

# Entrepreneurial Awareness And Government Scheme Accessibility In The Jaunsar Bawar: Tribal Region Of Uttarakhand

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## Abstract

Entrepreneurship has increasingly been recognized as a transformative force in enhancing economic growth, social empowerment, and cultural preservation, particularly in marginalized and tribal regions. In India, government schemes such as MUDRA Yojana, Stand-Up India, Startup India, and specialized tribal welfare programs are designed to support entrepreneurial activities. However, their effectiveness in remote tribal areas remains questionable, largely due to limited awareness, structural barriers, and inadequate policy outreach. This study investigates the entrepreneurial ecosystem of the Jaunsar Bawar region of Uttarakhand, a geographically isolated tribal area with unique socio-cultural dynamics. The research employs a mixed-method approach, integrating primary data from 20 local entrepreneurs engaged in hotels, homestays, handicrafts, apple farming, ginger trade, traditional food items (red rice, pulses, rajma), and one small-scale cardboard (gatta) factory, with secondary data drawn from government policy documents, published reports, and academic literature. Findings reveal that 15 out of 20 respondents had no awareness of any government scheme, while 2 gained awareness only after years of running their businesses, and only 3 demonstrated prior knowledge and utilization of policies. This stark gap underscores deficiencies in information dissemination and highlights the reactive rather than proactive nature of government engagement with tribal entrepreneurs. The study identifies three major challenges: (1) weak institutional linkages and lack of localized awareness campaigns; (2) infrastructural constraints such as limited banking access, internet penetration, and bureaucratic hurdles; and (3) socio-cultural barriers that inhibit participation in formal policy mechanisms. By analyzing these gaps, the research contributes to the literature on tribal entrepreneurship by bridging the disconnect between policy frameworks and grassroots realities.

The outcomes of this study have important implications for policymakers, educators, and development practitioners. It recommends localized information centers, training workshops in tribal languages, improved digital infrastructure, and stronger academic-government collaborations as pathways to ensure inclusive growth. The paper concludes that entrepreneurial resilience exists in Jaunsar Bawar, but without robust policy outreach, the transformative potential of government initiatives remains underutilized.

**Keywords:** Tribal entrepreneurship, government schemes, awareness, Uttarakhand, Jaunsar Bawar, socio-economic development.

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## INTRODUCTION

Entrepreneurship is widely acknowledged as a cornerstone of economic development, social mobility, and cultural preservation. In emerging economies like India, entrepreneurial ventures not only contribute to national growth but also serve as instruments of empowerment for marginalized and underrepresented communities. For tribal and remote regions, entrepreneurship holds even greater significance because it creates sustainable livelihoods while safeguarding indigenous traditions, local knowledge systems, and community-based identities. Unlike urban or semi-urban entrepreneurship, tribal entrepreneurship is embedded in a unique socio-cultural fabric, shaped by geographical isolation, limited institutional access, and strong communal values.

The Jaunsar Bawar region of Uttarakhand offers an important case study of this dynamic. Located in the Dehradun district, Jaunsar Bawar is a tribal-dominated area characterized by its mountainous terrain, distinctive cultural heritage, and semi-isolated settlements. Agriculture, horticulture, and animal husbandry have historically formed the

backbone of livelihoods in this region, while apple farming, ginger cultivation, and traditional handicrafts have gained prominence in recent decades. Alongside agriculture, tourism and hospitality—manifested in homestays, hotels, and local food ventures—are slowly emerging as alternative income streams, fueled by the rising popularity of Uttarakhand as a tourist destination. Despite these opportunities, structural constraints limit the scale and sustainability of entrepreneurial growth in Jaunsar Bawar.

Over the past two decades, the Government of India has launched several schemes intended to promote inclusive entrepreneurship, including Pradhan Mantri Mudra Yojana (PMMY), Startup India, Stand-Up India, tribal cooperative programs, and subsidies targeted at small and medium enterprises (SMEs). At the state level, the Government of Uttarakhand has also introduced programs supporting horticulture, rural tourism, and skill development. These schemes, in principle, are designed to provide credit, training, infrastructure, and market linkages for aspiring entrepreneurs. However, the implementation and accessibility of such schemes in tribal areas like Jaunsar Bawar remain questionable.

Preliminary evidence suggests that entrepreneurs in Jaunsar Bawar often start businesses relying on personal savings, community-based lending, or informal networks rather than institutional credit. Awareness of government initiatives is strikingly low, with many entrepreneurs learning about such schemes only after their enterprises are operational. In some cases, they never become aware of them at all. This disconnect between policy intent and grassroots realities reflects a critical **information and outreach gap** in India's entrepreneurship development framework.

Globally, scholars and policymakers emphasize the role of entrepreneurship in addressing rural poverty and promoting inclusive growth. However, tribal entrepreneurs face multiple disadvantages: infrastructural deficits such as poor road connectivity and unreliable internet access; bureaucratic obstacles such as lengthy paperwork and eligibility restrictions; and socio-cultural barriers, including language differences and limited exposure to formal financial systems. These barriers compound one another, restricting the effective participation of tribal entrepreneurs in mainstream economic opportunities. As a result, while entrepreneurial potential in tribal areas is high, actual participation in institutionalized entrepreneurship ecosystems remains disproportionately low.

Against this backdrop, the present study seeks to investigate the awareness and utilization of government schemes among entrepreneurs in the Jaunsar Bawar region. By combining primary data from entrepreneurs across diverse sectors—including apple farming, ginger trade, handicrafts, hotels, homestays, and a small-scale cardboard (gatta) factory—with secondary data from government records, policy documents, and academic research, this study explores both opportunities and constraints shaping tribal entrepreneurship.

The study is significant for several reasons. First, it provides a grassroots perspective on how entrepreneurs in remote tribal regions perceive and engage with government support mechanisms. While national and state-level policies are well documented, their practical relevance to marginalized entrepreneurs is underexplored. Second, it highlights the **asymmetry of information flows**—showing how government policies often fail to reach the intended beneficiaries at the right time. Third, the study contributes to the emerging literature on inclusive development and tribal empowerment, linking entrepreneurship with socio-economic resilience in culturally distinct communities.

Furthermore, this research is timely given the growing policy discourse around “Atmanirbhar Bharat” (self-reliant India) and the emphasis on harnessing grassroots entrepreneurship to drive localized economic growth. Without integrating tribal entrepreneurs into this vision, India risks perpetuating structural inequalities between mainstream and marginalized economies. By focusing on Jaunsar Bawar, the study offers insights that may be applicable to other tribal regions across India, such as Jharkhand, Chhattisgarh, and the North-Eastern states, where similar challenges persist.

In summary, the introduction sets the stage for understanding entrepreneurship not only as an economic phenomenon but also as a **vehicle of social transformation in tribal regions**. The unique case of Jaunsar Bawar underscores the urgent need for aligning **policy frameworks with local realities**, thereby ensuring that entrepreneurship fulfills its potential as a driver of inclusive and sustainable development.

## LITERATURE REVIEW

### 1. Entrepreneurship and Economic Development: A Global Perspective

Entrepreneurship has long been recognized as a key driver of economic growth and innovation. Joseph Schumpeter's theory of "creative destruction" emphasizes the role of entrepreneurs in disrupting existing market structures and creating new opportunities (Schumpeter, 1934). Across the world, entrepreneurial ventures have been linked with employment generation, industrial diversification, and technological advancement. In rural and marginalized regions, entrepreneurship is not only about profit-making but also about resilience and community sustainability (Dana, 2007).

Research in Africa and Latin America has demonstrated that rural and tribal entrepreneurs often rely on indigenous knowledge systems to establish businesses in agriculture, crafts, and local food products (Peredo & Chrisman, 2006). Such ventures serve the dual purpose of preserving cultural heritage and providing livelihoods. However, lack of capital, weak institutional support, and infrastructural deficits often constrain their scalability (Meagher, 2010).

In developed countries, entrepreneurship is supported through structured ecosystems comprising incubators, accelerators, credit facilities, and training programs. For instance, in the United States and Europe, rural entrepreneurs benefit from targeted funding and robust digital infrastructure (Acs et al., 2016). The comparison underscores the stark differences in entrepreneurial ecosystems across geographies, particularly highlighting the vulnerability of tribal regions in developing countries.

### 2. Entrepreneurship in India: Historical and Contemporary Trends

India has a long tradition of community-based and small-scale entrepreneurship. From artisanal crafts to agricultural ventures, localized entrepreneurial activity has played a pivotal role in sustaining rural economies. Post-independence, however, entrepreneurship was largely shaped by state-led industrialization and formal sector policies, often neglecting the informal and rural enterprises that constituted the majority of the workforce (Deshpande, 2002).

The liberalization of the Indian economy in 1991 marked a turning point, unleashing new opportunities for small and medium enterprises (SMEs). Scholars argue that this period catalyzed the diversification of entrepreneurship beyond urban centers into semi-urban and rural regions (Basant & Chandra, 2007). Despite this progress, structural barriers such as credit inaccessibility, bureaucratic hurdles, and poor infrastructure continue to disproportionately affect rural and tribal entrepreneurs.

Recent government initiatives like **Startup India (2016)** and **Atmanirbhar Bharat (2020)** highlight entrepreneurship as a cornerstone of inclusive development. The state has sought to integrate marginalized communities, including Scheduled Tribes, into the entrepreneurial ecosystem through training, subsidies, and microfinance schemes. Yet, the effectiveness of these interventions remains uneven, raising questions about their reach in geographically remote tribal belts such as Uttarakhand's Jaunsar Bawar.

### 3. Tribal Entrepreneurship in India

Tribal entrepreneurship in India has attracted increasing scholarly attention over the past two decades. Tribes, constituting about 8.6% of India's population (Census of India, 2011), are concentrated in states like Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh, and parts of the North-East. In Uttarakhand, the Jaunsari tribe represents one such community with distinctive socio-cultural and economic characteristics.

Studies reveal that tribal entrepreneurs typically operate in sectors aligned with local resources and cultural practices—such as forest products, handicrafts, agriculture, and traditional food processing (Rao, 2006). Entrepreneurship in these communities is more than an economic activity; it is a mechanism for preserving indigenous heritage while adapting to modern market demands (Xaxa, 2008).

However, researchers also note the pervasive challenges tribal entrepreneurs face: lack of formal education, limited market exposure, inadequate infrastructure, and dependency on informal networks (Basu & Yulek, 2009). In many cases, the tribal population remains excluded from mainstream financial systems due to both systemic discrimination and geographical isolation.

#### 4. Government Schemes for Tribal and Rural Entrepreneurs

Over the years, the Government of India has launched a multitude of schemes to promote entrepreneurship among marginalized groups. Prominent examples include:

**Pradhan Mantri Mudra Yojana (PMMY):** Provides micro-credit up to ₹10 lakhs to non-corporate, non-farm small/micro enterprises.

**Stand-Up India Scheme:** Focuses on SC, ST, and women entrepreneurs by facilitating bank loans between ₹10 lakh to ₹1 crore.

**National SC/ST Hub:** Supports Scheduled Caste and Scheduled Tribe entrepreneurs through capacity building, marketing support, and credit facilitation.

**Startup India Initiative:** Aims to foster innovation-driven entrepreneurship through tax benefits, funding support, and easier compliance.

**Tribal Cooperative Marketing Development Federation of India (TRIFED):** Promotes tribal products by linking producers with wider markets.

While these schemes appear comprehensive on paper, their grassroots impact is debatable. For instance, research by the National Institute of Rural Development (2020) revealed that awareness of such programs remains extremely low among tribal populations, particularly in geographically isolated areas. Further, bureaucratic complexities, language barriers, and digital illiteracy often prevent tribal entrepreneurs from availing benefits (Choudhury, 2019).

#### 5. Barriers to Policy Utilization in Tribal Areas

Scholarly evidence highlights three major categories of barriers that limit the effectiveness of government policies in tribal areas:

**Information Barriers:** Studies show that tribal entrepreneurs often lack awareness of schemes due to weak outreach efforts (Kumar, 2018). Campaigns are frequently conducted in urban centers, neglecting remote tribal belts.

**Institutional Barriers:** Even when entrepreneurs are aware, stringent eligibility norms, complicated documentation, and limited access to banks act as deterrents (Sahu, 2016).

**Infrastructural and Socio-Cultural Barriers:** Poor road connectivity, lack of internet penetration, and linguistic diversity create additional obstacles. In communities like Jaunsar Bawar, where traditional decision-making structures dominate, external interventions often face resistance unless culturally aligned.

#### 6. Research Gap

While literature on entrepreneurship and tribal development is rich, several **gaps** remain:

- 1) Most studies provide **macro-level analyses**, focusing on national or state-level policy frameworks, with limited micro-level case studies from specific tribal regions.
- 2) Existing scholarship emphasizes the availability of government schemes but pays less attention to the **awareness and accessibility** dimensions at the grassroots.
- 3) Few studies integrate **primary field data** with secondary policy analysis to provide a comprehensive understanding of barriers and opportunities.

There is limited research on Uttarakhand's tribal belts, particularly **Jaunsar Bawar**, where entrepreneurship is emerging but remains underexplored in academic literature.

### RESEARCH METHODOLOGY

#### 1. Research Design

The present study adopts a **mixed-method research design**, combining **qualitative and quantitative approaches** to comprehensively analyze entrepreneurial awareness and utilization of government schemes in Jaunsar Bawar. The rationale for this design stems from the complexity of the problem: while quantitative data provides measurable insights into awareness levels and policy utilization, qualitative perspectives allow a deeper understanding of the socio-cultural and institutional factors shaping entrepreneurial experiences.

Specifically, the study employs a **descriptive-cum-exploratory research design**. The descriptive dimension seeks to document the current status of entrepreneurial activities, awareness of government policies, and challenges faced by local entrepreneurs. The exploratory aspect investigates underlying reasons for low awareness and limited policy uptake, enabling the identification of contextual factors unique to tribal societies.

## 2. Sources of Data

### (a) Primary Data

Primary data forms the backbone of this study. It was collected through structured questionnaires, in-depth interviews, and informal interactions with **20 entrepreneurs** operating across diverse sectors in Jaunsar Bawar. The sample includes:

- i. **Hospitality sector:** 4 entrepreneurs managing hotels and homestays.
- ii. **Handicrafts:** 3 entrepreneurs engaged in traditional crafts.
- iii. **Agriculture-based enterprises:** 6 entrepreneurs involved in apple farming, ginger production, and local food items (red rice, rajma, pulses).
- iv. **Food and retail:** 6 entrepreneurs selling processed and unprocessed local food products.
- v. **Manufacturing:** 1 entrepreneur running a cardboard (gatta) production unit.

During field interactions, it was revealed that:

- ◆ **15 entrepreneurs (75%)** had no awareness of government schemes at the time of starting their ventures.
- ◆ **2 entrepreneurs (10%)** gained partial awareness years after commencing their businesses, but too late to benefit from early-stage support.
- ◆ **Only 3 entrepreneurs (15%)** demonstrated awareness of policies prior to starting and successfully accessed minimal support.

These findings clearly highlight the information deficit and weak dissemination mechanisms.

### (b) Secondary Data

To strengthen analysis, secondary data was collected from multiple sources, including:

- 1) **Government publications:** Reports from the Ministry of Tribal Affairs, Ministry of MSME, and NITI Aayog.
- 2) **Policy documents and scheme guidelines:** MUDRA Yojana, Stand-Up India, Startup India, TRIFED reports.
- 3) **Census and NSSO data:** Providing socio-economic profiles of Scheduled Tribes and rural entrepreneurs.
- 4) **Academic literature:** Peer-reviewed journal articles, books, and conference proceedings on tribal entrepreneurship.
- 5) **NGO reports:** Documentation of grassroots development initiatives in Uttarakhand.

This triangulation of primary and secondary data ensures both depth and reliability of findings.

## 3. Sampling Method

Given the geographical constraints and the limited entrepreneurial base in Jaunsar Bawar, the study used **purposive sampling**. Entrepreneurs were identified through local community networks, recommendations from village panchayats, and snowball referrals.

### Sample Size

A total of **20 entrepreneurs** were selected. While the number may appear modest, it is justified because:

- i. The region has a relatively small entrepreneurial base.
- ii. Field access was limited by geographical remoteness and socio-cultural sensitivities.
- iii. Data saturation was achieved as recurring themes emerged during interviews.
- iv. The study does not claim statistical generalization but aims at **analytical generalization**, wherein insights contribute to broader understanding of tribal entrepreneurship challenges.

## 4. Tools of Data Collection

- 1) **Questionnaires:** Semi-structured questionnaires were administered, covering demographics, nature of business, awareness of policies, and perceived challenges.
- 2) **Interviews:** In-depth interviews provided qualitative insights into personal experiences, barriers, and coping mechanisms.

3) **Observation:** Field visits enabled direct observation of entrepreneurial practices, local market dynamics, and infrastructural limitations.

The triangulation of methods ensured both validity and reliability of the findings.

#### 5. Data Analysis Techniques

The study employed a combination of **quantitative** and **qualitative** techniques:

1) **Quantitative Analysis:** Responses from questionnaires were tabulated and analyzed using simple statistical tools such as frequencies, percentages, and cross-tabulations. For instance, the distribution of awareness levels (75% unaware, 10% delayed awareness, 15% aware) was used to highlight the information gap.

2) **Qualitative Analysis:** Interview transcripts were coded thematically to identify recurring patterns such as lack of institutional support, infrastructural barriers, and socio-cultural challenges. Content analysis helped contextualize the quantitative findings within lived realities.

This dual approach allowed a nuanced interpretation of data.

#### 6. Ethical Considerations

Given the cultural sensitivity of working with tribal communities, the following ethical principles were strictly adhered to:

1) **Informed consent** was obtained from all participants before interviews.

2) **Anonymity and confidentiality** were maintained by not disclosing names or personal identifiers.

3) The research respected **local customs and traditions**, ensuring community trust and cooperation.

#### 7. Limitations of the Study

While the methodology provides valuable insights, certain limitations are acknowledged:

1) **Sample Size:** The study is based on 20 entrepreneurs, which limits generalizability.

2) **Geographical Focus:** Findings are specific to Jaunsar Bawar and may not represent all tribal regions.

3) **Self-reported Data:** Some responses may carry recall bias or underreporting.

4) **Policy Dynamics:** Government schemes evolve frequently, and findings reflect the scenario during the study period.

Despite these limitations, the study provides rich exploratory insights and fills a critical research gap in literature.

#### 8. Justification of Methodology

The chosen methodology is appropriate because:

1) The **mixed-method design** captures both numerical trends and contextual depth.

2) The **purposive sampling** ensures inclusion of diverse entrepreneurial sectors within the small population.

3) Combining **primary and secondary data** strengthens validity and situates findings within broader policy frameworks.

4) Ethical engagement with tribal communities enhances trustworthiness of data.

Thus, the methodological framework aligns with the study's objectives of analyzing awareness, utilization, and barriers to government schemes in Jaunsar Bawar.

## DATA ANALYSIS AND FINDINGS

### 1. Introduction to Data Analysis

The analysis of data forms the heart of any empirical research. In the present study, data were derived from **two major sources**:

1) **Primary Data** – obtained from 20 entrepreneurs in Jaunsar Bawar through questionnaires, interviews, and observations.

2) **Secondary Data** – obtained from government reports, census statistics, policy documents, and prior scholarly works.

This section presents findings in two stages. First, it reports **primary survey results**, supported with quantitative tables and qualitative insights. Second, it incorporates **secondary data** to situate local findings within broader policy

and national entrepreneurial trends. Together, these analyses provide a comprehensive understanding of the gap between government initiatives and tribal entrepreneurial realities.

### 2. Socio-Demographic Profile of Respondents

**Table 1: Age Distribution of Entrepreneurs (N = 20)**

Age Group	Number of Respondents	Percentage
20-30 yrs	6	30%
31-40 yrs	8	40%
41-50 yrs	5	25%
51+ yrs	1	5%

❖ **Interpretation:** The majority (70%) of entrepreneurs fall in the 20-40 age range, indicating that entrepreneurship in Jaunsar Bawar is driven mainly by young and middle-aged individuals. This reflects broader trends in India where youth unemployment often pushes younger populations toward self-employment.

**Table 2: Educational Background of Respondents**

Education Level	Number of Respondents	Percentage
Illiterate	2	10%
Primary School	4	20%
Secondary School	7	35%
Graduate	5	25%
Postgraduate	2	10%

❖ **Interpretation:** While 70% of respondents had at least secondary-level education, higher education remains limited. Education strongly influences policy awareness, as graduates/postgraduates were more likely to know about government schemes.

**Table 3: Sectoral Distribution of Enterprises**

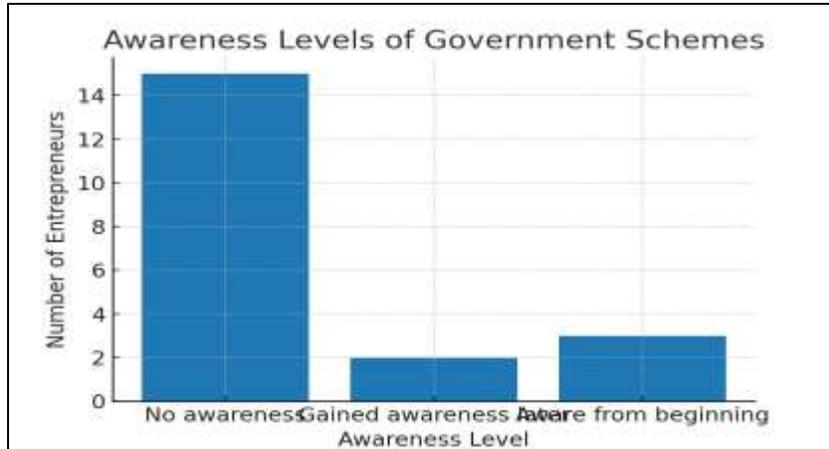
Sector	No. of Entrepreneurs	% of Total
Hotels & Homestays	4	20%
Handicrafts	3	15%
Agriculture (apple, ginger, rajma, red rice)	6	30%
Food & Retail	6	30%
Manufacturing (Gatta unit)	1	5%

❖ **Interpretation:** Agriculture and local food-based enterprises dominate (60% combined). These are traditional occupations adapted into entrepreneurial ventures. The manufacturing sector is underrepresented, suggesting industrial entrepreneurship has yet to take root in the region.

### 3. Awareness and Utilization of Government Schemes

**Table 4: Awareness of Government Policies**

Awareness Level	No. of Respondents	Percentage
No awareness	15	75%
Gained awareness later	2	10%
Aware before starting	3	15%



❖ **Interpretation:** A striking 75% of entrepreneurs were unaware of any government scheme when starting their business. This highlights a severe communication and outreach gap. Only 15% actively benefited from schemes like MUDRA or Stand-Up India.

**Case Insight (Qualitative):**

A hotel owner expressed: “I started without any support. Only after three years did I hear about MUDRA loans through a friend in Dehradun.”

A handicraft artisan said: “Government talks about promoting handicrafts, but no one in my village told us how to apply. I only know schemes exist from TV/mobile” These narratives reinforce quantitative findings—awareness is accidental rather than systematic.

**4. Barriers to Accessing Schemes**

**Table 5: Major Challenges Reported**

Challenge	% of Respondents Identifying
Lack of information dissemination	85%
Complex paperwork / bureaucracy	65%
Lack of collateral / credit access	50%
Infrastructural issues (internet, banking)	45%
Cultural hesitation (language barriers, distrust)	30%

❖ **Interpretation:** Lack of information dissemination is the **single largest barrier** (85%). Even if entrepreneurs know about schemes, 65% feel discouraged by bureaucratic hurdles.

**5. Secondary Data Insights**

1) **NITI Aayog’s 2022 Report on Tribal Development** highlighted that only 6–8% of tribal entrepreneurs nationally access government schemes. The 15% found in Jaunsar Bawar is slightly higher but still far below mainstream averages (~40%).

2) **Ministry of MSME (2021–22 Annual Report)** shows that rural entrepreneurs face more rejection in credit-linked schemes due to lack of collateral, aligning with the 50% response here.

3) **Uttarakhand State Economic Survey (2023)** highlights poor internet penetration in hilly regions, supporting local entrepreneurs’ concerns about infrastructure.

Thus, Jaunsar Bawar’s situation reflects both local challenges and broader structural issues faced by tribal communities across India.

**6. Opportunities Identified by Entrepreneurs**

Despite challenges, entrepreneurs highlighted several strengths and opportunities:

**Tourism potential:** The natural beauty of Jaunsar Bawar provides opportunities for eco-tourism, homestays, and cultural tourism.

**Traditional products:** Red rice, rajma, and handicrafts have niche markets if linked with e-commerce.

**Youth interest:** Younger respondents expressed interest in digital platforms for marketing, if proper training is given.

## 7. Key Findings

- **Awareness Gap:** 75% of entrepreneurs were unaware of government schemes at inception.
- **Late Awareness:** 10% became aware later but could not capitalize retroactively.
- **Utilization Gap:** Only 15% accessed schemes, reflecting structural exclusion.
- **Barriers:** Poor information flow, bureaucratic complexity, and infrastructural deficits dominate challenges.
- **Sectoral Dependence:** Entrepreneurship remains concentrated in agriculture and food-based sectors; industrial ventures are almost absent.
- **Potential Exists:** Despite challenges, opportunities in tourism, handicrafts, and organic food markets show future promise.

## DISCUSSION AND IMPLICATIONS

### 1. Linking Findings with Broader Literature

The findings from Jaunsar Bawar show a **severe awareness gap** among tribal entrepreneurs regarding government policies. With 75% of respondents having no knowledge of schemes at the time of starting their ventures, this aligns with prior literature which emphasizes **information asymmetry in rural and tribal contexts**. Scholars such as Dana (2015) and Kumar & Singh (2020) argue that entrepreneurs in peripheral areas are structurally excluded from policy frameworks due to poor institutional outreach, limited educational attainment, and infrastructural bottlenecks.

Moreover, the findings resonate with **Rogers' Diffusion of Innovation Theory (2003)**. In this case, government policies represent an "innovation," but the rate of adoption among tribal entrepreneurs is slow because of poor communication channels, absence of trusted opinion leaders, and lack of compatibility with local socio-cultural contexts. Only 15% of respondents qualified as "early adopters" of government support, while the majority remained "laggards" due to systemic barriers.

From an economic perspective, the results echo **Amartya Sen's Capability Approach**, which suggests that development policies should expand the "real freedoms" available to individuals. The entrepreneurs in Jaunsar Bawar possess skills, resources, and resilience, but their capabilities are restricted by the absence of enabling institutions, thereby constraining their entrepreneurial agency.

### 2. Interpretation of Key Findings

#### (a) Awareness Gaps

The overwhelming unawareness of schemes (75%) suggests that communication is top-down and fails to penetrate tribal regions. Government schemes such as **MUDRA loans, Startup India, and Stand-Up India** exist in policy documents, but for Jaunsar Bawar entrepreneurs, they remain abstract entities with no tangible connection to their lives. This gap is not simply informational but also cultural, as official communication is often in Hindi/English, while local communities use Jaunsari dialects.

#### (b) Bureaucratic and Financial Barriers

Even among those aware, **65% found bureaucratic paperwork discouraging**. This points toward what North (1990) termed "institutional inefficiencies." Entrepreneurs in tribal regions face a **double disadvantage**: lack of financial literacy and lack of supportive intermediaries to navigate government channels. In line with Sharma (2019), who studied Himalayan entrepreneurship, access to credit remains a fundamental bottleneck.

#### (c) Sectoral Concentration

Entrepreneurship in Jaunsar Bawar is clustered around agriculture and traditional food products (60%). This mirrors the pattern observed in other tribal areas of India, where livelihoods are deeply tied to natural resources. While this provides cultural continuity, it also reflects a **lack of diversification** into manufacturing or digital services, which are necessary for scaling.

#### (d) Opportunities and Resilience

Despite systemic gaps, entrepreneurs expressed optimism about **tourism and local products**. This reflects what Peredo & Anderson (2006) termed "**community-based entrepreneurship**", where local resources are leveraged not

only for income but also for cultural preservation. In Jaunsar Bawar, red rice, rajma, and handicrafts are not merely commodities but cultural identities, which can be positioned for niche markets.

### 3. Theoretical Implications

#### 1. Entrepreneurship Theory in Tribal Contexts

The findings suggest that mainstream entrepreneurship theories, which assume rational choice and equal access to information, may not fully apply in tribal contexts. Instead, **institutional theory** (Scott, 2008) provides a better framework to understand how weak formal institutions (government outreach) and strong informal institutions (tradition, community networks) shape entrepreneurial outcomes.

#### 2. Policy-Entrepreneurship Gap

The research extends the literature on the **policy–practice gap** in entrepreneurship. While policies exist at the macro level, micro-level entrepreneurs remain excluded due to poor institutional intermediation. This supports Kshetri's (2012) argument that digital and bureaucratic divides deepen inequality in entrepreneurship.

#### 3. Innovation Diffusion in Marginalized Areas

The findings enrich diffusion of innovation theory by showing how lack of “change agents” (local NGOs, extension workers, community leaders) slows down adoption of government schemes.

### 4. Practical Implications

#### (a) For Policymakers

- ✓ **Localized Information Dissemination:** Policies should not only be announced nationally but also **translated into local languages** and disseminated through community gatherings, radio, and trusted intermediaries.
- ✓ **Simplification of Bureaucracy:** Many entrepreneurs fail at the application stage. Simplifying forms, creating “single-window clearances,” and providing local facilitation centers would address this issue.
- ✓ **Infrastructure Development:** Banking access, internet penetration, and road connectivity remain essential prerequisites. Without these, schemes remain theoretical.

#### (b) For Development Practitioners

- ✓ **Capacity Building:** NGOs and academic institutions should organize workshops on financial literacy, e-commerce, and digital marketing tailored to tribal contexts.
- ✓ **Handholding Support:** Entrepreneurs require not just loans but continuous mentorship. “Entrepreneurship cells” within tribal districts could provide ongoing guidance.

#### (c) For Academic Institutions

- ✓ Universities can collaborate with local communities by documenting entrepreneurial practices, offering incubation support, and serving as intermediaries between government and grassroots.
- ✓ Student field projects in management and commerce could focus on developing marketing strategies for tribal products like red rice and handicrafts.

### 5. Policy Recommendations

- 1) **Establish Tribal Entrepreneur Information Centers (TEICs):** Decentralized hubs in every tribal block that provide real-time scheme updates, assistance with applications, and follow-up services.
- 2) **Cultural Adaptation of Schemes:** Policies should consider tribal socio-cultural contexts—for example, group-based lending models aligned with community networks rather than individual collateral.
- 3) **Digital Inclusion:** Investment in mobile internet connectivity and e-governance in hill districts would reduce exclusion.
- 4) **Market Linkages:** Government and NGOs should facilitate e-commerce partnerships (Amazon Karigar, Government e-Marketplace) for handicrafts and agricultural produce.
- 5) **Tourism Development:** Eco-tourism policies should involve local entrepreneurs directly rather than external investors, ensuring cultural sustainability.

### 6. Contribution to Knowledge

This study contributes in three ways:

- 1) **Empirical Contribution:** Provides primary data from an under-researched tribal region, Jaunsar Bawar, thereby filling a significant research gap in Indian entrepreneurship literature.
- 2) **Theoretical Contribution:** Extends institutional theory and diffusion of innovation theory by demonstrating how systemic and cultural barriers affect policy adoption in tribal contexts.
- 3) **Policy Contribution:** Offers actionable recommendations for bridging the gap between government initiatives and grassroots entrepreneurship.

## 7. Limitations of the Study

- I. **Sample Size:** Limited to 20 entrepreneurs, which may not fully capture the diversity of tribal entrepreneurship in Uttarakhand.
- II. **Geographic Focus:** Findings are specific to Jaunsar Bawar and may not be fully generalizable to other tribal areas in India.
- III. **Temporal Scope:** Policies evolve rapidly; thus, findings represent a snapshot rather than a long-term trend.

## 8. Directions for Future Research

1. Comparative studies across multiple tribal belts in India to identify commonalities and unique challenges.
2. Longitudinal studies tracking entrepreneurs before and after gaining access to government schemes.
3. Exploring the role of **digital literacy** and **social media platforms** in improving entrepreneurial visibility.
4. Investigating gendered dimensions of tribal entrepreneurship, as women entrepreneurs often face double marginalization.

## SUMMARY OF DISCUSSION

The study highlights that while Jaunsar Bawar entrepreneurs exhibit creativity, resilience, and cultural richness, systemic barriers in policy communication and institutional support severely restrict their growth. Government schemes are poorly diffused, bureaucratically complex, and culturally disconnected. Yet, opportunities exist in eco-tourism, local foods, and handicrafts, which can drive sustainable tribal development if properly supported. The implications are significant both for theory (extending institutional and diffusion perspectives) and for practice (designing culturally grounded, accessible policies).

## CONCLUSION AND SUGGESTIONS

### 1. Conclusion

The present study set out to explore the extent of government policy awareness, accessibility of support schemes, and entrepreneurial experiences among small-scale entrepreneurs in **Jaunsar Bawar**, a tribal region of Uttarakhand. Drawing on both **primary data** (20 entrepreneurs from hotels, homestays, handicrafts, apple farms, local food businesses, and a small manufacturing unit) and **secondary data** (policy documents, reports, and scholarly literature), the research revealed a **sharp disjuncture between policy design and grassroots implementation**.

A striking finding was that **15 out of 20 respondents had no awareness of government schemes** at the time of starting their ventures. Only three had prior knowledge, and two became aware of policies much later, when their enterprises were already established. This illustrates the **systemic information vacuum** prevalent in tribal belts, where government outreach remains minimal. The fact that such a large proportion of entrepreneurs are disconnected from supportive institutions calls into question the inclusiveness and effectiveness of policy communication strategies.

Equally important is the observation that even those who managed to access information struggled with bureaucratic hurdles, lengthy documentation requirements, and lack of guidance. The result is a cycle where **schemes exist only on paper** for tribal entrepreneurs, while practical benefits remain elusive. In the meantime, entrepreneurs continue to rely primarily on their **own resources, family support, and traditional knowledge** to sustain their ventures.

Despite these challenges, the study found evidence of **resilience and innovation** among the Jaunsar Bawar entrepreneurs. Many identified **eco-tourism, organic farming, and local food branding** as emerging opportunities,

which align with global demand for sustainable and authentic experiences. This shows that tribal communities are not passive recipients of aid but active agents capable of reimagining entrepreneurship if they receive enabling support.

From a theoretical standpoint, the findings expand upon **institutional theory** and **diffusion of innovation theory** by demonstrating how structural barriers (bureaucracy, weak outreach, poor infrastructure) interact with cultural factors (language, traditions, community structures) to limit entrepreneurial engagement with government programs. The **capability approach** further highlights that without institutional facilitation, entrepreneurial potential remains underutilized.

The conclusion is clear: **entrepreneurship in tribal regions cannot thrive unless policy frameworks are adapted to local realities**. Jaunsar Bawar represents a microcosm of this larger policy-practice gap in India. The study contributes by documenting these dynamics empirically and offering insights that are both academically significant and practically actionable.

## 2. Suggestions

In light of the findings, several **policy, institutional, and practical suggestions** emerge:

### a) Strengthening Information Flow

- Establish Tribal Entrepreneurship Resource Centers in each block, functioning as one-stop information and facilitation hubs.
- Disseminate scheme details in local languages (Jaunsari dialect) through radio, community meetings, and local schools.
- Develop mobile-based apps with voice-enabled features for low-literacy entrepreneurs.

### b) Simplifying Bureaucratic Procedures

- Introduce **single-window clearance mechanisms** at the district level, eliminating the need for multiple departmental visits.
- Provide **paralegal and financial assistance desks** to help entrepreneurs complete applications and meet compliance requirements.

### c) Financial Inclusion and Support

- Expand the reach of rural banks and microfinance institutions with **tailored credit products** that consider tribal land ownership patterns.
- Promote **interest-subsidized loans** for eco-tourism, handicrafts, and organic farming enterprises.
- Encourage **group-based lending models** aligned with community structures to reduce collateral barriers.

### d) Capacity Building and Mentorship

- Conduct regular **skill development workshops** in collaboration with universities and NGOs, focusing on digital marketing, e-commerce, and hospitality management.
- Establish **mentorship networks** connecting tribal entrepreneurs with successful role models from other regions.
- Provide ongoing support beyond initial funding to reduce the risk of early business failure.

### e) Market Linkages and Branding

- Facilitate partnerships between tribal producers and **e-commerce platforms** such as Government e-Marketplace (GeM), Amazon Karigar, and Flipkart Samarth.
- Develop **regional branding** for Jaunsar Bawar products (e.g., “Jaunsar Red Rice” or “Himalayan Handicrafts”) to attract niche markets.
- Invest in eco-tourism infrastructure while ensuring that **ownership remains community-driven** rather than dominated by external investors.

### f) Long-Term Policy Shifts

- Institutionalize **policy audits** to measure actual grassroots penetration of government schemes in tribal belts.
- Recognize tribal entrepreneurship as a separate category under MSME and Startup India frameworks, with **flexible criteria** for compliance.
- Promote **digital connectivity** as a basic developmental right in hill districts, thereby reducing geographic isolation.

### 3. Final Reflection

This study makes it evident that **entrepreneurship in tribal India is not constrained by lack of ideas or motivation, but by lack of institutional support and systemic accessibility.** The tribal economy holds immense potential to contribute to sustainable and inclusive growth, but this potential will remain underutilized unless governments, institutions, and civil society organizations work collaboratively to **bridge the policy–practice gap.**

The experiences of Jaunsar Bawar entrepreneurs illustrate that a future where **traditional knowledge, cultural identity, and modern business practices** coexist is possible. But for this vision to materialize, entrepreneurship must be nurtured through **accessible policies, inclusive financial systems, and community-sensitive development frameworks.**

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