

# AN ANALYSIS OF ROLE OF TRIBAL FEMALE ENTREPRENEURSHIP IN ECONOMICAL DEVELOPMENT ON FAMILIES

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## ABSTRACT

*The aim of this study is to increase our understanding of the ethical climate of female entrepreneurial firms as they grow and develop. The growth of entrepreneurship signifies the economic development of a country. Women constituting nearly 50% of the population have specific role to play in this area. Of late tribal females' entrepreneurs especially in rural Madhya Pradesh have been able to show certain achievements. They have not only brought a change in themselves but have also brought drastic changes in their families and villages. The impact of entrepreneurship development among females with micro enterprise has displayed a positive impact on the family. The three main reasons for this is increased needs in the family, growing household expenses, education of children marriage of daughters which forced women to look for sources of income to support the family. It was also revealed during the study that tribal females focus on entrepreneurship post 30 years of age because that is the time when the females focus on their own interest and maturity at this stage of life enables them to cope better with the pressure of a male dominated society specially in rural region.*

**Key words:** Tribal, Tribal Female, Entrepreneurship, Economical Development, Tribal Families, Rural MP, Tribal Village, Micro Enterprises.

## 1. INTRODUCTION

In recent times entrepreneurs have been referred to as necessary prerequisite to mobilize capital, exploit natural resources and create markets to carry on trade (Harbinson and Myers 1984). Entrepreneurs are agents who perform a vital role in the economic development of a country and are linked to the overall industrial development of a nation. The phenomenon of entrepreneurship is comparatively new. The studies done of women entrepreneurship in taking into consideration the cultural and the characteristics of an entrepreneur. A woman entrepreneur for the present study is a woman who has managed to procure capital to set up a small enterprise and is actively involved in running and managing the enterprise in all functional areas of management and earns a livelihood for herself and her family from the enterprise and belongs to low income group.

The field of entrepreneurship research has expanded considerably over the past two decades. Notwithstanding this expansion, dynamics of entrepreneurship is at the rudimentary stage and is quite fragmented. The theoretical foundations of entrepreneurship are still at the pre-paradigm stage. There is an absence of well structured and comprehensive framework despite the existence of various conceptual models. The inter connection of serial entrepreneur antecedents within the theories of entrepreneurship does not seem to be very strong, consequently the explanatory and predictive power of the existing entrepreneurial theories are limited. According to Perry Man, M.R (1982), entrepreneurship research is presently characterized by the absence of both a definitive set of precepts and a universally accepted methodology process. He further elaborates that entrepreneurial research is in its formative stages and is similar to 'normal science' phase of the Kuhnian Scientific structure. However recent entrepreneurial research endeavors have made significant contribution to the knowledge of entrepreneurship and their successful application in mitigating economic stagnation indicates maturity towards paradigm building in entrepreneurship. The importance given to entrepreneurship as a causal variable in the growth process is strongly conditional by different disciplines. The economist view that the genesis of entrepreneurial function is rooted in the structure of economic incentives. The psychologists hold that the risk bearing and innovation as non-materialistic and inner psychic concern are essentially the prime movers for the entrepreneurial activity. For the sociologists, there are non-economic factors or conditions based on society's value and hierarchy, which determine the extent of entrepreneurial activity (Singh 1985). Thus, the multi disciplinary nature of different factors for entrepreneurship forms the basis for the emergence of different theories of entrepreneurship development. It has been found that there has not been any monolithic approach towards theory building in the field of entrepreneurship. Various scholars have taken multiple approaches to study entrepreneurship as no single factor works as the only determining variable for the phenomenon of entrepreneurship. The theories of entrepreneurship emergence can be classified mainly into four broad categories. The first category falls in the domain of economics, the second one is within the realm of psychology and the third category is based on sociology perspective. The fourth category i.e. the contemporary approach is used to research the characteristics of entrepreneurs. Among those who contemplate entrepreneurial emergence on the basics of economics are Cantillon, IB say, Walrus, Marshal A.H.

Coli. The psychological theories advocated by Schumpeter et al, McClelland Hagan and Kunkel. The theories with sociological interpretations are postulated by Weber, Wochran, and Young. The two most common contemporary approaches are the trait and demographic approach as postulated by Robinson, Stimpson, Huefner, and Hunt. However, there are some factors like conducive business environment, political structure of a country or a region, other support systems like availability of finance, and family support which play significant roles in the emergence of entrepreneurship in general and women entrepreneurship in particular.

## 2. REVIEW OF LITERATURE

Tribal Poor women from the low income group are venturing into entrepreneurship in the micro enterprise sector due to the changing economic scenario. Rao (1995) attributes the inadequacy of entrepreneurship amongst rural women to the absence of congenial and appropriate entrepreneurial climate and an industrial base. The GOI has initiated entrepreneurial development programmes for women in rural areas. These programmes do contribute to social transformation since they absorb rural women in income generating activities either on full or part time basis. But in developing entrepreneurship among women there have been several problems and identifying and eradicating such problems that inhibit the growth of grassroot entrepreneurship will help in envisaging active participation and contribution of women.

He assessed the factors that impede and slowdown the process of entrepreneurial development among women in the backward mandals of A.P. as (a) poor financial status (b) lack of cooperation from the family and society keeping them away from mainstream development (c) illiteracy.

The study by Rathore and Chhabra (1991) rural that with little training women could do business in the agro-based industries sector like food preservation, bakery, dairy poultry etc. As women have been helping men in such activities without getting any credit or financial remuneration. In areas, where forests are predominated they can do forest preservation, collection assortment and classification of medicinal plants. Apart from traditional industry women could be encouraged and trained in maintenance and repairs of small machinery etc. They concluded that women in both rural and urban areas needed training, finance and the cooperation and encouragement from the family, the society and governmental organizations to enable them as entrepreneur to enter the mainstream of the country's economy.

Ramamurthy, V.M.J.A., Krishnakumar, T. (2008) discussed how training programmes can effectively address the wider needs for confidence building as well as business orientation among poor women entrepreneurs. He concluded that women development agencies including NGOs have to be sensitive to the training needs of the target group. He adds that there is an urgent need to change the orientation of the people who are administering the programmes and policies. The recent pronouncements of governments and international agencies recognizing the important role played by micro enterprises will not yield result unless the relevant policies and programmes as well as people are re-oriented suitably.

Jyothi and Prasad (2009) find a striking difference in the educational background of women entrepreneurs in general and those belonging to rural India. Social factors like caste, community and religion were found to strongly influence the growth of entrepreneurship. The findings reveal that the system of joint family was on decline and that there was no significant relation between occupational background and entrepreneurial character of the women. A majority of them misperceived training as a pre-requisite for getting finance. The main reason, which urged them to take up business activities, were unemployment and inadequate educational qualification.

Sarngadharan and Beigum Resia (1995) studying the institutional support and problems faced by women entrepreneurs in Kerala confirm that women entrepreneurs confront numerous problems like outside financial support being meager, marketing purchase of raw materials, competition from larger units, slackness in demand as major problems in promoting and running their enterprises.

Awasti D.N. (2005) conducted a case study of women owned micro and small enterprises within India's self Employed Women's Association (SEWA) and reports that women change in two ways when they organize on the basis of work to join a union or form a cooperative.

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First their self perception evolves, they realize that they actually are workers that as such they contribute to the nation's economy and so become conscious of the fact that they have more roles than those traditionally emphasized by society i.e. as mother-wife and housekeeper. Second women come to disregard their differences of caste, religion or community and manifest relatively high levels of solidarity especially in times of crisis.

The study by Nair (2006) received the strategies and approaches in training women entrepreneurs in the Indian rural sector. The review stresses the incorporation of gender in policy making and implementing agencies as gender has a direct bearing not only on the access to resources and the ability of individuals to realize their productive potential but also on the entire socio-cultural fabric of societies. The nexus between gender and economic deprivation is so complex that policies and schemes addressing these issues need to be extra-sensitive and flexible to the social and cultural echoes of the rural communities before settling on to resolve their economic problems.

Manimekalai and Rajeswaris (2008) study on women entrepreneurs running micro enterprises in Trichirappally rural that women were engaged in trade and service units. Majority of them were sole proprietorship. The raw material and marketing were mostly within the district or state and a number of agencies helped the women entrepreneurs in starting and running the enterprise including banks district industries centre, the family and friends and relatives.

The impact of skill development training programmes for promoting/ creating self employment for women of the vulnerable sections of society was studied by Begum and Srinivasan (2000). The findings suggest a need for increasing, the awareness about the existing training programmes which can motivate women to become self employed. The study further implied that more knowledge input programmes should be planned in the extension work of the community.

The study by Awasthi (undated) on women's work and credit reveals that women operated micro businesses do not grow because of inadequate investment capital coupled with low levels of skills which compel them to adopt low technology based production process and the inadequacy of working capital forces them to buy raw materials in smaller quantities making it costlier. All this affects their cost of production adversely and limits their ability to experiment or introduce new products and designs.

The review of literature reveals by and large, comprehensive and focus study on women entrepreneurs especially from below poverty line villages is scarce and limited in nature. Thus there is a wide scope for further research to investigate issues pertaining to women entrepreneurs in low income group/ below poverty line villages.

### 3. OBJECTIVE OF THE STUDY

Based on the secondary data, literature review and the gaps identified the objectives of the study was framed. The objectives of the study are as follows:-

1. To identify the key drives of economic independence of tribal women entrepreneurs.
2. To study the impact of tribal women entrepreneurs on family with respect to standard of living.
3. To study the interdependence of tribal women entrepreneurs and families.
4. To create an independency model with respect to economic independence of tribal women entrepreneurs.
5. To make recommendations in order to have empowerment of tribal women especially among disadvantage group.

Based on the above objectives, the following hypotheses were initiated.

- H01: Financial conditions of the family do not play significant role for involvement of tribal women in entrepreneurship.
- H11: Financial conditions of the family play significant role for involvement of tribal women in entrepreneurship.
- H02: Involvement of tribal women in entrepreneurship does not play significant role in standard of living of family.
- H12: Involvement of tribal women in entrepreneurship does play a significant role in standard of living of family.
- H03: Tribal Women's involvement in entrepreneurship process does not happen due to monetary benefits.
- H13: Tribal Women's involvement in entrepreneurship process happen due to monetary benefits.
- H04: Tribal Women's involvement in entrepreneurship process are independent of the interest and financial condition.
- H14: Tribal Women's involvement in entrepreneurship process are dependent of the interest and financial condition.

#### **4. RESEARCH METHODOLOGY**

The study concentrated both on primary and secondary data.

- The Secondary data provided details of the State of MP and districts of MP and the entrepreneurial activity among women.
- The primary survey was critical component of the study as it would yield crucial data on the impact of women entrepreneurship on their families from women Entrepreneur, grass root workers and district officers.

The survey would give an idea on:

1. The Entrepreneurial activities.
2. Prevailing socio-economic data of the village and the composition of population.
3. Details of tribal women who have been entrepreneurs and whether they are part of SHG.
4. Special efforts made by women from socially backward group.

##### **4.1. Instrument for Survey:**

The instrument used was a questionnaire. The questionnaire was prepared taking into consideration certain parameters such as-

1. General Information
2. Information related to enterprise.
3. Information related to family.
4. Information as to reasons for entering into entrepreneurship.
5. Information about income of self and family.
6. Information about standard of living and change.
7. Information related to interdependence on family and their support or success.

The study was carried out with some assumptions regarding time, study area and sample size. The identification of the respondents and gathering information from them was one

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difficult task faced by the researcher. Accessibility of the researcher to the rural areas was also considered while selecting the state of MP.

### 5. DATA INTERPRETATION & FINDINGS

These finding attempts respondents covered in the entrepreneurial activities. To draw socio-demographic profile of tribal women study. It includes Profile of the respondents and the

#### 5.1. Age in years

Table 1

Categories	20 – 30	31 – 40	41 – 50	51 & above	Total
Frequency	12	29	8	1	50
Percentage	(24%)	(58%)	(16%)	(2%)	(100%)

Age of respondents has been used to determine two aspects of entrepreneurship – age of venturing into entrepreneurship and the correlation of age with the kind of activity. The frequency and percentage distribution for age show that the highest percentage (58.8%) is in the age group of 31 – 40 years followed by 20 – 30 years which is (23%). There was very negligible (1.4%) existing in age group above 50 years who venture into entrepreneurship. This indicated that tribal women ventured in their mid age of life. The discussion also revealed 3 main reasons for this, increased needs in family, growing household expenses, education of children, and marriage of daughters which forced women to look for sources of income to support the family.

#### 5.2. Educational Level

Table 2

Categories	Illiterate	Literate with no formal education	Up to class VIII	Graduation	Total
Frequency	11	17	21	1	50
Percentage	(22%)	(34%)	(42%)	(2%)	(100%)

Education is an important tool for increasing and improving the scope of women's self employment and empowering them to think for themselves. The details of the table 8.1.2 shows that maximum respondent (41.2%) had studied upto class eight followed by respondents who are literate but with no formal education was (33.8%) and the respondents with graduation was negligible with (2.6%). From the details and discussion it was seen that education and entrepreneurship was inversely selected. The entrepreneurial activities undertaken by the respondents do not require much education as it did not have direct impact on the activities. The skills such as (cooking, stitching, grinding etc.) they possessed more importance for the management of their enterprise.

#### 5.3. Monthly Income

Table 3

Categories	Monthly Income – Before Business		Monthly Income – After Business	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Below Rs.2000	45	(90%)	10	(20%)
Rs.2000 – Rs.3000	3	(6%)	16	(32%)
Rs.3000 – Rs.5000	2	(4%)	11	(22%)
Rs. 5000–Rs.10000	0	(0%)	13	(26%)
Total	50	(100%)	50	(100%)

The monthly income of the family is an indicator of the financial support that the respondent provided to her family after she started business. As per the table 8.1.6 (a) before the start of business majority of the respondents (90%) fell in the bracket of income below rupees two thousand followed by an income bracket between two and three thousand of (5%) and very negligible of (0.8%) in the income bracket of five thousand and ten thousand. The monthly income after the business was majority in the income bracket between two thousand and three thousand of (31.2%) followed by five thousand – ten thousand income bracket (25.8%) and the least being in the income bracket of below rupees two thousand (20.4%).

#### Interdependence of tribal women entrepreneurs and families

- $H_{01}$ : Financial conditions of the family do not play significant role for involvement of tribal women in entrepreneurship.
- $H_{11}$ : Financial conditions of the family play significant role for involvement of tribal women in entrepreneurship.

It was assumed that the financial conditions of family does not play significant role for involvement of women in entrepreneurship and the dependency of the women on the family does not depend on the income level of family. The data as per table and the discussions, project that  $X^2$  calculated 72.212 was much greater than the tabulated values of 3.143 at 0.05 level of significance hence the null hypothesis was rejected, proving that the respondents with income level less than Rs.5000 had the family depend on them more as compared to respondents with family income more than Rs.5000.

This also proves that the women play more important role in less income bracket and the family income does play a very important role in entrepreneurship involvement and interdependence of women and family also depends on the income level of the family. The discussions during the filling of the questionnaire also revealed that the respondents who belong to weaker financial condition of families took more initiative in starting their venture and managing their venture in terms of decision.

## 6. CONCLUSION

The objectives of the study have brought about certain conclusions with respect to the study. The socio-demographic profile of tribal women respondents brings out the fact that most of the tribal women ventured into entrepreneurship in their midage of life. The three main reasons for this is increased needs in the family, growing household expenses, education of children marriage of daughters which forced tribal women to look for sources of income to support the family. It was also revealed during the study that women focus on entrepreneurship post 30 years of age because that is the time when the tribal women focus on their own interest and maturity at this stage of life enables them to cope better with the pressure of a male dominated society specially in rural region.

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The study also brought to light that most of the respondents have brought a change in their financial positions after starting the business which has also brought about a change in the standard of living of the family. This has finally brought about a positive self esteem in the women entrepreneurs. Thus proving that there has been empowerment of women entrepreneurs through entrepreneurship development which has brought a positive impact on the lives of the family and improvement in the community and society at large.

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