

The Impact of Entrepreneurship for The Empowerment of Tribal Women –with Special Reference To Toda Women in Nilgiri District

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Abstract: Women entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently.

The role of women in tribal communities is substantial and crucial. They constitute about half the total population, but in tribal society women are more important than the social groups, because they work harder and the family economy and management depends on them. This study was aimed to investigate the role performance of Toda tribal women of the Nilgiri district in entrepreneurship. The study entitled Toda Tribal Women Entrepreneurship- Nilgiri District “aimed to study the profile characteristics of tribal women, to analyze the relationship of socio-personal and socio psychological characteristics with the level of participation of tribal women, to find out the empowerment level of tribal women to explore the constraints faced by the tribal women in participating in the cultural practices and to get suggestions to overcome the constraints.

Women entrepreneurship becomes part of the inclusive economic growth strategy in India. It has been observed that easy access into credit and training enhanced women entrepreneurial skills and wealth creation in the tribal areas .Bank Linkage programmes increased the importance of self-help groups. Women participants in general achieved more economic and social decision making and resource allocation capacity which in turn improved the entrepreneurial attitude and skills among rural women beneficiaries. The present research study will shed light upon the role of training and development efforts of the microfinance organization in general. This primary research also focus on effect of intervention of self-help groups on social and economic empowerment process. The study will also identify various issues and challenges faced by the toda women entrepreneurs in the Nilgiri District.

Keywords: Entrepreneurship, Self-help group, Micro-finance

Date of Submission: 01-12-2017

Date of acceptance: 28-12-2017

I. INTRODUCTION

Women entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently. Approximately 1/3rd of the entrepreneurs in the world are women entrepreneurs. “Entrepreneurship has traditionally been defined as the process of designing, launching and running a new business”. Traditionally, an entrepreneur has been defined as "a person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk". Rather than working as an employee, an entrepreneur runs a small business and assumes all the risk and reward of a given business venture, idea, or good or service offered for sale. Government of India has described women entrepreneurs as an enterprise venture owned and controlled by women having atleast financial interest of 51% of the capital and giving at least 51% of employment generated in the organization to women.

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 hostelrys, 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.

II. OBJECTIVES OF THE STUDY

- To find out the factors which encourage tribal women to become entrepreneurs
- To study the support given by the government to tribal women entrepreneurs.
- To examine the obstacles faced by tribal women entrepreneurs.
- To draw conclusions and offer suggestions

III. METHODOLOGY

Research methodology is the way to systematically solve the research problems. It may be understood as a science of studying how research is done systematically. It explains various steps that are adopted by a researcher in conducting the research problem along with the logic behind them. This study focused on “Toda Tribal Women Entrepreneurship”. In accordance with the objectives of the study. The Nilgiris district of Tamil Nadu was purposively selected because it is one of the districts in Tamil Nadu where the percentage of tribal population is higher. Also, the familiarity of the researcher to the culture and local dialect of the district was considered.

IV. RESULT AND DISCUSSION

Education of the respondent

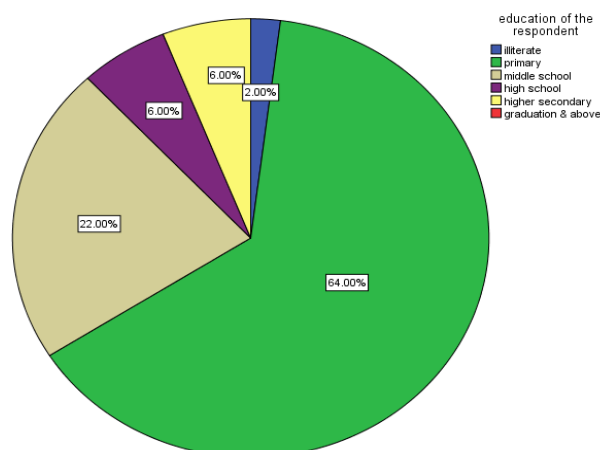
The educational attainment of the Toda women respondents is classified as illiterate, primary, middle school, high school and higher secondary

1.1 Education of the Respondent

Group	Frequency	Percent
Illiterate	1	2.0
Primary	32	64.0
Middle school	11	22.0
High school	3	6.0
Higher Secondary	3	6.0
Total	50	100

The table 1.1 shows the level of education of the surveyed respondents where 64 per cent of them are educated up to primary level. 22 percent and 6 percent belong to middle school and high school and 6 percent were under higher secondary level. Therefore 2 percent were illiterate among the Toda women respondents.

Figure:1.1 Education of the Respondent



Occupation

1.2 Occupation of the Respondent

Occupation	Frequency	Percent
unemployed	12	24.0
self employed	38	76.0
Total	50	100

This table 1.2 examines the occupational status of the respondent. From the result we can identify the employment status of the respondents. Majority of the Toda women are self- employed, 76 percentage were self-employed and 24 percent of them were unemployed.

Saving

1.3 Mode of saving

Mode of saving	Frequency	Percent
nil	9	18.0
bank	27	54.0
post office	14	28.0
Total	50	100.0

The above table 1.3 explains the savings of the respondent. The Toda women have saved in banks and post office. On an average, 54 percent of them saved in banks and 28 percent saved in post office and 18 percent of them do not have saving habit respectively.

Impact of total income

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 ^a	.520	.465	2326.37822

Anova

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	257730632.099	5	51546126.420	9.524	.000 ^p
Residual	238129567.901	44	5412035.634		

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2284.935	1086.038		2.104	.041
education of the respondent	-767.468	426.754	-.214	-1.798	.079
nature of job of the respondent	4196.602	835.540	.959	5.023	.000
working Hours	-1001.954	892.258	-.233	-1.123	.268
Working days	288.405	248.373	.167	1.161	.252

Null Hypothesis: There is no significant impact of tribal group, age, educational status, occupational status, marital status, working hours on total income of the respondent.

Alternative hypothesis: There is significant impact of tribal group, age, educational status, occupational status, marital status, working hours on total income of the respondent.

$$y_1 = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4$$

$$y_1 = 22284 + 767x_1 + 4196x_2 + 1001x_3 + 288x_4$$

Where

y_1 = total income

α = constant coefficient value

x_1 = education of the respondent

x_2 = nature of the job

x_3 = working hours

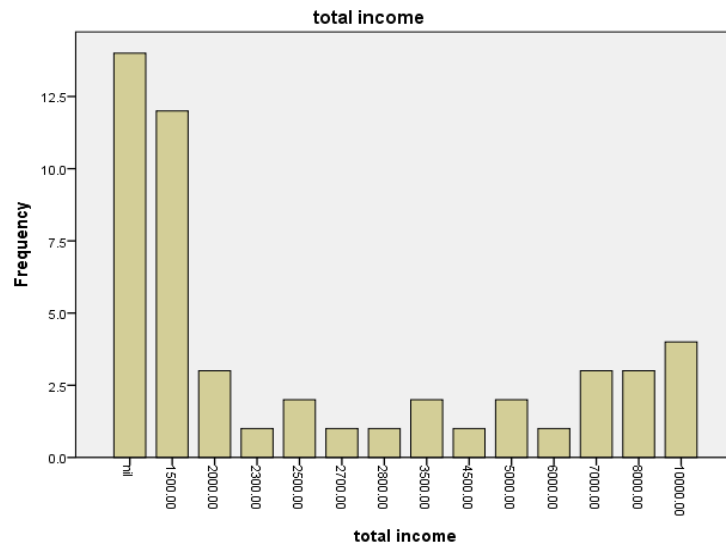
x_4 = no of working days

The regression analysis is used to find out the impact of education of the respondent, nature of the job, working hours and No of working days on total income of the respondent. From the table it reveals that the variables like nature of the job plays an important role on the respondent total income and the remaining

variables education, working hours and no of working days doesn't cause more impact on total income. So the null hypothesis is rejected and alternative hypothesis is accepted.

The result of the regression analysis shows that the standardized value of the coefficient of income is .510. t test shows that the coefficient is significant at zero percent level. It means that an additional rupee of income to a toda women will lead to an expenditure of Rs.51. in the terminology of economics, his concept is called Marginal propensity to consume (MPC). The value obtained from the results shows that MPC of the toda women is very high, which leaves them almost zero level of savings. R square, the measure of fitness of the model, was calculated .510. it gives the idea that the model that we have assumed reasonably fits or represents the data. The overall significance of the model was given by the F test, which assures the model highly significant

Above it shows that some variables does not have an relationship between total income, it is because that the government has given schemes like free education and most of the toda women respondents are entrepreneurs that they show a high impact with total income.



Association between education and Occupation

Chi-Square Tests

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.882 ^a	4	.064
Likelihood Ratio	12.768	4	.012
Linear-by-Linear Association	5.024	1	.025

Null Hypothesis: There is no significant association between education and occupation of the respondents

Alternative hypothesis: There is significant association between education and occupation of the respondents

In order to study whether there is any association between two attribution between education and occupation of the respondents, Chi- square analysis is performed. The significant value .064 indicates that there is no association between education and occupation of the respondents. It is concluded that education and occupation of the respondent is not associated with each other. So null hypothesis is accepted.

Association between total income and total expenditure

Chi-Square Tests

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	118.924 ^a	143	.930
Likelihood Ratio	76.790	143	1.000
Linear-by-Linear Association	2.746	1	.097

Null Hypothesis: There is no significant association between total income and total expenditure of the respondents

Alternative hypothesis: There is significant association between total income and total expenditure of the respondents

In order to study whether there is any association between two attributions between total income and total expenditure of the respondents, Chi- square analysis is performed. The significant value .930 indicates that there is no association between total income and total expenditure of the respondents it is because expenditure is not having more impact on income. It is concluded that total income and total expenditure of the respondent is not associated. So null hypothesis is accepted.

Impact of saving

Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.863 ^a	.745	.723	.20434

Anova

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	5.501	4	1.375	32.936	.000 ^b
Residual	1.879	45	.042		
Total	7.380	49			

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.334	.231		14.434	.000
total income	-8.737E-006	.000	-.072	-.842	.404
total expenditure	2.577E-005	.000	.028	.360	.721
occupation of the respondent	-.692	.075	-.770	-9.199	.000
size of the family of the respondent	-.172	.059	-.224	-2.901	.006

Null Hypothesis: There is no significant impact of saving on total income, total expenditure, main purpose of savings, occupational status, marital status, size of family and name of the tribal community of the respondent.

Alternative hypothesis: There is significant impact of saving on total income, total expenditure, main purpose of savings, occupational status, marital status, size of family and name of the tribal community of the respondent

$$y_1 = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4$$

$$y_1 = 3.334 + 8.737x_1 + 2.577x_2 + .692x_3 + .172x_4$$

Where

- y₁ = saving of the respondent
- α = constant coefficient value
- x₁ = total income
- x₂ = total expenditure
- x₃ = occupational status
- x₄ = size of the family

The regression analysis is used to find out the impact of total income, total expenditure, occupational and size of family of the respondent with their saving. From the table it reveals that the variables like total expenditure and size of the family plays an important role on the respondent saving and the remaining variable occupational status and total income doesn't cause more impact on saving. So the null hypothesis is rejected and alternative hypothesis is accepted. The result of the regression analysis shows that the standardized value of the coefficient of saving is .745. t test shows that the coefficient is significant at zero percent level. It means that an additional rupee of saving to a toda women will lead to a safety measure of Rs 74 for future use.

R square, the measure of fitness of the model, was calculated .745. it gives the idea that the model that we have assumed reasonably fits or represents the data. The overall significance of the model was given by the F test, which assures the model highly significant Above it shows that some variables does not have a relationship between saving, it is because that self employed respondents are not involved in saving because most of the toda respondents were entrepreneurs .

Correlations

Correlations		age of the respondent	total income
age of the respondent	Pearson Correlation	1	.321*
	Sig. (2-tailed)		.023
	N	50	50
total income	Pearson Correlation	.321*	1
	Sig. (2-tailed)	.023	
	N	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

Null Hypothesis: There is no significant relationship between age and total income of the respondents

Alternative hypothesis: There is significant relationship between age and total income of the respondents

The result of correlation analysis depicted in the table revealed that out of 2 independent variables studied, two variables exhibited significant association with each other. So null hypothesis rejected and alternative hypothesis accepted. In this correlation, the variables age (x_1), total income (x_2) has been taken to find a relationship. In this age (x_1) has a relationship with total income

Conclusions And Suggestions

Entrepreneurship is the outcome of interaction of the individual, environment with socio-cultural factors. It has been recognized on the basis of many experiments that entrepreneurship can be induced. The Government having recognized this is making numerous efforts to inculcate a spirit of enterprise among its people. Entrepreneurship is the one of the best ways of improving the socio-economic status of tribal entrepreneurs in society. The following suggestions can be put forwarded for the protection and enhancement of demand potentiality leading to fertile ground for tribal entrepreneurship. Entrepreneurship would be conducive for tribal capacity utilization and development and solving tribal problems like, unemployment, poverty, low level standard of living etc

Entrepreneurship development training should be directed not only to motivate but also to instill confidence in the trainees. The trainees should be made aware that failure is inevitable but success is possible if they pursue with determination. An environment and culture that tolerates initial failures should be created. It is also not necessary that one should belong to a particular caste or community to become an entrepreneur. The more important is proper mindset. So change of mindset is an important step for developing entrepreneurial environment in tribal areas. Organisations may organize camp in village areas for the benefit of tribal people. It is also equally important that an entrepreneur will have to take up responsibility for their own continuous learning and re-learning for their development. In the present context, Entrepreneurship Development Programme could be more pro-active, broadbased (in terms of target group) and of a continuous nature. The influence of success stories of entrepreneurs has recognized as another important factor for facilitating entrepreneurship. Hence there is a need for introduction of such success stories of entrepreneurship among those who have not even completed high school are to be put in front of graduates to instill confidence. Success stories not only generate entrepreneurship but also quality. Training institutions like Institutes of Entrepreneurship Development (IEDS) and centres for entrepreneurship development (CEDS) should be established to organize training programmes in tribal areas. There is a need to enlighten the tribal entrepreneurs on the various management skills. Formation of village development council, under the guidance of appropriate Government, at the village level .

V. Conclusion

Entrepreneurship plays a vital role in the growth of our economy. It acts as a catalyzer in fostering the initiative to undertake economic activities for the production and distribution of wealth. In tribal areas larger amount of potential, remain untapped due to lack of supportive means and management. Proper entrepreneurial skill and marketing talent are to be given to tribal entrepreneurs through proper training programmes for carrying entrepreneurial activities. What the tribal entrepreneurs need is encouragement and support from the family members, government and societies. These tribal entrepreneurs must be involved in modern small scale units. If they are properly trained and provided with the required capital the informal sector will develop, and this, in turn, will reduce the search of livelihood.

*DR.Hemasrikumar. "The Impact of Entrepreneurship for The Empowerment of Tribal Women –with Special Reference To Toda Women in Nilgiri District." IOSR Journal Of Humanities And Social Science (IOSR-JHSS) , vol. 23, no. 1, 2018, pp. 46-51.