

FACILITATORS AND INHIBITORS OF TRIBAL ENTREPRENEURIAL DEVELOPMENT IN RAJASTHAN

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The tribal people are scattered all over the country forming a considerable number of the population. A number of schemes have been implemented in these regions but the change is far from what is desired. Planning Commission has identified four tribal districts of Rajasthan viz. Udaipur, Banswara, Dungarpur and Sirohi as disadvantaged districts based on their resources and state of agriculture.

Taking note of the new approaches and opportunities for tribal development, a study was conducted to analyze the technical, financial and infrastructural facilitators and inhibitors for tribal entrepreneurial development in the study area.

METHODOLOGY

From the four selected districts, two districts namely Banswara and Dungarpur were selected randomly. Using random number table, one block from each selected district and two villages from each block were selected. From each village, 30 respondents were selected randomly. In all, 120 farmers were interviewed. The study was carried out by using *ex post facto* research design.

RESULTS AND DISCUSSION

Factors Facilitating Tribal Entrepreneurship Process

Technical Guidance

Table 1 shows that majority of the respondents in Banswara

(50%) and Dungarpur (41.66%) receives technical guidance through KVK (working under MPUAT Udaipur) followed by other agencies/institutions. An organization "People's Education and Development Organization" (PEDO) is working very effectively in Dungarpur district, which is one of the reasons for the higher percentage of other agencies (38.33%) in this area.

Credit Support

Regarding financial assistance, overall 45.83 per cent of the respondents reported that they were getting credit support from commercial banks followed by money lenders (40%) and relatives

Technical guidance	Banswara N=60		Dungarpur N=60		Total N=120	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
KVK(MPUAT)	30	50.00	25	41.66	55	45.83
Developmental department (block/district)	10	16.67	10	16.67	20	16.67
Other	10	16.67	23	38.33	33	27.50
None	10	16.67	2	3.33	12	10.00
Total	60	100.00	60	100.00	120	100.00

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<i>Credit Support</i>	<i>Banswara</i>		<i>Dungarpur</i>		<i>Total</i>	
	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>
Money lender	10	16.67	38	63.34	58	40.00
Banks	41	68.33	14	23.33	55	45.83
Relatives	9	15.00	8	13.33	17	14.17
Total	60	100.00	60	60.00	120	100.00

(14.17%). However, there was a remarkable difference with regard to source of credit in both the districts. In Banswara district majority of the respondents (68.33 per cent) were availing financial support through banks whereas money lenders were major source of financial assistance (63.34%) in Dungarpur district. A sizeable number of respondents, i.e. 15 per cent in Banswara and 13 per cent in Dungarpur were also getting monetary support from close relatives as and when required. High level of dependency of Dungarpur respondents on money lenders may be attributed to the fact that majority of them are illiterate, resource poor and also long distance of financial institution from their villages. The respondents of Banswara who are comparatively

well to do, and more literate prefer to avail finance from banks.

Amount of Credit

Table 3 reveals that majority of the respondents had opted for credit ranging from rupees less than 50,000 (90% in Banswara and 86.67% in Dungarpur). Since majority of the respondents were engaged in farming, the need for high amount of credit is not prominent. Only 4.16 per cent opted for Rs. 50 thousand to one lakh and 2.5 per cent for more than Rs. one lakh.

CRITERIA FOR SELECTING THE CREDIT SOURCE

Table 4 reveals that with regard to criteria for selection of source of credit, overall equal number of respondents, that is 42.50 per cent reported that easy availability

and rate of interest are the major criteria for selection of source for credit. Fifteen per cent of the respondents also reported that simplicity in paper work, duration of loan and proximity of financial institution were also taken into consideration while selecting the source. District-wise major criterion for selection of source of credit in Banswara was reported to be low rate of interest (63.33%). However, in Dungarpur the main criterion for selection of source of credit was easy availability (48.33%) followed by documentation, duration of loans etc. (30%). It is interesting to know that while low rate of interest is the major criterion for selection of the source in Banswara district, easy availability is preferred by the respondents of Dungarpur district. Another point is while no respondent in Banswara

<i>Amount of Credit Taken</i>	<i>Banswara</i>		<i>Dungarpur</i>		<i>Total</i>	
	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>
< Rs.50,000	54	90.00	58	86.67	112	88.33
Rs. 0.5 – 1 lakh	4	6.67	1	1.66	5	4.17
> Rs.1 lakh	2	3.33	1	1.67	3	2.50
Total	60	100.00	60	100.00	120	100.00

<i>Criteria for selection of source of credit</i>	<i>Banswara</i>		<i>Dungarpur</i>		<i>Total</i>	
	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>
Ease of availability	22	36.67	29	48.33	51	42.50
Low interest rate	38	63.33	13	21.67	51	42.50
Paper work, duration of loan and proximity	0	0.00	18	30.00	18	15.00
Total	60	100.00	60	60.00	120	100.00

Table 5: Facilitating Factors in Tribal Entrepreneurship: Input support

Input support	Banswara		Dungarpur		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Block	40	66.67	30	50.00	70	58.33
Private Agency	2	3.33	3	5.00	5	4.17
Institutions	17	28.33	25	41.67	42	35.00
Others	1	1.67	2	3.33	3	2.50
Total	60	100.00	60	100.00	120	100.00

Table 6 Facilitating Factors in Tribal Entrepreneurship: Information Needs

Information Needs	Banswara		Dungarpur		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
New variety	27	45.00	27	45.00	54	47.50
Disease / Insect control	9	15.00	10	16.67	19	13.33
Weed control	4	6.67	9	15.00	13	10.83
Govt. schemes / Facilities	11	18.33	7	11.67	18	15.00
Market Information	9	15.00	7	11.67	16	13.33
Total	60	100.00	60	100.00	120	100.00

district had taken into consideration, documentation, duration of loan and distance of resource for selecting the source of finance, a sizeable percentage of the respondents took these factors into consideration in Dungarpur.

Input Support

Table 5 clearly indicates that majority of the respondents (58.3%) get inputs from district development departments through Block Development Office. Another major source of input was reported to be institutions like KVK

which was mentioned by 35 per cent of the respondents. Private agencies and NGOs are also contributing a bit towards this end. District-wise also Block Development Office was the major source of agricultural input in Banswara (66.67%) and Dungarpur (50%).

INFORMATION NEEDS

An inquiry into the information needs of the respondents reveals that majority of the respondents (47.5%) frequently required information related to new varieties followed by information on government schemes and facilities, dis-

ease / insect control and market.

FACTORS INHIBITING TRIBAL ENTREPRENEURSHIP PROCESS

Input Related Difficulties

Table 7 indicates that non-availability of inputs in time (30%) and high cost of inputs are the major problems faced by the farmers of both the districts. Majority of the farmers (50%) of Banswara mentioned cost of input followed by non-availability of inputs in time (16.67%) as major hindrance in input supply. In Dungarpur district also these were the two major difficul-

Table 7: Factors in Tribal Entrepreneurship: Input Related Difficulties

Input related problems	Banswara		Dungarpur		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Non-availability of inputs	5	8.33	5	8.33	12	10.00
Non-availability of inputs in time	10	16.67	35	58.33	36	30.00
Lack of knowledge of source of inputs	4	6.67	0	0	4	3.33
Inputs are costly	30	50.00	15	25.00	51	26.67
Others	3	5.00	0	0	3	2.50
None	8	13.33	5	8.33	14	11.67
Total	60	100.00	60	100	120	100.00

Table 8: Inhibiting Factors in Tribal Entrepreneurship: Credit Related Problems

Credit related problems	Banswara		Dungarpur		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
High interest rate	21	35.00	29	48.33	50	41.67
Lengthy process	26	43.34	0	0.00	26	21.67
Others	5	8.33	15	25.00	20	16.67
None	8	13.33	16	26.67	24	20.00
Total	60	100.00	60	100.00	120	100.00

ties mentioned by the respondents. Overall about 11.67 per cent of the respondents opined that they did not find any difficulty in accessing the agricultural inputs.

CREDIT RELATED DIFFICULTIES

An inquiry was also made about inhibitors related to credit availability. Overall about 41.67 per cent respondents considered high rate of interest as a major problem followed by lengthy process of sanctioning of the loans. A sizeable

number of respondents (16.67%) reported some other reasons like paper work, legal formalities, mortgage as inhibitors in availing of the financial facilities. However, one-fifth of the respondents did not report any difficulty in availing of the financial assistance.

CONCLUSION

Unlike adoption of crops, adoption of enterprises is a difficult process, as it requires large initial investment, technical skills, and marketing problems. Moreover, the re-

source poor farmers perceive a greater amount of risk involved in such vocations. It is suggested that to enhance the entrepreneurial orientation among the tribal people a multi pronged / multi stage approach needs to be adopted as majority of the tribal people have very low level (primary level) of education. SWOT analysis followed by training intervention to change the mindset of the people must be an integral part of the strategy.

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