

CHAPTER - I

INTRODUCTION

CONCEPT OF ENTREPRENEURSHIP

Entrepreneurship is regarded as one of the most crucial factors contributing to the economic development of the society. Entrepreneurship is not only beneficial for individual but it results in the development of the economy as a whole. Entrepreneurs are the most important actors in an economy. As the role of entrepreneurship in boosting the national GDP assumes critical proportions, more number of professionals are gravitating towards the same. Entrepreneurs are the key drivers of growth in a robust economy. Evidences confirm that countries which have proportionately higher percentage of entrepreneurs witness faster development compared to countries, which have lesser number of entrepreneurs in the respective societies. Be in a fully evolved fiscal landscape or an emerging, third world economy, entrepreneurship powered industrialization is a key result area. The functional key performance indicators (KPI) of any economy are majorly influenced by its entrepreneurial capital. New age entrepreneurship is more about undertaking risk, original ideation, and adapting to smart operational templates. Regimes the world over have upped their ante and are undertaking pro-business policy making. India being a forerunner in heralding entrepreneurial reforms has pioneered an exclusive “Ministry of Skill development and Entrepreneurship” in the year 2014. The Ministry was created with the aim of mentoring entrepreneurs and forging a self-sustained entrepreneurial eco-system. Deploying a business friendly state framework is imperative to catapult economies to the next logical level. Of late, women entrepreneurship is fast gaining prominence as an economic empowerment tool, thanks to the burgeoning number of female entrepreneurs. It has become de rigueur for economies to adopt an inclusive approach that factors on the interest of women entrepreneurs.

Fostering the spirit of entrepreneurship among women is an authentic precursor to economic development. The contribution of women entrepreneurs in both developed and emerging economies is indisputable; female entrepreneurs across the globe are operating

on a level playing field with men and have been delivering big time. This trend is all the more profound in countries like China, Africa, Asia, Europe and Latin American nations. According to women business ownership index report 2017, India is ranked 49 among the 54 major economies of the world. Equal economic opportunities for women facilitate academic, physiological and socio-economic empowerment of women and their families. The significance attached to encouraging women entrepreneurs was espoused by many a prominent personality for a very long time. Quoting former President of India Late A.P.J.Abdul Kalam— Empowering women is a prerequisite for creating a good nation when women are empowered, society with stability is assured. Empowerment is essential as their thoughts and their value system lead to the development of a good family, good nation. Pandit Jawaharlal Nehru - the first Prime Minister of India stated “When women move forward, the families move, the villages move”. Women inclusive development agendas are auguries of holistic economic and social development.

Entrepreneurial pursuits are no longer male dominated avenues. Women have long stormed the traditional male bastions. According to a World Bank report of 2014 Women own or operate a whopping 25% to 33% of all private businesses in the world. In India there are over 3, 21,000 registered and 269 million unregistered women-owned MSMES. They cumulatively contribute 3.09% of industrial output and employ over 8 million people according to IFC report 2014. Economically empowered women are a major catalyst for development. It's a proven fact that increased economic activity by women and improved social outcomes are directly proportional to each other. Women often tend to reinvest their income in their children's education, health and nutrition. This lends a positive trope to the overarching economic scenario.

The challenges confronted by women entrepreneurs are same as that of the start-ups, small businesses and growth oriented businesses. Women in India face many barriers within the family and also in the larger society. They face more restrictions in society than men.

Establishment of Bharatiya Mahila Bank, India's first all women bank providing services exclusively to women is a positive step by government which enhanced women entrepreneurship.

The Industrial Policy 1991 had envisaged special training programs to encourage women entrepreneurs. Further to the same, the Small Industries Development Organization (SIDO) is carrying out various development programs for women entrepreneurs. It has been augmenting the operational needs of women entrepreneur led SMEs through a range of technical schemes. Rapidly changing perceptions about the need for uplifting women powered enterprises spurred the Small Scale Industry Board in 1991 to revise the definition of women enterprises. The board waived off the condition of employing 50% of women workers in women led enterprises. This proved to be a shot in the arm for women entrepreneurs looking to avail sops/concessions offered to small scale industries.

Women Entrepreneurship in the world

Development of women entrepreneurship is the most potent tool of social empowerment and more specifically economic empowerment. There has been a relatively high growth of women entrepreneurship in developed economies as compared to developing economies. Around the world there are only 30 % of formal small and medium enterprises which are owned by women as per the women entrepreneurs finance initiatives, World Bank Group. The international labour organisation states that economies like Ghana (46.3%), Uganda (33.8%) and Vietnam (31.3%) have higher women business ownership rate than other developed nations. Other studies stated that in USA, women owned enterprises represented nearly 40 % of business firms and in China women powered businesses comprise a quarter of all the enterprises in the economy.

Earlier studies have identified some of the motivating factors catalysing women entrepreneurship and these can be broadly classified as 'pull and push' factors. Most of the studies conducted in developed countries indicated that women are motivated by the desire of achieving 'functional autonomy' or becoming their own boss. Similar studies identified that as compared to men, more women start their own businesses to make a wholesome contribution; secondary motivators being, 'desire of autonomy, economic factors and chasing self/family dreams'.

According to a report by International Finance Corporation "the gap in financing women owned enterprises has been pegged at a whopping Rs. 637 Lakh Crore- 73% of the total

demand. The report noted that - there is empirical evidence that women tend to be better borrowers and customers, thus providing value in terms of better credit quality, comprehensive banking relationships and enhanced profitability to their partner financial institutions”.

Women Entrepreneurship in India

India has been a male dominated society since times immemorial. But things are changing for the better in the contemporary scenario. Due to social, technological and political conditions majority of women know their rights and the value they add to the larger society. Globalisation is further fostering the need for women entrepreneurship. Government initiatives for women entrepreneurship, awareness programs and academic empowerment are the reasons for women to select the path of entrepreneurship. When compared with rural areas, the numbers of women entrepreneurs’ are higher in urban areas. Among the urban and rural women entrepreneurs, tribal women entrepreneurs are comparatively very few in number. The entry of more tribal women into the entrepreneurship domain would benefit their families and also the economy.

According to NITI Aayog, CEO 2018, India needs to promote women entrepreneurship as a key strategy to grow at 9% to 10% consistently for three decades and also to reap the benefits of demographic dividends. According to MSME report 2012, in India more than 90% of women owned enterprises are self financed; these enterprises constitute about 10% of all MSMES in the country. Collectively they contribute 3.09% of industrial output and employ over eight million people. The report pointed out that although funding needs of women owned enterprises are not radically different from those of male-owned businesses, financial exclusion is at a higher level due to a combination of factors. The constraints women entrepreneur face includes limited awareness and comprehending the ease of doing business, financial products/services, lack of collateral security and an apprehension to approach financial institutions.

China & India – A comparative Study

A Boston Consulting Group (BCG) report of 2014 ranked China's female economy much higher than India's and predicted that in the next few years young professional (Chinese) women will break into middle and top management jobs and fuel the next wave of growth in the luxury business. Women entrepreneur's earnings in China will grow from \$ 1.3 trillion in 2010 to \$ 4 trillion by 2020 up from \$ 680 billion in 2005 and \$ 350 billion in 2000; a tenfold increase in 20 years.

In contrast, India's female economy is still nascent because of limited access to education, gender discrimination, low wages and low formal participation of labour. Over the years, women's wages in India have actually been coming down and have declined to about 26% of men's wages on an average. The BCG report noted that the overall size of the Indian female economy was growing fast, and in 2010 nearly 134 million working women earned \$ 280 billion. By 2020, there will be 158 million working women and their earnings will be tripled to about \$ 900 billion. By 2020 Indian Women's total earnings will be less than a fourth of the money made by Chinese Women.

Empowerment of Women

In the year 2001 government of India adopted the policy for women empowerment with the objective of bringing about advancement, empowerment, elimination of discrimination against women and ensuring women participation in all activities. Women were always seen as subordinate to men in India. But now, the thinking of society has changed drastically. Laws are being framed for providing security and special status to women. The Union Government of India already providing special tax exemptions to women entrepreneurs. Some schemes have been specifically introduced only for the betterment, protection and empowerment of women. The Indian Companies Act, 2013 marks a paradigm shift in India's corporate law regime, and has far reaching implications for both domestic Indian companies and overseas investors in India with the introduction of women directors across boards. The companies Act, 2013 via second provision to section 149(1) is providing for the appointment of the women directors is an effort for empowerment of

the women in India. Having women on the board affords firms a combination of diversity and talent.

Gender discrimination has been the problem not only in India, but also across developed countries like USA, UK, etc. It is time to give equal opportunities for betterment of humanity. If women come up with economically sustainable ideas or start viable ventures which generate employment, banks are ready to lend under Mudra scheme and the Government lends support under start up, stand up India schemes. Its high time tribal women are included in the women entrepreneurship success saga. Tribal women play a major role in their social and religious life and they are also more industrious. But they are still lagging behind as far as empowerment is considered. There are many reasons for women disempowerment like lack of education, skill and training, property rights etc. As per recent studies Empowerment on multiple fronts will enable tribal women to acquire power and resources in order to make decisions on their own or to check the decisions made by others which affect them.

Ministry of Tribal Welfare initiated many schemes exclusively for encouraging entrepreneurship among tribal women. Employment plays a vital role for empowerment of women which in turn depends on the level of education which is extremely low among the tribal women in India and hence efforts in the direction of education are required. Studies show that Only 6.5% of ST women earned more than their husband which was lowest among all social groups. The above information provides insights into women's empowerment in the family and the power of decision-making in the household.

Women Empowerment: Bangladesh Grameen Bank success Story:-

In the year 1976 Grameen Bank was started by Prof Muhammad Yunus, Professor of economics at the Chittagong University. The bank was started to provide financial services to the rural poor in Bangladesh with aim to eliminate poverty. The financial services of the bank include loans, pension plans and loan insurance. This bank is different from the conventional bank because Grameen bank works to improve the status of poor women by giving them ownership of assets and follows a different credit delivery system. As per 2017 data, the bank had 2600 branches and nine million borrowers out of which 97 % are women.

At every stage in the growth of Grameena Bank and its foray into other sectors like Grameena Shakti, (which provided loans for low cost renewable energy options) Grameen Udyog, Grameen Phone – Yunus had battles with bankers, bureaucrats and others.

The Grameen bank village phone Program: Telephone in a village does not just for communication but is an important tool for communication. Grameen Telecom was started in the year 1997 to enable villagers to access to new business and marketing information. Women members in the villages of Grameen banks micro credit program are provided with loans to purchase cell phones. The operators provide telephone service to the villagers and earn revenue to repay the loan. Grameen telephone purchases airtime in bulk so that it can charge the operator a discounted rate on the phone service.

In the process, Grameen Phone became the largest of the six telephone companies in Bangladesh with half the market share and is the largest tax payer. The country of 160 million people has 120 million subscribers and the market is still growing. What is more surprising and important, these phones came with the telephone numbers of the Prime Ministers house, office, the minister for Women's affairs the local M.P. the police Chief and seven others. All these latest business models helped rural women in Bangladesh to lead forward in their respective business domains.

Successful Women Entrepreneurs

In recent times in India many women are entering into the field of entrepreneurship and are contributing to the economy

- ☛ IndraNooyi is the Chairman and Chief Financial Officer of Pepsi Co., which is the second largest food and beverage business, She has been awarded with the prestigious Padma Bhushan for her business achievements and being an inspiration to India's Corporate leadership.”
- ☛ A woman with “never-say-die” spirit- Neelam Dhawan the Managing Director of Hewlett – Packard (H.P), India. She is serving as an independent director for Yatra online inc. from 2019.

- ☛ JyothiNaik is currently the President by Shri Mahila Griha Udyog LijjatPapad, a women corporative located in Mumbai.
- ☛ Vandana Maheswari from Hyderabad, she started the business in 1995 with a capital of Rs. 2 crores and raises a turnover of Rs. 7 crores. She is in the business of making car dash boards and white panels and Tata Motors is her major client.
- ☛ V.Kamakshi from Visakhapatnam crafts eco-friendly products while empowering women. She has set up a paper bag manufacturing Unit in Muralinagar under the brand name S.S.Paper Industries with a bank loan of Rs. 20 Lakhs; she was able to install the unit at a subsidized rate through Association of Lady Entrepreneurs of Andhra Pradesh.
- ☛ Sesh Sai and Sujata from Vijayawada got their training in a food processing workshop organized by SHG. These entrepreneurs started a unit of their own inviting a wider circle of friends together. They also plan to check with hotels, supermarkets, exhibitions and catering services to get regular orders and help them earn consistently.
- ☛ Tata Projects Community Development Trust (TPCDT) seeks to empower the women under its entrepreneurship development program (EDP) in Srikakulam district of Andhra Pradesh. A group of thirty women were selected in the first batch of its skilling program. The batch was divided into three groups. One group was chosen for processing millets and further processing grains into biscuits, another for processing cashews and the third for processing turmeric. The 30 women were connected to about a thousand farmer cooperatives. All these thirty women were successful in their business.

The above are just few examples only. There are a number of successful women entrepreneurs in India and it is not possible to name them all in view of space constraint. Many women are entering in to entrepreneurship by getting inspired by seeing successful women entrepreneurs.

Schedule Tribe –Definition and Population

The Scheduled Tribes, who are also referred to as ‘Adivasis’, meant original inhabitants. Since long periods of history, they were always socially and geographically isolated. They belonged to different races with diverse cultural characteristics, speaking varied languages, following a variety of religions and spread across various ecological zones. The processes of deforestation and displacement have made them a marginalized segment of the society. The three major tribes of India are the Bhils, Gonds, and Santals who live in diverse forest as well as in urban areas. The Scheduled Tribes are representing 30 States/UTs with different primitive traits and culture. The tribes prefer to be present in geographical isolation and this is major reason for their economic backwardness. The tribal population in India as per 2011 census, is 10.43 crore, constituting 8.6% of the total population. Tribal population in India is concentrated in the following six regions.

- I. North- East Indian States– Assam, Nagaland, Meghalaya, Mizoram, Manipur and Tripura.
- II. North and North region states- West Uttar Pradesh, Jammu & Kashmir and Himachal Pradesh.
- III. Central and East India region states– West Bengal, Bihar, Odisha and Madhya Pradesh.
- IV. South Indian States Andhra Pradesh, Tamil Nadu, Karnataka and Kerala.
- V. Western India states– Maharashtra and Gujarat.
- VI. Islands–Andaman and Nicobar Islands and Lakshadweep.

Schedule Tribes House Hold Amenities

As per 2011 census, there are 23 millions ST households in the Country of which 20 million are located in Rural India and remaining three millions are located in Urban India. As regards the condition of their houses are concerned the houses of 40.6% of the houses are in good condition 53 % of the houses are in a liveable condition while only

6.4% are in a dilapidated shape. Regarding the 'number of rooms in house' is concerned 4% of the houses are not having exclusive room at all, 45% have only one room each, 33% have two rooms each, 11% have three rooms each, 5% have four rooms each, 1 % each have five and six rooms respectively.

Main source of drinking water in Schedule Caste households: 24.4% of the households depend on tap water, 21.1% get well water, 39.2% consume hand pump water, 7.8% get tube well and bore well water and the remaining 7.4% depend on other sources. Similarly 19.7% of the households have drinking water source within their premises, 46.7% have access from nearby premises and 33.6% get from faraway places.

Main Source of Lighting: 51.7% of the ST households possess electricity while 45.6 % use Kerosene.

Bathroom facilities: 17.3 % have bathroom facility, 14.1% have bathroom with enclosure without roof while 68.6% do not have bathroom facilities. Among all households 23% have drainage facility of which 6.1% have closed drainage facility compared to 18.1% of the households of all social groups. 16.7 % have open drainage facility. 22.6% have latrine facility of which 15.3% have water close at latrine 6.7% have pit latrine. Only 0.6% has other type of latrine. Thus 77.4% of the households still follow open defecation method. As regards 'fuel used for cooking' is concerned 78.4% used firewood, 6.2% use crop residue, 2.6% use cow dung cake, 9.4% use LPG/PNG and 3.4% use other devices. As far as possession of two-wheeler' is concerned, 9% of the households possess the vehicles. Now-a-days television provides entertainment as well as information and it is a common item in almost all households. Among the total tribal households in the country 37.3 % of the households do not possess television, mobile phones, computers etc. Only 44.98% of the ST households are availing banking services.

Table 1.1**Housing conditions and amenities of Scheduled Tribes in India**

SI. No.	Housing conditions and amenities	Total
01	Total number of Tribal Households as per 2011 census (millions)	23.0
	Rural-20, Urban-3, Total – 23	23.0
02	Households with condition of Houses	
	a) Good	43.0
	b) Liveable	48.9
	c) Dilapidated	8.1
03	Percentage of Houses by number of rooms (%)	
	a) No exclusive room	5.0
	b) One room	47.0
	c) Two rooms	31.0
	d) Three rooms	10.0
	e) Four rooms	4.0
	f) Five rooms	1.0
	g) Six rooms and above	1.0
04	Main source of Drinking Water	
	a) Tap	24.4
	b) Well	21.1
	c) Hand Pump	39.2
	d) Tubewell/Bore hole	7.8
	e) Others	7.5
05	Access of Drinking water source	
	a) Within premises	19.7
	b) Near Premises	46.7
	c) Away from premises	33.6
06	Main Source of lighting	
	a) Electricity	51.7
	b) Kerosene	45.6
07	Households having Bathing with in the premises (%)	
	a) Bathroom	17.3
	b) Enclosure without rooms	14.1
	c) Bathing facility not available	68.6
8	Drainage connectivity (%)	
	a) Closed drainage	6.1
	b) Open drainage	16.7
	c) No drainage	77.2

9	Latrin facility within the premises (%)	
	a) Water closet	15.3
	b) Pit Latrine	6.7
	c) Other Latrine	0.6
	d) No Latrine	77.4
10	Fuel used for cooking (%)	
	a) Fire wood	78.4
	b) Crop residue	6.2
	c) Cow dung Cake	2.6
	d) LPG/NPG	9.4
	e) Others	3.4
11	Households possessing scooter/motor cycle (%)	9.0
12	Households Availing Banking services	44.98%

Source: "Dr.C.Chandramouli, Registrar & Census Commissioner, India
Ministry of Home Affairs, 03 May, 2013, Census of India 2011"

Tribal Women in India

Tribal women add up to almost 50% of the tribal population. Development of the status of tribal communities also depends on the upliftment of the economic status of tribal women. In a society the status of women depends mostly on the type of society and social structure. In India two types of family structures are observed, that is, patriarchal and matriarchal family structure. In a patriarchal family males predominate in all social contexts. According to literature studies some tribal communities follow matriarchal family structure in which the status of women is found to be high whereas few masculine norms are followed by the tribal community. This shows that 'the status of tribal women' is not same in all places. Rather they vary according to the family structure followed by the specific tribal community. In tribal societies, tribal women are more important as they are very hard working and they participate in all the economic activities equally with men and works harder than men. Most of the tribal women work outside their homes in order to earn more money for their family wellbeing. Women in tribal community are known to be income generators due to their hard work. The tribal women are engaged in works like daily labour, agricultural work etc. The money earned by the tribal women is mostly used by their

husband for unproductive purposes. The regular house-hold chores are usually taken care of by the female members of the family.

The literacy level of the tribal population is very low and formal education has made very little impact on tribal groups. Some changes have been observed in the educational status' of tribal women due to the reservation policy of the government. Tribal women are not engaged in any kind of continuous work and very few numbers of tribal women are engaged in government services. Tribal women do not make decisions on their own because they do not hold power and assets in their name. The tribal women do not have a 'permanent and sustainable livelihood' and hence they come across many problems in their day to day life compared to that of the non-tribal women. Due to vulnerability they do not have regular source of income to meet their basic needs. Many tribal women are unskilled, poor, suppressed as a result they are surrounded by poverty, helplessness and indebtedness.

Empowerment of tribal women is possible by reducing poverty, imparting higher literacy levels and education, improving health and nutrition level, increase participation in economic and commercial areas'. Their entire universe is their own community as a result social mobility, occupational diversity, poverty alleviation, education and self-employment and economic prosperity are still new concepts. Though there are various constitutional policies and provisions undertaken by the government for the tribal women welfare the hard reality is that they are still lagging behind in many aspects and they are facing many challenges. Thus increasing the literacy rate, providing opportunities for gainful employment, self-employment and entrepreneurial activities for tribal women will be highly helpful in bringing about a change in the status of tribal women in India.

Schedule Tribe Female Literacy Rate

One of the pre-requisites for entrepreneurship now-a-days is education. Education is an asset to a person more so for woman entrepreneur as she need not depend on educated male members for running her business successfully. The tribal society is far behind in female education and is one of the major reasons for their backwardness in terms of empowerment, recognition in society and decision making in the family. Hence for economic development of female tribal population education is a key aspect. As it can be seen from Table1.2 the

tribal female literacy growth is phenomenal as it has increased from 3.16 % to 49.35 % between 1961 to 2011. Though tribal female literacy has registered an upward trend, it is low compared to the national female literacy percentage (65.46) and even female literacy rate of schedule caste (56.46) during 1960 to 2011. Thus it can be concluded that only half of the S.T. female population are literate. The significant growth in tribal female literacy was observed from 1991 onwards. This is due to the educational schemes introduced by the government to improve the female literacy rate.

Table 1.2: Comparative Schedule tribes and Schedule Caste female literacy rate during 1961-2011

(Figures in 0/0)

Census Year	Total Female Literacy Rate	S.C. Female Literacy Rate	S.T. Female Literacy Rate
1961	15.35	3.29	3.16
1971	21.97	6.44	4.85
1981	29.76	10.93	8.04
1991	39.29	23.76	18.19
2001	53.67	41.90	34.76
2011	65.46	56.46	49.35

Source: Registrar General of India, status of Education among Scheduled Tribes.

STATE/UT-WISE MALE AND FEMALE LITERACY RATES AMONG SCHEDULE TRIBES -2011 CENSUS

Gender equality is a constituent as well as an instrument of development. It is impossible for a nation to achieve the objective of growth in real terms if half the population is deprived of basic needs, access to knowledge, economic independence and political voice. It is widely recognized fact that unequal educational status of men and women is both a cause and consequence of a widen gender inequality. It is surprising to note that in a Country/society where Goddess Saraswathi is considered a symbol of knowledge and education in such a country/society women were deprived of knowledge right and as far as tribal women are considered this is significantly observed.

They were forced to stay within the four walls in their house. They were not sent to schools from ancient times. Considering 'education' as one the most important means of empowering women, many programs, schemes awards and facilities have been initiated by the central government and state government to promote 'girls and women education'. The government of India has taken recourses to increase literacy drive for girls related to weaker section of the society and specifically for the tribal women. It is thought appropriate to examine the literacy among tribal women and the housing conditions and amenities before attempting to study the tribal women entrepreneurs.

As compared to the national average the literacy rate of the scheduled tribe is relatively low. According to 2011 the total literacy rate of the tribes in India is 58.96% where as it is 72.99% at the national level. Comparing the male-female literacy percentage, the male literacy rate is higher with 68.53% whereas the female rate is 49.35%.There is a wide variation of tribal male and female literacy percentage when compared with national literacy percentage. There is an increase in the tribal female literacy along with total literacy in general and total tribal literacy in particular. The increase in tribal literacy is not as per national average. As per the 2011 census the total literacy rate of the tribes in India is 58.96% where as it is 72.99% at the national level. Relating to male-female literacy percentage, the male account for 68.53% (80.89% national), and female 49.35% (64.64% national).There is wide variation of tribal female literacy rate across the states or union territories. The female literacy of the STs in India is 49.4% which is below the total schedule tribe literacy rate (59.0%) in India as per 2011 census. States with low general and tribal literacy are also states with higher gender disparity. Accordingly the ST female literacy rates in India vary across states and Union Territories. The lowest female ST literacy rates are observed five states - Rajasthan (37.3), J&K (39.7), Andhra Pradesh (40.1), Bihar (40.4) and Orissa (41.2).States with highest ST female literacy rates are Mizoram (89.5) and Nagaland (76.9).

Table 1.3

State/UT-wise Male and Female literacy rates among Schedule Tribes (Census 2011)
Figures in percentage.

Sl.No.	State/UTs	Total	Male	Females
01	Andhra Pradesh	49.2	58.3	40.1
02	Arunachal Pradesh	64.6	71.5	58.0
03	Assam	72.1	79.0	65.1
04	Bihar	51.1	61.3	40.4
05	Chattisgarh	59.1	69.7	48.8
06	GOA	79.1	87.2	71.5
07	Gujarat	62.5	71.7	53.2
08	Haryana	-	-	-
09	Himachal Pradesh	73.6	83.2	64.2
10	J&K	50.6	60.6	39.7
11	Jharkhand	57.1	68.2	46.2
12	Karnataka	62.1	71.1	53.0
13	Kerala	75.8	80.8	71.1
14	Madhya Pradesh	50.6	59.6	41.5
15	Maharashtra	65.7	74.3	57.0
16	Manipur	77.4	82.1	72.7
17	Meghalaya	74.5	75.5	73.5
18	Mizoram	91.5	93.6	89.5
19	Nagaland	80.0	83.1	76.9
20	Orissa	52.2	63.7	41.2
21	Punjab	-	-	-
22	Rajasthan	52.8	67.6	37.3
23	Sikkim	79.7	85.0	74.3
24	Tamilnadu	54.3	61.8	46.8
25	Tripura	79.1	86.4	71.6
26	U.P	55.7	67.1	43.7
27	Uttarakhand	73.9	83.6	63.9
28	West Bengal	57.9	68.2	47.7
29	A&N Islands	75.6	80.9	69.9
30	Chandigarh	-	-	-
31	Dadra & Nagar Haveli	61.9	73.6	50.3
32	Daman & Diu	78.8	86.2	71.2
33	Delhi	-	-	-
34	Lakshadweep	91.7	95.7	87.8
35	Puducherry	-	-	-
36	India	59.0	68.5	49.4

Source: 2011 census

TRIBAL WOMEN ENTREPRENEURSHIP

Women entrepreneurship is the process in which women undertake a business, gather all the required resources, face risk and challenges provide employment to others and manage the business independently. There are very few successful tribal women entrepreneurs. This is mainly due to their inability to take up entrepreneurship due to lack of awareness and training programs. Various policies and programs have been designed to engage women in income generating activities and thereby support them to enter into the domain of entrepreneurship. This is possible if schemes and projects are Women Friendly. Tribal women should be considered as potential contributors to the growth of the family, region, community and economy. Tribal women have the special skills relating to creative arts and handicrafts and organic farming. The changing tastes and preference of the consumers is attracting towards the usage of traditional handmade items. All these may be motivating factors for women to take up micro entrepreneurial activities.

Indian credit institutions were developed with the growth of co-operatives in the year 1904. After banks were nationalized, the network of banks was spread in every corner of the country with nearly 1, 25,000 rural credit outlets (APMAS, 2010). Majority of the poor in rural areas have less knowledge and access to the formal banking system because the money lending process in a bank is found to be time-consuming with a high processing or transaction cost. The rural poor are/were dependent on money lenders for their credit needs; due to issues of high transaction costs to the bankers in financing the small farmers and long distances in reaching banks. To rule out this difficulty of the rural poor, the government along with the bank took certain initiatives to improve the competence of the delivery.

POLICIES AND PROGRAMS FOR TRIBAL WOMEN ENTREPRENEURS IN INDIA

The tribal population in India constitutes nearly seven percent of India's total population. Tribal women constitute nearly half the tribal population. Scheduled tribes are the most vulnerable group which requires attention and support from the government. To protect the tribal people, government has planned separate tribal sub plans. Government is taking

highest care to overcome their burning problems like poverty, unemployment, lack of proper education, health and Hygiene etc. To provide self-employment opportunities the following programs were introduced.

Government Schemes for women and tribal women entrepreneurs

I. SWARNAJAYANTI GRAM SWAROZGAR YOJANA (SGSY):

This program was launched in April 1999 for promotion of self-employment in rural areas. It is implemented by district rural development agencies through Panchayat Samitis with main focus on women and weaker sections for poverty eradication. In this program women who are suffering from same level of poverty are pooled to form into self-help groups (SHGs). Credits facility is provided in multiple levels by linking SHGS to banks. Fifty percent of the benefits under the program are for SCs and STs and 40 % to women and for disabled person 3%.

II. Trade related entrepreneurship assistance and development (TREAD):

For economic empowerment of women by enhancing their skills in non-farm activities this scheme was introduced during 11th five year plan. Major three components of the scheme are stated below –

1. The role of non-government organizations (NGOs) is very important in the scheme in which government will grant up to 30% of total cost to (NGOS) for developing and promoting entrepreneurship among women. The remaining 70% will be financed by lending agency as loan.
2. Grant up to Rs 1 Lakh per program will be provided by the government to nongovernment organizations and training institute.
3. Government of India provides grant up to Rs 5 Lakhs to national entrepreneurship development Institutions and other institutes of reputation for doing research studies, field surveys, evaluation studies, research and for designing of training modules.

III. Micro and small enterprises cluster development Program (MSE-CDP):

This scheme is designed to provide assistance in capacity building, build common facilities and marketing etc. The cluster development program will help to identify the cluster. Cluster is a group of enterprises ideally having 100 members in similar line of activity. The scheme also helps to enhance cluster skills and technology, to adopt best manufacturing techniques, practices, marketing strategies and for more employment generation.

IV. Credit Guarantee fund scheme for - Micro and small enterprises:

Credit guarantee fund scheme for micro and small enterprises was launched by government of India On august 30th 2002 - to ensure better flow of credit for development of enterprises. To implement this scheme a corpus fund of (credit guarantee fund trust for -micro and small enterprises) CGT MSE is contributed by GOI and SIDBI In the ratio of 4:1.The total number of lending institutions registered under the trust is 133 comprising of 73 regional rural banks, 26 public sector banks, 21 private banks and 9 other institutions.

V. Micro Small and Medium Enterprises -- Development Institute (MSME-DI):

Micro small and medium enterprises - development institute (MSME-DI) branches are located across the states in India. The institute organizes various entrepreneurship and skill development programs to train potential entrepreneurs in enhancing their technical and managerial skill. The institute conducts special training programs for SC ST and OBC women and outreach programs in rural areas for women and physically challenged persons with a stipend of Rs.500 per month. The training is free of cost for SC/ST women.

VI. Scheme for market development assistance for - MSME exporters (MSME-MDA):

Ministry of commerce is operating this scheme to encourage exporters to access overseas markets. This has been approved by the cabinet committee on economic affairs (CCEA). Scheme offers funding for participation in international trade fairs, study tours abroad, trade delegations, publicity etc. Under this scheme women entrepreneurs have participated in 25 international trade fairs in 11th plan (2007-2012).Under this scheme government will reimburse 100% of space rent and economy air fare for 1 representative of the firm

and the ceiling shall be 1.25 Lakh.” For general category 75% of air fare and 50% of space rent will be reimbursed.

VII. NABARD Program:

National Bank for Agricultural and Rural Development (NABARD) was formed to address the credit needs of the farmers and rural poor significantly. In 1992, NABARD started Bank Linkage Program with 500 Self-Help Groups (SHGs). This was a pilot project in discussion with Reserve Bank of India (RBI). SHG-Bank Linkage Program (SHG-BLP) is primarily intended in integrating informal investments and credit groups. The SHG-BLP Program has developed as a major micro finance program in the country as per NABARD reports.

The Program works towards a long term sustainable impact on the tribal families focusing on creating livelihoods rather than mere generation of short term employment. This approach is characterized by

- i) Building upon an existing resource base - natural, human and social.
- ii) Facilitating an enrichment of this resource base to develop into productive assets, confident people, and dynamic community organizations that can interact with the mainstream.
- iii) Focus on various aspects of living food security, cash incomes, quality of life and meaningful occupation rather than merely generating large labor.

VIII. National scheduled Tribes finance and Development Corporation (NSTFDC) Self Employment Schemes:

Andhra Pradesh scheduled tribes Finance Corporation has been implementing self-employment programs since 1993-94 by lending loan assistance from NSTFDC to schedule tribe educated youth. The objective of the scheme is to make available easy access to credit for the poor educated employed scheduled tribe youth at cheaper rate of interest for self-employment units and to identify entrepreneurial capabilities among scheduled tribe youth and facilitate to emerge as successful entrepreneurs in the society.

Adivasi Mahila Sashaktikaran Yojana (AMSY): The loans are given based on requirement of the unit through State Channelizing Agencies. Loan up to Rs. 1.00 Lakh per unit is provided under this scheme with 4% interest rate.

Micro credit scheme for self-help groups: Corporation provides loans up to Rs. 50,000 per member and 5 Lakhs per SHG with 6% interest rate.

Tribal forest dwellers empowerment scheme: under this NSTFDC provides financial support to tribes given land rights under the tribes land rights act 2006. Loan up to 1 Lakh with 6% interest can be provided.

Scheme for NGO'S/EVAs: Under this NSTFDC provides loans up to Rs 50,000/- per member and Rs 5 Lakhs per SHG through non-government organizations and established voluntary agencies with interest rate of 12% and if they payback on time 4% interest will be waived off.

XI. Special Central assistance to -Tribal Sub-Scheme (SCA to TSS):

Special Central Assistance to Tribal Sub-Scheme (SCA to TSS) is 100% grant from Government of India (since 1977-78). It is charged to Consolidated Fund of India (except grants for North Eastern States, a voted item) and is an additive to State Plan funds and efforts for Tribal Development. This grant is utilized for economic development of Integrated Tribal Development Project (ITDP), Integrated Tribal Development Agency (ITDA), Modified Area Development Approach (MADA), Clusters, Particularly Vulnerable Tribal Groups (PVTGs) and dispersed tribal population. SCA to TSS covers 23 States.

X. Mechanism for- Marketing of Minor Forest Produce (MFP) -through Minimum Support Price (MSP) and Development of Value Chain for MFP as a measure of social safety for MFP gatherers (Centrally Sponsored Scheme):

This Ministry has introduced from the year 2013-14, a centrally sponsored scheme of 'Mechanism for marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP' as a measure of social safety for MFP gatherers who are primarily member of Scheduled Tribes and other traditional forest dwellers whose very livelihood depends on collection and selling of MFP.

The scheme seeks to establish a system to ensure fair monetary returns for their efforts in collection, primary processing, storage, packaging, transportation etc. It also seeks to get them a share of revenue from the sales proceeds with cost deducted. It also aims to address other issues for sustainability of process.

The scheme envisages fixation and declaration of Minimum Support Price for the selected MFP. Procurement & Marketing operation at pre fixed MSP will be undertaken by the designated State Agencies.

Institutional Support for Development & Marketing of Tribal Products / Produce (Central Sector Scheme)

Under the scheme, Grants-in-aid are released to state Tribal development cooperative corporations (STDCCs) and Tribal cooperative marketing Development federation of India Ltd. (TRIFED) which is a multi-state cooperative under ministry of tribal affairs (MoTA).

The objective of the scheme is to create institutions for the scheduled to support marketing and development of activities they depend on for their livelihood. These can be achieved by a few measures like (i) market intervention. (ii) Training and skills upgradation of tribal artisan's, Craftsmen, minor forests produce (MFP) gathers etc... (iii) R&D/IPR activity; and (iv) Supply chain infrastructure development.

Andhra Pradesh Government programs for tribal welfare

I. Girijan Co-operative Corporation (GCC):

GCC was established by Government of Andhra Pradesh in the year 1956 with a mission of socio-economic upliftment of Tribal's in AP. GCC is supporting tribals from 60 years to market their products and thereby to protect them from the trenches of middlemen. GCC was established by government for mutually benefiting the relationship between tribal's and rest of the world. GCG was started with the mission of "Keeping the tribal's smiling by improving their economic status". The main functions of GCC are, procuring minor forest produce and agricultural produce from tribal's at fair prices, supplying the daily requirements and essential commodities at a fair price through a network of 838 depots, providing training in processing minor forest produce without endangering the trees and environment, providing godowns for storage of the commodities until they get a proper selling price, researching to find better grading and storage techniques, helping tribals for branding and proper packing and labelling of their products and support in marketing.

II. Society for Elimination of Rural Poverty (SERP) Velugu, Dept of rural development, Andhra Pradesh

SERP was established by Government of Andhra Pradesh of AP to facilitate poverty reduction through social mobilization and to enhance livelihoods of the poor in the state. SERP is regulated by the ministry of women and child welfare and is striving to achieve sustainable per capita Income of Rs 1, 00,000/- per annum through multiple sources and to improve human development Indices. The major activities of SERP are promotion of rural entrepreneurship in the form of individual enterprises, providing support in product development finance and marketing.

A) Andhra Pradesh Scheduled Tribal Cooperative Finance Corporation Limited (TRICOR):

It was established in the year 1976 with a mission to provide financial assistance for creation of income generating assets to the poor scheduled tribe households for their

socioeconomic development. Under this scheme financial assistance is given to STs in the areas of agriculture, fisheries, animal husbandry, minor irrigation and self-employment.

Integrated area development program: The objective of the scheme is to take up family oriented cum income generating schemes for scheduled tribes (special central assistance to tribal sub- plan).

Other Schemes for women entrepreneurs are presented below

- 1) Integrated Rural Development Program
- 2) Khadi and Village Industries Commission
- 3) Training of Rural Youth for Self Employment.
- 4) Prime Minister's RojgarYojana.
- 5) Entrepreneurial Development Program.
- 6) Management Development Programs.
- 7) Women's Development Corporations.
- 8) Marketing of Non-Farm Products of Rural Women.
- 9) Assistance to Rural Women in Non-Farm Development Schemes.
- 10) Indira MahilaYojana.
- 11) Indira Mahila Kendra
- 12) MahilaSamitiYojana
- 13) MahilaVikasNidhi
- 14) Rastriya Mahila Kosh
- 15) SIDBI's Mahila Udyam Nidhi
- 16) SBI's Stree Shakti Scheme
- 17) Micro & Small Enterprises Cluster Development Programs
- 18) Rajiv Gandhi MahilaVikasPariyojana.
- 19) Priyadarshi Project – A Program for Rural Women Empowerment and Livelihood in mid Gangetic Plains and Exhibitions for Women.

Table 1.3A: List of Schemes available to tribal women

Name of the scheme	Areas of support
Swarnajayanti gram swarozgar yojana	Self help groups, training, financial support
(TREAD) trade related entrepreneurship assistance and development	EDP centres establishment, support to NGOs
(MSE-CDP) micro and small enterprises cluster development programme	Cluster formation, trainings
(CGT-MSE) Credit guarantee fund scheme-micro and small enterprise	Financial support through banks
(MSME-DI)Micro small and medium enterprises – development institute	Entrepreneurship and skill development, trainings programmes
(MSME-MDA) Micro small and medium enterprises – market development assistance	Funds to participate in international trade fairs, abroad study tours, tour delegations, publicity
(NABARD) national bank for agriculture and rural development	Self help groups bank linkage programme, facilitate for development of productive assets
(NSTFDC) national schedule tribes, finance and development corporation	Credit for educated unemployed youth
(AMSY) Adivasi mahila sashaktikaran yojana	Loans up to 1 lakh with 4% interest
(SCA to TSS) special central assistance to tribal sub scheme	Grant for economic development of integrated tribal development project(ITDA), integrated tribal development agency(ITDP), modified area development approach (MADA)

Tribal Women in Andhra Pradesh

Economically strong women create good leadership and possess decision making power. In context to tribal women entrepreneurs, an effort has been made to study and understand the concepts of tribal women entrepreneurs and its dimensions through various viewpoints of authors, researchers and an exhaustive field survey which are spread across 7 mandals of Srikakulam district. The main motive of this study is to find out whether the tribal women after starting their enterprises have experienced any change in their life or not. The introduction of Self-Help Groups (SHGs) under the Swarnajayanti Gram Swarojar Yogana (SGSY) provides a doorway for financial assistance and sustainable development to the poor and marginalized section to solve their individual problem and improve lives of many in distinct ways.

In Andhra Pradesh the attempt to build Self-Help Groups was initiated through Development of Women and Children in Rural Areas (DWCRA). This program was a

subcomponent of the centrally-sponsored Integrated Rural Development Program (IRDP). SHG promotion in Andhra Pradesh was enormously stretched with the launch of the 5-year Andhra Pradesh District Poverty Initiatives Project (APDPIP). In order to eradicate rural poverty in Andhra Pradesh, The Society for Elimination of Rural Poverty (SERP) joined hands through a program titled Andhra Pradesh Rural Poverty Reduction Program (APRPRP). The name given to this program is ‘*Velugu*’ which means ‘Light’ in Telegu. ‘*Velugu*’ works closely with the “Self Help Groups (SHGs) in the process of social mobilization and institutionalization and further networking into federation of groups. *Velugu* empowers rural poor through right based approach so as to improve their incomes and quality of life. It focus on the welfare of children particularly girls, women and playing key role in their empowerment. In Andhra Pradesh the percentage of schedule population is 5.53 out of which 2.78 % is female population according to 2011 census. Details are presented in table 1.4.

Table 1.4: District wise population of scheduled tribes of Andhra Pradesh 2011 census

Sl. No	Name of the District	Total Population	ST Total	ST Male	ST Female	% of Male (ST) to total Population	% of Female (ST) to total Population	% of (ST) total Population
1	Srikakulam	2703114	166118	81382	84736	3.01	3.13	6.15
2	Vizianagaram	2344474	235556	114687	120869	4.89	5.16	10.05
3	Visakhapatnam	4290589	618500	302905	315595	7.06	7.36	14.42
4	East Godavari	5285824	297044	144548	152496	2.73	2.88	5.62
5	West Godavari	3994410	133997	65439	68558	1.64	1.72	3.35
6	Krishna	4517398	132464	66734	65730	1.48	1.46	2.93
7	Guntur	4887813	247089	125105	121984	2.56	2.5	5.06
8	Prakasam	3397448	151145	76677	74468	2.26	2.19	4.45
9	SPSR Nellore	2963557	285997	145168	140829	4.9	4.75	9.65
10	YSR Kadapa	2882469	75886	38571	37315	1.34	1.29	2.63
11	Kurnool	4053463	82831	42052	40779	1.04	1.01	2.04
12	Anantapur	4081148	154127	78573	75554	1.93	1.85	3.78
13	Chittoor	4174064	159165	79756	79409	1.91	1.9	3.81
ANDHRA PRADESH		49575771	2739919	1361597	1378322	2.75	2.78	5.53

Source: Census of India, 2011

* Data includes ST population of Submergence of Sch.villages of 7 mandals from Khammam district to the A.P. State (as per reorganisation act 2014)

Note: As per Andhra Pradesh Reorganisation Ordinance 2014, 7 Mandals (5 Complete & 2 Partial) of Khammam District are removed from Telangana State and tentatively added.

According to 2011 census the percentage of ST population is high in Visakhapatnam(14.42) followed by Vizianagaram(10.05),SPSR Nellore(9.65) and Srikakulam(6.15).The percentage of female population is high in Visakhapatnam (7.36) followed by Vizianagaram(5.16),SPSR Nellore(4.75) and Srikakulam(3.13).

From many generations tribes in Andhra Pradesh have been residing in forest areas by cultivating land and collecting non-timber forest produce. The traditional occupation of the tribal people centres around hunting, shifting agriculture (Podu) and cultivating wide variety of traditional millets, cereals and pulses to meet the household needs. Tribal women participates actively in all agricultural activities like ploughing, digging, sowing, maturing, transplanting, weeding, harvesting and storing food grains. Processing of food grain is exclusively undertaken by women. Inspite of all the hard work they contribute their social

and economic status remains the same. Tribal women are important for the progress of tribal community. The tribal female literacy rate is very low and due to their poverty and social backwardness they don't proceed for higher education. Due that they drop out before reaching a particular stage in their educational career.

Women's status can be raised by providing or generating opportunities which make them conscious towards income generation. Education, in the context of empowerment is a weapon of great potency' as it provides exposure and access to new ideas and way of thinking and triggers a demand for change. Earlier studies states that the women still suffer from low social status and are also deprived of decision making opportunities in the family. Health and Hygienic conditions of women are very poor. They face many health problems due to malnutrition, poor access to water, sanitation and lack of awareness about female related diseases. They suffer from domestic violence, lack of political freedom and voice in the family. The government of Andhra Pradesh has taken up women empowerment as one of the strategies to tackle socio-economic poverty.

Tribal women empowerment is very important because they are the most vulnerable group among in the community. The tribal women status is changing slowly due to government initiatives relating to education, health and income generation activities. Various tribal plans and sub plans are more focussed towards these activities.

The crucial need for tribal women in Andhra Pradesh is to start their own business for improving their lives. The state of tribal women entrepreneurship still remains largely as an under invested and under investigated area. Very little information is available about the entrepreneurs, what motivates them, how they emerge and why they succeed. Ignorance of the female population is a serious blind spot in any effort to enhance their participation in economic activity. In depth research in these areas is essential to design a proper policy response to encourage women to step up to the challenges of entrepreneurship.

Constitutional Guarantee

In the Indian constitution gender equality is protected in Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution grants equality to women and empowers the government to approve measures of positive discrimination in favour of women. Empowerment is realized as a process by which the ones without power gain greater control over their lives. The term control refers to control over factors of production and ideology. It also involves power to, power with and power within. Few definitions of empowerment relates to process of awareness, capacity building leading to greater participation, effective decision-making power and control leading to transformative action. For women the power relation that has to be involved includes their lives at multiple levels - family, community, market and the state.

The constitution of India guarantees to all women equality (Article 14) no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), equal pay for equal work (Article 39 d), renounce practices derogatory to the dignity of women (Article 15(a)(c)).The constitution also allows the State to make special provision in favour of women and child (Article 15(3)) and securing just and human work conditions and maternity relief (Article 42).

Poverty Alleviation through Inclusive growth

Poverty alleviation has been one of the most prime objectives of planning in India since Independence. One of the achievements of independent India is reduction of poverty to a large extent from 80 % to around 30 %. This was made possible by introduction and implementation of the Poverty alleviation programs. Among the 30 % suffering from poverty scheduled Tribes (STs) along with Scheduled castes constitute a major share in our country. The goal before government is to ameliorate the living standards of these vulnerable sections of society. Towards this end, the weapon in the hands of government is strict implementation of Inclusive growth policy. If a tribal household is economically well developed automatically the family members including female members are also well developed in all aspects. ST communities are characterized by their distinctive culture, geographical isolation, and shyness of association with each other community and public

at large, and socio – economic backwardness. According to 2011 census, the population of STs is 104,281,034 constituting 8.6% of the total population is concentrated in 5 states of MP (14.7%), Maharashtra (10.1%), Orissa (9.2%), Rajasthan (8.9%) and Gujarat(8.6%).

Economic development without uplifting 8.6% of the ST population who are living in forests and on hill tops and below poverty line society is not development at all. Economic growth should be inclusive, which means an all-round growth of the masses or growth with equity'. It refers to the broad based growth which will benefit the destitute and the under privileged. Inclusive growth by its very definition infers to an impartial allocation of resources or providing equal opportunities to all in gain access to resources such that it benefits the society at large. The major growth drivers of Indian economy are demographic dividend, increasing domestic and international competition, rising total factor productivity, the blossoming of entrepreneurship and India's acceptance of globalization. But this is the brighter side of the coin. The darker side is, increasing inequalities in distribution of income and wealth. Inequality is observed in the urban and rural regions growth where in, urban regions growth is rapid but the rural regions growth is stagnant. According to 2011 census data 36% of the populations live below the poverty line in which rural poverty is comparatively higher than urban. Scheduled tribes are a part of this poverty in India. Tribe's being far away from mainstream; they depend on nature for their existence and are prone to more pathetic plight. While states with higher proportion of SCs in the rural proportion achieved faster reduction in poverty than those with higher proportions of STs. Financial inclusion is very important for the development of STs in India.

Literacy among Female Schedule Tribe

Table 1.5: Literacy rate among ST Females in India during 1961-2011

Year	ST Female Literacy Rate	SC Female Literacy Rate
1961	3.16	3.29
1971	4.85	6.44
1981	8.04	10.93
1991	18.19	23.76
2001	34.76	41.90
2011	49.35	56.46

Source: "Statistical profile of Scheduled Tribes in INDIA 2013 GOI p 164"

Education, A boon to the Individual is an important component in the overall development of individuals, enabling them, to greater awareness, better understanding of their social, political and cultural environment and also facilitating in the advancement of their socio-Economic aspects.

These proved to be true in the case of STs in India, as can be seen from the table 1.5 though there is a phenomenal rise in the female literacy rate during the above period. The literacy rate among the tribal women is absolutely low during the period 1961-1991. Between 2001 -2011 literacy rate increased from 34.76 percent to 49.35 percent but it is lesser than SC females. The Situation is much worse in the case of Navyandhra state which is newly formed in 2014 with 13 Districts. Table1.6 shows the female literacy rate of STs in the state of Andhra Pradesh. The data in Table1.6 shows that the female literacy rate in the state varied between 34.7% (Visakhapatnam) and 53.1 % (west Godavari).

Education is the most effective weapon for ensuring equality of opportunity. But the tribal people are lagging far behind non-tribe due to one or more reasons. The problems associated with the education of tribal children in India is manifold; complex and inter related factors like poverty, apathy of the parents and their children, superstitions and prejudice, lack of suitable teachers and lack of infrastructure cause major hindrances in the process of education in the tribal schools.

To overcome all these problems, educating tribes especially girls need concerted efforts from government and officials, dedication and sincerity of the teachers, awareness of the tribes and their involvement. More over there is a great deficiency in the information and awareness for which the tribal parents and tribal children do not know about the importance of education and the government policies and benefits accrued from them. So awareness generation through government and non-government organizations is of utmost importance to bring children to school.

Table 1.6: AP District wise literacy rate among ST females as per 2011 census

S.No.	District	ST Female literacy rate
1	Prakasam	40.4
2	Nellore	39.3
3	West Godavari	53.1
4	Guntur	37.5
5	Krishna	46.2
6	Chittoor	46.0
7	East Godavari	48.9
8	Kurnool	44.6
9	Anantapur	44.2
10	Vizianagaram	38.4
11	Srikakulam	43.7
12	Visakhapatnam	34.9
13	Cuddapah	39.9

Source: Government of India 2011 census

Education is one of the most important means of empowering women. Mini programs, schemes, awards and governments to promote girls and women education in general and tribal areas in particular are important too. Sarva Siksha Abhiyan (2000), national literacy mission, adult education program, national girls education program (2004), mid-day meal scheme (1985), literacy awards scheme, Beti bachao and Beti padao are some significant initiatives. Besides these, the government set up ashram schools for girls in tribal regions.

Inclusive growth during 12th plan

The 25 year plan with its focus on faster, sustainable and more inclusive growth recognizes the importance of administrative and improved governance. In addition it emphasizes on the following areas for addressing socio-economic conditions of schedule tribes.

- 1) Health education
- 2) Livelihood support and employment, imparting of skills and creation of employment opportunities in ST Inhabitants.
- 3) Improved infrastructure issues of land acquisition
- 4) Resettlement and rehabilitation and displaced tribal populations
- 5) Implementation of provisions of PESA(panchayats extension to scheduled areas)and FRA (forest rights act)

Key legislations to tribal Development:

Inclusive growth among tribe's can be made possible with proper implementation of constitutional provisions meant for tribal development.

They are:

- 1) Forest rights ACT 1927
- 2) Forest rights ACT in protected areas
- 3) Panchayats (extension to the scheduled areas) ACT 1998 (PESA)
- 4) Land acquisition law (2013)
- 5) Integrated tribal development agency
- 6) Modified Area development approach
- 7) Village tribal development associations
- 8) Tribal project management
- 9) Community based organization
- 10) Tribal sub plan strategy which focuses on the ultra-poor ST families.

SCHEME OF CHAPTERIZATION

The present study Tribal Women Entrepreneurs' Problems and Prospects (A Study in Srikakulam District, Andhra Pradesh, India) is presented in six chapters

Chapter I deals with introduction of the topic on entrepreneurship, Tribal Women in India and Andhra Pradesh, Schedule tribes house hold amenities, policies and programs for tribal women entrepreneurs In India, Schedule Tribe female literacy rate, Constitutional guarantee and chapter scheme.

Chapter II describes the review of literature on past studies pertaining to women entrepreneurship, socio economic conditions of tribal women and tribal women entrepreneurs and their importance.

Chapter III presents the Research Methodology and Profile of study area Strength, Weakness, Opportunities and Threats (SWOT) for Tribal Women Entrepreneurs based on their habitat.

Chapter IV presents the information on the socio-economic background and opinions on different items by the respondents.

Chapter V gives cross section analyses and results. This chapter analyzes different variables relating to training, finance, enterprise / business performance against external factors like socio, economic and demographic variables. This also includes cross tabulation between different possible pairs. The analysis and results of the study are analysed using statistical tools.

Chapter VI presents the summary of findings, suggestions, prospects and conclusion of the study conducted.

Chapter VII contains a couple of case studies/ success story of the tribal women entrepreneur and an NGO transforming tribal women