



Present Status of Indian Schedule tribe women in MSME

Dr.RituTiwari

Head, Department of Economics

DayanandAryaKanyaMahavidyalaya, Nagpur MH India

Abstract

The objective of this paper is to analyse social, economical position of tribal woman in respect of MSME. This paper is based on secondary data of Census of India and MSME which is collected from the website of Census, Ministry of Small, Medium and Large Enterprises government of India and reports of tribal ministry. For gathering various types of information, books, journals as well as websites have been explored by the researcher.

The schedule tribe constitutes a very small proportion of total population in India. They are marginalized in many ways. There are many provisions in the constitution of India to change their position but still they are confronted many challenges. The gender relation in tribal societies seems to be egalitarian and woman enjoys quite high social status and economic values as compared to non-tribal women. Govt of India constitutes various institutions to improve situation of tribal people. Dalit Indian Chamber of Commerce and Industries (DICCI) was one of them, it was founded on April 14, 2005 with adopted its mission statement “be job giver not job seeker” exhorting its Dalit members of India to become Entrepreneurs.

Government of India also taking initiative to start many programmes to up-lift the marginalized section of the society like SC/ST. The National SC/ST Hub (NSSH) announces to provide professional support to the SC/ST enterprises thereby enabling them to effectively participate in public procurement process. In this process MSME also playing very important role to generate capability of employment or entrepreneurship among ST women.

MSME has amazing capacity to utilize all local resources at very low cost and analyze the need of market as well as they adjust their production according to meet the demand of their product. This is the most dynamic sector just next to agriculture in India. This is a reason it is called “Back Bone” of the whole economy.

The objective of the paper is to analyze status of ST woman participation rate in MSME, to understand the role of MSME in employment generation of the country and to analyse the challenges faced by ST woman.

For analyzing all the aspects at India level, researcher using secondary data of various annual reports published from 2006-07 to 2018-19 on MSME by the Government of India as well as six censuses report on MSME sector.

Key words: Schedule Tribes, Women, MSME, Employment, GDP Contribution, Growth

1. Introduction:

Women are representing half of the population of country and playing very impressing role in social as well as economic structure of the economy. Empowering Women Entrepreneurs of marginalized Sections' received colossal applications – has emerged as the premier institution responding to the phenomenon of female entrepreneurship. Aimed at awakening the country to issues of hidden disparities and discuss evolving role of women entrepreneurship in India. With the gradual shift of mind-set amongst the stakeholders in MSME, women from various backward societies who are breaking the regressive restraints that society and circumstance have placed on them, and are choosing to be financially independent, while continuing in their traditional roles as primary caregivers.

The schedule tribe constitutes a very small proportion of total population in India. They are marginalized in many ways. There are many provisions in the constitution of India to change their position but still they are confronted many challenges. The gender relation in tribal societies seems to be egalitarian and woman enjoys quite high social status and economic values as compared to non-tribal women as mentioned by Romesh Nail B (2016) in his research. Her economic and non economic role has equally important like males in society. She enjoyed freedom, decision power and raise her voice in not only family but also at social issues.

The schedule tribe also known as “adivasi, meant original inhabitants. They were isolated for a long period of time socially and geographically. They belong from very different race and diversified cultural characteristics. Their religion, language and customs were very place to place. Since independence various measures and policies have been implemented to protect their interest at country level in different planning periods.

The development of tribal communities is very much depends on the status of tribal women in their societies, as they were representing half of the tribal population. Government of India also taking initiative to start many programmes to up-lift the marginalized section of the society like SC/ST. The National SC/ST Hub (NSSH) announces to provide professional support to the SC/ST enterprises thereby enabling them to effectively participate in public procurement process. This would involve participation by CPSEs/Central Ministries, States, Industry Associations such as DICCI and others. The Hub would also work towards the development of new

entrepreneurs to participate in procurement process leveraging on the 'Stand up India' programme. Selected entrepreneurs would be provided with support and mentoring by industry experts, CPSEs, and incubators.

In 2007 Ministry of Small Scale Industries and Ministry of Agro and Rural Industries were merged to form Ministry of Small, Medium and Large Scale Industries. Development of MSME is very positive indicator of country's economy. MSME plays very curtail role to generate employment to the huge populated country like India. The Idea behind focusing and promoting MSME is to generate more employment opportunities, eradication of poverty, utilizing regional natural resources and create healthy business environment to mobilize labours, capital and local resources etc.....(Dr Uma Pujar (2014)). It has been observe that acknowledgement and promotion of MSME has been one of the important strategies of developing countries to increase exports and stand strong in world market. MSME has amazing capacity to utilize all local resources at very low cost and analyze the need of market as well as they adjust their production according to meet the demand of their product. This is the most dynamic sector just next to agriculture in India. This is a reason it is called "Back Bone" of the whole economy.

MSME works as the primary class for entrepreneurship, which basically started by individual creativity and innovation. As per CSO Ministry of statistic and programme implementation (MOSPI) the share of MSME in Gross Value Added in total GAV was 31.8% in 2016-17. According to the Directorate General of Commercial Intelligence and Statistics (DGCIS) the share of MSME related products in total Export from India was 48.10% in 2018-19. The information share by NSSO 73rd round in 2015-16, estimated worker of unincorporated agriculture MSME were 11.10 crore. The importance of MSME is very much proved by these facts.(Press information Bureau,(2019) MSME).

Employment generation is the salient objective of Indian Economy and MSME are very capable to eradicate this in constructive manner poverty elevation, inclusive growth and income inequality were interlinked with only one solution of employability. Today the MSMEs are widening their domain across sectors of the economy, producing diverse range of various products and services to meet the demand of domestic and international markets. This is the best time to analyses its role regarding entrepreneurship development among marginalized groups like ST.

Small and Medium Enterprises (SMEs) are playing vital role for the economic growth and stability of country and decisive position especially for developing countries as they facilitate economic activity and provide huge employment thus contributing to poverty reduction. The Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of registered MSMEs. Small sector with 3.31 lakh and Medium sector with 0.05 lac estimated registered MSMEs accounts for 0.52% and 0.01% of total estimated MSMEs, respectively.(Mehta, R.(2019)). Thus, instead of taking a welfare approach, this sector seeks to empower people to break the cycle of poverty and deprivation. It focuses on people's skills and agency. However, different segments of the MSME sector are dominated by different social groups like SC/ST.

Apart from all importance and challenges now the issues of low demand in the economy in large measure because of the COVID19 pandemic and the ban on the Chinese goods. This issue has devastating impact on MSME businesses. On the bright side domestic MSMEs are known for producing expensive but better-quality products in comparison to the poor-quality Chinese products which dominate the unorganized retail sector. And this will be a brighter opportunity for MSME sector.

Concept of Women Entrepreneurship: Women entrepreneurs mean the women or a group of women who initiate, organize and operate a business enterprise. In other words we can say that the term “Women Entrepreneur” deals with that section of the female population who venture out into industrial activities i.e. manufacturing, assembling, job workers, repairs/servicing and other businesses. Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Women are expected to innovate, imitate or adopt an economic activity to be called women entrepreneurs. (Paul Jose 1996) The Government of India has treated women entrepreneurs of a different criteria-level of women participation in equity and employment position of the enterprise. As such “Women entrepreneurs is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women”. (M.B. Shukla 2011)

Scope and Objective of the study: The objective of the paper is to analyse social, economic status and participation of schedule tribe woman in MSME in India. As the problem is well known and huge so this is an urgent need to focus on improving employability to achieve self-efficiency, we must develop MSME and promote ST woman to involve in this opportunity. The main objective of this paper is:

- To understand the role of MSME in employment generation of the country.
- To analyze status of ST woman participation rate in MSME.
- To analyse the challenges faced by ST woman.
- To evaluate importance of MSME in Economy.

Methodology: This paper is a theoretical research paper which is based on secondary data of Census of India, MSME, collected from the website of Ministry of Small, Medium and Large Enterprises government of India and Annual report of MSME. For gathering various types of information, books, journals as well as websites have been explored by the researcher, which has been mentioned in references section.

3 Major research work reviewed:

MSME has very important role to developing country like India. They help reduce poverty by creating jobs for the country's growing labor force. MSME are the boon for fresh talent and it is the most significant driver in

India which is contributing to the tune of 8% to GDP. Considering its contribution to manufacturing, exports, and employment, other sectors are also benefitting from it. This micro enterprises aim to create large-scale employment in country, separate from the formal sector. And they can achieve this target with very limited finances and investment. Another objective is to spread industries and trade in an economically backward area. This helps in the development of the overall economy. This analytical study will help to understand the present situation of MSME and employment with basic understanding of various issues. According to World Bank, formal SMEs contribute up to 60% of total employment and up to 40% of national income (GDP) in emerging economies. (Micro, small & medium enterprises, (2019)

600 million jobs will be needed in the next 15 years to absorb the growing global workforce, mainly in Asia and Sub-Saharan Africa. In emerging markets, most formal jobs are generated by SMEs, which also create 4 out of 5 new positions. However, access to credit remains a major problem to the MSME sector globally. (Micro, small & medium enterprises, (2019)

Today MSME enterprises need to adopt best practices of corporate culture and follow international standards to move forward for offering innovative solutions. This focus should be on transfer of information and skill development to effectively use the transferred technology. This will help policy makers to find some way out to provide basic support to survive in comparative world. The policies of interest are state outlays and subsidies targeted towards this sector. More specifically, its capacity to create employment opportunities and its capability to achieve sustainable growth should be notice.

There are many studies have been done in MSME sector with various perspective and analysis at national international level. Some are very relevant to understand nexus between employment and MSME we can quote as:

According to research done by N. Khan and Adil amean Bhatt (2014) It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women.

(Syal Sabina, (2015) explain in her paper that MSME sector is often being termed the “engine of growth” of the country. The factor like export promotion, tooling and technology, manpower training, managerial skills are gave enormous opportunities for growth and better performance to the economy. It is concluded that MSME in the

Indian economy have shown limitless opportunities and excellent performance with the contribution of Industrial production and export Income.

According to the MSME website, government considers women are the base of society and when women are empowered, they will empower the whole world. As per the report of Ministry of Micro, Small and Medium Enterprises (MSME) 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception and upto 23.01.2019. The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, govt. contribution is only 5% of the project cost while for general category it is 10%. During 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed.

According to financial express near around 5.70 lakh micro enterprises have been supported with margin money of Rs 12,902 crore giving employment to approximately 47 lakh people as on October 31, 2019, under the scheme of central government Prime Minister's Employment Generation Programme (PMEGP) in FY09, according to the government data. The PMEGP scheme intends to boost entrepreneurship by supporting individuals setting up micro-enterprises with loans up to Rs 25 lakh in the manufacturing sector and Rs 10 lakh in the service sector along with 15-35 per cent subsidy for various categories. The central government's FY 19 MSME report, out of total 6.33 crore registered MSMEs in India, 6.30 (99 per cent) are micro-units while only 3.31 lakh are medium enterprises and 0.05 lakh are medium businesses. (FE, NEWS (2019))

In another study we found that India needs 6 to 7 million jobs a year to cease unemployment and global data shows that it is the MSMEs including start-ups, which create net new jobs in any country. On the other hand these Start-ups are also the centers of innovation and are a great way to enhance employment creation in the economy. One of the data from National Sample Survey (NSS) 73rd round will further emphasize on the significance of MSME sector in India as it states that during the period 2015-16, MSME sector has been creating 11.10 crore jobs in the rural and the urban areas across the country. Micro sector with 630.52 lakh estimated enterprises provides employment to 1076.19 lakh persons, which accounts for around 97% of total employment in the sector. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs provides employment to 31.95 lakh (2.88%) and 1.75 lakh (0.16%) persons of total employment in MSME sector, respectively. Out of 1109.89 lakhs employees in MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakhs (24%) are females.(Mehta, R.(2019)).

In India, capital is scanty and labour bounty. In this regards MSMEs are thought to have lower capital-output and capital-labour ratios than large-scale industries, and therefore, better serve growth and employment

objectives. The MSME sector in India has grown significantly since 1960 – with an average annual growth rate of 4.4% in the number of units and 4.62% in employment. Not only do MSMEs generate the highest employment per capita investment, but they also go a long way in checking rural-urban relocation by providing people living in isolated areas with a sustainable source of employment. (Jose, Tom (2019)

Research work done by Deshpande and Sharma (2013) In India, certain castes and communities have traditionally been business communities, and entrepreneurs from these communities start with clear natural advantages in that they possess insider knowledge, know-how and strong business networks passed down through the generations. In this context, an important channel of social mobility would be the extent to which marginalized groups, whose traditional occupations have not been business-based, have been able to break into established networks and establish themselves as entrepreneurs. While this data set does not have detailed and specific jati information, the evidence suggests that entrepreneurship as a significant vehicle for social mobility for Dalits is yet to become a reality for India.

According to researcher Shukla, Rekha (2020) daily wage laborers are suffering the most due to coronavirus. Around 25 to 30 percent of the people in urban areas work on daily wages. The country's 75 million MSMEs are the pillars for growth of the Indian economy, creating around 180 million jobs. It also speeds up the economy by about \$ 1183 billion. Out of this only, 7 million MSMEs are registered.

4 Growth and performance of MSME in Indian Economy:

In the recent years this sector perform higher growth rate as compare to overall industrial sector of India. During the XI plan this sector recorded a growth rate of 13% on an average. An impressive performance compare to most of the sectors. It is estimated that in terms of value, MSME sector contribute 45% of manufacturing production and around 40% of total export, which increased by 45% of export income of the country. (Syal Sabina, (2015)

The MSME continue over 90% of total enterprises in most of the economies in the world and are created with highest rate of employment growth and major share of industrial support and export. They contribute very significant amount in GDP also. In India too they play very vital role.

There are some reliable secondary data to understand the present status of MSME in India.

Table 1: Distribution of MSME (Activity wise in 2018-19) (In Lakh)

Activity Criteria	Rural	Urban	Total	Share %
Manufacturing	114.14	82.50	196.65	31
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
Electricity	0.03	0.01	0.03	00
ALL	324.88	309.00	633.88	100

Source: annual report of MSME govt. of India (2018-19) pdf available at <https://msme.gov.in>. pp 28

It is found from the above data that maximum number of 36% MSMEs was engaged in trade while 31% were found to be in doing manufacturing activities and 33% were in other activities. On the other hand it is stated that out of 633.88 units 324.88 means 51.25% were working in rural areas and 309 working units' means 48.75% were in urban areas.

Table 2: Distribution of MSME (Category wise) (In Lakh)

Area/Sector	Micro	Small	Medium	Total	Share
Rural	324.09	0.78	0.01	324.88	51%
Urban	306.43	2.53	0.04	309.00	49%
ALL	630.52	3.31	0.05	633.88	100

Source: annual report of MSME govt. of India (2018-19) pdf available at <https://msme.gov.in>. pp 29

Depicts from table 2 that out of the total number of 633.88 working Enterprises 99% (630.52) were in Micro sector, whereas only 3.31 lakh were working as small Enterprises and Medium units account only 0.05 (0.01%). In other words we can say that 99% working Enterprises have under 25 lakh working capital in manufacturing and 10 lakh working capital in service sector. Investment of capital is very poor for various reasons.

5 Discussion:

It has been observed from various reports that 8.05 million out of the total 58.5 million establishments were run by women entrepreneurs in India which is around 13.76 % of the total number of establishments. Total workers engaged in women owned & run establishments were 13.48 million persons, which is 10.24% of the total number of workers engaged in India under different economic activities.

As per the report of sixth census report 2016, The total number of establishments owned by women entrepreneurs was 8,050,819 out of which 5,243,044 constituting about 65.12 % of the total establishments were located in rural areas and remaining 2,807,775 (34.88%) were located in urban areas. The percentage of establishments without hired workers in rural areas was 86.85% whereas, in urban areas, it was 76.33%. The number of women establishments involved in agricultural activities was 2,761,767 constituting 34.3 % of the total number of establishments owned by women.

Ownership of ST women enterprises (MSME) from 2006-07 to 2018-19

As table 3 shows that socially backward groups owned maximum share of 66.27% of MSMEs. In which OBC owned bulk share of 49.72%. The representation of SC, ST owner in MSME sector was low at 12.45 and 4.10 percent respectively. The situation in rural areas is slightly better than urban with 6.70 % ownership in ST category in 2018-19 on the other hand in 2006-7 according to the fourth census the socially backward groups owned almost bulk of MSME which was owned by OBCs (45.87%). Representation of SC and ST owners in MSME sector was low at 11.38% and 5.18% respectively. The aforesaid pattern of ownership by socially backward groups was true, by and large, both in rural and urban areas. Thus, in rural areas, almost 67.84% of MSME were owned by the socially backward groups, of which 70.69% belonged to the backward classes. In urban areas, almost 54.24% belonged to the socially backward groups, of which, 78.75% belonged to the OBCs.

Over the decade we find that First, an increase of caste disparity in ownership of enterprises: decline in proportions owned by ST and a corresponding increase of proportions owned by SC and OBC (which is 1.01 to 3.85% respectively). Second, it was observed that proportions owned by ST in rural areas were subsequently better than urban areas (which was 6.70 in rural and 1.13 in urban in 2018-19 and same pattern observed in 2006-07 also). Third, ST owned units showed greater decline in urban areas as compared to rural (almost 50% in urban and about 15% in rural over the period of 2006-07 to 2018-19). Fourth, the overall rise in SC and OBC owned units is due to mainly rise in rural areas although they perform well in urban areas too as compare to ST and other groups.

Table 3: Percentage distribution of enterprises by Social group of owners

Area/Sector	SC	ST	OBC	Other	Not Known	ALL
2018-19 (Ministry of Micro, Small and Medium Enterprises, Government of India, Annual Report 2017-18)						
Rural	15.37	6.70	51.59	25.62	0.72	100
Urban	9.45	1.43	47.80	40.46	0.86	100
ALL	12.45	4.10	49.72	32.95	0.79	100
2006-07 (fourth all India census of micro, small and medium enterprises 2006-07, unorganized sector)						
Rural	12.83	7.06	47.92	30.81	1.35	100
Urban	9.18	2.34	42.72	43.66	2.10	100
ALL	11.38	5.18	45.87	35.92	1.65	100
Source: Ministry of Micro, Small and Medium Enterprises, Government of India, Annual Report 2017-18 and fourth all India census of micro, small and medium enterprises 2006-07, unorganized sector.						

Gander disparity:

As depicted in table 4 that Gander disparity is very sharpening but it shows increase in women owned enterprises. Almost 32% growth was witnessed in women owned enterprises over 7 to 8 years period. Female owned units increased from 13.72 to 20.37 percent. Note that all female owned units were not managed by female as quoted by (“Ashwini Deshpande and Smriti Sharma, March 2013, entrepreneurship or survival? Caste and gender of small business in India”CDE.)

Table 4: Type of ownership Gender-wise (%)

	2011-12	2018-19
Male	86.28	79.63
Female	13.72	20.37
Total	100	100
Source: annual report of MSME govt. of India (2018-19) and (2011-12)		

ST women entrepreneurship in sixth census (2016)

It is observed from table 5 that 3.27 million establishments constituting 40.6 % were owned by OBCs. Others i.e. General category owned 3.23 million (40.2%) establishments, SCs owned 12.18 %, and ST owned 6.97%. We found that participation of ST women is lower as compared to the other social groups.

We can say that the participation of ST group was lowest among SC, OBC & Other group in 2016 like earlier trend.

Table 5: Total number of Establishments under women entrepreneurship by social group of owner (%)

S.N.	Social group	Sixth Census
1	SC	12.18
2	ST	6.97
3	OBC	40.65
4	OTHER	40.20
5	Non Recorded	-----
	TOTAL	100
Source: Six economic census 2016 Govt. of India		

Participation of ST women as workers in MSME:

The proportion of female workers in MSME is observed in the below table, according to this data we can say that first, ST women participation as marginal and main worker were high as compare to the all India average

(36.06% and 59.77 % respectively). Second, this trend was not seen in ST male workers, on that basis we can assume that ST women were more laborious, hard working as compare to ST male workers. Third, ST women workers were high participation rate as compare to all India Female comparison as marginal and main worker (which is 36.06 as compare to 24.64 as main worker and 59.77 as compare to 50.78 % as marginal worker) these facts were simply reflects that ST female participation in MSME were remarkably high as compare to all India female participation average.

Table 6 : Percentage Distribution of Main and Marginal Workers by Category

	All population		ST	
	Male	Female	Male	Female
All India				
Main workers	75.36	24.64	63.94	36.06
Marginal workers	49.22	50.78	40.23	59.77

Source: Statistic profile of ST, Ministry of tribal affairs, Govt of India 2013

ST Women entrepreneurs in MSME (State/ UT representation)

Table 7 depicts State wise distribution of women owned establishments by social group of the owner. It is observed that 40.6 % were owned by OBCs. Others i.e. General category owned 40.2% establishments, SCs owned 12.18 %, and ST owned 6.97%. If we look state wise participation of ST women entrepreneurs was almost negligible. Note that ST female participation in MSME as owner were quite depressive and lowest but as we found in table 3 that their participation as marginal and main worker was quite high as compare to all India Female participation.

Odisha has highest rate of ST female entrepreneur by 12.64% followed by Gujarat at 11.24%. Andhra-Pradesh and West Bengal were on third and fourth position by 8.06 and 7.46 % respectively. By analyzing the data we found that Most of the states were not having even one percent of ST participation as entrepreneur. Although Madhya-Pradesh claiming first position for highest tribal population by 14.7% followed by Maharashtra by 10.1%. Odisha, Rajasthan and Gujarat have 9.2, 8.6, and 8.2% of Tribal population according to census 2011.

Proportion of owner-operated units in ST and SC-owned businesses are significantly lower than that among OBC and Others. However, the biggest contrast is between these three groups and the “Others”, whose proportions of owner-operated enterprises have remained practically unchanged over the period, whereas the other three groups have registered significant increases.

Table 7: State/UT wise total number of Establishments under Women entrepreneurship by social group of owner

% share of State/UT in Women establishments by Social group of Owner						
S.N.	State/UT	SC	ST	OBC	Other	Total
1	Jammu & Kashmir	0.19	0.36	0.08	0.77	0.39
2	Himachal Pradesh	1.09	0.5	0.21	0.89	0.61
3	Punjab	2.45	0.15	0.44	2.22	1.38
4	Chandigarh	0.27	0.02	0.01	0.08	0.07
5	Uttarakhand	0.4	0.31	0.18	0.62	0.39
6	Haryana	2.13	0.23	1.02	2.13	1.55
7	Delhi	1.08	0.37	0.32	1046	0.87
8	Rajasthan	2.77	2.67	3.51	2.82	3.08
9	Uttar Pradesh	6.43	2.03	6.78	5.74	5.99
10	Bihar	1	0.83	1.71	2.57	1.91
11	Sikkim	0.03	0.37	0.04	0.05	0.07
12	Arunachal Pradesh	0.03	0.65	0.01	0.07	0.08
13	Nagaland	0.04	2.13	0.01	0.03	0.17
14	Manipur	0.41	2.96	1.38	0.69	1.1
15	Mizoram	0.01	2.57	0	0.04	0.2
16	Tripura	0.28	0.65	0.09	0.16	0.18
17	Meghalaya	0.05	4.6	0.01	0.09	0.37
18	Assam	1.68	4.78	1.03	2.38	1.91
19	West Bengal	14.53	7.46	3.76	16.19	10.33
20	Jharkhand	0.39	0.76	0.32	1.12	0.68
21	Odisha	5.21	12.64	2.21	1.71	3.1
22	Chhattisgarh	0.58	4.41	0.71	0.75	0.97
23	Madhya Pradesh	3.04	3.34	2.51	2.86	2.77
24	Gujarat	4.28	11.74	5.86	7.08	6.57
25	Daman & Diu	0	0.01	0.01	0.01	0.01
26	D & N Haveli	0	0.03	0	0.03	0.02
27	Maharashtra	7.99	5.32	4.73	12.4	8.25
28	Karnataka	5.63	5.88	8.99	5.05	6.78
29	Goa	0.07	0.36	0.11	0.32	0.21
30	Lakshadweep	0	0.06	0	0	0.01
31	Kerala	6.32	2.0	16.65	9.01	11.35
32	Tamil Nadu	15.48	5.42	21.28	6.45	13.51
33	Puducherry	0.13	0.02	0.21	0.06	0.13
34	A & N islands	0	0.07	0.01	0.05	0.03
35	Telangana	4.11	5.44	5.73	3.03	4.43
36	Andhra Pradesh	11.93	8.06	10.07	11.07	10.56
	All India	100	100	100	100	100

Source: sixth economic census 2016,

6 Findings:

The main findings are

- It can be concluded that rural area has more working units as compare to urban areas. (Table 1)
- Maximum MSME units were working in trading then manufacturing and rest were doing other activities. (Table 1)
- 99% enterprises were working in micro sectors 0.05 were in small and rest was in medium sector. (Table 2)

- As per the report of sixth census report 2016, The total number of establishments owned by women entrepreneurs was 8,050,819 out of which 65.12 % were located in rural areas and remaining 34.88% were located in urban areas.(Table 2)
- an increase of caste disparity in ownership of enterprises: decline in proportions owned by ST and a corresponding increase in proportions owned by SC and OBC (which is 1.01 to 3.85% respectively) (Table 3)
- It was observed that proportions owned by ST in rural areas were subsequently better than urban areas (which was 6.70 in rural and 1.13 in urban in 2018-19 and same pattern observed in 2006-07 also) (Table 3)
- We can conclude from the facts that ST owned units showed greater decline in urban areas as compared to rural (almost 50% in urban and about 15% in rural over the period of 2006-07 to 2018-19) (Table 3)
- The overall rise in SC and OBC owned units is due to mainly rise in rural areas although they perform well in urban areas too as compare to ST and other groups (Table 3)
- Gender disparity is very sharpening but it shows increase in women owned enterprises. Almost 32% growth was witnessed in women owned enterprises over 7 to 8 years period. Female owned units increased from 13.72 to 20.37 percent. (Table 4)
- It is observed that 3.27 million establishments constituting 40.6 % were owned by OBCs. Others i.e. General category owned 3.23 million (40.2%) establishments, SCs owned 12.18 %, and ST owned 6.97%. We found that participation of ST women is lower as compared to the other social groups.(Table 5)
- We can say that the participation of ST group was lowest among SC, OBC & Other group in 2016 like earlier trend. (Table 5)
- ST women participation as marginal and main workers was high as compare to the all India average (36.06% and 59.77 % respectively). (Table 6)
- This trend was not seen in ST male workers, on that basis we can assume that ST women were more laborious, hard working as compare to ST male workers.(Table 6)
- Note that ST female participation in MSME as owner were quite depressive and lowest but as we found in table 3 that their participation as marginal and main worker was quite high as compare to all India Female participation. (Table 7)
- Odisha has highest rate of ST female entrepreneur by 12.64% followed by Gujarat at 11.24%. Andhra-Pradesh and West Bengal were on third and fourth position by 8.06 and 7.46 % respectively. (Table 7)
- By analyzing the data we found that Most of the states were not having even one percent of ST participation as entrepreneur. Although Madhya-Pradesh claiming first position for highest tribal population by 14.7% followed by Maharashtra by 10.1%. Odisha, Rajasthan and Gujarat have 9.2, 8.6, and 8.2% of Tribal population according to census 2011. (Table 7)

7 Conclusion:

Our main results can be summarized as follows: We find the clear and persistent caste and gender disparities in all enterprise characteristics in the MSME sector over 2006-07 to 2018-19. The share of ST has been decline over the period. This share is smaller than rural in urban areas.

There are clear caste and gender disparities in ownership of MSMEs, where SCs and STs are under-represented compared to their population shares, OBCs are roughly equal to their population share and Others are over-represented. Caste disparities have marginally increased over 2006-7 and 2016-17 census report. Proportions of SC, ST, OBC and female-ownership are higher in rural compared to urban areas.

ST businesses are under-represented as compared to their share in state populations. The sectoral mix varies considerably by rural-urban location as well as by the caste and gender of the owner. The developing economy such as India should focus in this sector to achieve sustainable growth. Micro enterprises were doing very well and government should be given pre-eminent role to produce more jobs and offer financial support to make them efficient. Technological up gradation and financial support were always biggest drawback of micro enterprises, this sector has tremendous scope to perform better to support back bone of economy.

The proportion of OBC ownership reflects their population share. Also, the top five states in terms of ownership are those where OBCs are also the dominant group in politics, suggesting that small business ownership has been one of the factors contributing to their political dominance. But there are clear disparities between OBCs and Others. There is evidence of homophily in OBC and Other firms. Thus, the MSME sector, as it stands today, is not a major vehicle for job creation for the ST women.

Though it has been observed that MSMEs were recognized as an important for employment generation and eradicate disparity of income from the earliest days of Indian Independence, it appears that the objectives of policies stressing the role of MSMEs are not being realized yet. Therefore, we need an entitlement approach that can have likely to compelling all related stakeholders to work on a common national agenda and compound decision under a scientifically structured framework. This perspective demands the identification and analysis of major security threats to the MSMEs, and entrepreneurship at the grass root level.

References:

- Annual report, (2018-19) *Ministry of Micro, small and medium enterprises*, Government of India , Delhi pdf
- Deshpande and Sharma (2013) "Entrepreneurship or survival? Caste and gender of small business of India" CDC

- FE, NEWS (2019)99% MSME creates these many jobs, given this much money under the government scheme to create entrepreneurs, Dec 10. 2019) financial express, News available at <https://www.financialexpress.com>.
- Jose, Tom (2019)Micro, small and medium enterprises: the importance in Indian Economy, available at <https://www.clearias.com>.
- M.B. Shukla (2011). *Entrepreneurship and Small Business Management*. Kitab Mahal, Allahabad, p. 91.7.
- Mehta, R.(2019), MSME Sector-A Force to Reckon With As the Biggest Job Creator, Employment News, 42 available at <http://employmentnews.gov.in>.
- Micro, small & medium enterprises, (2019) dristi, available at <https://www.drishtiiias.com>
- Micro, small & medium enterprises, (2019) dristi, available at <https://www.drishtiiias.com>.
- N. Khan, Adil amean Bhatt(2014) Role of women in Micro, Samall and Medium Rnterorisies(MSME) semanticscholar.org
- Paul Jose, Ajith Kumar N., Mualilly Paul, T. *Entrepreneurship Development*, Himalaya Publishing House, Mumbai 1996 p. 65.
- Press information Bureau,(2019) *Ministry of Micro, small and medium enterprises*, Government of India , Delhi available at <https://pib.gov.in>.
- Pujar, Uma (2014) MSMEs and Employment in India: a analytical study, *IOSR journal of business and management* 16(2), PP 13-15
- Romesh Naik B,(2016) Social, Economic and Educational Status of Tribal women in India:Some Issues, *IJSR V(VII) July 2016*, pp 47-50
- S. Kishore, (not available) Growth of Small, Medium and Large enterprises in India, *BIMS International Journal of social science research* available at file:///C:/Users/user/Downloads
- Shukla Rekha, (2020), what would be the affect of MSME in India, if the lockdown increases 4 to 8 weeks,(news March 30,020) *Inventiva* available at <https://www.inventiva.co.in>
- Syal Sabina, (2015) Role of MSME in the growth of Indian Economy, *global journal of commerce and management perspective*, 4(5) pp 40-43)
- The National Small Industries Corporation, Govt. of India available at <https://www.nsic.co.in/Schemes/National-Scheduled-Caste-and-Scheduled-Tribe-Hub.aspx>