



Entrepreneurial development for the tribal women of Jharkhand

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1. INTRODUCTION

Entrepreneurship refers to creating a new enterprise and bearing any of its risks to make a profit. It is seeking investment and production opportunities, developing and managing a business venture to undertake production functions, arranging inputs like land, labour, material and capital, introducing new techniques and products, and identifying new sources for the enterprise. (Business Jargon) The creation of dynamism and wealth in a country depends on the competitiveness of its companies, and this is fundamentally based, in turn, on the capacities of the entrepreneurs and managers (Cuervo et al., 2008). Entrepreneurship is one of the fields with the most rapid evolution in economy, management, finance and even legislation (Baron and Henry, 2010). Over 40 years ago, Baumol remarked, "The attempt to understand entrepreneurship without the entrepreneur is like the attempt to understand Shakespeare without Hamlet." The field of entrepreneurship enjoyed special attention in specialized literature. Rusu, Isac, Cureteanu and Csorba (2012) emphasize that entrepreneurship operates under an entrepreneurship ecosystem. The ecosystem comprises government programs and schemes encouraging entrepreneurship, non-governmental organizations providing advisory services to entrepreneurs, and other organizations promoting and supporting entrepreneurship directly or indirectly. Entrepreneurship is not confined to starting a new business; it is about facing challenges at each step. It is an essential tool for bridging the gap between science and the marketplace, wherein a new enterprise is formed, and new products and services are brought to the market.

Social Entrepreneurship Social entrepreneurship is the combination of commerce with social issues. Social entrepreneurs aren't only concerned with profits. Success is also defined by how their business improves the world. Unlike non-profits, social entrepreneurship still earns a profit, but the focus is on the social or environmental change made while earning that profit (Tyre, 2019). According to Greg Dees, co-founder of the Center for the Advancement of Social Entrepreneurship at Duke University and a member of the Impact Entrepreneurs advisory board-

'Social entrepreneurs are individuals with innovative solutions to society's most pressing social problems. They are persistent and ambitious, tackle major social issues, and offer new ideas for a wide-scale change.' Usually, people leave the societal needs to the government or the business sectors. However, social entrepreneurs tend to identify areas that must be fixed in the current system. They try to solve the problem by changing it, spreading awareness about the solution, and persuading people to participate in the change. (Toppr)

Tribal Entrepreneurship "The procedure of utilization of utility of traditional knowledge, expertise by utilizing available, supportive resources and infrastructure in a new or different way to generate wealth, employment and welfare by tribal is known as tribal entrepreneurship." Tribal entrepreneurship must be considered as the employment generator in the tribal economy. Tribal entrepreneurial activity is positively related to tribal economic development. The economy has many unemployed; therefore, extending entrepreneurial programs and activities requires a global economic and social development vision. If India has the vision to lead globally, then the contribution of every section of society is needed and compulsory. It is possible to have equal contributions because a considerable population must contribute or be represented in economic development. After independence, the present government continued its development, and with time, they drafted, implemented, and organized many entrepreneurial development programs. After all the government's efforts, tribal economic development has not reached the bottom sections of the women. So, it is a time to recognize a new way that will assist the tribal economic development. Promoting tribal entrepreneurship is directly related to the socioeconomic development of the poor tribal population of the country. Therefore, tribal entrepreneurship must be considered as tactical development interference to speed up the country's economic development process.

The major businesses of the tribal are in the arts, crafts, painting, honey, spices, medicines, and agricultural products, including rice, maize, vegetables, spices, minor forest products, and furniture made of bamboo and

wood. The frequency of goods transactions within the tribal area is very low. There is a wide range of prevalence of tribal to non-tribal transactions. At present, tribes depend on non-tribals for provisions and other food materials. As per the record, 93% of the workforce is engaged in agriculture, small infant businesses, and the self-employed sectors. There is a high need for the formation of tribal entrepreneurs across the country, which is necessary for more inclusive and sustainable economic growth. The government plays a vital role in developing tribal entrepreneurship through various community development programs, agricultural development programs, and self-employment generation programs like Training of Rural Youth for Self-Employment. Entrepreneurship development schemes have trained several tribes below 35 in art, craft, tool and furniture making, etc. Various NGOs and microfinance companies have also moved towards the weaker section in development programs (Pravesh, 2016).

Social entrepreneurship in a tribal area will not only provide entrepreneurial opportunities to the people there to solve the problem of unemployment but also will make efficient use of the natural resources available in the area, which will reduce the cost of raw materials, thereby reducing the cost of the product. Mishra (2008) conducted a study on tribal entrepreneurship in India. Tribal people constitute about 8.14% of India's population, the largest in any country. These people are skilled in handicrafts passed on from generation to generation and are the means of livelihood for these tribal people.

On the other hand, tribal entrepreneurs face difficulties due to the non-availability of primary amenities in the region. Due to a lack of education, marketing skills, finance, and technology, these people cannot establish a market centre in the tribal region. The study focuses on identifying the problems and challenges in establishing the entrepreneurship of the potential tribal entrepreneur. The study is exploratory, and secondary data collection methods have been used and are conducted in Jharkhand and Chattisgarh. The study also highlights the promotional strategies towards the tribal entrepreneurship of India. Srivastava, Pathak, and Singh (2009) studied the psychosocial dimensions of entrepreneurship in Jharkhand. The objective of this study was to find out the influence of motivational drives among the entrepreneurs of the Jharkhand region for entrepreneurship development. Using exploratory research, this paper studied the infrastructure, population, land laws, political instability, and weak financial culture. The study shows that for entrepreneurship to flourish, mere government support and natural resources of that particular area are inadequate, and technology, market, capital and human resources are important factors for the entrepreneurship development of a region. The study has shown that the entrepreneurial mindset and the culture of that particular area are essential for the entrepreneur to succeed. The

paper also found out the motives of entrepreneurs belonging to the tribal region and why they are failing. It also found the necessary means to help develop this region. Pravesh (2016) conducted an analytical study on Challenges and Opportunities for Tribal Entrepreneurship Development in India. The main focus of the study was to find out the challenges faced by tribals in their journey towards entrepreneurship and the opportunities available to them. In the study, they found that tribals faced financial problems as no one would give them loans, and they needed to earn more, too. Other than that, they have the skills which, combined with the machinery, will produce great products, but they need to update that. They are also facing marketing challenges as well as problems in communication. There were many challenges other than these, like Capacity utilization, Traditional organization structure, etc. While there were many challenges, many opportunities were available for the tribals that came into light during the study. The tribal regions where they live have an abundance of herbs, which will result in a low cost of raw materials out of which they can make herbal products as tribals are already equipped with the skills to make such products. Besides herbal products, they can also make handicrafts products as they have an abundance of forest produce there. Also, tourism and minor forest product businesses can flourish with a few efforts.

The study also concluded that now that they can link their Aadhar, they will have fewer problems in financing their business as the paperwork for the loan will be less, and the process will be much easier. Islam, Rai and Quli (2017) studied Manpower Potential, Employment Status and Forest Based Livelihood Opportunities among Tribal Communities in Jharkhand, India. The focus of the study was to investigate the workforce potential, employment status and forest-based livelihood of the tribal people of Jharkhand. The study was conducted in Bundu block in Ranchi district of Jharkhand. The tribal communities taken were Munda, Oraon and Lohara. They have done both primary and secondary research in this study. The field survey was conducted along with personal interviews with the tribal communities. Multi-stage random sampling was also used for research along with discussions.

The study revealed that out of the labour force, 54.95% belonged to the workforce, and the remaining 45.05% remained unemployed. 43% of the households studied had three workers engaged as labour, and nearly half had one migrant worker or someone travelling 400-500 km for work. The study concluded that forest-based livelihoods like agroforestry, energy plantation, timber plantation, pasture development, Tassar silk rearing, lac cultivation, bamboo planting, fruit farming and value addition in sal leaf plate and cup making were the best

options which will generate employment for them keeping in mind the interventions applied properly. Islam and Quli (2017) conducted a study on the Forestry-based Livelihood Diversification Strategy for the Socioeconomic Development of Tribes in Jharkhand. The study focused on finding a livelihood diversification strategy for the socio-economic development of the tribal people. The study was conducted in Bundu block of Ranchi district of Jharkhand. They have studied the socioeconomic and demographic aspects and the natural resource scenario and have developed eco-friendly livelihood options to develop a region-specific livelihood strategy for the tribal people. The study has also given the income and employment opportunities expected from the interventions on a per-annum basis. The study yielded an income of 194.88 lakhs/per annum and employment potential of 85970 person-days/ annum other than securing the basic needs and mobilizing existing natural resources. The financial viability of the interventions has been calculated with the help of economic calculations of NPV, BCR and IRR. The study concluded that the pressure of excessive livelihood from the forest with the proposed strategy would help develop sustainable livelihood opportunities for the tribal people. It will also reinforce forest conservation, wasteland reclamation, carbon sequestration and climate change mitigation in the studied area. Kumari and Ratnesh (2020) conducted a study on the role of CSR in supporting Jharkhand tribal handicrafts. The study investigates the contribution of corporate houses towards the development of the local tribal communities of Jharkhand. An inductive approach has been taken for the study because the research mainly focuses on comprehensive description and analysis. The study is focused on the artisans of Jharkhand, having tribal women. This study has highlighted the importance of CSR activities in promoting artisans and craft culture in backward regions and how it helps the region's socioeconomic development and the people. They have also highlighted that CSR activities are an important tool required for the skill development of the artisans. The study critically compares the CSR initiatives of Jindal Steel and Power Ltd. and Tata Steel Ltd. It analyzes how these corporate houses are important in promoting tribal artisans and the handicraft industry. This study shows the impact of such projects on the socioeconomic development of the tribal communities. It has provided examples for other corporate houses on how they can promote the handicrafts sector with the help of their CSR policies. Panda (2017) conducted a study for Udyogini for the Inclusion and economic empowerment of rural-tribal women in lac value chain and market. The study was conducted in the Gumla district of Jharkhand. It attempted to analyze and document the findings of an inclusive-lac livelihood model executed by Udyogini- a national-level NGO, to address the geographical, social, technological and economic inclusion of tribal women to improve their income. With this study, they found out that women demonstrated the entrepreneurial abilities needed to handle markets.

The study concluded that women are capable of acquiring new skills and leadership responsibilities for micro-enterprise development. Based on this, Udyogini, in partnership with PACS, has revived the neglected and insignificant livelihoods for the socioeconomic inclusion of the women in this area. Sahu and Venkatachalapathy (2018) conducted a study on Women Empowerment Through Micro Credit: A Case Study of Rural Khunti District of Jharkhand, India. The paper looks into how the SHG's micro-credit scheme will empower the women in rural areas of Khunti district, Jharkhand. One hundred and eighteen poor tribal women were interviewed and met personally for three months (from June 2016 to August 2016) to get their basic ideas on the socioeconomic background, changes in employment activity, income, borrowing and saving habits of the sample respondents before and after the micro-credit loan. It also looks at the benefits for SHG members and strengthens their position in the household. The standard of living index and great ranking techniques are used for studying the objectives. The studies resulted in a positive result, which said that SHGs have started investing in banks and are no longer going to money lenders when in need of money. Thus, the SHG scheme has improved their socio-economic status and political decision-making.

This study, "Entrepreneurial development for the tribal women of Jharkhand", is set to bridge the gap between the two. This study not only identifies the challenges faced by the tribal community but also helps point out opportunities for them through governmental and non-governmental schemes.

Tribes of Jharkhand: The tribes of Jharkhand consist of 32 tribes inhabiting the Jharkhand state in India. The tribes in Jharkhand were initially classified based on their cultural types by the Indian anthropologist Lalita Prasad Vidyarthi. His classification was as follows:

- Hunter-gatherer type — Birhor, Korwa, Hill Kharia
- Shifting Agriculture — Sauria Paharia
- Simple artisans — Mahli, Lohra, Karmali, Chik Baraik
- Settled agriculturists — Santhal, Munda, Oraon, Ho, Bhumij, etc.

According to the Census 2011, the Scheduled Tribe (ST) population in the country constitutes 10.45 crore, which is 8.6 per cent. In Jharkhand state, the total population is 3.3 Crores, with males 16,930,315 and females 16,057,819. The total literacy rate of Jharkhand is 66.41%, which is less than the average literacy rate of 72.98%

in India. The total ST population is 8645042, consisting of a male population of 4315407, whereas females are 4329635, and the total household is 6254781. The ST are primarily rural, with 91.7 per cent residing in villages. District-wise distribution of ST population shows that Gumla district has the highest proportion of STs with a total population of 1025213, ST 706754, male 352514, female 354240. The lowest ST population is Chatra, with a general total population of 1042886 and an ST population of 45563, with 23141 males and 22422 females.

In Jharkhand there are 32 tribal groups namely Munda, Santhal, Oraon, Kharia, Gond, Kol, Kanwar, Savar, Asur, Baiga, Banjara, Bathudi, Bedia, Binjhia, Birhor, Birjia, Chero, Chik-Baraik, Gorait, Ho, Karmali, Kharwar, Khond, Kisan, Kora, Korwa, Lohra, Mahli, Mal-Paharia, Parhaiya, Sauria-Paharia, Bhumij (Jharkhand Police, 2020). It has been observed that the tribes of Jharkhand are in an underdeveloped state, and many of them are living under the poverty line. Many need to be educated enough to go to cities for work opportunities, and they want to stay in their natural habitat. By providing them with entrepreneurial opportunities, they will not only be able to provide a decent lifestyle to their families. On the other hand, it will also help in developing their community. Hence, if the state produces it, it will contribute to the country's overall development.

METHODOLOGY

The current study titled "Entrepreneurial development for the tribal women of Jharkhand" was carried out to understand the status quo of tribal women and find ways to enhance their livelihood. It is also aimed at understanding the problems of tribal women and how they can overcome them with the help of government and non-government organizations.

Locale of the study

The study was conducted in villages of 2 districts of Jharkhand, Khunti and Ranchi. The tribal women were selected from 4 villages in Jharkhand's Khunti and Ranchi districts. From each village, tribal women were selected randomly and were surveyed for this study. A purposive sampling technique was used for this study.

Sample Size: The sample size and distribution for the study were as follows: 100 tribal women from Jharkhand were surveyed for this study. The tribal women were from Khunti and Ranchi, respectively. Fifty tribal women

were from Khunti District, of which 26 were from Marcha village, and 24 were from Doenger village. Fifty tribal women were from the Ranchi district, of which 22 were from Parsatari village and 28 were from Tanger village.

A questionnaire cum interview schedule was prepared in order to collect primary data from the tribal women for the study. This questionnaire cum interview schedule helped us to gain primary information with respect to their tribal rules and regulations, the difference between men's and women's work, access to natural resources, income generation, and if they are encouraged to work outside their homes for an income.

It also included questions about the kind of work the tribal women and their husbands indulged in, whether there was anyone to approve the work they were doing or not, if they were satisfied with their earnings or not, the management of day-to-day expenditure of the family, workplace harassment, their awareness about labour laws and the training they had for the work that they do.

For secondary data, the official websites of the Ministry of Tribal Affairs were referred to. Other sources like the newspaper Dainik Jagran were used. Information was also gathered from journals, publications, reports, government e-resources and documents. The interviews were held in the villages, and the details were taken on the site. The researcher had to make several visits to the villages in order to interview the workers and gain information from them. Each of the respondents were interviewed separately.

DATA INTERPRETATION AND DATA ANALYSIS

The data obtained from the tribal women was analyzed quantitatively, considering the study's objectives. The quantitative data was coded and tabulated.

The sampled tribal women were asked about livelihood:

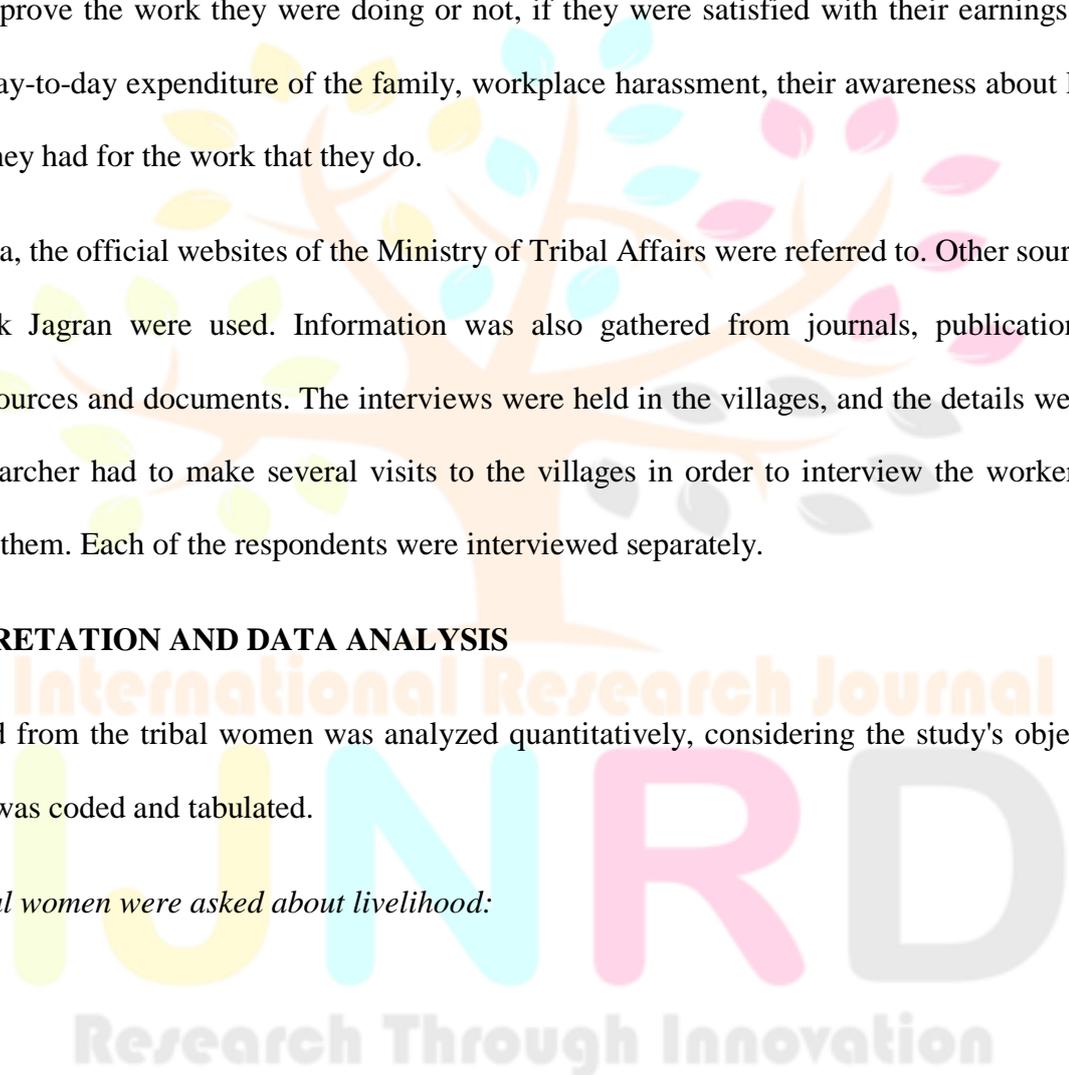


TABLE 1. Type of work

N=100

S. No.	Support provided or not	Frequency	Percentage
1	MNREGA and SHG	38	38%
2	Cattle rearing	12	12%
3	Aajivika samiti	8	8%
4	Agricultural labour	8	8%
5	Other	34	34%

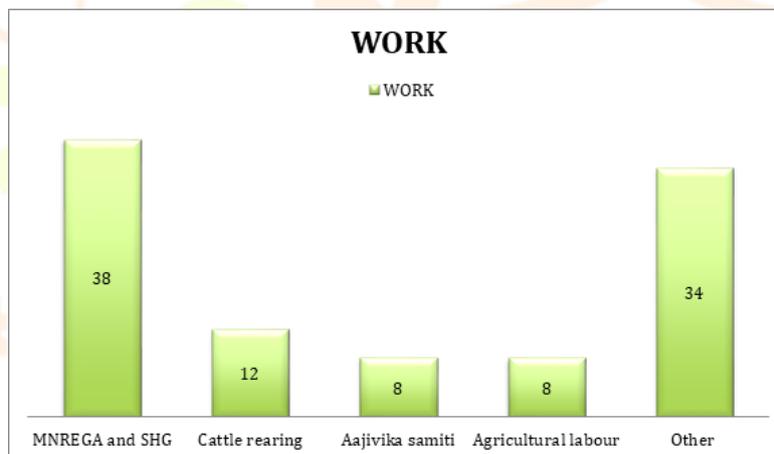


Fig. 1. Type of work

Of all respondents (38%), they work for MNREGA and SHG. (12%) are engaged in cattle rearing, (8%) in Aajivika samiti, (8%) in agriculture and the rest (34%) include teachers, nurses, cooks, mukhiya, etc.

Difference between men's and women's work:

The interviews demonstrated a significant difference between men's and women's work in their society. The men plough the land, and women engage in other activities like household chores, working in the field like sowing or weeding grass or cutting paddy, etc. and doing their jobs by which they earn a living.

TABLE 2. Support for the work they do

N=100

S. No.	Support provided or not.	Frequency	Percentage
1	Yes	100	100%
2	No	0	0%

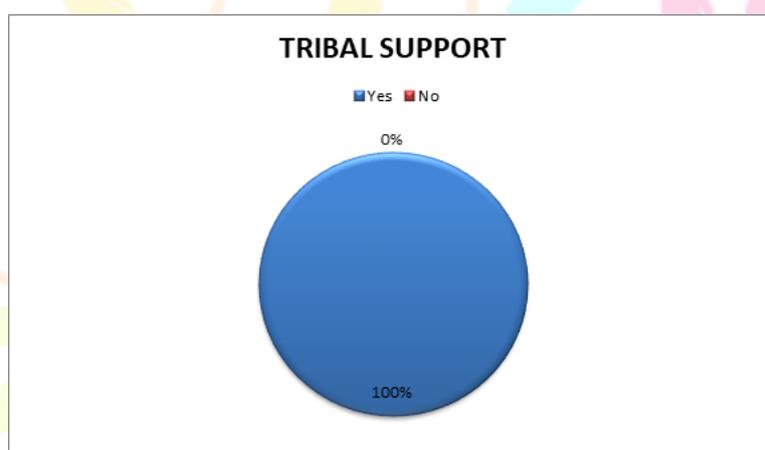


Fig. 2 Support for the work they do

According to the women of the tribal community, they were given complete freedom for their work to earn a living. They were getting full support from their tribe and were not restricted from doing anything.

Restrictions imposed by the tribe:

The tribal community does impose some restrictions on the members of the community. It was found that the women of the community were not allowed to plough land and build roofs, which is why they were engaged in other works in the field.

According to them, it was taboo for the women of their tribe to build roofs or plough land.

The property ownership:

TABLE 3. Property ownership:

N=100

S. No.	Property owned or not	Frequency	Percentage
1	Yes	0	0%
2	No	100	100%

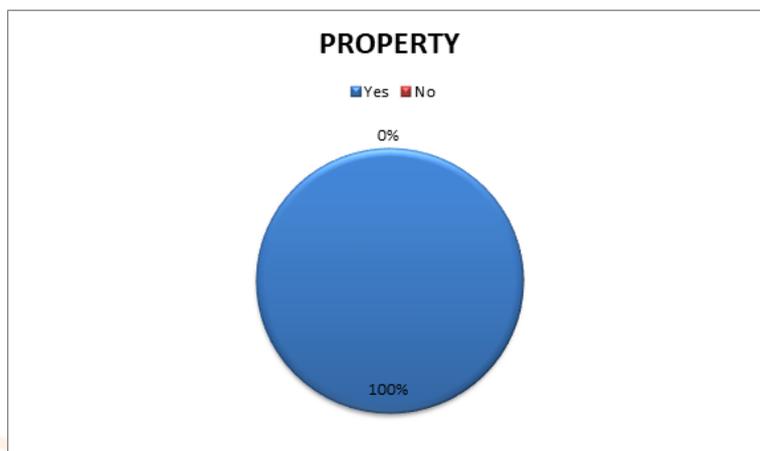


Fig. 3. Property ownership

The women in the tribal community do not own any property in or outside their village. It was because of the patriarchal system they were following, in which only the men of society were allowed to own land and property.

Access and control over (Environmental resources) Natural resources:

IJNRD
Research Through Innovation

TABLE 4. Natural resources

N=100

S. No.	Natural resources	Frequency	Percentage
1	Access	26	26%
2	Control	0	0%
3	Both	74	74%

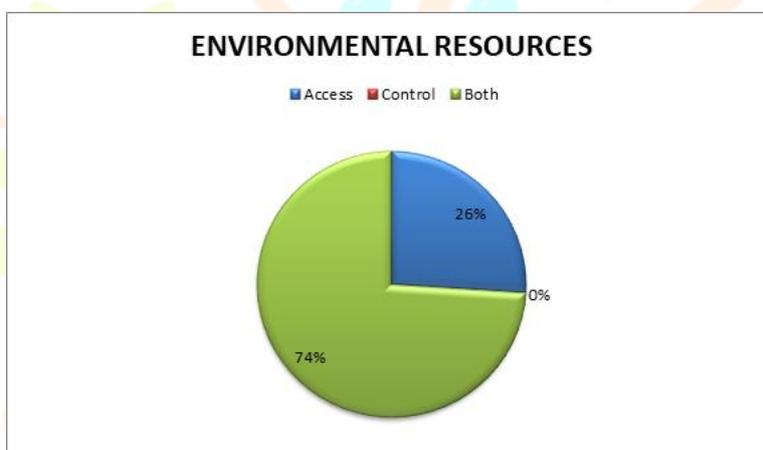


Fig. 4. Environmental resources

It was found that 26% of women have access to environmental resources i.e. natural resources) like forestry and ponds around them, but have no control. No woman has control over these resources.

The rest 74% have both control and access to the resources as they are jointly controlled and owned by the tribal community.

Encouragement for working outside their home:

TABLE 5. Encouragement to work outside

N=100

S. No.	Working for an income	Frequency	Percentage
1	Inside	2	2%
2	Outside	94	94%
3	Both	4	4%

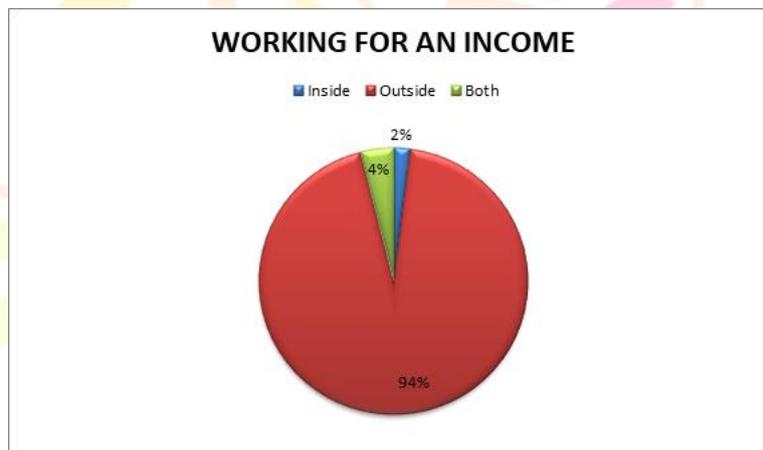


Fig. 5 Encouragement for working outside

Of all the respondents, 2% of women were only encouraged to work from home and were not allowed to work outside their homes for an income. 94% of the respondents were encouraged to work outside their homes, and the remaining 2% were given full support and encouragement to work inside and outside their homes to earn a living.

Allowed to work outside their village:

TABLE 6. Area of work

N=100

S. NO.	AREA OF WORK	FREQUENCY	PERCENTAGE
1	Inside the village	82	82%
2	Outside the village	4	4%
3	Both	14	14%

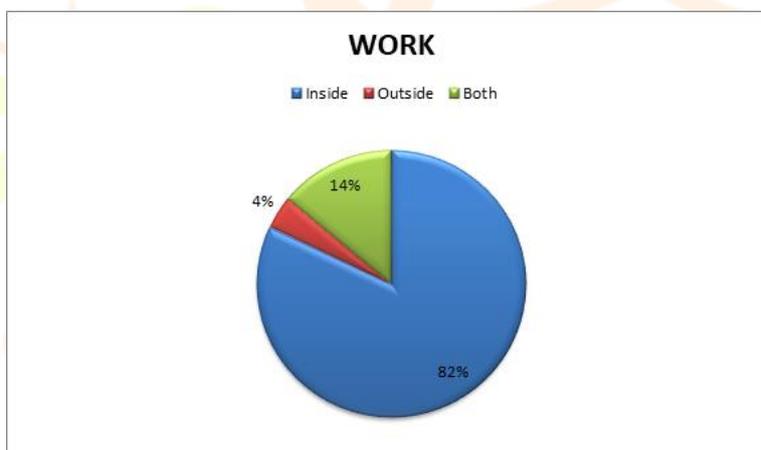


Fig. 6. Area of work

(82%) of women are working inside the village only. (4%) are working outside, mainly in the market outside the village, where they sell their produce and sharia (local drink made from mahua). The rest (14%) work both inside and outside the village as they go outside the village for work, attend seminars and training, and sell their produce whenever required.

Training regarding their work

TABLE 7. Work training**N=100**

S. No.	Training	Frequency	Percentage
1	Did not receive any training	76	76%
2	MNREGA	22	22%
3	SHG	2	2%



Fig. 7. Work training

Out of all the women interviewed, (76%) were neither trained for their work nor had any other training. Only (24%) of the tribal women were trained, out of which (22%) had training provided by MNREGA and the other (2%) had SHG training.

Development after training:

TABLE 8. Development due to the training

N=100

S. No.	Training Development	Frequency	Percentage
1	Confident	60	60%
2	Responsible	16	16%
3	Financially Strong	16	16%
4	Self-reliant	2	2%
5	Other	6	6%



Fig. 8. Development due to training

(100%) the tribal women agreed that training and working have helped them develop somehow. (60%) It made them confident, while (16%) became more responsible.

It helped them become financially strong (16%), too. (2%) They are now self-reliant because of their training and work; the other 6% gained knowledge and became independent.

Approvals of their works:

TABLE 9. Work Approval

N=100

S. No.	Work Approval	Frequency	Percentage
1	No	68	68%
2	Government employees	16	16%
3	Separate team	2	2%
4	Others	14	14%

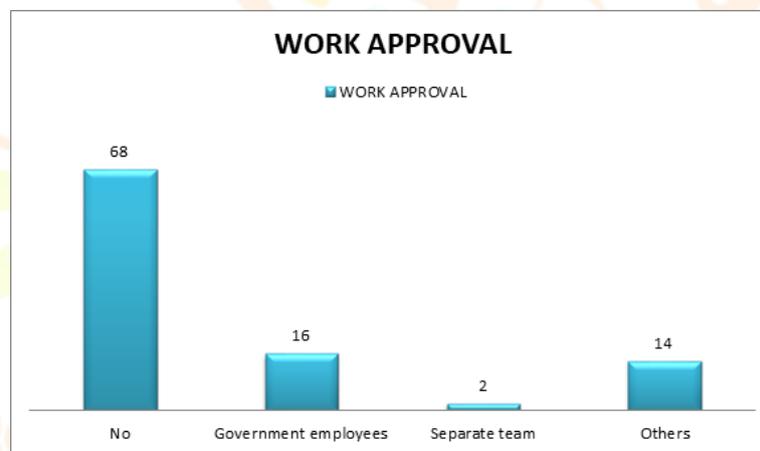


Fig. 9. Work approval

Out of all, (68%) of women need someone to check and approve their work. (16%) have government employees from the block who review and support their work; the rest (2%) have a separate team who checks their work regularly.

Maintaining the work balance:

TABLE 10. Work Balance

N=100

S. No.	Balancing Work	Frequency	Percentage
1	Yes	96	96%
2	No	4	4%

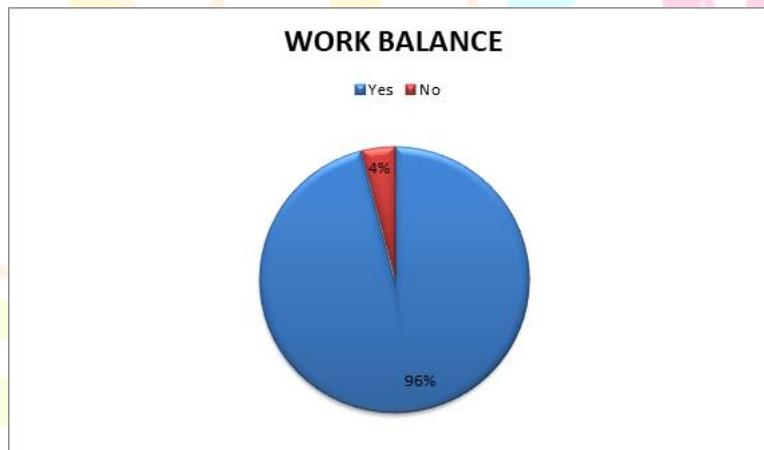


Fig. 10. Work balance

(96%) Some women have no issue managing work inside and outside their homes, and they were very comfortable handling the two side by side, while the other (4%) have problems working for a living and managing their homes simultaneously.

Affected by working outside their home:

TABLE 11. Affected by working outside

N=100

S. No.	Respondent	Frequency	Percentage
1	Yes	98	98%
2	No	2	2%

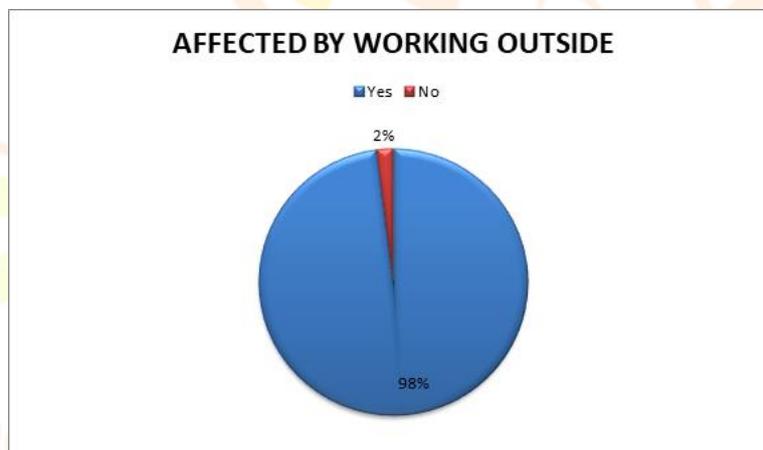


Fig. 11. Affected by working outside

(98%) of women agreed that working outside helped them somehow, while the additional (2%) did not affect them. Many agreed that it made them confident and responsible, while some were happy that they could take part in social issues and help others because of their job. They also agreed that working outside the home has helped them develop, gain knowledge, and become financially strong. Some even said it gave them a sense of freedom, and they feel more independent now.

Whether the respondent has any bank account:

TABLE 12. Bank Account

N=100

S. No.	Bank Account	Frequency	Percentage
1	Yes	96	96%
2	No	2	2%
3	Dormant	2	2%

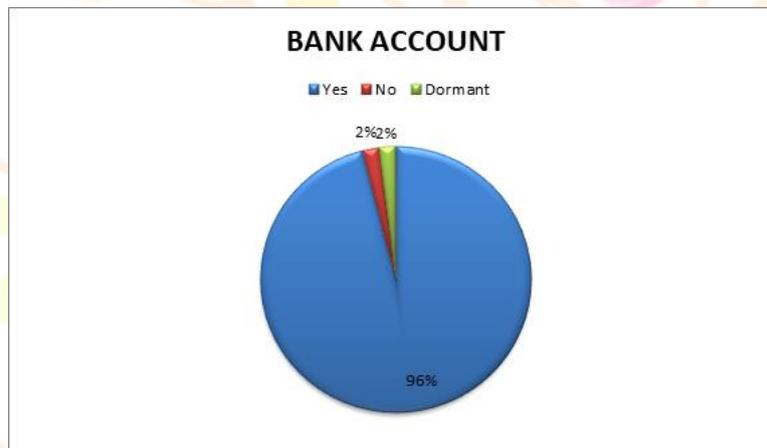


Fig. 12. Bank account

From the interview, it was found out that (96%) of all the women have active bank accounts, while (2%) do not have one, and the bank accounts of the rest (2%) are dormant.

Awareness about the labour laws:

TABLE 13. Labour Law Awareness

N=100

S. No.	Awareness of labour law	Frequency	Percentage
1	Yes	6	6%
2	No	94	94%

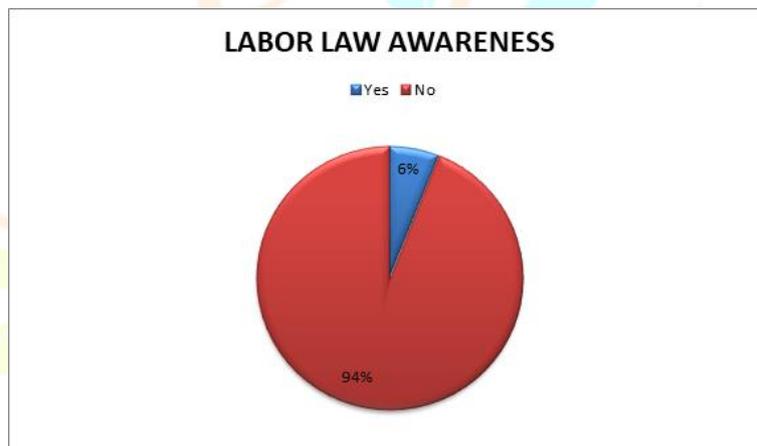


Fig. 13. Labour law awareness

(94%) of women have no awareness of the labour laws and their rights, only (6%) of the women have some knowledge about the labour laws, but they don't know how to use them for their benefit.

Deciding on expenditure:

TABLE 14. Decisions About Expenditure

N=100

S. No.	Expenditure	Frequency	Percentage
1	Wife	90	90%
2	Others	10	10%



Fig. 14. Decisions about expenditure

In (90%) of the cases, the wife single-handedly makes the decisions about the day-to-day expenditure of the family. Only in (10%) of the cases the decisions were taken by other people, mostly the in-laws or were taken jointly by the wife and the in-laws. The husband has no part in the decision-making process.

*Opportunities generated by education:***TABLE 15. Education Creates Better Opportunities****N=100**

S. No.	Education	Frequency	Percentage
1	Yes	100	100%
2	No	0	0%

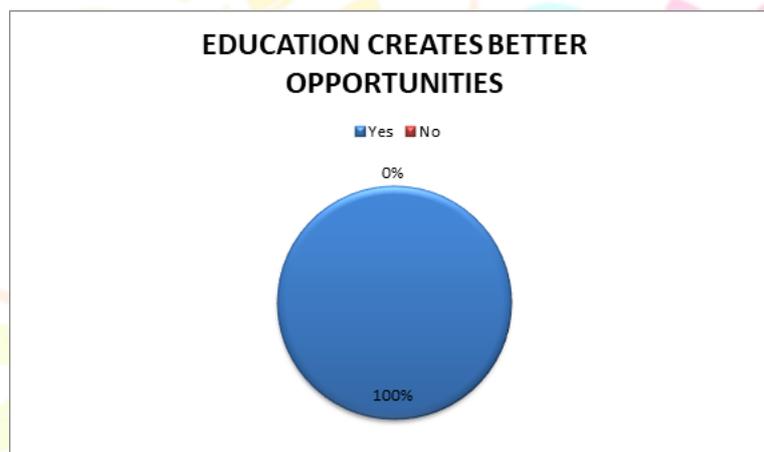


Fig. 15. Education creates better opportunities.

Various statements by the informants signified the importance of education and their belief that education creates better economic opportunities. All of them agreed that education creates better opportunities, and if they had studied further, they could have gotten better working opportunities.

Harassment in their place of work:

TABLE 16. Workplace Harassment

N=100

S. No.	Faced harassment	Frequency	Percentage
1	Yes	10	10%
2	No	90	90%

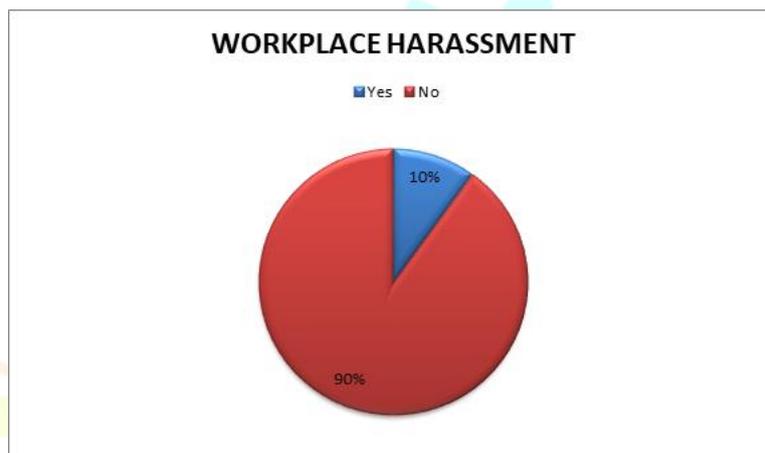


Fig. 16. Workplace harassment

(90%) of women have not faced any workplace harassment, but the other (10%) have, and it was because they were asking for work. They are harassed by government officials, bank officials and the people supposed to provide them with work.

Satisfied with their income:

TABLE 17. Income Satisfaction

N=100

S. No.	Expenditure	Frequency	Percentage
1	Yes	2	2%
2	No	98	98%

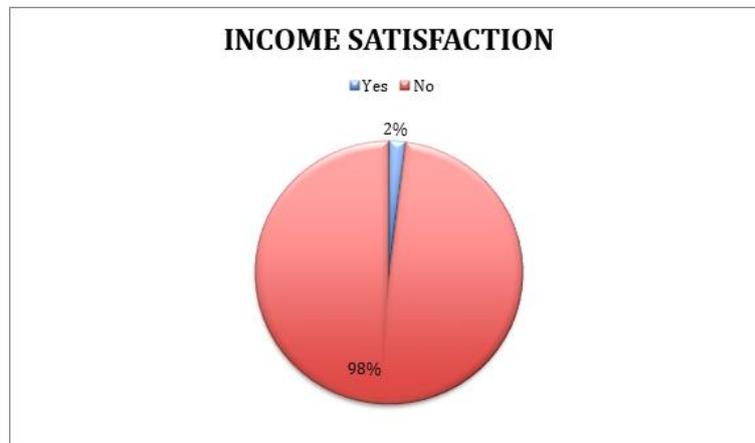


Fig. 17. Income satisfaction

Only (2%) of all the respondents were satisfied with their earnings; the rest(98%) were unsatisfied and wanted to earn more.

Desire to look for alternative work from the present work:

TABLE 18. Desire to do something else

N=100

S. No.	Desire to look for alternative work	Frequency	Percentage
1	No	8	8%
2	Teacher	10	10%
3	Poultry farming	10	10%
4	Wealthy farmer	28	28%
5	Politician	6	6%
6	Other	38	38%



Fig. 18. Desire to do something else

Only (8%) of women are satisfied with the work they indulge. (10%) wish to become a teacher but need the proper qualifications required to become one. (10%) want to have their poultry farm, while (28%) want to become wealthy farmers. (6%) of them were also interested in becoming a politician. The other (38%), including bankers, businesswomen, doctors, mukhiya, etc., would like to seek other better opportunities apart from their present work.

Schemes initiated by the central government, state government, and NGOs from the international and national level

Some tribal entrepreneurial development schemes enhance the livelihood and income generation capacity of tribal women. Some schemes are :

- Schemes implemented by the Ministry of Tribal Affairs for the development of Particularly Vulnerable Tribal Groups (PVTGs),
- Equity support to National/ State Scheduled Tribes Finance and Development Corporations (NSTFDC/STFDCs) by Ministry of Tribal Affairs
- Jharkhand Tribal Development Programme (JTDP), Jharkhand Tribal Empowerment and Livelihoods Project (JTELP) implemented by the Jharkhand Tribal Development Society (JTDS) through 14 Project Management Units (DPMUs)/Offices
- Integrated Land Development Model by UNDP,
- Tejaswini Project for "Socioeconomic Empowerment of Adolescent Girls & Young Women" by the Department of Women,

- Child Development and Social Security (DWCDSS), Government of Jharkhand with the support of World Bank,
- Development and Placement of Rural BPL Youth in the Apparel Industry (Special Project under Swarnjayanti Gram Swarozgar Yojana (SGSY),
- State Scheduled Tribes Finance and Development Corporations (STFDCs),
- Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) project by Jharkhand State Livelihood Promotion Society (JSLPS),
- Livestock Rearing Programme by Jharkhand Tribal Development Society (JTDS), Jharkhand State Agricultural Marketing Board by Jharkhand State Agricultural Marketing Board, Jharkhand Chhattisgarh Tribal Development Programme (JCTDP) by Tribal Development Society (TDS), Ajjivika by Vikas Bharti Bishunpur,
- Support Schemes For Minor Forest Produce Dwellers: the Ministry of Tribal Affairs, as the Nodal Department at the Central Level, and TRIFED, as the Nodal Agency at the National Level, has implemented the Pradhan Mantri Van Dhan Yojana or Van Dhan Scheme,
- Minimum Support Price (MSP) for Minor Forest Produce (MFP) and Development of Value Chains for MFP, Training on Bamboo Products by Mukhayamantri Laghu Evam Kutir Udyam Vikas Board,
- Mahila Kisan Sashaktikaran Pariyojana (MKSP)- Lac And Tamarind by Jharkhand State Livelihood Promotion Society (JSLPS) under the State Rural Livelihood Mission (SRLM),
- MKSP Special Project (Medicinal Plants) by State Rural Livelihood Mission (SRLM),
- Inclusion and Economic Empowerment of Tribal Women in Lac Value Chain Markets by Udyogini (Tribal Welfare and Entrepreneurship Development in Jharkhand is turning Challenges into Opportunities and Actions.

CONCLUSION

This research work on the livelihoods of the tribal women of Jharkhand has tried to create awareness of the governmental schemes. It supports that it can provide entrepreneurial opportunities to tribal women and improve their living conditions.

The methodology chosen for this research was a questionnaire cum interview method which helped in getting insights into the lives of the tribal women. The interviews conducted with tribal women not only enabled answers to the research questions but also gave details about the respondents' day-to-day lives, resources, and problems they faced.

By conducting this research, it has been found that tribal women do not want to sit at home and be housewives but desire to work with the resources available to them. They also seek better opportunities and income. They know the importance of education, even if they have little or no education. Many wanted to start small businesses like Kirana shops or work in small factories for making dona, pattal, etc. Even some expressed that they wanted to learn tailoring. One common factor which was found was that almost every woman in the household resorts to making Haria (local drink) as it fetches good money from the men folk who come to drink. Many household women also engage themselves in goat rearing, which is most often a lucrative business at the village level. Even after all the hardships, they are still eager to do something. Through this study, it was even found out that these women are facing workplace harassment and continue to work with this to meet their daily needs. During the questionnaire session, it was also revealed by the women that sometimes the bank officials harass them by just turning them out of the bank premises as they come to withdraw small amounts from their accounts, saying they should approach the bank kiosk, etc. This makes them cry for money as they do not know how to use an ATM, and at the bank, they are turned down. This was observed in Tanager village of Ranchi district. Because of their lack of awareness about labour laws, they could not raise their voices and take action against these atrocities. The respondents faced restrictions, such as not being allowed to plough land or build roofs because these were considered taboo according to their tribal rules, and only men were allowed to perform these tasks. Also, none of these tribal women own any property because of the patriarchal society they are living in. They do have access to natural resources around them. Most of them also agreed that working outside the home has made them confident and responsible; at the same time, they were able to gain knowledge and develop themselves. Most of the Tribal women have the liberty to work outside their villages. Most of them are working for MNREGA and in SHGs.

In conclusion, this study has helped in understanding the status quo of tribal women of Jharkhand and finding ways to overcome the issues relating to their entrepreneurship. It also gives a holistic view of the requirements that need to be worked upon for improvement, provides them with basic training, and helps them bring themselves

to the mainstream by integrating them with the financial and banking systems and also inculcating innovative measures.

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