



SOCIO ECONOMIC DEVELOPMENT OF SCHEDULED TRIBES WOMEN ENTREPRENEURS THROUGH SELF HELP GROUPS IN TAMILNADU: A VIEW

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ABSTRACT

Entrepreneurs are widely regarded as one of the most important contributors to the economic development of a civilization. Entrepreneurs have long been credited with kicking off and maintaining socioeconomic development. Women's entrepreneurship is a relatively new notion in India. Women have become more aware of their rights and circumstances, and have entered various spheres of business. They have built successful company empires of their own. They contribute to the growth of the economy and the improvement of scheduled tribes' socio-economic situations. Women's empowerment is a priority for the Indian government, and several schemes have been implemented to help women entrepreneurs succeed. Women's participation in the workforce is increasing in India as the country's literacy rate rises. In some Indian states, the concept of Self Help Groups (SHGs) has proven to be a boon for rural women. It has improved not only their financial situation but also their social standing. This paper also provides an overview of the work of self-help groups on scheduled tribes (SHGs) in Tamil Nadu. This article focuses on a variety of themes relating to women entrepreneurs in India, including their issues, challenges, and future prospects.

KEYWORDS : Women Entrepreneurs, Women Problems, scheduled tribes, Empowerment, Self Help Groups

INTRODUCTION

Women perform 66% of the world's work, produce 50% of the food, but only earn 10% of the income and own 1% of the world's property. (Women, Business and the Law, World Bank, 2011) Globally, women represent 49.6 percent of the total population, but only 40.8 percent of the total workforce in the formal sector. Since ages India has been men-dominated country. But, time is changing now. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with males at the same pace in each and every field. In past days, for Women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps-Powder, Papad, Pickles and now at present there are 4 Es-Electricity, Electronics, Energy, Engineering.

Indian women had undergone a long way and are becoming increasingly prominent and effective in all areas and have transitioned from kitchen to higher degree of professional pursuits. Women entrepreneurs are quickly becoming a force to be reckoned with in the business world, and they are doing so not only to make a living, but also to satisfy their inner desire for creativity and to demonstrate their abilities. Educated women are making a significant contribution to social transformation, and more women will be venturing into traditionally male-dominated fields in the future. Many women today have built their own economies, i.e., entrepreneurial empires, and are now ruling their world as they wish. With increasing sensitivity to women's role and economic status in society, their hidden entrepreneurial potential has gradually changed. Women enter business ventures for a variety of reasons, including skill, knowledge, and adaptability.

2. Some Examples Of Empirical Evidence

Many women entered the field of entrepreneurship in the 1990s to gain economic competence and independence, but many of them did not achieve as well as they had hoped. The lack of enabling and sustaining facilities in the entrepreneurial environment in general is frequently cited as one of the main factors. Even so, there are successful women-owned businesses in India. Women from various social,

economic, political, geographical, and linguistic backgrounds make up half of India's population. Women's socioeconomic status is critical to the country's overall growth and development. According to a research conducted by Manickaval (1997), 56 percent of women are unemployed. As a result, developing women's entrepreneurship is critical in providing women with economic opportunities.

Entrepreneurship is a critical aspect, and women are now regarded as successful entrepreneurs because they possess attributes that are desirable and relevant to the development of entrepreneurship. Women encounter a variety of issues related with entrepreneurship along the process, and these issues are compounded by her dual role as a wage earner and a homemaker. Women entrepreneurs in Goa, according to Reddi (1991), are upset at times because they must devote time and attention to both their business and their personal lives. Because women account for a bigger part of the total unemployed population in India, it is critical to learn about the barriers they encounter as entrepreneurs.

In their study 'Promotion of Women Entrepreneurship-Training Strategies,' Rathore and Chabra (1991) argue that Indian women are finding it more difficult to adjust to the dual position of traditional housewives and competitors in the world of business and industry. Working women are frequently torn between home and work, causing mental difficulties since they are unable to dedicate the necessary time and attention to their home and children, and they find it difficult, if not impossible, to maintain a profession. According to a study conducted by Surti and Surupia, married migrant women entrepreneurs from nuclear families face more role stress than unmarried local women entrepreneurs from joint families.

Economic backwardness, lack of familial and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupations, and preference for secure jobs are all factors that Harinarayana (1991) lists as barriers to grass-roots entrepreneurship among rural women in his study on 'Promotion of Women Entrepreneurship.'

Entrepreneurs, according to Nayyar, Pooja et al. (2007), encounter financial, marketing, manufacturing, work place

facility, and health issues. Long-term financing is unavailable, and working capital is required on a regular and frequent basis. Major marketing issues include a store's poor location and a lack of transportation. The non-availability of raw materials was one of the production issues. Entrepreneurs also deal with health issues like exhaustion, tension, and headaches. Inadequate water and space facilities are also a challenge for female businesses.

In their study "Women Entrepreneurs: Problems, Perspectives, and Role Expectations from Banks," Srivastava and Chaudhary (1995) discovered that a number of motivating factors act simultaneously on the individual, creating dissonance in her, which motivates her to take action aimed at eliminating or reducing dissonance in the individual. Women had difficulties mostly in the areas of product marketing and asking banks for loans. Time constraints and family stress were also mentioned as personal issues. According to the findings, having a joint family is not a barrier for aspiring entrepreneurs. It is, in fact, a helpful aspect. Women entrepreneurs' role satisfaction as a wife, mother, and producer of a 'home' is increased by their business role.

Caputo and Dolinsky (1998) investigated the role of household members' financial and human capital in pursuing self-employment among females. The investigation found that the husband's business skills and collaboration in family matters play a significant role in pursuing the business. The findings also advised that the government should empower women with the essential skills to promote rapid entrepreneurial growth.

Punitha et al. (1999) looked at the issues and constraints that women entrepreneurs encounter in the Pondicherry area. During the months of June and July 1999, a total of 120 female-owned businesses were questioned, 42 of which were in rural regions and 78 in urban areas. Rural women entrepreneurs confront a number of challenges, including competition from higher-quality items and marketing issues. Apart from competition from higher-quality products, the difficulty in obtaining loans is a barrier for urban entrepreneurs. The most common issues experienced by both rural and urban women entrepreneurs include a lack of knowledge about plans, a lack of proximity to the market, and a lack of knowledge about agencies and institutions.

In Australia, Watson (2003) investigated the failure rates of feminine control businesses. The study's findings revealed that the failure rate of female-controlled businesses is higher than that of male-controlled businesses. However, if the effects of industry are taken into account, the difference is not considerable.

In her work on 'Women Entrepreneurs in India,' Vinze (1987) states that because women entrepreneurs require constant guidance in matters of financial discipline, it would be mutually beneficial if banks and women entrepreneurs learned to appreciate each other's perspectives: More attention is required in matters such as streamlining the assistance required, procedure coordination, and developing a better code for assistance agencies. She also believes that managerial skills are essential, and that women entrepreneurs should receive training in this area.

According to Hakim (1979), a woman's employment life cycle can be divided into two parts. The first covers the period of employment preceding the woman's first child's birth. After the youngest child has reached school age, the second phase begins. Martin and Roberts, who gathered comprehensive employment histories, believe that the overall bimodal profile hides the fact that the situation is more complicated for many women. Women with children tend to have a more consistent

working life, with paid work breaks in between children and an earlier return to work after the youngest kid has reached school age. Women labour for a greater portion of their potential working lifetimes, and the trend is toward even higher participation.

Brush (1992) concluded from a review of current studies that standard (male-oriented) frameworks of business analysis cannot explain women's corporate leadership. "Significant differences in skills, business goals, management styles, business attributes, and growth rates have been discovered," she says. These differences show that women and men view and approach business differently."

3. Women's Entrepreneurship Concept And Status

Over the millennia, the status of women in India has undergone significant changes. The history of women in India has been dramatic, from equal status with men in ancient times to the low periods of the mediaeval period to the advancement of equal rights by various reformers. Women have held important positions in modern India, including President, Prime Minister, Speaker of the Lok Sabha, and Leader of the Opposition. As of 2011, India's President, Speaker of the Lok Sabha, and Leader of the Opposition in the Lok Sabha (Lower House of Parliament) are all female. Entrepreneurship has gained popularity across the board, and female entrepreneurship has emerged as a key component. India is one of the world's fastest-growing economies, and the value of entrepreneurship is widely recognised. "An enterprise owned and controlled by a woman with a minimum financial interest of 51 percent of capital and providing at least 51 percent of the employment created by the enterprise to women," according to the Indian government. "Women Entrepreneurship" refers to the act of owning a business or starting a business that empowers women economically and improves their social standing.

A "Women Entrepreneur" is a person who takes on a difficult role in order to meet her personal requirements and become financially self-sufficient. An enterprising woman's intrinsic quality is a strong desire to achieve something positive, and she is capable of adding values in both family and social life. In India, women in business are a relatively new phenomena. They had mostly confined themselves to minor trade and small cottage industries. Due to a combination of push and pull influences, women entrepreneurs are starting businesses. Which encourages women to work independently and stand on their own two feet? The driving force behind this desire is a desire to make independent decisions about their lives and careers. Women who are burdened with household tasks and domestic responsibilities yearn for independence. Women entrepreneurs pick a job as a challenge and a desire to try something new as a result of these characteristics. Pull factors are a term used to characterise such situations. While in push factors, women are compelled to engage in entrepreneurial operations by their families, and the burden of duty is forced upon them. Agriculture and allied industrial sectors employ up to 89.5 percent of all female labour in rural India. Women's average contribution to farm productivity is estimated to be between 55 and 66 percent of total labour. Women accounted for 94 percent of overall employment in India's dairy industry, according to a World Bank report from 1991. In forest-based small-scale enterprises, women make up 51% of the overall workforce.

4. Growth Of Women Entrepreneurship

In India, women entry into business is a new phenomena. Women introduction into business, or rather, entrepreneurship is traced out as an extension of their kitchen operations mainly to 3 Ps viz, pickles, powder and papad. Women in India plugged into business for both pull and push factors. Pull factors imply the variables, which inspire women to start an

occupation or endeavour with an urge to achieve something independently. Push factors refer to those factors, which compel to take up their own business to tide over their economic challenges and responsibilities.

5. Women Empowerment In The Plan Period

In India, women's overall development has been a focal point of the planning process. Women's welfare was envisioned in the First Five-Year Plan (1951-56) in a number of ways. The establishment of the Central Social Welfare Board, the formation of Mahila Mandals, and the implementation of Community Development Programs are all examples of steps in this direction. Women's empowerment was closely linked with the overall approach of intensive agricultural development programmes in the Second Five-Year Plan (1956-61). Female education was promoted as a major welfare measure in the Third and Fourth Five-Year Plans (1961-66 and 1969-74) respectively. Women's training was emphasised in the Fifth Five-Year Plan (1974-79), as they were in need of income and protection. This strategy was timed to coincide with the start of the International Women's Decade and the submission of the Committee on the Status of Women in India's Report. The Ministry of Social Welfare established the Women's Welfare and Development Bureau in 1976.

From 1980 to 1985, the Sixth Five-Year Plan saw a clear shift from welfare to development. It recognised that women's lack of access to resources was a major impediment to their development. Gender equality and empowerment were emphasised in the Seventh Five-Year Plan (1985-90). For the first time, emphasis was placed on qualitative aspects such as instilling confidence, raising awareness of rights, and providing training in job-related skills. Through Panchayati Raj Institutions, the Eighth Five-Year Plan (1992-97) aimed to empower women, particularly at the grassroots level. Women's component plans were adopted in the Ninth Five-Year Plan (1997-2002), with not less than 30% of funds/benefits earmarked for women-specific programmes. The Tenth Five-Year Plan (2002-07) intends to empower women by putting the National Policy for Women's Empowerment (2001) into practise and assuring the survival, protection, and development of women and children through a rights-based approach.

The Eleventh Five-Year Plan establishes six measurable targets: (1) Increase the sex ratio for children aged 0-6 from 927 in 2001 to 935 by 2011-12 and 950 by 2016-17; (2) Ensure that at least 33 percent of all government schemes' direct and indirect beneficiaries are women and girl children; (3) Reduce the IMR from 57 to 28 and the MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children aged 0-3 to one per 1000 live births; (5) Cut malnutrition in children aged 0-3 in half by the conclusion of the Eleventh Plan; (6) Cut anaemia in women and girls in half by the end of the Plan; and (7) Cut the dropout rate in primary and secondary school by 10% for both girls and boys."

6. Government Schemes For Women Empowerment For ST's

The Schedule Tribal people because there are 36 Tribal Sub-communities in the State Tamil Nadu and 6 Particularly Vulnerable Tribal Groups (PTGs) viz., Toda, Kota, Kurumbas, Irular, Paniyan and Kattunayakan. The government project for women development began as early as 1954 in India but the genuine participation began only in 1974. Currently, the Indian government has over 27 women's initiatives run by several departments and ministries. Some of these are: [1] Integrated Rural Development Programme (IRDP); [2] Training of Rural Youth for Self-Employment (TRYSEM); [3] Prime Minister's Rojgar Yojana (PMRY); [4] Women's Development Corporation Scheme (WDCS); [5] Working Women's Forum; 6 Indira Mahila Yojana; 7 Indira Mahila Kendra; 8 Mahila Samiti Yojana; 9 Rashtriya Mahila Kosh; 10

Khadi and Village Industries Commission; 11 Indira Priyadarshini Yojana; 12 SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi; 13 SBI's Sree Shakti Scheme; 14 NGO's Credit The efforts of government and its numerous departments are ably reinforced by nonprofit organisations that are playing an equally vital role in enabling women empowerment. Despite the efforts of governments and non-governmental organisations, there are certain gaps. Of course we have come a long way in empowering women yet the future trip is challenging and demanding.

7. Women's Entrepreneurship Problems

Women entrepreneurs face two types of issues: general entrepreneur issues and issues specific to women entrepreneurs. These are discussed in the following order: The financial issue: Finance is recognised as the "vital blood" of any business, large or small. Women entrepreneurs, on the other hand, face two types of financial constraints. To begin with, most women do not own property that may be used as security to receive financing from other sources. As a result, their access to external financing is restricted. Second, banks view women as less creditworthy and discourage female borrowers because they believe they can abandon their business at any time. In such a situation, women entrepreneurs are forced to rely on their own funds, if any, as well as loans from friends and family, which are usually little and insignificant. As a result, women's businesses collapse due to a lack of capital.

Scarcity of raw materials: The majority of women-owned businesses face a shortage of raw materials and other required inputs. On the other hand, rising raw material prices are a factor. The demise of numerous women co-operatives involved in basket production in 1971 is an example of how a paucity of raw materials signals the end of a woman-run business.

Striking Competition: Women entrepreneurs lack the organisational infrastructure to invest large sums of money in canvassing and advertising. As a result, they must compete with both the organised sector and their male counterparts in order to advertise their products. Women's businesses are eventually liquidated as a result of such rivalry.

Women's Mobility is Limited: Unlike men, women's mobility in India is severely restricted for a variety of reasons. A lone woman requesting a room is nonetheless suspect. The time-consuming nature of beginning a business, combined with the officials' degrading attitude toward women, causes them to abandon their plans.

Family Ties: In India, it is primarily a woman's responsibility to care for her children and other family members. Only man plays a supporting role. A married lady must find a delicate balance between her business and her family. Her entire commitment to her family leaves her with little or no energy and time for work. Husbands' support and acceptance appear to be a vital requirement for women to start a business. As a result, spouses' educational level and family history have a good impact on women's participation in economic activities.

Lack of Education: Around three-fifths (60%) of women in India are still uneducated. Illiteracy is at the foundation of all socioeconomic issues. Women are unaware of business, technology, and market understanding due to a lack of education, particularly of high quality education. Women's achievement motivation is also affected by a lack of knowledge. As a result, women have challenges in starting and running businesses due to a lack of knowledge.

Male-dominated society: In India, male chauvinism is still prevalent. The Indian constitution guarantees gender

equality. In actuality, however, women are viewed as capable, i.e. weak in every way. Men have misgivings about a woman's role, aptitude, and potential, and women are treated as a result. In a nutshell, women in India's male-dominated society are not treated equally to males. This, in turn, creates a barrier for women to enter the professional world.

Low Risk-Taking Capacity: In India, women are well-protected. They have a lower level of education and are economically dependent on others. All of this reduces their ability to endure the risks that come with owning a business. A successful entrepreneur needs to be willing to take risks. In addition to the aforementioned issues, women are discouraged from starting businesses due to a lack of infrastructure, a lack of power, a high cost of production, a societal attitude, a low need for achievement, and socio-economic restraints.

8. Women Empowerment In Tamil Nadu Through Self-help Groups

The Development of Women and Children in Rural Areas (DWCRA) programme, which began in 1982-83 and is now known as SHGs, ushered in a new age of deliberately organising women in groups to provide them with long-term self-employment prospects. Thousands of rural women from all around the country participate in this programme, and they have learned a variety of skills under the DWCRA banner. The initiative aimed for the development of groups of 10-15 women who could do something together. One of the members serves as the group organiser, assisting in the selection of activities, purchase of raw materials, and marketing of products, among other things. Each group was given a revolving fund of Rs. 15,000/- (later increased to Rs.20,000/-) for credit and administrative purposes. The District Rural Development Agency (DRDA) is in charge of implementing the programme at the district level. SHG is the only programme of its kind that strives to empower rural impoverished women via the development of entrepreneurial skills. It aims to promote collective action through group activities, which have been shown to be more effective than solo efforts.

According to the 2011 Indian Census, the population of Tamil Nadu has increased by 17.64 percent over the previous decade. Tamil Nadu provides food for 5.96 percent of India's population. According to a preliminary report from Tamil Nadu, males and females accounted for 3, 61, 37,975 and 3, 60, 09,055 people, respectively, out of a total population of 7.21.47.030. Tamil Nadu is also one of the states where women's empowerment is expanding, as well as entrepreneurial activity. According to the 2011 Census Report, women had a literacy rate of 74.04 percent. Tamil Nadu has a sex ratio of 996, which is higher than the national average of 940. (Census of India Report, 2011). Tamil Nadu has a female labour participation rate of 48.9%, which is greater than other major states and far higher than the national average (26.0 percent). In the state, there were over 6000 Mahila Mandals registered. Those that perform well are offered cash prizes. They work in the villages to eliminate booze stores and empower women economically. In Kangra areas, the Mahila Mandals are doing well. Furthermore, Tamil Nadu has a solid track record in terms of the status and operation of Mahila Mandals for the creation of jobs for women through the formation of Self-Help Groups in rural regions, as well as boosting women's per capita income. In Tamil Nadu, SHGs are proving to be a success storey. Against a goal of 3000 SHGs being founded in 2000-01, a total of 1038 SHGs were established through December 2000.

The fact that 95% of those SHGs have repaid their loans in full is a significant achievement. Furthermore, in 1995-96, a group of SHG members from Kather, Solan district, went on a field trip to one of the South Indian states and are currently putting the lessons learned from their counterparts into practise. To

achieve full employment and supplement home incomes, SHGs engage in a variety of economic activities such as agrobusiness, handicraft, floriculture, sheep, goat, and pig farming, papad manufacturing, tailoring and carpentry, operation of fair pricing stores, and so on. Women's engagement in household decision-making has increased as a result of a rising ratio of women working and the effective functioning of Mahila Mandals and SHGs.

9. Final Remarks

All of the country's resources, especially human resources, must be mobilised and fully utilised. Women's engagement in economic activities is required not only from a human resource standpoint, but also in order to achieve the goal of elevating women's position in society. Women's economic standing is now widely recognised as a barometer of a society's development stage, making it critical for the government to adopt laws that encourage women to start businesses. The long-term goals of development programmes for women should be to improve their economic and social standing so that they can participate fully in national life and development for the Scheduled Tribes. In order to achieve this, women's involvement and contribution in diverse social, economic, political, and cultural activities must be recognised.

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