

Entrepreneurial Performance of Tribal Women: A Study of Amravati Division

Dr. Sanjay Kesharao Katait, Professor & Head

Department of Commerce & Management

Shri Shivaji Arts & Commerce College, Amravati, Maharashtra, India

skk2810@rediffmail.com

Abstract:

Tribal women entrepreneurship has emerged as an important component of inclusive economic development, particularly in regions where livelihoods depend on agriculture, forest resources, traditional skills, handicrafts, and small-scale processing. This study examines the business performance of tribal women entrepreneurs in the Amravati Division of Maharashtra. It focuses on key dimensions of performance, including income generation, sales growth, profitability, employment creation, access to finance, market participation, digital adoption, and entrepreneurial capabilities. The study adopts a descriptive and analytical research approach. Primary data may be collected through a structured questionnaire administered to tribal women entrepreneurs, while secondary data are obtained from government reports, institutional publications, and academic literature. The proposed framework examines the relationship between entrepreneurial characteristics, financial access, skills, digital literacy, market access, institutional support, and business performance. An illustrative dataset of 100 respondents is presented for demonstrating the analytical framework. The study highlights the importance of financial inclusion, training, digital capabilities, market linkages, and institutional support in promoting sustainable tribal women entrepreneurship.

Keywords: Tribal Women Entrepreneurs, Business Performance, Financial Access, Tribal Development.

Introduction

Entrepreneurship has become an important means of generating employment, increasing household income and promoting local economic development. For tribal women, entrepreneurship has an even wider significance because it can provide an additional source of livelihood while allowing them to make productive use of their traditional knowledge, skills and locally available resources.

Tribal women are involved in a variety of economic activities, including agriculture, livestock rearing, food processing, handicrafts, tailoring, forest-based activities and the collection and processing of minor forest produce. Many of these activities are carried out on a small scale and are closely connected with household livelihoods. However, simply being engaged in an economic activity does not necessarily mean that an enterprise is financially sustainable or capable of growing.

The performance of a small enterprise depends on several factors. Access to finance, entrepreneurial knowledge, availability of markets, use of technology, digital literacy,

product quality, pricing ability and institutional support can all influence the success and sustainability of a business. In the case of tribal women, these factors may be further influenced by geographical isolation, limited access to formal institutions, inadequate market connections and lack of business-related training.

The Ministry of Micro, Small and Medium Enterprises (MSME) recognises women entrepreneurship as an important component of enterprise development. Government data and programmes also provide information and support relating to enterprises operated by women and socially disadvantaged groups.

Amravati Division provides a suitable setting for studying tribal women entrepreneurship because of its substantial rural and tribal population and its dependence on agriculture, forest resources, traditional skills and locally available products. Against this background, the present study attempts to understand the business performance of tribal women entrepreneurs in Amravati Division and examines the major factors that influence their enterprise development.

Statement of the Problem

Tribal women make an important contribution to household income and local economic activities. However, many of their enterprises continue to operate at a small scale and within the informal sector. Limited access to institutional finance, inadequate entrepreneurial training, weak market networks, low levels of technological adoption and difficulties in reaching wider markets can restrict the growth of these enterprises.

The central problem addressed by the present study is:

To what extent are tribal women entrepreneurs in Amravati Division able to achieve sustainable business performance, and what factors influence their entrepreneurial outcomes?

Review of Literature

Rongmei and Ghosh (2023) – Entrepreneurial Inclination among Tribal Women

Rongmei and Ghosh examined the issue of entrepreneurial inclination among tribal women through a review of existing literature. Their study discussed entrepreneurial intention, entrepreneurial culture, entrepreneurship education and psychological factors that influence entrepreneurial behaviour. The authors highlighted the importance of developing entrepreneurial skills and capabilities among tribal women and suggested appropriate policy measures for promoting inclusive entrepreneurship. Their work is relevant to the present study because entrepreneurial inclination and individual capabilities may influence the ability of women to establish and manage enterprises successfully.

Naveen, Parida and Panda (2023) – Tribal Women Entrepreneurship and Empowerment

Naveen, Parida and Panda examined the relationship between tribal women entrepreneurship and empowerment. Their study indicated that entrepreneurship can contribute to the economic and social empowerment of tribal women. At the same time, tribal women may face challenges arising from social isolation, language barriers, traditional lifestyles and difficulties in competing in wider markets. These observations are particularly relevant to

the present study because they highlight the importance of market access, institutional support and entrepreneurial development.

Anbalagan and Saravanan (2023) – Problems of Tribal and Scheduled Caste Women Entrepreneurs

Anbalagan and Saravanan studied the problems faced by Scheduled Tribe and Scheduled Caste women entrepreneurs in the Yellagiri and Jawadhu Hills of Tamil Nadu. Their research focused on the challenges experienced by women entrepreneurs belonging to socially disadvantaged communities. The study provides a useful basis for identifying variables such as access to resources, financial difficulties, entrepreneurial risks and other constraints that may affect business development.

Bhagat, Rajan and Sambargi (2021) – Digital Marketing and Business Performance

Bhagat, Rajan and Sambargi examined the use of digital marketing among women entrepreneurs operating micro and small enterprises. Their study considered the adoption of digital marketing channels and their perceived influence on business performance and growth. This literature is relevant to the present research because digital adoption can include the use of social media, digital payments, online promotion and digital marketplaces. These tools may help small entrepreneurs communicate with customers and access markets beyond their immediate locality.

Vangad and Pandey (2022) – Opportunities and Challenges of Tribal Entrepreneurship

Vangad and Pandey reviewed the opportunities and challenges associated with tribal entrepreneurship. Their study identified opportunities created by entrepreneurship and government initiatives, while also highlighting problems such as lack of awareness, limited financial resources, inadequate entrepreneurial capabilities and insufficient social support. These findings are useful in developing the conceptual framework of the present study and in identifying the factors that may influence the performance of tribal women-owned enterprises.

Mahato and Jha (2025) – Barriers to Indigenous Women Entrepreneurship

Mahato and Jha examined the barriers faced by indigenous women entrepreneurs in Odisha using a sample of 596 entrepreneurs. Their study considered social, personal, financial, production and marketing barriers and examined their relationship with entrepreneurial success. The study is particularly relevant to the present research because it provides empirical support for examining financial access, marketing difficulties and socio-personal constraints as factors affecting entrepreneurial performance.

Gangurde (2026) – Tribal Women Entrepreneurs in Maharashtra

Gangurde examined tribal women entrepreneurs in Maharashtra, with particular emphasis on the challenges and opportunities associated with enterprise development. The study discussed activities such as minor forest produce, handicrafts, bamboo products, traditional textiles, organic farming, honey production, herbal products and food processing. It also highlighted problems such as inadequate finance, weak market connectivity, limited branding and packaging skills, low digital literacy and dependence on intermediaries. Since

the study is located within Maharashtra, it provides useful background for the present research on tribal women entrepreneurs in Amravati Division.

Phutane and Late (2026) – Entrepreneurship Skills among Tribal Women in Maharashtra
Phutane and Late examined entrepreneurship skills among tribal women in Maharashtra and their relationship with economic empowerment. Their study considered issues such as limited financial resources, education, business opportunities and the role of training and entrepreneurship development. The study supports the inclusion of entrepreneurial skills and training as important dimensions in the conceptual framework of the present research.

Research Gap

Existing literature has examined women entrepreneurship, rural entrepreneurship and tribal development from different perspectives. However, there is relatively limited region-specific empirical research focusing specifically on the business performance of tribal women entrepreneurs in Amravati Division.

The present study attempts to address this gap by examining the relationship between entrepreneurial performance and a set of factors that are particularly relevant to tribal women entrepreneurs. These include:

1. Entrepreneurial characteristics
2. Access to finance
3. Entrepreneurial training
4. Digital literacy and adoption
5. Market access
6. Institutional support
7. Business performance

By bringing these factors together, the study aims to provide a more comprehensive understanding of the conditions under which tribal women-owned enterprises can become sustainable.

Objectives of the Study

The study has the following objectives:

1. To examine the socio-economic profile of tribal women entrepreneurs in Amravati Division.
2. To assess the business performance of tribal women entrepreneurs.
3. To examine the relationship between access to finance and business performance.
4. To study the influence of entrepreneurial training on enterprise performance.
5. To examine the role of digital adoption in business development.
6. To analyse the effect of market access on business performance.
7. To identify the major constraints faced by tribal women entrepreneurs.
8. To suggest measures for improving the sustainability and growth of tribal women-owned enterprises.

Hypotheses of the Study

The following null hypotheses are proposed:

H01: There is no significant relationship between access to finance and the business performance of tribal women entrepreneurs.

H02: Entrepreneurial training has no significant relationship with business performance.

H03: Digital adoption has no significant relationship with business performance.

H04: Market access has no significant relationship with business performance.

H05: Institutional support has no significant relationship with business performance.

Research Methodology

Research Design

The present study follows a descriptive and analytical research design. The descriptive component is intended to understand the socio-economic and entrepreneurial characteristics of the respondents, while the analytical component examines the relationship between selected factors and business performance.

Study Area

The geographical area of the study is Amravati Division of Maharashtra, with particular attention to tribal and predominantly rural areas where women are involved in entrepreneurial and self-employment activities.

Population of the Study

The population of the study consists of tribal women who are engaged in entrepreneurial or self-employment activities. These activities may include:

- Food processing
- Agriculture-related enterprises
- Handicrafts
- Forest-produce-based activities
- Small retail and trading businesses
- Tailoring and textile activities
- Dairy and livestock-related enterprises
- Local processing and value-added products
- Other micro-enterprises

Sample Size

For the proposed field study, a sample of 100 tribal women entrepreneurs may be selected.

Sampling Method

A combination of purposive and convenience sampling may be used depending on the accessibility and availability of respondents. If a reliable sampling frame is available,

stratified sampling may be adopted to improve the geographical representation of the respondents.

Sources of Data

The study will use both primary and secondary sources of information.

Primary Data:

Primary information will be collected through a structured questionnaire and personal interviews with tribal women entrepreneurs.

Secondary Data:

Secondary information will be collected from government reports, MSME publications, tribal development reports, academic research, institutional documents and other relevant sources.

Tools for Data Analysis

The following statistical techniques may be used for analysing the collected data:

- Percentage analysis
- Mean and standard deviation
- Cross-tabulation
- Correlation analysis
- Chi-square test
- Multiple regression analysis

The choice of statistical technique will depend on the nature and measurement level of the variables collected during the field survey.

Data Analysis and Interpretation

Table 1: Nature of Business

Sr. No.	Business Activity	Respondents	Percentage
1	Food Processing	25	25%
2	Agriculture-related	22	22%
3	Handicrafts	18	18%
4	Retail/Trading	14	14%
5	Tailoring/Textiles	11	11%
6	Other Activities	10	10%
Total		100	100%

Source: Primary Data

The table indicates that food processing represents the largest category among the respondents, accounting for 25 percent of the sample. Agriculture-related activities account for 22 percent, followed by handicrafts at 18 percent. Retail and trading activities represent

14 percent, while tailoring and textiles account for 11 percent. The remaining 10 percent are engaged in other activities.

The distribution shows that tribal women are involved in a diverse range of enterprises. A considerable proportion of these activities are connected with agriculture, traditional skills and locally available resources.

Table 2: Level of Digital Adoption

Sr. No. Level of Digital Adoption Respondents Percentage

1	High	18	18%
2	Moderate	37	37%
3	Low	45	45%
Total		100	100%

Source: Primary Data

The table indicates that 45 percent of respondents have a low level of digital adoption, while 37 percent have a moderate level and only 18 percent report a high level of digital adoption. This pattern suggests that digital technology has not yet been fully integrated into the business activities of many respondents. Limited digital knowledge, inadequate training, connectivity issues and lack of confidence in using online platforms may be some of the factors contributing to this situation. However, these factors should be examined through the actual field responses rather than assumed.

Table 3: Change in Business Performance

Sr. No. Performance Category Respondents Percentage

1	High improvement	17	17%
2	Moderate improvement	48	48%
3	Low improvement	25	25%
4	No significant improvement	10	10%
Total		100	100%

Source: Primary Data

The table shows that 48 percent of respondents reported moderate improvement in their business performance. Seventeen percent reported high improvement, while 25 percent experienced low improvement. Ten percent reported no significant improvement.

The findings indicate that although many respondents have experienced some improvement in their businesses, the extent of improvement varies considerably. This highlights the need

to examine the underlying factors, including finance, training, market access, digital adoption and institutional support.

Note: The above tables are based on the illustrative data provided in the draft. They should be replaced or verified using the actual field survey data before the study is submitted for academic evaluation.

Discussion

Business performance among tribal women entrepreneurs needs to be understood within the broader economic and social environment in which their enterprises operate. An enterprise may provide regular income to a household without necessarily generating sufficient profits for expansion. Similarly, some women may establish businesses primarily to supplement household income rather than to pursue continuous business growth.

For this reason, business performance should not be measured only in terms of income. Indicators such as changes in sales, profitability, employment generation, customer base, business survival, reinvestment and enterprise expansion can provide a more complete picture of performance.

Access to Finance

Finance is an important requirement for establishing and maintaining a small enterprise. Working capital is needed for purchasing raw materials, maintaining inventory, transportation, equipment and other day-to-day requirements. A lack of timely and affordable finance can make it difficult for women entrepreneurs to expand their businesses. Institutional finance and government-supported credit programmes may help reduce some of these difficulties. However, awareness of available schemes, documentation requirements, repayment capacity and accessibility of financial institutions also need to be considered.

Market Access

Market access is another important factor influencing enterprise performance. Many small entrepreneurs depend primarily on customers from nearby villages and local markets. Such limited organised buyers, cooperatives, producer groups and appropriate digital platforms may create additional opportunities. Better market connections can also help entrepreneurs reduce dependence on intermediaries and obtain improved market exposure can restrict sales and business growth.

Greater access to district-level markets, exhibitions, organised buyers, cooperatives, producer groups and appropriate digital platforms may create additional opportunities. Better

market connections can also help entrepreneurs reduce dependence on intermediaries and obtain improved prices for their products.

Digital Adoption

Digital technology has become increasingly relevant even for small and rural enterprises. Digital payments, mobile communication, social media promotion and online marketing can help entrepreneurs interact with customers and promote their products.

However, digital adoption involves more than simply owning a smartphone. Entrepreneurs also need practical knowledge, internet access, confidence in using digital applications and awareness of online safety. Therefore, digital capacity-building programmes may be useful for tribal women entrepreneurs.

Entrepreneurial Training

Training can help women entrepreneurs develop practical business skills. Knowledge of bookkeeping, cost calculation, pricing, inventory management, customer relations and business planning can improve day-to-day business management.

Training programmes are likely to be more useful when they are practical, locally accessible and adapted to the types of enterprises operated by tribal women.

Institutional Support

Government institutions, financial organisations, self-help groups, cooperatives and development agencies can play an important role in creating an enabling environment for tribal women entrepreneurs. However, the effectiveness of institutional support may depend on awareness, accessibility and the ability of entrepreneurs to understand and use the available programmes.

Cluster-Based Development

Cluster-based development can provide another avenue for strengthening tribal enterprises. Government-supported SFURTI initiatives in Maharashtra include clusters associated with traditional products and processing activities, including the Amravati Honey and Khawa value-added cluster.

Such approaches can potentially provide common facilities, technical support, training, processing facilities and market-oriented development. Collective approaches may also reduce some of the disadvantages faced by individual micro-entrepreneurs.

Findings of the Study

Subject to confirmation through actual field data and statistical testing, the study framework highlights the following important areas:

1. Tribal women are engaged in a diverse range of micro-enterprise activities, including food processing, agriculture-related activities, handicrafts, retail, tailoring and other local businesses.
2. Limited access to finance may restrict the ability of entrepreneurs to expand their businesses.
3. Market connectivity is an important consideration for improving the commercial sustainability of small enterprises.

4. Entrepreneurial training can contribute to the development of managerial and business-related skills.
5. Digital literacy and technology adoption can support marketing, communication and financial transactions.
6. Awareness of government schemes and institutional support may influence entrepreneurs' ability to obtain available assistance.
7. Cluster-based approaches can create opportunities for collective production, processing, training and marketing.
8. Business performance should be assessed using several indicators rather than relying only on income.

Justification of the Hypotheses

The hypotheses of the study are formulated on the basis of the literature reviewed and the conceptual relationship between the selected entrepreneurial factors and business performance. The justification for each hypothesis is presented below.

H01: There is no significant relationship between access to finance and business performance of tribal women entrepreneurs.

Finance is an essential requirement for starting, maintaining and expanding a business. Tribal women entrepreneurs may require funds for purchasing raw materials, maintaining stock, transportation, equipment, marketing and meeting day-to-day working-capital requirements. Limited access to formal credit may restrict the ability of entrepreneurs to increase production or enter new markets. Therefore, it is appropriate to examine whether access to finance is significantly associated with business performance.

The null hypothesis is framed to statistically test whether any observed relationship between financial access and business performance is significant.

H02: Entrepreneurial training has no significant relationship with business performance.

Entrepreneurial training can improve practical business capabilities such as bookkeeping, cost calculation, pricing, inventory management, customer handling, business planning and decision-making. Tribal women entrepreneurs may have traditional or technical skills but may have limited exposure to formal business management practices. Training may therefore contribute to better management and potentially improved enterprise performance.

The hypothesis. However, the level of digital adoption among tribal women entrepreneurs may vary because of differences in digital literacy, access to smartphones, is designed to determine whether entrepreneurial training has a statistically significant relationship with the performance of tribal women-owned enterprises.

H03: Digital adoption has no significant relationship with business performance.

Digital technology is increasingly relevant to small businesses. Digital payments, mobile communication, social media, online promotion and digital marketplaces can help entrepreneurs reach customers, receive payments and promote their products. However, the level of digital adoption among tribal women entrepreneurs may vary because of differences in digital literacy, access to smartphones, internet connectivity and confidence in using digital platforms.

Therefore, this hypothesis seeks to determine whether the level of digital adoption is significantly related to business performance.

H04: Market access has no significant relationship with business performance.

The ability to access customers and markets beyond the immediate locality can influence the sales and growth potential of an enterprise. Tribal women entrepreneurs may depend heavily on local customers or intermediaries, which can limit their bargaining power and market reach. Access to exhibitions, cooperatives, producer groups, institutional buyers and appropriate online marketplaces may create additional opportunities for business development.

Accordingly, this hypothesis examines whether market access has a significant relationship with the business performance of tribal women entrepreneurs.

H05: Institutional support has no significant relationship with business performance.

Institutional support may include access to government schemes, financial institutions, training programmes, self-help groups, cooperatives, entrepreneurship development agencies and other support organisations. Such institutions can provide finance, training, information, infrastructure and market linkages. However, the actual benefit may depend on awareness, accessibility and the ability of entrepreneurs to make use of available support.

This hypothesis is therefore formulated to test whether institutional support has a statistically significant relationship with business performance.

Conclusion

Tribal women entrepreneurship has the potential to contribute significantly to household income, employment generation and local economic development. For many women, entrepreneurship also provides an opportunity to use traditional skills and locally available resources in economically productive ways.

However, participation in entrepreneurial activities alone does not guarantee sustainable business performance. The ability of tribal women to maintain and expand their enterprises

depends on a combination of factors, including access to finance, entrepreneurial skills, training, market opportunities, technology and institutional support.

The proposed study of Amravati Division provides a framework for examining these relationships in a systematic manner. The presence of traditional skills, local resources and value-added activities creates opportunities for enterprise development. At the same time, challenges relating to finance, market access, digital literacy, branding, packaging and institutional awareness need to be addressed.

For sustainable development of tribal women-owned enterprises, interventions should therefore go beyond providing credit alone. A more comprehensive approach is required, covering entrepreneurial training, finance, technology, infrastructure, branding, packaging, market access and institutional linkages.

Strengthening tribal women-owned enterprises can contribute not only to individual and household income but also to greater economic participation, livelihood diversification and local development within tribal communities.

Suggestions

1. Strengthening Access to Finance

Financial institutions and development agencies should make credit facilities more accessible to tribal women entrepreneurs. Simplified procedures, awareness programmes and guidance regarding documentation can help women understand and access available financial services.

2. Entrepreneurship Development Training

Training programmes should focus on practical skills that entrepreneurs can apply directly to their businesses. Important areas include:

- Bookkeeping
- Cost calculation
- Pricing
- Inventory management
- Business planning
- Customer management
- Digital marketing

Training should preferably be organised locally and in a language that is easily understood by the participants.

3. Digital Capacity Building

Digital training should focus on practical applications rather than only theoretical knowledge. Entrepreneurs can be trained in:

- Digital payments
- Online promotion

- Social media use
- Customer communication
- Basic online business practices
- Cyber-safety awareness

Such training may help women use digital technology more confidently in their businesses.

4. Improving Market Linkages

Tribal women entrepreneurs should be provided opportunities to connect with different types of markets, including:

- Local markets
- District-level exhibitions
- Cooperatives
- Producer groups
- Institutional buyers
- Appropriate digital marketplaces

Direct market connections may help entrepreneurs increase their customer base and reduce excessive dependence on intermediaries.

5. Promoting Value Addition

Traditional and forest-based products may generate greater economic value when appropriate processing, packaging, branding and quality-control practices are introduced. For example, products based on honey, agricultural produce, handicrafts and other locally available resources can potentially be developed into more marketable products through appropriate value-addition activities.

6. Encouraging Cluster Development

Cluster-based models can help entrepreneurs share infrastructure, technology, training and marketing facilities. Such approaches may be particularly useful where individual entrepreneurs do not have sufficient resources to establish their own processing, storage or marketing facilities.

Existing government-supported cluster initiatives can provide useful institutional models for developing collective enterprise activities.

7. Increasing Awareness of Government Schemes

Regular awareness programmes should be organised to explain the eligibility criteria, application procedures and benefits of relevant government entrepreneurship and livelihood schemes.

Programmes such as the Prime Minister's Employment Generation Programme (PMEGP) are designed to support the establishment of new micro-enterprises and employment generation. However, the usefulness of such schemes depends partly on awareness and accessibility among potential beneficiaries.

Limitations of the Study

The study has the following limitations:

1. The geographical scope of the study is restricted to Amravati Division.

2. The proposed sample size of 100 respondents may not represent all tribal women entrepreneurs in Maharashtra.
3. Business performance may vary according to seasonal conditions, particularly for agriculture- and forest-based enterprises.
4. Financial information provided by respondents may be subject to reporting or recall limitations.
5. Digital technology and market conditions can change rapidly, which may affect the relevance of the findings over time.
6. The tables presented in this draft contain illustrative data and must be replaced or validated using actual field survey data before academic submission.

Scope for Future Research

Future studies can extend the present research by comparing tribal women entrepreneurs across different divisions and districts of Maharashtra. Such comparative research may help identify regional differences in access to finance, markets, technology and institutional support.

Longitudinal studies can also be undertaken to examine how the performance of tribal women-owned enterprises changes over a period of several years. Further research could focus specifically on the role of self-help groups, producer organisations, digital commerce, cluster development and government entrepreneurship programmes in improving enterprise sustainability.

Future studies may also use larger samples and probability-based sampling methods wherever reliable sampling frames are available. This would help improve the generalisability of the findings.

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