



सत्यमेव जयते

Ministry of Tribal Affairs
Government of India



Tribal Welfare and Entrepreneurship Development in Jharkhand:

Turning Challenges into Opportunities and Actions



Tribal Welfare and Entrepreneurship Development in Jharkhand:

Turning Challenges into Opportunities and Actions

Disclaimer

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FICCI-SEDF has been offering need-based CSR solutions to Corporates working in different business domains and has also been serving as a platform, inviting social development projects for viable collaborations for social development. One of the core activities of the FICCI-SEDF is supporting capacity building of enterprises, civil society organizations and other stakeholders.

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EXECUTIVE SUMMARY

India has emerged as one of the largest economies in the world. Today, it is the world's fifth-largest economy by nominal GDP and the third largest by purchasing power parity. With consistent growth over the years, our per capita GDP has also increased to about \$ 2,338. India aspires to become a USD 5 trillion economy by 2025, while pursuing inclusive and sustainable growth trajectory. Several programmes and schemes have been introduced by the government over the past few years to ensure that the benefits of growth reach all economic strata of the society in a sustainable manner.

The Central Government schemes such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) have been a remarkable attempt to promote inclusive growth and subsequently reduce poverty by creating productive employment for the rural masses. It is heartening to note that India has successfully lifted scores of people out of poverty through economic growth and empowerment over time. On the other hand, initiatives like ASPIRE or the Mudra Yojana have been introduced to boost entrepreneurship in the rural areas by providing all round support to the small and micro enterprises and thereby paving the way for developing an Empowered and Resilient India - Sashakt Bharat - Sabal Bharat.

However, despite these efforts, livelihood conditions of the tribal community of India living in rural areas requires further improvement. According to Census 2011, 833 million people in India lived in rural areas, out of which 93.8 million (about 11.3% of total rural population) comprised of tribal people who have largely remained economically and technologically backward till today. They have continued to live in relatively isolated areas mostly near the forests cut off from the mainstream society and are mostly dependent on farming and minor forest produce for their livelihood. Though some of the tribal people are engaged in art and craft activities and are uniquely talented, they have limited idea about the potential of their skills. In fact, lack of adequate livelihood options has forced many tribal people to move out of their native places in search of employment elsewhere in the country.

Therefore the government has been taking several measures to create alternate sustainable livelihood options for the tribal community in India by providing them educational and skills training as well as through extending institutional support to encourage entrepreneurship among the tribal population which can make them self-reliant, help in improving their income generating capacity and enhance their contribution to the country's economic growth.



As part of this overall initiative of the government, on behalf of the Ministry of Tribal Affairs, FICCI and Socio-Economic Development Foundation (FICCI SEDF) initiated a pilot project - '**Tribal Welfare and Entrepreneurship Development in the State of Jharkhand**' this year to understand the possibilities of tribal entrepreneurship development in two districts of Jharkhand – Khunti and Gumla. About 8.3% of India's total tribal population live in Jharkhand; Khunti and Gumla are among the tribal dominated districts of the state with 73% and 69% of the total population of Khunti and Gumla comprising of Schedule Tribes, respectively.

The overall objective of the study was to understand the present means of livelihood of the tribal community in the two identified districts, identify the challenges faced by the existing tribal entrepreneurs present in the area, and develop suitable strategies to help the tribal entrepreneur community overcome its current problems.

The key findings of the study suggest that tribal entrepreneurs in Khunti and Gumla are engaged in multiple activities including farming, pastoral farming, trading of minor forest produce, manufacturing of different handicraft items, and services. They are facing numerous livelihood challenges which have restricted their business growth and hence their ability to improve income levels and livelihood conditions.

The scale of operation of most of the tribal entrepreneurs is low and profit margins are constrained. They are still using labour intensive methods of production. Tools and techniques used are archaic and most of their skills are traditional. Not many are equipped to operate modern machineries or tools. Limited number of tribal entrepreneurs have attended the skill training programmes organised by the government. Many of the tribal entrepreneurs have however shown willingness to learn new skills and upscale their business activities to expand their livelihood options and increase income levels.

Marketing of the products is a challenging task for tribal people. They have access to only rural markets and so most of the products are made keeping in view the taste and preferences of the rural masses. These products face stiff competition from the machine-made products which have better designs and quality. Price realisation is also low. On an average, tribal entrepreneurs earn about INR 3000 to INR 4000 per month or about INR 30000 to INR 50000 annually.

The study reveals that they need strong handholding and support at all stages of the value chain. In addition to the ongoing government programmes and schemes, some new measures can be taken to provide adequate support to the tribal entrepreneurs of Khunti and Gumla. For instance, an

Agricultural Supply and Marketing Cooperative can be set up to extend dedicated agricultural supply, services and marketing support to the tribal farmers in terms of educating them about the improved and cost effective methods of cultivation, providing access to agricultural inputs, tools & machinery, credit as well as markets for their agricultural produce to ensure improvement in farm productivity and profitability.

There is also a need to develop micro-processing enterprises which can help in developing the entire value chain for minor forest produce. These organisations should work as processing units as well as support and training centres for the tribal community. The government can also consider setting up a Tribal Handicrafts Support Centre, which can have multiple divisions/wings taking care of various support activities in different areas such as product development, skill development, marketing etc.

Additionally, entrepreneurship development and business management skills should be imparted to the tribal people to equip them with necessary business skills and encourage them to strengthen their business activities. They should also be apprised of the different government schemes and benefits that they can avail for setting up or upscaling their businesses.

The subsequent sections of the report will provide detailed insights about the livelihood conditions and challenges faced by the tribal entrepreneurs in Khunti and Gumla, and the various suggestions offered to promote entrepreneurship among the tribal community in the two districts.

1.0 OVERVIEW OF THE PROJECT

1.1 BACKGROUND

The first Sustainable Development Goal (SDG) calls for an end to extreme poverty for all people everywhere by 2030.

As per World Bank's projections for the year 2015, globally, the extreme poverty has rapidly declined. The number of extremely poor people (those who live on \$1.90 a day or less) has fallen from 1.9 billion in 1990 to about 736 million in 2015. It is quite evident from this figure that a quarter-century-long sustained reduction in poverty is moving the world closer to the historic goal of ending poverty by 2030.

As far as poverty levels estimates in India are concerned, NITI Aayog's second edition of the SDG India Index 2019-20 reflects that India has improved its composite score from 57 in 2018 to 60. This has been achieved due to better works in water and sanitation, affordable and clean energy and industry, innovation, and infrastructure.

To foster better growth and livelihood opportunities, the Government of India has been successfully implementing an unprecedented reform agenda to trigger manufacturing, spur industrialization, promote investments and foster innovation. Over the last few years, various policies and programmes have been progressively introduced, viz. Make in India, Start-up India, Digital India, Stand-up India, Skill India as well as structural reforms like implementation of Goods & Services Tax (GST), FDI regime liberalization, Ease of Doing Business and structural reforms like introduction of the Insolvency and Bankruptcy Code to name a few. An ample push is also being given to digital revolution, internet penetration and financial inclusion to fuel growth and investment. **These efforts have greatly contributed towards a conducive ecosystem to accelerate innovation, creativity, and entrepreneurship in the Indian economy.**

However, to ensure an inclusive growth and prosperity, gap between rural urban disparities should be lessened. The tribes constitute 11.3 percent of the total rural population. But lack of adequate livelihood opportunities available to tribal population in India has been one of the prime factors responsible for the underdeveloped status of this group vis-à-vis other social groups present in the country.

The Economic empowerment in the tribal centric regions is certainly getting a favourable boost with special measures like Pradhan Mantri Jan Dhan Yojana (PMJDY), Van Dhan Yojana, National Rural Livelihood Mission, Development of PVTGs, National Bamboo Mission, Post-Matric Scholarships, Pradhan Mantri Awas Yojana, Ekalavya Model Residential School (EMRS), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), MUDRA yojana, Self Help Groups, Farmer

Producer Organisations etc. But, the tribes remain amongst the economically weakest and most marginalized sections of the Indian society and have largely been left out of the mainstream society. Hence, a special thrust needs to be given towards combating poverty through creation of better livelihood opportunities for the tribal people.

1.2 ROLE OF TRIBAL ENTREPRENEURS IN ECONOMIC DEVELOPMENT

Tribal groups in India are largely dependent on the forest produce and traditional art & craft skills to earn their livelihood. **If we facilitate a suitable ecosystem for the tribal craftsmen and forest gatherers/ farmers to become entrepreneurs, it can truly change the face of tribal India.** The country is already witnessing a spur in tribal entrepreneurships with many tribes showing keenness towards creating self-help groups or running self-sustainable enterprises. In fact, there are many farmer-turned-entrepreneurs and craftsmen-turned-entrepreneurs who are bringing prosperity in their region as agripreneurs and micro-entrepreneurs, respectively. Tribal entrepreneurship in India can lead to overall economic development in the following ways:

1. Balanced regional development
2. Proper utilization of local resources
3. Better distribution of wealth and investment
4. Improvement in per capita income/ Improved standard of living
5. Reduction of poverty and unemployment
6. Check on migration of rural/ tribal population
7. Promotion of traditional and artistic activities
8. Increase in employment opportunities
9. Promoting National Self-reliance and inclusive growth
10. Increasing foreign exchange earnings through exports

The current study is mainly focused on understanding the present means of livelihood of the tribal community in two districts of Jharkhand – Khunti and Gumla, to understand the challenges faced by the existing enterprises run by the tribal community in these districts and accordingly suggest suitable strategies to help them overcome the current problems through constrictive engagements.

This study has been undertaken by FICCI Socio-Economic Development Foundation (SEDF) in collaboration with the Ministry of Tribal Affairs. FICCI SEDF is a Centre of Excellence recognised by the Ministry of Tribal Affairs.

1.3 PURPOSE AND OBJECTIVES OF THE STUDY

The purpose of this study is to understand the status and issues involved with the present means of livelihood/occupation of the tribal people in the two districts of Jharkhand and provide sustainable livelihood solutions that can help the Indian tribal community become a

part of the mainstream society and contribute meaningfully towards realizing the aim of making India a USD 5 trillion economy by 2024. Accordingly, the key objectives of this study are:

- ✓ To understand the present means of livelihood of the tribal community in the identified districts/regions of Jharkhand.
- ✓ To understand the challenges faced by the existing enterprises run by the tribal community in these two districts.
- ✓ Suggest suitable strategies to help the tribal entrepreneur community overcome its current problems through constructive engagement with leading enterprises and entrepreneurs of India.
- ✓ Recommend ways to help the existing tribal enterprises to upscale their businesses and encourage development of the new enterprises to make their livelihood sustainable

1.4 STUDY INDICATORS

Objective 1. To understand the prevalent means of livelihood of the tribal community in each of the two districts and identify the problems associated with their current occupation in terms of access to finance, skills, markets, logistics, technology etc.

Indicators:

- Status of current occupation
 - i. Type of occupation, overall income, trend in income, household assets (including livestock), product profile, etc.
- Expenditure incurred on living and non-living things of the household (including health and education)
- Dependency on natural resources for living (types of resources used and availability)
- On a selective basis, community-level perceptions on natural resources trends Factors affecting income generation such as
 - i. Climate Change-drought, flood
 - ii. Loss of yield
 - iii. Anthropogenic effect on the business
 - iv. Impact of development on sources of income
 - v. Loss of land
 - vi. Reasons of loss of occupation
 - vii. Reasons of migration of any household member or
 - viii. Any associated challenges
- Problems faced by the entrepreneurs / businessmen
 - i. Lack of operational and marketing skills

- ii. Lack of suitable infrastructure and knowledge to run business
- iii. Lack of capability to meet the market demand and supply in the present business
- iv. Lack of access to formal finance
- v. Lack of access to markets
- vi. Archaic tools and technology

Objective 2. To identify the strengths of the tribal people living in the districts to assess the scope of up skilling and up scaling of their present occupation and also to assess the scope of diversification of livelihood opportunities for them

Indicators:

- Level of education
- Types of skills known and used in their current occupation
- Skills training obtained including other than those used in their current occupation (to assess the extent of dormant or unused skill)
- Awareness and knowledge of available and alternate sources of income/occupation
- Willingness towards up skilling and up scaling their current occupation and towards adopting alternative sources of income/occupation
- Problems associated in up skilling and up scaling of present occupation and also in adopting alternative sources of income/ occupation

Objective 3. To assess the level of awareness and experience of the people regarding various government and social development programmes and schemes available for tribal community in India

Indicators

- Knowledge of government-initiated programmes and schemes for tribal community
- Willingness to participate in the government programmes
- Types of such programmes or schemes availed so far
- Government skill training programmes attended
- Extent of usefulness of the government training programmes and other support schemes
- Perception towards government schemes and programmes and further expectations from the government

Objective 4. To identify the list of possible steps and initiatives that are needed to provide adequate support to the tribal community in adapting to sustainable livelihood strategies.

Indicators

- Need of skills development that will improve income generation
 - i. Production related
 - ii. Processing of produce

- iii. Marketing skills
 - iv. Operating equipment
 - v. Starting business
 - vi. Risk management
 - vii. Franchising
- Need of credit services, financial services
 - Need for training and extension services
 - Assessing the need for market linkages services and extension services
 - Conditions prevailing in the market and analysing the impact of large industries on the local entrepreneurs.

1.5 TECHNICAL APPROACH AND SAMPLE METHODOLOGY

The study was conducted in phases to capture the significant data on the current means of livelihood of tribal population. Both qualitative and quantitative survey is conducted with the selected 100 entrepreneurs of both the districts. The detailed phase wise survey activity conducted is as follows:

1. Pre-Testing of tools
2. Training of Investigators
3. Field Survey of Tribal Entrepreneurs
4. Focus Group Discussion with the Entrepreneurs at Gumla and Khunti District
5. Discussions with Government Officials and NGOs in Gumla and Khunti District

1.5.1 Pre-Testing of tools

The pre-testing of tools was conducted for a preliminary survey of the sites to identify the literal and the potential presence of the tribal (Aadiwasi) entrepreneurs, their challenges, and willingness to come to mainstream societies. This was done through in-person interactions and a questionnaire/tool. Additional information was also gathered from regular interactions with Heads of the villages, Aaganwadi workers and local NGOs, including Jharkhand Tribal Development Society 'JTDS (Block: Karra, Khunti and Gumla) and Tribal Co-operative Marketing Development Federation of India (TRIFED)

Based on the information gathered through preliminary discussions with the above mentioned groups, the survey tools were re-designed and translated in Hindi language for undertaking the field survey.

1.5.2 Training of Investigators

To undertake the field survey, a 20-member team from Jharkhand was engaged including field survey investigators and field supervisors who were well-versed in the local dialects, culture and lifestyle. This team was well-proportioned from the gender point of view. A

special two-day pre-survey training was conducted in the capital of Jharkhand, Ranchi, to apprise them about the following aspects to meet the intended outcome of the study

- Purpose and key objectives of the Study
- Findings from the pre-testing of tools
- The Semi- Structured questionnaire (tool)
- Apt movements in the deep and sensitive locations of Gumla and Khunti to avoid any unforeseen risks
- Necessary measures towards accurate data collection within the given constraints
- Mock survey sessions and screening exercise.

1.5.3 Field Survey of Tribal Entrepreneurs¹

To undertake the field survey, a sample size comprising 106 entrepreneurs from 06 blocks of Gumla and Khunti was selected. They were found to be engaged in various types of businesses including handicrafts, Minor Food Produce, trading, services and farming. In depth interviews were taken with the entrepreneurs with the help of a structured questionnaire to gather information about their present occupation, living conditions, aspirations, awareness levels, and livelihood challenges.

1.5.4 Focus Group Discussion with Tribal Entrepreneurs

Two rounds of **Focus Group Discussions** were conducted at the end of the field survey – one each in Gumla and Khunti. The entrepreneurs who were interviewed during the survey were invited for the FGD. They were selected according to their occupation, knowledge about their business operations and willingness to share their views during the group discussions. The respondents were engaged in the focus group discussions with a pre-defined Schedule. In Gumla, 21 participants from 07 villages of Bishnupur Block, and in Khunti, 28 participants from 05 villages of Karra Block joined the FGDs. The focused group discussions provided greater insights about the livelihood challenges of the tribal community and the specific problems that they face while marketing their products.

1.5.5 Discussions with Government Officials and NGOs

Several other meetings were conducted with the government officials and NGOs working in the two districts to understand the status of the economic/occupational development of the tribal communities and the measures taken by the government for creating markets for the tribal entrepreneurs. The Block Development Officers of Gumla and Khunti were interviewed with the pre-defined IDI Schedule. The interviews were mainly focused on the following:

¹ Disclaimer: The study is based on a sample survey. While all efforts have been made for the selection of the sample, the usual limitations of a sample-based study apply.

- Kind of tribes present in the block
- Occupations the tribal population is engaged in
- Challenges that the tribal entrepreneurs are facing
- Facilities that are being provided to the tribes to increase production
- If loans are available for the tribal people
- Kind of trainings that are provided to improve their livelihood
- Hidden art that is in extinction among the tribal communities
- Role of industries in the development of the tribal community

2.0 STUDY AREA AND DESCRIPTION

2.0 JHARKHAND STATE

The name "Jharkhand" means "The Land of Forests". The 28th state of the Indian Union was brought into existence by the Bihar reorganization Act on November 15, 2000. Jharkhand shares its border with the states of Bihar to the north, Uttar Pradesh and Chhattisgarh to the west, Odisha to the south, and West Bengal to the east. It has an area of 30,778 sq mi (79,710 km²). Most of the state lies on the Chota Nagpur Plateau, which is the source of the Koel, Damodar, Brahmani, Kharkai, and Subarnarekha rivers, whose upper watersheds lie within Jharkhand. Much of the state is still covered by forest.

It is the 15th largest state by area, and the 14th largest by population. The industrial city of Ranchi is its capital and Dumka is sub capital while Jamshedpur is the largest and the biggest industrial city of the state. Some of the other major cities and industrial centres are Dhanbad, Bokaro and Hazaribagh.

Being gifted with immense natural resources particularly the diverse assortment of mineral deposits ranging from Coal, Copper ore, Bauxite, Graphite, Fire clay, Uranium, Iron ore, Mica, Limestone, etc, Jharkhand is one of the main producers of minerals in India. Also, forests and woodlands occupy more than 29% of the state which is amongst the highest in India².

In terms of administrative set up, Jharkhand is divided into 24 districts, 260 blocks, and 32,620 villages.

Figure 1. Country Map Depicting Jharkhand State



² <http://www.jharkhand.gov.in/about>

2.1 STATE DEMOGRAPHIC PROFILE

As per Census 2011, the total population of the state is 32.97 million including 16.94 million males and 16.06 million are females. This constitutes 2.72% of India's total population. Of this, 75.95% is rural population while remaining is urban population. The Literacy rate in the region is 66.4% (Male: 76.8%, Female: 52.0%) as against corresponding national rates of 76.0%, 82.1% and 65.2%. As per the projection, the population may have increased to 40.1 million in 2020.³

The Labour force participation rate in the state for the year 2011-12 was 35.1. The unemployment rate is 3.1% as against national average of 2.7%. The self-employed constitute 64.2%, while only 10.2% people are regular employees.

About 50% of the population is associated with agriculture while the rest of the working population is employed in activities like mining, service sector, construction, finance etc

Figure 2. Representation of the total percent population residing in Rural Areas

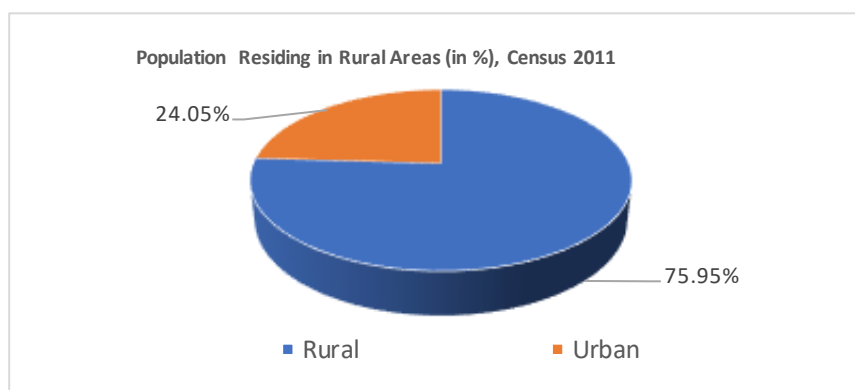


Table 1. State Demographic details (in numbers)

Sr.No.	Description	Census 2011		
		Total	Male	Female
1.	Population	32,988,134	16,930,315	16,057,819
2.	Child Population (0-6 age)	5,389,495	2,767,147	2,622,348
3.	Literate population	18,328,069	10,882,519	7,445,550

Scheduled Tribe Population

As per 2011 census data, 26.2% of the state population comprised of tribal population. The Scheduled Tribe (ST) population of Jharkhand in 2011 was 8,645,042, of which 91% or 7,868,150 lived in rural areas. Gumla and Khunti are among the tribal dominated districts of Jharkhand. In 2011, about 73% of the total population of Khunti comprised of Schedule Tribes, while in Gumla the proportion of ST population was about 69%.⁴ Other ST dominated districts

³ <https://www.census2011.co.in/census/state/jharkhand.html>

⁴ https://censusindia.gov.in/2011census/dchb/DCHB_A/20/2021_PART_A_DCHB_GUMLA.pdf

of Jharkhand are Lohardaga, Pashchimi Singhbhum, Ranchi and Pakaur. There are 32 tribal groups of the State as listed in the table below.

Table 2. List of Tribal groups in Jharkhand

SR.NO.	NAME OF THE TRIBE	SR.NO.	NAME OF THE TRIBE
1	• Asur	17	• Kanwar
2	• Baiga	18	• Karmali
3	• Banjara	19	• Kharwar
4	• Bathudi	20	• Khond
5	• Bedia	21	• Kisan
6	• Binjhia	22	• Kora
7	• Birhor	23	• Korwa
8	• Birjia	24	• Lohra
9	• Bhumij	25	• Mahli
10	• Chero	26	• Mal-Paharia
11	• Chick-Baraik	27	• Munda
12	• Gond	28	• Santhal
13	• Gorait	29	• Savar
14	• Ho	30	• Sauria-Paharia
15	• Kharia	31	• Oraon
16	• Kol	32	• Parhaiya

- Amongst these, Santhals are most in number accounting for one third of the total tribal population followed by Oraon, Munda and Ho contributing more than 10% to the total tribal population. Other tribes such as Kharwar, Lohra, Bhumij and Kharia have a share of less than 3% each while Mahli, Mal Pahariya, Bedia and Chero have share of 1- 2% each. The tribes with less than 1% contribution to the state's tribal population include Karmali, Gond, Chick Baraik, Kisan, Sauria Paharia, Korwa, Kora, Paharia, Binjhia, Asur and Birhor. The most marginalized tribes with less than 0.01% are Savar, Birjia, Gorait, Baiga, Bathudi, Banjara and Khond.

2.2 STUDY AREA

This study has been conducted in the selected two tribal dominated districts of the state i.e. Gumla and Khunti. The geographical and demographic profiles of both the districts has been explained below.

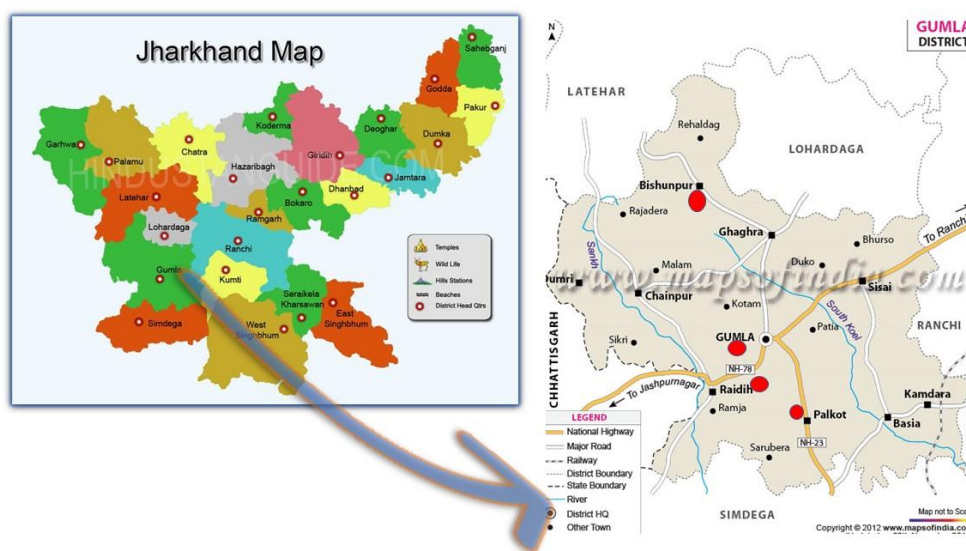
A. GUMLA

2.A.1 GEOGRAPHICAL FEATURES

As per District Census Handbook 2011, Gumla was carved out of old Ranchi district by the Govt. of Bihar and acquired 5347.25 sq km area from its parent district of Ranchi. It is one of the 5 districts of South Chotanagpur division while other four districts are Lohardaga Ranchi, Khunti and Simdega. Gumla district contains 1 sub-division (Gumla Sadar), 12 Community

Development Blocks as well as 3 towns (Gumla, Ghaghra and Toto). Gumla is the principal town of the district. It is the headquarter of the district and Gumla Sadar sub-division. It is bound on the north by the districts of Latehar & Lohardaga, on the east by the districts of Ranchi and Khunti, on the South by the district of Simdega and on the west by the State of Chhattisgarh.

Figure3. Representation of Gumla District with the selected blocks



2.A.2 DISTRICT HIGHLIGHTS – 2011 CENSUS

As of 2011 India census, Gumla had a population of 1,025,213 which is 3.11% of total Jharkhand population. Out of total 1,025,656: 514,730 are males and 510,926 are female; this makes the sex ratio of Gumla 993, which is better than India's sex ratio. Gumla has an average literacy rate of 66.92%. In Gumla, 15% of the population is under 6 years of age. 3.2% of the population are from Scheduled Castes.

- Gumla ranks 16th in terms of population (10,25,213 which is 3.11% of total population of the state) and 2nd in terms of area (5360 sq.km.) in the state of Jharkhand.
- The population of the Schedule Tribes in the district is 706754 which is 68.94% of total population in Gumla district.
- Gumla ranks 4th in terms of sex-ratio (993) against the state's 949.
- The average literacy rate of Gumla District is 65.73%. The overall male literacy rate is 75.55 % and female literacy rate is 55.90%.
- The economy of the district mainly depends on cultivation or related work. More than 86% of the total workers are engaged in Primary sector.
- Five important STs in the region include i) Oraon, Dhangar(442659) (ii) Munda, Patar (82695) (iii) Kharia, Dhelki Kharia, Dudh Kharia, Hill Kharia (64111) (iv) Lohra (40755) and (v) Chik Baraik (18192)

2.A.3 OCCUPATIONAL DISTRIBUTION

The occupation of the district is divided in three categories viz. i) Main workers ii) Marginal Workers and iii) Non-Workers. The total workers (Main and Marginal) are 47.55 % of which male workers are 51.47% and female workers are 43.60 %⁵. The other categories include Cultivators, Agricultural labourers, workers in household industry etc as indicated below -

Table 3. Categorisation of occupation as per Census 2011 of the district

Sr.No.	Category	Total Workers	Male Workers	Female Workers
1	Main Workers	278931	176067	102864
2	Marginal Workers	208577	88707	119870
3	Non-Workers	537705	249616	288089
	Total	1025213	514390	510823

The main and marginal workers are also categorised in another four categories which are as follows:

Table 4. Categorisation of occupation as per Census 2011 of the district

Sr.No.	Category	Total Workers	Male Workers	Female Workers
1	Cultivators	321272	174556	146716
2	Agricultural Labourers	97918	44618	53300
3	Workers in household industry	12771	6900	5871
4.	Other Workers	55547	38700	16847
	Total	487508	264774	222734

As per the above table, the workers defined as cultivators are maximum accounting for approximately 65.9% followed by agricultural labourers 20.09% and other workers 11.39%. The workers found in household or industry worker are only 2.62% of the total workers.

B. KHUNTI

2.B.1 GEOGRAPHICAL FEATURES

As per District Census Handbook 2011, Khunti district, earlier a sub-division of Ranchi district was carved out of Ranchi district as the 23rd district of Jharkhand. Khunti district is part of the South Chotanapur Commissionery. The district of Khunti possesses one Sub-division and 6 Blocks which is situated at a distance of 40 km in south direction of state capital Ranchi.

⁵ https://censusindia.gov.in/2011census/dchb/DCHB_A/20/2021_PART_A_DCHB_GUMLA.pdf

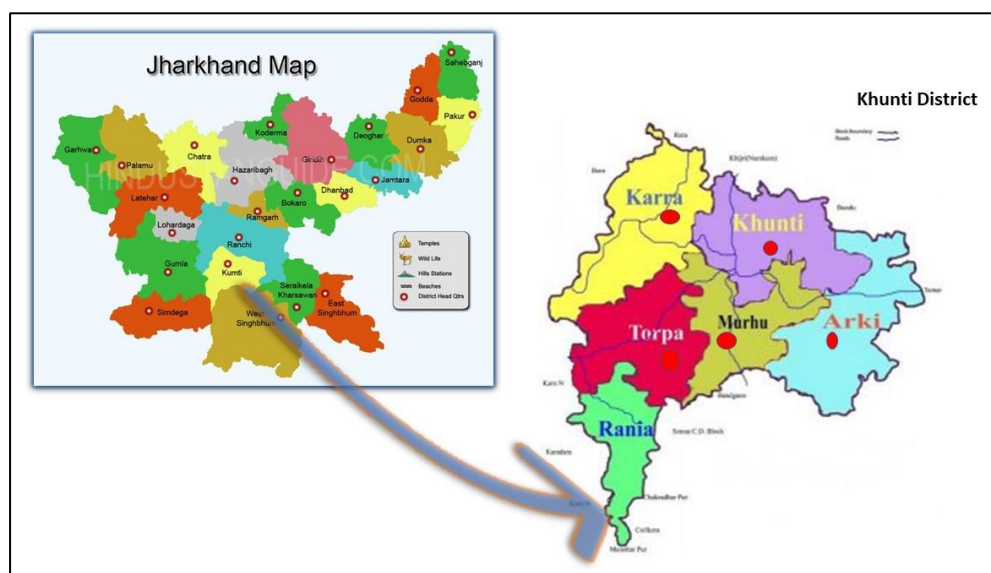
The total population of the district was 531,885 of which male population was 266,335 and female population was 265,550. And approximately out of the total population of the district 486,903 are residing in the rural areas.

2.B.2 DISTRICT HIGHLIGHTS – 2011 CENSUS

As of 2011 India census, in terms of population per sq.km. Khunti is the 20th densely populated district in the state with 210 persons per sq.km as against the state's 414.

- It ranks 16th in terms of area (2535 sq. km.) in the state of Jharkhand.
- Khunti ranks 2nd in terms of sex-ratio (997) against the state's 949.
- The literacy rate in the region is 64.51%.
- There are 2 uninhabited villages (out of 756 total villages) in the district of Khunti.
- The economy of the district mainly depends on cultivation or related work. More than 83% of the total workers are engaged in Primary sector.
- The population of Schedule Tribe (ST) is 73.3% of total population in the district.

Figure 3 Representation of Khunti District with the selected blocks



2.B.3 OCCUPATIONAL DISTRIBUTION

The occupational distribution comprise of three categories viz. i) Main workers ii) Marginal Workers and iii) Non-Workers. The total workers (Main and Marginal) are 48.88% with a population of 259,984 of which male workers are 52.99% and female workers are 44.76%. The other categories of workers include cultivators, agricultural labourers, workers in household industry etc as indicated below:

Table 5. Categorisation of occupation as per Census 2011 of the district

Sr.No.	Category	Total Workers	Male Workers	Female Workers
1	Main Workers	153,087	93,812	59,275
2	Marginal Workers	106,897	47,311	59,586
3	Non-Workers	271,901	125,212	146,689
	Total	5,31,885	2,66,335	2,65,550

Further, the main and marginal workers are also categorised in another four categories as follows:

Table 6. Categorisation of occupation as per Census 2011 of the district

Sr.No.	Category	Total Workers	Male Workers	Female Workers
1	Cultivators	166,290	90,954	75,336
2	Agricultural Labourers	49,448	21,557	27,891
3	Workers in household industry	9,245	4,608	4,637
4.	Other Workers	35,001	24,004	10,997
		2,59,984	1,41,123	1,18,861

As per the data given in this table the workers defined as cultivators are maximum accounting to approximately 63.96% followed by agricultural labourers 19.02% and other workers 13.46%. The workers found in household or industry worker are only 3.56% of the total workers.

3.0 SURVEY HOUSEHOLD PROFILE

To conduct the survey, a sample of 106 tribal entrepreneurs was selected, 53 each from Khunti and Gumla districts, respectively.

The selected sample included 12 different categories of Scheduled Tribes. Amongst these, 51% respondents were from **Oraon Tribe** followed by **Khandiya** Tribe (15%) and **Lohra** Tribe (13%) in Gumla District. **Birhor** (8%), **Khekhar** (4%) and **Malar** (4%) were among the other tribes to which the respondent belonged to in Gumla district. In Khunti, 47% of the respondents were from **Munda** Tribe followed by **Oraon** Tribe (36%). Other respondents in the district belonged to **Chik Baraik** (6%), **Mahli** (4%), **Lohra** (4%) and **Gond** (2%) and **Munda** (2%). (Table below).

Figure 4 Respondents of sub caste under Schedule Tribe categories (in percentage)

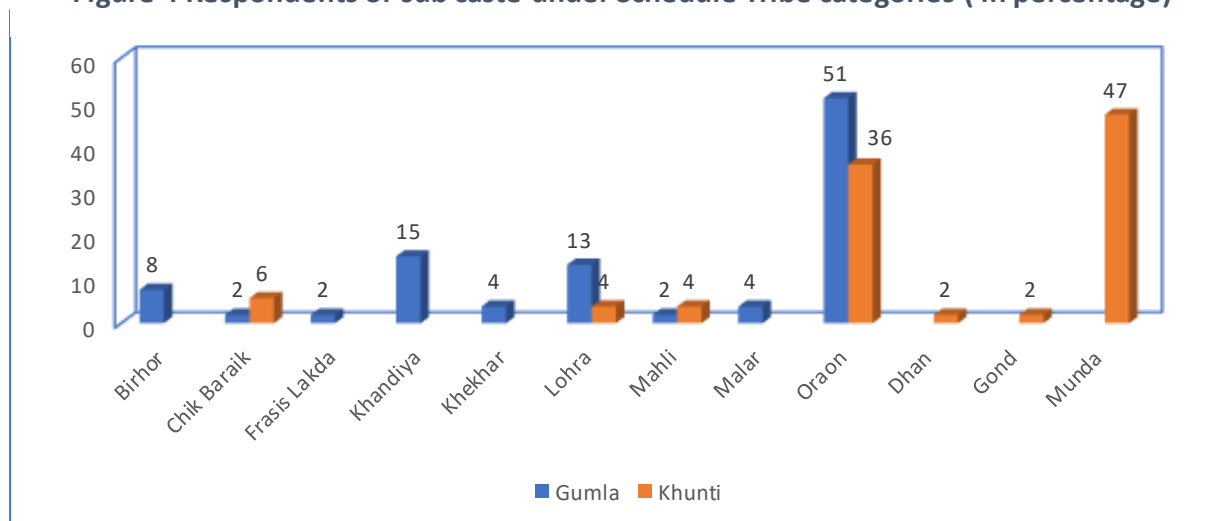


Table 7. Number of Respondents under different Sub-Castes of Schedule Tribe Categories

District	Birhor	Chik Baraik	Frasis Lakda	Khandiya	Khekhar	Lohra	Mahli	Malar	Oraon	Dhan	Gond	Munda	Total
Gumla	4	1	1	8	2	7	1	2	27	0	0	0	53
Khunti	0	3	0	0	0	2	2	0	19	1	1	25	53

This following section covers the details regarding the age, occupation, education, living and financial condition of selected people in these regions.

3.1. AGE

In Gumla, the respondents were in the age group of 20 to 75 years with 58% female and 42% male. The respondents of Khunti district were in the age group of 22 to 80 years with 57% male and 43% female (Table below).

Table 8. Number and Percentage of respondents

	Gumla		Khunti		Total	
	Nos.	%	Nos.	%	Nos.	%
Female	31	58	30	57	61	58
Male	22	42	23	43	45	42
Total	53	100	53	100	106	100

Table 9. Age of the respondents

	Minimum	Maximum
Gumla	20	75
Khunti	22	80

3.2. EDUCATION

As per Census 2011, the literacy rate in rural areas of Khunti district is 61.9% and the male and female literacy stood at 72.6% and 51.4% respectively. Amongst the respondents of this survey who were from Khunti, around 30% (i.e. 16 respondents) were recorded as illiterate. 26% of them are educated upto are 8th and 10th standards. Also 9% of the respondents were those who were registered with the school but had never attended the class in their lifetime and around 4% (02 nos.) were non-formally educated and just 2% were diploma holders

In Gumla district, 28% of the respondents (15 nos.) reported to have received education up to 8th to 10th standards. 13% (7 nos.) have education up to 5th to 7th standards and the same proportion of respondents were found to be illiterate. 11% of them have never attended any class despite the fact that their names are registered in the school. The same percentage of respondents had passed higher secondary education in the first attempt. 2% of the respondents were graduates while an equal proportion of them have completed only the first year of graduation. Only 2% respondents had a non-formal education and 2% held diploma/degree. Overall, in comparison to Khunti, Gumla has higher proportion of educated entrepreneurs, as recorded at the time of the survey.

Figure 5 Categorization of Educational level of the Respondents (in %)

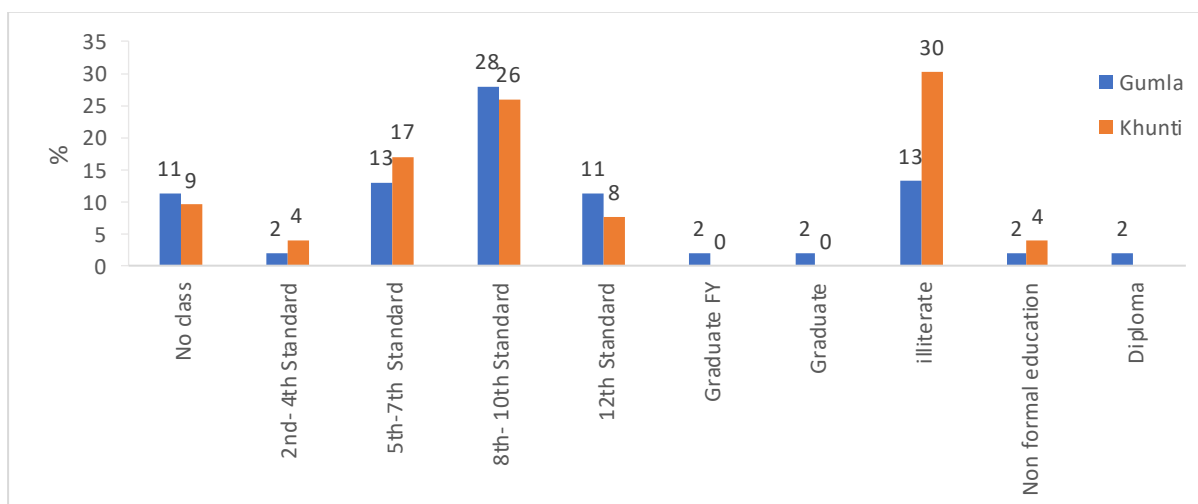


Table10. Categorisation of Educational Level of the Respondents (in numbers)

Categories	Gumla	Khunti
No class	6	5
2 nd -4 th Standard	1	2
5 th -7 th Standard	7	9
8 th -10 th Standard	15	14
12 th Standard	6	4
Graduate FY	1	0
Graduate	1	0
Illiterate	7	16
Non-formal education	1	2
Diploma	1	0
Total	46	52

3.3. OCCUPATION

The selected 106 tribal entrepreneurs were largely engaged in **Farming, Pastoral Farming, Minor Forest Produce (MFP) Trading, Manufacturing and Services**. Out of the total people who took part in the survey, 33 respondents (62% of total 53) in Gumla and 28 respondents (53% of total 53) in Khunti reported to have land of their own and hence one of their main sources of livelihood or occupation is farming. While the rest reported to have no land and they are primarily dependent on manufacturing of different handicraft items, trading of minor

forest produce, or are engaged in different types of services like tailoring, preparation of food items like idli, mobile repairing, etc.

The survey findings reveal that the respondents are engaged in multiple activities simultaneously. Some of the respondents engaged in farming, are also doing other types of activities. Similarly, few are also involved in service activities as well as farming or trading of MFPs. Most of the respondents are engaged in at least two types of businesses. This is mainly to expand their source of earning and increase their income levels.

Figure 7: Types of Occupation of Respondents in Gumla

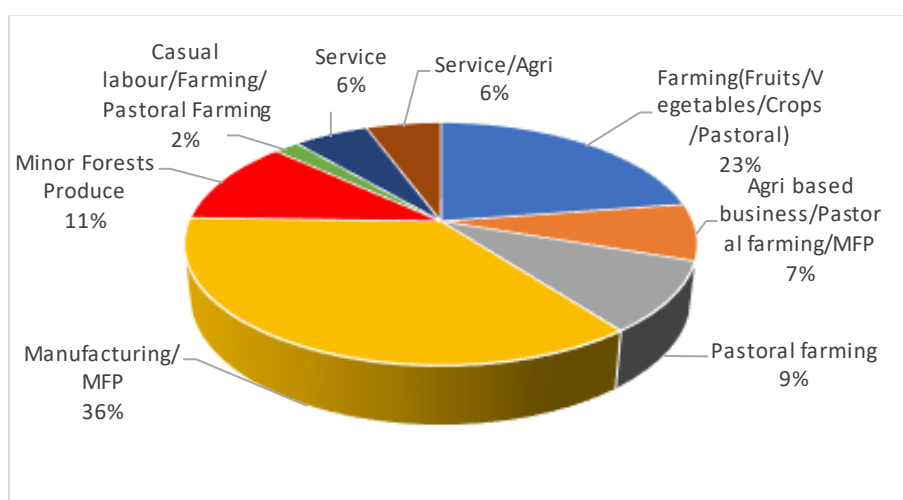


Figure 8: Types of Occupation of Respondents in Khunti

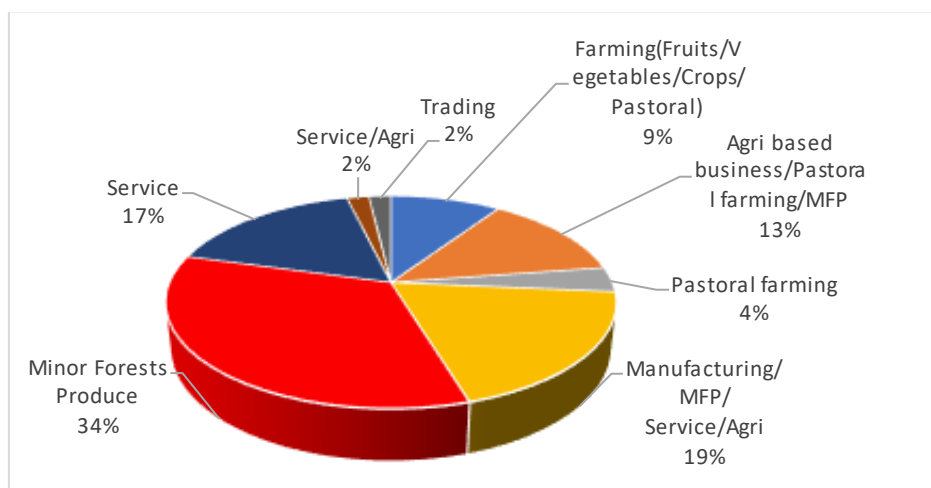


Table 11: Types of Occupation of Respondents in the two Districts

Occupation	Gumla		Khunti		Total	
	Nos.	Percent	Nos.	Percent	Nos.	Percent
Farming (Fruits/Vegetables/Crops)	12	23	5	9	17	16
Farming/Pastoral	1	2			1	1
Farming/Casual labour			0	0		
Pastoral farming	5	9	2	4	7	7
Agri based business/Pastoral farming/MFP	4	7	7	13	11	10
Minor Forests Produce	6	11	18	34	24	23
Manufacturing/MFP/Service/Agri	19	36	10	19	29	27
Service	3	6	9	17	12	11
Service/Agri	3	6	1	2	4	4
Trading	0	0	1	2	1	1
Total	53	100	53	100	106	100

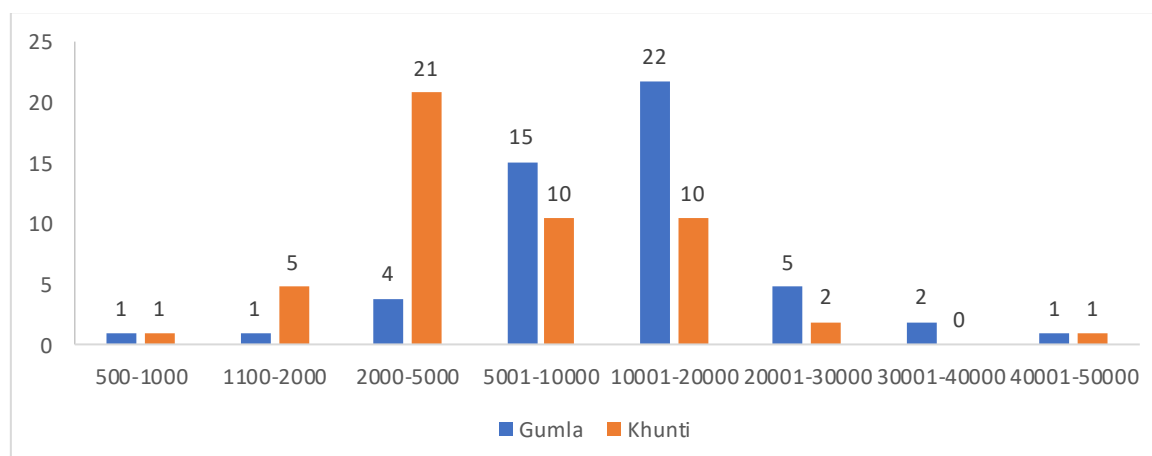
3.4. INCOME LEVEL & LIVING CONDITION

On an average, majority of the households' monthly income ranged from INR 10000 to INR 20000 in Gumla (23 respondents) and between INR 2000 to 5000 in Khunti district (22 respondents). About 15% (16 nos.) households of Gumla and 10% in Khunti have monthly income ranging from INR 5000 to INR 10,000. Some households have also reported their monthly income to be above INR 20,000 to INR 50,000 (2% Khunti and 5% Gumla households' income is in the range of INR 20,000 to INR 30,000). Only one household in each district reported to have monthly income between INR 40,000 and 50,000 (Refer Table 12).

Table 12. Monthly Household Income (in numbers)

Respondent's Monthly Income (in INR)	Gumla	Khunti
500-1000	1	1
1100-2000	1	5
2000-5000	4	22
5001-10000	16	11
10001-20000	23	11
20001-30000	5	2
30001-40000	2	0
40001-50000	1	1
Total	53	53

Figure 9: Range of Monthly Household Income (in %)



Nearly all family members are engaged in some economic activity and contribute to family's income. In Gumla district, 13 respondents reported that their spouses work as daily wage labourer; 10 said that their spouses work as farmers, 6 are self-employed and a few are in regular employment. Only 02 respondents reported that their spouses could not find a suitable work and are not engaged in any type of work. Similarly, in Khunti district, spouses of 15 respondents are working as daily wage labourer, spouses of 6 respondents are farmers and 7 are not engaged in any work. Besides, spouses of the respondents also reported to be assisting their husbands in their primary business. Thus, it is noticed that women of the family are contributing to the family income substantially. This also shows that earning from a single business or activity is not providing sufficient income to run the family.

Table 13. Types of occupation of the spouse

Type of Work	Gumla	Khunti
Self-employed	06	0
Regular employment	03	0
Farmer	10	06
Daily wage labour	13	16
Business	01	08
Unemployed	02	07
Housewife	11	08
Single (Unmarried/ Widow/Widower)	07	08
Total	53	53

In both the districts, it is seen that some young children of the family or the youths are also working and contributing to the family income. Some of them work as daily wage labourers while the parents are mainly engaged in farming, livestock rearing or other businesses. Though not many daily wage labour jobs are available in the districts. In Gumla, only 3 respondents reported their child to be working as labourer, while 5 respondents said so in

Khunti. Some have failed to find any work and are unemployed; 5 respondents each in Gumla and Khunti reported that their children are unemployed. Many youths have moved out of the village in search of jobs. For instance, 12 respondents in Khunti reported that their children have moved to other states in search of jobs, while 6 respondents in Gumla reported the same.

Table 14. Employment Status of Youth in the Districts

Employment Status	Gumla	Khunti
Self-employed	0	0
Regular employment	2	0
Farmer	3	4
Daily wage labour	3	5
Business	1	0
Unemployed	5	5
Migrated	6	12
Total	20	26

The entrepreneurs also have dependent children and few family members who are no longer engaged in any type of work. In Gumla district, 18 respondents reported that their children are in the school going age between 4 years and 17 years. While 12 respondents reported that their children are in the age group of 18 years and 21 years. These children are doing graduation. On the contrary in Khunti district, children of 20 respondents are found to be in school going age in between 4 and 17 years.

Table 15. Dependent children of the respondents

Type of Engagement	Gumla	Khunti
Toddler	03	03
School going children	18	20
Student	12	02
Total	33	25

The income generated by all the members together is largely enough for the entrepreneurs to lead a humble lifestyle. All the households were found to be living in their own houses. However, nearly 96% of the houses are made of mud brick (kutcha houses) in both the districts. Majority of house roofs are made of earthen tiles. In both the districts, the main material used for flooring is mainly clay. Basic requirements of day to day life to run a household are fairly present and most of the available objects are handmade. Quality of infrastructure available to them is an issue. For instance, power supply is both erratic and poor in quality. Similarly, roads are not paved, making commutation difficult.

3.5. EXPENDITURE PROFILE

The survey findings suggest that, most of the income is spent on **education, medical, electricity** and **commuting** expenses.

- **Education:** In Gumla, the expenditure on education is in the range of minimum INR 50 to maximum INR 11000, whereas in Khunti, the same household expenditure is around INR 6000.
- **Medical:** The households in Khunti recorded medical expenses between INR 50 and INR 1500 which are comparatively less than what was recorded in Gumla where it ranged between INR 50 to INR 10,000
- **Commuting:** Commuting from household to local mandis or markets (usually for selling the goods produced by them) was found to be fairly expensive in both the districts. In Gumla, the respondents paid minimum INR 10 per day to reach the mandi, and sometimes they have to spend up to INR 5000 on commuting per month depending on the weight and the quantity of the products to be carried for selling in the market. Even in the Khunti district, expenditure on commuting ranged between INR 60 per day to maximum INR 7200 in a month.
- **Electricity Bill:** As per Jharkhand Electricity Board, most of the villages of the district have proper electricity. However, there is a vast difference noticed in the range of household expenditure made on electricity in the two districts. In Gumla, the minimum electricity expenditure is around INR 100 to maximum INR 4000 and the households in Khunti spend around INR 600 where the respondents were less habitual of using electricity.

Table 16. Total Expenditure incurred by the Tribal Households

	Gumla		Khunti	
	Minimum	Maximum	Minimum	Maximum
Education	50	11000	0	6000
Medical	50	10000	50	1500
Electricity Bill	100	4000	0	600
Commuting	10	5000	60	7200

As regards their saving habits, it was found that the savings ranged from INR 2000 to INR 5000 per month in both the districts.

3.6. AVERAGE HOUSEHOLD SAVINGS

Overall, 83% entrepreneurs are in the habit of saving regularly. The savings range from INR 2000 to INR 5000 in Gumla. Similarly, in Khunti, upto 58% respondents said that they are saving in the same range. There are only 8% of them who are saving in the range of INR 5000 to INR 10,000. Also, 4% Khunti entrepreneurs save somewhere between INR 10,000 and INR 15000. Around 2% of them are saving INR 1000 in a month. Whereas upto 10% Khunti entrepreneurs are saving only INR 500 in a month. When it comes to saving, entrepreneurs

from Khunti are found to be more conscious as they are in the habit of saving as little as INR 200 to INR 500 in a month.

3.7. KNOWLEDGE OF BASICS OF BANKING

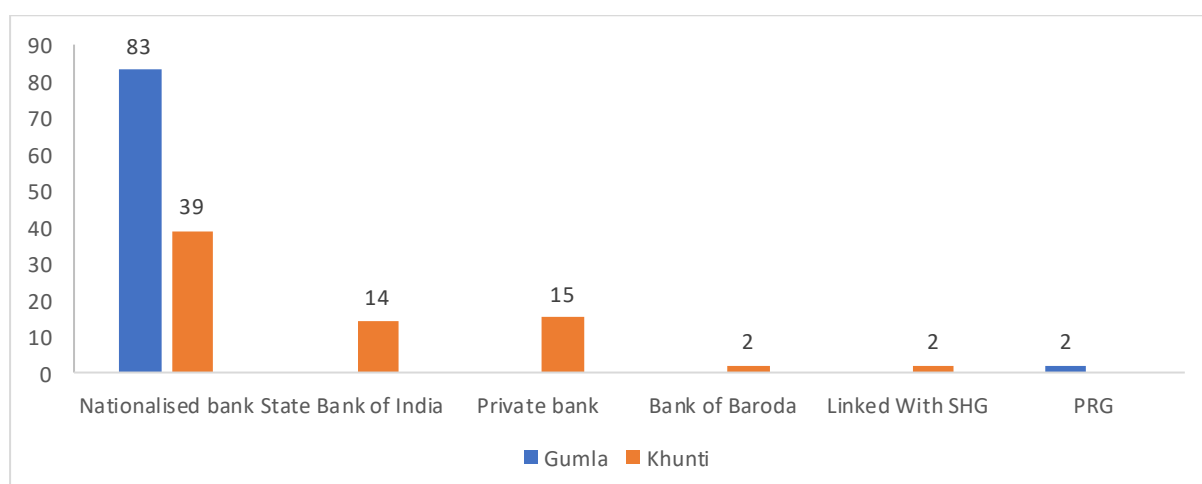
Around 92% entrepreneurs in Gumla and 80% in Khunti reported having bank accounts. Whereas 20% of Khunti entrepreneurs still do not have a bank account. These entrepreneurs are mostly farmers and minor forest produce dwellers. It is noticed in Khunti that most of the dealings of money is done in cash only. Whereas, in Gumla, there are entrepreneurs who are aware of using the banks for their financial transactions.

Table 17. Number and Percentage of Bank Account Holders (In numbers)

		Yes	No	Total
Gumla	Number	49	4	53
	Percentage	92	7	100
Khunti	Number	42	11	53
	Percentage	80	20	100

The entrepreneurs who have bank accounts, most of them (83% in Gumla) have their accounts in public sector banks. In Khunti, about 39% of the saving bank holders have accounts with nationalised banks; 15% have accounts with private banks; 14% of them have bank accounts with State Bank of India and only 2% are linked with SHGs.

Figure 6. Account Holders' Association with different Banks (in %)



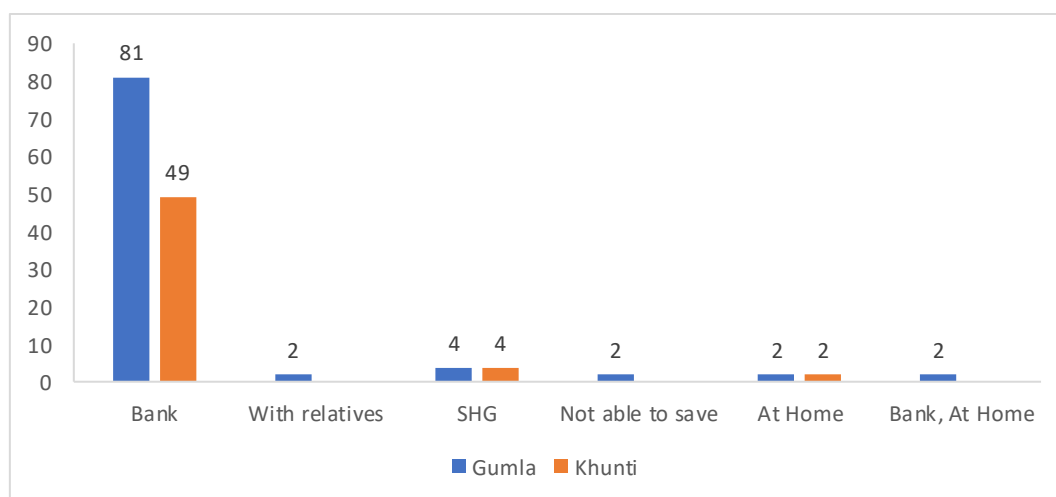
Knowledge about Saving Instruments

81% of entrepreneurs in Gumla preferred to keep their saving in the bank, 4% with SHGs and 2% with other categories each such as other banks, at home, or with relatives (figure below).

In Khunti, 49% kept their savings in Bank, 4% with SHGs and the balance in other mentioned categories (figure below).

It was noticed that the respondents were not in the habit of saving in a planned manner, neither they are aware about specific savings plans or instruments that are available with the financial institutions. They are also not aware about how to plan business expansion activities and arrange funds for the same.

Figure 7. Different ways of savings (in%)



3.8. FUTURE PLANS

On meeting with the entrepreneurs of both the districts, it was commonly observed that most of them had similar types of future aspirations namely:

- expanding their businesses to bigger towns,
- producing better quality products by accessing better raw material and other resources
- involving all the potential family members in their businesses,
- addressing/meeting the demands of the urban customers and
- earning more for obvious reasons.

Though these aspirations were mentioned, most of the respondents shared this information with lot of hesitation, showing lack of confidence about realizing any of these given their present income status.

4.0 BUSINESS PROFILE

4.1. TYPES OF BUSINESSES

The activities or businesses that the tribal entrepreneurs living in the two districts – Gumla and Khunti are engaged in can be classified under 5 broad categories – Farming, Pastoral Farming, Minor Forest Produce, Manufacturing, and Services. As mentioned in the previous chapter, many respondents are involved in more than one business as well, as can be seen in the table below.

Table 18. Number and Percentage of Bank Account Holders (In numbers)

Types of Occupation/Business	Gumla		Khunti		Total	
	Nos.	Percent	Nos.	Percent	Nos.	Percent
Farming (Fruits/Vegetables/Crops)	12	22	5	9	17	16
Farming/Pastoral Farming/Casual labour	1	2	0	0	1	1
Pastoral farming	5	9	2	4	7	7
Agri based business/Pastoral farming/MFP	4	8	7	13	11	10
Minor Forests Produce	6	11	18	34	24	23
Manufacturing/MFP/Service/Farming	19	36	10	19	29	27
Service	3	6	9	17	12	11
Service/Farming	3	6	1	2	4	4
Trading	0	0	1	2	1	1
Total	53	100	53	100	106	100

- Farming** – Out of 106 respondents who took part in the survey, about 50 of them reported to be engaged in farming. Some of the entrepreneurs who are involved in farming are found to be also engaged in other activities/businesses such as pastoral farming, trading of minor forest produce, manufacturing, as well as services, etc. As part of their farming activities, they have been growing crops like cereals and pulses, and seasonal vegetable and fruits. The survey revealed that 11 respondents are engaged in agri-based businesses. For instance, some entrepreneurs have adopted cultivation of certain crops or vegetables which are grown and processed to earn higher income such as mushrooms, herbs (like garlic), rice (from which rice beer is made), etc.
- Pastoral Farming** – Around 19 respondents highlighted pastoral farming as one of the main sources of livelihood for them. Most tribals who are engaged in pastoral farming are also found to be involved in other agri-related businesses and minor forest produce. Pastoral farming includes rearing of pigs, goats, ducks, and maintaining poultry, etc. Some people also have fisheries.

- **Minor Forest Produce (MFP)** – A large section of the tribal people are dependent on minor forest produce for their livelihood. As many as 64 respondents reported to be engaged in trading of forest products such as different types of seeds or herbs, etc. which they collect from the forests and sell in the local markets. An important minor forest product that is available widely in the districts and used by the entrepreneurs for their livelihood is ‘Lac’. (Lac is obtained from the lac insect Laccifer. The lac insect feeds on the sap of the host tree. Lac is secreted as a protective covering around the twigs of trees mostly by the female insects. This lac is scrapped from the twigs and processed to get shell lac. Lac gets ready to be sold in the market in six months).

Gumla and Khunti districts of Jharkhand had been a potential Lac growing catchment with a good number of Lac host plants present in this area such as kusum, palas and ber trees. It is observed that farmers particularly of Khunti district have been involved in Lac business for the last 20 years. Though it takes time for lac to get produced, it requires less attention during the developing phase. It only requires a healthy tree on which Lac could be grown. This is a profitable business and entrepreneur earn regular income and profits through this business. Lac has many economic values as it is used in ammunition, airplanes, furniture polish and perfumes, bangle making, to make imitation fruits and flowers. Jewellers also use lac to fill it in gold and silver jewelleryes to give support to the jewellery items.

Another most common forest product used by the tribal people is - Raanu, which is a mix of herbs that is used to make Rice beer. Many tribal entrepreneurs are engaged in production of rice beer as it has high demand since drinking is quite prevalent in tribal community during festivals, marriages, and other important events.

- **MFP based value added products** - Entrepreneurs are also engaged in manufacturing of different items, some of which are made from MFP items. For instance, they make bowls and plates made of Sal leaves (called Dona and Pattal) which used to find extensive use in households for daily use earlier. However, these are now mostly used occasionally on festivals and marriages in both rural and urban areas. With growing demand for bio-degradable items, these bowls and plates are witnessing high demand in urban markets as well. In rural areas, these are mostly used at roadside eateries, restaurants and in temples (to distribute holy offerings). The tribal communities sell these bowls and plates in both local as well as city markets.

- **Manufacturing including Handmade Products or Handicrafts** – The tribal communities have inherited many tribal art forms from their ancestors, and they are still involved in making handicrafts using such art forms. 29 survey respondents reported to be engaged in making of handicraft and other handmade items such as Metal Craft, Stone Craft, Wooden Furniture, Teracotta, Stone Pottery, and Stone Crushers.
- **Services** – Many tribal people have engaged themselves in service activities like operating food joints or road-side eateries, tailoring, mobile repairing, operating wheat mills, etc. About 16 people who took part in the survey are involved in some kind of service activity in the two districts. A few have also started trading business. For instance, they buy beauty products from Ranchi and sell them in the local markets.

Table 19- Range of Products made by Entrepreneurs in Gumla and Khunti

Business/Activity Type	Range of Products/Activities	
	Gumla	Khunti
Farming/Agri Based Business	Crops - Rice, Pulses Wheat; Fruits - Banana, Papaya, Mango, Vegetables- Green and Leafy Vegetables; Agri Based Business – Garlic, Mushroom farming, Rice Beer	Crops - Rice, Pulses, Wheat; Fruits – Jackfruit, Ber, Vegetables - Green and Leafy Vegetables Agri based Business - Rice beer
Pastoral Farming	Poultry, Duck, Goat, Pig keeping	Poultry, Fish and Goat Keeping
MFP & MFP based value added products	Honey; Mahua; Bowls & Plates of Sal Leaves (Dona Pattal); Lac; Raanu Herb; Lemon Grass; Lemon oil; Tulsi Oil; Ropes; Mats made of grass	Dona Pattal; Lac; Ayurvedic medicines made form medicinal herbs; Raanu; Broom made from grass; Herbal toothbrush (Daatun); Ropes; Bamboo items
Manufacturing/Handicraft	Metal craft- Aluminium Utensils; Iron Craft; Wood furniture; Stone crushers; Stone made items	Textile with tribal print; Fabrication; Goods made up of iron; Woodcraft
Services	Wheat/Rice mill; Selling eatables-Idlis; Tailoring; Mobile repairing; Wood cutting	Tailoring; Selling eatables-Idlis and other traditional items like Dhuska, Gulgula, Samosa and Arsa; Wheat/Rice mills; Wood cutting
Trading	-	Beauty products

There are certain businesses which are more prevalent in Khunti district as compared to Gumla. These businesses include production of ayurvedic medicines, cane & bamboo baskets

(cane work), Raanu – a herbal combination medicine used for making rice beer, textiles with tribal prints, woodcarvings, selling of home-made food items like Gulgula and Samosa, Dhuska i.e. deep fried rice flour pancakes, etc.; and trading of beauty care products.

4.2. HISTORY OF BUSINESS ESTABLISHMENT

The year of establishment of each of the businesses differ from one to another. The time of establishment of the inherited businesses is often untraceable. Around 24% of the entrepreneurs reported to have inherited their family business from their ancestors. It was also noticed that they have been engaged with farming at least for the last 30 to 40 years.

A few activities like pastoral farming including poultry, pig keeping, mushroom cultivation, as well as production of lemon grass oil and tulsi oil from minor forest produce have come into practice after the trainings provided by local NGOs in Khunti and Gumla districts. Jharkhand Training and Development Society (JTDS) has been providing training to tribal population in the districts on poultry, pig keeping, fish keeping and honey production.

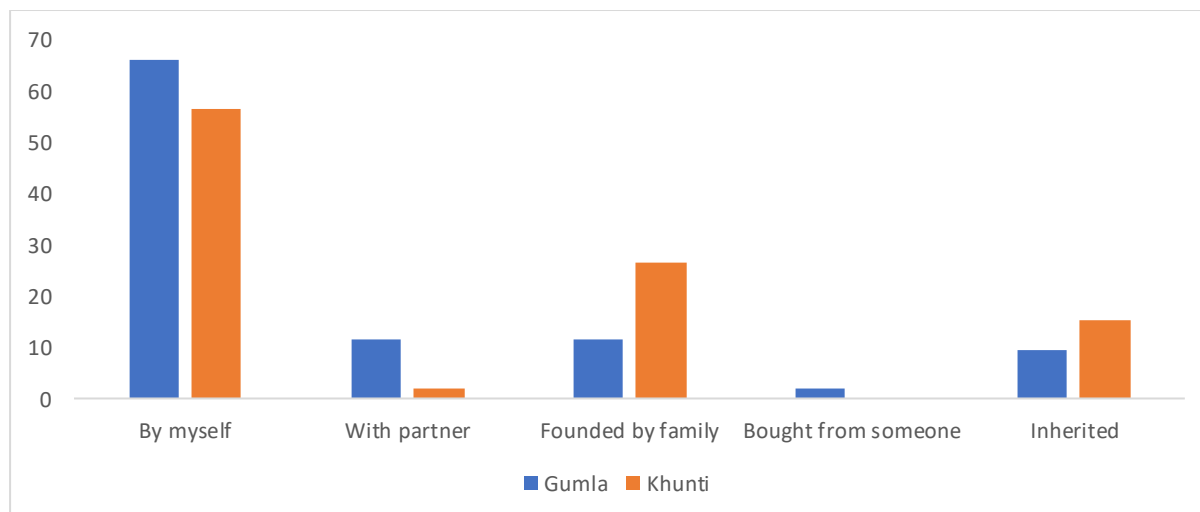
Businesses involving service activities are relatively new which people have started to expand their sources of earning.

The baseline survey revealed that in Gumla, 66% (35 nos.) of the entrepreneurs have started the businesses on their own. They invested their savings to start these businesses. Similarly, in Khunti district, 57% entrepreneurs started their businesses on their own. In Khunti, 26% of the respondents reported that they have established the businesses together with other family members. The family supported them in many ways by suggesting them to start the particular business or extending financial support. In Gumla, 11% of the respondents reported to have started the business with the family members, and another 11% have set up the business in partnership with a partner usually a friend. Five respondents said to have inherited the business from their ancestors in Gumla, while in Khunti, eight respondents (15%) said to have done so.

Table 20. Business Establishment Facts (In numbers)

District	Responses	In Numbers	In Percentage
Gumla	By myself	35	66
	With partner	6	11
	Founded by family	6	11
	Bought from someone	1	2
	Inherited	5	10
	Total	53	100
Khunti	By myself	30	57
	With partner	1	2
	Founded by family	14	26
	Inherited	8	15
	Total	53	100

Figure 12. Business establishments facts as revealed by the entrepreneurs



4.3. INITIAL COST OF INVESTMENT

The entrepreneurs in most cases started their business with minimal cost. Investment across production of different items vary significantly. Owing to simple production processes, dependency on raw materials which are naturally available, and low scale of production, the investment cost for most of items is low. For some of the products, entrepreneurs have to spend only a few hundred rupees to start the business. The investment cost for starting or operating some of the business activities are given below:

Activity or Business-wise Start-up Cost:

1. Farming & Agri-based businesses: The entrepreneurs have mostly inherited land from their ancestors. So, they made investments only for purchasing seeds and manures which varies according to the types of crops cultivated. In both the districts, most farmers have minimum 1 acre of land. 70% in Gumla and 46% in Khunti are recorded to have been investing INR 500 to INR 2000 in farming. The owners having land of larger size or those who have bought land are seen to be investing anything between INR 10,000 and INR 70,000 and even more on farming.

- **Paddy:** There are a few entrepreneurs who are only cultivating rice. The business is inherited from the ancestors and they did not have to invest for acquiring land or other equipment. They only cost incurred was on purchasing of inputs.
- **Vegetable Grower:** The entrepreneurs invested around INR 500 to INR 1600 for growing vegetables. The only inputs needed to start farming of vegetables were seeds

and water. In some cases, entrepreneurs were found to be using their own backyards to grow vegetables.

- **Mushroom grower:** This business is less popular in both the districts. However, 02 entrepreneurs have invested about INR 1200 in purchasing of mushroom seeds, plastic bags and stews.
- **Spices/Herbs and medicinal plants:** This business is only observed in Khunti district. The spices like garlic, cloves and medicinal plants are grown in their own fields. It is sold in the local mandis. The business requires INR 1000 to sow the seeds, to buy fertilizers and in commuting to the mandis.
- **Agri Based Products:** Around 50% of entrepreneurs have invested INR 200 to INR 700 in starting the business in Khunti, whereas only one entrepreneur has invested INR 1500. While 33% have spent around INR 10,000 and another 33% have spent INR 13000 in Gumla district. It is important to note that the expenditure incurred in commuting to local mandis to sell the product on monthly basis is also counted by the entrepreneurs as investments.
- **Rice Beer/Liquor Breweries:** The start-up cost in rice beer production ranges between INR 100 and INR 10,000 depending on the scale of operation. Around 25% of entrepreneurs are spending the same range of amount in this business.

2. Pastoral Farming:

- **Rearing of Goat, Pig, Duck and Bee keeping:** In recent times, entrepreneurs have started rearing of goats, pig and duck, and some have also started beekeeping in both the districts. The entrepreneurs did not spend anything to start the business. The NGOs of Gumla and Khunti provided trainings to manage goat, pig, ducks and bees to generate income. The interested candidates are then provided infrastructure like cemented shed for pigs, box to keep bees, iron shed for poultry with one dozen chickens and 4 to 5 goats to the entrepreneurs. The entrepreneurs have deposited some amount to the regional SHG against which they have been given the livestock.
- **Fishery:** A few entrepreneurs have started the business after receiving training from the fisheries department. The entrepreneur had set up the pond near the house. The fishlings were purchased to grow. The total investment worth around INR 60000 was undertaken to construct the pond and in purchasing of fishlings, providing daily fish food and to set up water pumping station.

3. **Minor Forests Produce:** There is no investment involved in trading of MFPs as these products are available in the forests, which are sold after very little processing. Entrepreneurs have to spend only on commutation to carry the products to the mandis for selling.

- **Lac** - The entrepreneurs have invested around INR 1000 in Lac growing. To grow Lac, a healthy tree is needed which is available in the forests. The larvae are purchased and are tied on the trees from which insects come out and secrete lac.
- **Raanu** - Investment cost is approx. INR 100 to purchase or collect the herbs which is mixed into the rice powder.
- **Bio-degradable dona and pattals** - The entrepreneurs revealed that they have not spent anything to start the business as sal leaves are collected from forests.
- **Mat making** - As natural raw material is used to make mats, entrepreneurs do not have to make any investment for starting this kind of business. Also, mats are made manually. The entrepreneurs collect wild grasses (Khajur leaves) clean them, dry them in the sun and knit them in different designs. Majority of entrepreneurs have not selected the **mat making** as the main earning source of the income. So, the completed mats are sold in the market with the other business products that does not require a separate investment in commuting.
- **Rope making** – Ropes are made mainly using jute grasses. The entrepreneurs spend around INR 400 to INR 1000 for the business.
- **Cane & Bamboo Basket Makers (cane work)** - About INR 500 to INR 1000 is invested to start cane & bamboo basket making business. The entrepreneurs have to purchase bamboo from the market, transport them to the manufacturing area. In some regions, the bamboo is easily available in the forests. The equipment(s) and tools to make the basket are not much expensive.

4. Manufacturing:

- **Tribal Metal Craft:** Entrepreneurs make different items made of metal like home decoration items - frames, sculptures, and home utilities. They purchase the raw material like iron or aluminium from the market at regular rates. The investments are then calculated against purchasing of the raw material and commutation. Around INR 2000 is spent on purchasing the material and selling the finished product in the market.
- **Terracotta and Stone Pottery:** The art of carving stones into pots or jewellery items using natural paints and terracotta clay is done by some entrepreneurs. They started the business with just INR 500. The investment was made on purchasing of tools and paints. The stones are brought from the barren lands. Since most items are naturally available, the investment cost is low.
- **Wooden Furniture-** Making of wooden furniture requires specialised skills. The raw material is purchased from the wood market to make sofa set, tables, chairs, door and window panels etc. Further, it also requires wood paints, moulds, iron attachments,

handles, sticking material etc. The investment on the material is based on the consumption of the raw material.

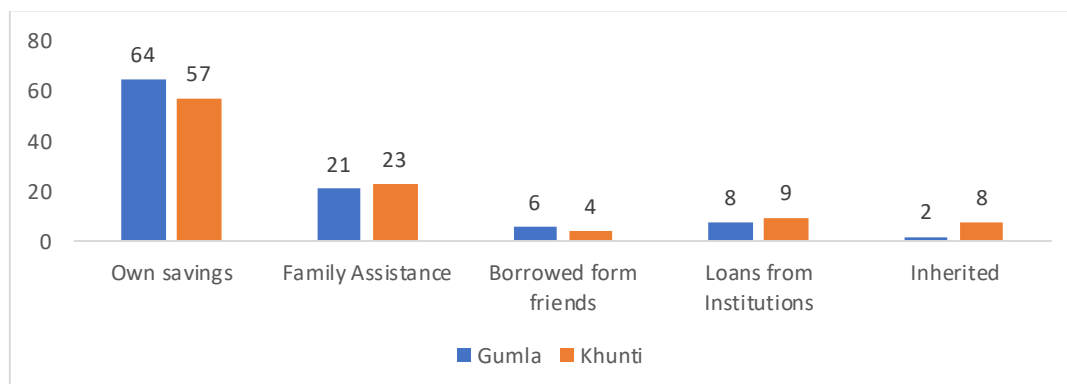
- **Woodcarvings** - It is another skill-based business that requires less material with a lot of creativity. The entrepreneurs have spent INR 1000 in purchasing of material, tools and equipment.
- **Textiles with tribal prints** - The cotton sarees, drapes for men are knitted in a highly specialised wooden equipment. The knitting of cloth in different designs, painting with tribal prints requires experts in the field. The entrepreneur has invested around INR 300 in purchasing of threads and paints. The specialised equipment(s) are manually made and they are run by the entrepreneur himself/herself.

5. Services & Trading

- **Rice Huller** - The entrepreneurs have invested around INR 5000 installing huller machine. This is a machine that works on diesel. The huller crushes the rice in pieces, separates bran and processes the rice into a coarse powder form. The huller is installed on the moving cart and the entrepreneur runs the cart from village to village where mills are not present. Although, this business is now rarely seen in the villages.
- **Idli making and selling** - The entrepreneurs had spent only INR 100 to start the business. It is revealed by the entrepreneur that the batter is made from rice which is grown in their own fields. The equipment(s) are the basic kitchen utensils used in making idlis. The idlis are served in bowl and plates made of sal leaves (dona and pattal) to customers. These bowls and plates are made at home by the family members. Wood is used as fuel. So mostly all the raw materials are made of natural products, and hence cost of operation is very low in this business. Similarly, for making Dhuska or deep-fried rice flour pancakes - investment cost is around INR 300. For other food items like snacks, and jaggery dipped deep fried snacks, investment cost comes to around INR 500.
- **Milling**: Some entrepreneurs have rice/wheat mills which are operated on diesel. Around INR 60,000 to INR 70,000 is the one-time investment made in purchasing grinding machines and the mill is operated mainly from the premises of the entrepreneurs.
- **Tailoring**: It is noted that the entrepreneurs have invested INR 1000 to INR 10,000 in the business. The investments are made in hiring of place for setting up the shop, purchasing of sewing machines, cloth, threads and miscellaneous material to stitch/tailor. Mostly female entrepreneurs are seen taking up this business. During the survey, they revealed that they have received training as a vocational course through

women empowerment NGOs. In some cases, the NGOs which are providing trainings have also provided machineries to start the business.

Figure 8 Identified sources of finance to start the business



4.4. SOURCES OF INITIAL INVESTMENT CAPITAL

The survey revealed that most of the entrepreneurs invested their own savings to start a new business or to purchase raw materials etc. As mentioned earlier, the entrepreneurs are seen working in more than one business. So, they usually invest profits generated from one business into the other. Though majority of entrepreneurs (66%) are aware about the availability of capital for starting a business, they have not approached formal sources of funds due to some reasons.

Table21: Reasons for not taking loans

	Gumla		Khunti	
	Respondent	Percent	Respondent	Percent
Interest rates too high	6	11	4	8
Lack of collateral (security)	1	2	2	4
Loan application procedures too complicated	2	4	5	9
Loan was available from other sources	1	2		0
Lack of correct Business Planning	1	2	0	0
Borrowed Money	2	4	3	6
Received from SHG	0	0	3	6
Don't need loan	36	67	34	63
Do not have information	4	8	2	4
Total	53	100	53	100

There are some entrepreneurs who are still not aware that they can obtain capital at lower rates from formal sources under various government schemes. Some shared that loans are not easily available for starting a business. Many also believe that borrowing money or taking loans is not a wise decision as they may have difficulty in repaying such loans as the loans are available at high interest rates. Also, they find the loan application process to be cumbersome. It was found that a few entrepreneurs have taken small loans from Self Help Groups for their businesses and they are comfortable dealing with the SHGs rather than banks.

In Gumla, 11% of the entrepreneurs believed that the interest rates of the loan are high. In Khunti, around 9% have found that the loan application procedure is too lengthy and time consuming whereas, 8% respondents in Gumla said they are not having proper information of what procedures are to be followed to apply for the loan. Similarly, 2% in Gumla revealed that they are inefficient in planning the business to take the loan.

Table22: Awareness among the entrepreneurs on the available capital in the market

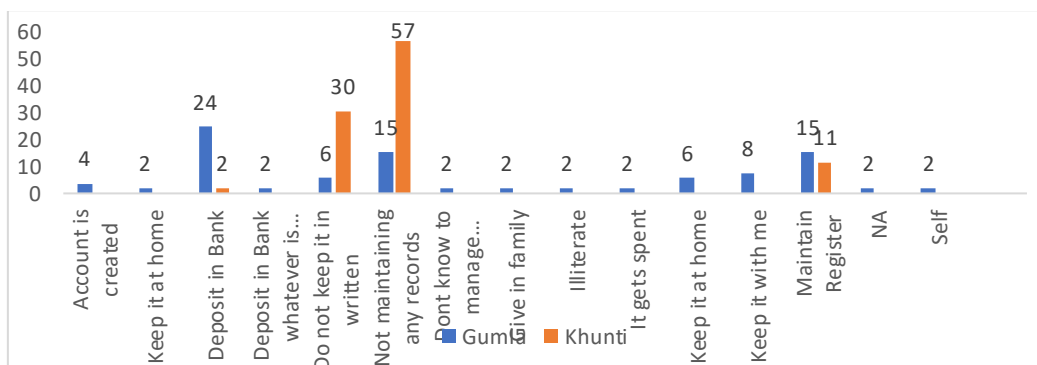
	Gumla		Khunti	
	Respondent	Percent	Respondent	Percent
Yes	35	66	35	66
No	18	34	18	34
Total	53	100	53	100

4.5. FINANCE MANAGEMENT PRACTICES

More than half of the entrepreneurs (57%), are managing their finances on their own. In Khunti, 30% of the entrepreneurs were found to be not maintaining any financial records of their businesses. This is primarily because of the low scale of operation and income levels. Hence, they do not find the need to maintain any formal records for financial transactions. Entrepreneurs engaged in micro businesses like making of Dona Pattal, Broom, Bamboo baskets, Rice medicine for Beer etc. are mostly found to be not keeping any records of their earnings.

However, 11% of the entrepreneurs involved in metal craft making, lac growers, and farmers are seen to be maintaining registers to note down the expenditure. In Gumla, 15% entrepreneurs reported to be maintaining registers to record the business earnings on a daily basis, while 15% were found to be not maintaining any records of the financial transactions. 24% of the respondents were found to be depositing their business earnings in banks and

Figure 14. Methods of managing finances



4.6. CURRENT SOURCES OF CAPITAL

In recent times, entrepreneurs have started taking small amount of loans. Around 32% (17 entrepreneurs) reported to have applied for loan, of which 16 entrepreneurs have received the loan. 10% of the respondents reported to be using **Kisan Credit Card** to avail loan whereas 8% of the respondents reported to have received loans from **Mahila Mandal** and 4% have received loan from **Bank of India** in Gumla.

Similarly, In Khunti, 38% (20 nos.) had applied for loan from different sources, of which, all of them have received the loan. 14% received loan from **Mahila Mandal**, 10% from **SHG** of their village and 4% from **Bank of India**.

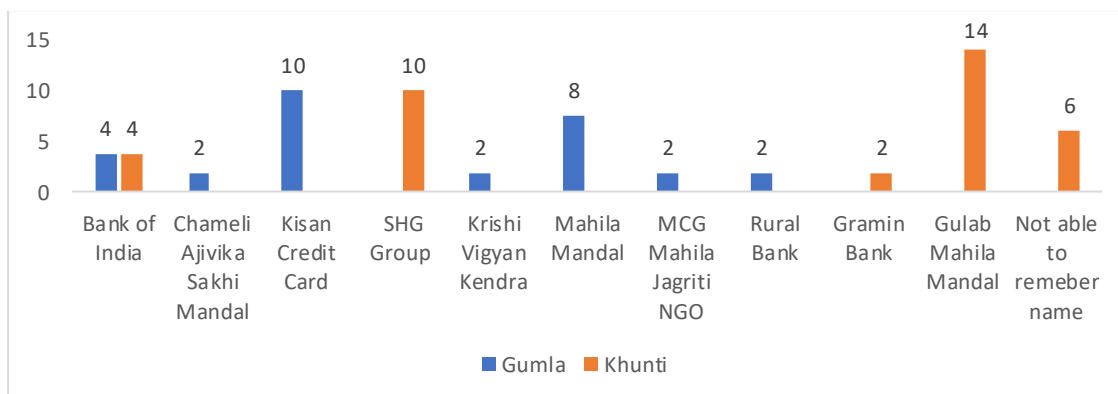
Among the other sources that provided loans to the entrepreneurs are **Gramin Bank**. Around 6% of them were unable to recall/remember the name of the institution that had granted loans.

Table 23. Entrepreneurs: Status of Applying and Receiving of Loans

District	Responses	Applied Nos.	Percent	Received Loan (in Nos.)	Percent of Received loan
Gumla	Yes	17	32	16	30
	No	36	68	4*	8*
	Total	53	100	20	38
Khunti	Yes	20	38	20	38
	No	33	62	1*	2*
	Total	53	100	21	40

Note: * loan not received after applying for the loan.

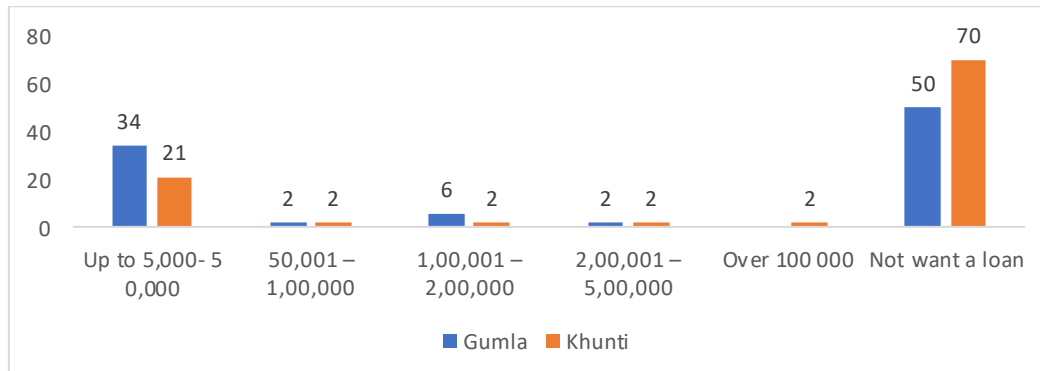
Figure 15. Institution for taking loans



4.7. FUTURE LOAN REQUIREMNT

Around 34% respondents in Gumla and 21% in Khunti, have expressed a need for loan (INR 5000 to INR 50,000) while 6% entrepreneurs in Gumla reported that they need loans of upto INR 1 lakh to 2 lakhs. Some entrepreneurs (2%) even shared the need for loan between 2 lakhs and 5 lakhs.

Figure 16. Expression of interest to take loans in future



5.0 BUSINESS OPERATION AND MARKETING PRACTICES

5.1. SCALE OF PRODUCTION

5.1.1 Production Capacity

Most tribal entrepreneurs who took part in the survey are operating micro level businesses. They produce limited quantity of products that can be sold within a week. According to their scale of operation, they collect or purchase raw materials in limited quantity to avoid any wastage. Though tribal households have big houses which can be used to keep raw materials or finished products in large quantity, lack of proper shelter and other infrastructure facilities make these premises unsuitable for storing goods. This compels the entrepreneurs to keep their production level low. Some of them produce goods against assured orders only. This practice is prevalent amongst manufacturers of Bamboo items, Bowls and Plates of Sal leaves, Brooms and Mats. The average production of some of the items is given below which gives an idea about the low scale of operation:

Table 24. Monthly Production of Manufactured Items in Gumla & Khunt

District Name	Products	Monthly/ Yearly Production Level (in kgs/Bundles/Litres and Pieces)
Gumla	Aluminium utensils	17 pieces per month
	Biodegradable Dona, Pattal (Plates & Bowls)	2800 pieces of Dona & Pattal per month (1 Rs per piece)
	Eatables - Idli making & Daily wage labour	Idli 90 pieces per day
	Honey Making (MFP)	30- 75 litres in one cycle
	Iron made items	40 iron tools/16 knives in a month
	Iron Utensils (Black Smith)	12 pieces in a month
	Lac grower	6 Kgs to 80 Kgs in six months
	Lemon Grass /Lemon oil	500 ml per day
	Mahua seeds, Sal leaves, Spices	10 kgs Mahua seeds, Sal leaves 500 kgs and 10 kgs of spices in a month
	Mat from Grass	6-8 pieces per week
	Mobile repairing	Repairing shop- mobile and other products come for repairing on daily and weekly basis.
	Okhli Making	4-5 piece per month
	Tulsi Oil Production (Herbal medicine)	50 ml per week
	Tailor	2 piece per week
	Wheat mill	30 kgs per week
	Wood Furniture	Depends on the order- 4-5 pieces per week/month
	Wood Cutter	2 bundles per week (10-15 kgs)
	Biodegradable Plates & Bowls (Dona & Pattal)	280- 1000 pieces per week
	Broom made of grass	40 – 60 pieces per month

District Name	Products	Monthly/ Yearly Production Level (in kgs/Bundles/Litres and Pieces)
Khunti	Bamboo Baskets	50 -60 pieces per month
	Cotton clothes	2-3 knitted Sarees, 12 feet long woven cloth in a month
	Dhuska	300 pieces in month
	Eatables Gulgule	100- 250 pieces in a month
	Fabrication	15 pieces gate and grill in a month
	Herbal toothbrush (Daatun)	100 bundle in a month
	Lac grower	6 kg to 80 Kgs twice in a year
	Medicine from herbs	250 grams per week
	Tailoring	2-5 pieces per week
	Rice and Wheat Mill	10 kgs per day
	Rope making	20 - 60 bundles in various lengths in a month
	Stone carving, Jewellery making	12 pieces of stone pottery and 50 pieces of jewellery
	Tulsi Oil	50 ml in a month
	Various medicinal plants	250 gms in a month
	Wood furniture	4 small items like Chair, Table and Dining table
	Woodcraft	15 pieces in a month
Wood Cutter	40 bundles per month	

Production of agricultural items vary as per the size of the farm. Those who are involved in pastoral farming are able to raise 2-3 goats or pigs in a year.

Table 25. Monthly Production of Agricultural Items in Gumla & Khunti

District Name	Products	Monthly/ Yearly Production Level (in kgs/Bundles/Litres and Pieces)
Gumla	Rice, Sweet potato and vegetables grower	2 Quintal Rice in a year, 20 Kgs sweet potato in a season, 15 kgs vegetables in a month
	Arhar Dal (Pulses)	6 to 8 kgs in a month
	Banana and Goat	50 dozen banana in a year/ 4 goats in a year
	Fish	50 kgs sold yearly
	Garlic	50 kgs in every six months
	Mango	30 kgs in a year
	Mushroom grower	20 to 32 kgs per month
	Khunti	Poultry -chicken – small and medium size
Mushrooms		10-40 kgs
Goat keeping		2-3 goats in a year
Jackfruit production		3 Quintal in four months
Papaya		20-25 kgs per season
Pig		2 -3 pigs in a year
Pulses (Arhar Dal)		6 to 8 kgs
Rice		60 quintals in a year
Rice beer		3 Litres per day

District Name	Products	Monthly/ Yearly Production Level (in kgs/Bundles/Litres and Pieces)
	Vegetables, Green leafy vegetables	30 kgs per month

5.2. PRODUCTION METHOD

Labour intensive production methods are used by tribal entrepreneurs. Most of the tools and techniques used for farming or manufacturing of products, are old fashioned and manually operated. Only those who are engaged in services sector, are using fuel-based machines like in flour mills, or manually operated sewing machines to stitch clothes etc. The production process used to make some of the products are described below:

Farming: Farms are of small size, and most of the tribal people are using simple tools like wooden ploughs or bullock carts and sickles for cultivation. Irrigation facilities are absent. People are using water from wells for irrigation. Use of fertilizers is limited with most of them using natural manures. Farm productivity is low.

Agri Based Products: Products like rice beer is also made in a traditional way which is made by mixing rice powder and herbs found in the forests. They have not made much changes in the method of production as learnt from their ancestors.

Pastoral Farming: They are not aware of any modern ways of livestock rearing. Only few entrepreneurs have reported to have obtained some training for rearing of goats, pigs, ducks and bees.

Minor Forest Produce: Tribal people mostly collect products from the forest and after primary processing such as drying of leaves, deseeding etc. These raw or unprocessed items are sold to private traders. Not many entrepreneurs are aware of various value-added items that can be produced with the help of MFPs except for few products like bamboo.

Bamboo items: Simple iron tools like iron knife or cutter is used in making items of bamboo. The quality of these equipment is poor and hence the products that are produced by using these tools do not get superior finish. Moreover, the cutters lose their usability very frequently and become redundant. There are advanced electric cutters available in the market, but the entrepreneur is unable to purchase these as they are expensive.

Biodegradable bowls and plates, mat making and broom making: The bowls and plates are made manually by attaching leaves, giving shapes to the bowl and plates by sewing the leaves with grass. The mats are also made manually, and have simple designs. Brooms are made from the dry date palm leaves or grass that are collected from farms or forests.

Tulsi Oil and Lemon Oil: In Gumla, Vikas Bharati, an NGO operating in the area, has trained the tribal women to grow Tulsi plant and Lemon grass in their own fields. Once the plants are matured, they are brought to the premises of the NGO where advanced oil extraction

machines are installed. The entrepreneurs are trained by the NGO to operate these machines. Oil is extracted from Tulsi leaves/lemon, packed in dark glass bottles and are then label at the NGO premises.

Metal items: These products are mostly manufactured manually. They use simple tools made of iron, hammers, sieves, and mud casts to produce these items. The metals are melted and poured in mud casts of articles to be made. The product gets its final shape in 2-3 days, after which these are taken out of the mould.

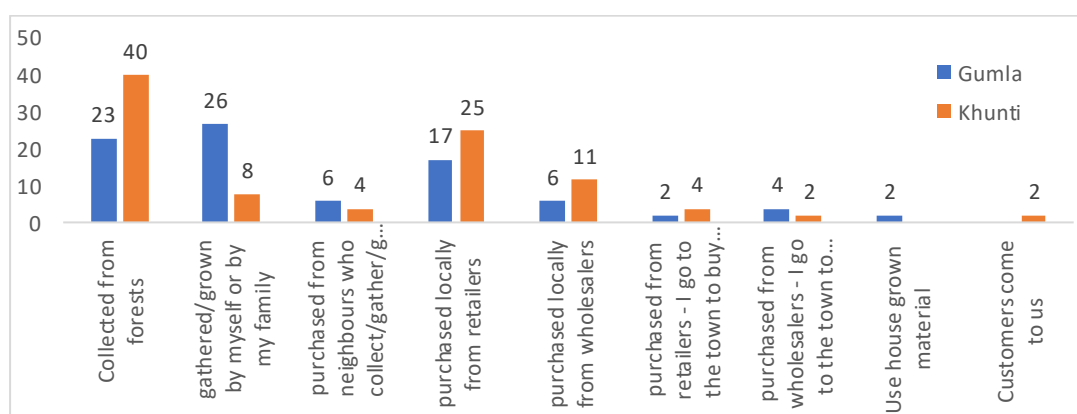
Tailoring: Most of the tailors are found using manually operated sewing machines. Most of the tasks like filling of thread in the machine and simple stitching can be done using this kind of sewing machines. The advanced machines that run on electricity are not used in both the districts.

5.3. USE OF RAW MATERIALS

Most of the raw materials used for production of different items are either procured naturally from the field or forests or are purchased from local markets. In Khunti, about 40% respondents reported to be collecting raw materials from the forests, while the proportion of people doing so in Gumla is less at 23%. In Gumla, 26% respondents are gathering or growing the material in their own fields or house premises, and 17% reported to be purchasing the material from local retailers. The corresponding proportion of respondents in Khunti doing so are 8% and 25% respectively. Around 11% in Khunti and 6% in Gumla are depending on local wholesalers to obtain the raw materials.

About 6% in Gumla and 4% in Khunti are purchasing the raw material from neighbours who are collecting the material from forests or growing in their household.

Figure 17.9 Sources of raw materials



5.4. SKILLS OF TRIBAL ENTREPRENEURS

The tribal entrepreneurs in both the districts have the basic skills to operate old fashioned tools and machines through which they produce traditional handmade objects. Not many are equipped to operate modern machineries or tools. Some of the respondents reported to have attended training programmes organised by NGOs, private and government organisations to upgrade their skill sets.

In Gumla district, there are 14 entrepreneurs (26% of total), who have attended trainings to learn bamboo basket making, wood craft, and metal craft from NGOs. These NGOs provide frequent trainings to the tribal community and provide platforms to increase earnings. Some Government undertakings/boards are also working to support the micro entrepreneurs to learn and get settled in their businesses. In the district, trainings are obtained for livestock rearing, poultry, Tulsi oil extraction, lemon grass sowing, lemon oil extraction, and mushroom cultivation. Some entrepreneurs have got training of 6 months on honeybee keeping and on growing medicinal plants.

In Khunti district, only 6 entrepreneurs (11%) reported to have attended trainings, provided by the NGOs on poultry farming, pig keeping. They have also received help in marketing of minor forest produce. It is noticed that, after the poultry training, the hatchlings are distributed to the beneficiaries to support them start their businesses.

Table 26. Number of Entrepreneurs attended Skill or Business-Related Training Courses

District	Response	Nos.	Percent
Gumla	Yes	14	26
	No	39	74
	Total	53	100
Khunti	Yes	06	11
	No	45	85
	Self-learned	02	04
	Total	53	100

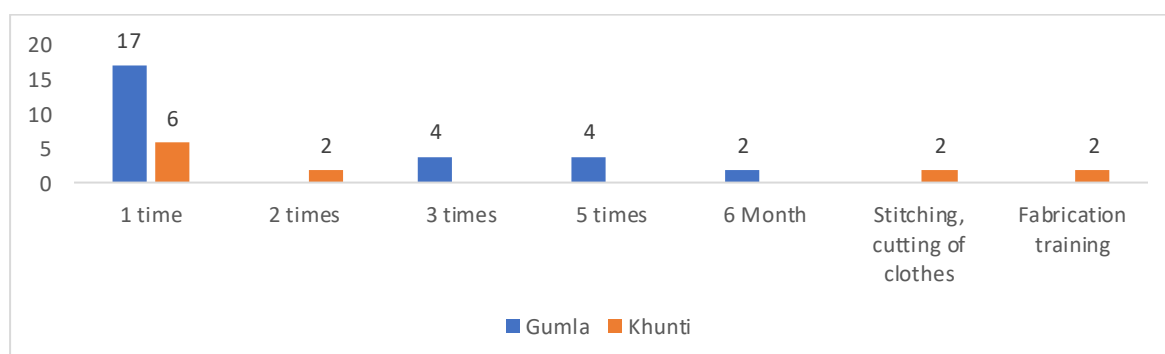
Though a smaller number of entrepreneurs have received training in Khunti, but willingness to learn is significantly noticed among the entrepreneurs in the district. The main reason for a smaller number of trainings being attended by entrepreneurs in Khunti is basically due to lack of awareness about such programmes. However, the government bodies have performed several activities with the assistance of the regional/local NGOs to provide trainings in livestock rearing, handicraft, farming etc. for the tribal communities. As Khunti is recently converted into a district, the activities are slowly coming up for the tribal development.

The trainings to the tribal communities are chiefly provided by the private organisations. The baseline study indicated a smaller number of beneficiaries under the government schemes in both the districts. The training that the entrepreneurs received under the government schemes is ‘**Women Empowerment Scheme**’ run by the State Government. The schemes of

the State Government for Women Empowerment are fundamentally a process of associating women self-help groups (SHGs) with economic activities to make their members financially self-reliant in Maoist affected districts.

It is observed that, by and large, the entrepreneurs have benefitted from the trainings in many ways. The women entrepreneurs revealed that they are financially supporting to their families now. Most of them have adopted livestock rearing as a side business, which has increased their annual income. It is observed that the entrepreneurs have also started new businesses like honey production, and mushroom cultivation after obtaining trainings. The service providing businesses like tailoring are also taken up by the entrepreneurs after receiving training.

Figure 18. Number of times the entrepreneurs participated in any training session



5.5. COST OF PRODUCTION

The average cost of production on monthly basis depends totally on the product that is manufactured. There are differences in the cost of production as per the business. In Gumla, 3 farmers said that the production cost was not distinguishable. Similarly, about the entrepreneurs of Dona and pattal, fruit seller, milling, mushroom cultivation, lac, and vegetable growers, it was found that they are using natural raw materials or have just started the business, so, estimation of production cost is not possible. The cost of production for some of the other items is given in the table below:

Table 27. Cost of Production per product basis

Business/Products	Cost of Production (per month)
Paddy	INR 6000 in 2 months
Pig Keeping	INR 500 rupees in a year
Mushroom	INR 100
Rice Beer/Liquor Breweries	INR 12 rupees per litre
Herbal medicine for Rice beer (Raanu)	INR 130 per kg
Lac grower	INR 2000 in six months
Honey	Invested 20,000 in purchasing of boxes and stands – one-time investment
Metal items	INR 200 – 1200 per month

Business/Products	Cost of Production (per month)
Aluminium Metal Craft	INR 100-200 per month
Terracotta and stone pottery	INR 200 per piece
Dona Pattal	No expenditure
Wooden Furniture	No expenditure
Cane & Bamboo Basket Makers	INR 100 in purchasing of bamboo
Rope	INR 70 for making 20-60 bundles
Textiles with tribal prints	INR 300 per month
Woodcarvings	INR 200 per month
Idli making and selling	INR 40 rupees per day

5.6. MARKETING PRACTICES

Tribal entrepreneurs sell most of their items in the weekly local markets. Out of 106 entrepreneurs, 36 reported to be visiting the local markets or mandis (which are organised once every week) every week to sell their products. The weekly local mandis are basically called Haats, a significant initiative taken by the State Government to facilitate marketing of products made by the tribal entrepreneurs.

The weekly mandis have semi-permanent structures or enclosures, which are used by tribal entrepreneurs to set up their shops temporarily. The haats give the entrepreneurs to directly sell the products customers who come to the market every week. Apart from the local consumers/buyers, wholesalers, retailers and traders also visit the haats to purchase products from the entrepreneurs. The entrepreneurs also visit local mandis or haats which are organised for other blocks/villages in case these are operational on a different day of the week. Sometimes, the entrepreneurs are unable to sell their entire stock of products in the local market in the first attempt. They then try to sell the remaining products in other weekly markets to clear the remaining stock.

There are a few entrepreneurs who also visit the city markets weekly. Some entrepreneurs who are engaged in trading of MFPs like lac and herbs, as well as fruits and honey depend on the traders who visit the villages and approach the entrepreneurs directly.

In Gumla, the Haats are well developed having covered and open platforms that are provided to the sellers. 25 Haats are present in 12 blocks of the district.

5.7. DEMAND SCENARIO

The baseline study indicated that the products made by the tribal entrepreneurs are consumed by the rural people living in that area. The entrepreneurs therefore make the products keeping in mind the needs and preferences of the local rural people. There are no fixed set of customers and hence no regular business for the entrepreneurs.

The minor forest produce and farm items are sold to wholesalers (distributors or agents) or traders who visit the villages to buy the produce. A few wholesalers (distributors or agents) could be found permanently in the local weekly markets as well.

Selling Price of Products

The price of the products varies as per the product type. It is clear from the survey that in the rural markets, the entrepreneurs cannot sell the products at the expected rates. They have to reduce the prices sometimes if the competition is high in the market. The rural people make those products which are in demand or else they quit using that skill and start a new business. For example, only 2-3 entrepreneurs in Khunti district make cotton clothes. They manually make the cloth, colour and print them with tribal art forms. These clothes face stiff competition from the clothes that are brought for selling in the market from Ranchi. Due to severe competition, product prices are generally kept low.

Entrepreneurs can obtain better price for their products in urban markets mainly because customers in the urban markets do not bargain while purchasing and the entrepreneurs can sell the product at the actual or desired prices. But majority of entrepreneurs are unwilling to sell the product in other urban areas. Only 28% in Gumla and 11% in Khunti have shown willingness to sell their products in the adjoining cities.

Table 28. Willingness to sell the product in other cities

District	Response	Nos.	Percent
Gumla	Yes	15	28
	No	38	72
	Total	53	100
Khunti	Yes	6	11
	No	47	89
	Total	53	100

Table 29. Selling Price of the Products

Sr.No.	District	Products	Price Range
1.	Gumla	Ropes	INR 40 per bundle
2.		Rice	INR 13 per Kg
3.		Dona Pattal	INR 80 per 100 pieces Pattal and INR 50 for 100 Dona
4.		Lac	INR 300 per Kg
5.		Banana	INR 30 Kg
6.		Lemon Grass /Lemon oil	INR 120/300 Rs per ml
7.		Mushrooms	INR 250 Kg
8.		Stone made Crusher (Okhli)	INR 400 per piece
9.		Idli	INR 10 per 8 Piece

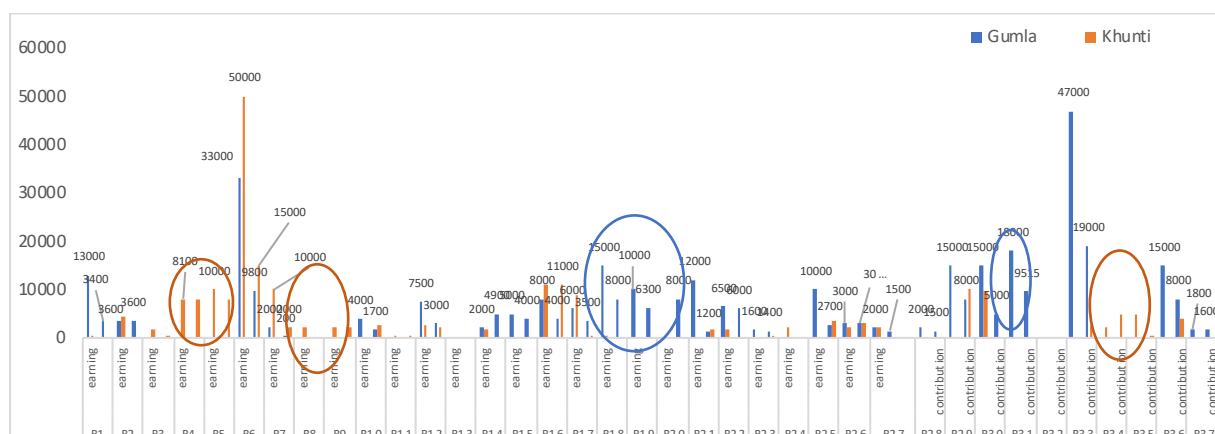
Sr.No.	District	Products	Price Range	
10.		Aluminium utensils	INR 250 for Cup; INR 150 for Stongs; INR 150 for Sieve; INR 300 for Lamp	
11.		Honey	INR 250 per kg	
12.		Goat	INR 2000 per piece	
13.		Mat from Grass	INR 200 per piece	
14.		Wood furniture	INR 2500 per piece	
15.		Poultry	INR 150 per piece of chicken	
16.		Wheat/Rice mill	INR 1 per Kg	
17.		Papaya	INR 30 per kg	
18.		Metal craft	INR 500- 1000 Rs per piece	
19.		Rice beer	INR 20 per glass	
20.		Pig	INR 1000 per piece	
21.		Duck	INR 300 per piece	
22.		Medicine for Rice beer	INR 1 per 5 pieces	
23.		Tulsi Oil	INR 50 per ml	
24.		Mobile repairing	Depend on the repairing work	
25.		Mango selling	INR 80 per Kg	
26.		Pulses	INR 50 per kg	
27.		Tailors	INR 40 Blouse piece	
28.		Mushrooms	INR 250 per kg	
29.		Mahua	INR 100 per kg	
30.		Stone craft	INR 400 per piece	
31.		Wood cutter	INR 120 per bundle	
32.		Khunti	Rope making	INR 40 per bundle
33.			Broom	INR 40 piece
34.			Eatables (Gulgula, Samosa and Arsa)	INR 10 per plate
35.			Dona Pattal	INR 50 per 100 pieces Dona
36.				INR 100 per 100 pieces Pattal
37.			Lac	INR 420 kgs
38.			Various medicinal plants	INR 10 per piece
39.			Medicine making from the herbs	INR 11 per piece
40.			Bamboo baskets (Jhudi- use in weight lifting) making	INR 125 per piece
41.	Broom made of grass		INR 40 per Piece	
42.	Rice miller, Wheat miller		INR 1 per Kg grinding	

Sr.No.	District	Products	Price Range
43.		Idli	INR 10 per 2 Pieces
44.		Herbal toothbrush (Daatun)	INR 5 per bundle
45.		Goat	INR 7200 per piece
46.		Goods made up of iron	INR 300 per piece
47.		Poultry	INR 150 per piece
48.		Ladies Tailor	INR 40- INR 150 per piece
49.		Herbal medicine for rice beer (Raanu)	INR 50 paisa per piece
50.		Pulses	INR 500 for 100 bags of pulses we get 250 Rs per bag
51.		Textile with tribal print	INR 300- INR 1200 per piece
52.		Fabrication	INR 500- INR 6000 per model. Depend on the order we take
53.		Fisherman	INR 150 per kg
54.		Dhuska	INR 10 per 2 pieces
55.		Beauty Care products	Depend on the product. It may range from INR 10 to INR 500
56.		Wood cutter	INR 120 per bundle

5.8. INCOME AND PROFIT

As the businesses are of various types, so are the income levels earned from them. This is a factual reason that the contribution on the household depends on the earnings. The graphical representation below shows that the farmers' earnings are higher in Khunti and Gumla districts. The farmers' earnings are ranged from minimum INR 33,000 to INR 50,000 per year. Likewise, the entrepreneurs, who are engaged in vegetable farming are also seen to make good income (upto INR 47000) annually. In a typical month, income from most of the businesses range between INR 5000 and INR 20,000.

Figure 10 Maximum earnings from the different kind of businesses and contribution in Households.



Note: Business Codes: B1- Agri-based product makers; B2- Bio-degradable pattals/plates; B3- Broommaking; B4- Cane and Bamboo Basket Makers (Cane work); B5- Dhuska i.e fried rice flour pancakes; B6- Farmers; B7- Fruit Sellers; B8- Forest Based Products; B9- Fisherman; B10- Goat Keepers; B11- Homemade food items and selling; B12- Honey; B13- Herbal medicine for Rice beer (Raanu); B14- Idli making and selling; B15- Lac grower; B16- Milling; B17- Mat makers; B18- Mushroom grower; B19- Metal Craft; B20- Paddy; B21- Pig keeping; B22- Rope making; B23- Rope making and stone made crusher (Okhli); B24- Rice Huller; B25- Rice Beer/Liquor Breweries; B26- Spices, Herbs/Medicinal Plants; B27- Stone Craft; B28- Tailors; B29- Tribal Metal Crafts; B30- Terracotta and Stone pottery; B31- Tribal Van Dhan: Forest Produce; B32- Textiles with tribal prints; B33- Vegetable growers; B34- Woodcarvers; B35- Woodcutters; B36- Wooden Furniture making; B37- Woodpecker

Certain businesses are identified only in Khunti. Such as -

- i. B3- Broom Making: earning is upto INR 1600 with the contribution to the household is nearly INR 1000
- ii. B4-Cane and Bamboo Basket Making: earnings INR 8100 with contribution to the household is nearly same)
- iii. B5- Dhuska eatery shop: earning upto INR 10,000 with the contribution at the household nearly INR 8000
- iv. B8- manufacturing forest-based products: monthly earning INR 2000 contribution is same at the household
- v. B9- Fisherman: Monthly earning INR 2000 with the same amount of contribution to the household
- vi. B34-Woodcarvers: Monthly earning INR 2000 with the same amount of contribution to the household
- vii. B35- Woodcutters: earnings upto INR 5000 per month. Contribution to the household from the business is very less.

5.9. PROFIT MARGINS

The entrepreneurs in general make profit from their businesses. Around 81% entrepreneurs of Khunti and 74% of Gumla have stated that they earned profit which are either re-invested in the same or other business activity or is used in household needs, such as children’s education, medical expenses etc.

Table 30. Whether Entrepreneurs Earned profits

District	Response	Nos.	Percent
Gumla	Yes	39	74
	No	14	26
	Total	53	100
Khunti	Yes	43	81
	No	10	19
	Total	53	100

The entrepreneurs who are not earning profits from the business have stated that the production should be increased. They shared the concerns of high rates of raw materials that is impacting cost of production and hence profit margins.

6.0 Livelihood Challenges

The survey findings suggest that the tribal entrepreneurs in Gumla and Khunti are facing numerous challenges which have restricted their business growth and hence their ability to improve income levels and livelihood conditions. Their scale of operation is very low, and their profit margins are also constrained. Most of the people are still poor, uneducated and are more concerned about their day to day living. Industrial development in the region has been slow and not enough jobs have been created over the years. Lack of livelihood opportunities and food security have forced many tribal people to migrate out of their own villages. Though the tribals do not seem to have high aspirations for their future growth, the survey respondents however, have shown willingness to learn new skills and upscale their business activities to expand their livelihood options and increase income levels. It is therefore important to understand the problems that they confront, for providing adequate support to this most vulnerable group of people.

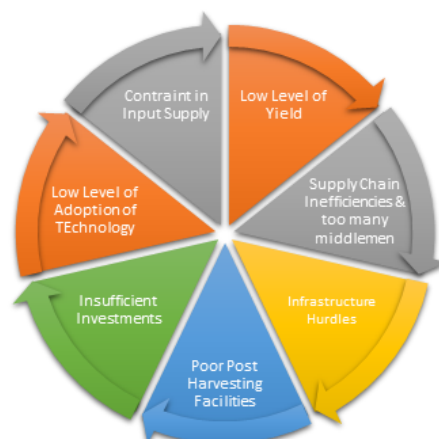
A close observation of the livelihood and business conditions of the tribal entrepreneurs and detailed interaction with them during the field visit have brought out the following challenges that the tribal entrepreneurs are facing currently in Gumla and Khunti districts.

6.1 AGRICULTURAL CHALLENGES

More than half of the tribal people who took part in the survey in Gumla and Khunti have their own farmland and they mainly depend on agriculture for their livelihood. Being predominantly small and marginal farmers having farmlands of less than 1 hectare⁶, they suffer on account of low farm productivity and unstable earnings from this main source of income. Stabilising agricultural income along with expansion of livelihood options in the state is one of the greatest challenges today.

⁶ <https://rkvy.nic.in/static/SAP/JH.pdf>

Figure 20. Depiction of key agricultural challenges



- Small size of farms** - About 62% of the entrepreneurs who took part in the survey in Gumla and 53% entrepreneurs in Khunti have lands of very small size. In Gumla, maximum size of land is 7 acres which is owned by only one entrepreneur. Around 42% (14 nos.) of the respondents have land of around 1 acre in size and 18% (6 nos.) have 2 acres of land with them. Similarly, in Khunti the size of land holdings range between 0.5 acre and maximum 12 acres. Around half of the entrepreneurs have 1 acre of land holdings. Only 18% (5 nos.) reported to be having 2 acres of land holdings. Irrigation becomes difficult on such small and fragmented fields. Further, a lot of fertile agricultural land is wasted in providing boundaries. Under such circumstances, it is difficult to improve productivity of the land.

Table 31: Available Land Holdings in Both Gumla and Khunti Districts

District	Gumla		Khunti	
	No of Respondents	Percent of total land holding	No of Respondents	Percent of total land holding
Entrepreneurs with land holdings	33	62	28	53
No land holdings	20	38	25	47
Total	53	100	53	100

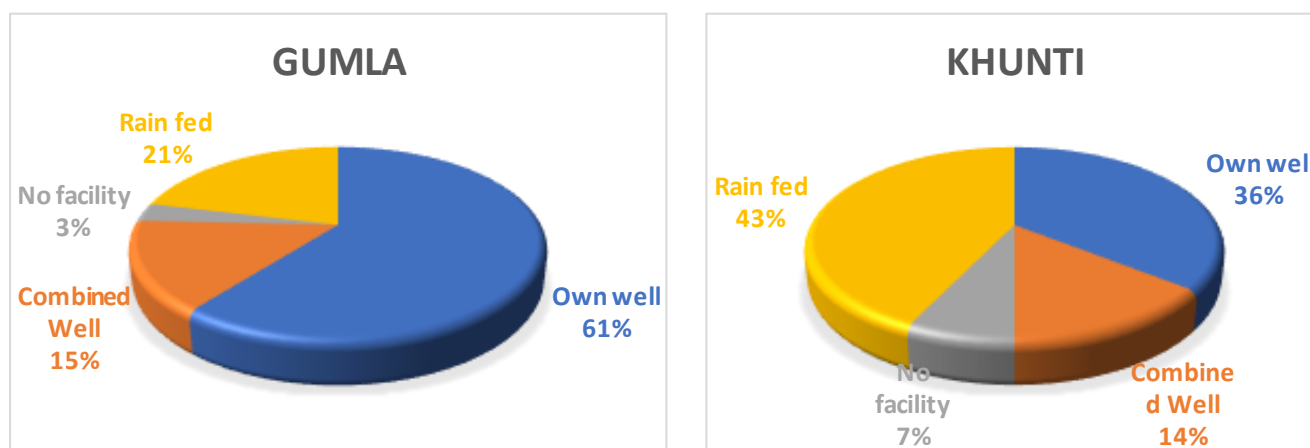
Table32: Size of Land holdings

District	Gumla		Khunti	
	No of Respondents	Percent	No of Respondents	Percent
0.2 Acre	2	6	0	0
0.5 acre	1	3	1	4
0.6 Acre	1	3	0	0

1 acre	14	42	14	50
1.5 Acre	2	6	0	0
2 Acre	6	18	5	18
2.5 Acre	0	0	1	4
3 Acre	2	6	1	4
4 Acre	1	3	1	4
5 Acre	3	9	3	11
7 Acre	1	3	0	0
8 Acre	0	0	1	4
12 Acre	0	0	1	4
Total land	33	100	28	100

- Poor irrigation facility** – The respondents mostly use water available with the well that they have for irrigation purpose. In Gumla, 61% of the respondents are using their wells for irrigation purpose and 21% are depending on rains. 9% are using water from common wells which are used by multiple people for irrigation purpose. While 3% said that the irrigation facilities were not available. In Khunti a higher proportion (43%) of people reported to be dependent on rain for irrigation, while 36% have their own wells and 14% use common wells.

Figure 21. Status of Irrigation facilities (in %)



- Use of low powered machines for irrigation** - The entrepreneurs with land holdings were further asked about the methods they are using for irrigation purposes. In Gumla, total 39% are using small motor pumps to fetch water for fields. The capacity of motor ranges from 1 HP to 2.5 HP. Only one entrepreneur is using 22 HP motor pump and another one has a pump that runs on diesel. In Khunti, only 4% respondents reported to have 1 HP motor and another 4% have 2 HP capacity motors. One farmer also said that, as irrigation facility is totally absent, the land remains barren throughout the years.

Table 33: Use of Low powered machines for irrigation

District	Gumla		Khunti	
Size of Motor	Nos.	Percent	Nos.	Percent
1 HP motor	1	3	1	4
1.5 HP motor	1	3	0	0
2 HP motor	2	6	1	4
2 HP Motor	1	3	0	0
2.5 HP motor	3	9	0	0
2.5 HP Motor	1	3	0	0
22 HP Motor	1	3	0	0
Motor with diesel pump	1	3	0	0
Small motor	2	6	0	0
Total motor pumps	13	39	2	8
No facility	20	61	26	93

- **Use of inferior quality seeds** - Seed is a crucial and basic input for attaining higher crop yields and for sustained growth in agricultural production. Distribution of assured quality seed is as critical as the production of such seeds. Good quality seeds are out of reach of majority of farmers in the two districts, especially small and marginal farmers due to their exorbitant prices.
- **Negligible use of good quality fertilisers** - It has been estimated that about 70% of growth in agricultural production can be attributed to increased fertilizer application. Thus, increase in the consumption of fertilizers is a barometer of agricultural prosperity. However, in the districts poor farmers only use cow dung as manures as they cannot afford the expensive fertilisers nor do they have sufficient access to such good quality inputs.
- **Low farm mechanisation** – People are using mostly simple and conventional agricultural tools wooden plough, sickle, etc. for farming. Labour intensive techniques are in use for other activities too like weeding, threshing, etc. This is especially the case with the small and marginal farmers in the two districts Gumla and Khunti. This brings down farm productivity substantially.
- **Challenging marketing scenario** – Marketing of agricultural products is a major problem for the tribal people living in the area. In absence of sound marketing facilities, farmers of the districts have to depend on local traders and middlemen for disposal of their farm produce which is sold at throw-away prices. In most cases, farmers are forced, under

socio-economic conditions, to carry on distress sale of their produce. In most of small villages, farmers sell their produce to the money lender from whom they usually borrow money. In absence of an organised marketing structure, private traders and middlemen dominate the marketing and trading of agricultural produce.

- **Inadequate storage facilities** - Storage facilities in the two districts Gumla and Khunti are either totally absent or grossly inadequate. Under such condition, farmers are compelled to sell their produce immediately after the harvest at the prevailing market prices which are usually very low. Such distress sale deprives farmers of their legitimate income.
- **Inadequate transportation facilities** - One of the main handicaps with the sustainable agriculture system is the lack of cheap and efficient means of transportation. At present there are villages in both the district Gumla and Khunti which are not well connected with main roads or with the local Haats/mandis. Most roads in the villages are unpaved and bullock cars are the most prevalent mode of transportation in those areas. The condition of these roads deteriorates in the rainy season, making commutation almost impossible. Under these circumstances the farmers find it difficult to carry their produce to the main market and are therefore forced to sell it in the local market at low price.
- **Scarcity of capital** – The farmers usually borrow money from the money lenders, traders and commission agents who charge higher rates of interest and purchase the agricultural produce at very low price. The farmers/entrepreneurs fear in taking loan from the banks as they are worried about high interest rates of the loan. The complicated process in getting loans also demoralises the farmers to approach banks for loans.

6.2 BUSINESS CHALLENGES

6.2.1 Production Tools and Technology

- **Use of archaic technology and processes** - It has been observed during the survey that the entrepreneurs who are engaged in manufacturing activity are mostly using highly conventional, old fashioned tools and technology for making products. The production process is labour intensive, with limited use of machineries. Most tools used are hand operated. The entrepreneurs have mostly learnt the production techniques and use of tools from their elders who were engaged in the same business or have learnt from other people living in the vicinity. Product designs are also old-fashioned and outdated. The businessmen in the community are apprehensive of adopting new tools and technology as these are expensive and need better operational skills which they do not have.

- **Lack of awareness about modern technology** – Majority of the entrepreneurs are unaware of the advanced machineries that are available in the market. Those who are aware of the advanced machineries have found it difficult to procure them as these are costly and not always available in the local area.

Table 34. Awareness of Modern Machineries

District Name	Response	Nos.	Percent
Gumla	Yes	7	13
	No	46	87
	Total	53	100
Khunti	Yes	8	15
	No	45	85
	Total	53	100

6.2.2 Raw Material

- **Raw material procurement challenges** – There are multiple sources from which the raw material for making different types of art and craft items are procured by the businessmen - including retailers, wholesalers, distributors, and agents. There is inconsistency in the availability as well as quality of raw materials obtained from these sources. While majority of people purchase their raw material requirement from retail shops, none of these shops are present in the village vicinity. They have to travel to the local mandis or markets to get their daily requirement. Local mandis are usually far from most of the villages and hence commutation is a major problem for tribals living in these villages.

Moreover, price levels are also relatively high at the retail shops which adds to the cost of production. But since these shops are permanently located in the mandis, people mostly rely on these shops even when they have to pay higher price for the raw material. Only few people have access to wholesale market where the raw materials are available at a relatively cheaper rate. There are some tribal entrepreneurs, who purchase their requirement from distributors and agents. The survey response suggests that people find it difficult to arrange for raw materials most of the time.

Some entrepreneurs who are dependent on minor forest produce also face difficulty in obtaining these products from the forest. During the monsoon season particularly, reaching the forests becomes difficult during the monsoon period, and the raw material also gets damaged due to rain water. Therefore, during the rainy season, entrepreneurs have to stop business activities related to minor forest produce. They have to depend on other sources of income like farming during this period. Also, forests are usually far from villages, and hence commuting to the forest in general is a time-consuming activity. It also takes great effort to collect and transport the raw materials from forest to village.

Table 35. Sources for raw Material

District	Types of Sources	No. of Respondents	Percent of total
Gumla	Local Mandis/Retail Shops	27	50
	Distributors and agents	4	8
	Wholesalers	3	6
	Manufacturers	2	4
	Forest Produce/ Natural material	13	24
	SHG	4	8
	Total	53	100
Khunti	Local Mandi/Retail Shops	30	56
	Wholesalers	5	9
	Distributors and agents	1	2
	Manufacturers	2	4
	Forest Produce/ Natural material	11	21
	SHG	4	8
	Total	53	100

- Increasing price of raw material - The baseline study indicated that the price of raw materials that are purchased from the market has shown an upward revision twice a year. So, after every 6 months the entrepreneurs have to pay a higher price for the raw materials purchased from the same source. The rates also fluctuate according to the market demand for the products, with rising demand leading to increase in prices of raw materials. For example, metal craft entrepreneurs face issues of unusual rise in prices of raw materials such as iron, brass, aluminium and copper. This pushes up the cost of production. About 40-45% of the entrepreneurs reported to be experiencing increase in the cost of production.

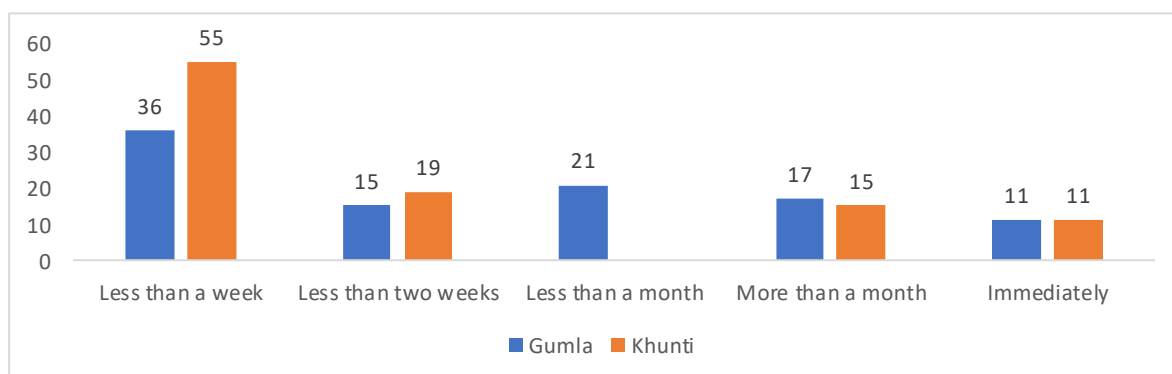
6.2.3 Capital Availability

- Shortage of working capital – The tribal entrepreneurs have to make cash payment for the purchase of raw materials to the suppliers. Neither they are offered any discount nor credit. Entrepreneurs often face difficulty in arranging capital for the purchase. The money obtained through sale of finished products are mainly used for purchase of raw materials and at times entrepreneurs fail to earn enough from the sale of their products or face significant delay in getting the payment from their buyers and hence find it difficult to arrange for capital to buy the raw materials on time.

Table 36. Waiting period in getting the payments for final products

District Name	Responses	No of Respondents	Percent of total
Gumla	Less than a week	19	36
	Less than two weeks	8	15
	Less than a month	11	21
	More than a month	9	17
	Immediately	6	11
	Total	53	100
Khunti	Less than a week	29	55
	Less than two weeks	10	19
	More than a month	8	15
	Immediately	6	11
	Total	53	100

Figure 22. Waiting period in receiving payments for sale of the final products



Entrepreneurs avoid formal sources of funds – Cumbersome loan application process and fear of default restrict tribal entrepreneurs from approaching banks for their capital needs. Most often they borrow from local money lenders or rely on self-help groups which extend mostly small amount of money to the entrepreneurs which are not sufficient to undertake any major business expansion activity.

- Low awareness about MUDRA Scheme - Entrepreneurs are also not availing funds under government schemes mainly because they do not have information about these schemes. The survey revealed that only 4 entrepreneurs in Gumla and 6 entrepreneurs in Khunti were aware about the famous MUDRA scheme. However, none had availed loan under

the scheme. Some of the reasons for the same is inadequate information about the procedures, fear of not being able to repay, etc.

Table 37: Reasons for not on Availing Loans under Mudra Scheme

District Name	Responses	Nos.	Percent
Gumla	Have heard but never used it	1	2
	Don't required	3	6
	Total	4	8
Khunti	Lack of information	1	2
	Have heard but never used it	1	2
	Never applied but have the knowledge of loan	4	8
	Total	6	12

Majority of entrepreneurs are also unaware about other government funding schemes. In Gumla, only 8 out of 53 respondents reported having some information about other government funding schemes while the remaining had no idea about such schemes. In Khunti, only 13 entrepreneurs reported to have some knowledge about the government schemes.

Table 38: Awareness of other Government Funding Schemes

District Name	Responses	Nos.	Percent
Gumla	Yes	8	15
	No	45	85
	Total	53	100
Khunti	Yes	13	25
	No	38	71
	NA	2	4
	Total	53	100

Due to low awareness level, entrepreneurs have not been able to avail the financial assistance available under the government schemes, which otherwise could have been helpful towards their business expansion.

6.2.4 Operational & Business Skills

- **Lack of adequate skills to operate modern tools and machineries** – During the survey, the entrepreneurs revealed that they do not have the necessary skills to operate modern tools and machineries. They acknowledged that managing the advanced equipment would need special skills. In both the districts, it was observed that most of the entrepreneurs, involved in manufacturing business have not received any professional

skill training. Only a few entrepreneurs in Gumla reported to have received training through private organizations. They have very little idea about the institutions from where they can obtain skill training or the kind of training which they should get to improve their product quality and designs. Some entrepreneurs who work with the help of 1 or 2 labourers, also find it difficult to get skilled labourers for their businesses.

Some of the people who are majorly dependent on farming reported having received some training in beekeeping for honey production, pig or poultry farming, etc. However, they have found it difficult to continue to follow the methods mainly due to the efforts it requires and also due to lack of interest in the activity. Entrepreneurs dependent on minor food produce also lack knowledge about the correct collection process of forest products and often use non-sustainable means to gather such items.

The entrepreneurs however showed willingness to learn new skills to increase their income generation capacity. They suggested that the trainings should be provided particularly to the younger generation which can increase their earning capability and help them either join their own family business, start new business on their own or find employment in some other company.

- Lack of packaging & processing skills – Entrepreneurs who use forest products for their livelihood do not have knowledge about how the goods can be further processed or what kind of products can be further made by using the forest produce. They usually sell most of the forest products in the raw form only.
- Poor business management skills – Tribal entrepreneurs do not have any knowledge of managing a business as they have predominantly engaged in farming and have either inherited their family business or have just started the business to earn some additional income. They have no idea about how to make the business profitable or how to manage the finances of the company. They do not keep any financial records and hence it becomes difficult for them to get loans from formal financial sources. Most of the businesses are also not registered and hence their existence does not get reflected in the government databases.
- Poor digital skills – They have little knowledge about the digital platforms and their use for promotion and selling of products. They cannot operate computers and have never used e-commerce platforms for purchase or selling of products.

6.2.5 Marketing

- Lack of access to wider markets – Marketing of products is a major challenge for tribal entrepreneurs. The rural areas of the state of Jharkhand have local weekly markets known as Haats. These local markets are located far from the villages where tribal people mostly live. The average distance between a village and the nearest haat is somewhere between 5 km and 15 kms. The entrepreneurs therefore need to travel long distance to reach to the Haats. They find it difficult to carry their products to Haats as they mostly use public transport which are not in a very good condition.
- **Poor infrastructure facilities** – As mentioned above, roads connecting the remote villages to the local Haats are not paved which makes commutation difficult. Condition of public transportation also needs substantial improvement.
- Low price of handmade products - In comparison to city markets, products are sold at cheaper rates in the local Haats. Moreover, since no local shops are present in the villages, many entrepreneurs have to sell their products door to door. On many occasions they fail to sell their entire stock and have to keep the unsold stock at their premises for a longer duration, sometime up to the next season. The shelf life of some of these products is short, which compels the entrepreneurs to sell their products at lower rates locally.

6.2.6 Demand Condition

- Low demand for handmade items – Products made by tribal entrepreneurs are finding it tough to compete with the machine-made handicraft items as they have better quality and designs. Moreover, local people have limited purchasing power, hence demand for low priced moderate quality handmade products is more in these markets. Entrepreneurs therefore produce only those items which have high demand in the local market. The items produced by the tribal entrepreneurs therefore fail to compete with the superior products available in the urban markets.

6.2.7 Income & Profit Level

- Steady income with low profit margin – According to the survey findings, the average monthly earnings of the entrepreneurs remain largely steady. But they are unable to earn higher profits due to multiple reasons. First, due to high market competition, lower demand for their products and restricted market access, they have to sell their products at lower rates. On the other hand, cost of production has been increasing, which has resulted in their profit margins getting squeezed. Entrepreneurs who are engaged in minor forest produce also earn very little from trading of these items as these are mostly sold in the raw and unprocessed form which attract much lower price as compared to the processed varieties of these products.

- **Competition from local communities** - In most cases, Bamboo craft, Wood craft and other handicraft items form secondary business for the tribal entrepreneurs. It is captured during the survey that for the last two decades, schedule caste (SC) and other backward castes (OBC) living in the area have stated making bamboo and wood craft-based products and these products are offering stiff competition to the items produced by tribal entrepreneurs. Rising competition within the area has forced entrepreneurs to offer prices at competitive rates to attract customers. This has also further lowered the profit levels.

6.2.8 MAJOR CHALLENGES FACED IN THE BUSINESS

It is clear from the above discussion that most of the entrepreneurs in the districts are facing various problems in running their business. During the survey, respondents were asked to mention the list of problems that they are facing and the results reveal the following key challenges confronted by them:

- Lack of management training
- Lack of onsite management advisory services
- Lack of onsite technical advisory services
- Lack of credit for working capital
- Lack of demand
- Lack of availability of skilled labour
- Lack of marketing information
- Lack of credit for investments
- Lack of technical information
- Lack of technical training
- Lack of information on cheaper sources of raw materials

In Gumla, the Lack of credits for investment and Lack of labour with skills required were as much as 2% of the issues while Lack of technical information, Lack of information on cheaper sources of Goods, Lack of credits for working capital, and Lack of demand were more talked-about issues, raging around 8% of the total issues, whereas, Lack of management training, Lack of marketing information and Lack of technical training were around 13% to 19% of the issues. 4% of the respondents said that Lack of keeping labour with skills required and Lack of Payment (late payment) was a major issue for them in Gumla.

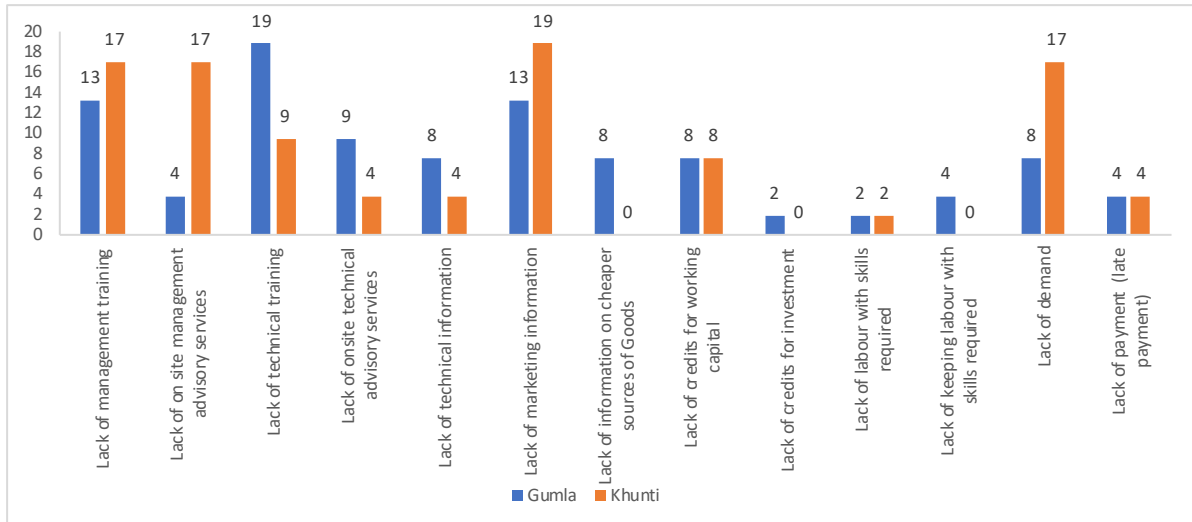
In Khunti, 2% of the respondents added that Lack of labour with skills required and Lack of payment (late payment) were the key issues for them, whereas, 17% to 19% entrepreneurs said that Lack of management training, Lack of on-site management advisory services, Lack of

marketing information, and Lack of demand were the most notably mentioned issues. The rest of them lied between these two figures.

Table 39: Key challenges

District	Gumla		Khunti	
Responses	Nos.	Percent	Nos.	Percent
Lack of management training	7	13	9	17
Lack of on-site management advisory services	2	4	9	17
Lack of technical training	10	19	5	9
Lack of onsite technical advisory services	5	9	2	4
Lack of technical information	4	8	2	4
Lack of marketing information	7	13	10	19
Lack of information on cheaper sources of Goods	4	8	0	0
Lack of credits for working capital	4	8	4	8
Lack of credits for investment	1	2	0	0
Lack of labour with skills required	1	2	1	2
Lack of keeping labour with skills required	2	4	0	0
Lack of demand	4	8	9	17
Lack of payment (late payment)	2	4	2	4
Total	53	100	53	100

Figure 23. Depiction of major problems being faced by entrepreneurs in the business (in percentage)



7.0 GOVERNMENT SUPPORT PROGRAMMES & SERVICES FOR TRIBALS

7.1. LIST OF GOVERNMENT PROGRAMMES

The Government of Jharkhand has been taking several initiatives towards the economic upliftment of the tribal community in the state. Some of the programmes/schemes launched by the state government over the past few years are listed below. These programmes have been implemented at the village and block level through engagement with the NGOs operating in the area and the Self Help Groups (SHGs) present there.

Some of the programmes which have been implemented in the two districts by the government and leading NGOs are given below:

LIVELIHOOD EXPANSION & CAPACITY BUILDING SCHEMES

1. Scheme for development of Particularly Vulnerable Tribal Groups (PVTGs)

Objective: PVTGs constitute the most vulnerable section among tribals, and largely reside in isolated, remote and difficult areas in small and scattered hamlets/habitats. The skill development and upgradation activities in the Conservation-cum-Development (CCD) plan aim at enhancing the livelihood and income generation capacity of the Particularly Vulnerable Tribal Groups (PVTGs) on a long-term sustainable basis.

Organisers: The scheme is implemented by the Ministry of Tribal Affairs at the Central level. At the field level, the CCD plan shall be implemented by the nodal department for Tribal Development in the State Government through various govt. agencies. State Government would share the details of the activities to be taken up as per CCD Plan with Gram Sabha voluntarily.

Strategy: The projects under the scheme include:

- Creation of hatcheries for backyard poultry and backyard fisheries with necessary training and linkages with the market. Evolution from capture fisheries to culture fisheries with the tribal community being involved in all steps of the end to end process.
- Kitchen gardens, dairy projects through milk-cooperative societies, and horticulture projects, where linkages are available.
- Eco-tourism, fitter/trader welder/masonry/electrician/solar/hospitality/cuisine etc.
- Spring initiatives, that is, tapping of spring water for providing drinking water (infrastructure gaps).⁷

2. Jharkhand Tribal Empowerment and Livelihoods Project (JTELP)

⁷ <https://tribal.nic.in/DivisionsFiles/GuidelinesofPVTGs17092019.pdf>

Objective: The overall goal of the Project is to improve living conditions of Scheduled Tribes (STs) by empowering and enabling the communities to adopt livelihood options based on sustainable and equitable use of natural resources.

Organisers: The project is implemented by the Jharkhand Tribal Development Society (JTDS) through 14 Project Management Units (DPMUs)/Offices in the districts where the project activities has been carried out and a State level Project Management Unit (SPMU)/Office at Ranchi.

Strategy: It has a three-pronged approach to improving the livelihoods of target group communities. First, it supports the formation of community institutions and empower communities by mobilizing SHGs as an entry point activity to empower poor women and their households and to ensure their effective participation in pan-village community institutions. This will be complemented by mobilization and capacity-building of tola sabhas (neighbourhood-level community institutions) and gram sabhas. The gram sabhas will converge with the panchayats. Second, the project diversifies livelihood options through various means like integrated NRM, adoption of improved technologies for increasing crop yields, and diversification of land use to enhance productivity and reduce vulnerability to weather aberrations and climate change shocks, and to provide services for input supply and marketing of surplus produce. Third, the project facilitates integrated production and marketing interventions that have the potential for expansion.⁸

3. Jharkhand Tribal Development Programme (JTDP)

Objective: The main objective of JTDP is to develop and implement a model that ensures household food security and improves livelihood opportunities and overall quality of life of the Tribal population based on sustainable and equitable use of natural resources by empowering the Tribal Grassroot associations and user groups, promoting activities which generate sustainable increases in production and productivity of land and water resources, and generating sources of income outside agriculture, particularly for landless.

Organisers: Project implementation is done by the Jharkhand Tribal Development Society (JTDS) in an efficient manner by coordinating with NGOs, Govt. line departments and beneficiaries.

Strategy: Various village level institutions are formed after rigorous trainings, which also result in enhanced leadership skills of individuals. SHGs' activities involving tribal women in basic income generating activities is a major indicator of the success of the project.

4. Integrated Land Development Model

Objective: Integrated land development model has been adopted in 10 forest fringe villages in tribal dominated areas of Khunti under a UNDP project with the aim of sustainable livelihood promotion and conservation of natural resources, checking

⁸ <https://webapps.ifad.org/members/eb/106/docs/EB-2012-106-R-19-Rev-1.pdf>

migration of rural mass to outside state for employment and disassociating young people from Maoist and naxal activities.

Organisers: UNDP

Strategy: As a result of this model, there has been a significant improvement in the income and livelihood opportunities for forest fringe villagers. The region has witnessed revival of lac cultivation with scientific intervention and new fast-growing host plants. Apart from growing lac on its well-known host trees such as palash, kusum and ber, initiative has been taken on large scale lac cultivation on new host plant *Flemingia semialta* in farmers' fields. The intervention reduces the gestation period to 1 year and facilitates intensive management for enhanced crop yield. Positive effect of community-based natural resources management has also resulted in improvement of biodiversity. The model resulted in strengthening of community bonding and institution, checking migration of rural mass to outside state for employment and disassociating young people from Maoist and Naxal Activities.⁹

5. Tejaswini Project for “Socioeconomic Empowerment of Adolescent Girls & Young Women” Objective:

The project focuses on formation and capacity building of community-level young women’s groups (Tejaswini Clubs) for social and productive activities planned and implemented by the club members.

Organisers: The project comes under the Department of Women, Child Development and Social Security (DWCDSS), Government of Jharkhand with the support of World Bank.

Strategy: One club is established for every two Anganwadi Centres. Led by project-financed and trained youth facilitators, these clubs form the backbone of the project and serve as the entry point for young women and girls into the Tejaswini Program. Life skills education is delivered by trained youth facilitators and peer leaders through clubs over multiple months based on an evidence-based curriculum comprised of four key topic areas: resilience and soft skills, financial literacy, health and nutrition, and young women’s rights and protections. Also, community-level business skills training is provided for increasing young women’s capacity to generate income through self-employment and micro-enterprise.¹⁰

6. Development and Placement of Rural BPL Youth in Apparel Industry (Special Project under Swarnjayanti Gram Swarozgar Yojana (SGSY))

Objective: The objective of the programme was to train rural BPL youth to develop their skill for apparel industry and further placement in apparel industry.

Organisers: The program was started in Gumla in Nov.2010 under the special SGSY with the support of Ministry of Rural Development, Govt. of India. Orient Craft Fashion Institute

⁹https://www.researchgate.net/publication/257946935_INTEGRATED_LAND_DEVELOPMENT_IN_FOREST_FRINGE_VILLAGES_THE_KHUNTI_MODEL

¹⁰ https://ewdata.rightsindevelopment.org/files/documents/76/WB-P150576_XyfZSS5L.pdf

of Technology (OCFIT) under the aegis of Orient Craft Limited is the executing agency for this project.

Strategy: District Administration, Gumla, provided space for the training centre at the Indoor Stadium. On completion of the training the candidates are put on the roles of the factory and start earning Rs 4500/- to 10000/- per month, including overtimes.

7. Equity support to National/ State Scheduled Tribes Finance and Development Corporations (NSTFDC/STFDCs)

Objective: NSTFDC is an apex organisation for economic upliftment of Scheduled Tribes and the Corporation fulfils its objectives by providing financial assistance at concessional rate of interest varying between 4% to 8% p.a. payable by the beneficiaries.

Organisers: It is a centrally sponsored scheme under which Central Government provides equity support to National Scheduled Tribes Finance and Development Corporation (NSTFDC) under the Ministry of Tribal Affairs and State Scheduled Tribes Finance and Development Corporations (STFDCs) of various State Governments. The financial assistance of the Corporation is extended through State Channelizing Agencies (SCAs) nominated by respective State Governments in addition to certain Regional Rural Banks and PSU Banks.

Strategy: STFDCs catering to STs in various states are provided assistance towards their Share Capital under the centrally sponsored scheme. The ratio of Share Capital contribution between the Central and States Governments is of 49: 51. Financial assistance of the Corporation is provided for all kinds of viable income generating activity. Some of the schemes sanctioned by NSTFDC are as under:

- Dairy, Poultry, Pump set/ Minor Irrigation, Goatery, Piggery, Horticulture etc. in the Agricultural Sector.
- Bamboo Furniture Making unit, Flour/ Rice Mill Unit, Steel Fabrication, Gemstone Cutting and Polishing Unit etc under the Industrial Sector.
- Automobile Workshop, Book Binding, Data Processing, Tent Hose etc under the Service Sector.
- Auto Rickshaw, Goods Carrier etc under the Transport Sector.¹¹

AGRICULTURAL DEVELOPMENT SCHEMES

8. Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) project

Objective: The objective of the project is to create a transformative change in the incomes of rural producers by leveraging the comparative advantage of the state and by bringing a

¹¹ <https://tribal.nic.in/writereaddata/Schemes/EquitysupporttoNSTFDC.pdf>

systematic approach to diversification, high-productivity production systems, increased linkage to higher-order markets and rural entrepreneurship.

Organisers: Jharkhand State Livelihood Promotion Society (JSLPS) is responsible for the implementation of the JOHAR project.

Strategy: The project will identify rural households that have actual and potential marketable surplus in developing the clusters in order to ensure marketability of produce. Inclusion of marginalized groups in cluster settings will be addressed through interventions to strengthen forward and backward market linkages for rural producers in the High Value Agriculture (HVA), small livestock, fisheries and NTFP sectors, to upgrade skills of Community services professional and Service Providers in agriculture and allied sectors in order to build their capacity to provide training and technical services to producers, to develop financial systems which enable producer groups and organisations to access financial services, including credit, from formal financial institutions.¹²

9. Livestock Rearing Programme

Objective: To provide sustainable livelihood options to the tribal community that generate additional income as well

Organisers: The Jharkhand Tribal Development Society (JTDS) is the main executing agency of the programme, at the state level. At the Central level, Govt. line departments like Animal Husbandry Department, and Social Welfare Department are regularly extending their support for effective programme implementation, like, Animal vaccination camps were organised with the help of Animal Husbandry department and Village livestock workers were linked with animal husbandry department and provided trainings.

Strategy: Jharkhand Tribal Development Society is working towards the trainings and is providing infrastructure for the Livestock Rearing to the tribal communities (ST and SC both). Till now, they have provided trainings on Poultry, Pig keeping, and Honey bee keeping. The trainings are provided through SHGs and various Agri-based NGOs/institutions are involved. The infrastructure for livestock rearing is also supplied for a minimum amount to the beneficiaries. JTDS is also keeping a track of the agriculture produce like Tamarind, Jackfruit, Mangoes and Papayas to bring the correct market strategy of the agriculture produce.

10. Jharkhand State Agricultural Marketing Board

Objective: The main aim of the programme is to promote marketing of Agricultural Produce and develop additional value chains.

Organisers: Jharkhand State Agricultural Marketing Board

Strategy: In Jharkhand, Haat Bazars (Rural Markets) play an important role in the Marketing of Agricultural Produce. Hundreds of people from nearby villages assemble at these places to meet their day-to-day requirements. For most locals, these markets also

¹² https://ewdata.rightsindevelopment.org/files/documents/98/WB-P158798_UVrDfBl.pdf

serve the purpose of a typical rendezvous where the various social and cultural activities also take place. Keeping this scenario in consideration, the Board has paid special attention to the Integrated Development of all 603 Haats of the State, named a **SAMEKIT VIKAS YOJNA**. These Haats include 4-6 covered and a few open platforms, an internal road in a sufficient length, a community hall, a unit of toilets and at least one Tube well. In the first phase of the Yojna, 80 such schemes in 65 Haats have been taken up for execution.

11. Jharkhand Chhattisgarh Tribal Development Programme (JCTDP)

Objective: The programme comprised of beneficiary empowerment and capacity-building; livelihood-systems enhancement; and programme management, mainly targeting the mobilization of beneficiary communities and the construction of working linkages with donors, NGOs and government staff.

Organisers: The Tribal Development Society (TDS) of both states is responsible for the overall implementation of the programme. A programme management unit (PMU) was established within TDS, headed by a state programme director who was responsible for broader, day-to-day programme management. District Project Implementation Units (DPIUs) were established, each headed by a district project manager. NGOs assisted the DPIUs in the overall implementation of the programme at village level, by mobilizing village grass-roots organizations and crafting local leadership capacity, along with promoting decentralized planning and management. The local communities were organized into self-help groups (SHGs), common-interest groups.

Strategy: Beneficiary-empowerment and capacity-building entailed broad-based awareness creation on tribal rights and gender and equity issues. It also included managerial strengthening of Gram Sabha members and technical training of beneficiary households in conjunction with the implementation of crops, animal husbandry, fisheries and soil and water conservation activities. Livelihood-systems enhancement focused on land and water conservation measures, irrigation management, rural potable water supply and the access to tracks and rural roads. It also involved engagement of formal research institutions and state agricultural universities for adaptive research at the same time supporting group farm and forestry activities, livestock systems strengthening and aquaculture. Along with this, the programme fostered an approach to developing viable rural financial service in the programme area through promotion of SHGs-involving fund mobilization and generating members' savings.¹³

12. Ajivika

Objective: The self-sponsored Ajivika programme was started by Vikas Bharti Bishunpur in the year 2007 to provide alternative livelihood opportunities to the land-poor farming

¹³<https://www.ifad.org/documents/38714182/39737274/Impact+Evaluation+of+the+Jharkhand+%E2%80%93+Chhattisgarh+Tribal+Development+Programme+%28JCTDP%29.pdf/758ced1c-5497-41c7-bea5-c3a4906b0e6d>

families through promotion of horticulture gardens in their backyards and/or barren lands adjacent to their homestead lands.

Organisers: Vikas Bharti Bishunpur

Strategy: The programme covered 37 villages from 7 GPs under Bishunpur Block of Gumla district. Under this programme, there is provision for forming women SHGs and provide vocational trainings to the SHG members on horticulture (fruits and vegetable cultivation), Vermi-composting, plant breeding, stitching and knitting, etc. The trained women members were provided plants of some fruits bearing trees and some vegetable seeds to promote kitchen gardening.

SUPPORT SCHEMES FOR MINOR FOREST PRODUCE DWELLERS

13. Pradhan Mantri Van Dhan Yojana or Van Dhan Scheme

Objective: This scheme is an initiative targeting livelihood generation for tribal gatherers and transforming them into entrepreneurs.

Organisers: The Yojna will be implemented through the Ministry of Tribal Affairs as Nodal Department at the Central Level and TRIFED as Nodal Agency at the National Level. At State level, the State Nodal Agency for MFPs and the District collectors are envisaged to play a pivotal role in scheme implementation at the grassroots level.

Strategy: The idea is to set-up tribal community owned Van Dhan Vikas Kendras (VDVKs) in predominantly forested tribal districts. A Kendra shall constitute of 15 tribal SHGs, each comprising of up to 20 tribal NTFP gatherers or artisans i.e. about 300 beneficiaries per Van Dhan Kendra. It is a 100% Central Government Funded scheme with TRIFED providing Rs. 15 lakhs for each 300 member Van Dhan Kendra. ¹⁴

14. Minimum Support Price (MSP) for Minor Forest Produce (MFP) and Development of Value Chains for MFP

Objective: The scheme has been launched by the Ministry of Tribal Affairs (MoTA) during 2013-14 in order to achieve the objectives of sustainable use, conservation of biodiversity, maintenance of ecological balance and ensuring livelihood and forest security of forest dwelling Scheduled Tribes and other traditional forest dwellers.

Organisers: The Ministry of Tribal Affairs, GoI shall be the nodal Ministry for operationalising the scheme. TRIFED is the nodal agency for the implementation of the scheme.

Strategy: The scheme envisages fixation of MSP for the selected MFP based on the suggestions from TRIFED & State and declaration of MSP for selected MFP by the MoTA. Marketing operation at pre-fixed MSP is undertaken by the designated State Agencies. Simultaneously other medium and long-term issues like sustainable collection, value

¹⁴ <https://trifed.tribal.gov.in/pmvdv>

addition, infrastructure development, knowledge base expansion of MFP, market intelligence development, strengthening the bargaining power of Gram Sabha/Panchayat are also addressed.¹⁵

15. Training on Bamboo Products

Objective: The main aim of the programme is to improve the skills of the tribal communities, so that they become self-reliant.

Organisers: Mukhayamantri Laghu Evam Kutir Udyam Vikas Board has implemented this programme in the entire State. Several NGOs associated with the board are responsible for training and selling of bamboo products. The Board in convergence with the State Bamboo Mission implements schemes under the National Bamboo Mission, Ministry of Agriculture and Farmers Welfare, Ministry of MSME, Ministry of Tribal Affairs etc.

Strategy: The programme mainly focuses on providing training on bamboo products and selling them in the market (selling of the product is the whole sole responsibility of the NGO that is undertaking the programme). Other Handicraft items are also included in the training scope. The entrepreneurship programmes are not focused till now. After completion of the training, candidates work as 'Artisan' under the programme. In Gumla, Vikas Bharati¹⁶, an NGO working for under privileged communities in Jharkhand is actively initiating in such programmes. The Board is also planning to support the Minor Forest Produce by setting up the value addition chain.

16. Mahila Kisan Sashaktikaran Pariyojana (MKSP)- Lac And Tamarind

Objective: The main objective is value chain development, which is an increasingly popular approach to develop inclusive markets by improving the access of the poor to markets, facilitating a better functioning of markets by promoting the flow of knowledge & resource to small enterprises and poor producers and also, empower small businesses to sell more stable, higher volume or higher value markets.¹⁷

Organisers: At the state level, Jharkhand State Livelihood Promotion Society (JSLPS) under the State Rural Livelihood Mission (SRLM) is responsible for the implementation of the programme. The programme is implemented in the districts through SHGs, Community Research Persons/Community Paraprofessionals, Community Institution of farmers.

Strategy: The project will be implemented in four districts of Jharkhand (Gumla, Simdega, Khunti, and And W. Singhbhum) with 6000 resource poor farmers in sustainable way with community ownership through enterprise development at grass root level. Out of 6000 selected farmers, 120 producer/Livelihood groups will be formed; thereby each group will have 50 members for doing the activities effectively. Though detailed systematic sub-sector studies will be conducted and based on scientific triangulation, 02 subsectors e.g.

¹⁵ <https://tribal.nic.in/writereaddata/Schemes/3-B-MJ-MSPToMFPguidlines2.pdf>

¹⁶ <http://vikasbharti.in/introduction>

¹⁷ http://mksp.swalekha.in/FrmAboutUs_LacTamarind.aspx

tamarind & lac will be selected for which comprehensive value chain studies will be done. Hence detailed market study and business and operational plans will be developed prior to actual implementation.

17. MKSP Special Project (Medicinal Plants)

Objective: The goal of the project is to create a self-sustain medicinal plant-based livelihood model by post harvesting management and adding values in both forward and backward linkages with a communalized approach.

Organisers: At the state level, Jharkhand State Livelihood Promotion Society (JSLPS) under the State Rural Livelihood Mission (SRLM) is responsible for the implementation of the programme. The programme is implemented in the districts through SHGs, Community Research Persons/Community Paraprofessionals, Community Institution of farmers.

Strategy: The operational modality focuses on promotion of 400 Producer Groups (PG) in Khunti, Gumla, Simdega and W. Singhbhum, and development of Social Capitals under 16 production clusters, where each cluster caters to 780 net farmers and develop 16 production clusters to work as processing units/collection centres in future. The seasonal medicinal plant base livelihood planning will be part of the plan which will includes processing, post harvesting mechanisms, market linkage, scientific collection and plant protection practices, medicinal plant cultivation and backyard farming for daily nutritional benefit plan by considering land holding and available irrigation facilities. All collection centres will develop as a processing unit with a particular territory and beneficiaries. It can also develop as multiple commodity processing centres.¹⁸

18. Inclusion and Economic Empowerment of Tribal Women in Lac value Chain Markets

Objective: The main aim of the programme is technical, social and economic inclusion of women by giving those opportunities to acquire new skills, space for active participation in decision making as well as leadership for carrying out multiple roles in the Lac value chain and market integration.

Organisers: This initiative was carried out by Udyogini¹⁹, a non-profit organisation established in 1992 by the World Bank to provide capacity building support to NGOs.

Strategy: The programme involved forming of Women Enterprise Groups (WEGs) with individuals having the resource or potential to start small enterprises. This was followed by developing a Package for Scientific cultivation of Lac (with the support of technical experts like Indian Institute of Natural Resins and Gums, IINRG), training materials for goat rearing, poultry, small enterprises etc, promotion of Community Resource Persons for training and monitoring and establishing proper financial and forward and backward market linkages for the enterprise.²⁰

¹⁸ http://mksp.swalekha.in/FrmAboutUs_MedicinalPlant.aspx

¹⁹ <https://www.udyogini.org/who-we-are/>

²⁰ <http://www.udyogini.org/wp-content/uploads/2017/12/pre16.pdf>

7.2 Awareness About the Government Schemes

The entrepreneurs were interviewed to state if they knew about any other government funding schemes in the two districts, Gumla and Khunti, unlike and apart from the famous and prevalent Mudra Scheme. In Gumla, 8 out of 53 which 15% of them, said that they had some information about some other government funding schemes also while the remaining 45 entrepreneurs which is 85% of the total, said that they had no idea about any other government funding schemes.

In Khunti also, out of 53 entrepreneurs, 13 (25%) agreed that they had some information about some other government funding schemes, while 38 of them which is 72% of the total, stated that they had no information about any such schemes. Largely in both the districts, the majority of the entrepreneurs were not found aware of any government funding schemes, other than Mudra Scheme.

Table 40: Awareness about the Government Schemes

District Name	Responses	Nos.	Percent
Gumla	Yes	8	15
	No	45	85
	Total	53	100
Khunti	Yes	13	26
	No	38	72
	NA	1	2
	Total	53	100

7.3 Awareness of Only Government Scheme (Mudra Scheme)

It was observed in the survey that by and large the government funding schemes (ex. Mudra Scheme) to generate the capital for the business are less known among the entrepreneurs of both the districts. This can be understood from the data that in Gumla, out of 53 entrepreneurs, 48, which is 91% of the total entrepreneurs in the district, had no idea about the government funding or loaning schemes while only 5 entrepreneurs (9% of the total number of entrepreneurs in Gumla) were found aware of the some of the very prominent government schemes like Mudra scheme etc.

In Khunti, the findings were not very different as out of 53 entrepreneurs, 47 of them which is 89% of the total were not aware of any government schemes; however, 6 (11%) entrepreneurs stated that they knew about the government funding/loaning schemes. This highlights the relevance of awareness drives among the tribal entrepreneurs about the prospective schemes from the state and the central governments, meant for tribal welfare.

Table 41: Awareness of Government Mudra Scheme

District Name	Responses	Nos.	Percent
Gumla	Yes	5	9
	No	48	91
	Total	53	100
Khunti	Yes	6	11
	No	47	89
	Total	53	100

7.4 Availd and Benefits from Mudra scheme

The entrepreneurs, who were found aware of the government Mudra scheme about loan/fund arrangement, were interviewed in particular in both the districts for extracting more information about whether or not and how they received the funds through the Mudra Scheme of the government. In response of this, most of them said that they had heard that the government gives loans for starting a new business but they had not tried to go ahead in getting loans or funds for an inadequate information of the loan procedures, fear of not being able to repay, not relying on the information completely etc. The mixed responses from the 53 entrepreneurs in both the districts revealed that the awareness about how a loan can be availed of is essentially required among the tribal entrepreneurs. This is more significant to the ongoing schemes like Mudra Scheme.

7.5 Level of Participation of Tribal Community in Government Programmes

As is stated above, the tribal communities in Jharkhand are not acquainted with the on-going or the prospective government schemes. Moreover, their businesses are not duly registered with the government agencies. This validates a sheer gap of awareness of and excitement about the government schemes among the tribal communities.

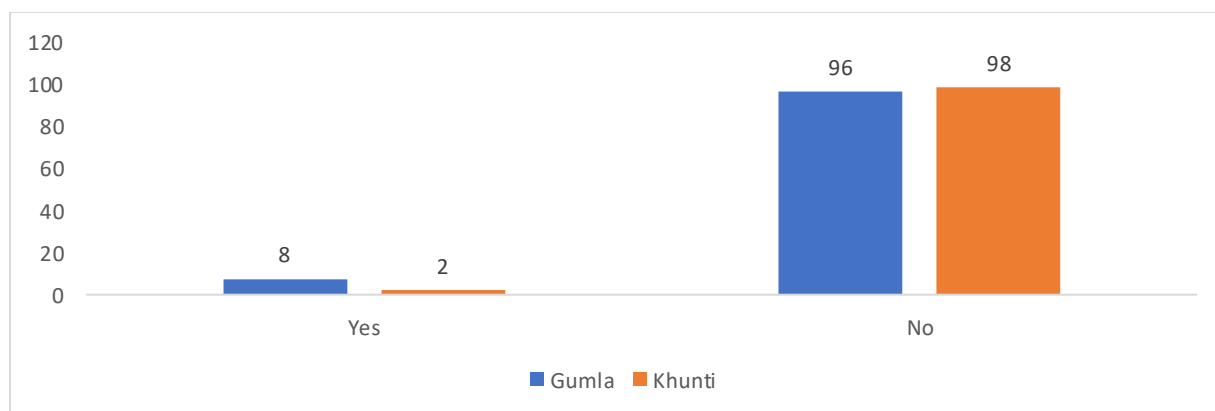
The survey indicated that in Gumla, the majority, meaning 96% of the total 53 entrepreneurs said in negative about whether or not their businesses are registered with the government while a smaller percentage of them, 8%, stated in affirmative.

In Khunti, out of 53 entrepreneurs, only 2% said that their businesses were registered with any government body/agencies while 98% of them said that their businesses were not registered with any government body/agencies.

Table 42: Low registration of Businesses with the Government Body/Agencies

District	Response	Frequency	Percent
Gumla	Yes	2	8
	No	51	96
	Total	53	100
Khunti	Yes	1	2
	No	52	98
	Total	53	100

Figure 11. Negative responses of registered business with the government



7.6 Kind of Registration

In the survey, it was extracted if the kind of registration was apt, and, as a result, in Gumla, 94% of the total entrepreneurs said that they were not registered with any government or non-government body. 2% said that they were registered with certain Women Empowerment Scheme, and the similar percentage of the entrepreneurs added that they were registered with an SHG.

In Khunti, 98% of the entrepreneurs are not registered with any government or non-government body and only 2% of them were found registered with the Welfare department.

Table 43: Kind of Registration

District	Responses	Nos.	Percent
Gumla	Not registered with anyone	50	94
	Women Empowerment Scheme	1	2
	SHG	1	2
	Not registered - Not linked with SHGs	1	2

	Total	53	100
Khunti	Not registered with anyone	52	98
	Welfare department	1	2
	Total	53	100

Whether or not the entrepreneurs are enrolled with any government schemes in both the districts was a crucial question and in Gumla, out of 53, 48 or 91% of the entrepreneurs did not know about any such schemes. Only 2% of them were found registered in Senior Citizen Pension Scheme, 2% were registered in Pig Keeping and rearing scheme, and 2% of them were registered in Building of toilet scheme.

In Khunti, the situation was fairly similar as out of 53, 46 or 87% of the entrepreneurs did not know about any such schemes. Only 2% of them were found registered in some form with the block office as they mentioned that they got sewing machine from the block office. From the remaining entrepreneurs, 4% were registered in JTDS, 2% of them were registered in JSPL, 2% were registered with Krishi Credit Card, 2% were registered with Mudra Scheme, and 2% only were found registered with the Animal Husbandry Department.

Table 44. Entrepreneurs enrolled Business with the government schemes

District	Name of Govt. schemes	Nos.	Percent
Gumla	Don't know	48	91
	Senior Citizen Pension Scheme	1	2
	Senior Citizen Pension Scheme	1	2
	Senior Citizen Pension Scheme	1	2
	Pig Keeping and rearing scheme	1	2
	Building of Toilet	1	2
	Total	53	100
Khunti	Don't Know	46	87
	From Block office we can get Sewing machine	1	2
	JTDS	2	4
	JSPL	1	2
	Krishi Credit Card	1	2
	Mudra Scheme	1	2
	Animal Husbandry Department	1	2
	Total	53	100

8.0 RECOMMENDATIONS

The detailed discussion about the livelihood conditions of the Tribal Entrepreneurs of Gumla and Khunti in the previous chapters shows that in spite of the various government schemes and programmes being introduced for the overall development of the tribal community in these two districts, they are still facing numerous challenges and have remained economically backward. This is partly due to lack of awareness about various programmes that are being launched over the years by the government and their benefits as well as due to some issues that are specific to these areas mainly the persistent social unrest that has restricted growth and development of this region. Infrastructure bottleneck further adds to the woes of the people residing in the remote villages in these two districts which makes commutation difficult and expensive for them, which in turn restricts their movement. There is hesitation among them towards approaching government or financial institutions for assistance. Level of education and technical knowledge too remains low, which further hampers their growth. Moreover, the present Covid pandemic has aggravated their problems manifold.

The plight of the tribal people of these two districts indicate that they still need some strong handholding and support at all stages of the value chain. Some new measures can be taken up together with the government schemes and programmes at the village and block level to ensure that the benefits of the developmental initiatives reach the tribal communities living in remote villages of Gumla and Khunti as well as in other districts of the State. Along with this, a strong sensitisation and information dissemination exercise should be initiated to create awareness about all the livelihood expansion programmes and benefits that are available under the schemes launched by the government. A mentorship programme with the help of Self-Help Groups and NGOs can also be organised to help them realise their hidden earning potential and prepare them to take the big leap.

Some Key Suggestions:

1. Set up an Agricultural Supply and Marketing Cooperative Society

Agriculture and allied activities remain the primary means of livelihood for majority of tribal people living in both Gumla and Khunti till date. The scenario is largely the same for tribal people living in other districts of Jharkhand as well. The survey results suggest that agriculture contributes significant share of the total household income of tribal people living in the two districts, which reflects their higher dependency on agriculture. Therefore, it is important to continue to make consistent efforts to provide necessary support to the tribal farmers to enable them improve farm productivity and income generated through this means of livelihood.

However, the tribal farmers in the districts are facing numerous challenges related to farming as highlighted in the Chapter 6 of the report. To address these problems, there is a need for a strong institution or an '**Agricultural Supply and Marketing Cooperative**' which can extend dedicated agricultural supply, services and marketing support to the tribal farmers in terms of educating them about the improved and cost effective methods of cultivation, providing access to agricultural inputs, tools & machinery, credit as well as markets for their agricultural produce to ensure improvement in farm productivity and profitability. The cooperative model of institution has been found to be more

beneficial in terms of helping small and marginal farmers enhance their agricultural output and income as compared to other means of standalone investments like providing training or credit. Such organisations can empower small and marginal landholders to become more resilient by building their capacity to prepare for and react to economic and environmental shocks in a way that reduces vulnerability and promotes their sustainability.

The initiative can be a part of the Central Sector Scheme titled “Formation and Promotion of Farmer Producer Organizations (FPOs)” to form and promote 10,000 new FPOs in five years period from 2019-20 to 2023-24.

There is also a need to strengthen the existing **Primary Agricultural Cooperative Societies (PACS)** that are functioning in the area for the tribal community by equipping these organisations with digital technology in the appropriate manner so that they can efficiently work for the welfare of the tribal community in this region.

Primary Function of the Cooperative

The Cooperative will broadly provide support in the following areas:

- **Access to Critical Inputs** – It has been found that tribal farmers find it difficult to access inputs for agriculture including credit, water, power, quality seeds, fertilizers, pesticides and timely technical assistance. The cooperative society will be responsible to ensure that the farmers receive these inputs in an uninterrupted manner and at competitive rates. The institution can procure some of the inputs like superior quality seeds, fertilizers or pesticides from different sources and make these critical inputs available to the tribal farmers as per their requirement. It can provide farm equipment and machinery on rent as well.

The cooperative will also be responsible to establish connect with the financial institutions for ensuring that adequate credit is extended to the tribal community under various government schemes as well as on other occasions as per the need of the borrower. Similarly, the cooperative will be responsible for addressing the issues of the farmers related to availability of power and water by establishing an appropriate mechanism of functioning with the concerned government bodies.

- **Capacity Building through Training** – Along with the provision of new tools, it is important to impart knowledge to farmers about the new methods of farming techniques. Farmers should be educated about the cost saving and sustainable ways of farming, about micro irrigation methods, use of quality seeds, plant protection, harvesting and threshing. The cooperative will also be responsible for providing adequate information and on-the-field training in using the new tools and machineries. Knowledge and training should be provided about the use of animal operated, power tiller and tractor operated equipment, precision farming, horticultural crop mechanization and covered cultivation and women friendly tools.

- **Marketing of Agricultural Produce**– The survey highlights that farmers have minimal information about various aspects related to marketing of agricultural produce. They are unaware of the potential traders to whom they can sell their products, nor do they have knowledge or access about the demand trends and markets for their products. Moreover, they have to commute a long distance to reach to the Haats or rural markets which adds to their cost. Keeping all these hurdles into consideration, it is important for the cooperative to take up the responsibility of marketing the agricultural produce on behalf of farmers. It can replicate the functioning of successful cooperatives like AMUL.

The cooperative should also look after the creation of agriculture infrastructure like cold storage and warehousing, grading and standardisation, transportation, communication and marketing facilities. The institution can arrange for mobile vans to collect the agricultural produce from the farmers and sell it in the market on a daily basis.

The initiative can be taken up under the Government’s Atmanirbhar Stimulus Package announced in May 2020 wherein Rs 1 trillion fund has been allocated for cooperative societies and farm entrepreneurs for strengthening farm gate infrastructure.

- **Administer prices at different levels of Marketing** –The farmers are often subject to violent price fluctuations resulting from seasonal variations in supply and demand. Moreover, the present study indicates that the farmers do not get remunerative price for their produce due to their low bargaining power. Hence the cooperative will have to ensure that the farmers obtain guaranteed minimum support prices for their agricultural produce.
- **Establishing link with Food Processing Industry**– Proper packaging and processing of agricultural products can add tremendous value to these items. The tribal farmers are producing adequate quantity of various products like mushroom, herbs (garlic), fruits such as mango, papaya, jackfruit litchi, banana, and guava which can be further processed to enhance their market value. The cooperative can help in creating the link with the agro-processing industries present in and around the region to sell the agricultural produce procured from the tribal farmers to such industries. This will help in establishing regular buyer for the farm products and will help in securing better prices for these products. This can also help tribal farmers to align their farm output with market demand.

The government should also consider establishing a food processing unit in the region which can procure agricultural produce from the tribal community in a consistent manner. The processed food products thus produced can then be branded and sold in the market by the name of the area from where the raw agricultural products are procured from.

- **Products to be handled by the Agricultural Cooperative** –The following items have been identified that are grown in the two districts for which the cooperative can extend all kinds of support to enhance their productivity as well as help in marketing and further processing them.

List of Farm Products (Crops & Livestock) with Scope for Value-addition

Sr. No.	Products	Processed Items
1.	Mushroom and Bamboo	Mushroom: Pickle, Dried mushrooms, Soups and Instant curries Bamboo: Used for pickles
2.	Fruits - Mango, Guava, Litchi, Jack Fruit, Custard apple, Sweet lime, Banana, Papaya, Citrus fruits	Jam, Jellies, Juice, Dried mango powder for milkshakes and spices, Ice-cream, Puddings, Pickle, Snacks-Chips, Beverage-Squash and Soft drinks
3.	Spices - Garlic, Ginger, Turmeric, Clove	Dried powder for curries and Medicines: Fresh form could be used for pickle. These spices are also used in various other food products like- Papad making, Thepla, Chips etc.
4.	Crops - Paddy- Rice; Wheat; Maize Oil seeds - Groundnuts, Linseeds, Niger Seeds etc.	Packaged organic crops Oil extraction from Rice and Maize, and Milling of Rice, Wheat and Maize Packaging and supply of local brands' grain/multigrain flour. Other processed items: Biscuits, Readymade Chapatis, Cakes and cookies, Flat and Puffed Rice for Namkeens etc. Beverages - Rice beer
5.	Livestock	Milk and Milk products Eggs Meat and Meat products

- **Implementation Plan**

The Agriculture Supply & Marketing Cooperative will be formed by the tribal farmers of the village and blocks while for performing its various functions, the cooperative will have to establish linkages with multiple support organisations

List of Support Organisations for functioning of the Cooperative

Sr.No.	Primary Function	Role of Support Organisations/Personnel	Key Support Organisations
1.	Supply of Agricultural Inputs	The management team of the Cooperative can establish purchase agreements with private sector suppliers of agricultural inputs to obtain the inputs at a discounted rate.	Private sector agricultural input suppliers
2.	Establish connect with the financial institutions	Connecting with NABARD and other existing Cooperative Banks which are the main	NABARD State Cooperative Banks

		<p>financial institutions for providing credit in a simple and hassle-free manner to the cooperatives.</p> <p>The Cooperative is responsible and will handhold the farmers in the procedure of getting loans.</p>	
3.	Capacity Building through Training	<p>Cooperative will assist in the capacity building of the marginal farmers of the region in association with Agriculture Research Universities/ Institutes and NGOs.</p>	<ul style="list-style-type: none"> • Birsa Agriculture University, Ranchi; • Krishi Vigyan Kendra, Khunti and Gumla and ATMA • Indian Council Agricultural Research, Ranchi • Non-Governmental Organisation such as 'Jharkhand Tribal Development Society (JTDS)', Khunti; • Vikas Bharati in Gumla to impart capacity building trainings to the farmers.
4.	Marketing of Agricultural Produce	<p>Cooperative members will be responsible for Collecting and Marketing of the Agri Produce.</p> <p>1. Selected Cooperative members (capable farmers from villages) - will monitor the potential traders, or industries to market the produce.</p> <p>2. Collection of the Agri-produce²¹ - Self Help Groups can play a significant role in the collection of the products from the farmers and supply them to the cooperatives.</p>	<p>Jharkhand State Agricultural Marketing Board (JSAMB)²² can supervise the collection and marketing methods of the agri-produce. It can also provide basic infrastructure to the cooperatives.</p>

²¹ The method is been adopted in some villages of Gumla and Khunti. The traders contact SHG to procure the entire produce done by the villagers.

²² <http://jsamb.nic.in/index.htm>

		<p>3. For Infrastructure development -</p> <p>Storage and warehousing - Unused government buildings could be converted into storage and warehousing units.</p> <p>Transportation - Micro-transportation industries present in and around the districts will support the transportation of goods for the cooperative.</p>	
5.	Establishing forward linkages with Food Processing Industries	<p>The task of establishing link with the food processing industries will be initiated by the marketing team of the cooperatives as mentioned above.</p> <p>The linkages with the present food processing and fruits processing public or private companies could be the starting point for the initiative. For this, Jharkhand Mega Food Park Pvt. Ltd. in Ranchi and Kaushal Triveni Food Park Ltd. Bokaro²³ could be linked with the cooperatives.</p>	<ul style="list-style-type: none"> • Jharkhand Mega Food Park Pvt. Ltd. in Ranchi • Kaushal Triveni Food Park Ltd. Bokaro²⁴

2. Establish Micro-Processing Enterprises for Minor Forest Produce

The survey results show that a large proportion of tribal people are dependent on minor forest produce such as Tamarind, Sal seed, Sal leaves, Mahua Seed, Karanj seed, Chiraunji, Honey, Bamboo, Lac, Tassar, Ber, Tendu Leaves, Kusum Seeds, etc for their livelihood. Some of these products have high economic value. However, since these are not processed well and are sold primarily in the raw form, their true economical value is not realised by the tribal collectors.

Another concern area has been the extensive use of forest land for various purposes and deforestation which has impacted the availability of natural resources in the region. The concern of vanishing wild indigeneous plants like grass (used for broom and mat making), bamboo and Sal leaves from the

²³ <http://foodprocessingindia.gov.in/state-profile-replica?id=9&stateid=741&name=JHARKHAND>

²⁴ <http://foodprocessingindia.gov.in/state-profile-replica?id=9&stateid=741&name=JHARKHAND>

natural ecosystem has been noticed in the region. To make MFP a viable and sustainable means of livelihood, there is need to preserve the forests and add value to the naturally available forest products which can bring better economic returns for the tribal collectors.

Primary Function of the Micro-Processing Enterprises

- **Develop complete Value Chain for MFPs** - Keeping these objectives into consideration, small scale processing units or micro enterprises can be set up in these districts which can work towards developing the entire value chain for each of the MFPs available in the region and establishing proper backward and forward market linkages. It must also be noted that the potential value added products that can be obtained from some of the available MFPs are not known completely and more research is required in this area to understand the value-added products that can be obtained through processing of these MFPs. **This activity can be taken up by these enterprises with the help of Dr. Ram Dayal Munda Tribal Research Institute, Jharkhand.**

These organisations should work as processing units as well as support and training centres for the tribal community. These enterprises should include training and skill development as part of their overall functions. Adequate information and knowledge about harvesting and post harvesting technologies can be imparted through these organisations.

- **Training in Sustainable Harvesting Techniques** - Tribal people should be educated about the scientific and sustainable ways of harvesting/cultivating/gathering of forest products. Adoption of sustainable and non-destructive harvesting practices can help in resource conservation, as well as enhancing the quality of produce which in turn can improve economic returns obtained from these products. The training should be provided on maintenance of proper time schedule for collecting materials, identification of correct plant and their parts, maintaining hygienic conditions while collection, etc.
- **Training in Post Harvesting Techniques** - Micro-enterprises should also provide training on post harvesting technologies including removal of foreign material from the collected products, sorting, drying and appropriate storage and packaging of collected material, etc. Such trainings can help in enhancing production and improving quality of products obtained from forests.
- **Training and Demonstration of Value Addition Process** - In addition, micro-processing enterprises should also provide training and demonstration of various processing and production techniques of value-added products from the MFPs. The trained people should be given employment opportunity by the enterprises which will enable them gain on-the-job experience along with training. After gaining sufficient experience, they can consider starting their own processing business. Either ways, this will lead to greater income generation and improvement in livelihood conditions of the tribal people.

- **Procurement of Minor Forest Produce (MFP)** - Besides providing training, these micro enterprises should procure their raw materials requirement of MFPs directly from the tribal people living in the region at the specified Minimum Support Price (MSPs) as prescribed by the government, thereby creating an assured market for such products for the tribal community.

Recently, the Ministry of Tribal Affairs has announced the inclusion of 23 additional MFP items and the stipulation of their MSP under the Centrally Sponsored Scheme titled "Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and development of value chain of MFP". This has increased the coverage of MFPs from 50 to 73 items.²⁵ **The implementation of the programme with its objectives of sustainable use, conservation of biodiversity, maintenance of ecological balance and ensuring livelihood and forest security of forest dwelling Scheduled Tribes, should be strengthened in the two districts.**

Thus, setting up of these enterprises will remove the intermediaries from the system completely and help the tribal people earn higher revenues from the sale of forest products directly to the enterprises. This can encourage forest dependent tribal community in the region to take greater responsibility towards forest management and ensure efficient use of forest produce.

- **Exposure to other Open Markets** – While marketing of the value added products would be the responsibility of the enterprises, but these organisations should also help the tribal entrepreneurs engaged in MFP related businesses to gain access to open and efficient markets to help them get the opportunity to sell their products (MFPs and value added products) at fair prices driven by the interplay of demand and supply conditions for a particular product. This would provide the much needed exposure to the tribal entrepreneurs dealing with MFP to the real market conditions, and remove their dependency on intermediaries, helping them become more confident and self-reliant going forward.

- **List of MFPs available in the Districts with scope for further Value-addition**

Sr .No.	Minor Forest Produce	Value-added Products
1.	Amla	- Amla Powder, Triphala Churna and Morrabalem
2.	Baheda	- Triphala Churna
3.	Sal Seeds/ Leafs	- Micro Processing of Sal oil for food and non-food industries. - Cooking oil, Substitute for cocoa butter in chocolate industry
4.	Bamboo Shoots	- Pickle and vegetables
5.	Tamarind	- Pickle, Chutneys and Paste
6.	Jamun Pulp and Kernel	- Jamun Syrup and Powder
7.	Mahua Seed	- Oil and Wine

²⁵ Ministry of Tribal Affairs Announcement on May 2020; <https://www.downtoearth.org.in/news/forests/nine-new-items-added-to-msp-for-minor-forest-produce-scheme-63349>

8.	Karanj seed	- Antibiotic oil, ointment, spray etc
9.	Chiraunji	- Dry fruit used in Confectionary
10.	Hill broom, Thorn broom	- Broom Making
11.	Neem Seed	- Used in Oil/ Soap
12.	Harra	- Harra Powder and Triphala Churan (Digestive Purpose)
13.	Tendu (Kendu) Leaves	- Biri – Cigarette making
14.	Kusum Seeds	- Oil/Feed
15.	Dori	- Oil/Soap
16.	Lemon Grass	- Lemon Oil, Green Tea
17.	Tulsi	- Tulsi Oil, Aromatic fragrance and Medicinal purpose
18.	Bee Sap	- Honey, Food
19.	Adda leaves/ Sal Leaves	- Pattal making
20.	Sarpagandha and Ashwagandha, Satabari	- Medicinal purpose
21.	Palas/Tesu Phool	- Used in colour

- **Implementation Process:**

The programme can be implemented in line with the Bamboo Training programme initiated by the Mukhayamantri Laghu Evam Kutir Udyam Vikas Board that is currently being pursued in the districts. Private Sector players, NGOs associated with the Board and individuals who have resources and are interested can be approached for setting up these micro-processing units and for providing training and marketing help for MFPS to the tribal entrepreneurs. The private sector players can be encouraged to take it up as an initiative under their CSR activities. At the central level, the initiative would require involvement of the Ministry of MSME and Ministry of Tribal Affairs.

- Setting up of micro-processing units cum training centres should be taken up as an initiative in addition to (or in place of) establishing tribal community owned Van Dhan Vikas Kendras (VDVKs) under the currently ongoing Pradhan Mantri Van Dhan Yojana scheme.
- The MKSP Special Project (Medicinal AND Plants)²⁶ and Mahila Kisan Sashaktikaran Pariyojana (MKSP) - initiated by the Jharkhand State Livelihood Promotion Society (JSLPS) under the State Rural Livelihood Mission (SRLM) should be further strengthened to other blocks and villages of Gumal and Khunti.
- Learnings from the Scheme – ‘Inclusion and Economic Empowerment of Tribal Women in Lac value Chain Markets’ implemented by Udyogini would be helpful in designing an implementation process for the suggested initiative for other MFPS.²⁷

²⁶ http://mksp.swalekha.in/FrmAboutUs_MedicinalPlant.aspx

²⁷ <https://link.springer.com/article/10.1007%2Fs40847-016-0032-9>

3. Set up Tribal Handicraft Support Centre²⁸

Given the shrinking size of farms, the livelihood potential of agriculture is limited. Therefore, beyond increasing agriculture productivity, it is also important to develop other sustainable livelihood opportunities for tribal people such as based on rural handicraft enterprises that can supplement agricultural income substantially, while offering a steady source of income by leveraging the growing demand for handmade traditional art and handicraft products, especially in the urban centres.

In order to exploit the full potential of the tribal skill sets available in the region, it is important to address the problems faced by the tribal artisans which restrict their growth and income generating capacity from non-farm activities. The various challenges faced by the small business owners living in Gumla and Khunti have been highlighted in Chapter 6 of the report. It is also important to revive the traditional art and craft practices which are prevalent in these regions and develop new forms of designs suitable to market trends, and help improve the reach of such products across India as well as outside the country.

To fulfil these objectives, it is proposed that a Tribal Handicrafts Support Centre be established with the help of Central and State government, which can have multiple divisions/wings taking care of various support activities in different areas such as product development, skill development, marketing etc.

Primary Function of the Support Centre

- **Supply of Raw Materials** – In some of the cases, timely availability of raw materials at reasonable rates has been found to be a problem for tribal businessmen. The support centre can keep a stock of the raw materials needed by the craftsmen in adequate quantity to facilitate consistent supply of such inputs to tribal people at lower rates. The state government can also support in supplying the raw materials at subsidised rates which can help lower the cost of production of the tribal businessmen/craftsmen and encourage them to scale up their businesses.
- **Technology Upgradation Support** – Most artisans are still using archaic technology and production techniques. The tools and equipment used are old and traditional in nature, which leads to increase in cost of production. The products also turn out to be of poor quality. This makes it difficult for the tribal handicraft products to compete with the machine-made items available in the market which are often of superior quality and are available at lower prices. The centre can help in upgradation and adoption of production techniques and tools & machineries used by tribal entrepreneurs by imparting necessary knowledge and training about the new techniques of production through organising seminars and workshops, and also by making the new machineries and tools available to the tribal businessmen at reasonable rates. The Government can consider forming collaboration with the private sector players for providing access to latest technologies to tribal entrepreneurs such as 3D printing which can help them improve their production efficiency manifolds.

²⁸ https://niti.gov.in/planningcommission.gov.in/docs/reports/sereport/ser/stdy_thr.pdf

- Capacity Building through Training and Designing Support** – It has also been observed that the artisans are still producing items having old designs which have limited buyers in the market. There is a need to change the designs of existing items and introduce new items as per the changing market tastes and preferences. In order to do this, the artisans would need to upgrade their skill sets. The handicraft support centre can not only provide designing support but can also conduct short courses on skill development for the tribal artisans and educated youth who can take up handicraft business as a profession. **National Institute of Fashion Technology (NIFT) and Tribal Cultural Society²⁹ can be engaged for this activity.**
- Marketing of Handicraft items** – The tribal artisans find it difficult to sell their products in the local markets, and poor transportation facilities restrict them from approaching other nearby markets. Lack of adequate market and declining demand for their products in the local markets, often force them to sell their products at lower prices. The Support centre can therefore procure the finished products or handicraft items from the tribal businessmen and market in different parts of the country as well as outside the country. The Centre should be made responsible for standardisation, packaging, branding and promotion of these items. **The handicraft items of Jharkhand should also be promoted and marketed under the campaigns like ‘Go Tribal’ initiated by TRIFED.**

List of Arts and Crafts items available in the Districts

Sr. No.	Skills/Arts and Crafts	Product Details
1.	Bamboo Craft	Home utility items - Baskets of different shapes and sizes, furniture items, Kitchen ware, and apparels
2.	Handloom-Cotton Knitted Cloth	Apparels- Sarees, wraps, towels and covering mats
3.	Metal Craft- Aluminium	Home utility items- Oil lamp, shade lamp kitchen utility items- Sieve, bowl, plate, and spoon
	Iron/Steel metal craft	Handmade tools, home decorative items, iron furniture, kitchen items like flat pans, wok, utensils and pot stands Fabricated items- Doors, gates, windows, and grills
	Brass craft	Home decorative items like sculptures, frames, and wall-hanging frames
	Bell metal (Mixture of Bronze, Copper and Tin)	Kitchen utensils

²⁹ http://www.indiangoslist.com/ngo-address/tribal-cultural-society-in-ranchi-jharkhand_JH-2010-0026984

Sr. No.	Skills/Arts and Crafts	Product Details
4.	Wood Craft	Wooden furniture, pots, home utilities and kitchen ware
	Stone and Pottery Craft	Stone made grinder, small and big pots, and pottery items
5.	Textile Printing/Tribal murals and handicraft paintings	Tribal print on cotton cloths, women accessories, tribal murals and handicraft paintings
6.	Other Handicraft	Dona pattal, broom making, mats, knitting-crochet, and paper mache craft

4. Strengthening the Entrepreneurship & Skill Development Programme at Block/Village level

The study reveals that the tribal entrepreneurs do not have adequate business management knowledge or skills as majority of them do not have any business lineage or have obtained any management training or education. It is therefore important to improve the entrepreneurship skills among the existing business owners as well as among the tribal youth of the two districts to equip them with necessary skillsets to run their businesses successfully and profitably. The programmes should be implemented at the village and block level with the help of Village Panchayat and Block Division Offices.

The tribal people should be given knowledge about the key areas of business management including – operations, accounting/book-keeping and financial management, sales & marketing, product promotion and customer service. Besides, they should also be provided training to develop their digital skills, which can help them use the digital platforms for operating their businesses. Digital skills training can also help the youth in finding employment opportunities in the digital economy. **This initiative can be taken up with the help of National Skill Development Corporation (NSDC) and organisations like Microsoft/Google etc.**

5. Strengthening the Financial Eco-system and Credit Flow to Tribal Entrepreneurs

Availability of finance to set up a business or run a business operation has been cited as a major problem in the area. The survey results indicate that the tribal entrepreneurs are not comfortable in accessing the formal financial system for their credit requirements. This is mainly due to complicated loan application processes and higher rate of interest charged by banks. Moreover, tribal people are also not aware of the government schemes under which they can avail loans at lower rates. Also, they live in remote areas and have limited access to transportation. This makes them hesitant in approaching the banks. Given these challenges, it is suggested that banks should approach the tribal entrepreneurs, share information about the various government schemes under which they can avail loans, help them complete the loan documentation process and ensure faster disbursement of loans to them. Role of other non-bank financial institutions and Post Offices can also be considered in extending credit to tribal entrepreneurs.

Government could also consider imparting digital and financial literacy to the target group in association with a bank / cooperative bank.

6. Support Rural Industrial Development for Employment Generation³⁰

Jharkhand has immense potential for industrialisation as it is a mineral rich state. Nearly 40% of the total mineral deposits of the country is present in Jharkhand. There are 23 Bauxite mines and 68 Stone mines in Gumla district alone. Bauxite and Laterite (Aluminium ore) are found in abundance in villages of Gumla including Amkipani, Langdatanr, Chirodih, Jalim, Narma, Bahagara and Gurdari of Bishunpur block, Langatanr, Lupungpat and Chota-Agiatu in Chainpur block and Harup, Serengdag and Jalim in Ghaghra block. Beside these, china clay is also found in some parts of the district. Other than minerals, Gumla and Khunti also has an extensive forest cover which provides a number of minor forests produce and is an important source of livelihood for tribals living in the region. Jharkhand ranks first in production of Tassar Silk in the country.

Thus, there is huge scope for further development of existing rural industries in and around Gumla and Khunti as well as in other districts of Jharkhand. Necessary support would have to be extended in the areas of modernization and technological upgradation, product development and marketing of rural products, etc to make them competitive and efficient. Additionally, there is need to improve the infrastructural facilities available to the industrial clusters of the state. Adequate industrial development in the region can help in generating employment for the tribal community living in the vicinity, helping in enhancing their livelihood opportunities and also help in arresting migration of people to other states. Also, forward linkages can be established between the micro enterprises or cooperatives formed at the village or block level and the larger industries, with the later procuring the finished products from the smaller units and further helping in marketing of these items across the country.

7. Sensitisation and Information Dissemination Programme

The survey reveals that awareness about the various government programmes and welfare schemes is very low among the tribal entrepreneurs. This is probably one of the major reasons for slow entrepreneur development in the region. They reported to have never availed any financial assistance or concessions under government schemes or programmes, which otherwise could have worked as a strong incentive for people to start new businesses or expand their existing businesses. They are also not aware of the various skill development or training programmes that are being organised by the government.

Hence, an information dissemination programme should be initiated at the village level to provide complete information about various government programmes and schemes under which they can obtain different types of benefits. They need to be approached and supported in a way that can enable them to avail these benefits/assistance in a hassle free manner so that they can start any new initiative

³⁰ <http://dcmsme.gov.in/dips/2016-17/Gumla.pdf>

<http://dcmsme.gov.in/dips/2016-17/Khunti.pdf>

without any delay. The implementing agencies should promote the schemes strongly and make sure that the benefits of the schemes reach the beneficiaries in a timely manner.

8. Strengthening Implementation and Monitoring of Government Schemes

The government has launched multiple schemes and programmes to support the scheduled tribes. However, the state of the tribal people in some of the districts like Khunti has not changed much over the years. During the survey it has been observed that implementation of the programmes and schemes has been slow in the two districts. This calls for setting up a robust review and monitoring mechanism by which implementation progress of each of the government schemes can be monitored. Monitoring boards/committees should be set up at each level including village and block. Reports of these committees can then be submitted to the district and state level committees. The aim of the initiative would be to ensure that the benefits under each of the programmes or schemes reach every tribal family living in a village and block. This will also help in identifying the factors responsible for delay in implementation and necessary measures can therefore be taken to tackle such issues.

Annexure 1- Semi Structured Interviews with the Entrepreneurs

A. Respondent and Household Profile

S. No	Observation point	Response Categories	Code	Skip to
A1	District and village name जिला और गांव का नाम?			
A2	Block/Ward number and House No ब्लॉक/वार्ड संख्या और हाउस नंबर			
A3	Respondents name, Address & Contact No नंबर रेस्पोंडेंट का नाम, पता और कॉन्टैक्ट			
A4	To which tribe you are said to belong? आप किस जनजाति से हैं?	Write the name of the caste here. जनजाति का नाम यहाँ लिखें।		
A5	Since when are you living in this district? आप इस ज़िले में कब से रह रहे हैं?	1 year / 1 साल	1	
		2-3 years/ 2&3 साल	2	
		4-5 years/ 4&5 साल	3	
		5-8 years/ 5&8 साल	4	
		8-10 years/ 8&10 साल	5	
		10-15 years/ 10&15 साल	6	
		More than 15 years/ 15 साल से ज्यादा	7	
	पैतृक स्थान है/ Native place	8	Skip to Q.A8	
A6	Name the State and village of your native place. पैतृक स्थान का नाम और राज्य बताएं।			
A7	Why did you shift to this district? (MULTIPLE RESPONSE) आप इस ज़िले में क्यों आये?	Employment opportunity रोज़गार के अवसर	1	
		Family member's medical conditions परिवारजन / सदस्य की स्वास्थ्य समस्या के कारण	2	
		For children education बच्चों की शिक्षा के लिए।	3	
		Earn more बेहतर कमाई के लिए	4	
		Family members residing since beginning	5	

S. No	Observation point	Response Categories	Code	Skip to
		परिवार के सदस्य पहले से ही यहाँ रह रहे थे।		
		To start the business नया व्यापार आरम्भ करने के लिए	6	
		To capture good market for business अपने उत्पाद/व्यापार के लिए एक बेहतर बाजार	7	
		Any other अन्य	8	
A8	Who is the main earning member of your family? आपके परिवार में मुख्य कमाने वाला सदस्य कौन है?	Respondent रेस्पॉण्डेंट	1	
		Spouse पति या पत्नी	2	
		Father In Law ससुर	3	
		Mother In Law सास	4	
		Father पिता	5	
		Mother माता	6	
		Son पुत्र	7	
		Daughter पुत्री	8	
		Relatives रिश्तेदार	9	
		Any other अन्य		

A.9 Details of Household members – हाउस होल्ड में सदस्यों का विवरण

Name of the HH member	Relationship with the	Age ¹	Gender ²	Education status ³	Occupation ⁴	Monthly Income
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¹Age: Code '0' for < 1 month (29 days)

² Gender code: Female (1) and Male (2);

³ Education status code (Illiterate – 66; Non formal education (literate but did not go to school) – 77; Write the completed class (0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 15, 16, 17); Vocational training: 55, Diploma: 99

	respondent					
Start from the Respondent						
रेस्पॉडेंट से शुरू करें.						

S. No	Observation point	Response Categories	Code	Skip to
A10	Does your spouse help you in your business/work? क्या आप के पति / पत्नी आपके काम में मदद करते हैं?	Yes/ हाँ	1	
		No/ नहीं	2	
A11	Do you make business decisions Together, each by themselves or in consultation with the trusted confidants? क्या आप अपने व्यापार के निर्णय अकेले / स्वयं लेते हैं या अपने विश्वासपात्र मित्रों आदि से सलाह मशवराह कर के लेते हैं।	Alone अकेले / स्वयं	1	
		Together साथसाथ	2	
		Each makes own decisions प्रत्येक व्यक्ति अपने निर्णय स्वयं लेता है	3	
		Consult confidants विश्वासपात्र मित्रों आदि से सलाह मशवराह करके	4	
		Consult advisors किसी सलाहकार से मशवरा करके	5	

⁴Occupation: Self-employed (1)Regular employment(2) Daily wage labour(3) Artisan(4) Business (5) Domestic help(6) Unemployed(7)Housewife (8) Retired(9) Farmer (10) Fisherman(11) Don't know(12) Others (13)

B. Business Profile				
S. No	Observation point	Response Categories	Code	Skip to
B1	What is the main source of your income? आपकी आय का मुख्य जरिया क्या है?	Casual labor साधारण लेबर	1	
		Farming कृषि कार्य	2	
		Pastoralism farming पशु पालन	3	
		Trading व्यापार	4	
		Manufacturing उत्पाद निर्माण	5	
		Service नौकरी या सेवा	6	
		अन्य/Other (Specify/स्पष्ट करें!).....		
B2	What is the nature of your business/work? आपके व्यापार की प्रकृति क्या है? (Multiple Response) (मिले जुले जवाब) Note: M- Manufacturing; T - Trade; S - Service; Agri-agriculture (if respondent is in farming also, attempt Section J) अगर रैस्पोंडेंट फार्मिंग या कृषि में भी हैं तो section J पर जाएँ।	Types of Businesses	Sector	Code
		Agri based product makers कृषि आधारित उत्पाद बनाने वाले	M	1
		Rice Beer /Liquor Breweries चावल की शराब या नशे वाले पेय	M	2
		Wood pecker लकड़ी काटने और बीनने वाले	M	3
		Silk sari making सिल्क की साड़ी बनाने वाले	T	4
		Fabric Makers कपड़ा बनाने वाले	M	5
		Farmers किसान या कृषि कार्य करने वाले	M	6
		Forest based product makers जंगल से मिलने वाले या जंगल आधारित उत्पाद बनाने वाले	M	7
		Fisherman मछली पकड़ने/पालने वाले	S	8
		Flower seller फूल बेचने वाले	S/M	9
Fruit Sellers फल बेचने वाले	T	10		

	Rice Huller/ धान कूटना	Agri	11
	Ladies small salons स्त्रियों के लिए छोटे सलून या सौंदर्य वाले कार्य	S	12
	Hawkers घर घर जाके सामान देने वाले हाकर्स	T	13
	Open Air Butcheries खुले में कसाई अदि के कार्य	T	14
	Mat Makers चटाई बनाने वाले	M	15
	Milling चक्की वाले	M	16
	Nurseries & Pot seller पौधे और खिलौने / मिट्टी के बर्तन बेचने के कार्य	S	17
	Mud Pot makers मिट्टी के बर्तन बनाने अदि के कार्य	M	18
	Poultry Producers अंडे का कार्य	Agri	19
	Goat keepers बकरी पालन	Agri	20
	Small dairies छोटी दूध डेरी	M	21
	Sculptures मूर्ति कारी आदि	M	22
	Tribal Handicrafts/ आदिवासी हस्तकला	M	23
	Local Bidi (Cigarette) makers स्थानीय बीड़ी या सिगरेट आदि बनाने वाले	M	24
	Seed/Fertiliser Sellers बीज और खाद विक्रेता	T	25
	Tailors कपड़े सिलने वाले	M	26
	Puja items maker पूजा सामग्री बनाने वाले	M	27
	Thatchers/ घाँस-फूस से काम	S	28
	Threshing धुननेवाले	M	29

	Vegetable Growers सब्जी उगाने वाले	Agri	30
	Leafy vegetables साग उगाने वाले	Agri	31
	Woodcarvers लकड़ी में उकेरने वाले	M	32
	Home decor/ गृह सज्जा	M	33
	Textiles with tribal prints/ आदिवासी प्रिन्ट के साथ कपड़ा	M	34
	Tribal fashion Accessories and Jewellery/ आदिवासी गहने	M	35
	Tribal Metal crafts/ आदिवासी धातु शिल्प	M	36
	Tribal Paintings and stationary items/ आदिवासी पेन्टिंग और स्टेप्नरी	M	37
	Terracotta and stone pottery/ टेराकोटा और स्टोन पोटरी	M	38
	Gifts and Novelties / उपहार	M	39
	Tribal Van Dhan: Forest Produce/ जंगल से उत्पाद	M	40
	Cane & Bamboo Basket Makers (cane work)/ केन और बाँस से बनी डलिया	M	41
	Spices,Herbs/Medicinal Plants/ मसाले औषधी के पौधे	Agri	42
	Honey/ मधु	Agri	3
	Millet/ बाजरा	Agri	44
	Paddy/ धान	Agri	45
	Pulses/दाल	Agri	46
	Tea/ coffee/ चाय/ कॉफी	Agri	47
	Soaps/ Shampoo/ साबुन और शैम्पो	Agri	48
	Aromatic oils/ सुगन्धित तेल	M	49
	Bio-degradable pattals/plates etc./ पत्तल और दोने	M	50
	Tribal cuisine and food : Bamboo pickle/ बाँस का आचार	Agri	51
	Special cakes made of flower/ फूलों से बना विशेष केक	M	52
	Dhuska i.e., deep fried rice flour pancakes/ धुसका	M	53
	Chilly sauces/ मिर्ची का सॉस	Agri	54
	Wild fruits/ जंगली फल	Agri	55
	Beauty Care products/ सौन्दर्य देखभाल उत्पाद	M	56

		Woodcutters लकड़ी काटने वाले	M	57
		Others (Please specify) अन्य (स्पष्टकरें।)		
B3	What products do you produce/ manufacture/trade? आप किन उत्पादों का उत्पादन या व्यापार करते हैं?	Business Name / व्यापार का नाम		
	Product1:	Business 1:		
	Product 2:	Business 2:		
	Product 3:	Business 3:		
	Product 4:	Business 4:		
	Product 5:	Business 5:		
	Product 6:	Business 6:		
S. No	Observation point	Response Categories	Code	Skip to
B4	Why did you choose to be in this business? आपने इस काम को ही क्यों चुना?	पारिवारिक कार्य है/ Our family	1	
		नौकरी छूट गई/ Lost job	2	
		और कमाई के लिए / Extra income	3	
		रिटायर हो गए हैं / Retired	4	
		इसी कार्य में निपुण हैं/ ट्रेनिंग मिली है/ Trained in it	5	
		Any Other/ अन्य		
B5	In which year and month did the enterprise/business started? (in years) किस साल में आपका ये व्यापार शुरू हुआ था?	Business 1: _____ Business 2: _____ Business 3: _____ Business 4: _____ Business 5: _____ Business 6: _____		
B6	How did you start this business?	स्वयं / By myself	1	

	आपने ये व्यापार कैसे शुरू किया?	मित्र या पार्टनर के साथ / With partner	2		
		परिवार ने स्थापित किया था/ Founded by family	3		
		किसी और से चलता हुआ खरीदा है/ Bought from someone	4		
		पैतृक कार्य / Inherited	5		
		अन्य/ Others.....			
B7	For how many years this business has been in operation? ये व्यापार कितने सालों से चल रहा है?	Number of years: _____			
B8	Average monthly household income in rupees/आपकी घर की औसत मासिक आय रूपयों में				
B9	What is an average monthly savings? आपकी औसत मासिक बचत कितनी होती है?	2000- 5000	1		
		5000-10,000	2		
		10,000- 15,000	3		
		15,000- 25,000	4		
		25,000-30,000	5		
B10	What is the total expenditure incurred of the household? (Attempt All) घर-गृहस्थी / परिवार चलाने में कुल कितना खर्च आता है?	Categories	Per month Expenditure प्रतिमाह खर्च	Code	
		Education		1	
		Medical		2	
		Drinking water		3	
		House Rent		4	
		Electricity Bill		5	
Commuting/ रोज़ का आना जाना		6			
B11	How much you earn from your business and how much of it is contributed by the businesses/work you do? हर व्यापार से आपको कितनी आमदनी होती है स्पष्ट करें और हर व्यापार से आपके गृहस्थी में कितना खर्च होता है?	Income/ vk;	Contributed/ घर में कुल खर्च		
		Business 1			
		Business 2			
		Business 3			
		Business 4			
		Business 5			

		Business 6		
B12	Do you have a bank account? क्या आपका बैंक में खाता है?	Yes	1	
		No	2	Skip to C
B13	If yes, in which bank you have a bank account अगर हाँ किस बैंक में है?	Nationalised bank/ राश्ट्रीय बैंक		
		Private bank/ निजी बैंक		
		Co-operative bank/ को-ऑपरेटिव बैंक		
		Linked with SHG/ श्रद्ध के साथ जुड़े		
		Any other/ अन्य		
B14	Where do you keep your savings? आप अपने बचत का पैसा कहाँ रखते हैं?	Bank/ बैंक		
		At home/ घर में		
		With parents/ माता-पिता के पास		
		With relatives/ रिश्तेदारों के पास		
		With SHG/ SHG में		
		With friends/ दोस्तों के पास		
		Any other/ अन्य		

C. Access to Finance

S. No	Observation point	Response Categories	Code	Skip to
C1	How do you manage your finances? आप अपने पैसों का प्रबंधन या रख-रखाव कैसे करते हैं?			
C2	What was the start-up cost (fixed- and working capital) of this business? इस व्यापार को शुरू करने के लिए पुरुआती रकम क्या थी?	INR _____		
C3	What was your main source of money to start this business? इस व्यापार को शुरू करने के लिए आपके पास मुख्य आय स्रोत के रूप में क्या था?	Own savings/ निजी बचत	1	
		Family Assistance/ पारिवारिक संयोग	2	
		Borrowed from friends/ दोस्तों से उधार	3	
		Loans from institutions/ संस्थाओं में से लोन	4	
		Inherited/ वंशानुगत पैसा	5	
C4	Whether capital is easily available in the market for the business you are doing? क्या आपके व्यापार के लिए पूंजी आसानी से मिल जाती है?	Yes/ हाँ	1	Skip to C6
		No/ ना	2	
C5	If No, Were there any other sources of money used to start this business? अगर नहीं तो क्या आपके पास आय के कोई अन्य स्रोत थे?	कृपया बताएं / Please mention: _____		
C6	Have you ever applied for a loan from an institution? क्या आपने कभी लोन के लिए किसी संस्था में आवेदन किया है?	Yes/ हाँ	1	
		No/ ना	2	Skip to C12

S. No	Observation point	Response Categories	Code	Skip to
C7	If yes, did you receive the loan from the institution? अगर हां, तो क्या आपको उस संस्था से लोन मिल सका?	Yes/ हां	1	
		No/ ना	2	
C8	If yes, please name the institution(s). अगर हां, तो उस संस्था का नाम बता दें।			
C9	What is the interest rate of the loan?/ लोन की ब्याज दर क्या है?			
C10	If applied but NOT received a loan, please indicate the reasons by circling those Reasons that apply. (PLEASE ASK THE NAME OF THE INSTITUTION AS WELL) अगर आवेदन किया है लेकिन लोन मिला नहीं है तो कारण स्पष्ट करें। ;कृपया लोन देने वाली संस्था का नाम भी पूछें	Failure to draw business plan/ सही व्यापार योजना का ना होना	1	
		Failure to identify viable projects/ परियोजनाओं की पहचान करने में विफलता।	2	
		Lack of track record or trade references/ उचित व्यापारिक पृष्ठभूमि का ना होना।	3	
		Institution (bank) was not interested (specify why below)/ संस्था ,बैंक का इच्छुक ना होना (कारण स्पष्ट करें)	4	
		Others (specify below)/ अन्य ;स्पष्ट करें		
C11	Name of the institution संस्था का नाम			
C12	(If never applied for a loan), Is there any reason why you have not applied for a loan from an institution? अगर कभी लोन का आवेदन नहीं किया है तो कारण बताएं?	Interest rates too high/ उंची ब्याज दरें	1	
		Lack of collateral (security)/ सुरक्षा का अभाव	2	
		Banks too far/ बैंक बहुत दूर है	3	
		Loan application procedures too complicated/ लेन आवेदन की प्रणाली का जटिल होना	4	
		Don't need loan/ लोन की आवश्यकता नहीं होना	5	
		Loan was available from other sources / दूसरे जरियों से लोन उपलब्ध था	6	
		Other (specify)/ अन्य (स्पष्ट करें)		
C13	Have you ever applied for a loan from a money lender क्या आपने कभी किसी सहकार , सेठ आदि से लोन लिया है?	Yes/ हां	1	
		No/ नहीं	2	
C14	Are you aware about the Mudra scheme of the Govt.? क्या आप सरकार की मुद्रा योजना से परीचित हैं?	Yes/ हां	1	
		No/ नहीं	2	Skip TO C16
C15	If yes, how much funds you have received from the mudra scheme? अगर हां, तो आपको मुद्रा स्कीम के अन्तर्गत कितना पैसा मिला है?			
C16	Are you aware of any other funding schemes of	Yes/ हां	1	

S. No	Observation point	Response Categories	Code	Skip to
	the Govt.? क्या आप सरकार की अन्य किसी पूंजी/अनुदान प्रदान करने वाली योजना से परीचित हैं?	No/ नहीं	2	Skip to C22
C17	Have you ever availed any government funding? क्या आपने कभी सरकार द्वारा अनुदान प्राप्त किया है?	Yes/ हां	1	
		No/ नहीं	2	Skip to C22
C18	If yes, how much funds you have availed? अगर हां, तो कितनी पूंजी आपने प्राप्त किया है?			
C19	Did you face any challenges in availing the उमध क्या आपको इन्हें प्राप्त करने में किसी समस्या का सामना करना पड़ा?	Yes/ हां	1	
		No/ नहीं	2	Skip To C22
C20	What challenges have you faced in availing the same? इसे प्राप्त करने में आपको किन समस्याओं का सामना करना पड़ा?			
C21	What are those special rates, please explain? कौन-कौन से सस्ते और खास दरे हैं? बताएं			
C22	If no, then ask reasons why has not availed any government funding? अगर नहीं, तो क्यों आपने किसी सरकारी योजना (पूंजी प्रदान करने वाली) का लाभ नहीं उठाया?			
C23	Did you experience any challenges in getting funds for your business? क्या आपको अपने व्यापार के लिए पैसा जुटाने में कोई समस्या का अनुभव हुआ है?	Yes/ हां	1	
		No/ नहीं	2	
		Not applicable/ लागू नहीं	3	
C24	If yes, please briefly describe the type of challenges experienced. अगर हां, तो समस्याओं/चुनौतियों का वर्णन करें।			
C25	What was the most recent loan used for? सबसे हाल में दिए गए लोन का इस्तेमाल किस कार्य के लिए किया गया?	Buildings/ fcYfMax	1	
		Equipment/ midj.k	2	
		Furniture/ QuhZpj	3	
		Vehicle/ osfgdy	4	
		Goods for resale/ fcdjh ds fy, eky	5	
		Purchasing livestock/ i'kqvksa dh [kjhnnkjh	6	
		Any other/ vU;		
C26	If you were to apply for a loan from an institution now, how much would you apply for? अगर आप अभी किसी संस्था से लोन आवेदन करें, तो कितना लोन लेना चाहेंगे?	Up to 5 0,000/ 50,000/- rd	1	
		50,001 – 1,00,000/-	2	
		1,00,001 – 2,00,000/-	3	
		2,00,001 – 5,00,000/-	4	
		50 001 - 80 0000/-	5	
		80 001 - 100 000/-	6	
		Over 100 000/- / 1,00,000/- rd	7	
		Not want a loan/ लोन नहीं चाहि,	8	
C27	What would you use the loan for? किस कार्य के लिए आप इस लोन का इस्तेमाल करेंगे?	Buildings/ बिल्डिंग	1	
		Equipment/ उपकरण	2	

S. No	Observation point	Response Categories	Code	Skip to
		Furniture/ फर्नीचर	3	
		Vehicle/ वेहिकल	4	
		Goods for resale// बिकरी के लि, माल	5	
		Raw materials/ कच्चा माल	6	
		Salaries/ तन्खाह	7	
		Other (state)/ अन्य		
C28	Whether you maintain any financial statement of your money to get loans or funds? क्या आप अपने पैसे का बही-खाता बनाते हैं?			
C29	Who looks after the cash and credit system of your money in business? आपके व्यापार में पैसे का रख-रखाव कौन करता है?	Myself/ मैं खुद	1	
		Spouse/ पति या पत्नी	2	
		Family member/ परिवार के सदस्य	3	
		Partner of the business/ व्यापार का भगीदारी	4	
		Employee/ कर्मचारी	5	
		Any other/ अन्य		
C30	Comparing with a year ago, is your household saving more, less or about the same? पिछले वर्ष की तुलना में इस वर्ष आपकी घरेलू बचत बढ़ी है, घटी है या वही है?	More/ ज्यादा	1	
		Less/ कम	2	
		About the same/ लगभग वही	3	
		Do not know/ पता नहीं	4	
C31	Do you feel that your household's standard of living has increased, decreased or Stayed the same over the last year? क्या आपको लगता है कि आपका जीवन स्तर उंचा हुआ है, नीचे गिरा है या पहले जैसा ही है?	Increased/ बढ़ा हुआ	1	
		Decreased/ कम हुआ	2	
		About the same/ लगभग वही	3	
		Do not know/ पता नहीं	4	

D. Access to Inputs of Production

S. No	Observation point	Response Categories	Code	Skip to
D1	From where the current business is mainly conducted? वर्तमान व्यापार कहाँ से संचालित हो रहा है?	From owners home/ रेस्पॉन्डेन्ट के घर से	1	
		From another fixed indoor location/ कहीं और स्थायी चारदिवारी के अन्दर	2	
		In a local market/ एक स्थानीय बाजार में	3	
		Along a roadside/ सड़क के किनारे	4	
		At a mobile location/ घूमते हुए	5	
		At home and in the local market/ घर से और स्थानीय बाजार से	6	
		Along a roadside and in the local उंतामज्द सड़क के किनारे या स्थानीय बाजार में	7	
		At home and along a roadside/ घर से या सड़क के किनारे	8	
		Other place/ कोई और जगह	9	
		Moving around/ आस-पास घूमकर	10	
D2	Whether you own the premises of the business or it is rented? क्या आप इस व्यापारिक परिसर के मालिक हैं?	Own premises/ निजी परिसर	1	
		On Rented premises/ किराए के परिसर में	2	
		Premises is in collaboration with the	3	

S. No	Observation point	Response Categories	Code	Skip to
		partner/ व्यापारिक साथी के साथ एक ही परिसर में		
		N/A/ लागू नहीं	4	
D3	Reasons for not permanently based in the market. Please mention it. बाजार में स्थायी रूप से काम ना कर पाने के कारण बताएं?			
D4	What is the principal source of inputs for this business? आपके व्यापार के लिए आवश्यक प्रमुख स्रोत क्या हैं?	Collected from forests/ जंगल से लाते हैं	1	
		gathered/grown by myself or by my family/ इकट्ठा या खुद ही उगाते हैं	2	
		purchased from neighbours who collect/gather/grow them/ पड़ोसी से खरीदते हैं जो जमा / इकट्ठा / या उगाते हैं।	3	
		purchased locally from retailers/ स्थानीय दुकानदारों से खरीदते हैं	4	
		purchased locally from wholesalers/ थोक के भाव खरीदते हैं	5	
		purchased from retailers - I go to the town to buy them/ दुकानदारों से खरीदते हैं – मैं खुद शहर जाकर खरीदकर लाता हूँ	6	
		purchased from wholesalers - I go to the town to buy them थोक के भाव में खरीदते हैं – मैं खुद शहर जाकर खरीदकर लाता हूँ	7	
		Other sources/ कोई और स्रोत		
D5	What kind of raw material is used in your business? किस प्रकार का कच्चा माल आपके व्यापार में इस्तेमाल होता है?	Raw material (complete list) / कच्चा माल (पूरी सूची)		
	Business 1			
	Business 2			
	Business 3			
	Business 4			
	Business 5			
	Business 6			
D6	Where do you buy your main supply (input such as raw materials, items for	Retail shops/ खुदरा दुकान	1	
		Supermarkets/ सुपरमार्केट	2	

S. No	Observation point	Response Categories	Code	Skip to
	resale or tools) मुख्य रूप से कच्चा माल, आगे बिक्री के लिए तथा अन्य यंत्र आप कहां से खरीदते हैं?	Wholesalers/थोक विक्रेता	3	
		Distributors and agents/वितरक और एजेंट	4	
		Manufacturers/उत्पादक	5	
		Direct imports/प्रत्यक्ष आयात	6	
		Using natural material/प्राकृतिक सामग्री का इस्तेमाल	7	Skip to D10
		Not applicable/लागू नहीं	8	
D7	Does the raw material or any other inputs are purchased by the cash, credit or barter? कच्चा माल या दूसरे आवश्यक सामान आप नकद खरीदते हैं या दूसरे व्यापारियों से सामान को बदल लेते हैं?	Cash/रोकड़ा	1	
		Credit/उधारी	2	
		Barter/वस्तु आदान-प्रदान	3	
D8	Do you get any discount on your purchases? क्या आपको खरीद पर कुछ रियायत/छूट मिलती है?	Yes/हां	1	
		No/नहीं	2	Skip To D10
D9	What kind of discounts you get in purchasing of raw material? किस प्रकार की रियायत या छूट आपको कच्चे माल की खरीद पर मिलती है?	10% discounts/छूट	1	
		20% discounts/छूट	2	
		50 % discounts/ छूट	3	
		No discounts/ कोई छूट नहीं	4	
D10	What has been the price trend of the raw materials? कच्चे माल के मूल्य कैसे रहते हैं, बदलते हैं या एक से रहते हैं?	Trends	Rates	Business code
		Increasing trend/ बढ़ता हुआ प्रवृत्ति		
		Decreasing trend/ घटता हुआ प्रवृत्ति		
		Constant rates/ एक सामान्य दरें		
D11	Are you satisfied with the quality of raw material you procure from the market क्या आप बाजार में उपलब्ध कच्चे माल की गुणवत्ता से संतुष्ट हैं?	Yes/ हां	1	Skip to D13
		No/ नहीं	2	
D12	What you do if the raw material is not of good quality? टगर कच्चा माल अच्छा नहीं है तो आप क्या करते हैं?			
D13	Has there been any change in the quality of raw materials over the years? क्या कच्चे माल की गुणवत्ता में कोई परिवर्तन पिछले वर्षों में हुआ है?	Yes/ हां	1	
		No/ नहीं	2	Skip to Q.D15

D14. If Yes, what are the changes you find in the raw materials, please mention?

अगर हां, तो कच्चे माल में क्या परिवर्तन आप पाते हैं?

D15	Do you get the supply of raw materials on time?	Yes / हां	1	
	क्या कच्चे माल की उपलब्धता समय पर हो जाती है?	No/ नहीं	2	

D16 If no, what are the reasons for the delay in supply of raw material?

अगर नहीं, तो कच्चे माल की उपलब्धता में विलम्ब के क्या कारण हैं?

D17 how does it impact your production? इससे आपके उत्पाद निर्माण पर क्या और कैसे असर पड़ता है?

S. No	Observation point	Response Categories	Code	Skip to
D18	Do you have any other options of obtaining raw material that is of good quality? अच्छी गुणवत्ता वाले कच्चे माल को प्राप्त करने के लिए क्या आपके पास कोई और विकल्प है?	Yes/ हां	1	
		No/ नहीं	2	Skip to D22
D19	What are those options? क्या विकल्प हैं?			
D20	Do you procure raw material from these sources? क्या आप इन स्रोतों से कच्चा माल खरीदते हैं?	Yes/ हां	1	Skip To D22
		No/ नहीं	2	
D21	If not, what are the reasons for the same? अगर नहीं तो क्यों?			

D22 what is the procedure in making a product? Explain in detail product wise: उत्पाद के बनाने की क्या प्रक्रिया होती है? विवरण दें। हर उत्पाद का अलग विवरण दें।

E. Investments

S. No	Observation point	Response Categories	Code	Skip to
E1	How much rent do you give to use this place? इस स्थान को उपयोग करने के लिए क्या आप कोई भाड़ा देते हैं?	Yes/ gka	1	
		No/ ugha	2	Skip To E3

S. No	Observation point	Response Categories	Code	Skip to
E2	To whom you give the rent to use this place? किसे भाड़ा देते हैं?			
E3	What kind of energy is used for the production? किस प्रकार की उर्जा का उपयोग उत्पाद के निर्माण में होता है?	Electricity/ बिजली	1	
		Solar energy/ सौर्य उर्जा	2	
		Natural renewable energy/ प्राकृतिक नवीकरणीय उर्जा	3	
		Any other/ अन्य		
E4	What kind of logistics is used for the production? उत्पाद के निर्माण में किस प्रकार के यंत्रों या वस्तुओं की आवश्यकता पड़ती है?			
E5	What is the current estimated value of these assets? अपने व्यापार में काम आने वाली सभी उपयोगी वस्तुओं, स्थान आदि का क्या मूल्य है?	Type of assets	Estimated Value (none=0)	
		Premises (buildings and accompanying land) जगह		1
		Machinery/Equipment/ Tools/ मशीनरी / उपकरण		2
		Computer/Laptop/Tablet/ कम्प्युटर / लैपटॉप / टैबलेट		3
		Furniture/ फर्नीचर		4
		Vehicles/ वाहन		5
		Any other/ अन्य		
E6	Did you make any investments during the last financial year? पिछले वित्तीय वर्ष में क्या आपने कोई निवेश किया है?	Yes/ हाँ	1	
		No/ नहीं	2	Skip To F1
E7	What kind of investment is done, please explains? यदि हाँ, क्या निवेश किया है स्पष्ट करें।	Premises (buildings and accompanying land) जगह	1	
		Machinery/Equipment/tools/ मशीनरी / उपकरण / टूल्स	2	
		Furniture/ फर्नीचर	3	
		Vehicles/ वाहन	4	
		Any Other/अन्य		

F. Production method

S. No	Observation point	Response Categories	Code	Skip to
F1	What is the production method used for business? आपके व्यापार में उत्पाद निर्माण के लिए किस विधि का प्रयोग किया गया है?	Manually (by hand)/ व्यक्ति द्वारा	1	
		Using machines/ मशीनों द्वारा	2	
		Manually with machines mixed method/ व्यक्ति और मशीन दोनों के द्वारा	3	
		Use high tech machines/ equipment's/ उच्च क्षमता तथा तकनीक वाली मशीनों के द्वारा	4	
		Equipment's made by hand used for the production/ हाथों से बनाए गए यंत्रों के द्वारा	5	
		Any Other/अन्य		
F2	If by hand, how many people are involved in the production of? अगर हाथों द्वारा, तो कितने लोग इस उत्पाद निर्माण में कार्य करते हैं?	Product 1	1	
		Product 2	2	
		Product 3	3	
		Product 4	4	
		Product 5	5	
F3	Whether these members are from the family or hired? क्या ये सभी कार्य करने वाले सदस्य, परिवार के सदस्य हैं या पैसा देकर अनुबंध पर बुलाए गए हैं?	Family members/ परिवार के सदस्य	1	Skip to F6
		Hired members/ अनुबंधित सदस्य	2	
		Volunteers/ स्वेच्छा से कार्यकर्ता	3	
		Neighbours help each other/ पड़ोसी से मदद	4	
F4	What do you pay to the members who are involved in the production? आप सभी काम करने वालों को क्या भुगतान करते हैं?	Pay them/ भुगतान करते हैं	1	
		Provide food to them/ खाना देते हैं	2	Skip to F6

S. No	Observation point	Response Categories	Code	Skip to
F5	How much do you pay them? कितना पैसा उन्हें भुगतान करते हैं?			
F6	From where have you and those helped you in the production learned the skill? उन सभी सहायता करने वालों ने कार्य कौशल कहीं से सीखा?			
F7	Have you attended any skill or business related courses? क्या आपने कोई कौशल सीखा है या कोई पढ़ाई की है?	Yes/ हां	1	
		No/ नहीं	2	Skip To F14
F8	If Yes, then how many training you have attended? अगर हां, तो कितनी ट्रेनिंग आपने अभी तक ली है?	1	1	
		2	2	
		3	3	
		4	4	
		Or More/ या ज्यादा	5	
F9	Name of the organiser Course name/ ट्रेनिंग आयोजित/ संस्था का नाम			
F10	How do you come to know about the centre of training or a course? इस कोर्स के संस्थान के बारे में आपको कहां से पता चला?			
F11	Whether training was a certified course? क्या इस ट्रेनिंग का आपको कोई प्रमाण पत्र मिला है?	Yes/ हां	1	
		No/ नहीं	2	
F12	Whether the training was useful to you? क्या यह ट्रेनिंग उपयोगी थी?			
F13	What kind of benefits you get after the training? उस ट्रेनिंग से आपको क्या फायदे हुए?			
F14	Do you have any other skill which you are presently not using? क्या आपके पास कोई ऐसा कौशल है जिसका अभी कोई उपयोग नहीं हो पा रहा है?	Yes/ हां	1	
		NO/ नहीं	2	
F15	What are those skills, please explain? वे कौशल कौन सा है? कृपया वर्णन करें।			
F16	Do you want to have a skill training in any other area? क्या आप किसी अन्य क्षेत्र में ट्रेनिंग चाहते हैं?	Yes/ हां	1	
		N/ नहीं	2	
		Don't know/ नहीं जानते हैं	3	
F17	What kind of skills you need? आपको किस प्रकार के कौशल की आवश्यकता पड़ती है?			
F18	Are you facing any shortage of labourers? क्या आपको मजदूरों की कमी का सामना करना पड़ता है?	Yes/ हां	1	
		NO/ नहीं	2	Skip to Q. F20
F19	If yes, how does it affect your production? हां तो इस बात से आपका उत्पाद			

S. No	Observation point	Response Categories	Code	Skip to
	निर्माण किस प्रकार प्रभावित होता है?			
F20	What kind of machines you are using? आप किस प्रकार की मशीनें उपयोग कर रहे हैं?			
F21	How frequently do you need to renew/ change your equipment? आपको अपने उपकरण कब-कब बदलने या ठीक करवाने पड़ते हैं?	Daily/ रोजाना	1	
		Weekly/ हफ्ते में	2	
		Monthly/ महीने में	3	
		Twice a year/ साल में दो बार	4	
		Annually/ सालाना	5	
		Life long/ जीवनपर्यन्त	6	
		None of the above/ इनमें से कोई नहीं	7	
		Not applicable/ लागू नहीं	8	
F22	Are you aware of machines/equipment available in the market for your business? क्या आपको पता है कि आपके व्यापार के लिए बाजार में बेहतर उपकरण उपलब्ध हैं?	Yes/ हां	1	
		No/ नहीं	2	Skip To G1
F23	What are those machines? वो कौन सी मशीनें या उपकरण हैं?			
F24	Whether you are using these advanced machines? क्या आप ये आधुनिक उपकरण या मशीनों का उपयोग कर रहे हैं?			

G. Cost of Production

S. No	Observation point	Response Categories	Code	Skip to
G1	How much quantity of product is produced in a day? एक दिन में किसी उत्पाद की कितनी मात्रा तैयार हो जाती है?	Product 1	1	
		Product 2	2	
		Product 3	3	
		Product 4	4	
		Product 5	5	
G2	What is the average cost of production for producing these items / PerDay? उत्पाद निर्माण में औसत खर्च कितना आ जाता है? / प्रति दिन	Product 1	1	
		Product 2	2	
		Product 3	3	
		Product 4	4	
		Product 5	5	
G3	What is the main cost of the items and what's their share in the total cost?			

S. No	Observation point	Response Categories					Code	Skip to
	उत्पाद निर्माण में अलग-अलग लगने वाले वस्तु की रोजाना क्या कीमत है?							
		Product 1	Product 2	Product 3	Product 4	Product 5		
	Premises (buildings and accompanying land) / जगह							
	Raw material/ कच्चा माल							
	Electricity/ बिजली							
	Equipment's/ उपकरण							
	Tools/ टूल्स							
	Labours/ मजदूर							
	Logistics/ आवश्यक सामान							
	Marketing/ मार्केटिंग							
	None/ कोई नहीं							
	N/A/ लागू नहीं							
G4	What has been the trend in the growth of cost of production? उत्पाद निर्माण की वृद्धि कैसी रही है?	Increasing/ बढ़ता हुआ					1	
		Decreasing/ घटता हुआ					2	
		Constant/ जस का तस					3	
G5	If increasing trend, what are the reasons for the same? अगर बढ़ी है तो क्या कारण है या थे?							

H. Marketing and logistics

S. No	Observation point	Response Categories	Code	Skip to
H1	Where do you sell your products? आप अपना माल कहाँ बेचते हैं?	Local village Mandi's daily/ स्थानीय गाँव की रोजाना मण्डी	1	
		Local village Mandi's weekly/ स्थानीय गाँव की साप्ताहिक मण्डी	2	
		2-3 times in a year at local Mandi's/ साल में दो से तीन बार स्थानीय मण्डी	3	
		Local shops/ स्थानीय दुकानें	4	
		Go to the city markets weekly/ हफ्ते में	5	

S. No	Observation point	Response Categories	Code	Skip to
		षहर की मण्डी को जाते हैं		
		Wholesalers (distributors or agents)/ थोक व्यापारी(वितरकों और एजेन्टों)	6	
		Manufacturing or construction agents or producers/ उत्पादकों या निर्माण एजेन्ट या निर्माता	7	
		Government (local or national)/ सरकारी (स्थानीय या राष्ट्रीय)	8	
		Tourist/ पर्यटक	9	
		Traders, who come to buy at my work place/ व्यापारी, जो मेरी जगह खरीद के लिए आता है	10	
		Other businesses (not traders)/ अन्य व्यवसाय (व्यापारी नहीं)		
H2	If selling in the market, how far is the market from the location of production? अगर बाजार में बेचते हैं तो बाजार कितना दूर है, उत्पाद निर्माण के स्थान से?			
H3	What are the challenges faced in accessing the market? बाजार तक जाने में क्या दिक्कतें आती हैं?	Long distance/ लम्बी दूरी	1	
		No conveyance/ कोई यातायात नहीं	2	
		Expensive to commute/ आने जाने में महंगा	3	
		Any other/ अन्य		
H4	Who are the customers of your business? आपके ग्राहक कौन हैं?	Local shops/ स्थानीय दुकानें	1	
		Wholesalers (distributors or agents)/ थोक व्यापारी(वितरकों और एजेन्टों)	2	
		Manufacturing or construction agents or producers/ उत्पादकों या निर्माण एजेन्ट या निर्माता	3	
		Government (local or national) सरकारी (स्थानीय या राष्ट्रीय)	4	
		Tourist/ पर्यटक	5	
		Traders, who come to buy at my work place/ व्यापारी, जो मेरी जगह खरीद के लिए आता है	6	
		Other businesses (not traders))/ अन्य व्यवसाय (व्यापारी नहीं)		
H5	Do you have any regular business from specific buyers? क्या आप किसी खास ग्राहकों से रोज-मर्रा व्यापार करते हैं?	Yes/ हाँ	1	
		No/ नहीं	2	Skip To H7
H6	If yes, please describe the type of Buyers? अगर हाँ, तो ग्राहकों के प्रकार	Type of Buyers/ खरीददारों के		

S. No	Observation point	Response Categories	Code	Skip to
	बताइए?	प्रकार _____		
H7	What are the most important things that you (the owner of this business) normally do with the profits from this business? व्यापार से हुए फायदे से आप सबसे महत्वपूर्ण चीज क्या करते हैं?	Add a new business/ नया व्यवसाय पुरू करते हैं	1	
		Reinvest in this business/ इसी व्यापार में दुबारा निवेश करते हैं	2	
		Invest in Agriculture/ कृषि में निवेश	3	
		Use for household needs/ घर के लिए उपयोग	4	
		Children's education/ बच्चों की पढ़ाई के लिए	5	
		Give to family/rural areas/ परिवार या गाँव में देते हैं	6	
		Put into savings/ बचत करते हैं	7	
		Use for entertainment/ मनोरंजन के लिए	8	
		Medical expenses/ दवाईयों में	9	
		Other uses/ कोई अन्य	10	
H8	In which season, mostly the sales are high? किस मौसम में बिक्री सबसे ज्यादा होती है? और कितने की होती है?	Seasons (write months From –To)		
	Product 1		1	
	Product 2		2	
	Product 3		3	
	Product 4		4	
H9	Reasons of sales are high in above seasons? बिक्री बढ़ने के कारण बताएँ?	Reasons/ कारण		
	Product 1		1	
	Product 2		2	
	Product 3		3	
	Product 4		4	
	Product 5		5	
H10	How has been the growth in the number of customers? ग्राहकों की संख्या में कैसी बढ़ोतरी हुई है?	Increasing/ बढ़ता हुआ	1	
		Decreasing/ घटता हुआ	2	
		Remained same/ जस का तस	3	
H11	How long is it takes between using	Immediately/तुरन्त	1	

S. No	Observation point	Response Categories	Code	Skip to
(MR)	the money to buy your supplies (to produce good/services) and receiving the money from the sales? कच्चा माल आदि खरीदने में खर्च और बिक्री से आय के बीच कितना समय लगता है?	Less than a week/ सप्ताह के अन्दर	2	
		Less than two weeks/ दो हफ्ता के अन्दर	3	
		Less than a month/ एक माह के भीतर	4	
		More than a month/ एक माह से ज्यादा	5	
H12	Do you want to sell your products in other cities also? क्या आप दूसरे शहरों में भी अपना उत्पाद बेचना चाहते हैं?	Yes/ हां	1	
		No/ नहीं	2	Skip to Q. H14
H13	If yes, in which city do you want to sell the products? अगर हां, तो किन शहरों में?			
H14	Have you tried to sell the products in other cities? क्या किसी अन्य शहरों में बिक्री का प्रयास किया है?	Yes/ हां	1	
		No/ नहीं	2	Skip to Q. H16
H15	What was your experience while selling your products in other cities? दूसरे शहरों में बिक्री का अनुभव कैसा रहा?	Sell in high rates in comparison with the local village markets/ स्थानीय बाजार से उंचे दरों पर बेचना	1	
		Sale is high but rates are same as in villages/ बिक्री ज्यादा है परन्तु दर गाँव वाली ही है	2	
		Any other/ अन्य		
H16	If no, what are the difficulties you have faced in accessing the markets of other cities? अगर नहीं तो, दूसरे शहरों की बाजारों में पहुँचने और बिक्री में क्या परेशानियाँ हुईं?			
H17	Whether you maintain any financial records? क्या कोई पैसे संबंधित लेखा-जोखा रखते हैं?	Yes/ हां	1	
		No/ नहीं	2	
H18	If No, ask what is the reason of not keeping any financial records? अगर नहीं, तो क्या कारण हैं?			
H19	Do you feel that your household's standard of living has increased, decreased or Stayed the same over the last year? क्या आपको लगता है कि आपका जीवन स्तर बढ़ा है, घटा है या वही है?	Increased/ बढ़ता	1	
		Decreased/ घटता	2	
		About the same/ लगभग वही	3	
		Do not know/ नहीं जानते हैं	4	

I. Price and Demand

S. No	Observation point	Response Categories	Code	Skip to
11	What is the average price range of your products? उत्पाद के औसत मूल्य क्या है?	Product 1		
		Product 2		
		Product 3		
		Product 4		
		Product 5		
12	Are you able to sell your products at this rate in the market/to customers? इस दर पर क्या आप अपना उत्पाद ग्राहक को बेच पाते हैं?			
13	How has been the demand for your products in the market/customers? आपके उत्पाद की मांग कैसी है या रही है?	Good / अच्छा	1	
		Average/ औसत	2	
		Not good/खराब	3	
14	If “average or not good” , what are the reasons for the same? अगर फायदेमंद अन्तर या खराब है तो क्या कारण है?	Our product are not up to the standards/ हमारे उत्पाद मानकों से नीचे हैं	1	
		Not having that much time to travel/ समय की कमी	2	
		Get more customers here it self/ यहीं ग्राहक ज्यादा मिलते हैं	3	
		No potential member who can go to sell in cities/ घर में कोई सदस्य नहीं है जो शहर जाकर बेचे	4	
		Not willing to sell/ बेचने में अनिच्छुक	5	
		No one will buy from us/ हमसे कोई नहीं खरीदेगा	6	
		Not aware/ जागरूक नहीं	7	
		Don't know/ पता नहीं	88	
15	How much is the difference in the rates of the products between the local markets and the other cities? स्थानीय बाजारों और दूसरे शहरों की बाजारों की दरों में कितना अन्तर है?			
16	What have you done to address these problems? आपने इन समस्याओं के निवारण के लिए क्या कदम उठाए हैं?			

S. No	Observation point	Response Categories	Code	Skip to
17	On an average, how many products are you able to sell in a month? आप एक महीने में औसतन कितना उत्पाद बेच लेते हैं?			
18	What do you do with the unsold items? जो सामान नहीं बिकता है उसका आप क्या करते हैं?	Keep it at home and sell in next season/ घर में रखते हैं और अगले मौसम में बेचते हैं	1	
		Keep it and sell other day/ रखते हैं और दूसरे दिन बेचते हैं	2	
		Sell to neighbours/ पड़ोसी को बेचते हैं	3	
		Distribute in relatives/neighbours/ रियतेदारों में या पड़ोसियों में बांटते हैं	4	
		N/A/ लागू नहीं	5	
		Any other/ अन्य		

J. Agri based entrepreneur profile

S. No	Observation point	Response Categories	Code	Skip to
J1	How many months in a year you get involved in the farming? एक वर्ष में कितने माह आप खेती-किसानी में व्यस्त रहते हैं?			
J2	Available farm land (in hectares) उपलब्ध खेती/कृषि की जमीन (एकड़ में)			
J3	What kind of tools are used for irrigation purpose आप सींचाई के लिए किस प्रकार के यंत्र/उपकरण का उपयोग करते हैं?	Own well / खुद का कुआँ	1	
		Combined well/ संयुक्त कुआँ	2	
J4	Motor capacity (HP) मोटर क्षमता (एच.पी.)			
J5	Methods of irrigation सींचाई के तरीके	Flow method / फ्लो मेथड	1	
		Sprinkler / स्प्रिंकलर	2	
		Drip irrigation/ ड्रिप इरिगेशन	3	
J6	What kind of agriculture crops is grown? season wise किस प्रकार की फसल उगाई गई है या जाती है मौसमानुसार			
	Seasons/ मौसम	Crops grown/ फसल उत्पादन	Selling price/ बिक्री का दाम	

S. No	Observation point	Response Categories	Code	Skip to
	Summer/ गर्मी			
	Monsoon/ बरसात			
	Winter/ सर्दी			
J7	What kind of difficulty you face in managing the raw material for farming? खेती के लिए कच्चे माल को सम्भालने और प्रबंधन करने के लिए आपको क्या दिक्कत आती हैं?			
J8	Whether you get man power during the ploughing season? बुवाई के मौसम में पर्याप्त लोग मिल जाते हैं?			

K. Support Services/challenges

S. No	Observation point	Response Categories	Code	Skip to
K1	What is the average monthly earning from your business? कितनी औसत मासिक कमाई आपके व्यापार से हो जाती है?	Product 1		
		Product 2		
		Product 3		
		Product 4		
		Product 5		
K2	Does it vary from month to month? क्या ये महीने-महीने पर बदल जाती है?	Yes/ हां	1	
		No/ नहीं	2	Skip to Q. K4
K3	If yes, why it varies? अगर हां, तो क्यों बदल जाती है?			
K4	Are you able to earn profit from your business? क्या आपको अपने व्यापार से फायदा हो रहा है?	Yes/ हां	1	Skip to Q. K6
		No/ नहीं	2	
K5	Why you are not able to earn the profit from your business? (reasons of downfall) व्यापार से आपको फायदा क्यों नहीं हो रहा?			
K6	What has been the trend in the growth of profits? (year wise) फायदे की बढ़त का क्या रूप देखने को मिलता है?	Year/ साल	Profit (INR)/	

S. No	Observation point	Response Categories	Code	Skip to
	(वार्षिक)		फायदा (रु.)	
	Increasing बढ़ता हुआ			
	Decreasing घटता हुआ			
	Remained same जस का तस			
K7	What are your expectations for the year 2020? टापकी क्या उम्मीद है साल/वर्ष 2020 में?	Grow strongly/ मजूती से उपर जाएगा	1	
		Grow slightly/ धीमी गति से बढ़ेगा	2	
		Remain constant/ वैसा ही रहेगा	3	
		Fall slightly/ हल्का गिरेगा	4	
		Fall strongly/ हल्का बढ़ेगा	5	
		Any other/ अन्य		
K8	For traders only: व्यापारियों के लिए What was the cost of products resaled in 2019 / वर्ष 2019 में कितना स्टॉक बचा था और कितने में बिका है?	Product 1		
		Product 2		
		Product 3		
		Product 4		
		Product 5		
K9	How long is it takes between using the money to buy your supplies (to produce good/services) and receiving the money from the sales? कच्चे माल आदि की खरीद में लगे पैसे के समय से बिक्री से प्राप्त पैसा आने तक कितना समय लगता है?	Less than a week/ हफ्ते से कम	1	
		Less than two weeks/ दो हफ्ते से कम	2	
		Less than a month/ महीने के भीतर	3	
		More than a month/ महीने से ज्यादा	4	

L. Support Services/challenges

S. No	Observation point	Response Categories	Code	Skip to
L1	What are the major problems you are facing in your business? अपने व्यापार में आप किन समस्याओं का सामना कर रहे हैं?	Lack of management training/ प्रबंधन की ट्रेनिंग का अभाव	1	
		Lack of on site management advisory services/ सलाहकारों का अभाव मुख्य कार्यस्थल पर	2	
		Lack of technical training/ तकनीकी शिक्षा का अभाव	3	
		Lack of onsite technical advisory services/ तकनीकी सलाह का अभाव	4	

S. No	Observation point	Response Categories	Code	Skip to
		Lack of technical information/ तकनीकी जानकारी का अभाव	5	
		Lack of marketing information/ मार्केटिंग की जानकारी का ना होना	6	
		Lack of information on cheaper sources of Goods/ सस्ते सामानों के स्थानों के जानकारी का अभाव	7	
		Lack of credits for working capital/ निवेश के लिए कार्यशील पूंजी अभाव	8	
		Lack of credits for investment/ निवेश के लिए आवश्यक धन अभाव	9	
		Lack of labour with skills required/ निवेश के लिए आवश्यक धन अभाकुषल मजदूरों का अभाव	10	
		Lack of keeping labour with skills required/ कुषल मजदूरों को रोके रखने की समस्या	11	
		Lack of demand/ मांग की कमी	12	
		Lack of payment (late payment)/ विलम्ब से भुगतान	13	
L2	Which is the most important problem? Write in. सबसे बड़ी समस्या लिखें/ बोलें?			
L3	What type of support do you think you need to improve your business? किस प्रकार की सहायता आप चाहते हैं आप अपने व्यापार को और अच्छा बनाने के लिए?	Market information/ बाजार की जानकारी	1	
		Vocational training (Specify below) व्यवसायिक प्रशिक्षण (स्पष्ट करें)	2	
		Technical advice/ तकनीकी सलाह	3	
		Ideas about products/ उत्पादों के बारे में विचार	4	
		Advice on business organisation/ व्यापारिक संगठन पर सलाह	5	
		Credit for working capital or investment/ कार्यशील पूंजी या निवेश के लिए क्रेडिट	6	
		Business planning to get a loan/ लोन प्राप्त करने के लिए व्यवसायी योजना	7	
		Sub-contracting (doing parts of a job for a big Company)./ एक बड़ी कम्पनी के लिए कुछ छोटे हिस्सों को करने के लिए उप-अनुबन्ध	8	
		Transport/ यातायात	9	
		Water/ जल	10	
		Electricity/ बिजली	11	
		Telephone/Fax/ टेलीफोन/ फैक्स	12	
		Rubbish collection/ कूड़ा उठाना	13	
		OTHER (specify)./ अन्य (स्पष्ट करें)	14	
L4	Out of all these types of support, which one would be the most important to you? उपर बताए गए सहायता के प्रकारों में से सबसे महत्वपूर्ण कौन सी लगती है?			
L5	Why is this, please? ठसका कारण स्पष्ट करें			

S. No	Observation point	Response Categories	Code	Skip to
L6	If the only support available had to be paid for, would you be prepared to pay for it? अगर उपलब्ध सहायता की आपको कीमत देनी पड़े, तो क्या आप देंगे?	Yes/ हां	1	Skip To M1
		No/ नहीं	2	
L7	If no, explain why अगर नहीं तो कारण स्पष्ट करें			

M. Government linkages

S. No	Observation point	Response Categories	Code	Skip to
M1	Whether your business is registered with the Government? क्या आपका व्यापार सरकार में रजिस्टर्ड है?	Yes/ हां	1	
		No/ नहीं	2	Skip to M3
M2	With whom your business is registered? आपका व्यापार किसके साथ रजिस्टर्ड है?			
M3	Whether your company/firm/ shop/ industry etc. is a member of any important government/semi government or private bodies at city or state level? क्या आपकी कम्पनी या व्यापार किसी सरकारी, अर्ध सरकारी, निजी, जो कि शहर या टाउन स्तर पर कार्य करते हों की सदस्य हैं?	Yes/ हां	1	
		No/ नहीं	2	
		Not now but planning to do so/ अभी नहीं पर योजना है	3	
M4	If yes, name the Association(s) and specify whether you are satisfied with their services. अगर हां, तो उस संस्था का नाम बताएं और ये बताएं क्या आप उनकी सेवाओं से संतुष्ट हैं।			

ANNEXURE 2 - FOCUS GROUP DISCUSSION GUIDELINES

The discussion will be done with approx.20-25 entrepreneurs in each district. The block is selected as per the response received by the entrepreneurs during the survey. The Panchayat Pramukh, Block Development Officer and Panchayat members will be invited for the FGD.

The entrepreneurs and other members will be introduced with the project broad objectives and the set of questions will be put forward to understand the challenges the entrepreneurs are facing in running their business. These questions are as follows:

1. Do you live here throughout the year? If you go other cities, they ask why? क्या आप पुरे साल यहीं रहते हैं या दूसरे शहर कमाने जाते हैं? अगर जाते हैं तो क्यों?
2. What are the problems in making the product you make such as handiya, Dona, pattal, sculptures etc.? जो कोई प्रोडक्ट आप बनाते हैं जैसे हंडिया, दोना, पत्तल, मूर्ति वगैरहा इन सब को बनाने में क्या दिक्कतों आती हैं?
3. As found in the survey, you go to sell your goods exclusively in the local market, why so? Why don't you go to the city markets? If your goods are sold there at good price, then why not go there to sell the products? जैसा की सर्वे में पाया आप खास तौर पर लोकल बाजार में ही अपना माल बेचने जाते हैं? ऐसा क्यों ? आप दूर के शहर के मार्किट क्यों नहीं जाते ? वहां तो अच्छे दामों में आपका माल बिकता होगा तो क्यों नहीं जाते ?
4. What skills do you have that you want to move forward and aspire to? आपके पास किस तरीके का हुनर है या कौशल है जिससे आप कुछ आगे बढ़ना और कामना चाहते हैं?
5. Do you know what are other benefits of Ranu the medicine has other than Handi? रानू का हंडिया के अलावा और क्या फायदे हैं क्या आप जानते हैं?
6. What else can you make besides making a bamboo basket, brooms etc.? Do you need any training to make it? what kind of help do you need to make it? बांस के झूड़ी या टोकरी बनाना के अलावा और क्या आप बना सकते हैं? क्या आपको इसे बनाने के लिए कोई ट्रेनिंग की ज़रूरत है ? इसे बनाने के लिए आपको किस तरह की मदद की आवश्यकता है ?
7. what kind of improvement is required in the market where you go to sell your products? what are the problems you face there? Is your product gets sold every time? if not, then why? मार्किट में जहाँ आप अपना प्रोडक्ट्स बेचने जाते हैं वहां किस तरीके का सुधार की आवश्यकता है? वहां क्या दिक्कतें आती हैं ? क्या आपका माल हर बार बिक जाता है ? अगर नहीं तो क्यों ?
8. Is your product in demand throughout the year? If yes, can you fulfil that demand? If no, why not? क्या साल भर आपके प्रोडक्ट की डिमांड रहती है? अगर हाँ तो क्या आप उस डिमांड को पूरा कर पाते हैं ? अगर नहीं तो क्यों ?
9. how many are you who are not facing any problem in selling their goods in the market? Whether the buyer is always the same or does it change accordingly? आप में से कौन ऐसे हैं जिनको अपना सामान बेचने में कोई दिक्कत नहीं हुए? और खरीदने वाला क्या हमेशा शामे क्लाइंट है या मार्किट में अलग अलग मिलते हैं ?

10. If you get a market throughout the year, then whether you continue the work you are doing from only one business? अगर आप को साल भर मार्किट मिले तो जो काम आप कर रहे हैं तो क्या आप एक ही प्रोडक्ट पे अपनी लाइवलीहुड चला सकते हैं?
11. We found that a lot of work is being done in a house by a person such as making a product and simultaneously are working as a labor and involved in farming too, so what kind of work you should get in which you earn from single work? हमने पाया के एक घर में बहुत सारे काम हो रहे हैं जैसे कोई प्रोडक्ट बना रहा है जैसे के दोना पत्तल हो गया या चावल से कुछ बना रहे है और साथ में दिहाड़ी मजदूरी भी कर रहे है और खेती भी ,तो क्या आपको ऐसा क्या मिले जिससे सिर्फ एक ही काम से आपका घर चल जाए ?
12. How government should improve the market for your product and why? गवर्नमेंट को आपके प्रोडक्ट के लिए क्या मार्किट में सुधार करना चाहिए? कैसे और क्यों ?
13. what are the problems you face in the market while selling your final product? लोकल मार्किट में क्या दिक्कतें आती हैं जब आ माल बेचन जाते हैं?
14. What new thing you want to add in the product to increase the sale in the market? जो आप कर रहे हैं उसमें क्या ऐसा नया हो जाए जिससे मार्किट में आपका माल और बीके?
15. What kind of training do you need so that your income would increase further? (Probe: what kind of training is in need in production related, processing of produce, marketing skills, operating equipments, starting business, risk management, franchising? किस तरीके की ट्रेनिंग आपको ज़रूरत है जिससे आपकी इनकम और बढ़े?
16. what kind of risks are found in this business? what are the associated impact of large industries on your business? इस व्यवसाय में किस तरह के जोखिम पाए जाते हैं? आपके व्यवसाय पर बड़े उद्योगों का क्या प्रभाव है?
17. What kind of art you know that you teach and do with your children at home but do not earn from it? किस तरीके की हस्तकला आप जानते हैं जिसे आप घर पे बच्चों को सिखाते हैं और करते हैं पर उससे कमाई नहीं करते ?

Annexure 3.0: Block-wise list of Occupation among the Tribals of Gumla District, Jharkhand

Sr.No.	District	Block	Occupation	Product
1	Gumla	Bishunpur	Pastoralism farming	Poultry
2		Bishunpur	Manufacturing	Metal craft- Aluminium Utensils
3		Bishunpur	Manufacturing	Iron Craft
4		Bishunpur	Farming	Rice
5		Bishunpur	Farming	Mushroom grower/Farming
6		Bishunpur	Farming	Mushroom grower/Farming
7		Bishunpur	Farming	Mushrooms
8		Bishunpur	Pastoralism farming	Duck keeping
9		Bishunpur	Manufacturing	Wood furniture/Farming
10		Bishunpur	Manufacturing	Aluminium utensils
11		Bishunpur	Manufacturing	Mat from Grass
12		Bishunpur	Manufacturing	Aluminium utensils
13		Bishunpur	Service	Wheat/Rice mill
14		Bishunpur	Minor Forests Produce	Honey
15		Bishunpur	Minor Forests Produce	Mahua
16		Bishunpur	Fruit Farming/Poultry	Banana/Goat Keeping
17		Bishunpur	Agri based/MFP business	Lac / Rice Beer
18		Bishunpur	Farming/Pastoral farming	Goat keeping
19		Bishunpur	MFP/Manufacturing	Lemon Grass grower/Lemon oil
20		Bishunpur	MFP/Manufacturing	Tulsi Oil
21		Bishunpur	Minor Forests Produce	Dona Pattal
22		Bishunpur	Manufacturing	Metal craft
23		Bishunpur	Manufacturing	Wood furniture/Farming
24		Bishunpur	Farming/Pastoral farming	Pulses, Vegetables, Goat Keeping
25		Bishunpur	Minor Forests Produce	Lac
26		Bishunpur	Minor Forests Produce	Dona Pattal
27		Bishunpur	Fruit Farming	Papaya
28		Bishunpur	MFP/Manufacturing	Lemon Grass grower/Lemon oil
29		Bishunpur	Farming/Pastoral farming	Mango selling
	Sub Total	29		
30	Gumla	Palkot	Agri based/Farming	Rice Beer, Paddy, Pulses
31		Palkot	Farming	Rice, Wheat, Pulses
32		Palkot	Service	Idli making
33		Palkot	Agri based business	Rice beer
34		Palkot	Pastoralism farming	Goat keeping
35		Palkot	Manufacturing	Rope making
36		Palkot	Minor Forests Produce	Raanu Herb for Rice Beer
37		Palkot	Farming	Garlic/Vegetable farming
38		Palkot	Agri based business/Pastoral farming/MFP	Raanu Herb/Goat Keeping
39		Palkot	Pastoralism farming	Poultry/Pig Keeping
40		Palkot	Manufacturing	Rope making
41		Palkot	Manufacturing	Stone made crusher/Rope making
42		Palkot	Manufacturing	Stone craft
43		Palkot	Casual labour/Farming/Pastoral Farming	Pig keeping
44		Palkot	Service/Agri	Tailors/Paddy
45		Palkot	Service/Agri	Tailors/Paddy
46		Palkot	Service/Agri	Mobile repairing

Annexure 3.0: Block-wise list of Occupation among the Tribals of Gumla District, Jharkhand

Sr.No.	District	Block	Occupation	Product
47		Palkot	Farming/Pastoral farming	Rice beer
	Sub Total	18		
48	Gumla	Raidin	Manufacturing	Metal craft
49		Raidin	Manufacturing	Iron Craft
50		Raidin	Manufacturing	Metal craft
51		Raidin	Manufacturing	Stone craft
52		Raidin	Service	Wood cutter
53		Raidin	Pastoralism farming	Poultry
	Sub Total	6		
	Total	53		

District	Block	Occupation	Product
Khunti	Karra	Farming	Rice, Wheat, Pulses
	Karra	Agri based/MFP business	Broom making/rice beer
	Karra	Agri based business	Rice Beer/Farming
	Karra	MFP/Manufacturing	Bamboo baskets (Jhudi- use in weight lifting) making
	Karra	MFP/Manufacturing	Bamboo baskets (Jhudi- use in weight lifting) making
	Karra	Service	Ladies Tailor
	Karra	Farming/Pastoral farming	Goat keeping/Farming
	Karra	Trading	Beauty Care products
	Karra	Farming/Pastoral farming	Goat keeping/Farming
	Karra	Pastoralism farming	Fisherman
	Karra	Manufacturing	Textile with tribal print
	Karra	Service	Idli making
	Karra	Manufacturing/Service/MFP/Agri	Rope making/Vegetables
	Karra	Agri based business	Rice beer
	Karra	Agri based/Farming	Rice Beer/Farming
	Karra	Service	Dhuska
	Karra	MFP/Manufacturing	Bamboo baskets (Jhudi- use in weight lifting) making
	Karra	Farming	Jackfruit/Ber
	Karra	Farming	Vegetables grower
	Karra	Manufacturing	Textile with tribal print
	Karra	Agri based business/Pastoral farming/MFP	Goat keeping/Farming
	Karra	Manufacturing	Rope making
	Karra	Service	Ladies Tailor
	Karra	Minor Forests Produce	Dona Pattal
	Karra	Minor Forests Produce	Dona Pattal
	Karra	Agri based/MFP business	Paddy, Pulses, Dona & Pattal
	Karra	Manufacturing	Rope making
	Karra	Manufacturing/Service/Agri	Fabrication/ Farming
	Karra	Service	Rice miller, Wheat miller
Sub Total	29		
Khunti	Murhu	Service	milling
	Murhu	Service	Eatables (Gulgula, Samosa and Arsa)
	Murhu	Service	Wood cutter

District	Block	Occupation	Product
	Murhu	Pastoralism farming	Poultry
	Murhu	Minor Forests Produce	Lac
	Murhu	Minor Forests Produce	Lac
	Murhu	Minor Forests Produce	Medicine making from the herbs
	Murhu	Minor Forests Produce	Raanu Herb for Rice Beer
	Murhu	Agri based/MFP business	Lac/Farming
	Murhu	Service/Agri	Eatables (Gulgula, Samosa and Arsa) /Paddy
Sub Total	10		
	Torpa	Minor Forests Produce	Broom making from grass
	Torpa	Service	Ladies Tailor
	Torpa	Minor Forests Produce	Herbal toothbrush (Daatun)
	Torpa	Manufacturing/ service	Eatables (Gulgula, Samosa and Arsa)/ Dona & Pattal
	Torpa	Minor Forests Produce	Various of medicinal plants supplier
	Torpa	Minor Forests Produce	Dona Pattal
Khunti	Torpa	Manufacturing	Dona Pattal
	Torpa	Manufacturing	Goods made up of iron
	Torpa	Minor Forests Produce	Broom making from grass
	Torpa	Minor Forests Produce	Dona Pattal
	Torpa	Manufacturing	Woodcraft
	Torpa	Minor Forests Produce	Dona Pattal
	Torpa	Minor Forests Produce	Broom making from grass
	Torpa	Minor Forests Produce	Broom making from grass
Sub Total	14		
Total	53		

Annexure 8.0 Glimpses of Pre-Testing Visits at Gumla and Khunti



Figure 1 Basket making, Gumla- 12th Feb.2020



Figure 2 Pig keeping, Khunti 13th February 2020

Meetings with NGOs and BDOs



Figure 1 Meeting with Jarkhand Tribal Development Society, Khunti



Figure 2 Meeting with the Block Development Officer

Training on Survey Tools at Ranchi



Figure 4 Day 1 Training of Semi Structured Questionnaire



Figure 3 Day 2 Training Session of Investigators - Mock Session

Glimpses of Field Survey from 18 to 21 February 2020: Gumla District



Figure 6 Dona Pattal making, Serkagarh Toli, Bishunpur Block



Figure 5 Honey Production, Gumla



Figure 7 Adivasi Ladies Tailor, Gumla



Figure 8 Wood Furniture maker, Gumla



Figure 9 Mat making, Serkagarh, Bishunpur



Figure 10 Idli making and seller, Baghama Amba Toli, Ghumla



Figure 12 Okhli making, Gumla



Figure 11 Rope making, Gumla



Figure 14 Sill Batta (grinder) making of stone, Gumla



Figure 13 Making of Tulsi oil and other oils, Gumla

Glimpses of Field Survey from 18 to 21 February 2020: Khunti District



Figure 16 Cutting of grass for broom making, Gansloya village, Khunti



Figure 15 Basket making (Jhori used for carrying heavy material), Village Hansbera, Block Karra Khunti



Figure 17 Idli and Gulgule making, Karra block, Khunti



Figure 19 Mat and Broom making, Karra block, Khunti



Figure 18 Dona Pattal making, Maismano village, Karra

Focus Group Discussion on 22 February, 2020, Bishunpur Block, Gumla



Figure 21 FGD with the entrepreneurs of Gumla



Figure 20 Discussion on product enhancement, Gumla



Figure 23 Understanding the challenges Entrepreneurs face in business



Figure 22 Community Building where FGD conducted



Figure 25 Participants shared challenges faced in running their business



Figure 24 Discussion with the Mukhiya of the village

Focus Group Discussion on 24 February, 2020, Karra Block, Khunti



Figure 26 FGD with tribal entrepreneurs of Karra Block, Khunti District



Figure 27 Entrepreneurs participating in the discussions



Figure 29 Group Photo of Khunti Entrepreneurs

