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## SOCIO-ECONOMIC CHARACTERISTICS OF TRIBAL WOMEN ENTREPRENEURS IN SSI IN KURNOOL REGION

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### ABSTRACT

Women entrepreneurs play a significant role in local economies and women in developing countries are undertaking a good number of small-scale enterprises. Women in rural areas particularly in tribal regions have a prime responsibility for agricultural production, in addition to domestic responsibilities. In a developing country like India where economic status of women is very painful especially in rural pockets and opportunities of earning are very less, entrepreneurship in small enterprises is an option for women either individually or through SHGs. It is observed that socio-economic characteristics do have influence on entrepreneurship. A women entrepreneur is "An enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the employment generated by the enterprise to women (Government of India)"

A small enterprise is one where the investment limit does not exceed rupees five corer. The emergence of women entrepreneurs and their contribution to national economy is visible in India but not adequate. Global Entrepreneurship Monitor study documenting the role of women in business in 41 countries reveals that India occupies 19<sup>th</sup> position with 9.7 Percent of women entrepreneurs as against 18.2 percent of men entrepreneurs. Our neighbor China occupies 6<sup>th</sup> position with 20.5 percent of women entrepreneurs as against 28.9 percent of men entrepreneurs. Country like Thailand occupies the highest position with 45.4 percent of women entrepreneurs and 51 percent of men entrepreneurs.

Very little effort has been made in exploring the women entrepreneurs in the district of Kurnool. The proposed study is intended to analyze the socio-economic characteristics of the tribal women entrepreneurs to make an insight into the base of entrepreneurship. In the field of entrepreneurial development among the tribal's particularly by very women, there is dearth of studies. The present study attempts to analyze the socio-economic characteristics of tribal women entrepreneurship in small-scale industries in Kurnool.

**KEYWORDS:** Development, Industrialization, Entrepreneurs, Investment, Responsibility, Significant, Contribution, National, Economy, Characteristics.

## INTRODUCTION

The economic development of a nation largely depends on the pace of industrialization and efficient use of resources. It involves utilization of physical resources in the form of human resources. The quality and quantity of human resources are the pre-requisites for initiating a change in the basic conditions of the economy. Entrepreneurship is recognized as an essential ingredient of economic development. The basic concept of entrepreneurship connotes effectiveness, an urge to take risks in the face of uncertainties and intuition i.e., a capacity of showing things in a way that afterwards proves to be true. After six decades of independence the position of women has not been improved in our country in spite of the pledge made by the constitution of India for equality of status and opportunities. Literacy rate of women remains at the level of 53.7% as against 75.3% of their counterparts as per 2001 census. As per the provisional estimates of 2011, it is 65.46% as against 82.14 for males.

Women entrepreneurs play a significant role in local economies and women in developing countries are undertaking a good number of small-scale enterprises. Women in rural areas particularly in tribal regions have a prime responsibility for agricultural production, in addition to domestic responsibilities. In a developing country like India where economic status of women is very painful especially in rural pockets and opportunities of earning are very less, entrepreneurship in small enterprises is an option for women either individually or through SHGs. It is observed that socio-economic characteristics do have influence on entrepreneurship. A women entrepreneur is "An enterprise owned and controlled by women having a minimum financial interest of 51 percent of the employment generated by the enterprise to women (Government of India)"

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## OBJECTIVES

- ✧ Understanding the socio-economic background of the tribal women entrepreneurs in Kurnool district.
- ✧ To examine the socio-economic profile of the women entrepreneurship in Kurnool district.
- ✧ To make a descriptive analysis of the profile of tribal women entrepreneurs in Kurnool district.

## METHODOLOGY

The study covers a period of ten years ending on march 2012. According to the list of registered SSI units in districts Industries Centre, There are 154 units of which 124 are by individual women entrepreneurs and 32 by women self help groups (SHG) by the end of 2012 leaving aside the ghost and non functioning or sick units which are untraceable. From the SHGs three members including the President, the Secretary and one member were taken into consideration for the purpose of collecting data making the number to 96. For the present study it was decided to take into consideration 124 individual women entrepreneurs and 96 SHG women from 32 units established and in running condition.

## DATA COLLECTION

Primary data have been collected with help of a structured schedule as well as persona interview of the women entrepreneurs. Secondary data have been collected from old official records, census reports and district hand book.

## LIMITATIONS

The study covers only Kurnool district, hence, the findings of the study are applicable to this district only.

**Table-1 Distribution Sample Tribal Women Entrepreneurs between Rural and Urban Kurnool**

Type of Location	Individual Entrepreneurs			Self Help Groups			Total		
	No& (percent)	IPM (000)	EG	No& (percent)	IPM (000)	EG	No& (percent)	IPM (000)	EG
Rural	71 (57.26)	10292	608	29 (90.63)	1442	335	100 (64.10)	11734	943
Urban	53 (42.74)	10263	781	03 (9.37)	93	45	56 (35.90)	10356	826
TOTAL	124 (100.00)	20555	1389	32 (100.00)	1535	380	156 (100.00)	22090	1769

As far as individual women entrepreneurs are concerned 71 units exists in rural Kurnool representing 57.26percent of the total 124 individual units with an investment of 10292 thousand and provide employment to 608 persons. In urban areas 53 enterprises exist with an investment of Rs 10263 thousand and provide employment to 781 persons. In case of SHG 29 business units comprising 90.63 percent of the units do function in rural Kurnool with an investment of Rs 1442 thousand providing employment opportunity to 335 persons. On the other hand in the urban Kurnool there are only two enterprises with a meager investment of Rs 35000. In Kurnool tribal women are more active in rural

pockets and as such more number of enterprises is found in comparison to the urban areas.

**SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN ENTREPRENEURS**

Socio-Economic features directly or indirectly have a bearing on tribal women entrepreneurship. Human beings are groomed in a particular culture with specific conditions. The individual characteristic like Family, Education, Income of the household, Standard of living, etc, provide an exposition to the outer world and generate creativity of doing something different.

**Table-2 Socio- economic characteristics of the Tribal women entrepreneurs in Kurnool**

S. NO	Characteristic	Particulars	Individual		SHG	
			Number	percent	Number	percent
1	Family	Nuclear	53	42.7	33	34.4
		Extended	44	35.5	49	51.0
		Joint	27	21.8	14	14.6
		Total	124	100.0	96	100.0
2	Education	Under Matric	46	37.1	78	81.3
		Matric/10 <sup>th</sup>	34	27.4	13	13.5
		Intermediate/12 <sup>th</sup>	23	18.5	05	05.2
		General graduate	15	12.1	0	0
		Tech./Mgt.Graduate	02	01.6	0	0
		Post graduate	04	03.2	0	0
Total	124	100.0	96	100.0		
3	Income of the Household(Rs)	0-100000	34	27.4	67	69.8
		100000-200000	52	41.9	29	30.2
		200000-300000	30	24.2	0	0
		300000 and above	08	06.5	0	0
		Total	124	100.0	90	100.0
4	Standard of living	Low	57	45.97	81	84.38
		Medium	43	34.68	15	15.63
		High	24	19.35	0	0
		Total	124	100.0	96	100.0
5	Fund base	Own fund	47	37.9	04	12.5
		Loan from bank	52	41.9	28	87.5
		Loan from Relatives/Friends	17	13.7	0	0
		Loan from Sahukar/Mahajan	08	06.5	0	0
		Total	124	100.0	32	100.0

Source: Computed from survey

## ANALYSIS AND DISCUSSION

An analysis of the socio- economic characteristics reveals the following:

- a) **Family:** Family is the backbone of every activity. Various studies conducted so far no generalization has been made regarding family type or background of tribal women entrepreneurs. A supportive family is an asset of a business enterprise in this direction.
- b) **Education:** Education is the most powerful and effective instrument for entrepreneurial growth. Education not only helps in acquisition of knowledge and the required skill but also enlightens one about different occupational opportunities and mobility. Generally a high and increasing education level gives exposure to the outer world. It empowers tribal women and gives them the opportunity to earn their livelihood. It is the best way enhancing one's resourcefulness.
- c) **Income of the households:** Income of the household is closely related with the level of education and the nature of occupations whether agriculture and family structure. The level of education in tribal dominated area in general and the women in particular is very low.
- d) **Standard of living:** The standard of living of the household is influenced by their income, landholdings and the type house. Standard of living is divided as per the housing observation schedule. Low standard of living is labeled to those who live in Kurnool houses with meager facilities. Medium standard of living is categorized as semi Kurnool houses with satisfactory facilities available in houses. Whereas those respondent living in Kurnool house with adequate facilities are put under high standard of living.
- e) **Fund base:** Finance is the life blood for any business. Compared to developed countries tribal women in developing countries have low income. With a low income, it is difficult to save money and hence the probability of becoming an entrepreneur diminishes as well. In tribal region

women have limited access to funds due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money. A part from own fund the tribal women entrepreneurs depend upon banks friends and relatives, sahuikars and mahajans to arrange funds for starting of a business venture.

## CONCLUSION

Women entrepreneurs play a significant role in local economies and women in developing countries are undertaking a good number of small-scale enterprises. Women in rural area particularly in tribal regions have a prime responsibility for agricultural production, in addition to domestic responsibilities. In a developing country like India where economic status of women is very painful especially in rural pockets and opportunities of earning are very less, entrepreneurship in small enterprises is an option for women either individually or through SHGs. It is observed that socio- economic characteristics do have influence on entrepreneurship. The most interesting feature of study is that gradually a new entrepreneurial culture is emerging among the tribal women in the tribal areas of the state in which new generation of entrepreneurs are visible from varied socio- economic backgrounds.

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