

## **Pathways To Empowerment: Systemic Challenges Of Women Entrepreneurs In Rajaborari Estate Tribal Village Cluster**

Akella Sabitri Ragini<sup>1</sup>, Dr. Sunita Malhotra<sup>2</sup>, Dr. Shalini Nigam<sup>3</sup>, D. Sumir<sup>4</sup>

(Research Scholar, Department Of Management, Dayalbagh Educational Institute, Agra)

Professor, Department Of Management, Dayalbagh Educational Institute, Agra)

(Professor, Department Of Management, Dayalbagh Educational Institute, Agra)

(Dean, Rajaborari-Timarni Campus, Dayalbagh Educational Institute, Agra)

---

### **Abstract:**

*This study explores the systemic challenges faced by tribal women entrepreneurs in the remote Rajaborari village cluster of Madhya Pradesh, situated over 70 km from the district headquarters. Despite possessing traditional skills and resilience, women from the Gond and Korku tribes encounter layered constraints—limited market connectivity, inadequate infrastructure, digital exclusion, and restricted access to financial institutions—that hinder their entrepreneurial pursuits. Employing a mixed-method design, the study integrates quantitative data from 70 respondents with qualitative insights from interviews and focus group discussions to uncover the severity and prevalence of these challenges. A weighted challenge index (WCI) analysis highlights market disconnection and poor transport infrastructure as the most pressing obstacles. Thematic insights reveal lived experiences of navigating isolation, resource improvisation, financial negotiation, and social gatekeeping. The findings underscore the need for context-sensitive, decentralized policy interventions that can bridge geographic, digital, and institutional distances to foster sustainable women-led entrepreneurship in tribal regions.*

**Key Word:** Tribal development; Women empowerment; Women entrepreneurship; Rural development

Date of Submission: 10-08-2025

Date of Acceptance: 20-08-2025

---

### **I. Introduction**

In the context of rural India's development discourse, the role of women entrepreneurs has emerged as a critical pillar for inclusive and sustainable growth. Yet, in tribal-dominated regions, women continue to encounter layered and persistent barriers to entrepreneurship—economic, social, cultural, and institutional. Tribal women, in particular, navigate a deeply marginalized landscape marked by poverty, gender-based exclusion, and structural isolation, despite their resilience and indigenous knowledge systems. One such region is the Rajaborari village cluster in Rehatgaon Tehsil of Harda district, Madhya Pradesh. Home primarily to the Gond and Korku tribes, this forested estate is characterized by rugged terrain, poor infrastructure, and extremely low household incomes.

Despite these limitations, tribal women in Rajaborari are increasingly engaging in micro-entrepreneurial activities such as dairy farming, tailoring, bamboo craft, and forest-produce based livelihoods. These efforts are often born out of necessity, as male employment in the region remains unstable—47% of men lack steady occupations—and agricultural income is seasonal and rain-dependent. In this context, women-led enterprises emerge as essential contributors to household subsistence, if not long-term resilience. However, their entrepreneurial journeys are obstructed by poor market access, limited transportation and digital connectivity, financial exclusion, inadequate infrastructure, and persistent socio-cultural constraints.

This study aims to systematically examine the structural, cultural, and institutional barriers that tribal women entrepreneurs face in initiating, sustaining, and scaling their microenterprises. Specifically, it seeks to answer the following research question:

**•What are the dominant constraints that inhibit the development of women-led enterprises in tribal and remote rural areas such as Rajaborari?**

Using a mixed-methods approach grounded in fieldwork across ten tribal villages in the estate, the research offers empirical insight into the everyday realities of tribal women entrepreneurs operating at the fringes of the formal economy. By focusing exclusively on the challenges they encounter, the study aims to

inform more context-sensitive interventions by policymakers, development agencies, and grassroots institutions seeking to empower women in underserved and remote geographies.

## **II. Literature Review**

### **Women Entrepreneurship in Rural and Tribal Contexts**

Women's entrepreneurship in rural and tribal regions has emerged as a pivotal tool for inclusive growth and socio-economic transformation (Baruah, 2017). However, in tribal areas like Rajaborari, entrenched social and geographic marginalities challenge women's participation in formal economic systems. According to Das (2011), tribal women's ventures are typically subsistence-based, relying on local resources such as forest produce, tailoring, and livestock. Singh and Sapra (2013) further note that these enterprises are often unregistered and unlinked to wider market systems, reflecting deep systemic isolation.

The Gond tribe in central India, including Madhya Pradesh, continues to face barriers in terms of access to institutional finance, infrastructure, and entrepreneurial knowledge. While the National Rural Livelihood Mission (NRLM) and SHG movements have expanded outreach to underprivileged women, Sharma and Varma (2018) argue that implementation in deeply forested or remote tribal areas remains sporadic and often superficial.

### **Institutional and Educational Interventions: DEI and ATMA as Localized Models**

Recognizing these structural gaps, the Dayalbagh Educational Institute (DEI) has initiated grassroots interventions through its Rajaborari ICT Centre. One such initiative is ATMA (Apparel & Toys Micro-Manufacturing Association), which aims to promote home-based micro-enterprises tailored to the social and cultural realities of tribal women. ATMA facilitates vocational training, supply chain input support, and basic managerial skills for women engaged in apparel, toys, and bamboo craft (Swarup, 2022). Unlike generic SHG models, ATMA is rooted in a pedagogy of self-sufficiency and local value addition, offering a decentralized, sustainable, and replicable model for tribal entrepreneurship.

Complementing this, Saini (2022) presents a detailed account of establishing social enterprises in Rajaborari in her book *Women's Empowerment: Through Social Enterprise*. She emphasizes that empowerment requires not just skill training, but also culturally sensitive approaches, embedded field presence, and handholding. The book outlines key operational components including input support, identity validation, mentorship, and market linkages—critical for transforming remote tribal clusters into productive units of women-led enterprise.

Further, Malick (2022), under Saini's supervision, carried out an in-depth intervention study in Rajaborari that systematically tracked women's progression from trainees to enterprise owners. The model followed a three-phase design: exploratory assessment, skill-building intervention, and autonomous functioning without external support. The findings revealed that women developed confidence, improved product quality, and were able to sustain enterprises independently. The Rajaborari case offers an empirically validated micro-enterprise development pathway suited to tribal zones.

### **Systemic and Structural Challenges**

Despite the progress made, tribal women entrepreneurs continue to confront entrenched challenges. Infrastructure limitations such as poor road access and market connectivity constrain economic expansion (Chaudhary et al., 2019). Deshpande and Sethi (2010) highlight that patriarchal norms restrict mobility, often necessitating male mediation for market visits or financial transactions. Moreover, low levels of literacy and digital skills impede the adoption of modern tools (Roy & Basu, 2020), while cultural undervaluation of women's Labour further discourages enterprise legitimacy (Rani & Nair, 2021).

These barriers are amplified in tribal regions by seasonal incomes, exclusion from formal banking systems, and the dominance of daily-wage Labour, which diverts attention from enterprise-building (Agarwal, 2000; Thakur & Malkan, 2024). As Malick's (2022) research confirms, even when skill inputs are provided, structural sustainability is contingent on simultaneous social transformation and economic support.

### **Critical Success Factors (CSFs) in Tribal Women-Led Enterprises**

The literature identifies several CSFs critical to women's entrepreneurial success in underdeveloped areas: access to credit (Sinha, 2005), skill-building (Kumar & Liu, 2020), family and peer support (Desai, 2009), and strong institutional scaffolding (Mishra, 2021). In the tribal context, community-based models such as ATMA and initiatives supported by DEI demonstrate that trust, consistency, and local language-based training significantly influence adoption and impact (Saini, 2022; Swarup, 2022).

Additionally, enterprise models that build around existing socio-cultural norms—such as home-based manufacturing or forest-linked products—tend to perform better due to their alignment with tribal women lived

realities (Malick, 2022). The convergence of skill, social validation, and institutional mentoring is therefore essential for success.

### **Research Gaps**

While growing attention is being paid to rural entrepreneurship, there remains a lack of intersectional, micro-level studies in forested tribal zones. Most policy frameworks and enterprise development models are designed for semi-urban or accessible rural settings, leaving communities like Rajaborari inadequately represented. Moreover, the integration of education-based institutional support and tribal enterprise has seldom been studied outside DEI's experiments. This study addresses these gaps by offering a grounded, data-driven perspective on the unique enablers and obstacles tribal women entrepreneurs face in a deeply rural forest ecosystem.

## **III. Methodology And Data Collection**

### **Research Design**

This study adopts a mixed-method approach, combining quantitative and qualitative techniques to explore the entrepreneurial ecosystem of rural and tribal women in the Rajaborari Estate, Harda district. Designed as an exploratory and descriptive inquiry, it examines socio-economic profiles and challenges in context. The methodology is informed by prior field interventions like the ATMA initiative by DEI and empirical studies by Saini (2022), Malick (2022), and Swarup (2022), enabling effective triangulation of structured data and lived experiences.

### **Area of Study**

The study was conducted in Rajaborari, a remote tribal village cluster located in Rehatgaon Tehsil of Harda district, Madhya Pradesh. Spanning 7,988 acres of predominantly forested land, the region is inhabited largely by the Gond and Korku tribal community. Geographically characterized by tropical dry deciduous forests with teak and bamboo, the area suffers from limited connectivity, poor infrastructure, and weak market access. According to the 2011 Census, Rajaborari and Temrubahar gram panchayats together account for 4,683 rural residents, of whom 85.4% belong to Scheduled Tribes. The local economy relies on subsistence agriculture, seasonal wage labor, and forest-based livelihoods such as tendu and mahua collection. Despite its natural resource base, economic mobility in the region remains constrained due to lack of sustainable livelihood options and institutional support.

### **Sampling Design**

A purposive sampling technique was employed to select respondents who were either currently operating a micro-enterprise or had done so within the last three years. The inclusion criteria ensured diversity across key dimensions, including enterprise types such as dairy, tailoring, food processing, and other livelihood-based activities; age groups; marital and family status; and geographic representation from the ten hamlets that constitute the Rajaborari village cluster. A total of 70 tribal women entrepreneurs were selected for the quantitative component of the study. In addition, 15 participants were chosen for in-depth qualitative interviews, and two Focus Group Discussions (FGDs) were conducted with active Self-Help Groups (SHGs) to gain broader insights into collective experiences, support systems, and social dynamics influencing entrepreneurial activities in the region.

### **Data Collection Tools**

To ensure cultural and linguistic relevance, all data collection tools were prepared in Hindi and the local dialect. A structured questionnaire was used to survey 70 tribal women entrepreneurs, covering demographics, enterprise details, challenges (economic, social, institutional), access to finance and training, success enablers, and Likert-scale items on empowerment outcomes. This was complemented by a semi-structured interview guide for in-depth narratives on enterprise journeys and resilience. Additionally, two FGDs with active SHGs explored shared experiences and social dynamics. Field observations and site visits to ATMA units and the DEI ICT Centre enriched the study with contextual insights, enabling effective triangulation across methods.

### **Data Analysis Tools**

Quantitative data were analyzed using SPSS, with descriptive statistics—such as frequencies, percentages, and mean scores—used to assess the prevalence and intensity of challenges faced by tribal women entrepreneurs. Likert-scale responses were interpreted through mean severity analysis and visualized using stacked bar charts. Further, a Weighted Constraint Index (WCI) was computed to evaluate and rank challenges by combining both their prevalence and perceived severity.

Qualitative data from interviews and Focus Group Discussions (FGDs) were analyzed using thematic analysis in NVivo, with codes developed inductively and validated through field observations and researcher diaries. This integrated mixed-method approach provided deeper insight into both quantitative patterns and the lived realities of tribal women in Rajaborari.

#### IV. Results, Analysis And Findings

##### Challenges Faced by Tribal Women Entrepreneurs

The Rajaborari village cluster, nestled deep within the forested belt of Rehatgaon tehsil, is home to a resilient yet underserved population of tribal women striving to participate in entrepreneurial activities despite considerable constraints. Located 70 km from the district headquarters in Harda and about 42 km from the tehsil headquarters, Rajaborari's isolation is not merely geographic is also infrastructural, institutional, and economic. The region is dominated by Gond and Korku tribal communities, whose cultural practices, traditional livelihoods, and connection to the forest landscape have historically defined the rhythms of daily life.

In this context, the pursuit of entrepreneurship by tribal women is both a bold act of economic agency and a daily negotiation with structural marginality. These women operate within a socio-cultural environment that places a high premium on family duties, restricts mobility, and often treats enterprise as secondary to subsistence farming or wage labor. The area's forested terrain, poor road conditions, unreliable mobile networks, and seasonal inaccessibility further compound these constraints, creating a unique set of challenges that are qualitatively different from those faced by rural women in more accessible districts.

This section analyses the specific challenges experienced by 70 tribal women entrepreneurs residing in the ten hamlets of Rajaborari. Each participant was asked to rate the severity of key entrepreneurial constraints using a five-point Likert scale, while in-depth interviews and FGDs allowed for the collection of rich narratives and experiential insights. The findings underscore the ways in which remoteness, exclusion from mainstream markets and institutions, and cultural rootedness in Gond and Korku traditions shape the entrepreneurial experience in Rajaborari—not as a linear path of economic mobility, but as a layered and contested journey of survival and self-assertion.

##### Socio-Economic Profile of Respondents

The socio-economic profile of the 70 tribal women entrepreneurs surveyed across the Rajaborari village cluster offers crucial context for understanding the multifaceted challenges they face. The region's economic fragility, social norms, and infrastructural deficits shape not only the nature of entrepreneurship but also its feasibility and sustainability. Table 1 summarizes the key demographic and economic attributes of the respondents.

**Table 4.1: Socio-Economic Profile of Tribal Women Entrepreneurs in Rajaborari (N = 70)**

Variable	Category	Number of Respondents (n = 70)
<b>Age Distribution</b>	18–25 years	2
	26–35 years	35
	36–45 years	20
	46–55 years	13
<b>Educational Qualification</b>	Illiterate	15
	Primary School	13
	Middle School	17
	High School	14
	Graduation or Higher	7
<b>Marital Status</b>	Married	63
	Single/Widowed/Separated	7
<b>Family Type</b>	Nuclear	38
	Joint	32
<b>Caste Category</b>	Scheduled Tribe (ST)	44
	Other Backward Class (OBC)	17
	Scheduled Caste (SC)	8
<b>Place of Residence</b>	Rural	63
	Urban (Peripherally attached)	7
<b>Family Size</b>	2–4 members	35
	More than 4 members	33
<b>Earning Members in Household</b>	Two earning members	56
	One or more than two	14
<b>Monthly Household Income</b>	Less than ₹5,000 (Before Enterprise)	42
	₹10,000 – ₹15,000 (After Enterprise)	28
<b>Monthly Personal Income</b>	Less than ₹5,000	47
	₹5,000 – ₹10,000	20
<b>Contribution to Family Income</b>	21–40% of total household income	28

### Key Insights

- **Age and Marital Status:** A majority of the women are in their prime working years (26–45), with 90.7% being married. This implies active household responsibilities coupled with entrepreneurial aspirations.
- **Education and Caste:** 21% of respondents are illiterate and only 10.1% hold a graduate degree or higher, highlighting limited educational access. The high representation of Scheduled Tribes (63.4%) reflects the tribal concentration of Rajaborari.
- **Household Economics:** Most women belong to low-income households. While post-enterprise incomes have improved in some cases, 66.8% of women still earn less than ₹5,000 personally per month, and 59.4% households were below the poverty line prior to enterprise.
- **Family and Livelihood Structures:** Over 79% of families depend on two earning members, suggesting that women's income is critical. Nuclear families slightly outnumber joint families, hinting at growing economic autonomy among women.

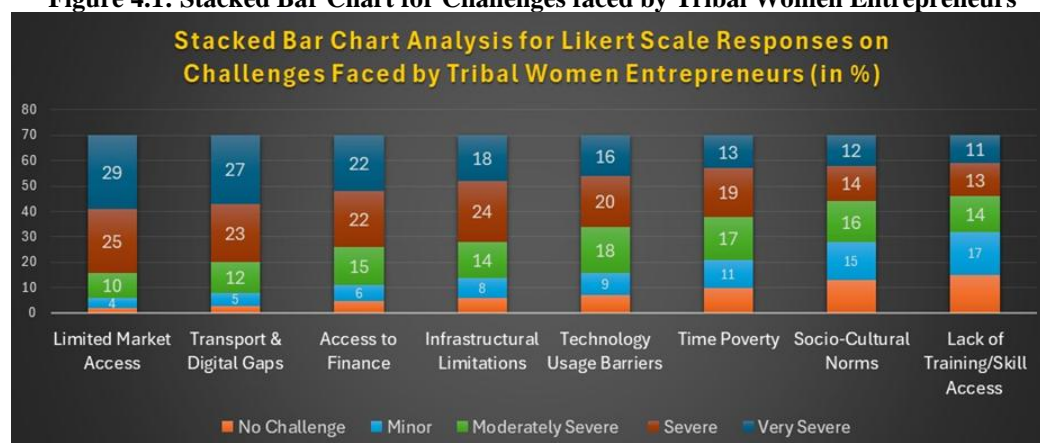
This profile establishes the socio-cultural and economic vulnerability of respondents—providing essential context for the challenge analysis that follows.

### Analysis of Challenges Faced by Tribal Women Entrepreneurs

#### Stacked Bar Analysis of Perceived Challenge Severity

To understand the real and perceived constraints on tribal women's entrepreneurship in Rajaborari, respondents were asked to rate eight common challenges on a five-point Likert scale, ranging from 1 (Not a challenge) to 5 (Very severe challenge). The results reveal both the breadth and depth of the constraints experienced, as well as the resilience and adaptation strategies employed by women in one of Madhya Pradesh's most remote tribal belts.

**Figure 4.1: Stacked Bar Chart for Challenges faced by Tribal Women Entrepreneurs**



**Table 4.2.: Summary of Likert Scale Responses on Challenges Faced by Tribal Women Entrepreneurs (n=70)**

Challenge	No Challenge	Minor	Moderately Severe	Severe	Very Severe
Limited Market Access	2	4	10	25	29
Transport & Digital Gaps	3	5	12	23	27
Access to Finance	5	6	15	22	22
Infrastructural Limitations	6	8	14	24	18
Technology Usage Barriers	7	9	18	20	16
Time Poverty	10	11	17	19	13
Socio-Cultural Norms	13	15	16	14	12
Lack of Training/Skill Access	15	17	14	13	11

This response points to a widespread consensus on the severity of market and infrastructure-related barriers. A striking 54 out of 70 respondents (over 77%) rated limited market access as a severe or very severe constraint. This finding is particularly relevant in a landscape like Rajaborari, where no major marketplace exists within walking distance, and most women must rely on weekly haats in distant villages or depend on middlemen who offer exploitative prices.

Similarly, transportation and digital access challenges were rated as severe or very severe by 71% of women. In conversations during interviews, women described how monsoon floods make dirt roads impassable, and mobile signals are intermittent, preventing even the most basic use of phones for UPI payments, online learning, or product promotion.

Issues like access to finance and infrastructure also figured prominently, with more than half of the respondents rating these as major constraints. Despite the presence of SHGs and awareness of MUDRA or NRLM schemes in theory, the actual institutional reach remains thin. Several women reported making repeated trips to the nearest bank branch in Rehatgaon or Timarni—often returning empty-handed due to documentation or procedural issues.

Technology-related constraints, time poverty, and cultural barriers showed slightly lower intensity ratings but were nevertheless significant. It was evident that even where digital tools are available, low literacy and unfamiliarity with apps or digital recordkeeping tools hinder their utility. Moreover, domestic workload continues to dominate women's time, especially for those with young children, livestock duties, or dependent elders.

The cultural dimensions, particularly among the Korku households, further highlight the intersection of gender and tradition. While not always seen as oppressive, certain norms around visibility, modesty, and public engagement limit women's ability to travel, attend training sessions, or interact with male vendors or officers. For widowed or unmarried women, the social risks of stepping into enterprise roles are even higher.

The distribution above tells more than just numbers—it reveals the lived experience of distance: distance from markets, from banks, from training centers, and from the policy imagination of mainstream programs. It also reflects the inner negotiation of tribal women who live at the periphery—yet dare to carve out small, self-sustaining spaces of entrepreneurship.

### **Mean Severity Score Interpretation**

To further understand the intensity of each challenge faced by tribal women entrepreneurs, mean severity scores were calculated from the Likert-scale responses. These scores provide a consolidated view of how severely each barrier affects entrepreneurial activity, with 1 representing “no challenge” and 5 indicating a “very severe challenge.”

The highest severity scores were recorded for challenges related to market access (4.4) and transportation and digital connectivity (4.2). This finding is especially important in the context of Rajaborari's geographical isolation, where the absence of paved roads, erratic transportation, and lack of digital infrastructure fundamentally restrict women's ability to grow beyond hyperlocal markets.

The road from Rajaborari to Harda—a 70 km journey through forested hills and seasonal riverbeds—is not just physically difficult; it is symbolic of the systemic disconnect these women face from financial services, training institutions, and high-value markets. Many respondents recalled having to walk or take shared autos to Temrubahar (7–10 km) just to access basic services or participate in government events. Mobile phone signal is unreliable, with many respondents having to climb small hills or leave their homes to get connectivity, making it nearly impossible to engage in digital entrepreneurship.

Access to finance was another domain with a high mean severity score (3.9), reflecting persistent institutional exclusion. Several women described being discouraged or intimidated at banks due to documentation hurdles, caste-based biases, or the assumption that tribal women “would not be able to repay.” SHGs helped fill the gap to some extent, but loan sizes were small and inconsistent, and support for enterprise-related borrowing was limited.

Infrastructure-related limitations scored 3.7, including lack of electricity, equipment, clean workspaces, and storage facilities. In the tribal hamlets of Rajaborari, power outages are frequent, and most homes lack designated spaces for business activities, forcing women to work on verandahs or shaded outdoor corners. For food processors or craft makers, this limits both output and quality.

Moderate mean scores were observed for technological barriers (3.5), time poverty (3.3), and cultural restrictions (3.1). These scores reflect deeply gendered constraints that are internalized rather than outwardly resisted, particularly in Gond households, where women are expected to prioritize household chores and caregiving. In Korku tribal settings, certain clan customs related to mobility and public speech further affect women's participation in collective marketing or external exposure.

While lack of skill development opportunities (2.9) had the lowest mean score, field interviews revealed that this may be under-reported because most women have never experienced high-quality training and therefore do not articulate its absence as a strong barrier. However, when shown visuals of modern packaging, pricing strategies, or digital tools, many expressed keen interest and recognized their lack of exposure.

Overall, these severity scores are not isolated figures—they reflect the cumulative lived constraints of distance, gender, institutional neglect, and the slow transformation of a tribal ecosystem adapting to entrepreneurial possibility.

### **Prevalence, Mean Severity, and Weighted Challenge Index (WCI)**

To prioritize the challenges not only by how severely they are experienced, but also by how commonly they occur, a composite metric—Weighted Challenge Index (WCI)—was applied. The WCI is calculated by

multiplying the prevalence rate (i.e., percentage of respondents rating a challenge as 3 or above) with its mean severity score. This allows for the creation of a ranking system that reflects both magnitude and reach of each constraint.

**Table 4.3: Summary of Prevalence, Mean Severity, and Weighted Challenge Index (WCI)**

Challenge	No Challenge	Minor	Moderately Severe	Severe	Very Severe
Limited Market Access	2	4	10	25	29
Transport & Digital Gaps	3	5	12	23	27
Access to Finance	5	6	15	22	22
Infrastructural Limitations	6	8	14	24	18
Technology Usage Barriers	7	9	18	20	16
Time Poverty	10	11	17	19	13
Socio-Cultural Norms	13	15	16	14	12
Lack of Training/Skill Access	15	17	14	13	11

The Weighted Challenge Index (WCI) analysis identifies limited market connectivity and inadequate transport and digital access as the two most critical barriers to entrepreneurial development in the Rajaborari village cluster. These challenges reflect not only infrastructural constraints but also the geographical remoteness of the region, which restricts access to reliable markets, buyers, and online platforms. The lack of transportation options and poor connectivity contributes significantly to limited business scalability and reduced income potential.

Access to finance, ranked third in the WCI, continues to pose a structural obstacle. While informal credit avenues exist through Self-Help Groups (SHGs), access to formal financial institutions remains limited due to procedural complexities, documentation requirements, and distance from banking services. These factors collectively hinder capital investment and risk-taking capacity among rural tribal entrepreneurs.

Infrastructure and technological barriers, though moderately ranked, present tangible constraints in terms of workspaces, tools, and knowledge of digital services. Inadequate infrastructure affects productivity, product quality, and storage. Technological gaps, particularly in digital literacy and use of mobile applications, reinforce the digital divide and limit participation in evolving market systems.

The lower WCI scores for time poverty, socio-cultural restrictions, and training access reflect their indirect but persistent influence. Domestic responsibilities, particularly in joint or multigenerational households, reduce the time available for entrepreneurial activities. Cultural norms around mobility and public engagement, particularly in tribal communities such as the Gond and Korku, also shape participation levels. Additionally, limited exposure to structured training programs restricts knowledge of best practices, innovation, and market-oriented skills.

Overall, the findings from the WCI framework suggest that entrepreneurial progress in Rajaborari is hindered not solely by economic poverty but by intersecting layers of disconnection—from physical infrastructure, financial systems, technology, institutions, and knowledge networks. These multi-dimensional constraints require targeted and context-sensitive policy responses that prioritize access, inclusion, and decentralization in program design and delivery.

#### **Thematic Insights from Interviews and FGDs**

Insights from 15 in-depth interviews and two FGDs were thematically coded using NVivo, revealing five recurring themes that illustrate the entrepreneurial landscape of tribal women in Rajaborari:

##### **1.Navigating Isolation:**

Geographical remoteness and institutional inaccessibility emerged as central constraints. Limited exposure to markets, development schemes, and external networks deepened a sense of exclusion.

##### **2.Resource Improvisation:**

Women adapted creatively to infrastructure gaps—using household items as production tools and working from open spaces—yet lacked essential supports like storage, packaging, and formal workspaces.

##### **3.Financial Negotiation:**

SHG loans offered basic capital, but access to larger credit was hindered by procedural hurdles and cultural hesitation. This reinforced cautious investment behaviors and stunted enterprise growth.

##### **4.Social Gatekeeping:**

Patriarchal norms and family expectations curtailed mobility, training participation, and market outreach—especially for younger women—restricting entrepreneurial autonomy.

#### 5. Collective Resilience:

Despite challenges, SHGs and peer networks provided solidarity, skill-sharing, and emotional support, highlighting the importance of collective models in resource-poor settings.

### **V. Conclusion And Policy Recommendations**

#### **Summary of Key Findings**

This study investigated the challenges faced by tribal women entrepreneurs in the Rajaborari Estate cluster of Harda district, Madhya Pradesh. Situated in a geographically remote and infrastructure-deficient region, Rajaborari's socio-economic fabric is shaped by a predominance of Gond and Korku tribal communities, subsistence agriculture, and limited institutional penetration.

Quantitative analysis revealed that limited market access, transport/digital barriers, and financial exclusion are the most severe and prevalent obstacles to entrepreneurial success. High Weighted Constraint Index (WCI) scores for these variables confirmed their centrality in determining enterprise viability. Other challenges such as inadequate infrastructure, digital illiteracy, time poverty, and socio-cultural constraints further compound the ecosystem's fragility.

Qualitative insights from interviews and FGDs reinforced these findings, highlighting themes such as geographic and informational isolation, resource improvisation, negotiation of restrictive social norms, and resilient collective efforts through SHGs. The evidence points not merely to economic deprivation but to multi-layered structural disconnection from markets, capital, knowledge systems, and institutional support.

#### **Policy Recommendations**

Based on the integrated analysis, the following recommendations are proposed:

##### **(a) Market and Mobility Interventions**

- Establish mobile rural haats or satellite market linkages in Rajaborari, ensuring access to fair-priced and bulk procurement mechanisms.
- Invest in last-mile transport solutions, such as community logistics services or SHG-led e-commerce delivery channels, supported by subsidies or CSR partnerships.

##### **(b) Financial Deepening**

- Decentralize and simplify banking processes, with mobile banking vans and tribal-language support staff to reduce intimidation and procedural barriers.
- Promote targeted financial instruments such as micro-insurance and revolving funds through SHGs and cooperatives, with longer repayment moratoriums.

##### **(c) Infrastructure and Technology**

- Create common facility centers (CFCs) for processing, storage, and packaging of forest and food-based products, tailored to local enterprise types.
- Digital skilling programs with vernacular and visual pedagogy must be implemented to bridge functional gaps in online marketing, transactions, and promotion.

##### **(d) Contextual Capacity Building**

- Offer localized, modular training programs in entrepreneurial literacy, quality control, pricing, and customer management, delivered through DEI ICT Centers and ATMA units.
- Ensure family sensitization and inter-generational engagement, especially in Gond and Korku households, to facilitate wider acceptance of women's market roles.

##### **(e) Institutional Convergence**

- Facilitate greater convergence between NRLM, Tribal Affairs, MSME, and State Livelihood Missions, with Rajaborari designated as a pilot tribal enterprise innovation cluster.
- Establish a dedicated field coordination unit, comprising women resource persons from the community, to act as liaisons with banks, training agencies, and procurement bodies.

#### **Implications for Future Research**

Future studies can expand on this work by examining post-COVID shifts in rural tribal entrepreneurship, the long-term sustainability of SHG-based enterprise models, and the impact of digital and climate resilience strategies on tribal women's livelihoods. Additionally, longitudinal studies tracking enterprise growth trajectories in areas like Rajaborari can offer deeper insights into policy efficacy and behavioral change.



## References

- [1]. Agarwal, B. (2000). Conceptualising Environmental Collective Action: Why Gender Matters. *Cambridge Journal Of Economics*, 24(3), 283-310.
- [2]. Baruah, B. (2017). Women And Entrepreneurship In India: Social And Institutional Dynamics. *Journal Of Development Studies*, 53(6), 930-945.
- [3]. Chaudhary, A., Singh, S., & Patel, R. (2019). Infrastructure Barriers To Rural Entrepreneurship: A Case Study Of Tribal Madhya Pradesh. *Indian Journal Of Rural Development*, 38(4), 512-528.
- [4]. Das, M. (2011). Women Entrepreneurs From India: Problems, Motivations And Success Factors. *Journal Of Small Business And Entrepreneurship Development*, 1(1), 17-25.
- [5]. Desai, V. (2009). Role Of Self-Help Groups In Empowering Rural Women In India. *Indian Journal Of Economics And Development*, 5(1), 1-8.
- [6]. Deshpande, R., & Sethi, H. (2010). Women's Entrepreneurship In India. International Labour Organization. <https://www.ilo.org>
- [7]. Jatav, D. K., Kushwah, S. S., & Tomar, D. S. (2025). Socio-Economic Profile Of Self-Help Group Members Under Deendayal Antyodaya Yojana - NRLM In Gwalior Division Of Madhya Pradesh. *Bioinfolet*, 22(1), 137-143. <https://www.researchtrend.net>
- [8]. Kumar, A., & Liu, H. (2020). Skill Development And Employment Generation Among Rural Women In India. *Journal Of South Asian Development*, 15(3), 361-379.
- [9]. Kumar, P. (2019). Traditional Knowledge And Micro-Enterprise Development Among Tribal Women In India: Challenges And Opportunities. *International Journal Of Social Economics*, 46(4), 635-650.
- [10]. Luqman, S. (2025). A Study Of The National Rural Livelihood Mission (NRLM) For Women: Its Impact On Social, Political And Economic Spheres. *International Journal Of Management And Social Research*, 12(1), 55-68.
- [11]. Malick, Y. (2022). Rural Women Enterprise: A Model To Establish Self-Sustainable Enterprise Having Linkages From Rural Economic Zone To Special Economic Zone [Doctoral Dissertation, Dayalbagh Educational Institute]. Shodhganga. <https://shodhganga.inflibnet.ac.in/handle/10603/489526>
- [12]. Mishra, R. (2021). Empowering Tribal Women Through Self-Help Groups: A Case Study From Central India. *Rural Development Review*, 45(2), 47-62.
- [13]. Nair, N. (2020). Entrepreneurship Development Among Tribal Women: A Neglected Policy Area. *Social Change*, 50(1), 89-104.
- [14]. Rani, U., & Nair, P. (2021). Cultural Barriers To Women Entrepreneurship: An Ethnographic Study Of Tribal India. *Journal Of Social Inclusion Studies*, 7(2), 105-122.
- [15]. Roy, B., & Basu, S. (2020). Digital Inclusion And Rural Entrepreneurship: Gaps In Access And Capability. *Journal Of Rural Studies*, 78, 23-34.
- [16]. Saini, S. (2022). Women's Empowerment: Through Social Enterprise. New Delhi: Adhyayan Books.
- [17]. Sharma, N., & Varma, A. (2018). NRLM And SHG Movement In India: Progress And Pitfalls. *Journal Of Rural Management*, 14(1), 25-41.
- [18]. Singh, V., & Sapra, P. (2013). Entrepreneurship Among Tribal Women: A Study In Madhya Pradesh. *Indian Journal Of Social Work*, 74(3), 331-348.
- [19]. Sinha, A. (2005). Access To Finance And Women's Entrepreneurship In India: Myths And Realities. *Economic And Political Weekly*, 40(25), 2561-2570.
- [20]. Swarup, K. S. (2022). ATMA: A Model For Home-Based Tribal Women Entrepreneurship In Remote Regions. Dayalbagh Educational Institute. (Unpublished Institutional Report)
- [21]. Swain, R. B., & Wallentin, F. Y. (2009). Does Microfinance Empower Women? Evidence From Self-Help Groups In India. *International Review Of Applied Economics*, 23(5), 541-556.
- [22]. Thakur, M., & Malkin, R. (2024). Do Resources Create Empowerment? A Study Of Tribal Women Farmers In Madhya Pradesh, India. *Journal Of Gender Studies*, 33(1), 1-20. <https://www.researchgate.net/publication/379443940>