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EMPOWERMENT OF RURAL TRIBAL WOMEN : A PATH FOR ENTREPRENEURSHIP DEVELOPMENT

KEY WORDS: Tribal Women, Rights, Entrepreneurship, Development, Rural areas

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ABSTRACT

Entrepreneurship is a recent phenomenon and it has been recognized as an important tool for empowerment of socially depressed classes. By establishing new ventures, tribal women entrepreneurs generate new jobs for themselves and also for others along with that they provide society with different solutions to management, organization and business problems. There are many institutions supporting tribal women entrepreneurs through different schemes. In the world of competition there is a need for empowering everyone in the field of entrepreneurship. The women are being lagging behind in the field of business. The economic empowerment of women themselves is crucial in these days. There is a need for empowering the rural tribal women economically through effective participation in entrepreneurship. The tribal women empowerment is very essential because the women who belongs to this community are being discriminated in several ways. To empowerment of the rural women is the basic towards entrepreneurship development of rural women. The present study is taken up in the identified thands of the rural areas in telangana district.

INTRODUCTION

Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Furthermore, institutions and individuals seem to agree on the urgent need to promote rural enterprises: development agencies see rural entrepreneurship as an enormous employment potential; politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings; and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. Class is gradually replacing caste as the dominant factor in Indian society and entrepreneurship is the way forward for tribal women to change their social status, Scheduled Tribe Community has shown their keen interest to adopt entrepreneurship to raise their socio-economic status at par with the developed community. For centuries, tribes have been at the bottom of the income and social ladders, despised and exploited. Independent India aimed to improve their lot through job reservations, but with very limited results. Nevertheless, empowerment through democracy and economic opportunities created by 20 years of economic reform has created an astonishing new phenomenon. Entrepreneurship is universally acknowledged as playing a leading role in economic growth and there is growing evidence to suggest that there is a significant causal relationship between entrepreneurship, economic growth and poverty reduction

Tribes in India are vulnerable both socially and economically. They were discriminated from centuries but as a result of globalization, few tribes have raised themselves as an entrepreneur with the motto of fighting caste with the capital. In developing countries like India, it plays a vital role not only as a source of livelihood but also as a solution to many social problems. Entrepreneurship is defined as "A scholarly field that seeks to understand how opportunities to bring into existence" future goods and services are discovered, created, and exploited, by whom, and with what consequences. Empowering Tribal women in entrepreneurship is a core concept emerged as a solution to the many problems in India. Entrepreneurship plays major role in empowerment of economically vulnerable but nowadays it is also taking part in forming the social capital and competence among tribal women in India. Social capital and competence of entrepreneurs plays important role in financial success when other factors being same (Baron & Markman, 2003). After the globalization, many tribal

community are raised as entrepreneurs and they started forming social capital through entrepreneurship. The government and other institutions extended their support to make tribal women engage in entrepreneurial activity. But the inner urge in the form of social competence made their way easy to enter into venturing.

Women Entrepreneurship in Global Context:

Worldwide, many women are entrepreneurs. Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. Female entrepreneurs seek the professional and personal support that is found in business associations. Economic globalization has encouraged the expansion of female business ownership."

Characteristics of Women Entrepreneurs:

Woman entrepreneurs tend to be highly motivated and self-directed. They also exhibit a high internal locus of control and achievement. Researchers contend that women business owners possess certain specific characteristics that promote their creativity and generate new ideas and ways of doing things: Risk-taking propensity High energy level Personal motivations Married, first born Self-employed father Interpersonal skills, Competence in finance, and in managing relationships In sum, women entrepreneurs share these characteristics:

- 1) sharp communication skills, 2) intuitive people skills, 3) consensus building competencies, and 4) nurturing, integrating abilities. Women need to use all these skills as they strive to make appropriate decisions for their families and for themselves.

Based on another observation of many women in life middle have Seven characteristics in common:

- 1) **Autonomy:** Entrepreneurs have a strong desire for autonomy. Women at midlife often lose patience playing by corporate rules and want to call their own shots and put their own values first.
- 2) **Resilience:** Entrepreneurs have the ability to bounce back from setbacks. It takes resilience to get through the roadblocks that will inevitably show up. At midlife and beyond, women have learned to be resilient, as they've weathered life's ups and downs.
- 3) **Initiatives:** Entrepreneurs are self-starters. The most successful entrepreneurs also keep the momentum going

after the initial burst of energy.

- 4) **Confidences:** Entrepreneurs believe in themselves and get others to believe in them too. They have the confidence to find the resources they need and the ability to ask for help and support.
- 5) **Intuitive:** Entrepreneurs have good business instincts. They use left-brain rational thinking to analyze problems, but they also trust their intuition, which is often correct. Women tend to trust their intuition in business more often than men.
- 6) **Decisive:** Entrepreneurs are action oriented. They make decisions and take the actions required to get them to their desired results. Midlife women have had a lifetime of experience to fine-tune their decision making ability.
- 7) **Connects:** Entrepreneurs build relationships. They build networks and thrive on seeing opportunities for connections for mutual benefit. At midlife, women have well developed networks, which is an advantage in starting and sustaining a business. (Grossman Amy, 2009). Overall, men's and women's motivations for business initiation are quite similar. As with male entrepreneurs, females seek independence, autonomy, higher income, and the opportunity to be their own boss. One difference between men and women in their motivation to initiate a business is that men often cite economic reasons, whereas women often cite family needs. Whereas men generally see entrepreneurship as a business decision, many women view it as a life choice—a way of integrating family and career needs.

TRIBAL WOMEN AND ENTREPRENEURSHIP

According to Bert Hoselitz (1960), entrepreneurship can develop only in a society in which cultural norms permit variability in choice of paths in life. But in developing countries like India it is very difficult for all to engage in entrepreneurial activities because of the poor social capital, competence and economic condition. So, a tribal women entrepreneur is an individual who belongs to tribal community and doing his business in the market.



Rural Tribal Women Entrepreneurs in India: Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. 'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent.

But the women belonging to the tribal communities are being discriminated and are not been encouraged in the fields of Entrepreneurship in the rural areas. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from marketing the products available in the forest areas. The products like the herbal medicines, honey, medicinal plants, handicrafts made with bamboo etc.,

The challenges and opportunities provided to the tribal

women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world.

POLICIES AND SCHEMES FOR WOMEN ENTREPRENEURS IN INDIA

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc.

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

There are also several other schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs.

In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under Prime Minister's Rozgar Yojana (PMRY), preference is given to women beneficiaries. The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Similarly, under the MSE Cluster Development Programme by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned and managed by women entrepreneurs, contribution of the M/o MSME could be upto 90% of the project cost. Similarly, under the Credit Guarantee FUND Scheme for Micro and Small Enterprises, the guarantee cover is generally available upto 75% of the loans extended; however the extent of guarantee cover is 80% for MSEs operated and/ or owned by women.

TRIBAL COMMUNITY

Tribal groups have always shared a unique relationship with nature and follow sustainable practices of livelihood. With religious practices of worshiping nature and land laws that give collective rights to communities, the tribal way of life is unique. However, due to lack of accessibility and development, and long neglect, the standard of life among tribal groups remains poor. Low literacy, high dropout rates from schools, malnutrition, and poverty plague India's tribal population. According to the 2011 census, the literacy rate in tribal India is 59 percent, far below the national average of 73 percent. With an exception of the northeastern states of Mizoram, Nagaland and Meghalaya, a sizeable tribal population in Madhya Pradesh, Orissa, Jharkhand,

Chhattisgarh, Rajasthan and Andhra Pradesh remains illiterate.

Tribal entrepreneurship reaching new heights But turning problems into opportunities, there is a rise in entrepreneurship across tribal groups of India. By connecting agriculture and forest produce with markets using technology, creation of self-help groups, empowering women, and creating self-sustainable enterprises, a number of tribal entrepreneurs are changing the face of tribal India.

FOREST ACT 2006

In India the tribes have the right over the forest products. The Forest Rights Act of 2006 gave forest inhabitants the right to manage, conserve, protect and regenerate the forests and its resources. The act gives ownership of minor forest produce, except timber, to dwellers living in the village territory. This produce includes bamboo, honey, lac, herbs, leaves, berries, fruits, among other things. It, however, took 6 years and a long legal battle before Mendha Lekha, a tribal village situated in Gadchiroli district, Maharashtra, could become the first village to be granted community forest rights.

These women, who earlier sold minor forest products such as siali leaves, sal seed, mohua flowers and tamarind locally, are today working as a women's self-help group and inspiring many other women to follow suit.



TELANGANA STATE GOVERNMENT - SPECIAL ASSISTANCE TO WOMEN ENTREPRENEURS :

Like SC/ST entrepreneurs, the quantity of existing women-owned industrial enterprises is incredibly meager. The Telangana government can encourage ladies entrepreneurs in a massive means. Every of the nine districts of the state (excluding Hyderabad) can have one or a lot of industrial parks solely for ladies. Organizations operating for women entrepreneurs like COWE, ALEAP, and FICCI-FLO are going to be invited to partner with the govt to spot and train women, entrepreneurs, get their project proposals developed, link them to monetary establishments and appendage and monitor the progress of their projects. Among ladies, the govt would facilitate the quantity of entrepreneurs to emerge from socially disadvantaged classes like SCs, STs, BCs, and Minorities.

SPECIAL SUPPORT FOR SC/ST ENTREPRENEURS:

It is an unfortunate reality that a really minuscule proportion of existing industrial units are closely-held by SC/ST entrepreneurs, particularly women SC/ST entrepreneurs. There are varieties of structural barriers that the SC/ST entrepreneurs realize extraordinarily tough to beat. Since the inspiration of the new state of Telangana is predicated on the premise of social justice, the new Telangana State Industrial Policy can take up variety of extra support measures meant to extend entrepreneurship among the SCs/STs. This program are enforced underneath the banner of TS-PRIDE — Telangana State Program for speedy Incubation of tribal women Entrepreneurs.

The Telangana Government is taking initiatives towards the economical development of the Rural tribal Women from time to time. The government initiated several policies and programmes for their development.

TRIBAL WOMEN ENTREPRENEURS – CHALLENGES

In the rural areas the tribal women are facing lot of challenges and issues towards participation in the entrepreneurship. They are being discriminated and their rights are being violated from time to time. The challenges are as follows:

a) Lack of confidence: In general, women lack confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneurial growth. To a certain extent, this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.

b) Socio-cultural barriers: Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

c) Market-oriented risks: Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.

d) Motivational factors: Self motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

e) Lack of Knowledge in Business Administration: Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.

f) Awareness about the financial assistance: Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every woman entrepreneur may not be aware of all the assistance provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.

g) Exposed to the training programs: Training programs and workshops for every type of entrepreneur is available through the social and welfare associations, based on duration, skill and the purpose of the training program. Such programs are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own.

h) Identifying the available resources: Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions, and the schemes from the government side, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets mankind or business volunteers.

In the present situation of the developing society, there is a need for empowerment of the rural tribal women in the area of entrepreneurship. The tribal women are being discriminated since years in all the fields. Now it is the time for the tribal women to empower themselves and become economically strong as par with others in the society.

CONCLUSION

In a political environment all are equal but the in a social environment discrimination happens everywhere. Through

Government initiatives Tribal women to found solutions to many problems. Therefore, Entrepreneurship serves as a gateway to transform the socio-economic status of Tribal and sows the seeds of social capital to become an independent and self-sufficient.

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their 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. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development.

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