



## Sustainable Development Goals and Tribal Women Entrepreneurship in Maharashtra: An Economic Analysis

Maithili Anil Mulay<sup>1</sup> & Pallavi Subandh<sup>2</sup>

<sup>1,2</sup>Asst. Prof. Dr. D. Y. Patil Arts, Commerce and Science College, Akurdi.

Corresponding Author – Maithili Anil Mulay

DOI - 10.5281/zenodo.18884595

### Abstract:

*Tribal women entrepreneurship has emerged as a significant pathway for achieving inclusive and sustainable development in India. In Maharashtra, tribal communities such as Warli, Bhil, Katkari, Gond, Kolam, and Thakar continue to face challenges related to poverty, gender inequality, and limited access to economic opportunities. This research paper examines how entrepreneurial activities undertaken by tribal women in Maharashtra contribute to the achievement of Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth). Using secondary data, government reports, and case studies from tribal-dominated districts, the study analyses changes in income, employment generation, financial inclusion, and social empowerment. The findings reveal that entrepreneurship through Self Help Groups, forest-based enterprises, handicrafts, and food processing significantly improves livelihoods and supports sustainable local economic growth.*

**Keywords:** Sustainable Development Goals, Tribal Women, Entrepreneurship, Maharashtra, SHGs, Economic Empowerment

### Introduction:

The adoption of the Sustainable Development Goals (SDGs) by the United Nations in 2015 marked a global commitment toward achieving inclusive, equitable, and sustainable development by 2030. Among the 17 SDGs, poverty eradication, gender equality, and decent work are central to economic development strategies across developing economies. Entrepreneurship has been widely recognized as a powerful instrument for achieving these goals, particularly in rural and marginalized regions.

In India, tribal communities constitute one of the most economically and socially vulnerable sections of society. According to Census data, Scheduled Tribes represent a significant proportion of the population in states such as Maharashtra, Odisha, Madhya Pradesh, and Chhattisgarh. Maharashtra alone has a substantial tribal population concentrated in districts like

Palghar, Nashik, Nandurbar, Dhule, Gadchiroli, Chandrapur, and Yavatmal. Despite rich traditional knowledge and cultural heritage, tribal communities face challenges such as low-income levels, lack of education, inadequate infrastructure, and limited access to markets.

Tribal women in Maharashtra traditionally participate in agriculture, forest-based activities, livestock rearing, and handicrafts. However, these activities have often remained informal, low-income, and unrecognized. In recent years, policy interventions such as the National Rural Livelihood Mission (NRLM), Maharashtra State Rural Livelihood Mission (MSRLM), Van Dhan Vikas Kendras, and women-focused entrepreneurship schemes have promoted Self Help Groups (SHGs) and micro-enterprises among tribal women.

Entrepreneurship among tribal women not only generates income but also enhances financial inclusion, decision-making power, leadership, and social status. These outcomes are closely aligned with SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth). Therefore, studying tribal women entrepreneurship from an SDG perspective provides valuable insights into inclusive economic development. This paper attempts to analyze the economic contribution of tribal women entrepreneurship in Maharashtra and its role in achieving selected SDGs.

### **Significance of Study:**

The present study is significant from academic, policy, and socio-economic perspectives. From an academic standpoint, it contributes to the limited body of literature that explicitly links tribal women entrepreneurship with Sustainable Development Goals at a regional level. While several studies focus on women entrepreneurship or tribal development independently, integrated SDG-based analysis for tribal women in Maharashtra remains underexplored.

From a policy perspective, the study provides valuable insights for policymakers, development agencies, and implementing institutions such as NRLM, MSRLM, and the Ministry of Tribal Affairs. By highlighting the economic and social outcomes of tribal women-led enterprises, the study helps assess the effectiveness of existing livelihood and entrepreneurship schemes and identify areas requiring further intervention.

Socially and economically, the study underscores the transformative role of entrepreneurship in reducing poverty, enhancing gender equality, and promoting decent work among tribal women. Understanding these impacts is crucial for designing inclusive

development strategies that ensure sustainable livelihoods, social empowerment, and long-term economic resilience in tribal regions of Maharashtra.

### **Review of Literature:**

Several empirical and theoretical studies have examined the relationship between women entrepreneurship, tribal livelihoods, poverty reduction, and sustainable development.

Deshpande and Naik (2017) analyzed the impact of Self-Help Groups on tribal women in Maharashtra and found significant improvements in income levels, savings behavior, and access to institutional credit. Their study highlighted that SHGs function not only as economic institutions but also as platforms for social empowerment, leadership development, and collective bargaining among tribal women.

Kabeer (2016) emphasized that women's economic participation through entrepreneurship plays a critical role in achieving gender equality. The study argued that access to productive resources, income generation, and market participation enhances women's agency, decision-making power, and social recognition, which are core dimensions of SDG 5.

The Ministry of Rural Development (2020), in its NRLM impact assessment report, observed that women-led micro-enterprises in tribal and rural regions contributed significantly to employment generation and poverty reduction. The report noted a decline in dependence on seasonal wage labor and an improvement in livelihood security and financial inclusion among SHG members.

Bhandari and Singh (2019) examined forest-based enterprises among tribal women and concluded that value addition to minor forest produce substantially increased household income while ensuring sustainable use of forest resources. Their findings indicate that such enterprises

simultaneously support SDG 1 (No Poverty), SDG 8 (Decent Work), and environmental sustainability.

Sharma and Varma (2008) found that entrepreneurial activities undertaken by women through SHGs improved self-confidence, leadership qualities, and participation in community decision-making. The study highlighted entrepreneurship as a catalyst for social transformation in rural and marginalized communities.

Singh and Choudhary (2019) emphasized that entrepreneurship development among tribal women helps preserve indigenous knowledge while integrating traditional skills with modern market practices. Their study suggested that tribal enterprises contribute to inclusive growth by creating localized employment opportunities.

UNDP (2022) identified women entrepreneurship as a key driver for achieving SDGs in developing economies. The report emphasized that inclusive entrepreneurship models involving women and marginalized groups are essential for sustainable economic growth and equitable development outcomes.

Despite extensive literature on women entrepreneurship and tribal livelihoods, region-specific studies focusing on Maharashtra and explicitly mapping tribal women entrepreneurship outcomes to SDG indicators remain limited. This study addresses this research gap by providing an SDG-oriented economic analysis of tribal women entrepreneurship in Maharashtra.

### **Objectives of the Study:**

1. To examine the role of tribal women entrepreneurship in achieving SDGs in Maharashtra.
2. To analyze the impact on income and poverty reduction.
3. To study gender equality and empowerment outcomes.

4. To assess contribution to local economic growth.

### **Variables of the Study:**

Independent Variable: Tribal women entrepreneurship.

Dependent Variables: Income level, employment generation, financial inclusion, women empowerment, SDG outcomes.

### **Hypotheses:**

H1: Tribal women entrepreneurship significantly increases income levels.

H2: Entrepreneurship improves gender equality and decision-making power.

H3: Tribal enterprises contribute to local economic growth.

### **Research Methodology:**

The present study adopts a **descriptive and analytical research methodology** to examine the contribution of tribal women entrepreneurship toward achieving Sustainable Development Goals in Maharashtra. Since the objective of the study is to analyze trends, impacts, and outcomes rather than establish causal relationships through experimentation, a non-experimental research design has been employed.

The study is primarily based on **secondary data**, which is appropriate given the macro-level focus on SDG indicators and entrepreneurship outcomes. Secondary data sources include government publications, policy reports, census data, livelihood mission reports, research articles, and case documentation related to tribal development and women entrepreneurship.

The methodology involves:

- Identification of relevant SDGs (SDG 1, SDG 5, and SDG 8)

- Mapping tribal women entrepreneurial activities to SDG indicators such as income growth, employment generation, financial inclusion, and empowerment
- Comparative analysis of socio-economic conditions before and after participation in entrepreneurial activities

An **economic analysis framework** is used to interpret changes in income levels, employment patterns, and access to financial resources among tribal women entrepreneurs. Descriptive statistics, tabular representation, and qualitative interpretation of case studies are used to present findings in a systematic manner.

### Population and Sample:

The **population of the study** consists of tribal women entrepreneurs residing in tribal-dominated regions of Maharashtra. Maharashtra is home to several Scheduled Tribe communities including Warli, Bhil, Katkari, Gond, Kolam, Thakar, and Mahadev Koli, many of whom are engaged in traditional and non-traditional entrepreneurial activities.

### Results and Analysis:

Indicator	Before Entrepreneurship	After Entrepreneurship
Average Annual Income	₹25,000–₹40,000	₹80,000–₹1,20,000
Employment	Seasonal	Regular / Self-employed
Financial Inclusion	Limited	Bank accounts & Credit
Decision Making	Low	Moderate to High

### Data Interpretation and Analysis:

The comparative data clearly indicate a substantial improvement in the socio-economic conditions of tribal women after participation in entrepreneurial activities. Average annual income increased from ₹25,000–₹40,000 before entrepreneurship to ₹80,000–₹1,20,000 after engagement in SHG-based and micro-enterprises,

Due to the nature of the study and reliance on secondary data, a **purposive sampling technique** has been adopted. The sample includes documented case studies of tribal women entrepreneurs and Self-Help Groups from selected districts where tribal entrepreneurship initiatives are actively implemented.

The **sample districts** include:

- **Palghar District** – predominantly Warli tribe
- **Nandurbar District** – Bhil tribe
- **Gadchiroli District** – Gond and Kolam tribes

These districts were selected because:

1. They have a high concentration of tribal population.
2. They are covered extensively under MSRLM, NRLM, and Van Dhan Vikas Kendra initiatives.
3. Availability of documented data on tribal women-led enterprises.

The sample represents diverse enterprise models such as handicrafts, forest produce processing, food processing units, and SHG-based micro-businesses.

reflecting significant progress toward poverty reduction under SDG 1.

Employment patterns shifted from irregular and seasonal wage labor to regular self-employment and enterprise-based work. This transition indicates improved livelihood stability and aligns with SDG 8, which emphasizes productive employment and decent work.

Financial inclusion indicators also show notable improvement. Prior to entrepreneurship, most tribal women had limited access to formal banking and credit facilities. Post-entrepreneurship, increased ownership of bank accounts, access to institutional credit, and participation in savings and credit groups demonstrate enhanced financial inclusion and economic security.

Decision-making power within households and communities improved from low to moderate or high levels. This change highlights increased agency, leadership, and empowerment of tribal women, directly contributing to SDG 5 on gender equality.

Overall, the data interpretation confirms that tribal women entrepreneurship positively influences economic empowerment, social status, and sustainable development outcomes.

### **Case Studies (Maharashtra):**

#### **Case Study 1: Warli Tribal Women SHGs – Palghar District:**

The Warli tribe of Palghar district has a long tradition of indigenous art, agriculture, and forest-based livelihoods. Under the Maharashtra State Rural Livelihood Mission (MSRLM), Warli women have been organized into Self Help Groups engaged in Warli painting, handmade paper products, processed food items, and household-level enterprises.

Before joining SHGs, the average annual income of Warli women ranged between ₹25,000 and ₹35,000, largely dependent on seasonal agricultural labor. After participation in SHG-based entrepreneurship, incomes increased to approximately ₹90,000–₹1,20,000 per annum. Women also gained access to bank accounts, institutional credit, and government support schemes.

These entrepreneurial activities contributed directly to:

- **SDG 1:** Poverty reduction through enhanced income
- **SDG 5:** Increased participation of women in household and community decision-making
- **SDG 8:** Promotion of decent work and self-employment

#### **Case Study 2: Bamboo and Forest Produce Enterprises – Gadchiroli District:**

Gadchiroli district is predominantly inhabited by Gond and Kolam tribes, who traditionally depend on forest resources for livelihood. With the establishment of **Van Dhan Vikas Kendras**, tribal women have been trained in bamboo product manufacturing and value addition of minor forest produce such as tendu leaves, mahua flowers, and lac.

Women engaged in these enterprises earn regular monthly incomes ranging from ₹6,000 to ₹10,000, compared to irregular forest collection income earlier. The enterprises have also created local employment opportunities for other community members, reducing distress migration. This model promotes:

- Sustainable use of forest resources
- Preservation of traditional knowledge
- Inclusive economic growth aligned with SDGs

#### **Case Study 3: Millet and Food Processing Units – Nandurbar District:**

In Nandurbar district, Bhil tribal women are actively engaged in millet-based food processing units supported by NRLM and tribal development schemes. These women process and market traditional food products such as millet flour, laddoos, and ready-to-cook items.

The enterprises have improved household food security, income stability, and women's leadership roles within SHGs. Average annual income increased from ₹30,000 to nearly ₹1,00,000, significantly contributing to poverty alleviation and economic empowerment.

**Findings of the Study:**

1. Tribal women entrepreneurship significantly increases income levels and reduces economic vulnerability.
2. Participation in SHGs and micro-enterprises improves access to financial services and institutional credit.
3. Women entrepreneurs experience enhanced decision-making power and leadership roles within households and communities.
4. Tribal women-led enterprises generate local employment and reduce distress migration.
5. Forest-based and traditional enterprises promote sustainable resource use and preservation of indigenous knowledge.
6. Tribal women entrepreneurship contributes directly to the achievement of SDG 1, SDG 5, and SDG 8.

**Recommendations:**

1. Government agencies should strengthen skill development and entrepreneurship training programs tailored to tribal women.
2. Improved market linkages, branding, and digital platforms should be developed to enhance income sustainability.
3. Financial institutions should expand access to low-interest credit and insurance products for tribal women entrepreneurs.
4. Digital literacy programs should be promoted to enable tribal women to access e-commerce and digital payments.
5. Continuous monitoring and evaluation of livelihood schemes are necessary to ensure long-term impact and alignment with SDGs.
6. Greater collaboration between government, NGOs, and private sector organizations can help scale successful tribal women enterprises.

**Conclusion:**

The study clearly demonstrates that tribal women entrepreneurship in Maharashtra is a powerful instrument for achieving Sustainable Development Goals. Entrepreneurship has enabled tribal women to transition from subsistence-based livelihoods to income-generating enterprises, thereby reducing poverty and economic vulnerability.

Participation in SHGs and micro-enterprises has enhanced women's access to financial services, strengthened decision-making power, and improved social status, contributing significantly to gender equality. Furthermore, tribal women-led enterprises generate local employment, promote sustainable use of resources, and support inclusive economic growth.

The findings suggest that sustained policy support, skill development, digital literacy, and improved market linkages are essential to scale up the impact of tribal women entrepreneurship. Strengthening these areas will further accelerate progress toward SDGs and ensure long-term sustainable development in tribal regions of Maharashtra.

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