



ISSN (Print): 1060-6076
ISSN (Online): Applied

The Journal of African Development
2025; Vol 6: Issue 1
<https://www.afea-jad.com/>

Voices from the Margins: Tribal Women's experiences as entrepreneurs with special reference to Uttar Pradesh

Dr. Neeraj Kumar Singh¹, Ms. Khushbu Gupta², Dr. Jyoti Joshi³

¹Assistant Professor, Department of Mass Communication and Journalism Lucknow Public College of Professional Studies

Email ID: neerajazad1@gmail.com

²Assistant Professor, Department of Commerce Lal Bahadur Shastri Girls College of Management

Email ID: gkkhushi2018@gmail.com

³Associate Professor, Department of Business Administration Lal Bahadur Shastri Girls College of Management

Email ID: jyotijoshi.711982@gmail.com

Cite This Paper as: Dr. Neeraj Kumar Singh, Ms. Khushbu Gupta , Dr. Jyoti Joshi (2025) Voices from the Margins: Tribal Women's experiences as entrepreneurs with special reference to Uttar Pradesh *The Journal of African Development* 1, Vol.6, No.1, 744-750

KEYWORDS

*Tribal Women,
Entrepreneurship,
Challenges,
Recommendations*

ABSTRACT

In India, tribal women are among the most marginalized and disadvantaged groups, often finding themselves at the intersection of poverty, social exclusion, and limited access to resources. Despite their rich cultural heritage and traditional skills, many tribal women struggle to make ends meet, with limited opportunities for economic empowerment. However, few tribal women are breaking barriers and venturing into entrepreneurship, leveraging their unique skills and perspectives to start and run their businesses. This shift towards entrepreneurship holds promise for improving their economic prospects and contributing to the overall development of their communities. This paper aims to shed light on the experiences of tribal women entrepreneurs, exploring the challenges they face in running their businesses and identifying the opportunities available to them. Through in-depth interviews with 30 tribal women entrepreneurs of UP, this study seeks to capture their experiences, struggles, and insights, providing a nuanced understanding of the realities and potential of tribal women entrepreneurship.

Furthermore, this study culminates in targeted recommendations designed to empower and support entrepreneurs from the tribal areas of Uttar Pradesh, fostering a more conducive environment for their businesses to thrive. ..

1. INTRODUCTION

Every day, entrepreneurship is changing lives, especially in places that have long been overlooked. It's not just about profit; it's about feeling powerful, being your own boss, and breaking through barriers that used to seem impossible. In India, where the divide between the wealthy and the struggling is still deep, starting a small business is a tool that helps people who have been held back for decades. Among those people, tribal groups—who numbered about 8.6 percent of the country in the 2011 Census—play a unique and vital role. Within these groups, tribal women face two tough mountains to climb: one for being female and another for being tribal. Yet, in spite of this, they are building small enterprises that breathe new life into centuries-old crafts. Their work is not only lifting their own villages; it is also making the entire nation's economy a bit stronger.

For a long time, tribal women spent their days tilling fields, gathering from the forest, and tending to the endless loop of household chores. Now, a growing number are seeing small businesses as a genuine doorway to income and a brighter tomorrow. They are no longer confined to domestic circles; instead, they are launching ventures that ripple outward. By harnessing their time and gifts, they are opening new job paths, preserving age-old crafts, and quietly loosening the grip of old gender rules. For them, entrepreneurship isn't merely a path to profit; it is a declaration of voice, a bulwark for culture, and a lift for their whole community.

Most stories of tribal entrepreneurship bloom in central and eastern India—in Jharkhand, Chhattisgarh, Odisha, and Madhya Pradesh. As a result, the northern plains, especially Uttar Pradesh, often fade from the picture. Here the tribal population is smaller, yet it harbors distinctive groups like the Tharu, Buxa, and Baiga. Their homes lie in the border districts beside Nepal and in scattered pockets of eastern Uttar Pradesh. Lately, women from these hamlets are venturing beyond the time-honored ways of earning. They are launching micro-enterprises that put their traditional crafts front and centre, weave their culture into the fabric of goods, and steward local natural bounty. Those creations are now exchanged in nearby villages and carried to markets far beyond the horizon.

From weaving colorful baskets of recycled grass to mixing herbal scrubs and hugging the soil of garden-sized organic farms, tribal women are quilting fresh incomes while their ancestors keep smiling. They gently narrow the jungle to open walking trails and small, calming getaways where children's stories mingle with tourist boots, demonstrating that profits and prayers can share the same river. Each little sale fills their pockets and steadies the songs of their people, yet the path unrolls with thorns. Old maps of who-must-do-what, the struggle to read a printed guideline, uneven footpaths that double as roads, and distant clinics pile heavy stones into the basket. When they carry their crafted moon baskets to the town, the market stall prices soar and the bank door remains a closed lotus bud. Being miles from the highway and lacking friendly thumbs-up from law-makers deepen the rut.

Programs like the Tribal Cooperative Marketing Development Federation of India (TRIFED), the National Rural Livelihood Mission (NRLM), and the Van Dhan Yojana promise loans, lessons, and networks. They have good intentions: training on quality, credit at lower rates, and cold chains for perishables. Yet their impact on tribal women is still a question mark. Most strategies work like a factory stamp, ignoring the village geography, the seasons that define a harvest, and the family roles that shape decisions. In Uttar Pradesh's diverse tribal belts, a soap-maker from the forest who also sells saplings rarely fits into the general training, missing lessons on permits, while the village hand-spinner is left to decipher bank forms alone. Until planners hear these stories and mold policies to match, the imbalance will stay.

This study, therefore, seeks to fill a critical gap in academic and policy discourse by exploring the lived experiences of tribal women entrepreneurs in Uttar Pradesh. The research investigates the structural and systemic barriers these women face and proposes specific recommendations to empower and support them.

2. RESEARCH OBJECTIVES

To study the challenges and opportunities faced by tribal women entrepreneurs in Uttar Pradesh.

To propose recommendations to support the entrepreneurial journeys of tribal women in Uttar Pradesh.

3. Research Methodology

This study adopts a qualitative methodological approach to explore the entrepreneurial experiences of tribal women in Uttar Pradesh. The primary data collection method used is in-depth, semi-structured interviews, which allow for the elicitation of rich, detailed narratives and firsthand accounts of the challenges experienced by tribal women entrepreneurs. Interviews were conducted from May to June 2025. The research focuses on three key districts—Lakhimpur Kheri, Sonbhadra, and Chandauli—each home to distinct tribal communities: the Tharu, Baiga, and Buxa tribes respectively. These locations were strategically selected to ensure cultural and geographical diversity within the sample. A purposive sampling was employed to identify and engage 30 tribal women entrepreneurs across different age groups and sectors, ensuring a varied yet focused representation of voices.

4. DISCUSSION

Uttar Pradesh, despite being India's most populous state, has a relatively small tribal population compared to other states with significant Scheduled Tribe (ST) representation. According to **Census 2011**, the tribal population in Uttar Pradesh constitutes approximately **0.6%** of the state's total population, amounting to around **11.34 lakh individuals**. Though numerically small, this population is diverse and includes recognized tribes such as the **Tharu, Buxa, Baiga, Gond, and Chero**, primarily residing in districts like **Lakhimpur Kheri, Sonbhadra, Balrampur, Chandauli, and Shrawasti**. The **Tharu tribe**, concentrated along the Terai belt bordering Nepal, is among the most prominent tribal communities in the state.

Literacy among tribal populations in Uttar Pradesh remains a major area of concern, especially among women. While the overall literacy rate of STs in the state stands at approximately **55%**, the **female literacy rate is significantly lower, around 40-42%**, according to state-level education department data and tribal development reports.

4.1 Opportunities

Each tribal community in Uttar Pradesh possesses a distinct set of cultural traditions, indigenous skills, and practices that



hold significant potential to be harnessed for entrepreneurial development. A few significant opportunities for tribal women in Uttar Pradesh are:

Handicrafts and artisanal work (such as weaving, basket-making, bamboo craft, and traditional embroidery).

Agro-based Products (such as turmeric, medicinal herbs, and millets).

Forest-based Products (such as honey, mahua, amla, and tendu leaves).

Opportunities for tribal communities under study are explained below:

1. Tharu Tribe – Lakhimpur Kheri, Balrampur, and Shravasti

Tharu women are masters of embroidery, textile art, and wall paintings. Their bright, colorful needlework—often stitched on clothes and household pieces—draws on patterns from nature and tribal stories. The art of bhitti-chitra, which once brightened mud walls with geometric and floral designs, is now being translated onto paper, cloth, and canvas for sale. They carefully thread strands of shiny seeds, tiny beads, and bits of bark into lovely bracelets and necklaces, and people in both nearby villages and faraway cities are snapping them up. At the same time, those same women are tending healthy rows of vegetables, fragrant herbs, and old grains like millet, fragrant turmeric, and colorful pulses, all of which are now favorites at farmer's markets and health shops in the bustling city.

Opportunities:

Tharu women are forming Self Help Groups and cooperatives to sell their work at regional fairs and online. Programs from NGOs, the TRIFED, and the Van Dhan Yojana have provided training in design and marketing. More people want home stuff that helps the planet, and they love unique, hand-made tribal art. Because of this, fresh stores and art markets—both nearby and around the world—are opening up, ready to share these beautiful pieces with new buyers.

2. Baiga Tribe – Sonbhadra Region

The Baiga women of Sonbhadra are renowned for the intricate, tattoo-inspired motifs that flow from their fingertips. Once confined to skin, these traditional designs are now migrating to canvases, hand-stitched fabrics, and burnished pots. At the same time, their palms are busy weaving taut, sturdy baskets, splitting bamboo into spatulas and ladles, and kneading poultices from bruised leaves and fragrant roots—all foraged from the same forests that cradled their mothers' and mothers' mothers' cradles. Their harvests include the ripe, golden mahua flowers, the tart amla fruit, the shiny black harad nut, the broad, veined tendu leaves, and the amber wild honey that drips from the comb. These raw, generous returns of the jungle are brewed into sweet, dark syrups, tangy health tonics, and unadorned, fragrant cosmetics. Each object they fashion steps to the ticking cadence of forest-dweller beliefs, making it, in circulation, a tale rather than a transaction.

Opportunities:

With lessons in product development and branding, the enterprising Baiga women have turned their skills into small businesses, selling their beautiful craftwork as tourist keepsakes, at village fairs, and at crowded tribal craft melas. Rising fascination with natural wellness has put their herbal oils, balms, and teas in high demand, as more and more people search for gentle, effective remedies. Now the Baiga women are trying their luck online; thanks to local NGOs and digital literacy classes, they are learning to create stores on e-commerce platforms and sharing their cultural treasures with customers far beyond the forests.

3. Buxa Tribe – Chandauli District

Buxa tribal women combine bamboo weaving, jute crafts, and herbal farming into both their art and their daily bread. They fashion graceful, eco-friendly pieces—mats, baskets, trays, and storage boxes—all embodying careful workmanship and native materials. The intricate patterns and earthy textures of their products keep attention and respect, winning the hearts of those who tend the welfare of the earth. Alongside this, the women spin thread by hand and dye it according to age-old custom, coaxing distinctive hues from local leaves, roots, and bark. The result is a collection of goods—each one both a small treasure and a quiet echo of the countryside.

Opportunities:

With increasing global emphasis on sustainable and zero-waste lifestyles, Buxa women are uniquely positioned to scale their bamboo and jute-based products. Training in design development, digital marketing, and supply chain management has enabled a few Buxa-led enterprises to collaborate with urban eco-stores and lifestyle boutiques. The Uttar Pradesh Khadi and Village Industries Board and TRIFED have offered grants and platforms for showcasing Buxa handicrafts at state and national handicraft expos.

4.2 Challenges Faced

1. Access to Finance:

Most tribal women entrepreneurs remain largely unaware of how to access financial support through government schemes



and subsidies. A few women who were aware found obtaining loans from banks and other financial institutions a problematic task. For those who do possess some knowledge, navigating the complex web of norms, paperwork, and bureaucratic hurdles involved in borrowing becomes a significant barrier. On top of everything, microfinance interest rates are steep, and the repayment deadlines are tight. Even when founders get a tiny bit of startup cash, they miss out on business training and the confidence to take calculated risks, which stalls their growth. Because they rely almost entirely on government grants, there's little space for new ideas or for the business to grow on its own. Even entrepreneurs who manage to get a business off the ground usually run into trouble keeping it alive—ongoing shortages of working capital make it hard to pay daily bills and keep the business expanding.

2.Social Barriers:

Social barriers still keep the dreams of tribal women entrepreneurs in Uttar Pradesh from taking flight. More than half, or 56% of them, say their families push back against their business goals. This pushback comes from long-held beliefs that expect women to stay at home. When a woman decides to start a business, it's seen as stepping off the familiar path, and that makes some relatives doubt her motives or even oppose her choices—especially when her work means speaking in public or leading a team. Travel is another big hurdle; many of these women are told they can't go places alone for meetings, training, or fairs. The reasons usually include worries about their safety, gossip, or fears of crossing community rules. When a woman can't move freely, she misses the chance to build new skills, connect with markets, and gain the small wins that boost her self-esteem and sense of agency.

3.Lack of Skill Training:

In Uttar Pradesh, many tribal women entrepreneurs face a big barrier: they simply aren't getting the skill-based training they need. As a result, they find it hard to run and expand sustainable businesses. Recent surveys show that almost 80% of these women have never had formal lessons in pricing, digital marketing, or even basic financial record keeping. They come from rich traditions of craftsmanship and have deep, time-honored skills, yet they often don't know how to set a fair price, market their goods, or keep track of their finances. These basic engine-room skills matter. When they are missing, products sell for too little, market chances are lost, and finances can slip out of control. The result is a continuing cycle of low income and dependence. Without structured entrepreneurship training, their talent and hard work are stunted; they simply can't convert their skills into the thriving businesses they dream of.

4.Limited Market Access:

Access to bigger markets is still a major barrier for tribal women entrepreneurs in Uttar Pradesh. Interviews show that almost 83% of these women sell their handmade crafts, organic produce, and forest products only in local haats, through Self Help Groups, or by word of mouth. While these channels are familiar and easy to use, they limit sales to small towns and villages. Many of these customers simply do not have enough money to buy in large quantities. Even more troubling is the lack of online visibility. Savvy buyers across region, nation, and world are beginning to look for tribal and eco-friendly products, but many of these women simply cannot reach them. The gaps in digital skills, poor access to e-commerce sites, and a shortage of basic marketing know-how leave the global market out of reach, trapping the entrepreneurs in a cycle of small sales and limited growth.

5.Infrastructure Deficit:

Weak roads and irregular transport networks are a big hurdle for women tribal entrepreneurs in Uttar Pradesh. In many tribal areas, roads are rough and public transport is either infrequent or absent. This makes it hard to move goods—handcrafted items, organic crops, or forest products—into city markets on time. High transport costs for rough roads eat into their profits and slow down deliveries. When women can't get their products to market quickly, they risk losing customers and maybe the chance to prove their goods are as good, or better, than what city producers offer. Already dealing with tight budgets and social pressures, these transport problems make it even harder for tribal women to break into bigger, more profitable markets.

6.Technological barriers

Technological barriers quietly limit what tribal women in Uttar Pradesh can achieve with their businesses. In times when digital tools and online marketplaces are changing how companies grow, many tribal women have no real access to smartphones, worry about spotty internet coverage, and lack the training to use the tools they do have. Without skills like sending digital payments, using apps, or setting up a social media profile, they're separated from vital resources like e-commerce platforms, online marketing, and distance training courses. This keeps their businesses locked to the local market, shutting them out of wider customer bases and modern efficiencies. The gap does more than stall growth; it forces them to rely on middlemen and informal networks to reach buyers.

7.Ignorance of Government Schemes

For many tribal women in Uttar Pradesh, the biggest hurdle to starting or growing their small businesses is simply not knowing that help is available. Schemes like Van Dhan Yojana, TRIFED, NRLM, and Start-up India were designed to lift

tribal communities, yet women in the hamlets rarely hear their names. Outreach is weak, many can't read or write, and rarely is there someone to explain the schemes in the village itself. The programs feel like a locked box to them—inside are good ideas, but the language is tough, the rules seem strange, and the contact numbers go unanswered. Now and then, a self-help group or a local NGO brings the programs into view, but that only opens new questions: How do I fill out the form? Who is the launch person? What papers should I carry? Without clear answers, the women tend to stand still. The promises travel fast, but the actual help does not. Because of this disconnect, loans, training, and market connections slip away, and tiny spice or bamboo crafts that could bloom into full livelihoods stay just small.

4.3 Recommendations

1. Financial awareness workshops

We should start workshops just for tribal women that teach money management skills designed to help them take charge of their own finances. By teaming up with local nonprofits, women's groups, and a few friendly banks, we can reach every village—even the hardest-to-get-to ones—so no woman is left out. To support this initiative, setting up a toll-free helpline or a village-level support cell, staffed by trained women mentors, will offer tailored advice, step-by-step support, and quick answers to questions—helping participants move through the formal financial world with assurance and precision.

2. Digital Empowerment

To lift tribal women into the digital economy, we should kick off training sessions designed just for them. During these workshops, they'll learn to carve out a bold online identity by mastering social media, signing up for e-commerce sites, and shaping their own digital brands. Once the sessions wrap up, we'll pair them with mentors in step-by-step programs so they can practice their new skills and keep growing well past the first lessons. With ongoing support, they can confidently run and grow their businesses in the digital space.

3. Community Sensitization Programs

The government should hold community sensitization programs on a regular basis to change how people think about tribal women starting their own businesses. These programs can help break down stereotypes and create a more supportive environment. Working together with local leaders, teachers, and respected community members will make these efforts even more effective. Their influence can encourage more families to support their daughters and sisters in becoming entrepreneurs.

4. Connecting Tribal Women with Government Support

Despite government efforts, there is an awareness gap about the various government initiatives among the tribal women, which is pushing them away and making them incapable of taking advantage of such schemes of the government. This calls for bridging this awareness gap, which can be done in the following ways:

By distributing pamphlets or making announcements about the schemes in tribal areas.

By organizing on-ground training and awareness sessions within tribal communities to explain available schemes, eligibility, and application processes in a simple, accessible manner.

By employing local language speakers and community mediators to bridge communication gaps and build trust among tribal women.

By establishing mobile support centres that travel to interior villages, offering direct guidance, documentation support, and real-time assistance.

5. Skill Advancement Training Workshops

Context-sensitive, hands-on training programs delivered in local languages and tailored to their cultural realities should be arranged to upskill tribal women.

6. Monitoring and Evaluation

District-level cells are to be established to track the growth of tribal entrepreneurship and regularly evaluate government schemes for their inclusion of tribal communities.

5. CONCLUSION

The entrepreneurial pathways tribal women in Uttar Pradesh are forging quietly illustrate a powerful transformation happening right at the village level. Once historical outsiders in most development plans, these women are now becoming the change-makers in their own communities. For them, launching a small business is more than just earning a wage; it's a way to tell their own stories, to keep their cultures alive, and to claim a foothold in the wider economy. Using the traditional skills their mothers and grandmothers taught them—crafting, farming, and turning forest goods into market-ready products—they are boosting local economies while carrying the vibrancy of tribal life into broader city and export

markets.

Their work is anchored in a strong bond to their land, their villages, and their inherited cultures. In doing so, they are quietly rewriting what development can look like from a tribal point of view—one that is ecologically sound, embraces everyone, and draws on generations of indigenous knowledge. Society is noticing, too. As these women earn and save, neighbors are changing how they view them, girls are dreaming bigger, and the benefits keep spreading. When tribal women chair Self-Help Groups, run cooperatives, or lead small social businesses, they are building collective strength and shining a light on what ownership of one's life can really mean.

Their path ahead rests largely on how the bigger ecosystem—policymakers, civil groups, schools, and markets—listens to what tribal women want and how it acts on those dreams. We must see tribal women not just as people who need help, but as active builders of India's future. When they enter entrepreneurship, we achieve more than fairness; we create a development model that is varied, strong, and rooted in villages and forests. Honoring and lifting up their journeys is essential, not only for their success but for the larger goal of a truly inclusive and empowered India...

REFERENCES

1. Das, M. (2011). Women Entrepreneurs in India: Problems and Prospects. *International Journal of Research in Commerce & Management*, 2(9), 29–36.
2. Joshi, R. (2017). Tribal Women Entrepreneurs in India: Issues and Challenges. *Journal of Rural and Tribal Development*, 5(1), 44–50.
3. Kabeer, N. (1999). Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment. *Development and Change*, 30(3), 435–464.
4. Mishra, S. (2018). Role of SHGs in Tribal Women's Entrepreneurship Development: A Case Study. *Social Change and Development*, 15(2), 87–98.
5. Rao, H. (2012). The Economic Status of Tribal Women in India. *Social Action*, 62(1), 12–20.
6. Srivastava, P. (2020). Empowerment through Enterprise: Case Studies of Tribal Women in Uttar Pradesh. *Journal of Social Work and Development*, 12(4), 74–89.
7. Ministry of Tribal Affairs, Government of India. (2022). Annual Report 2021–2022.
8. TRIFED. (2023). Promoting Tribal Entrepreneurship through Van Dhan Yojana. Retrieved from <https://trifed.tribal.gov.in>
9. Atmanirbhar Bharat Abhiyan_Ministry of Tribal Affairs- Tribal. Nic.in
10. Report (2020) on “Significant job losses in developing Asia in 2020, ADB data”, <https://www.adb.org>
11. Bhagat et al. (2020). The Covid-19, Migration and Livelihood in India: Challenges and Policy Issues. <https://scholar.google.co.in>
12. Neha Dangi, Ritika (2014) Women Entrepreneurship and Growth and Performance of MSMEs in India, *International Journal of Advance Research in Computer Science and Management Studies*, Volume 2, Issue 4, April 2014, ISSN: 2321-7782 (Online) PP174-182.
13. P. Manimekalai, R. Subramaniya Bharathy, “A Study on Satisfaction Level of Women Entrepreneurs in Dairy Sector in Salem District of Tamil Nadu”, *Asia Pacific Journal of Commerce*, Volume No:1 issue: 4, ISSN 2320- 5504, Pp43-53.
14. Haseena V.A. and Ajims P. Mohammed.” Major problems of Women Micro Entrepreneurs in India-A Study on Kerala, *International Journal of Development Research* Vol. 4, Issue,1, ISSN: 2230-9926, January,2014, pp.170-173.
15. Annual Report 2013-14, Government of India, Ministry of micro, small and medium enterprises (MSME) development Institute. Industrial Profile of Cuttack District, Govt. of India, Ministry of MSME.
16. De, P., Bansal, D., & Singh, R. (2020). Empowering women through entrepreneurship: A case study of Stand-Up India scheme. *International Journal of Management (IJM)*, 11(4), 10–20. <https://doi.org/10.34218/IJM.11.4.2020.002>
17. Jain, R., & Ali, S. W. (2020). Barriers to women entrepreneurship in India: A literature review. *Journal of Entrepreneurship and Innovation in Emerging Economies*, 6(1), 23–34. <https://doi.org/10.1177/2393957519895535>
18. Ministry of Skill Development and Entrepreneurship. (2021). Annual Report 2020–2021. Government of India. <https://www.msde.gov.in/sites/default/files/2022-03/MSDE-Annual-Report-2020-21-English.pdf>
19. NITI Aayog. (2020). Women's Entrepreneurship Platform: Progress and way forward. Government of India. <https://www.niti.gov.in/sites/default/files/2020-06/WEP-report.pdf>
20. Reserve Bank of India. (2022). Report on Trends and Progress of Banking in India 2021–22.



<https://www.rbi.org.in/Scripts/AnnualPublications.aspx?head=Trends%20and%20Progress%20of%20Baking%20in%20India>

21. Global Entrepreneurship Monitor. (2020). Women's Entrepreneurship Report 2018/2019. <https://www.gemconsortium.org/report/gem-20182019-womens-entrepreneurship-report>

22. Government of India. (2023). Pradhan Mantri MUDRA Yojana Progress Report. <https://www.mudra.org.in>

23. Ministry of Women and Child Development. (2021). Mahila e-Haat Progress Overview. <https://mahilaahaatrmk.gov.in>

24. UNDP India. (2022). Women's Empowerment through Entrepreneurship: Lessons from India. <https://www.in.undp.org>
