



An Investigative Treatise on the Success Story of Women Entrepreneurs in Tribal Areas of India

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Abstract

Purpose: The purpose of this research is to explore the continuum of reasons and skills employed by tribal Indian women entrepreneurs to establish their successful businesses in terrorist affected areas. **Research design, data and methodology:** After an extensive literature review on women's entrepreneurship and their situations in disturbed areas, a qualitative research method was applied, and researchers conducted well-structured personal interviews to collect data from fifty respondents selected by using random and convenience sampling. **Results:** This study has identified the range of reasons for the successes of tribal women entrepreneurs. These are strict compliance with tribal culture and restrictions imposed by different stakeholders and the establishment of social networks and support from local communities and with their indefatigable and indomitable perseverance to proffer basic sustenance for their families. **Conclusions:** A minimum sample was selected from the Andhra-Odisha Border (AOB) areas due to security concerns. The research depicts the tribal Indian women entrepreneurs' grit and remorseless nature in overcoming impediments from the socio-cultural, economic, political, and legal framework of the country. This research is a gallant effort taken up by the authors, which is the first of its kind to visit as well as to conduct primary research in disturbed areas like the Andhra-Odisha Border in India.

Keywords: Entrepreneurship, Women entrepreneurs, Tribal women, Disturbed areas, India

JEL Classification Code: L26, M10, N15, N45

1. Introduction

With the continuous flux of liberalization, privatization, and globalization in India since the early 1990s, the business domain fell in love with the notion of entrepreneurship mainly because of the success stories of entrepreneurs from different parts of the globe. These entrepreneurs suddenly became cultural heroes with their extraordinary success and

became millionaires, and some became billionaires. These entrepreneurs' success has given an excessive impetus to the new generation of prospective businesspeople who have plans to establish their business concerns. Whenever the entrepreneur has emerged as a new 'cultural hero' (Cannon, 1991; Carr & Beaver, 2002) and the next generation has considered them as role-models to enter the business field. The primary reason for this kind of entrepreneurial revolution is change and its snowballing trend. Change not only in the attitudinal displays of prospective entrepreneurs, their flexibility and pace of response to dynamic market situations but also in their risk-taking abilities, understanding the market, and most significantly, the burning desire they have with a specific intention to improve their economic capacity, social status, and proffer better lifestyle to their loved ones. However, the situation in a terrorist-affected county like India is entirely different. In between the turbulent war situation and full of uncertainties, tribal women came out with a burning desire to provide

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necessary sustenance to their remaining family members to enter a business domain.

Entrepreneurship is an essential feature of the political and economic landscape of developing countries. Typically, entrepreneurship is by and large noticed as the engine of technological advancement and economic progress. There are ongoing concerns that continuum of impediments mostly related to cultural, social, economic, political, natural, government policies, rules, and regulations place a disproportionate affliction on entrepreneurs in general and women entrepreneurs. There is no exception to any country, in this case, whether that country is in the Americas, Asia, Europe, or Africa. This situation is more drastic and worse in war-affected countries like India. The burning desire of affected people in war-torn countries to check livelihood to their families is an urgent situation that is possible only by establishing a small business. The desire to support small businesses can come into conflict with the desire to address other problem areas, particularly social, economic, cultural, and regulatory. In this catastrophic situation, tribal women showed and enjoying outstanding success with their indefatigable and indomitable characteristics in their businesses. Through this investigative research, researchers attempted to explore various reasons led to establishing successful businesses by the audacious, committed, and tenacious tribal women entrepreneurs to offer sustenance to their families by overcoming a gamut of problems.

2. Literature Review

As said by Naudé (2010), the issues of entrepreneurship, economic stagnation, and collapse have comparatively neglected when countries get mired down in violent conflict and economic contraction. Furthermore, the scientific literature not correctly understands the relationship between conflict and entrepreneurship, particularly in SMEs (Bruck et al. 2011). The crucial reason is no researcher willing to take life risk to research war or violent conflict areas or countries, and even the conflicting parties also not agreeable to allow for this kind of study because of the difficulty of collecting data. Additionally, conflict is most often a characteristic or defining feature of states that have depicted as fragile states. Fragile states or areas are amongst the poorest and lack authority, legitimacy, and capacity to promote their citizens' wellbeing—often due to violent conflict, which is suffering from the same (Naudé et al. 2011). As stated by Bruck and others (2013), violent disturbances are ordinary happenings in African, Latin America, the Middle East, and South Asia in particular. The increasing trend of these violent conflicts in different parts of the globe, their implications for global and regional development, and the lack of research on the diverse

entrepreneurship issues in MSMEs have shown a wide gap. The researchers have found similar kinds of a ravine in those affected areas, even in the field of women entrepreneurship. The investigation taken-up by the researchers is a gallant effort to identify the reactions of Indian tribal businesswomen related to reasons for their business success.

Women and children are the most vulnerable communities in any violent activity, particularly in developing countries. During and after these disturbances, particularly women have more responsibility to take care of their children and the elderly for which they have to take up some money earning activity to proffer basic ways and means. Mostly, in this kind of situation, women have the first option to start small scale businesses within the vicinity of their living area. The development of literature related to entrepreneurship in disturbed areas by Naude (2007, 2008, 2009) pointed out that a) violent conflict has a devastating effect on the business environment that; b) entrepreneurial activity is often tenacious during the violent conflict but has to adjust into; c) ways that are not necessarily good for economic development; that d) entrepreneurs may benefit from conflict; but e) may also contribute to peace and post-conflict reconstruction. Entrepreneurship in general and particularly women entrepreneurship is the most invidious task at the time of all kinds of disturbances because of a multiplicity of responsibilities, i.e., one side, they have to take care of their children, elderly and disabled, and another side to check their business. We can observe similar kind of situations in the war-affected countries like Afghanistan, Syria, Iraq, along with some African countries with political disturbances and Maoist dominated areas, particularly in India where ambidextrous commitment from women business community with great dedication should administer. However, strategies for rebuilding nations plagued by war have lacked focus on the role of women as essential economic partners. For instance, in Afghanistan, women head a third of the households, and more than half of these families live in poverty (International Finance Corporation [IFC], 2012).

Even though women are victims of conflict, they may also develop from within conflict environments (Solomon, 2006). In conflict dynamics, women can become significant as economic agents (United States Agency for International Development [USAID], 2007). However, very little-known data and literature about entrepreneurialism in war and disturbed environments are available (Newman, 2000; Olcott, 1996; Puffer & McCarthy, 2001). Even though the topic of entrepreneurship has gamut potential for research, there is a lack of rigorous studies on the topic in developing countries (Lingelbach, de la Vina, & Asel, 2005; Roomi & Parrott, 2008). Furthermore, very few studies are concerned with the environment for entrepreneurship or are country-specific such as Afghanistan (de Bruin, Brush, & Welter,

2007). For a better understanding, it is imperative to know the factors that activate women's entrepreneurship in disturbed areas of the transition economy for considering the potential for significant growth in women-owned businesses. In conflict settings, engaging the local business community is seen as an essential approach in dealing with fragile economies (Addison, Brück, & Naudé, 2009). Luthans and Ibrayeva's (2006) findings emphasize the need to focus on how entrepreneurs handle challenging environments and turn threats into opportunities. Doing so requires a better understanding of how successful entrepreneurs isolate and evaluate opportunities, how they develop and implement their operational approaches, and how they leverage their resources and know-how to make a business opportunity work (Kodithuwakku & Scott, 1996). There is a lack of research on the challenges facing entrepreneurship during the conflict (Brück, Naudé, & Verwimp, 2013). Scholarly studies surrounding entrepreneurship dynamics in nations plagued by war provide a base of knowledge upon which programs and policies can be designed to promote entrepreneurship, alleviate poverty, and support economic and political stabilization. Entrepreneurs working in contexts of war demonstrate innovative capabilities as they are forced to adjust their operative approaches and processes to the situation. Because disturbed areas with terrorism and war-torn nations are often perceived as too insecure to make business possible, it is easy to abandon the thought that such contexts enable enterprise opportunities.

Government agencies are often distracted with a country's "bigger" issues such as terrorism and security. However, it is not unheard-of entrepreneurs in such locations to claim that they have more enterprise freedom due to a weak regulatory environment. Focusing on what is working concerning entrepreneurship in such regions provides a realistic view. As Luthans and Ibrayeva (2006) indicate, contributions to research development may better serve by taking a positive approach. As these tribal areas are viewed as an economic disaster, businesses are functioning, and some are even thriving in a highly distorted environment (De Atkine, 2011). Although some of these enterprises may be classified as being of the less popular informal type, this is not always the case. Although women in nations pursue entrepreneurship as a means of survival, starting up a business also highlights the entrepreneurial spirit of citizens residing in countries facing a crisis. De Atkine (2011) revealed that Afghans were more worried about the uncertainty of the business environment than with the nation's overall security. Thus, there is a rationale to support tribal Afghanistan's potential to transform from a country of poverty and instability to one experiencing economic growth. Understanding the unique and seemingly awkward methods of doing business in Afghanistan requires an examination of how local populations conduct their

affairs. In complex operating environments, successful companies must understand the local social and cultural business environments and focus on generating innovation (Anderson, Kupp, & Moaligou, 2009).

Commercial transactions continue to take place during the conflict and can be financially lucrative as transition economies have many opportunities for those able to identify how to develop them (Desai, 2010). Despite these opportunities, little known about the situation surrounding enterprise development and persistence under adversity and terrorism conditions (Branzei & Abdelnour, 2010). There is no proper research related to the relationship between conflict, business, the entrepreneur, and on how entrepreneurs start businesses and deal with the challenges inherent in conflict environments, represents a gap in the research (Bruck, Naudé & Verwimp, 2011). Since economic opportunity linked to the stabilization of nations struggling from war, targeted research on entrepreneurship is particularly beneficial. This study represents a preliminary attempt to examine women entrepreneurship in the tribal areas of India, where Naxalism severely influenced the lives of the targeted subjects.

2.1 Naxalite Movement in India

The sensational Naxalite crusade instigated with a moderately trivial attack by the principally landless peasants in Bengal, in the foothills of the Himalayas, known as the "Terai region." In March of the year 1967, the place called Naxalbari, West Bengal state in India, some of the young and fiery ideologists started the Marxist-Leninist movement formed the Community Party of India-Marxist-Leninist (CPI (M-L)), envisioning a spontaneous mass upsurge all over the country that would create a 'liberated zone.' The said incident was the beginning of the Naxalite Movement in India (Raman, 2010). The Naxalite movement, started by a group of tribal people called the Santhals began an agitation against the landlords they were working for them. These landlords did not share the produce from the hard work of the tribal people, and thus the Santhals started protesting. The Naxal movement was given a direction when leaders of the Communist Party of India, like Charu Majumdar and Kanu Sanyal, formed the Communist Party of India (Marxist-Leninist) and spread the ideology of Mao Zedong to the tribal people. The doctrine of Mao Zedong demands the overthrowing of the government and the upper class by force. The Maoist's movement in the northeastern Indian state of West Bengal that started in the late 1960s carried the seeds planted by the endless peasant rebellions in colonial India. No less than 110 violent peasant-uprisings have been recorded between 1783-1900 (Guha, 1999). In July 1972, Charu Mazumdar was arrested and died in police custody in Calcutta amidst widespread allegation of torture and

maltreatment. His death threw the Naxalism movement in West Bengal in a state of chaos. In the following three decades, the communist movement in India moved away from the glare of public view and quietly migrated from the urban centers to the more remote “tribal” areas. Presently, there are nearly forty different active groups, which are loosely called the Naxalites or the Maoists. Of these, two groups are most significant, the Peoples War Group (PWG) and the Maoist Communist Center (MCC). The former dominant in the southern states of Andhra Pradesh, Telangana, Orissa, Chattisgarh, Karnataka, Maharashtra, and Tamilnadu, while the latter is most active in the northern part of India in Bihar, Jharkhand, Uttar Pradesh, Uttaranchal, West Bengal, and Madhya Pradesh. In September 2004, two of the largest groups, the People’s War Group (PWG) and the Maoist Communist Center (MCC), came together to form a new party, the Communist Party of India – Maoist (The Hindustan Times, 2006). The merger was intended to reinforce the uprising and improve the levels of carnage in the affected regions of India.

The credit for the survival of the movement for over 50 years must go to the Indian Central Government and different state governments’, which has failed appallingly in acknowledging the causes and conditions that sustain the Naxalism. In the same year itself, the Government of India identified it as a law and order problem but persistently failed to address it, which costs thousands of people’s lives along with millions of Indian rupees lose. The Naxalite movement is a severe threat to a country like India, which has spread and active in 223 districts in 20 states, and the strength of their armed cadres is estimated between ten thousand and twenty thousand (Bendfeldt, 2010). Rabindra Ray (2002) rightly said that “the Naxalites occupy an ambiguous niche in history. Exemplary idealist to some, he indicates to others an expression of youthful disaffection that has nothing constructive to offer. In either case, he embodies the reinstatement of man as a moral agent if only because Naxalites so radically challenge the premises of establishing morality”. As rightly said, Dipak Gupta (2007) that as the elephant learns to dance unless it watches its steps, a slop may spell disaster not only for its wellbeing but also, in an increasingly intertwined world, its implications can indeed be far-reaching.

3. Methodology

The core objective of the research is to garner first-hand information about the reasons for establishing successful businesses from the women entrepreneurs of terrorism-affected tribal areas of India. The researchers applied qualitative research methods and accumulated data from the fifty successful businesswomen with well-structured

personal interviews using open-ended questions. The researchers in advance have contacted more than eighty respondents over the phone and received prior appointments only from some selected respondents. Based on convenience and other security reasons, only fifty were chosen for the study with the help of random and convenience sampling techniques. The researchers hired a local women interpreter who is well-versed with local culture and fluent in local vernacular languages viz. Telugu, Oriya, and Gond, along with English. The responses meticulously documented by the researchers with the support of local women interpreters. The chosen respondents were carefully selected based on the last five years’ consistency in income generation and women entrepreneurs who are involved in using those for their primary source of livelihood.

Moreover, most significantly, researchers selected those respondents who resided in the Andhra-Odissa Border area and the surrounding area of military safe zones with prior appointments by promising complete confidentiality on verbal responses. A comprehensive list of women entrepreneurs has identified and collected by the researchers through local entrepreneurial networks and associations. Furthermore, finally, the study population only included only respondents who could make themselves available for personal interviews between August-September 2019. Whenever researchers felt comfortable with the procured data, they applied simple descriptive calculations to code data and related different comments to one another. The data analysis involved and assured the credibility, reliability, and validity of the investigation and findings. The study was confined only to successful women tribal areas entrepreneurs with a limited number who are primarily doing business to provide necessary sustenance to their families.

4. Discussion and Findings

Understanding how women operate businesses in the context of war presents a difficult challenge, particularly in a traditional and conservative tribal society in rural India. This research outcome has considerable significance because it provides a foundation for building an understanding of how women make enterprises work in such a volatile context. Its findings can serve as a benchmark in supporting women’s business development in tribal areas and related disturbing settings. This study’s most salient identification is the observation of the interdependent relationship between women and their families and communities in which businesswomen have received excellent cooperation from the family as well as other community members also. An evident cohesiveness established between family members in general and male members in particular along with

surrounding communities of the society, women entrepreneurs established to gain the expected level of an economic surge. This understanding is substantial in supporting gender entrepreneurship and private-sector development in tribal areas of India and other disturbing parts of the country along where women are socially and economically marginalized. The value inherent in this study is that it captures the experience and wisdom of tribal women with established enterprises. They have provided their indigenous knowledge of how women make businesses operational in a war economy. Given the tribals' conservative social and cultural background, female job discrimination is prevalent.

In contrast, the phenomenon of economic opportunity is vital for both women and the economy if the country hopes to recover from its problematic past fully. In this regard, self-employment is often pursued to create employment and improve financial wellbeing. The findings from tribal women's experience as entrepreneurs can be used to aid women-owned businesses in other war economies and to support the reconstruction of societies torn by conflict. Women entrepreneurs in these tribal areas recognized that starting and expanding business will not happen unless they overcome the barriers to female entrepreneurship in the marketplace. The selected respondents who identified diverse problems successfully overcome those with their meticulous planning; constant support from their family and social networks, government, and even some of the NGO's extended their cooperation, human resources management, and other cultural and social hindrances.

The study's findings revealed that tribal businesswomen are managing their business within their cultural and social context. Regarding this, if they need any cooperation, clarifications, and guidance, they are perpetually in touch with their elderly and knowledgeable people. Most of the respondents revealed that they overcome the problem of access to quality supplies and materials with reciprocal sharing of business resources (office space, staff, and training materials, raw materials, components) along with entrusting the task to the dynamic women and male representatives who have more bargaining capacity along with talkative nature to buy needy supplies and material. The tribal businesswomen, with their candid way of doing business, have received a fantastic reputation, enhanced their credibility within their family, immediate community, and region along with winning the hearts of local customers. Given that women viewed as family custodians in tribal society, tribal women seeking to start and scale enterprises needed to be aware of their actions and presence within the family and outside the home. It was apparent from the findings that tribal women benefit from developing leadership skills as a means to achieve sustainable growth — their business success solely based on their commitment

to improving their leadership and business skills. The study highlighted tribal rural women entrepreneurs' indomitable and persistent curiosity and innovative nature, and significantly they are very flexible and resilient in managing their businesses. Surprisingly, the women in these rural tribal areas have confident life-oriented skills, knowledge, and a clear vision to achieve their goal without any formal educational qualifications.

The findings of the study also revealed that lack of quality control expertise was a significant business inhibitor in terms of business growth and expansion, which was overcome partially with the cooperation of mutual exchange of experts who are very few along with persistent training in the field. Some of the respondents also succeeded in this aspect by hiring technical consultants for a group of businesses and sharing the financial burden, which proffers significant cost reduction. Tribal areas women entrepreneurs identified the importance of working through communities and social networks to get reciprocal benefits most cost-effectively, and working like this manner also one of their success mantra in the present day's turbulent situation of their locations. This research also suggested that tribal women entrepreneurs are getting their male partners and male business owner's support and help in tapping more marketing opportunities for conducting frequent trade exhibitions to secure new markets and customers and also to tackle jay customers. The researchers observed at the time of personal interviews, and some of the respondents also deliberately expressed their confident tenacity, clear vision, ability to identify and mobilize available resources, patience, perseverance, and adaptability to change are the crucial reasons for their business success. Another aspect of growth inhibitor relates to the impact of tribal rivalries on business operations successfully overcome by tribal businesswomen. To offset this animosity, tribal women hired and provided significant job opportunities to remaining tribal groups with diverse backgrounds in their firms and, in turn, receiving support for business interests. Another important reason the researchers identified for the success of rural tribal businesswomen is their commitment and prudence in synchronizing their business prosperity with the community and social betterment. Although the lack of business funding identified as an issue in limiting business growth, the majority of respondents asserted the need for expert business and financial guidance in addition to business funding was required to grow women-owned businesses.

Another prominent reason for the success of tribal women entrepreneurs complies with the local unique religious/sect's cultural traditions and norms. Indefatigable dedication and commitment in following their culture and local traditions have received support from their family members, along with financial institutions, by exactly meeting their requirements. Moreover, the respondents reacted

with gratification towards financial institutions, which came forward for offering more financial support to enhance their businesses from the present small to medium size. Even though India's inheritance laws favor only the male community, women entrepreneurs lack the collateral and property ownership needed to qualify for more substantial formal financing opportunities; with their grit and dedication towards family, they received practical cooperation from their male counterparts. In this aspect, respondents are robustly demanding a change of inheritance and property laws of the country, mainly because of its unilateral importance to specific genders. All most all respondents said that the primary source of finance at the time of the establishment of their business is chiefly from family, investors, partners, and community members.

Furthermore, they reiterated the need to work together with their associations to establish a funding institution exclusively meant for providing financial support to nascent businesswomen in the country. Mostly, the respondents efficaciously used the technology available in the country for their business success, particularly mobiles, the Internet, and other data services, and said that they have the intense zeal to learn and plans to diversify into technology-based businesses also. Because of war and terrorism, all respondents said that they paid considerable attention in selecting the place for setting-up up their enterprises by chiefly considering the safety and security concerns. Strangely, the continuum of strategies implementing by the tribal businesswomen for contacting their customers, to protect their employees, maintain a low profile by expecting threat from local Naxal groups, corrupted police, and government employees. These strategies are: using mobiles and the Internet to contact new and existing customers to avoid unnecessary risks involved in traveling by taking too much security precautions; allowing female staff; maintain a low profile to improve women's security along with their family members; leaving the areas be handed over the business to their male family members. These areas dominated by local tribal leaders and study findings revealed that tribal leadership approval and support was central to a rural woman's business success. The tribal female entrepreneurs starting or developing enterprises reported needing to secure support from their local tribal as well as political leaders. The support typically achieved by women establishing their credibility as a means to address socio-cultural barriers to success. Reputation was achieved by respecting customs and practices within their respective groups and localities of business and by having male family members involved and representing them when needed. Due to the dangers tribal women faced in doing business publicly, male involvement was noted as being necessary. Another important finding of this research is that male associates and business owners not only market women's products and

services on her behalf, they also able to open new markets for women-owned businesses. Surprisingly, tribal women got permission from regional tribal and political/religious leaders to open their business establishments even in male access markets in dangerous/conservative areas generally off-limits for women entrepreneurs.

Finally, tribal businesswomen magnificently developed their business empire from rags to riches to offer basic sustenance to their families by seamlessly developing both managerial and technical know-how to handle the situation is a highly volatile Indian business environment. Without any formal management education, tribal businesswomen generate a continuum of attributes required to run a business through their pragmatic and commonsense oriented way of managing their existing activities. At the time of personal interviews majority of the respondents expressed their zeal and zest to enhance their business abilities apart from the current business and interpersonal skills, market knowledge and risk-taking skills, ethical and problem-solving skills, which are imperative to survive in the present day's turbulent business milieu.

5. Conclusions

The essence of the success of these women and their adaptability to the affected market situation, ability to spot out an opportunity from the wreckage of terrorism affected hill/forest areas of the country, and their burning desire not to earn money for luxuries but only meant for providing necessities to their family members. With the support of their family members and social networks within the boundaries of religious sentiments, tribal women stood in front and showed a unique path to the world public who are living in different terrorism-affected areas. Even though their behaviors at the time of business were wholly defined and controlled by tribal customs, religion, and patriarchal conditions, they showed a significant commitment and dedication in doing business with an unswerving motive. Tribal women entrepreneurs' success comprehensively involved a blend of activities and traits, with each contingent on conditions relative to a wartime economic situation of the country. Over three to four decades, these areas are persistently suffering from invasions and occupations from terrorist groups in which it is an urgent situation now to emerge and flourish women-based businesses to serve family and social needs. During the last quinquennium, a rapid expansion of electronic communication was made impeccably possible because of state and central government efforts, which have shown new business opportunities to these women. One of the most promising observations from this research is an apparent attitudinal change among the male community towards their female

counterparts. The women who are struggling to provide bread and butter after their committed activity in their homes have received tremendous support and cooperation from their male family members in their business activity. Remarkably, even though there is no gender equality and equity in tribal societies, women entrepreneurs have received a considerable degree of social equity, which has given great relaxation and contentment to this business community. With their inexorable business success, Indian tribal, rural women brought a significant positive change in the country's social, cultural, economic conditions and improved their community's quality of life. That is why researchers proudly described them as a catalyst for change within the country that needs steadfast support from outside entities like non-governmental organizations, the United Nations, and its specialized wings. In conclusion, social networks and socially conscious entrepreneurship in a more professional manner are essential strategies to increase business support and access markets and resources.

5.1 Scope for Further Research

The researchers have identified an immense scope for further research in a range of dimensions with a larger and more representative sample. The present research results may not represent the perceptions of entire tribal, rural women entrepreneurs because it covers only limited areas of the Andhra-Odisha Border due to security reasons. Further research is advisable to select a representative sample from other provinces of the country that would help provide a more comprehensive profile of women entrepreneurs in this part of the world. Significantly, further research will be desirable to know the situation in other entrepreneurial communities and also better to expand to other areas of similar cases to compare findings and conclusions. The present study purely based on a qualitative approach with a minimal sample, and more comprehensive research is needed by blending both qualitative and quantitative methodologies to examine, elucidate, and upgrade the outcome of the study. Future research is required to focus on the most crucial operative/managerial functions of business-like marketing, finance, human resource, and the impact of technology on business. Another possible future research could address the effects of wars, civil strife, or natural disasters along with the health conditions of women entrepreneurs, other social barriers.

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