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Problems and Challenges Faced by Schedule Tribes and Schedule Caste Women Entrepreneurs (A Study with Special Reference to Yellagiri Hills, Tirupattur District and Jawadhu Hills Thiruvannamalai District of Tamil Nadu)

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Abstract-- In most of the developing countries the entrepreneurs are real and most powerful heroes of economic life. The entrepreneurs, in latest sense, are the called as a self-starter and doers of a business. The entrepreneurs, who have organized and to establish their own enterprise or firm or business concern is called an entrepreneur. In general vernacular, almost who commence a industry, enterprises, trading centers is treated as an entrepreneurs. **Key words:** Women Entrepreneur, risk, uncertainty, problem. In general the a good entrepreneur is considered to be energetic, capable, aware to new opportunities, able to accept the scenario of changing technology for producing quality of her/his product or changing conditions and willing to imagine risks involved in change. The World Bank, express its views on women entrepreneurs and suggested to give more importance to women entrepreneurs that will helps to break inequalities and reduce poverty.

I. INTRODUCTION

Entrepreneurship is an important area of research and that has been immense inspiration and interest to academicians, researchers and policymaker. In India after privatization, liberalization and decentralization provides lot of scope to women has to become an entrepreneur and also it is evident that the women entrepreneurs contribute to reduce poverty and also increasing per-capita income and employment. An entrepreneur is a person who takes decisions under the conditions of uncertainty and risk. The uncertainty can be evolved but there is insured but the risk can be covered through various scheme of insurance. Women entrepreneurs' plays important role in almost all the developing countries like India. Now, in India and other developing countries the women entrepreneurs are in a position of job seekers to job givers.

In the words of our former President Dr. APJ Abdul Kalam, empowering women is privilege for creating good nation, so that the policy makers of both central and state government have to promote the women entrepreneur that will gives a positive result of our economic growth. today the women entrepreneurs specially Schedule Tribes and Schedule Caste women entrepreneurs suffer from innumerable problems like, finance, marketing, storage, raw materials, lack of knowledge on various schemes, lack of technological up-dating, lack of knowledge on nodal agencies, lack of accessibility in financial institutions, distribution and infrastructure,

II. NEED FOR THE STUDY

Past two to three decades there are many research studies had been carried out on entrepreneurship but very limited has been done on women entrepreneurs. However, very few research studies on women entrepreneurship that have been undertaken only in the cosmopolitan cities like Delhi, Mumbai, Kolkata and Chennai. Women are gradually increasing for entrepreneurship as an opportunity for economic growth. With the help of the government, semi government and the non-governmental organization playing important role in mobilizing women to become entrepreneurs through different programme as a result now days the number of women entrepreneurs is increasing and the research want to know how far the women become a entrepreneur and also is focused on certain questions like, what are problems and challenges are faced by Schedule Tribes and Schedule Caste women entrepreneurs are facing, what are the schemes are supporting to them. The government is bring out many policies and programmes for the upliftment deserving people specially women entrepreneurs.



Now days the banks, financial institutions and other voluntary agencies are adopting this policy by providing financial assistance and other facilities for women entrepreneur in the form of women Entrepreneurship Development Programme and to providing loans at low interest rate. But women entrepreneurs are unable to know the availability of government, semi-government and non-governmental organizations.

III. SCOPE OF THE STUDY

Yellagiri hills and the Jawadhu hills both are very important tourist place of northern part Tamil Nadu, both the hills are diversified into two important bases like tourism and agriculture. The tourism is only on the basis of seasonal and also not in a permanent basis. Women entrepreneurship in Yellagiri hills and Jawadhu hills is of latest beginning. Though, the Tribal women and schedule caste women are involving in traditional activities like selling of vegetables, fruits, honey, and selling of tender coconut. So far there has not been single study made by any individual on women entrepreneurship in Yellagiri and Jawadhu hills especially Tribal women and schedule caste women. The study was proposed on women entrepreneur managerial and entrepreneurial abilities, in the illumination of this, it is however that a humble attempt in systematic way for studying the different aspects of women entrepreneurship in both Yellagiri and Jawadhu hills would be a good beginning.

IV. REVIEW OF LITERATURE

Pharm and Srithadaran (2013) stated that the problems being faced by women entrepreneurs in rural areas the managerial skill and the regularity in the business is not up to the standard and also they facing the problem of procuring the raw materials, difficulties in mobilizing finance, and other infrastructural facilities, lack of technical knowhow.

Veena & Nagaraja (2014) reveals on the problem faced by women entrepreneur in Mysore District, the study covered 240 respondents and found that the researchers had a problem of financial crises, inadequate institutional support, lack of marketing facilities, unavailability of skilled and professional employees and labours.

Raju and Bhuvaneswari (2014) revealed that how to create the techniques for rural women entrepreneurs, the study is mainly focusing on how to get the assistance from the state as well as women entrepreneurs and how the government is recognizing the women entrepreneur and how it could be recognized in and what type of remedial measures are expected by the entrepreneurs.

Sumathy and Nagenderan (2016) expressed their studies, the women entrepreneurs play a crucial role in the society, most of the time they unable to send their own family sometimes they felt that they are all way from their family, the success of the women entrepreneurs is the essence of the women empowerment as a result women entrepreneurs are ability to relax optimistically, listen deeply and respond carefully.

Natrajamurthy and Prasana (2020) Economic conditions of women entrepreneurs in Tamil Nadu, the findings of the study shows that women have to be take in to considering as a specific target group for all development programme. Various skills to be extended to women entrepreneurs through, governmental agencies, NGO's, managerial experts, technical expertise and management expertise.

V. OBJECTIVES OF THE STUDY

1. To study the socio –economic status of Schedule Tribes and Schedule Caste women entrepreneurs in Yellagiri and Jawadhu Hills of Tirupattur and Thiruvannamalai District.
2. To know about the different government schemes of Schedule Tribes and Schedule Caste women entrepreneurs.
3. To study the problems faced by Schedule Tribes and Schedule Caste women entrepreneurs in Yellagiri and Jawadhu hills.

VI. METHODOLOGY

The researcher has used the descriptive research; the data primary has been collected from the respondent through structured schedule. Apart from the primary data the researcher collected the secondary data from the census report of both Tirupattur and Thiruvannamalai districts, research articles and unpublished thesis and reports. The population size of the women entrepreneur is very less; however the researcher used simple random sampling and to covered totally 70 respondents, among the 70 respondents, the researcher chosen 40 respondents from Yellagiri and 30 respondents Jawadhu hills.

VII. RESULT AND ANALYSIS

Age of the Respondents

Age is a significant factor in the life of a every human being as it reflects the behaviour of an individual and is a most important variable in this research.

Age is always a prime factor to determine the behaviour, thoughts, prediction and every think has lot to do with the

age and experience. The following table shows the age distribution of the respondents.

Table – 1: Age of the Women Respondents

Age (in years)	No. of Respondents	Percentage
23-37	14	20
38-47	35	50
Above 48	21	30
Total	70	100.0

The above table clearly stated that one fifth (20%) of the respondents are between the age group of 23 to 37 years. Majority (50%) of the respondents belonging to the age group of 38 to 47 years, and more than one fourth (30%) of the respondents are above 35 years. The majority of the women entrepreneurs both from Yellagiri and Jawadhu hills falls under the age group of 38-47 years from this result the researcher came to know that this age groups are physically and psychologically bold enough to do the business and also respondents are taking decision making at this age for their future life.

Educational Qualification of the Respondents

Education is the backbone for every nation, especially the Schedule Tribal and Schedule Caste respondents from Yellagiri and Jawadhu hills; in general education brings the intellectual and innovative ideas about their business. The following table shows that the educational qualification of the respondents

Table – 2: Educational Qualification of the Respondents

Educational Qualification	No. of Respondents	Percentage
Illiterate	30	43
HSC	22	31
ITI/ Diploma/Degree	18	26
Total	70	100

The above table clearly shows that more than two fifth (43%) of the respondents do not have any education; nearly one third (31%) respondents are having HSC, little more than one fourth (26%) of the respondents having degree. Both Yellagiri hills and Jawadhu hills have missionaries and they provide education to the marginalized people however, there is no chance to get technical assistance and education from their dwelling places, apart from these in Yellagiri hills most of the young generation have a chance to get higher education from Yellagiri itself.

In Tribal Community education is a great equalizer of opportunities between the genders. Hence this is a good signed to encourage the respondents to establish a small firm or a industry purely based on Tribal community.

Family Members Of The Respondents

Family members of the respondent are an important variable as it helps to find out how an individual's income is playing vital role in individual family. If the family have more number of family members that could be create more dependency on individual and also struggle to meet needs of women entrepreneurs.

Table – 3: Family Members of the Respondents

Family Members	No. of Respondents	Percentage
Up to 4 Members	50	71
5-6 Members	14	20
Above 6 Members	6	9
Total	70	100.0

Above results shows that more than 71% of the respondents have 4 children and very least percentage of the respondents have 5 to 6 children and only 9% of the

respondents have above 6 children. It could be interpreted that more number of employees has one or two children.

Table – 4: Challenges Faced By Respondents

Variables	Strongly Agree	Agree	Neutral	Strongly Dis-Agree	Dis-Agree	Total
Women entrepreneurs need to act like men	5(34.%) (19%)	3(20%) (27%)	2(13%) (29%)	3(20%) (19%)	2(13%) (20%)	15(100%) (21%)
Emotional and nurturing skills affect the women entrepreneur	4(40%) (15%)	2(20%) (18%)	1(10%) (14%)	2(20%) (13)	1(10%) (14.28)	10(100%) (14%)
Lack of encouragement from the other women entrepreneurs	11(44%) (42.3%)	4(16%) (36%)	2(13%) (29%)	4(16%) (25%)	4(16%) (45%)	25(100%) (36%)
Maintain the family balance	5(45%) (19%)	1(9%) (9%)	1(9%) (14%)	3(27%) (19%)	1(9%) (10%)	11(100%) (16%)
Afraid of failure	1(11%) (3.8%)	1(11%) (7%)	1(11%) (14%)	4(14%) (25%)	2(22%) (20%)	9(100%) (12.85)
Total	26	11	7	16	10	70

From the above table clearly stated that more than two tenth (44%) of the respondents have strongly agreed that women entrepreneurs difficult to get assistance and encouragement from the other women entrepreneurs.

Peer encouragement is always brings lot of changes in team; however among the team inspiring a team member which brings lot of changes individual growth.

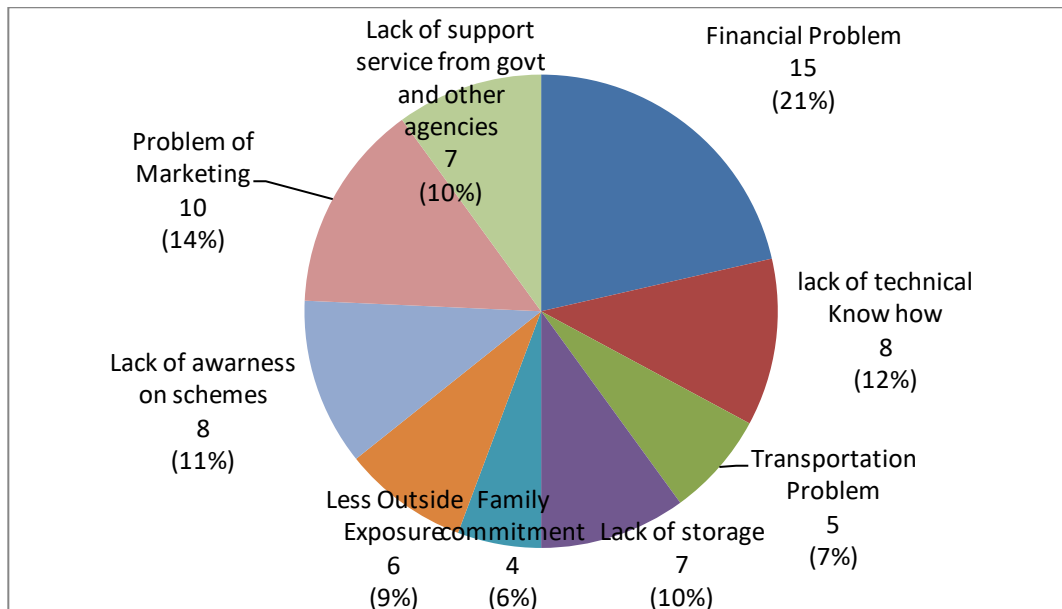


Figure 1: Problem Faced by the Respondents

The above picture clearly indicated that more than one fifth (21%) of the respondents have to face the problem of finance, finance is a backbone for every entrepreneur, however it could be access by the respondents without any struggles.

More than one tenth (12%) of the respondents expressed that the technological assistance and learning opportunities are less, from the analysis the women entrepreneurs are struggling to lead their business or production.

VIII. TESTING OF HYPOTHESES

Association between Educational qualification and Awareness of Government Schemes

In order to test the association between the educational qualification and level of awareness of government schemes of the respondents, the following hypothesis was framed.

H_0 : There is no significant association between Educational qualification and government schemes.

H_1 : There is significant association between Educational qualification and awareness of government schemes.

Table – 5: Relationship between Educational qualification and Level awareness of government schemes

Educational Qualification	Level of Awareness on government Schemes			Total
	Low	Moderate	High	
SSLC/HSC	3	8	2	13
ITI/ DIPLOMA	6	20	5	31
DEGREE	4	13	9	26
Total	13	41	16	70

Table – 6: Chi -Square Test

Chi-Square Value	Degrees of Freedom	Level of significance
1.452	4	0.835

The above table shows the relationship between the educational qualification of the respondents and their level of awareness of government schemes. The Chi-square test result presented in Table 6 shows a Chi-square value of 1.452 with 4 degrees of freedom and a significance value of 0.835. Since the significance value (0.835) is greater than the 0.05 level of significance, the null hypothesis is accepted. Hence, it is concluded that there is no statistically significant association between the educational qualification of the respondents and their level of awareness of government schemes.

IX. SUMMARY AND CONCLUSION

The participation of women in the economic activities is necessary at the same time to raise the women empowerment and social status in the society. The study found that majority of the respondents are illiterate and the respondents are struggle to get financial assistance from the financial assistance and status is probably concerning with economic position. The appropriate government policies and schemes which is specially meant for a women entrepreneurs that could be a better sources, however the government of India has been crating lot of welfare schemes for Schedule Tribal and Schedule Caste women, however the Schedule Tribal women and Schedule Caste women entrepreneurs are lacking to avail such kind of schemes.

The attitude of women entrepreneurs differ from person to person, if the women entrepreneurs having good education they felt that entrepreneurship is a challenge and also it's an ambitious, at the same time they do not have proper education they consider entrepreneurship as an avenue for additional income. Once a entrepreneur gets continuous support from their family, society, subordinates that will create a confidence to some extent to become successful entrepreneurs.

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