### ROLE OF TRIBAL WOMEN ENTREPRENEURS IN UPLIFTMENT OF TRIBES IN KARWAR TALUKA

#### Nitin S N

Research Scholar Tumakur University, Tumakuru & Asst. Professor in Commerce Devekar College of Commerce and PG Centre Karwar

# Anjan A Kaikini

Assistant Professor in Commerce Post Graduate Department of Commerce K.H.Srinivasa Institute of P.G.Studies LB and SBS College Sagara Shivamogga, Karnataka

#### Neha D Kocharekar

Asst. Professor in Commerce Devekar College of Commerce and PG Centre Karwar

#### ABSTRACT

Empowerment of tribal women refers to increasing the socio – economic emancipation which promotes standard life of economic growth in our country. Women entrepreneurship is the process in which women starts a business, undertake risk, face challenges, provides employment to others and manages the business independently. The role of women in tribal communities is substantial and crucial as they face lot of problems both in house and outside home. This study was aimed to investigate the role of tribal women entrepreneurs in upliftment of tribe's in Karwar taluk. The study entitled to know the factors which encourage tribal women to become entrepreneurs, to know the impact of financial position of their family and also to know the social change among tribal women after being entrepreneurs.

Key words: tribal women, women entrepreneur, women empowerment.

### **1. INTRODUCTION**

Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some product or service. Women entrepreneurship in economic in any nation has been recognized for its significant contribution. The tribes are indigenous, have their own distinctive culture, geographically isolated and are low in socio-economic conditions. The major source of income of tribal's besides agriculture was forest and forest produce like honey, gum, bamboo and adda leaves etc,. The appearance of entrepreneurship among the tribal women is directly related to the socio-economic development of the tribal community along with the growth of industrialization, urbanisation and migration.

As regards the emergence of entrepreneurial activities, three conditions may be observed in tribal areas. The first condition is the change of occupation. People use new technologies and techniques to increase production. It is related to creative and innovative practices. The second condition, the people adopt new occupations as a result of industrialization, urbanization and migration resulting in starting of small and cottage industries. The third condition, the people get financial and other necessary help and advice from the government and non-government agencies under planned schemes and they can become self-employed in different categories of occupations.

#### Journal of Exclusive Management Science - October 2022 - Vol 11 Issue 10 - ISSN 2320 - 866X

Women Entrepreneurs are highly increasing in the economies of almost all countries. The hidden business potentials of women have been increasing with the growing sensitivity to the role and economic status in the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have an self-sufficient occupation and stands on their foots. Over the past few decades women are coming out of the boundaries of houses and proving their ability and competencies in the business world. Today the roles of women are not confined to the traditional role of a mother or a housewife.

The role of modern women is much wider than, what it was previously. A woman has to play multiple roles, besides playing the role of housewife, mother, daughter, she has to play different roles in community in the social settings simultaneously. Because of Indian culture traditional customs women, even after 70 years of independence, are facing bias. This has adversely affected the status of Indian business women.

However, a very few women were involved in operating small businesses such as hostelries, coffee shops, retail shops, etc., mostly to generate income for the family in the absence of spouses. Though these ventures were not considered as entrepreneurial, these acted as a trigger for the oncoming surge of entrepreneurship by women.

### 2. REVIEW OF LITERATURE

R. Anandaraman made a study on "Empowerment of Tribal SHGs Women in Kalvarayan Hills" he concluded that supportive and encouraging measures are required encouraging measures are required to create awareneness among women SHG members. In particular Empowerment are tribal women in general high potential life only it is instrumental in fulfilling socio –economic implies not only development reduce poverty and motivate tribal's for and decent living. Any policy on inclusion should include many aspects of tribal development.

A. Sujatha in her study on "Financial literacy and Dalit women : special reference to Virudhunagar District" have focused on the financial literacy level of Dalit women. In her study she says that every woman should increase financial literacy level, which will help to improve their standard of living. If they improve their saving habit which is helpful to satisfy their future needs and they can manage the unexpected expenses of their family. So it is necessary for every woman and they should enlighten their financial literacy level to uplift living standard.

#### **3. OBJECTIVES**

- 1. To check generation of employment in tribe enterprises
- 2. To know the impact on financial position
- 3. To understand social change among tribal women after being entrepreneur.

### 4. RESEARCH METHODOLOGY

For the purpose of study the data had been collected from both primary and secondary sources. Primary data has been collected with the help of an interview schedule constructed The Halakki Vakkaliga community of Karwar Taluk with simple random sampling method and 20 respondents are interviewed. As the present study is the study of tribal entrepreneurs with special reference to tribal area, the research is confined to Tribal Area only. The study is further restricted to Karwar Taluk, Uttara Kannnada district.

S1. No.	Responses	No. of Respondent	Percentage to Total
1	Illiterates'	1	5
2	Primary Education	9	45
3	SSLC	6	30
4	Collegiate	4	20
5	Graduation	0	0
Total		20	100

Table 1: Educational Qualification

Source: Survey data

Table 1 shows that 45 per cent of Entrepreneur have primary education and 30 per cent studied SSLC.

S1. No.	Responses	No. of Respondent	Percentage to Total
	Short term vocational		
1	course	3	60
2	ITI	2	40
Total		5	100

 Table 2 : Technical Educational

Source: Survey data

Table 2 explain that 60 per cent of entrepreneur got technical education in short term vocational course.

Table 3: Age at Entr	ge at Entry	3:	Table
----------------------	-------------	----	-------

Sl. No	Responses	No. of Respondent	Percentage to Total
1	Less than 25 years	07	35
2	25 to 35 years	08	40
3	35 to 45 years	05	25
4	Above 45 years	00	00
Total		20	100

Source: Survey data

Table 3 depict that 40 percent became entrepreneur at the age in between 25 to 35 years. 35 per cent entered at the age less than 25 years

Table	4:	Kind	of	Unit
-------	----	------	----	------

Sl. No	Responses	No. of Respondent	Percentage to Total
1	Self started	17	85
2	Inherited	00	00
3	Acquired	03	15
Total	• <u> </u>	20	100

Source: Survey data

Table 4 shows that 85 per cent of enterprises are self started.

Sl. No	Responses	No. of Respondent	Percentage to Total			
1	Manufacturing	3	15			
2	Service	15	75			
3	Others	2	10			
Total		20	100			
Courses: Summer data						

 Table 5 : Nature of Unit

**Source:** Survey data

Table 5 says that 75 per cent of units are service oriented and 15 per cent are manufacturing units.

S1. No	Responses	No. of Respondent	Percentage to Total
1	Less than 2	5	25
2	2 to 4	12	60
3	Above 4	3	15
Total		20	100
		<b>O</b>	•

Table 6 : Number of Employees

Source: Survey data

Table 6 shows that 60 per cent of units have 2 to 4 employees and 25 per cent have less than 2 employees

Sl. No	Responses	No. of Respondent	Percentage to Total
1	Tribes	17	85
2	Non tribes	3	15
Total		20	100

Table 7 : Community of Employees

Source: Survey data

Table 7 clear that 85 per cent of employees in units belonging to tribal community

		Positive	Neutral	Negative	Total
Sl No.	Response	+1	0	-1	
1	Income	20			20
2	Social life	18	2		18
3	Respect	17	3		17
4	Family support	15	3	2	13
5	Connectivity	12	5	3	9
6	Stress	10	3	7	3
7	Knowledge	12	6	2	10
8	Financial literacy	18	2		18

 Table 8 : Effect of Enterprise

Source: Survey data

Table 8 shows that positive effect on income got 20 points and financial literacy and social life got 18 points each.

## **5. FINDINGS**

- Tribal women entrepreneur doesn't have good educational background.
- Not many entrepreneur got technical knowledge relating to their units
- Young tribal women are entering in to the business and becoming entrepreneur
- They are many first generation entrepreneur
- Most of the units established by tribal women are in service sector
- The unit established by tribal women are providing employment among tribes.
- There is positive impact on life of tribal women at home and at the society after being entrepreneur.
- The stress level is increased due to establishment of units.

### 6. SUGGESTIONS AND CONCLUSION

Any developmental process is the expansion of capabilities of tribal women to participate in, entrepreneurial activity. Skill development among tribal women is the need of the hour so as to make them confident, self reliant and to develop in them the ability to be a part of decision making at home and outside. Indeed it may not be wrong to say that still tribal women are the most disadvantaged and neglected section of the society for they are economically backward. Therefore there i

s a need on the part of the government and civil society to enable improvement in the quality of life of such vulnerable sections of the Indian population. More importantly the developmental process in India should give priority to welfare schemes and programmes meant for scheduled castes and scheduled tribes" including women. These are the people who are economically backward; therefore, there is a need for sincere efforts on the part of the government to help improve the quality of their life. The Social Assessment for the training and skill development clearly reflected that rural landless tribes form an integral part of poverty-ridden and marginalized groups. By empowering rural woman through education can thus enable them to live with dignity and self reliance cutting across the barriers of customary biases and prejudices, social barrier of caste, class, gender, occupation and institutional barriers that prevent them from taking actions to improve their state both at the individual and collective level. Therefore, free education and necessary and employable skill development programmes must be launched for tribal students and women so as to make them self reliant and economically independent. Furthermore, right to vote is meaningless unless rural women are made aware, educated and imparted skills to understand the order of the day and this can bring change in their lives, in the family and lastly transform the holistic tribal landscape of India, through education, legal awareness, and socio economic independence.

### 7. REFERENCES

- Sangeeta Sharma, Entrepreneurship Development, PHI Publication New Delhi,
- http://www.scsthub.in
- https://sw.kar.nic.in/WebPages/PDF2016/Proceeding.pdf
- https://yourstory.com/2014/04/patriotism-plus-passion/