

An Extensive Review on Problems of Tribal Women Entrepreneurs in India

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Abstract

Entrepreneurial growth of women has been acknowledged and recognized as one of the crucial methods for reducing poverty through the social and economic success of the underprivileged. Numerous studies have shown that women entrepreneurs in India have contributed significantly to the growth of a variety of industries, including housing, dairy, and agricultural, which has reduced poverty and increased food security as well as created jobs. SHGs and other types of women's entrepreneurship can also provide goods and services in regions, particularly the tribal regions of north-east India, where big businesses are unable to operate. Women businesses are not a simple endeavor. The biggest issue the Indian government has had to deal with since independence is how to provide social justice to the indigenous population. They are considered to be the most vulnerable group in India's population and are denied access to basic necessities. It has been observed from the various studies that a country cannot flourish even without development of women. Therefore, it is important to empower women, and entrepreneurship programs can help with that. Even if the population of tribal people in India is growing over the census decade, their business development is not up to par nationwide. They are facing various issues in developing their business. Therefore the study is intended to assess the numerous issues Tribal women business owners in India confront.

Keywords: Entrepreneurship development, Tribal women entrepreneurs, Problems of Tribal women entrepreneurs.

Introduction

Entrepreneurship is frequently seen as the driving force behind both economic and technological improvement. In order to achieve economic and political development, entrepreneurship is a crucial component. There are continuous worries that entrepreneurs in general, and women entrepreneurs in particular, are disproportionately affected by a range of hurdles, most of which are tied to cultural, societal, economic, governmental, and natural constraints. It is highlighted by the fact that entrepreneurship and entrepreneurship growth are essential for the inclusive growth of a developing nation like India. Recently, there has been anxiety about female entrepreneurs. With increased awareness of women's roles and economic standing in society, (Hemasrikumar & Karunambikai, 2018) their latent entrepreneurial potential has been slowly changing. A woman entrepreneur is someone who takes on difficult tasks in order to fulfill her personal wants and achieve financial independence. Entrepreneurial

women possess a strong desire to make a difference and are capable of adding values to the family and the community. In India and on a larger scale throughout Asia, the ideas of business growth across scheduled tribes have mostly gone untapped. Due to the difficulty of entrepreneurship, the matter of the discussion is quite challenging, particularly when it comes to the tribal population, and especially for tribal women. Landlords and moneylenders abuse the tribal society in many ways. The tribes reside indoors in the outlying areas of the every state in the nation. Hunting and forest harvesting were historically their main sources of income. Regardless of their sub castes or the regional dialects they use, the entire tribes continue to live in abject poverty with few options for help. Of course, certain corrective actions are being taken to ameliorate the socioeconomic conditions of the tribal population, but much more has to be done. They enjoy living very close to nature and are socially and logistically isolated. They have a great cultural heritage but are socially and economically underdeveloped. With the exception of Punjab, Haryana, Chandigarh, Delhi, Pondicherry, and the Union Territories, there are roughly 550 tribal communities throughout these states and union territories (N C Subhash & S Khama (2018). In indigenous tribes, women play a significant and vital role. Women are more significant in tribal society than other social groupings since they put in more effort and are responsible for managing the household finances (Rao, 2016). The Central and State Governments of India periodically devise and implement various initiatives and schemes to help tribal businesswomen become professionally competent and establish themselves as capable entrepreneurs. But only if these women continue to receive support from both the government and their families will all these programs and plans be able to accomplish what they were intended to. For tribal women, the growth of entrepreneurship is incredibly weak. They encounter numerous difficulties when they conduct their entrepreneurial activity.

Objectives

- To identify the issues that tribal women entrepreneurs in India confront
- To offer some recommendations for resolving the issues found

Research Methodology

The study is carried out with the use of secondary data gathered from various sources. The researcher thoroughly reviewed the existing literature systematically. The process involved is

1. Collected a pool of existing studies related to tribal entrepreneurship.
2. Secondly, sorted the collected articles into a group based on the studies related to tribal entrepreneurship in India.
3. In the third step, selected articles confined to a group based on the problems of tribal entrepreneurs and tribal women entrepreneurs and reviewed systematically.

Findings and Discussions

Major findings of the study are presented under different headings as Financial Problems, Problem of Knowledge, Marketing Problems, Family/Personal Problems, Social Problems, Frequent Policy Changes and Other Problems.

Financial Problems

Most tribal members are unaware of how to increase funding from government sources. If someone is aware, they are likely struggling with the many rules and regulations around fund borrowing. The tribal

entrepreneurs have relatively little access to capital but are skilled at taking risks. Government funds or private investors were their only sources of support (Nayak, 2017). If somebody starts a business by securing startup money, they will have an issue with working capital. For tribal entrepreneurs, there is no working capital arrangement at all. If they use a private medium to arrange working cash in any way, a private lender will buy their business. For entrepreneurs, securing funding during the startup phase is a major challenge. Since banks do not view women as greater risk-takers, moneylenders nevertheless play a role in their lives as a source of credit. There are two basic causes of the funding issue in the small business sector. First of all, the lack of capital across the board is a major contributing factor. Second, it is mostly a result of the poor credit standing of the nation's small businesses. They find it challenging to accept financial aid from either the commercial banks or other financial institutions as a result of their fragile economic foundation. As a result, they are compelled to accept credit from lenders at an extremely high interest rate. The biggest issue they are dealing with is working capital. The process for sanctioning loans is highly intricate. They do not adequately have access to credit facilities. Tribal business owners are discouraged by the excessive interest rates on bank loans, loan sanctioning processes, and disbursement procedures.

Problem of Knowledge

One of the major issues preventing the tribal area's business from developing is a lack of knowledge. Entrepreneurs must come in touch with a number of organizations to learn more about numerous topics, such as technology, financial institution policies, and business plans. Many entrepreneurs lack the skills and information necessary to access the available sources. Another barrier to their entrepreneurship may be their reluctance to share what they view as confidential information with others for reasons of self-respect (Suryakumar & Ramesh, 2018). Another significant issue they encounter is a lack of understanding of contemporary methods. They are unaware of legal matters. They only have a limited understanding of the different types of financial aid provided by the government. Lack of knowledge regarding entrepreneurship is very evident. Tribal business owners know little about the organizations and institutions that support the expansion and advancement of entrepreneurship. One of the biggest issues facing tribal businesses is their illiteracy on how to use modern technology.

Marketing Problems

Due to their poor mobility, tribal entrepreneurs depend more on intermediaries who never return to take advantage of the chance. Many tribal business owners lack adequate market knowledge. They rely on the press and the internet because they are unable to properly comprehend the constantly shifting market realities. Even when non-branded products are of high quality, consumers frequently choose not to purchase them. So, in order to sell the products, marketing expertise is crucial. Women frequently lack the knowledge necessary to effectively market, advertise, and sell their goods. They deal with issues including a high number of credit sales, market access, fierce rivalry, a lack of marketing expertise, etc (Suryakumar & Ramesh, 2018). They lack a suitable storage facility. Lack of marketing expertise and sufficient market knowledge is another significant barrier to the advancement and growth of women entrepreneurs.

Family/Personal Problems

The fact that they are women is the biggest issue that women business owners deal with (Jain Sonal & S-

ingh M.K, 2021). In many areas of the country, male chauvinism is still common, yet women are still seen as capable, i.e. weak, in every way. Women's admission into business is hampered by the fact that they are not treated equally to men in a culture where men predominate. Lack of self-assurance, willpower, a positive outlook, and a strong mental outlook among women causes them to be afraid of making mistakes when working on a project. Their inability to handle the dangers and uncertainties associated with a business unit is a result of their lack of education, dependence on others, and unstable economic conditions. Households with low incomes are less likely to grow their own businesses (Agarwal & Pateriya, 2020) which leads to unemployment and poverty.

Social Problems

Proper social, familial, and interpersonal support is essential for the growth of business. It supports business owners, which leads to efficient management of the company (Agarwal & Pateriya, 2020). Tribal people are viewed as lower in our civilization and as having fewer skills and knowledge. Therefore, community and our society do not adequately embrace their entry into enterprise. Even though they are a long way from the mainstream, they remain excluded (Binjha, 2020). Their public relations are poor. One of the main causes of the slow growth of female entrepreneurship is male dominance. For them, having an excessive amount of responsibilities and commitment is a major difficulty.

Frequent Policy Changes

Constant policy change brought on by a change in the administration is difficult for less educated tribal entrepreneurs to comprehend. No appropriate media exists to directly inform people about modifications and existing policy changes. There is no economic discrimination because it is confined to just wealthy tribal entrepreneurs and therefore out of the reach of poor tribal entrepreneurs. As a result, policy does not prioritize rich tribal entrepreneurs above poor tribal entrepreneurs who are in need.

Other Problems

1. Low income, which has an impact on the entrepreneurial growth, is caused by a lack of viable substitute job opportunities.
2. The poor development of businesses explains the government and bank authorities' reluctance to aid the indigenous women.
3. One of the key factors in the slow growth of small businesses is the absence of self-help groups.
4. The tribal women's simple lifestyle and introverted personality contribute to the delayed growth of women entrepreneurs.
5. The market's intense competition deters tribal entrepreneurs from taking on new challenges.
6. Insufficient infrastructure amenities hinder tribal entrepreneurship's development.
7. Lack of motivation
8. General poverty
9. For tribal entrepreneurs, developing a new business concept from an existing business model is undoubtedly difficult. The majority of tribal businesspeople are at ease with how things are done now.
10. Lack of assistance and updated skills, capacity utilization, overestimating success, traditional organizational structure Stress, instability, and a pessimistic outlook putting together a business

team, choosing the ideal location, and being afraid about taxes. inadequate inventory or stock, consistent with changes and developments in the industry, keeping the ecological balance

Conclusion

The tribal women entrepreneurs have numerous obstacles in order to exist or survive in a marketplace of rival businesses. They lack the infrastructure necessary to implement their business concept or grow an already established business. They are having trouble coming up with the money to start or continue their production procedure. The traditional knowledge and competence of tribal businesses should be updated with new, cutting-edge production methods. They always struggle with management and marketing issues. Because the internet has become a major and global platform of marketing and promotion, tribal entrepreneurs must learn online marketing and website promotional techniques. Therefore, it's important to establish the ideal conditions for tribal entrepreneurs to succeed. The government should make sure that tribal women entrepreneurs have access to new training in entrepreneurship.

Suggestions

The researcher has suggested the following things in light of the study's findings.

1. The education of tribal women must be enhanced.
2. The state government must place more of an emphasis on educating members of the scheduled tribes because their literacy rate is far lower than that of the general population.
3. Tribal women business owners need to be inspired to take on local and national market issues.
4. The government and NGOs ought to start projects in the area of entrepreneurial knowledge and talent. A key factor in the indigenous women's success in business is their skill and knowledge in their entrepreneurial endeavors. Because of this, government representatives ought to be more truthful with tribal members so that they can quickly receive all facilities.
5. The product's market should be expanded, and the local self-government and DRDC (District Rural Development Centre) should support tribal women entrepreneurs.
6. The government should educate tribe members about the advantages of education. The tribal territories ought to require the organization of awareness campaigns.
7. The government should support the expansion and growth of tribal entrepreneurship with both financial and non-financial aid.
8. Infrastructure serves as a motivational tool. Tribal enterprises should have access to adequate infrastructure.
9. To improve the skills of tribal entrepreneurs, more village-level training programs should be implemented.
10. Commercial banks could offer tribal enterprises collateral-free loans with a quick loan processing and distribution mechanism.
11. Finally, without family support, entrepreneurial development may not succeed.

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