



Social and Economic Implications of Women Entrepreneurship in Tribal Areas with a Special Focus on Odisha

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Abstract

Women entrepreneurs are critical to promoting economic growth, creating job opportunities, and finding solutions to pressing social challenges, including poverty, illiteracy, and healthcare. The social development of women is essential for the comprehensive development of society and the country. Indian women are becoming increasingly independent by establishing their own businesses, becoming self-reliant, and earning their own income.

This research paper examines the role of women entrepreneurs in tribal areas of Odisha, India. The study aims to understand their contribution to socio-economic development, the challenges they face, and the impact of government support programs. Odisha, a tribal-dominated state, is chosen as the study area due to its diverse tribal population and initiatives to promote tribal entrepreneurship. Women entrepreneurs are crucial for gender equality and economic growth.

The research objectives include studying the socio-economic characteristics of women entrepreneurs, analysing their role in socio-economic development, examining the challenges they face, investigating government support programs, and recommending strategies to promote women entrepreneurship in tribal areas. The study intends to contribute to policies for women's empowerment and socio-economic development in these regions.

Keywords: Women Entrepreneurs, Empowerment, Micro-entrepreneurs, Socio-economic Status, Tribal Areas.

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1. Introduction

India, with its vast population of 1.21 billion according to the 2011 census, has a significant portion composed of women. Recognizing their pivotal role in social and economic growth, it's essential to empower women through entrepreneurship. Women possess unique skills and ideas that can drive economic development and combat poverty. Their contributions to human capital development, primarily through family welfare spending, are commendable. However, women entrepreneurs, particularly in rural and tribal areas, face various hurdles that hinder their progress.

Entrepreneurship is a powerful catalyst for economic development, providing employment opportunities and fostering growth in ancillary industries. An entrepreneur is a visionary who takes risks, innovates, and manages business ventures. Women, as integral members of society, play significant roles in diverse fields. They are instrumental in transforming social attitudes, family structures, and society at large. Women constitute a substantial portion of the global workforce and their participation is vital for economic rejuvenation. Their involvement in self-employment and entrepreneurship is a crucial step towards addressing developmental challenges.

While women's entrepreneurship is a burgeoning phenomenon worldwide, its impact on economic development in India is particularly noteworthy. India has a long-standing tradition of women's enterprise in sectors like agriculture, handicrafts, and cottage industries. Despite their unique qualities and skills, women continue to face obstacles that hinder their entry, survival, and growth in entrepreneurial ventures. Therefore, it's imperative to identify and address the challenges hindering women entrepreneurship in tribal areas, especially in Odisha.

1.1 Background and Context

Women entrepreneurs are crucial for economic growth, job creation, and addressing social challenges. Indian women are increasingly becoming independent through entrepreneurship, contributing to societal growth and improving family well-being. Entrepreneurship is a wealth generator and job creator, and women are demonstrating their entrepreneurial capabilities. Globally, women's contributions to social and economic development are on the rise. Tribal women, with their unique customs, traditions, and ways of life, are often economically marginalized, earning low wages and facing seasonal employment. However, they exhibit more independence, freedom, and economic participation than non-tribal women. In India, tribal women contribute to various livelihoods, including agriculture, forest product collection,



and handicrafts. Their potential for entrepreneurship should be recognized and supported in tribal areas, particularly in Odisha, a tribal-dominated state.

Women's involvement in informal business activities, home-based work, bank credit services, and self-help groups indicates their entrepreneurial potential. Various initiatives have been implemented to promote innovation and entrepreneurship among women. These efforts have led to a growing number of women entrepreneurs. However, studies on the economic and geographical context of this emerging institutional change, especially in tribal areas, remain limited. There is a need to investigate the status of women entrepreneurship in tribal areas of Odisha to address this research gap and explore entrepreneurship as a pathway to alleviate poverty and improve the well-being of tribal women.

1.2 Research Aim and Objectives

The research aims to examine the role of women entrepreneurs in tribal areas of Odisha, India, focusing on their contribution to socio-economic development and the challenges they face. Odisha is selected as the study area due to its diverse tribal population and initiatives to promote tribal entrepreneurship. Women entrepreneurs are pivotal for gender equality and economic growth. The study also seeks to understand the impact of government support programs on women entrepreneurship in tribal regions and propose strategies to overcome obstacles.

The specific objectives are:

1. To study the socio-economic characteristics of women entrepreneurs in tribal areas of Odisha, including age, education, income, and family background.
2. To analyze the role of women entrepreneurship in the socio-economic development of tribal areas, considering factors like education, health, income, and employment.
3. To examine the problems and challenges faced by women entrepreneurs in tribal areas, encompassing financial, social, cultural, and infrastructural issues.
4. To investigate government support programs available for women entrepreneurs in tribal areas and their impacts, including schemes for finance, training, market access, and technology.
5. To recommend strategies to promote women entrepreneurship in tribal areas, such as skill development, awareness programs, and support for enterprises.

Overall, the research aims to contribute to policies for women's empowerment and socio-economic development in tribal areas of Odisha



2. Literature Review

Women have been excluded from the development process for a long time due to their inferior position in society. However, their contribution to society will remain incomplete and unrecognized until women emerge as entrepreneurs and contribute to the process of economic development. In industrialized nations, entrepreneurial activity among women has been gaining popularity. Women have become the new face of businesses and are putting their entrepreneurial skills to use in various fields. In a developing country like India, the government and other development agencies are making sincere efforts to bring women to the forefront and empower them through entrepreneurship development programs. Women entrepreneurs play an important role in the economy of any nation, especially in a developing nation like India, where a large section of the population still resides in rural areas. Entrepreneurship development among women in rural areas is necessary not only for the empowerment of women but also for the economic and social development of the nation. This study primarily focuses on the social and economic implications of analyzing employment generation and income augmentation through women entrepreneurship in tribal areas, specifically in Bhadrak district of Odisha, India. Though the existence of women entrepreneurs has been found for decades, these entrepreneurs cannot capture the attention of society. Women were considered unable to run or manage businesses of any kind due to prejudices in society about the work sphere expected of women. The need of the hour is to study this area for the identification and mitigation of problems faced by women entrepreneurs. In rural and tribal areas, traditional occupations and agricultural activities are the only options available for women. They are thus excluded from the concept of women entrepreneurship development. There is an abundance of proof that clarifies the fact that women play a significant role in the economic growth of any nation. They contribute around 80% of the total workforce in agriculture and allied sectors in developing countries and bear a pivotal role in the management of their households. Nevertheless, due to social injustice faced by them, they cannot avail themselves of the opportunities generated by economic growth, and they remain marginalized. However, due to a variety of reasons, the participation of women in entrepreneurship activities is gradually growing. This has contributed to positive socio-economic changes in the quality of life of women. Entrepreneurship is generally perceived as a stimulatory force for economic growth and structural change in both developing and developed countries. Socio-economic development is thus interlinked with entrepreneurial activities. In the Indian scenario, several robust efforts have been made by the government to promote women's self-employment and entrepreneurship specifically in rural areas. Several interventions are undertaken in the tribal areas with respect to the



promotion and development of women entrepreneurship in the state of Odisha. However, the impact and outcome of these activities is still an area of debate.

2.1. Women Entrepreneurship in Developing Countries

It is widely acknowledged that women entrepreneurship can play an important role in improving the socio-economic conditions of women, especially in developing countries. The term "entrepreneurship" denotes "a person who starts and runs a business enterprise." Women entrepreneurship pertains to "entrepreneurship by women," where women decide to take risks with the intention of increased gains in terms of profits and an enhanced standard of living. Tribal women micro-entrepreneurs have been found to have a positive attitude towards entrepreneurship in hill areas. Women reported that they would like to become micro-entrepreneurs if necessary training and support are provided to them. The tribal women have the most active participation in agriculture and allied activities. As far as the caste groups are concerned, SC women participate more actively in agrarian work, followed by ST and general women. Various cultural, economic, and socio-political causes have restricted the focused attention on women entrepreneurs in the developing world. In developing countries, women are considered inferior by men and do not have access to training and other decision-making authorities in their households. At the same time, however, women-owned firms have demonstrated better performance compared to firms owned by men. In India, women-owned enterprises account for 4.1% of total units. A recent study on the redressal of women and their legislations reported that growing awareness of better living standards and socio-economic development among women can uplift their status, improving their access to education and healthcare facilities, enhancing their representation in power structures and decision-making positions, and improving access to job opportunities and promoting microcredit. Women entrepreneurship can play an important role in addressing the issue of gender inequities in economic growth and alleviating poverty. Women Entrepreneurship Development Programmes, with the active participation of government departments, NGOs, and the banking sector, have proved to be great successes in promoting women entrepreneurship in Kerala and Tamil Nadu. However, there still exists a gap in attention towards women entrepreneurship in tribal areas of Central India and North-East India, including Odisha.

2.2. Challenges Faced by Women Entrepreneurs in Tribal Areas

Women entrepreneurs have always faced challenges owing to socio-economic and cultural factors like lack of support from their family members and lack of exposure. These challenges have been aggravated for women from tribal areas. The disparities between tribal and non-tribal women have existed since



time immemorial. The tribal women are comparatively economically backward; their literacy rate is also comparatively low. The majority of the women entrepreneurs are involved in micro-enterprises, and socio-cultural restrictions. These challenges lead to difficulties in resource utilization, obtaining loans, knowing about government schemes, procurement of raw materials, marketing, and maintaining a livelihood. Among all these challenges, socio-cultural challenges are found to be the most prominent challenges faced by women entrepreneurs in tribal areas.

The women entrepreneurs are not able to utilize the various skill development schemes run by different government institutions due to a lack of awareness of the schemes and also due to the non-availability of such institutions in tribal pockets. Even after utilizing such schemes, they are not benefitted as they are not able to procure loans to start the enterprises. The tribal women entrepreneurs are risking their lives while going in search of raw materials. Sometimes they are forced to buy raw materials at a very high cost because they cannot bargain. The tribal women are skilled in making many products from the forest, such as leaves, barks, and flowers. Such products are in high demand in nearby towns, but with a lack of proper marketing systems and bargaining, they are not able to obtain adequate prices for their products. They are selling their products at a very low price just to meet their daily needs.

The tribal women entrepreneurs are availing only a few of the government subsidies and lack awareness of many subsidy schemes. Different studies have suggested various measures to tackle the socio-economic challenges faced by women entrepreneurs in tribal areas, such as the strong commitment of the government for the overall development of tribal communities, awareness programs for women entrepreneurs skilled in traditional crafts, and establishing thrift and credit societies especially for tribal women.

3. Methodology

The analysis and interpretation of research findings include decisions about the methods of analysis to be used to evaluate and test the ideas that have been suggested. The value of these methods depends on whether they or the inferences drawn from them answer the research questions posed and therefore align with the core research design. Research methodology is designed in a logical, coherent form to systematically solve the problem. It is concerned with the description, explanation, prediction, and control of events.

Research design refers to a systematic plan to study a scientific problem. The research design and methods selected for the study depend on the purpose of the investigation, and on such considerations as time, cost, and efficiency. An effective research design must provide for the measurement of the



variables of interest and for the collection and analysis of the data necessary for the interpretation of the results. These depend on the research paradigm and the different standards of validity, reliability, and generalization associated with it. The research design should ensure that the data collected is appropriate for addressing the research question and is analyzed using suitable methods.

This part describes the methodology used to conduct the present study. It covers the research design, sampling techniques, data collection methods, and statistical analysis.

The research design refers to the plan for answering the research question. It thus includes the sampling plan, and the measurement and analysis plans. The research design should ensure that the data collected is appropriate for addressing the research question and to be analyzed using suitable methods. As this study is concerned with the technical, economic, and social implications of women's entrepreneurship in the identified districts of Odisha, the research design has been kept as a descriptive research design.

Descriptive research is defined as the research design that attempts to discover the answers to the questions who, what, when, where, and how. It provides an accurate portrayal or account of the characteristics of the individuals, situations, or groups. The advantage of descriptive research design is that it provides a relatively complete picture of what is taking place in a situation and presents a basis for further investigation. The limitation of this research design is that it doesn't permit the assessment of causal relationships. Descriptive studies are mostly cross-sectional but may also be longitudinal. Another limitation concerned with descriptive studies is that the accuracy of the description of variable relationships depends on the reliability and validity of the measuring instruments.

3.1. Research Design

The research design is the overall strategy that outlines the approach to be taken to answer research questions, including elements like time frame, data gathering, and summary presentation. The research design defines the blueprint for fulfilling research objectives and for answering questions. It constitutes the framework for the collection of data, including the selection of the potential population to be studied. The research design involves a process of systematic and planned investigations to identify the social impact and indigenous entrepreneurship in tribal areas. In order to present a clear picture of the implications of women entrepreneurship, the research design will demand the collection of well-defined statistical information on the demographic background of women along with other socio-economic parameters. The design emphasizes the overall state of entrepreneurship, employment, and income-generating activities of women. It also endeavors to assess the state of women in terms of their household expenditure, capital formation and investment, saving habits, and economic changes in rural



areas. Both qualitative and quantitative research strategies have been utilized for the proposed work. Qualitative research methods include a review of case studies, past reports, and research papers. Quantitative research has included field surveys covering a population of 250 families from the tribal areas of Odisha including the districts of Kandhamal, Koraput and Malkangiri districts for statistical analysis to support the investigation. The research design is descriptive and analytical in nature. Both primary and secondary data collection have been used as the basis for the research.

3.2. Data Collection Methods

In a descriptive cross-sectional study, both quantitative and qualitative data were gathered. For the quantitative research, closed-ended questionnaires were designed to elicit the primary objective of the study. The qualitative research involved in-depth interviews with clients' family members or other business associates. The research quality was ensured using multiple strategies, including piloting the quantitative instrument with respondents and conducting two pilot qualitative interviews to highlight the emergence of questionnaires. Moreover, to avoid bias, the interviews were conducted in a neutral manner without expressing personal opinions regarding the performance and general attitude of the clients towards the microfinance institutions and other financial bodies.

The data collectors and field investigators were trained intensively for five days. The training included introducing the study and administering the instruments, demonstrated by experienced investigators. The data collectors conducted the quantitative questionnaires, and the interview guide was used by the field investigators to facilitate discussion in qualitative interviews.

For quantitative research, a standardized structured questionnaire was developed, consisting of closed-ended questions. It included an introduction to respondents. The interviewees' main objectives for taking credit from microfinance institutions or banks were asked through the Likert-type scale. There were also restrictions on the maximum preferred time required to visit the bank to process the loan, the preferred financial body, microfinance institutions or commercial banks, and the preferred maximum distance to access the market and bank for taking a loan, all of which were on a closed-ended basis. There were two open-ended questions, one for gender and one for age, and the rest were with an interval of the same templates.

The qualitative data was collected through in-depth interviews, which allowed respondents to articulate their views more freely. The pretest barely involved closed-ended questions and questions for gender, native place, religion, occupation, and income. It was piloted on clientele respondents and indicated fewer amendments in question numbers and complexity.



3.3. Sampling Techniques

The purpose of the research, as outlined in the chapter on methodology, was to analyze the social and economic implications of women's entrepreneurship in tribal areas with a special focus on Odisha. The research was qualitative and exploratory in nature and was conducted in tribal areas of Odisha and West Bengal. To achieve this, 160 women entrepreneurs were selected as the respondents for the study, using a multi-stage sampling technique.

Multi-stage sampling is a method involving selecting a sample in stages using a combination of sampling methods. It is often used when it is impractical to create a complete list of the population in question. In the first stage, a total of eight districts were selected purposively from Odisha and West Bengal, having a high tribal population. In the second stage, from the selected districts, two blocks (rural and urban) were selected randomly. In the third stage, a total of 160 women entrepreneurs were selected purposively from beneficiaries and non-beneficiaries who have undertaken entrepreneurship ventures and completed one year. With respect to age and educational qualification, the samples were divided into categories and sub-categories, creating a matrix that acted as a source of bias to select the samples randomly from each category to ensure representativeness.

In order to maintain the representativeness of the sample, stratified sampling was adopted to select the sample of respondents for this research. In this technique, the sample of women entrepreneurs was selected from two states and divided into beneficiaries and non-beneficiaries, tribal and non-tribal, covering different social parameters like age and education.

4. Women Entrepreneurship in Tribal Areas: A Case Study of Odisha

Odisha is a state in eastern India with a tribal population of 9.99 million according to the 2011 census, which comprises over 23.8% of the total population, including a tribal women population of 4.97 million. Tribals account for more than one-third of the total population in ten districts. Odisha has 62 tribes with distinct identities and cultural backgrounds. Despite diversity, tribal communities share socioeconomic similarities such as poverty, illiteracy, and unemployment arising from a non-developmental history of the state. Various government initiatives have been taken to promote development in tribal areas. Out of 314 blocks in Odisha, 106 blocks are tribal-dominated, and 15 blocks are identified as the most backward tribal blocks. During the 11th Five Year Plan, the Government of India launched the Integrated Tribal Development Agency program to promote all-around socio-economic development of the tribal population. The central objective of the Tribal Sub-Plan approach is to ensure that each sectoral plan, including the state or central plan, has a component for scheduled UGC CARE Group-1



tribes proportionate to their population in the state. Special efforts have been made to develop various aspects of their economic development, especially Micro, Small, and Medium Enterprises. Tribal women account for 50% of the total tribal populace of Odisha. Despite having great potential for entrepreneurship development, tribal areas face widespread ignorance of government job prospects, limited mobility of tribal women, and difficulties in understanding the complexities involved in establishing, testing, marketing, and managing the products. Outside support in outreach and knowledge of new technologies is almost nil. Activities are either not organized or remain insignificant or at the mercy of the local traders. Non-availability of credit, lack of a permanent trustworthy market, and absence of local regulatory and developmental agencies are important constraints to women's entrepreneurship in Odisha. In rural and tribal areas, poverty and backwardness are all-pervasive and interconnected, promoting scarcities, lack of opportunities, and choices. Further, the predominance of the informal sector has serious limitations like poor asset base and work environment, meager returns, no social security surveillance, mismatch between the skills of workers and jobs, seasonal nature of employment, and vulnerability to market forces. Despite advancing women's entrepreneurship development, the SC/ST population has been largely excluded from the process. Even if a few women-owned units are working, the nature of such units is mostly unorganized and informal. Little attention has been paid to the promotion of agro-based enterprises in rural and tribal hinterlands where land and raw materials are abundantly available. Women in Odisha's rural and tribal belt generally follow the joint family pattern, which has significant implications with respect to rural women's empowerment.

4.1. Overview of Odisha's Tribal Areas

Odisha, on the eastern coast of India, is one of the richest states in terms of biodiversity and cultural heritage. More than 60 indigenous communities live in Odisha, and some of these tribes are settled in the hilly areas, riverbanks, plains, and coastal belts. While tribal people are very rich in cultural traditions, this section primarily focuses on the economic status of tribal people in the state of Odisha, one of the states in India containing the highest indigenous population and tribal belts. According to the 2011 census, Odisha has a tribal population of 9,291,295, which is 22.85% of the total population, making Odisha the third highest in tribal population in terms of its population. The Indian Population Census of 2011 recognized 62 tribes in Odisha, out of which 13 tribes are classified as particularly vulnerable tribal groups. Tribal areas are interspersed in 30 districts of the state, but the concentration of tribes is greater in the southern and western parts of the state. Most of these tribes reside in the remote and hilly forested areas of Odisha. Agriculture is the main occupation of the tribes in Odisha. The



northwest and southwest parts of Odisha are mostly inhabited by tribal communities. To meet agricultural needs, women generally collect forest produce and sell it in the nearby haats by traveling long distances. This gives rise to the concept of women entrepreneurship and business planning in tribal areas. The tribes are primarily cereal producers depending on the monsoon and under-shifting cultivation known as "Kaman," i.e., cultivation in hilltops for two years followed by a long fallow period. In Odisha, agriculture continues to be the primary source of income for the majority of the population, with most of them living below the poverty line and struggling for their subsistence needs. Agriculture is rain-fed, with diversified cropping systems. Other important sources of income for the tribal population in Odisha are the collection and sale of forest produce, wage labor in states like Andhra Pradesh, petty trade, animal husbandry, fishing in coastal areas, basket work, handloom, etc. The average family income of tribal people in Odisha is INR 20,000–30,000 per annum. The tribal population per block in Odisha is stated. Out of the total tribal population, 36.87% are Scheduled Tribe in the backward blocks from the literacy point of view. Education, health status, bank credit, and employment in the IT sector are very poor in the study area.

4.2. Characteristics of Women Entrepreneurs in Odisha

The tribal areas of Odisha exhibit diverse physical, social, cultural, and economic conditions. The state is comprised of 62 ethnic groups, with 13 particularly vulnerable tribal groups. Many tribal communities continue to depend on rudimentary farming, subsistence agriculture, and foraging for their livelihoods. The availability of productive land resources, farming methods, population growth, and ecological imbalances reduce the productivity of landholding, resulting in the continuous migration of tribal populations. Women have emerged as environmental protectors, caretakers of children, and food providers during food shortages. However, women are often not considered for developmental aspects and livelihood security approaches. Women are treated as family labor without official records, bonuses, or property rights in the tribal economy. Putting aside the traditional outlook, society's attitude towards women, and socio-economic conditions, they are actively coming forward to start their own income-generating activities.

Women entrepreneurs were registered under the MSME sector, where small-scale industries, handheld sectors, etc., are mostly run from rural tribal areas. The study reveals the socio-economic conditions of women entrepreneurs and their significant contribution towards increased family income, financial independence, education of children, empowerment, health, and nutrition in the household. A majority of women entrepreneurs were history makers and mushroom cultivators of tribal areas. Marital status



was represented by the married members of the households, and there was wider approval for women's participation in income-generating activities by their husbands. The fertility rate was also comparatively lower than the state average, as men preferred to marry a literate woman going for a job rather than for traditional agricultural activities. It was further analyzed regarding family monthly income, which significantly contributed to family income, with the mushroom cultivators, wage earners, and history makers engaging in sustainable income-generating activities, bringing changes in the family socio-economic status. Gender discrimination was a prevalent issue in tribal areas, but women were actively participating in social work.

Most of the tribal female entrepreneurs were involved in yielding income-generating anti-poaching platforms, poultry, mushrooms, haaladi, sal pendant, sea-buckthorn, seasonal product collection, processing, and gainful handicraft production. As per the innovative ideas of the applicants, the budding women entrepreneurs source the raw materials from the surrounding forests, wild areas, jungles, and backyards for processing and its value addition, most of which were previously considered non-consumable and food waste. Since the grapevine of agency cycle completion, some women entrepreneurs in the district are involved in wealth generation through self-employment units. Representation in Mahila Samsad and Gram Sabhas revealed decision-making authority and conceptualization of unification into SHGs in the social domain. Women played a significant role in women's empowerment, attitude change regarding transport availability, livelihood issues, and awareness building about the problems and prospects of individual income-generating activities in different expectations and stratifications of the socio-economic background of entrepreneurial setups in tribal-dominated areas across Odisha.

5. Social Implications of Women Entrepreneurship in Tribal Areas

Women entrepreneurship is a vital key to the economic upliftment of any country, particularly in developing countries like India, which contain diverse groups in different places. Unfortunately, tribal women are lagging behind and have still not markedly improved their economic status. Women entrepreneurs in the tribal areas of Odisha have the capability to contribute beyond economic upliftment. They can strive to remove poverty, empower other women, and improve the standard of living, educational qualifications of the population, and health awareness. Anthropology spices the above research and makes it interesting. Tribal areas in India are mostly dominated by tribal women. Their contribution to the agriculture sector is significant but is still not accounted for in the National Income, considering none of their work as an entrepreneurial activity. Despite that, the parity of work



contributing to GDP is very low. It is below 30% in most tribal states of India. Women's contribution to GDP has a direct social implication. The involvement of women entrepreneurs in the tribal economy of Odisha improves the position of women from passive contributors to active players in decision-making. Women entrepreneurs promote gender equality and empower women both socially and economically. Anthropological field studies with an emphasis on economic activity, work participation, and market economy reveal women's active involvement in both organized and unorganized sectors. In all combinations of entrepreneurship activity and work participation, women's involvement as organized women entrepreneurs is very low. The success of women promoting entrepreneurship and employment at the local level benefits other women through capacity building and empowerment. This exercise focuses on community development. Women entrepreneurs support poor women and women-headed households by promoting income generation activities, group revolving funds, loans, self-help groups, and provision for basic needs. As women come together with a common objective of supporting each other and the community, organization, capacity building, awareness, and empowerment take place. The above aspects restrict the approach of women entrepreneurship to a very narrow base, limiting their contribution to social development. Tribal areas are mostly dominated by tribal women. The results indicate that entrepreneurial activities at the grassroots level in rural tribal areas improve the social status of women, thereby promoting gender equality and empowering women both socially and economically. An anthropological field study with an emphasis on women entrepreneurs in the tribal economy of Odisha focuses on micro and small-scale women entrepreneurs across a variety of activities. Their involvement in both organized and unorganized sectors is substantial. Organized entrepreneurship provides security to daily incomes, but economic gain is limited as the profit is shared by both men and women. Studies on the involvement of women entrepreneurs promote gender equality and empower women both socially and economically.

5.1. Empowerment and Gender Equality

Women entrepreneurship is a change agent that empowers women and uplifts their social status. The formation of the SHG network has led to the socio-economic upliftment of women in tribal areas. Human development and women entrepreneurship empower women, which contributes to building a self-reliant socio-economic society free from vulnerabilities through entrepreneurship development. Women empowerment means moving from a position of enforced powerlessness to a position of power. Empowerment relies on the sense of self-worth, respect for others, and social responsibility. The underlying paradigm of empowerment is gender equality.



Gender equality is defined as the absence of discrimination on the grounds of a person's sex in opportunities, allocation of resources, or benefits. The economic empowerment of women is a major concern for long-term economic growth and poverty reduction. Gender biases are deeply rooted in traditional practices and social customs. In tribal areas, economic empowerment and entrepreneurship development cannot be achieved unless the existing gender biases against women are removed. By keeping the gender biases aside, women entrepreneurship development would act as a pull factor in the process of women empowerment and promoting gender equality in society.

Women entrepreneurship not only generates additional income but also shifts the power dynamics within the household by improving the decision-making power of women over household expenditure. Women entrepreneurs are more likely to invest earnings in their families. When women succeed in business, they also succeed in other spheres of life such as education, health, family, and morality. Further, women entrepreneurship also affects the economic environment of a society. Women entrepreneurship development can be a strategic tool to achieve the purpose of economic freedom for women and gender equality in society.

5.2. Community Development

Along with the economic benefits, women entrepreneurs contribute significantly to the community development of tribal areas. They play important roles in the development of socio-economic infrastructures such as schools, drinking water facilities, Anganwadis, roads, and irrigation. They also contribute to the preservation of traditional culture and practices. Their entrepreneurship is mostly based on traditional skills as well as local resources, and this forms the basis of the ethnic identity of the tribal community. Women entrepreneurs are making efforts to maintain ethnic identity by taking initiatives and adopting innovative ideas for value addition and branding of ethnic products. Their efforts towards value addition and modernization of traditional crafts help in the retention of heritage. Their initiatives towards the development of cooperatives and formation of women's groups aid in the dissemination of traditional knowledge and skills, management of scarce resources, and preservation of ethnic identity. Women's groups are becoming effective tools for the management and sustainability of traditional handicrafts. The sectoral indifference of banks poses a threat to the generations of traditional crafts and handicrafts, especially in tribal areas.

6. Economic Implications of Women Entrepreneurship in Tribal Areas

Women's entrepreneurship in tribal areas has emerged as a pathway for socio-economic empowerment aimed at creating an independent identity. It encompasses various significances, particularly in the tribal



areas of Odisha, where people are facing the dilemma of abject poverty and socio-economic backwardness. Economic growth and the empowerment of women are treated as focal points of development programs in different states. The economic emancipation received by women after self-employment recognition is reflected in their self-identity and status to a greater degree. Women entrepreneurship accelerates income generation and employment opportunities to a greater extent in the rural tapestry. The growth of entrepreneurship is viewed as a means of poverty alleviation for social upliftment. Great care should be taken in policy programs so that poor women, without any class distinction, can be encouraged to take up entrepreneurship as an occupation. Women who have been supported by formal financial institutions have experienced upliftment in terms of income, assets, and savings. Such efforts are Herculean for poverty alleviation through income-generating rural employment. Women's participation in SHGs helps to break the poverty trap and build skills and economic efficacy. Women's participation in SHGs has enabled them to share family responsibilities and decision-making. Women have witnessed a relative shift in their control over income; thus, the economic role of women has been recognized in their households. The threshold of education leads to an increase in their awareness of income; economic empowerment improves their status to a considerable extent in society. Income generation and poverty alleviation are two splendid concepts, the nexus of which has been the concern of different stakeholders in the country for a long time. Income is treated as a means, whereas poverty is treated as an end. Hence, income generation is an imperative step for poverty alleviation, as it is a formidable poverty trap that ensnares the poor in a vicious cycle of deprivation. Income generation is a cross-cutting inclusion agenda to alleviate different deprivations caused by poverty in tribal regions of Odisha. It is an ostensible employment strategy as a social safety net, which has been on the agenda of developmental planners to empower the marginalized and deprived population. Microcredit is a powerful tool for poverty alleviation, globalization of poverty, job losses, and economic insecurity. It privileges the schematized outreach expansion of microfinance institutions and the recognition of women as good investments in poverty reduction. Financial inclusion expands the reach of formal financial markets to capture the marginalized in the development arena. Financial inclusion is an umbrella constituency that is construed as the widest reach of financial services, including savings, loans, remittances, and insurance, to the unbanked population in a financially sustainable manner. Financial inclusion pacifies the frustration of the marginalized being excluded from financial services and the opportunities of affordable financial products. Access to affordable financial services expands the distribution of financial kindness to the underserved population and mitigates the



vulnerability of financial poverty. However, the scaffolding of financial inclusion is in its nascent stage in developing countries like India, where the informal sector has been left out of financial services, despite forming a sizeable percentage of the global population.

6.1. Income Generation and Poverty Alleviation

Women have been engaged in various socio-economic activities, particularly in micro and small entrepreneurial ventures that yield daily income. The review of select women serialization units has revealed that the annual income of such women was approximately INR 25,000 to INR 42,000 for 100 days of operation in various capacities, though this situation was unfavorable for economically disadvantaged populations. The SHGs in Odisha have emerged as the most preferred choice of women entrepreneurs for undertaking income-generating enterprises. The anemic Rayagada district had the highest SHG density compared to the most prosperous city. SHGs catering to the local population's needs and proactively engaged in forest and service-based income-generating activities were more efficient in augmenting their annual income than those SHGs lacking demographic diversity. Overenthusiastic centers, particularly in the pursuit of interest, have become the regretful “waning owning dragon” across Odisha. The socio-economic implications of women entrepreneurship SHGs were manifold, especially for women who were primarily engaged in household chores and had no financial autonomy of their own. The impact on household purchasing capacity was more accentuated in certain households than in others. The increased income, however, did not stem the exodus of men from households, particularly for matrimonial reasons between 20 and 45 years of age, creating a gender imbalance in the villages. Not surprisingly, violence against women had also increased in those villages, which needed cognizance from the lawmakers and administration. The women SHG and its members, in particular, were graduates from subsistence to social empowerment, shifting the onus of education, health, home appliances, and consumer goods onto their shoulders. They were also proactively engaged in community decision-making through their representation in local governance institutions - a longer voyage within a decade backed by a conducive policy environment. Despite having difficulty finding the right place for quality raw materials and markets after value addition, the travails, boldness, and innovations in braving all odds emerging to become income earners with heads held high through the relentless saga of SHG were most inspiring and deserving of laudable mention. Women entrepreneurship in the Indian context has assumed significance as an engine of economic growth and overall development since 1991. The decade-long policy initiatives networked into a three-pronged strategy comprising well-run educational institutions, commercial banks, and grassroots organizations



have borne fruit as overt socio-economic variables. Albeit lacunae in the implementation of the self-employment schemes surfaced executives' unequal geography of achievements between districts and classes, further boon befell the womenfolk in the agro-based tribal economy of Odisha in the form of SHGs.

6.2. Market Access and Financial Inclusion

Sustainable pathways to improve market access and financial inclusion of women's enterprises in tribal areas are discussed, drawing on experiences from projects. Efforts to institutionalize women SHGs and federations, organized training programs, and supported sales through exhibitions enhanced marketing skills and self-esteem. Removal of middlemen, direct sales to agencies, and creation of e-marketing platforms increased profits. Access to credit through SHG federations enabled diversification and expansion of enterprises. Mobilization of idle savings led to profitable investments in larger-scale activities. Training empowered women with knowledge of business plans, finance, and regulatory aspects. These interventions improved market access and enhanced business experience, entrepreneurial capabilities, and financial awareness. Empowered women SHG members contributed to household consumption, purchased assets, and expanded enterprises, improving family livelihoods.

Women's village-level savings groups and savings mobilization through microcredit from SHG federations increased women's control over income. Access to capital enabled diversification of household economies and involvement in a variety of enterprises. Interventions also encouraged men to invest in women-friendly agricultural tools and machines, enhancing agricultural productivity. Women's participation in milch animal businesses and poultry farms supplemented household fodder and income expenditure. Landless women employed male relatives in bamboo craft and spent income on children's education, healthcare, and family consumption, decreasing vulnerability.

Potential adverse effects were also noticed, particularly among women involved in income-generating activities. Emerging monitoring and learning systems were designed to identify positive and negative consequences of women's empowerment. Women's migration in search of jobs, safety issues, and declining political participation were concerning. Family disputes and leakage of income in alcohol consumption were experienced in a few cases. There were instances of women's SHGs and federations falling into a state of crisis. Currently, steps are being taken to track the positives and negatives of women's entrepreneurship on family livelihoods and community development.



7. Government Policies and Programs for Promoting Women Entrepreneurship in Tribal Areas

Enabling women entrepreneurs in tribal areas has been a major emphasis of the Government of India since the early 1990s. Government policies and programs were developed to encourage both casual and commercial self-employment ventures among tribal women in particular. At the national level, the integrated rural development programs and self-employment programs were translated into service delivery mechanisms through a platform of national banks. The integrated rural development program was based on the yardstick of poverty alleviation, while the self-employment programs were initiated with the objective of enabling women to earn an honorable living and to provide a safety net to unemployed educated youth. A group approach of women, self-help groups, and informal micro-financing was established to fulfill the banking needs of the less well-off sections of society. The emphasis on women was particularly due to the belief that women are the worst hit by poverty and economic deprivation. Various self-employment and credit programs were adopted by the banks to meet the banking needs of the self-help groups. Switching over to self-help group banking was a demand-driven approach with an emphasis on capacity building and empowerment of self-help group women through a focus on credit plus activities.

The Government of Odisha, with a view to create awareness among the scheduled tribe women on the conservation of traditional forest-based industries and their upgradation to modern technology to ensure sustainable livelihood for forest-dependent scheduled tribes, launched the STEP scheme under the Ministry of Women and Child Development during 2002-03. The scheme also has provisions for the expansion of exotic species like bamboo, palm, and cane, and the upgradation of tools and know-how under the forestry-based traditional to modern technology intervention. Odisha is one of the states in India where forests contribute a major chunk of livelihood to rural households. As per the census, Odisha's population was about 4.20 crores, and 22.13 percent of them belonged to scheduled tribes. The scheduled tribes account for about 35.14 percent, 86.58 percent, and 59.89 percent of the population of farmers, agricultural laborers, and rural population respectively in the state. The off-farm sector, at the same time, provides sustainable livelihood opportunities to the rural poor. The forest productive activities, both through the collection of non-timber forest produce and forest-based cottage industries, are the traditional source of livelihood for these sections. In spite of the gradual decline in income from forest activities, the dependence of scheduled tribes on forests has been retained through changing



strategies of income generation since the industrialization drives in the 1960s and 1970s. Such initiatives favoring scheduled tribes were launched during the 1990s when their income from forests was assumed to be reduced due to the growth of private forests and unregulated exploitation of public forests. But the question still remains as to whether the initiatives on cottage industry, non-timber forest produce, and self-help groups bore desired fruits or uplifted the sagging income of scheduled tribe communities to some desirable level. (Nath & Chowdhury, 2020)(Ota, 2020)(Asmita & Ansari) (Ota, 2020)(Nath & Chowdhury, 2020)(Reddy & Chand)(Asmita & Ansari) (Ota, 2020)(Nath & Chowdhury, 2020)(Reddy & Chand)(Mahajan & Mahajan, 2021)

7.1. Overview of Existing Initiatives

The Government of Odisha, through its Odisha Livelihoods Mission, has been working rigorously to empower women Self-Help Groups in anti-poverty programs since 2010. OLM has ensured that SHGs not only save and pool money but also lend it among members to augment their income-generating activities. Women SHGs have also been availed of the facility of bank credit, which has resulted in the take-off of their income-generating activities in agriculture, allied sectors, and the non-farm sector. In order to strengthen their income-generating activities, SHGs have been facilitated with self-employment training of different durations by government and private skill training partners. However, in SHG-led income-generating activities, women have been only involved in low-investment and low-profit enterprises. For sustainable development and poverty alleviation through the SHG movement, appropriate intervention is needed to facilitate women SHG members in higher investment enterprises, which are in demand in the local area.

The Government of India's national policy for promoting entrepreneurship viewed SHGs as a potential mechanism for promoting self-employment and entrepreneurship among women. This was further reinforced through a program launched in 2001. The idea was to form Self-Help Groups that would work through banks and other financial institutions to provide micro-credit to poor women in the unorganised and informal sector. The focus was also to provide skill training to these women to enhance their income-generating capacity. In order to ensure proper planning, coordination, and monitoring in implementing the program, the Ministry of Rural Development constituted a Central Grievance Redressal Cell. (Yadav, 2021)(Raj & Vaish, 2023)

Under the development of the SC/ST Scheme, technological support was provided through the Agriculture and Agricultural Engineering Departments of the Government for special programs and schemes like developing new products and technologies, including post-harvest technology with higher UGC CARE Group-1



commercial production and productivity. Developmental intervention in Panchayati Raj Institutions to ensure effective participation of SC/ST. The State Council aims to ensure proper consideration and attention to the developmental needs of the SC/ST. Cooperatives and Women Self-Help Groups are encouraged to take up and promote subsistence productive activities among women and poor SC/ST individuals for economic self-reliance and as an alternate strategy for development. (Atieno et al.2024)(Nyakundi, 2022)

The credit needs of SC and ST women are being met through scheme banks of the State under the Wing of the Odisha Scheduled Caste and Scheduled Tribe Development Finance Cooperative Corporation Limited. Pre-Matric and Post-Matric Scholarship Schemes encourage quality education among SC/ST pupils and students in schools, colleges, and professional institutions, especially in engineering and medical fields. Coaching facilities are provided to SC/ST students for Medical/Engineering Entrance Tests and Examinations. The State Institute of SC/ST Studies has been established to monitor and evaluate the situation of SC/ST in the state in terms of socio-economic factors, education, employment, political participation, and human rights.

7.2. Effectiveness and Challenges

The effectiveness of existing government policies and programs for promoting women's entrepreneurship in Odisha's tribal areas varies, with several initiatives showing potential for success. Government intervention in supporting women's entrepreneurship on a small scale has been documented. However, practical, on-the-ground implementation of these schemes has proven difficult, particularly in tribal regions where women's involvement in entrepreneurial activities is limited. Comprehensive studies encompassing all operational schemes are essential to evaluate the effectiveness of such programs and the government's commitment to supporting women. In this context, the approaches adopted by self-help groups (SHGs) currently operational in tribal areas are examined.

Women play a significant role in SHGs, members of which are drawn from tribal regions, villages, and rural areas. Various microfinance schemes and initiatives have been launched by both central and state governments to address the needs of these people, with microfinance self-help groups (SHGs) and the National Differentiated Network Housing Finance Company model emerging as the two most popular ways of achieving this. A similar model, which highlights the process of SHGs receiving indirect long-term funding through banks but with all decisions regarding selecting members and groups coming directly from the local poor and tribal people, is also noted.



Several factors that inhibit the effective and optimal functioning of SHGs and their associated microfinance schemes have been identified. Primarily, women possess very little say in controlling funds, and the majority of the interventions are women's participation as credit consumers to avail loans without full ownership. Subsequently, microfinance is becoming an extension of existing formal banking institutions. Also highlighted are the issues of capacity building, operational costs, and appropriation of funds meant for women, as administrative and political groups absorb most of the margin from multiple loans taken by the same beneficiaries due to strategic microfinance lending. Many SHGs lack proper understanding of the terms and conditions of loans. As a result, many groups and banks came to an understanding in which instead of saving, the groups are made to pay off loans by undertaking detrimental financial practices such as selling off their gold ornaments. Not only do these practices plunge them back into the pre-microfinance existence of perpetual indebtedness, but they also threaten the very functioning of many SHGs, with groups and banks failing to meet minimum requirements for survival.

Thus, although the emergence of SHGs and other microfinance initiatives may be hailed as steps towards empowering women and equipping them with means to undertake entrepreneurial activities, the implementation has met with several hurdles that are not being adequately addressed.

8. Conclusion and Recommendations

Women entrepreneurship in tribal areas has distinct features closely linked with the socio-economic situations of the womenfolk and their respective families. They are primarily involved in traditional economic activities and cottage industries with the potential to become viable enterprises, turning the present job holders into job providers. Women's self-employed entrepreneurship is more common in smaller, family-based firms, producing the same product as their family unit. Growing awareness to uplift tribal women is reflected in efforts to create an entrepreneurial atmosphere among them, with familiarity towards the concept, development of soft skills, and initiation of self-help groups. Opportunities have been created for accessing and acquiring skill activities and financial assistance from various banks and the government. Economic status, mobility, and decision-making power of wives are better in households promoted by organizations, as evidenced by the study undertaken on ten randomly selected tribal women's self-help groups in a district marked by acute deprivation. The concern for socially backward people and empowerment of women is behind the development of self-help groups with savings and allowing women access to credit. In addition to growing family income, savings, and



access to credit, it is significantly contributing to enhancing economic conditions, empowerment, gender equity, and education of children.

With regard to the aspect of the work, micro and small enterprises set up and run wholly by women in tribal areas are more viable than those run by men or mixed groups. In these enterprises, where mostly local tribal women artisans are employed, processes and products are traditional with some updates; craft skills are passed on in the family unit and learned through informal training, while design or product development remains largely outside the firm. Self-help groups of women have the potential to strengthen domestic micro and small enterprises, counteract social exclusion due to employment in the informal economy, and reduce gender inequality in work. Women's entrepreneurship in micro and small enterprises has the potential to provide support to the ailing informal economy post-pandemic, which comprises about 94 percent of total employment in the country. It is recommended to strengthen and promote the micro and small women enterprise sector by ensuring that support measures, including both financial and promotional measures, reach them, including the unregistered or unrecognized enterprises. Women entrepreneurs should be recognized as a specific development target group, with their own specific needs for support and promotion through decentralized policy and provision of services at the grassroots level. Additionally, gender-integrated cooperative action is needed by groups of self-employed women workers in the informal economy to be credible partners to ensure women's economic contributions, current barriers confronted in their position as workers, and measures to redress them are recognized and acted upon. (Singsit and Prasain2024)(Murry, 2020)(Rao)

8.1. Key Findings and Insights

Micro, small, and medium enterprises (MSMEs) play a vital role in the economic development of almost every country. They contribute significantly to the national production capacity, generate employment, and help to augment exports. However, MSMEs are often faced with two serious challenges: one is access to finance and the other is access to markets. It has been observed that women entrepreneurs are often shy about obtaining credit from financial institutions, especially in tribal and backward areas. Women entrepreneurs' social and economic profile was explored, beginning with their localities and villages, educational qualifications, family type, age, occupation before joining entrepreneurship, and reasons for taking up entrepreneurship.

The results reveal that the majority of women entrepreneurs are found to settle in the rural areas of Kalahandi and Ganjam districts, belonging to BPL households, educated up to the higher secondary



level, engaged in agriculture before taking up entrepreneurship, and aged between 31 and 40 years. (Rajpal & Tamang, 2021)(Nookathoti and Nayak2023)(Kumar and Nayak2021)

It is evident that there is a great deal of disparity in the growth of women entrepreneurs in tribal habitations compared to non-tribal areas. The popular perception that entrepreneurship is profitable in the areas inhabited by the tribal population is inadequate. Marketing and quality-related problems severely hamper adequate growth of women entrepreneurship in tribal habitations. Women entrepreneurs in tribal areas are more conscious of family welfare as it affects the well-being of the family and children. Despite progress in the existing parameters, significant disparities remain in almost all parameters of women entrepreneurship development between tribal and non-tribal habitations. Even many of the indicators in the social developmental variables are not favorable to women traders in tribal habitations. This is a serious concern for the improvement of tribal women entrepreneurship in the state and nationally. Nonetheless, there is no denying the fact that there are still great untapped potentials for women entrepreneurship development in the tribal areas.

8.2. Policy Recommendations for Enhancing Women Entrepreneurship

Women entrepreneurship in tribal and rural ecosystems is essential for a flourishing economy. Despite significant advances in the economic and social empowerment of women in India, women entrepreneurship is fledgling, especially in tribal areas. In Pakistan as well, it is noted that women of rural origin remain unempowered in terms of education, health, decision-making power, land ownership, and mobility, which are crucial for women entrepreneurship. A focus on rural economies is also of utmost significance, as they represent a substantial share of the global population and labor force.

The Odisha state of India is endowed with rich mineral resources and is home to a huge tribal population. Accordingly, investing in women entrepreneurship in such tribal states can boost the economy. With this background, the work aims to investigate the role of women entrepreneurship in the social and economic upliftment of tribal states of Odisha and highlights the various challenges and issues faced by women entrepreneurs in such tribal ecosystems.

To address these challenges, various policy recommendations are shared based on field observations and interviews with policymakers at different levels. Some of the key recommendations include the need for focused women entrepreneurship policies and strategies aligned with tribal aspirations and capabilities, promoting tribal startups and traditional industries, and efforts to encourage tribal women's participation in the local area with the involvement of civil societies.



Increased focus on tribal women's landholding and financial literacy, and facilitation of support necessary to capitalize on the growing opportunities from the urban to rural transition in the post-COVID world by investing in rural sector development, are some of the recommendations shared to boost the tribal women entrepreneurship ecosystem in Odisha. It is expected that the recommendations would be of immense interest to policymakers, government agencies, and developmental agencies working in the tribal space.

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