# Tribal Entrepreneurship Opportunities and Development: A Review From 2010-2021

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#### **Abstract**

This paper tries to explore the evolving of tribal entrepreneurship and propose questions relating to issues that helps tribal entrepreneurship in many ways. The articles which are published in reputed journals and having best indexing with good impact factor those are included for review. Mainly it included Scopus, web of science, ABDC as index factors and scrutinised according to author's perspective. The important articles are sorted from the bunch and considered in the study. The result shows that all the limitations are reasons for not attaining what is planned for the tribal entrepreneurs and the schemes launched for this should be transparently carried on to get the outcomes. Somehow the development id not so markable. It is desired to get an optimised regulatory framework for all together monitoring of assistance provide to the entrepreneurs. The papers in numbers considered in prime importance is 40 and those are critically reviewed and it is focusing the key area i.e., tribal entrepreneurship. Proper measuring and analysis are based on the finalised articles and those indicated the research options available on the said topic.

**Keywords**: tribal entrepreneurship, entrepreneurship, tribal development, entrepreneurship development, tribal problems and prospects.

# Introduction

Introducing entrepreneurship is not something well explained because the initiatives of the individual entrepreneurs create and explains it all. Everything in the area of entrepreneurship is explored and defined by the synchronisation of disciplines so it's been an interdisciplinary point of discussion for which it is been observed that many authors belonging to different backgrounds tries to conclude on this.

The exploration made in the topic of tribal entrepreneurship is mostly concentrated on problems and prospects in fronted by the entrepreneurs that are located in tribal areas and the economic condition of them (Raghunath, S., Vengatesan, D., and P. Ramesh,2020). Focus is given to proper skill development aspect of tribals to make them efficient on the area of the businesses they are good at and making them capable of earning livelihood from that it also includes the skill to build a successful business where complicacy relating to terrorist is present (Potluri, R.M., Johnson, S., Ullah, R, 2020). However, the importance SHGs are equally important in helping poor people of tribes to get funds and other required formalities for establishing a business as well as it concluded with the earning by a comparative study of before and after joining in this (Das, S., Mahato, A, 2020). The resident in tribe also faces difficulties in relation gender gap and status according to their sub castes (Deshpande, A 2015, Gaweł, A., & Mroczek -Dąbrowska, K. 2021). The primary aim of this paper is to bring the facts relating to tribal entrepreneurs and their business progress (Haugh, H.M., Talwar, A 2014). The tribals are benefited by the CSR compulsion made by government on corporates as corporates are whatsoever with or without wish has to comply their responsibility towards these backward people (Kumari, G., Ratnes, M 2020).

MSMEs results by many of tribal entrepreneurs and it contributes to increase in both domestic and foreign exchange through exports too. MSMEs industries does not required high investment, they also have lesser requirements, they increase domestic exports, and they facilitate the country's progress by various developmental activities such ascreating jobs and competition in the market. These industries have every support from such as governmental, technical, ability to stand out in the competition, facilities regarding export of the products etc.

#### **Literature Review**

The search is initiated by using keywords to the research paper those are published from the year 2010-2021 which contains the words like- "tribal entrepreneurship" and "tribal development". The database involved here are – emerald, google scholar, and springer finally selected articles are 08,18 and 14 respectively. The search resulted in huge number of articles then sorting of repeated articles and other irrelevant ones get aside. Total 40 scholarly articles are selected. Table 1 reveals the summary of the searches performed for articles and Figure.2. results in the review methodology. The paper focuses on entrepreneurial growth aspect of tribal entrepreneurs at large.

Criteria for taking the article up -

- 1. entrepreneurial activity taken up with govt schemes
- 2. the SHGs and other institutions prospering the tribal entrepreneurs.
- 3. the difficulties which those entrepreneurs are upfronting with.

Year wise data is provided in figure 2. The analysis showed a high growth in modern era and effective management has been taking place in tribal businesses. The reason behind various schemes obtained by government for better improvement in tribal areas as well as mindset of tribal people relating to women as a factor of additional growth being the recognition provided to them. Number of researchers have pursued their work on tribal entrepreneurship affected by number of variables such as- socio- economic, socio- cultural, demographic, technological, thus this paper is connected with understanding the difficulties of these over years and also suggests remedies to it.

Table 1: Comprehensive summary of articles w.r.t Author, Title, Approach, Focus

			API	PROA	СН		FOCUS	
SL.	AUTHOR	TITLE	F/T	S	R	(Structuring)	(Execution)	(Progress)
	Bagavandas, M (2021)	Development of multifactor index for assessing quality of life of a tribal population of India: multilevel analysis approach	<b>√</b>					<b>✓</b>
2	Edoh, F. (2014)	Entrepreneurship and socioeconomic development Catalysing African transformation in the 21st century			<b>√</b>		<b>√</b>	
3	Ogamba, I (2018)	Millennial's empowerment: youth entrepreneurship for sustainable development	<b>√</b>					<b>✓</b>
4	Nandru, P., Rentala, S., (2019)	Demand-side analysis of measuring financial inclusion Impact on socio-economic status of primitive tribal groups (ptgs)in India			<b>&gt;</b>	<b>√</b>		
5	Raghunath, S ., Venkatesan, D and P. Ramesh (2020)	Extent of improvement in economic condition of tribal farmers in kolli hills		>			<b>√</b>	

6	Sinha, A.K., Mishra, S., Pratap, A.K. (2020)	Empowerment of tribal women through entrepreneurship and skill development		✓		<b>√</b>		
7	Motha, K. (2020)	Emergence of Entrepreneurship: A Livelihood Strategy of Tribal Women of Andhra Pradesh, India	<b>√</b>			<b>√</b>		
8	Das, S., Mahato, A. (2020)	Entrepreneurship Development of Tribal Women through Self-Help Groups (shgs) for Economic Empowerment in Tripura		<b>√</b>				<b>~</b>
9	Potluri, R.M., Johnson, S., Ullah, R. (2020)	An Investigative Treatise on the Success Story of Women Entrepreneurs in Tribal Areas of India	✓			✓		
10	Vinamrta., Chakraborty, U.K. (2020)	Opportunities for Tribal Entrepreneurship Development in Jharkhand to Combat Post COVID -19 Challenges		<b>√</b>			<b>√</b>	
11	Gerner, M (2019)	Assessing and managing sustainability in international perspective: corporate sustainability across cultures – towards a strategic framework implementation approach	✓			<b>√</b>		
12	Herrington, M., Coduras, A (2019)	The national entrepreneurship framework conditions in sub-Saharan Africa: a comparative study of GEM data/National Expert Surveys for South Africa, Angola, Mozambique and Madagascar			<b>√</b>		<b>√</b>	
13	Ariina, A., Joseph, A.G. (2018)	Impact of social media: A Study on the Tribal Youth Entrepreneurs of Manipur	✓					<b>√</b>
14	Gupta, D., Singh, P. K. (2018)	The hidden cost of development—a review of mental health issues of displaced tribal populations in India			<b>√</b>			<b>✓</b>

15	Panda, P.K (2018)	Inclusion and economic empowerment of rural-tribal women in lac value chain and market: a case study of Udyogini			<b>✓</b>		<b>✓</b>	
16	Acharya, J., Patnaik, S.N. (2017)	Corporate social responsibility in community development and sustainability: Rourkela Steel Plant, a unit of SAIL, India			<b>√</b>		<b>~</b>	
17	Osakede et al., (2017)	Entrepreneurial interest and academic performance in Nigeria: evidence from undergraduate students in the University of Ibadan			<b>√</b>	<b>√</b>		
18	Haugh, H.M., Talwar, A (2014)	Linking Social Entrepreneurship and Social Change: The Mediating Role of Empowerment			<b>✓</b>		<b>√</b>	
19	Abrar-ul-haq, M., et.al., (2016)	Empowering rural women in Pakistan: empirical evidence from Southern Punjab	✓					<b>√</b>
20	Henderson, D. Et.al., (2016)	"It Really Takes a Village": A Socio-Ecological Model of Resilience for Prevention Among Economically Disadvantaged Ethnic Minority Youth			<b>√</b>		<b>√</b>	
21	Ferdousi, F (2015)	Impact of microfinance on sustainable entrepreneurship development	✓			<b>~</b>		
22	Deshpande, A (2015)	Disadvantage and discrimination in self- employment: caste gaps in earnings in Indian small businesses	<b>√</b>			<b>√</b>		
23	Mishra, M (2014)	Vertically integrated skill development and vocational training for socioeconomically marginalised youth: The experience at Gram Tarang and Centurion University, India		✓			<b>√</b>	

24	Fagerberg, I., et.al., (2014)	"Innovation Studies": Staking the Claim for a New Disciplinary "Tribe"	✓				✓
25	R, Vedapradha, Ravi, H (2019)	Challenges or survival instinct of Tibetan entrepreneurs	<b>√</b>	<b>√</b>			<b>√</b>
26	Gaweł, A., Mroczek- Da , browska, K (2021)	Gender pays gap in explaining female entrepreneurship – industry perspective of selected European countries					
27	Kumari, G., Ratnes, M (2020)	Role of CSR in supporting tribal handicrafts of Jharkhand		<b>√</b>		✓	
28	Nair, A (2018)	Entrepreneurial Activities among Tribal Women in Kerala-The Means to Empowerment		✓			<b>~</b>
29	Gachuiwo, H., Yarso, A.S. (2018)	Rekindling the Spirit of Adventure among the North East India's Youth in their Dreams of Ventures: A Study on the Role of MUDRA Bank		<b>√</b>		<b>√</b>	
30	Sahoo, M., Kalyani, M (2014)	Socio-Psychological Correlations with Tribal Entrepreneurships in the SC & ST Community Development of Mayurbhanj and Rayagada district of Orissa (India)	<b>~</b>		✓		
31	Sharma, P.K., Verma, C.P. (2012)	Entrepreneurship development for tribes in India		<b>√</b>		✓	
32	Sathya, I.	Rural entrepreneurship in India		<b>√</b>		✓	
33	Jena, S.K., (2016)	Sustainable Agro- entrepreneurship – A Suggestive Model for Tribal Farmers of KBK regions		<b>√</b>		<b>√</b>	
34	Meena, P., Chaturvedi, A (2021)	Opportunities in tribal entrepreneurship & MSMEs	<b>√</b>		✓		
35	Kumar, S (2012)	Promoting Entrepreneurship in A Tribal Region: A Case Study of Mandar Block (Ranchi District	<b>√</b>				<b>√</b>

136	Varga, A, Sebestyén, T (2019)	Estimating the economic impacts of knowledge network and entrepreneurship development in smart specialization policy	✓		✓	
137	Mika, J.P., et.al.,	Unfolding tensions within post-settlement governance and tribal economies in Aotearoa New Zealand		<b>√</b>	<b>√</b>	

Source: compiled by the author

Note: F/T- framework/ theory, S- Survey, R- Review

Focus: Execution, Implementation, Progress

Comprehensive summary of articles w.r.t Author, Title, Approach, Focus

#### **Literature Review**

The papers are analysed and categorised into various sub headings such as

- 1. Difficulties faced while carrying on business.
- 2. The governmental steps for tribal entrepreneurs.

### Definition and difficulties faced by tribal entrepreneurs

## Definition and development

Entrepreneur is a person who takes all the initiative and bears all the risk associated with a venture or business. Tribal entrepreneurs are the group of tribal people who pursue their business by evading every risk arising out of this. Tribal entrepreneurs are more towards communalisation and they perform business activities with community approach (Nair, A. P. 2018). Tribal entrepreneurship is a concept evolved multi disciplinarily and defined by various interpreters in various ways. Tribal Entrepreneurship provide better means of having life to the tribal community at large.

Basic, partial or total transformation or structuring is something can be categorised in development from all around. An entrepreneur is someone who would undertake new venture or profession or continues the business got from their heredity.

Entrepreneurship may be called as an innovative undertaking to be carried on, the entrepreneur is known as innovator, who has explored the new way of something which he introduces into the economy: it may be a method to produce something which is not implemented. In product aspect it may be a new product or product that is existing but in a new presentable and use condition. Entrepreneurship is a branch resultant out of social and cultural factors.

# Execution of policies under the Tribal development

The below mentioned deficiencies are the reason for executing research in this field by many authors and the findings mostly resulted in the particulars that are mentioned here under. One of the majors invent in this area is post covid situation suggested 'Atmanirvar Bharat' there are five vital areas to be focused for financial betterment of everyone in the country which also impact similarly to tribal as like urban dwellers. Those are called as 'five pillars. - Economy, Infrastructure, System, Demography and Demand. The developments in these segments are targeted through five phases of Atmanirbhar Bharat. It is basically begins with the which deals in MSMEs and supporting these business is whatsoever desired due to huge numbers and earning from these sector constitutes more than large business sectors. Next to it comes with focusing on below poverty level i.e., farmer, migrants and poor. Development of them is given importance while executing area of tribals are taking place in the same way. Thirdly it is considering the agricultural needs. In fourth stage it is given importance to The Women Self – Help Groups (SHGs) because we have already seen how the SHGs make women of tribe as well as other areas financially strong and they are coming in equality of men to support their family. As the Covid

thrown various well stand people to terrific situation the Pradhan Mantri Garib Kalyan Package (02) by increasing the limit of collateral free lending to Rs. 20 lakhs from Rs. 10 lakhs. (Vinamrta., Chakraborty, U.K. 2020).

Tribal entrepreneurs more focused to start MSMEs rather large business due to the lack of finance and managing capabilities by this they also touching sky in business and also benefit the tribal community at large the tribals mainly prefer quality product to supply and they are more into products supply than service. The two main area of business being agriculture and the forest production. Tribal entrepreneurs are continuously developing their standard of living as well as their society. Now they are building self-sustainable enterprises. The tribal Entrepreneurs are more prone not to finance problems but to lack of knowledge, lack of technology, lack of knowledge of government policies, lack of infrastructure, lack of management skills etc. (Meena, P., Chaturvedi, A 2021).

#### Difficulties

- 1. Lack of finance- it always brings a question mark on social justice and equality. This also puts up questioning the Indian constitution on the tribal people remaining the poorest. These tribal groups have always suffered and deprived of family food and security. Though it is tough but shameful that no government scheme in several years have taken up this situation and worked remarkably for the betterment of this situation. There is no significant change in poverty level of tribal women over the years.
- 2. Lack of education- Education can be the means to eliminate the social inequality. It means everything for a human life. When one of group is educated the whole group starts following and specially in a family if a woman is educated whole family becomes educated. Education provided means for earning bread and also improving life style. The literacy rate among the women belonging to the scheduled tribe is 49.35 percent as against 64.64 percent for all India women's average. Illiteracy is the reason behind their ignorance about modern life.
- 3. Lack of access- both infrastructural access and technological aspect somehow or other has been a very challenging context for the tribals. Mainly they lack is availing those facilities available to the urban developed people. Tribals through many researches carried on their assessment of life have revealed this fact and it's now became a huge task for government to take them into the mainstream of civilisation and works are under progress too. Many construction works are done and also starting from mobile service to baking, internet etc. are provided to them also.
- 4. Lack of management skills- as they lack in proper education they also lack in management and that results in half hazardous management of their enterprise and they are behind in comparison to urban entrepreneurs also to some extent rural entrepreneurs. The management skills are there to expand the business and has been treated as most important in every business undertaking for which all the management criteria have evolved as a separate discipline. There should be proper training provided to the tribal entrepreneurs to manage their business efficiently and effectively.
- 5. Lack of technological knowledge- Tribal mostly depends on ancient methods of carrying on business though there are continuous changes in technology every now and then and it's a blessing to the society to succeed in the everyday life. Technology provides efficiency but it's not accessible to the tribes as they lack in operative skills. Training needs to provide for adoptability of new technologies by the tribal entrepreneurs.

Implementation of the policies framed

The tribal entrepreneurs are lacking in competing with the people of urban areas due to major developmental issues. Government's attitude is changed these days for the people belonging to tribal in relation to developing those backward areas. Government has undertaken various policy initiatives but the need of proper monitoring and co-ordination is desired to get the aimed result and implementation of government schemes.

The government has Ministry of Tribal Affairs for taking care of facts related to tribal community. This ministry has certain schemes launched to support the backbone of tribal entrepreneurs. Some of the schemes are listed below-

- 1. Institutional Support for Development and Marketing of Tribal Products/ Produce- It supports tribal entrepreneurs from product development till dissemination of information relating to price.
- 2. Marketing Of Minor Forest Produce (MFP) Through Minimum Support Price (MSP) And Development of Value Chain For MFP- As the name suggests it provides safety relating to minimum price for selling the produce on which the tribal entrepreneur depends for livelihood.
- Equity Support to National/State Scheduled Tribes Finance and Development Corporation (NSTFDC/STFDCs)
   Its basically fulfils the financial requirement of tribal entrepreneurs by proving easy term loans. STFDCs categories the eligible STs for the assistance also provides the financial credit to them.
- 4. SHGs- SHGs are playing important role in developing women skills, knowledge, and economic conditions. Woman SHG members generates many incomes by carrying on business activities as SHGs provide financial assistance with less interest. Women is the someone who leads the family at large and despite of all the problems that are facing in everyday lives they are all devoted towards their responsibility of family. SHGs provide them an opportunity to be self- sufficient as well support their family financially too. Government schemes listed and provided for the purpose of changing life styles of those tribal entrepreneurs.
- 5. National policy for Empowerment of women (2001) for tribal women empowerment- For women empowerment and development Ministry of Women and Child Development has framed National policy for Empowerment of Women (2001). This policy was nationwide regulated by the Government w.e.f. 20th March 2001. The main aim behind this policy being gender equality. Equality and empowerment of women is something which is given prime importance in the constitution too. The tribal women empowerment and advancement is also categorised in this policy.

Ministry of women and child development has introduced and implemented several schemes to meet its goals such as:

- Swayam Sidha Scheme Short Stay Home (SSH),
- Condensed Course of Education for Women (CCEW),
- Support to Training and Employment Programs for women (STEP),
- Awareness Generation Programme for Rural and Poor Women (AGPRPW), etc.
- -Adivasi Mahila Sashaktikaran Yojana (AMSY),
- -Micro-credit Schemes,
- -family Counselling Centre (FCC),
- -National Scheduled Tribes Finance Development Corporation (NSTFDC) etc.

#### Progress of the policy

It's been observed that the tribal entrepreneurs are abstained from the facilities and benefits what other urban cum rural people are getting. This resulted in numerous problems to be faced by them like poverty, illiteracy, damaged health condition, malnutrition, unemployment and socially isolated. Due to the elimination of the economic and social problems, there is a bare requirement of economic development. To Develop an entrepreneur result into incorporating traits that an entrepreneur should possess and those are-, innovation, knowledge skill, dynamic, adoptable to change, vision, management ability etc. (Kumar, S 2012)

The tribal women are also taken parallelly to measure the progress that are located in the measuring criterion. The tribal women empowerment is also required as like tribal male and the steps are more, we can say satisfactory relating to this respect because the tribal women are empowered by means of various government schemes and it also requires a multipronged approach to be designed and which will result in all together development of tribal women entrepreneurs, when women move forward, the family moves, the villages move and the nation moves (Nair, A 2018).

Table 2: Database used for Literature

Database name	Number of articles	frequency
Emerald	8	20%
Google scholar	18	45%
Springer	14	35%
Total	40	100%

Source: authors own work

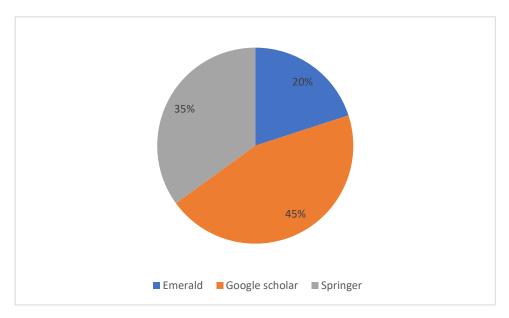


Fig.1: Percentage of Articles from different sources

Source: authors own work

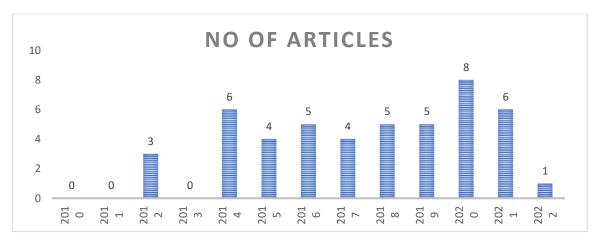


Fig.2: No. of articles in year wise

Source: authors own work

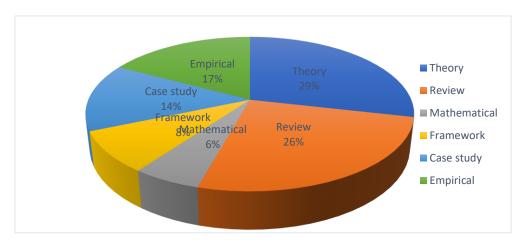
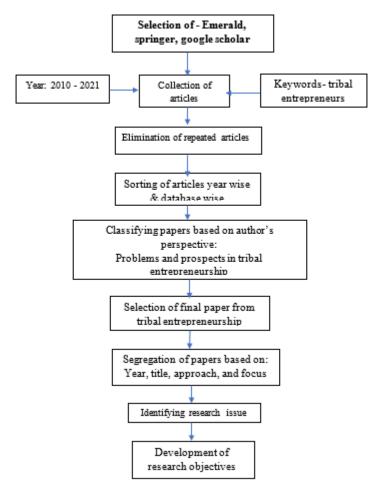


Fig.3: framework of the articles

Source: authors own work



Source: authors own work

Fig.4: Research methodology for selection of articles

## **Finding and Conclusion**

The study reveals that the tribes are by efforts made through govt. policies and various NGOs get connected with the mainstream of the world and it also brings efficient contribution from their side for the society at large. The tribal people

are also effectively carrying on business activities though lacking in Management of business in certain area. It is been observed that the tribes are living better lifestyles than before that includes education, income and occupational status (Bagavandas, M 2021). Socio-cultural factor is having utmost influence over every aspect of the tribes and those includes the cultural factors such as caste and creed, rituals and believes that are present in the taboo of tribe (Gerner, M 2019).

The corporates are also paying importance towards the growth of socio-economic development and sustainable development of the tribal people through Corporate social responsibility (CSR) as well as socio-cultural factor also improved by this (Kumari, G., et. al. (2020). Major change has been seen in respect of women taking part in business through forming various SHGs and other cartels they are generating incomes at a higher percentage than before and the tribal women carried on very well with taking loans and managing funds by investing it in their business (Das, S., Mahato, A. 2020).

The financial literacy is also impacting future of these entrepreneurs for this the study enlightens that adequate education relating to money management is not accessible to these area people though they are well accepting the structure of education to certain extent they are deprived of not getting much scope for attaining the same. Caste discrimination and lack of formal education impacts most (Nanda, A. K., & Samanta, S. (2018).

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The authors declared no potential conflicts of interest with respect to the research, authorship and/or publication of this article.

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