Srikakulam district of High Altitude Tribal Zone of Andhra Pradesh. She got married to Mohana Rao at the age of fifteen. Twenty years after marriage, her husband died due to prolonged illness. Now she lives in her home along with her son, daughter-in-law who are recently married.



Plate 1 : Sarojinamma being involved in adda leaf plate making

She is the president of Maheswari Gramiya society Mahila mandal. She is also president of Vana Samrakshana since 1996 having been elected unopposed all these years. She that any official who visits the village, first comes to her, talk accepts her hospitality. She has fairly good hold on political event place in her village and mandal.

She is bold, hard working and functionally literate. She had hi economic status with high socio-political participation. She owns a four modern concrete house which is one of the better structures in the vill has two farm animals, with 3 acres of dry land. She has high entrep experience in adda leaf plate making. She received training in this ITDA through VSS Seethampet for 15 days. She has availe assistance 3 times. She has medium family support, medium m: orientation and high value orientation.

With regard to entrepreneurial behaviour it was observed t high entrepreneurial behaviour and she scored more than avera components of entrepreneurial behaviour i.e., decision m

earnings from the enterprise. She also said that they never contacted officials on any matters before taking membership in groups and but now she is regularly contacting the concerned officials to address the grievances/problems of her group (s) and she is attending developmental programmes which were conducted in her village.

With regard to economic improvement, she expressed that the income derived from the enterprise ranged from Rs.3600-Rs.4800 per annum. The additional income was nearly Rs.850/- per annum. She used the additional income for purchasing additional assets like poultry chicks. She was involved in the enterprise activities daily 6 hours/day and during the peak season, it was 8 hr/day.

Economic necessity was the major motivating factor which motivated her to start this unit. She was supported by VSS through training support. Grama Sevika Mrs. S. Saraswati was a motivating person to start this unit. She has initiated this enterprise after her husband's death. Realising the importance of raw materials, she purchased the raw materials from the village shandies on wholesale and shared among the co-entrepreneurs. Since the availability of

She has marketed the produce by selling either in local market or through a local middle man or in the weekly shandies to very low remunerative prices of Rs.15/100 plates in off-season. But in season it was Rs.25 per 100 plates. She expressed that there was adequate demand for the product even though it was more seasonal in nature.

She has expressed certain problems like low remunerative prices, improper marketing facilities, non availability of raw materials, plates due to humidity, poor infrastructural facilities, insufficient credit facilities and competition from others in the enterprise which she has taken

She suggested provision of good market facilities, remunerative prices, provision of easy and adequate credit facilities to improve her enterprise which in turn will provide adequate financial cover to improve the standard of living of her family..

Case study – II

Bamboo basket making

Smt.Nakkena Chinnamma aged 48 years, illiterate, married



Plate 2: Chinnamma being involved in bamboo basket making

labour in forest and road construction work. Chinnamma e: faced difficulty in maintaining daily cores of the family wages earned. She was not aware of nutritious food and children from the school after elementary schooling. Persor was hardly known to her. She did not participate in a activities due to public fear. As the income of the family wa explore alternative ways for income generation.

In 1992 she has undergone training in bamboo Golugonda mandal headquarters after being motivated Anganwadi workers and by frequent visits of the Grama St for choosing the activity was^s for improving income and l occupation in which the women had certain skills, to av: loan, husbands interest and availability of family labour. S economic reasons are the prime motivating factors enterprise.

She has availed financial assistance one time only.

boosting up their production. She has high family support. that only the unskilled and more labour intensive activities like cutting of bamboo are done by the men. The skilled job is done by the female members in the family. She belonged to in value orientation and management orientation.

Regarding entrepreneurial behaviour, it was observed medium entrepreneurial behaviour with high in decision achievement motivation, information seeking, cosmopolitan in managerial assistance and ability to coordinate entrepreneurs innovativeness, risk taking ability, knowledge and leadership

With regard to extent of social improvement, the family has good health and nutritional status, with no school dropouts (grand children). Six of their grand children were admitted to welfare schools. She cheerfully expressed that there was reduction in traditional sources of credit and also considerable reduction

She could earn an income ranging from Rs.1000 to

She expressed that she did not experience any profit from their products. The marketing was done in an open market in the village. In addition, she opens a shop in front of her house located in the main center. Sometimes she used to market at the mandal headquarters.

Inadequate finance is one of the major problems they faced. It became very expensive due to hike in petrol price. The rate of interest available at cheaper rate only in summer. Most of the products are sold during February - July and September - December as the rate is not suitable for this kind of activity and it requires space for activity and storing the product. She also expressed that competition from others i.e., use of polythene bags for carrying affected their profits.

She suggested that good marketing facilities with good prices and good remuneration prices will certainly increase their economic status.

Caste study – III

Taller...



Plate 3: Seethamma performing tailoring activity

got separated with an ancestral share of 3 acres of dry land. She has three daughters and a son who are studying 7th, 5th and 3rd class respectively. The traditional occupation of the family was cultivation of groundnut and paddy but their investment in it was not profitable. Dhulikeswara Rao used to earn Rs.20/- per day by doing manual work. The family used to take small amount of loans from the moneylender in absence of regular earnings. She had medium socio-economic status and low socio-political participation.

She has undergone training in tailoring arranged by TRYSEM at Krishi Vigyan Kendra, Rastakuntubai for a period of 3 months. The required raw materials were provided by ITDA. Women's group stipend for one month. She attended for 8 hours a day. She is satisfied with the training programme in terms of adequate knowledge and managing the enterprise.

She has availed financial assistance from different sources. The ITDA supported her by providing sewing machine and 50 per cent subsidy. Later she also

Sometimes she acted as master trainee for ITDA. She makes Punjabi suits, frocks etc. which are in good demand. She is earning easily Rs.60/- per day in festival season and in off-season.

She had medium entrepreneurial behaviour with cosmopolitaness and knowledge and medium in communication making ability, achievement motivation, information assistance and leadership ability, ability to coordinate and knowledge.

With regard to extent of improvement in socio-economic status she expressed that the nutritional and health status was improved to extent and their children are also regularly attending school. There is hardly any dependency on the local money lenders and reduction in migration as the family has taken up this business itself.

As far as the opinion about the way she de



Fig. 20: EMPIRICAL MODEL OF THE STUDY

SUMMARY

CHAPTER VI

SUMMARY

Entrepreneurship is a multidimensional, multidisciplinary phenomenon which encompasses innovation as an integral part. Entrepreneurship as an economic activity performs various functions in a socio-cultural setting. It could be conceived as a free choice of activity or a social group's occupational activity. Entrepreneurs play a critical role in the country's economic growth and industrial development of a nation on its enterprising spirit. Besides being the vehicle of income generation, entrepreneurship can offer solutions for self-employment, balanced regional development, and equitable distribution of wealth.

The appearance of entrepreneurship among the tribals is closely related to socio-economic development of tribal communities. With the growth of industrialization, urbanization and migration, entrepreneurship has to be considered in the context of tribal development.

in the tribal situation. This has to be considered as entrepreneurship.

Under this back drop a study was planned to analyse entrepreneurs in high altitude tribal area zone of Andhra Pradesh following objectives.

General objective:

To study the tribal women entrepreneurs in terms of entrepreneurial behaviour and extent of improvement in socio-economic

Specific objectives:

1. To study the personal profile of tribal women entrepreneurs
2. To study the entrepreneurial behaviour of tribal women entrepreneurs
3. To examine the extent of improvement in the socio-economic of the tribal women entrepreneurs.
4. To find out the motivating and facilitating factors influencing for starting the enterprise
5. To unearth relationship between personal profile and

Ex-post-facto research design was used for conducting the study. The Altitude Tribal zone of Andhra Pradesh was selected purposefully. Six tribal mandals from selected 3 districts (Srikakulam, East Godavari, Visakhapatnam) 6 mandals were selected randomly. The enterprises, namely adda leaf plate making, bamboo basket making and handloom weaving, in which a majority of women are involved were selected. From each enterprise, 30 respondents (i.e., five respondents from each enterprise) were selected randomly. Thus a total of 180 respondents were selected for the study comprising 60 respondents from each enterprise.

Keeping in view the objectives set for the study, available literature was reviewed, consulted experts and a draft schedule containing the independent variables and their measurement was prepared. The draft schedule was pre-tested with 30 respondents outside the study area. Suitable modifications were made before final interview schedule was developed. The field data was collected by using the interview schedule supplemented by observation techniques to check and supplement the data. The statistical tools used in the present investigation include:

variables like entrepreneurial experience, socio-economic support, marketing facilities, management orientation and value orientation. Most of them availed financial support rarely to frequently.

With regard to bamboo basket making it was observed that the respondents were middle aged, illiterates, married, trained in the medium category of entrepreneurial experience, socio-economic support, marketing facilities, management orientation and value orientation. Most of them availed financial support rarely. Majority of them had no financial support.

In the case of tailoring majority of the respondents were married, had undergone primary schooling and training. They were in the medium category in entrepreneurial experience, socio-economic support, marketing facilities, management orientation and value orientation. Most of them received financial support rarely.

Data of pooled sample indicated that majority of tri

2. Entrepreneurial behaviour of tribal women entrepreneurs

The distribution of entrepreneurial behaviour of tribal women in leaf plate making revealed that majority (66.67%) of them belonged to medium category followed by 20.00 per cent in low and 13.33 per cent in high entrepreneurial behaviour.

In the case of bamboo basket making, majority (71.67%) of them belonged to medium category followed by 15.00 per cent in low and 13.33 per cent in high entrepreneurial behaviour category.

The results of women in tailoring enterprise revealed that majority (63.33%) of them belonged to medium category followed by 18.33 per cent in low and 18.33 per cent in high entrepreneurial behaviour with equal percentages i. e., 18.33 per cent.

Regarding tribal women in the pooled sample majority (66.67%) had medium entrepreneurial behaviour followed by low (13.33%) and high (15.00%) entrepreneurial behaviour.

i) Distribution of tribal women on different components of entrepreneurial behaviour

3. Extent of improvement in socio-economic conditions of entrepreneurs

A) Overall social improvement

It can be observed from the results that 50.00 per cent of women in adda leaf plate making enterprise fell under medium category of extent of improvement in social conditions. 30.00% of women fell under low (30.00%) and high (20.00%) extent of improvement in social conditions.

Similarly 40.00 per cent of women in bamboo basket making enterprise fell under medium category of extent of improvement in social conditions. 33.33% of women fell under low (33.33%) and high (26.67%) extent of improvement in social conditions.

Among women in tailoring about 46.67 per cent of women fell under medium category of extent of improvement in social conditions. 33.33% of women fell under high (33.33%) and low (20.00%) extent of improvement in social conditions.

Hence, it could be summarised that most (45.55%) of enterprises had medium extent of improvement in social conditions. 27.78% of enterprises had low (27.78%) and high (26.67%) extent of improvement in social conditions.

i) Distribution of women on different components of social

In the case of bamboo basket making majority of them had low extent of improvement in health and nutritional status (50.00%), level (56.67%), child development (53.33%), mobility (50.00%), exposure (50.00%) and reduction in dependence on traditional credit (51.67%) whereas majority of them were belonged to high regard to socio-political participation (60.00%) and reduction in migration (41.67%) and most of them perceived low extent of improvement in availability of services/facilities.

With regard to tailoring enterprise majority of them had low extent of improvement in their health and nutritional status (46.67%), level (50.00%), child development (45.00%), mobility (41.67%), exposure (50.00%), reduction in migration (50.00%), reduction in dependence on traditional sources (60.00%) and availability of services majority of them had low extent of improvement in socio-political participation (56.67%)..

An overview of women in pooled sample had me

B. Overall economic improvement

It is seen from the results that majority (45.00%) of women in adda leaf plate making had medium economic improvement followed by low (43.33%) and high (11.67%) economic improvement.

With regard to bamboo basket making 46.67 per cent had high economic improvement followed by medium (45.00%) and low (13.33%) economic improvement.

In the case of tailoring majority (48.34%) of women had high economic improvement followed by low (30.00%) and high (21.67%) economic improvement.

An overview of pooled sample showed that majority of women in all enterprises had medium economic improvement (29.89%) and high (25.67%) economic improvement.

i) Distribution of women in different components of economic improvement

Majority of women in adda leaf plate making had low income generation (51.67%), medium additional asset generation (43.33%), high additional savings (46.67%) and medium additional savings (45.00%).

In the case of tailoring majority of tribal women had low additional family 219 income generation (50.00%), medium additional asset generation (50.00%), high additional savings (80.00%), medium additional employment generation (60.00%).

An overview of the pooled sample shows that majority of them had low additional income generation (40.00%), medium additional asset generation (53.89%), high additional savings (60.56%) and medium additional employment generation (53.33%).

ii) Difference in mean scores of economic conditions of tribal women entrepreneurs

The findings reveal that there was significant difference in the mean scores of economic conditions of tribal women entrepreneurs before and after enterprise periods in three selected enterprises. Hence it could be summarized that there was a significant improvement in economic conditions of tribal women before and after enterprise periods.

4. Motivating and facilitating factors for entrepreneurship

i) Motivating factors:

Information pertaining to the motivating factors revealed that economic necessity ranked 1st followed by government programmes and policies and self interest in that specific area with II and III ranks respectively. Advice of the family members and inspiration from other successful entrepreneurs are in IV and V ranks position whereas family occupation and self-confidence got

importance by getting last 2 ranks namely VI and VII positions respectively.

Source of motivation

It could be inferred from the results that 23.88 per cent of respondent expressed that extension personnel were the motivating persons to start an enterprise followed by husband and successful entrepreneurs as expressed by 22.22 per cent and 15.66 per cent of respondents respectively. Parents and local NGO and children were expressed as 13.88 per cent, 10.58 per cent and 7.22 per cent respectively, whereas only 5.56 per cent of respondents expressed friends and relatives were the motivating persons to start an enterprise.

iii) Facilitating factors

It can be observed from the results that 'training support by government agencies' and 'local NGO' was ranked 1st followed by incentives by the government and family support and help with II and III ranks respectively. Local availability of resources and self experience and interest are in IV and V ranks position, whereas no risk and completion and government financial facilities got the last two ranks i.e., VI and VII respectively.

i. Relational analysis

Independent variables Vs Entrepreneurial behaviour

-) Relationship between independent variables and entrepreneurial behaviour

The findings of correlation analysis indicated that a positive and significant relationship was observed between entrepreneurial behaviour of tribal women in adda leaf plate making and management orientation and value orientation.

Regarding bamboo basket making only education was found to be positively significant with entrepreneurial behaviour.

With regard to tailoring age and marital status was found to be negatively significant whereas education and entrepreneurial experience were positively significant.

In respect to pooled sample age was found to be negatively significant while education, entrepreneurial experience, family support, marketing facilities, management orientation and value orientation were found to be positively significant with the entrepreneurial behaviour of women.

b) Predicting the contribution of independent variables to entrepreneurial behaviour

Multiple regression analysis revealed that all the independent variables put together could explain a variation in entrepreneurial behaviour to the extent of 77.07 per cent,. Value orientation was emerged as most important determinant in explaining the variation of entrepreneurial behaviour of women in adda leaf plate making.

Multiple regression analysis revealed that all the independent variables put together could explain a variation in entrepreneurial behaviour to the

extent of 29.72 per cent,. Education was emerged as most important determinant in explaining the variation of entrepreneurial behaviour of women in bamboo basket making.

In case of tailoring multiple regression analysis revealed that all the independent variables put together could explain a variation in entrepreneurial behaviour to the extent of 36.57 per cent. The variable age was emerged as most important determinant in explaining the variation.

With regard to pooled sample multiple regression analysis revealed that all the independent variables put together could explain a variation in entrepreneurial behaviour to the extent of 34.63 per cent. The variables education, management orientation and value orientation contributed significantly in explaining the variation in entrepreneurial behaviour of tribal women.

II. Independent variables Vs social improvement

a) Relationship between independent variables and social improvement

A positive and significant relationship was observed between social improvement of tribal women in adda leaf plate making and their age, education, marital status, training received, socio-economic status, family support, financial support and marketing facilities.

In the case of bamboo basket making a positive and significant relationship was observed with age, entrepreneurial experience, socio-economic status, marketing facilities and value orientation.

With regard to tailoring education, training received, socio-economic status, family support, marketing facilities and management orientation was found to be significant positively.

The overall picture of pooled sample revealed that age, training received, socio-economic status, marketing facilities and management orientation were found to be significant positively.

b) Predicting the contribution of independent variables on social improvement

Multiple regression analysis revealed that all the independent variables put together could explain a variation in social improvement to the extent of 63.89 per cent. The variables socio-economic status and family support contributed significantly in predicting the variation in social improvement of women in adda leaf plate making.

With regard to bamboo basket making multiple regression analysis revealed that all the independent variables put together could explain a variation in social improvement to the extent of 37.56 per cent. The variables age and value orientation contributed significantly in predicting the variation in social improvement.

With regard to tailoring multiple regression analysis revealed that all the independent variables put together could explain a variation in social improvement to the extent of 73.13 per cent. The variables socio economic status and marketing facilities contributed significantly in predicting the variation in social improvement.

In case of pooled sample multiple regression analysis revealed that all the independent variables put together could explain a variation in social improvement to the extent of 48.19 per cent. The variables socio-economic status, family support and marketing facilities contributed significantly in predicting the variation in social improvement.

III. Independent variables Vs economic improvement

a) Relationship between independent variables and economic improvement

A positive and significant relationship was observed between economic improvement and family support, marketing facilities of tribal women in adda leaf plate making

With regard to bamboo basket making age was found to be negatively significant, while entrepreneurial experience was positively significant with the economic improvement of tribal women.

In the case of tailoring none of the variables were found to be significant with economic improvement of tribal women.

A positive and significant relationship was observed between economic improvement and entrepreneurial experience, family support of women in pooled sample. Whereas age was found to be negatively significant.

b) Predicting the contribution of independent variables on economic improvement

Multiple regression analysis revealed that all the independent variables put together could explain a variation in economic improvement to the extent of 56.85 per cent. The variables family support and value orientation contributed significantly in predicting the variation in economic improvement of women in adda leaf plate making.

With regard to bamboo basket making multiple regression analysis revealed that all the independent variables put together could explain a variation in economic improvement to the extent of 45.72 per cent. None of the variables found to be significant.

In the case of tailoring multiple regression analysis revealed that all the independent variables put together could explain a variation in economic improvement to the extent of 49.38 per cent. The variables age and entrepreneurial experience contributed significantly in predicting the variation in economic improvement.

With respect to pooled sample multiple regression analysis revealed that all the independent variables put together could explain a variation in economic improvement to the extent of 52.40 per cent. The variables age and family support contributed significantly in predicting the variation in economic improvement.

IV. Inter-correlation between entrepreneurial behaviour and improvement in socio-economic conditions of tribal women entrepreneurs

It was observed from the results of inter-correlation that neither social nor economic conditions of tribal women entrepreneurs in adda leaf plate making were found to be significant with entrepreneurial behaviour of tribal women.

With regard to bamboo basket making economic condition was found to be positively significant while social condition was found to be non significant with entrepreneurial behaviour of tribal women.

In the case of tailoring both social and economic conditions were found to be positively significant with entrepreneurial behaviour of tribal women.

The data related to pooled sample revealed that economic conditions of tribal women was found to be positively significant whereas social condition was non significant with entrepreneurial behaviour of tribal women.

6. Problems encountered by tribal women entrepreneurs

The tribal women in adda leaf plate making expressed the problems like low remunerative prices with improper marketing facilities, non availability of raw material, insufficient credit facilities, competition from others and lack of infrastructure facilities.

The major problems faced by the tribal women in bamboo basket making were lack of transportation facilities, competition from others, unsuitable climatic conditions, low remunerative prices, lack of infrastructural

facilities, improper marketing facilities, lack of recognition of women's work and family cooperation and insufficient credit facilities.

Majority of the tribal women in tailoring expressed the problems like lack of training in advanced skills, inaccessibility to place of work, lack of technical guidance, additional responsibilities of home and farm, lack of recognition of women's work and family cooperation.

7. Suggestions made by tribal women entrepreneurs

The suggestions made by the women in adda leaf plate making to overcome their constraints were provision of easy and adequate credit facilities, provision of marketing facilities, provision of good remunerative prices and establishment of common work shed.

The suggestions made by the women in bamboo basket making to overcome the constraints were provision of good remunerative prices for product, provision of easy and adequate credit facilities, provision of transportation facilities and establishment of common workshed.

The suggestions made by the women in tailoring were establishment of common work shed, provision of timely technical guidance and tailoring, provision of easy and adequate credit facilities.

8. Case studies

One case each from adda leaf plate making, bamboo basket making and tailoring were selected for intensive examination.

IMPLICATIONS OF THE STUDY

The following implications were suggested based on the findings of the study

1. The findings revealed that middle aged tribal women were playing the key role in managing the enterprise. Hence, this group of women should be imparted a refresher training in advanced skills. This target group can act as catalysts in motivating other tribal women through interpersonal network.
2. As the education level was low among most of the entrepreneurs and in view of positive relationship between education and entrepreneurial behaviour. National Literacy Mission (NLM) officials and other government agencies should try to educate them through adult education centers. They should be provided a common subsidised television so that they can make them aware of different developmental programmes.
3. Majority of the tribal women belonged to medium socio-economic status. This trend was due to their illiteracy, low land holding etc. Education facilitates them to interact within and outside their social system and makes them more receptive to new innovations, which would intum enhance their entrepreneurial behaviour. Hence, efforts should be taken by the government and non-government agencies in increasing their literacy level. Further, priority should be given for providing alternate means to enhance their economic conditions.

4. It could be observed from the results that majority of the tribal women fell under medium category of all components in entrepreneurial behaviour. These entrepreneurial characteristics of tribal women may be improved by continuous training, exposure visits and educational programmes and also by involving them in various developmental programmes.
5. The need for regular follow-up, consultancy and guidance at all stages could be provided to ameliorate economic conditions of tribal women.
6. The relational analysis showed that certain personal characteristics were found to be related with entrepreneurial behaviour and extent of improvement in socio-economic conditions of tribal women. These factors by and large manipulatable and efforts in this direction by change agencies are likely to produce the desirable results. So far enterprise development is concerned.
7. In the tribal areas the transportation facilities were found to be poor. In view of this, attention must be given to providing adequate transportation facilities from villages to markets and shandies.
8. Selling points should be established for products at the village, block and mandal headquarters for promoting sales. ITDA officials should construct a market complex with more retail counters to display and market the items produced by tribal women entrepreneurs at ITDA head quarters.
9. Supportive services like financial support and marketing facilities available to tribal women found to be medium. Hence, for successful management

TRIBAL WOMEN IN ADDA LEAF PLATE MAKING



232

Plate 4 : Tribal women purchasing raw material for adda leaf plate making at Chintapalli shandy



Plate 5: Tribal women with her children involved in adda leaf plate making at Pathur village

231



Plate 6: Tribal women selling finished adda leaf plates at household level

232



Plate 7: Adda leaf plate making machine provided by ITDA officials at Donbai village

9



Plate 10: Finished products of bamboo prepared by tribal women



Plate 11: Researcher interviewing the tribal women of bamboo basket making

TRIBAL WOMEN IN BAMBOO BASKET MAKING



Plate 8: Tribal family being involved in bamboo basket making at K.D peta village

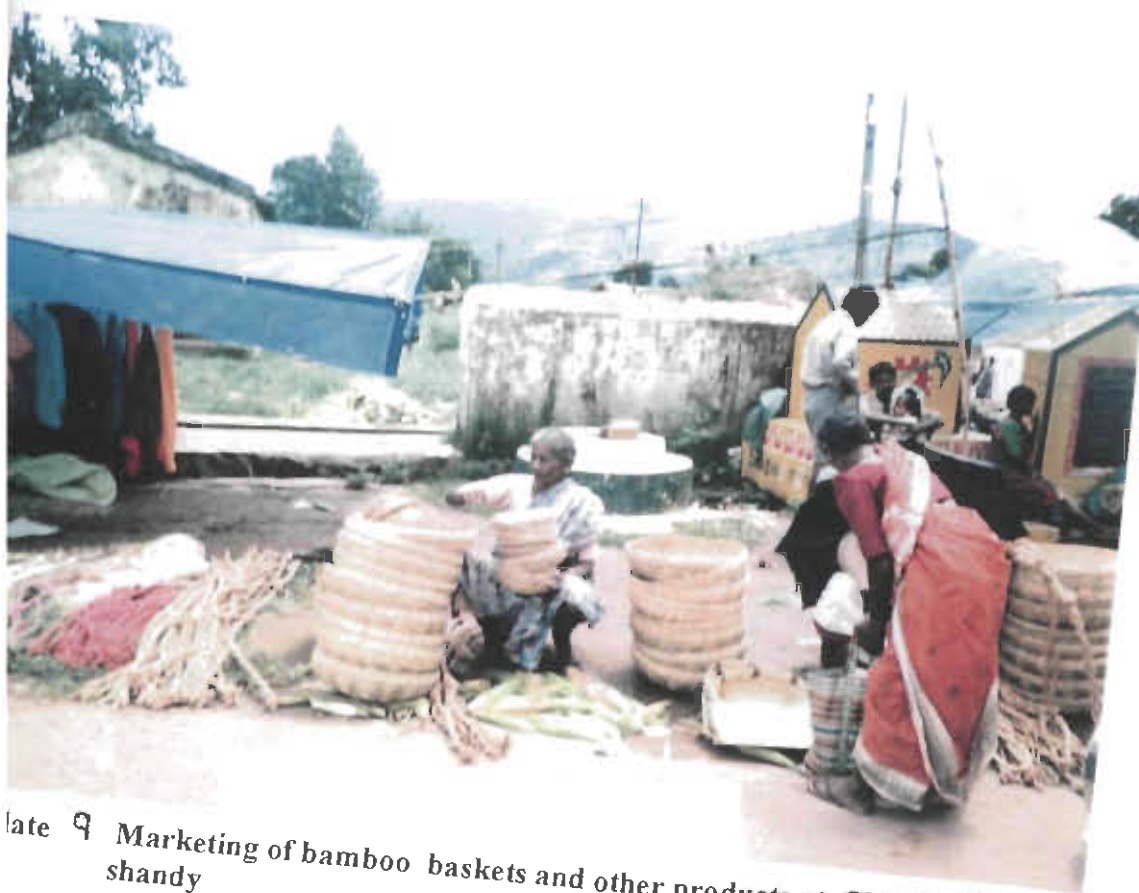


Plate 9 Marketing of bamboo baskets and other products at Chintapalli shandy

TRIBAL WOMEN IN TAILORING



236

Plate 12: Tribal women being trained at training center of NGO



Plate 13: A young tribal woman seen involved in tailoring at Antharla village

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Note: The pattern of 'Literature Cited' presented above is in accordance with the guidelines for thesis presentation of ANGRAU

APPENDIX

STUDY ON TRIBAL WOMEN ENTREPRENEURS

INTERVIEW SCHEDULE

Respondent No:

Date of Interview:

District :

Mandal :

Village :

General Information:

Name of the respondent :

Father's /Husband's name :

Nature of enterprise

SECTION A

1. Age (in completed years) :

2. Education :

3. Marital status (UM/M/W/D):

4. Entrepreneurial experience:

5. Training received

Yes/No Duration Institute

6. Socio-economic status

A) Land holding (No. of acres) _____

B) Family type (Joint/Nuclear):

C) Family size :

D) Position in the family

a) Head

b) Dependent on husband

c) Dependent on in laws d) Any other

E) Type of House

Score

a) Shed thatched

(1)

b) Mudwell thatched

(2)

c) Brickwall and tiled

(3)

d) Concrete house

(4)

e) Concrete double stored

(5)

F) Material possession

a) None

0

b) One farm animal/bicycle/furniture

1

- c) Two farm animal/bullock cart/Radio 2
- d) 3-4 farm animals/improved farm implements/News papers/Electricity 3
- e) 5-10 farm animals/news papers/Gobargas/Pumpset/mobike 4
- f) More than 10 farm animals/tractor/Automobile 5

G) Socio-political participation

- a) Non official position in socio-political organisation
- b) Official position in one or more organisation
- c) Official position in social and political committees
- d) Financial contribution or raising fund for common work
- e) Involvement in community work

7. Family support

Sl. No	Family member	Greater extent (4)	To considerable extent (3)	To some extent (2)	To little extent (1)
1.	Husband				
2.	Parents				
3.	In-laws				
4.	Relatives & friends				
5.	Neighbours				
6.	Any other (like sons)				

8. Financial support

Please indicate how many times did you avail credit in last three years?

- 1. Never availed
- 2. Rarely availed (2 times)
- 3. Frequently availed (3-4 times)
- 4. Very frequently availed (More than 5 times)

9. Marketing facilities

- a) How far should you go to market your products?
 - i) Within the village
 - ii) Outside the village within 5 km
 - iii) Outside the village within 10 km
 - iv) Outside the village above 10 km
 - v) Others (Please mention)

b) How do you feel about the market facilities?

- i) Good ii) Fair) iii) Not satisfactory

c) Are there any transport facilities available to carryout your products to the market? Yes/No

If yes specify

- i)
ii)

10. Management orientation

Sl. No	Item	SA	A	DA	SDA
A.	Planning orientation				
1.	Every one should think about the income generating activity should be suitable to their local areas				
2.	The amount of inputs needed for the economic activity should be assessed well in advance				
3.	It is not necessary to make prior decision about the steps to be followed in taking up economic activity.				
4.	It is not necessary to think ahead the total cost involved in starting enterprise				
5.	One should not consult experts and experienced persons for planning the enterprise				
6.	It is possible to increase the returns through production plans				
B.	Production Orientation				
1.	Timely planning of economic activity will yield good results				
2.	For solving problems timely, one should use appropriate problem solving techniques				
3.	One should invest as much as she likes in taking up any economic activity				
4.	Economic activities should be adopted as recommended by specialists				
5.	With less inputs one can produce as much quality goods as possible				
C	Marketing orientation				
1.	Market news is not so much useful to a farm women				
2.	A farm women can get a good price by producing good quality items				

3.	Better market facilities can help the women to get a better price for her produce				
4.	One should sell her product to the nearest market irrespective of prices				
5.	One should purchase inputs from the nearest shop where other entrepreneurs purchased				
6.	One should produce items which is more in market demands				

11. Value orientation

A set of statements given below represent four value dimensions of women namely, Cosmopolitaness - Localitiness, Scienticism - Fatalism, Liberalism - Conservation, High aspirations - Low aspirations.

Please indicate the degree of your agreement (A) undecided (UD), or Disagreement (DA) with each one of the following statements on the 3 point continuum.

Sl. No	Statement	A	UD	DA
1.a	To get more information about enterprise, we should have frequent contact with different sources of interaction			
b.	Most of the information can be had at village itself rather than going outside the village			
2.a	Adoption of new income generating activities will certainly give higher returns and better health status			
b.	Prospects of enterprises and our home life is predetermined and will of God is the deciding factor			
3.a	The man and women who manage their enterprises and efficient get higher yields and enjoy healthy family life whether God wishes or not.			
B	If one adopts improved home practices more problems will be involved. So there are more chances of loss			
4.a	I propose to better the standard of living in this year			
B	I am satisfied with the present status of my living			

SECTION - B

PART 1

I. ENTREPRENEURIAL BEHAVIOUR

1. Decision making ability

Decisions have to be made at several stages in any enterprise. Please state how decisions are made in your enterprise in terms whether in consideration with you or not considering you on regarding different aspects given below.

Sl. No	Decision criteria	Not considered	Considered After consulting others	Considered Independently
1.	To increase or decrease profits of the enterprise			
2.	Borrow money for the enterprise			
3.	To try new economic activity like wire basket weaving, toy making etc.			
4.	To hire workers in the enterprise			
5.	To switch to new ideas or economic activities			
6.	Attend trainings, demonstrations etc.			
7.	To buy new equipment needed for enterprise			

2. Innovativeness

Please state your opinion in terms of agree, undecided, disagree with regard to different aspects of innovativeness

Sl. No	Statement	A	UD	DA
1.	While on work, do you like to use new designs/ skills/ practices in your product/economic activity			
2.	If the Govt. provides loan for you to establish a new income generating activity other than your family traditional occupation would you come forward			
3.	If the GS/KVK conducts a meeting on new income generating activities, would you like to attend			
4.	If your income increases to greater extent, could you like to purchase new equipment			
5.	Do you accept if your son/daughter has taken up a new economic activity which is not your family occupation			
6.	Do you think that it is wise to borrow money from private money lenders to start new economic activity for which results are not yet known.			
7.	If the Govt. functionaries organise training on bee keeping/mushroom cultivation/others which is new to you; would you like to participate in the training			
8.	Do you want to earn more money by venturing into new economic activities			

3. Managerial Assistance

Assistance in giving loan or subsidy, they need help in marketing the produce. Here are some statements pertaining to this aspect. Please give your response.

Sl. No	Statement	Always	Sometimes	Never
1.	Did any credit supervisors discuss with you about your credit requirement			
2.	Did any officer help you to apply for training courses organised by DRDA/Any other			
3.	Did any body help you to get no dues certificates for getting loan from bank			
4.	Did any officer came to you or asked to see them for new information regarding your enterprise.			
5.	Did any officer came to you or you were asked to estimate input requirement			

4. Achievement motivation

Please complete the statements given under related to the desire of excellence to do something well for its own sake rather than to gain power or recognition.

1. Most of all I want
2. I used to dream about
3. I felt most dissatisfied when
4. The ideal women
5. A women today showed.....
6. If I had worst enterprise in this area...

5. Ability to coordinate the entrepreneurial activities

Please state the option applicable to you among the three given statements regarding the way you carryout your enterprise.

Sl. No	Statement	Well in advance	At nick of time	Never
1.	When did you prepare plan for your enterprise			
2.	When did you consult the extension worker/specialists about the economic activities of the enterprise			
3.	When did you estimate the money required for your enterprise in advance			

4.	During last 6 months when did you purchase input/equipment for your enterprise			
----	--	--	--	--

6. Risk taking ability

Please state your opinion about the following statements pertaining to risk taking ability in terms of Yes or No.

- a. Have you adopted any new practice for the first time in your village? Yes/No
- b. Do you use modern equipment in your enterprise? Yes/No
- c. Have you stopped any enterprise due to the losses
If yes give details Yes/No
- d. Have you taken loan for purchasing equipment needed for your enterprise Yes/No
- e. Have you tried any new practice in your enterprise by hearing in Radio/T.V./Relatives etc. Yes/No

7. Information seeking

Here are a number of information sources listed. Please state whom do you contact more frequently for getting information pertaining to enterprise.

Sl. No	Sources	Never	Less frequently	Frequently
1.	Radio			
2.	Television			
3.	Extension worker			
4.	Salesman			
5.	Local leaders			
6.	Neighbours			
7.	News papers			
8.	Any other			

8. Cosmopolitaness

Please give your response regarding the following statements pertaining to cosmopolitaness.

1. Are you a member of any organisation outside your village? Yes/No
2. Do you go to near by town to meet officials to seek information related to your enterprise
If yes whom do you meet Yes/No
3. Have lived for sometime in a larger town/cities for any purpose during the last 3 months Yes/No

9. Knowledge of the enterprise

1. Do you know the new/modern equipment related to your enterprise Yes/No
2. Do you know the different marketing sources of the products of your enterprise Yes/No
3. Do you know the different sources of getting raw materials Yes/No
4. Do you calculate the cost of the items produced Yes/No
5. Which item is more profitable in your enterprise?
Can you name it? Yes/No
6. Can you name one programme which can be taken up for self employment.....
7. Name one institute where training is offered for self employment.....
8. What is the maximum limit of subsidy in tribal area?
9. Which is the most suitable programme in your area?
10. At village level which is the agency concerned with self employment promotion.....

10. Leadership ability

Please give your response to the following statements related to leadership ability in terms of always, sometimes, never.

Sl. No	Statement	Always	Some times	Never
1.	Whenever you see a new practice do you initiate discussion about it with your friends/neighbours			
2.	Did you participate in discussion on new practice in group meeting or peer group			
3.	Do you offer new approaches to problems in your enterprise			
4.	Do you assign the work in enterprise to your family members			
5.	Do village people regard you as good source of information on new practices, regarding the enterprise			

PART II

II. EXTENT OF IMPROVEMENT IN SOCIO-ECONOMIC CONDITIONS

A. SOCIAL IMPROVEMENT

Sl. No	Item	Extent of Improvement				
		To very great extent (5)	To great extent (4)	To some extent (3)	To little extent (2)	No improvement (1)
1.	Health & Nutritional status					
a.	Access to balanced diet interms of inclusion of majority of food groups					
b.	Consumptions of three meals a day					
c.	Better status of women without any nutritional problems					
d.	Rural women free from health problems					
e.	Taking timely treatment for curing illness					
f.	Timely purchase of medicines during illness					
2.	Educational status					
a.	Improvement in the educational status of rural women					
b.	Attending adult education classes/ programmes					
3.	Children's development					
a.	Sending school dropouts to schools/adult education schools					
b.	Avoiding children for labour					
c.	Reduction in school dropout of children					
d.	Better growth and development of children					

e.	Immunisation of children against diseases					
f.	Children free from nutritional and health problems					
4.	Socio-political participation					
a.	Interactions with friends/relatives etc.					
b.	Membership to informal groups					
c.	Membership in formal organisations					
d.	Contesting in elections or panchayat meetings					
e.	Campaigning during elections					
f.	Participation in panchayat meetings					
g.	Contribution to developmental programmes through labour/support/cash/raw materials					
5.	Mobility (visits to nearest places)					
a.	Marketing the produce					
b.	For contacting the officials to obtain information regarding entrepreneurial or farm activities					
c.	For meeting officials regarding home/farm related activities					
6.	Media exposure					
a.	Reading/listening to daily news paper					
b.	Reading literature regarding developmental activities					
c.	Listening to radio programmes					
d.	Viewing developmental telecast programmes					
e.	Attending training programmes for individual/family development					

7.	Reduction in migration					
a.	Reduction in migration of whole family for employment					
b.	Reduction in seasonal migration of male members for employment					
8.	Reduction in depending on traditional sources of credit					
a.	Reduction in dependence on money lenders/land lords					
b.	Reduction in harassment by landlords/money lenders					
9.	Availability of services/facilities					
a.	Clean house/surroundings					
b.	Electricity					
c.	Piped water					
d.	Recreation					
e.	Schooling					
f.	Transportation facilities (to market)					

B. ECONOMIC IMPROVEMENT

1. Additional income generation

Specify the income you obtain from different sources during both before and after periods of enterprise

Sl. No	Sources	Before (Rs.)	After (Rs.)	Difference (Rs.)
1.	Income from major economic activity like Agriculture			
2.	Income from subsidiary economic activity like dairy/poultry etc.			
3.	Income in the form of labour/wage work			
4.	Income from forest produce			
5.	Income from enterprise			
6.	Any other specify			

2. Additional asset generation

Sl. No	Sources	Before quantity & value (Rs.)	Present quantity & value (Rs.)	Difference (Rs.)
1.	Land			
	a) Dry			
	b) Wet			
2.	Livestock			
	a) Milch animals			
	b) Drought animals			
	c) Poultry			
	d) Others			
3.	Housing			
	a) Kutcha			
	b) Mixed (partially kutcha + pucca)			
4.	Farm assets			
	a) Wooden plough			
	b) Pumpset			
	c) Hand tools			
	d) Sprayer			
	e) Any other			
5.	Household assets			
	a) Sanitary latrine			
	b) Bio-gas/Gas stove			
	c) Grain storage bin			
	d) Radio/Transistor			
	e) Television			
6.	Transport			
	a) Bullock/Mule			
	b) Bicycle			
	c) Scooter			
7.	House hold items			
	a) Smokeless chullaha			
	b) Kerosene stove			
	c) Gas stove			
	d) Pressure cooker			
	e) Any other			
8.	Dwelling for live stock			
	a) Thatched/Kutcha			
	b) Pucca			

3. Additional savings

Sl. No	Means of saving	Before enterprise (Rs.)	After enterprise (Rs.)	Difference (Rs.)
a.	Formal institutions			
b.	Informal institutions (Thrift groups, chits etc.)			

4. Additional employment generation

Sl. No	Person involved	Before enterprise (Hrs/day)	After enterprise (Hrs/day)	Difference (Hrs/day)
a.	Respondent			
b.	Husband			
c.	Children			
d.	In-laws			
e.	Any body (labour)			

SECTION - C**Part I****Information pertaining to motivating and facilitating factors**

I. A) Rate the motivating factors influencing your entrepreneurship career (Rank in order of priority from 1 to 7)

- | | |
|--|-----|
| 1. Economic necessity | () |
| 2. Self interest in that specific area | () |
| 3. Advice of the family members | () |
| 4. Govt. programmes and policies | () |
| 5. Inspiration from others success/achievement | () |
| 6. Self confidence | () |
| 7. Family occupation | () |
| 8. Any other (specify) | () |

B) Tick the source of motivation you to start the enterprise?

- Father
- Mother
- Husband
- Successful entrepreneurs
- Friends
- Relatives
- Son/daughter
- Any other specify

II. Facilitating factors in the maintenance of the enterprise (Rank in order of priority from 1 to 7)

- 1. Good financial facilities ()
- 2. Training support by Govt. agencies and banks ()
- 3. Self experience and interest ()
- 4. Family support and help ()
- 5. No risk and competition ()
- 6. Suitable environment ()
- 7. Incentives by the Govt. ()
- 8. Any other specify

Part II

The problems encountered by tribal women in managing their enterprises and eliciting their suggestions to overcome the problems.

1. State the problems encountered in enterprise management and give your suggestions to overcome the problems.

a) Problems

b) Suggestions

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