



## Tribal Women Empowerment through Entrepreneurship

Dr. Prashant Anantrao Khoptikar<sup>1</sup> & Dr. Sandeep Vitthal Irole<sup>2</sup>

<sup>1</sup>Assistant Professor, Head of Dept. Commerce K.G. College of Arts & Commerce College, Ahilyanagar

<sup>2</sup>Assistant Professor, Dept. of Economics A. S.C. College, Rahuri, Ahilyanagar

Corresponding Author – Dr. Prashant Anantrao Khoptikar

DOI - 10.5281/zenodo.18884896

### Abstract:

*The empowerment of tribal women through entrepreneurship is a multifaceted endeavor aimed at fostering economic independence, social inclusion, and community development. By providing opportunities for tribal women to engage in entrepreneurial activities, such as starting small businesses or cooperatives, this initiative seeks to break the cycle of poverty and marginalization prevalent in many tribal communities. Through access to training, mentorship, and resources, these women are empowered to harness their skills and traditional knowledge to create sustainable livelihoods, while also challenging gender norms and fostering leadership within their communities. Ultimately, tribal women's entrepreneurship not only drives economic growth but also promotes gender equality and social cohesion, leading to more resilient and empowered tribal societies. Keywords: Tribal, Women-empowerment, Development, Entrepreneurship, Equality, Women, Sustainable In the pursuit of societal progress and gender equality, the focus on tribal women's empowerment through entrepreneurship emerges as a pivotal strategy. Recognizing the unique challenges faced by tribal communities, particularly women who often bear the brunt of socioeconomic disparities; this initiative aims to cultivate a transformative path towards self-reliance and community development. By unlocking the entrepreneurial potential inherent in these women, we not only uplift individuals but also contribute to the broader empowerment of tribal societies. Through targeted interventions, training, and support, the empowerment of tribal women becomes a catalyst for economic resilience, cultural preservation, and the dismantling of traditional gender norms, fostering a more equitable and inclusive future.*

### Introduction:

Tribal Women Entrepreneurship Empowering tribal women through entrepreneurship is a multifaceted approach that seeks to enhance their economic independence and social standing. Entrepreneurship provides these women with opportunities to utilize their skills and traditional knowledge, fostering self-reliance and community development. By establishing small businesses, such as handicrafts, agro-processing, or eco-tourism ventures, tribal women can generate income while preserving their cultural heritage. One key aspect of tribal women's empowerment through entrepreneurship

is the creation of a supportive ecosystem. This involves providing access to training programs, financial resources, and mentorship opportunities. Skill development in areas like business management, marketing, and financial literacy equips these women with the tools needed to run successful enterprises. Moreover, fostering collaboration and networking within the tribal community and beyond helps create a sustainable entrepreneurial environment. In addition to economic benefits, entrepreneurship contributes to the overall empowerment of tribal women by elevating their social status. Increased financial independence often leads to greater decision-

making power within households and communities. As these women become role models, breaking stereotypes and inspiring others, the ripple effect of their entrepreneurial success can contribute to broader social change within tribal societies. Ultimately, tribal women's empowerment through entrepreneurship serves as a catalyst for holistic development, addressing economic, social, and cultural dimensions.

### **Factors that favour Tribal Women Empowerment:**

**1. Cultural Recognition:** Acknowledging and valuing the unique cultural skills and knowledge of tribal women is essential. By incorporating these elements into entrepreneurial activities, it not only preserves cultural heritage but also enhances the economic impact of their contributions.

**2. Education and Skill Development:** Providing access to education and skill development programs equips tribal women with the necessary to Empowering tribal women through entrepreneurship involves implementing a range of detailed concepts and strategies tailored to their specific needs and circumstances.

**3. Supportive Ecosystem:** Creating a supportive environment involves collaborative efforts between government bodies, non-governmental organizations (NGOs), and local communities. Implementing policies that ensure fair access to resources, financial support, and market opportunities helps establish an environment conducive to tribal women's entrepreneurship.

**4. Access to Resources:** Ensuring equitable access to resources, including land, credit, and technology, is crucial. This factor addresses systemic barriers and promotes a level playing field, enabling tribal women to overcome challenges and build sustainable businesses.

**5. Networking and Mentorship:** Establishing networks and mentorship programs facilitates

knowledge exchange, support, and collective problem-solving. Tribal women benefit from shared experiences, guidance, and encouragement, creating a sense of community and empowerment within the entrepreneurial ecosystem.

### **Empowerment Efforts for Tribal Women:**

**1. Identifying Indigenous Skills and Resources:** Before initiating any entrepreneurial program, it's crucial to conduct thorough research to identify the indigenous skills and resources available within the tribal communities. This could include traditional handicrafts, agricultural practices, herbal medicine knowledge, or other skills passed down through generations. Understanding these assets forms the foundation for designing entrepreneurship programs that leverage existing strengths.

**2. Capacity Building and Skill Development:** Entrepreneurship training programs should be designed to build the capacity and skills of tribal women. This can include training in business management, financial literacy, marketing techniques, quality control, and product development. Skill development initiatives should be both practical and tailored to the specific context of tribal communities, ensuring that women can effectively manage their businesses and adapt to market demands.

**3. Access to Finance and Microcredit:** Access to finance is often a significant barrier for tribal women looking to start or expand their businesses. Establishing microcredit Achieving Sustainable Women Empowerment 371 facilities or linking women entrepreneurs with financial institutions that offer affordable loans can provide the necessary capital to launch ventures or scale existing ones. Microcredit programs should be accompanied by financial literacy training to ensure responsible borrowing and effective utilization of funds.

#### **4. Market Linkages and Value Chain**

**Integration:** Facilitating market linkages is essential for ensuring the sustainability and growth of tribal women-owned enterprises. This involves connecting women entrepreneurs with local, regional, or international markets through partnerships with retailers, distributors, or online platforms. Additionally, integrating tribal women into value chains can enhance the visibility and marketability of their products, thereby increasing their income and economic resilience.

#### **5. Technology Adoption and Innovation:**

Embracing technology and fostering innovation can unlock new opportunities for tribal women entrepreneurs. This may include leveraging digital platforms for marketing, e-commerce, and financial transactions, as well as adopting appropriate technologies to enhance productivity and efficiency in traditional crafts or agricultural practices. Training programs should focus on building digital literacy and encouraging entrepreneurial innovation within tribal communities.

#### **6. Community Engagement and Social Support:**

**Support:** Building a supportive community ecosystem is essential for the success of tribal women entrepreneurs. Engaging community leaders, local organizations, and government agencies can provide additional resources, advocacy, and networking opportunities. Establishing peer support networks or women's cooperatives can also foster collaboration, knowledge-sharing, and collective empowerment among tribal women entrepreneurs.

#### **7. Policy Advocacy and Institutional Support:**

Advocating for policies that support the rights and economic empowerment of tribal women is critical for creating an enabling environment for entrepreneurship. This may involve lobbying for land rights, access to natural resources, gender-sensitive business regulations, and affirmative action programs. Collaborating with government

agencies, NGOs, and civil society organizations can amplify the voices of tribal women entrepreneurs and influence policy change at local, regional, and national levels.

#### **8. Monitoring, Evaluation, and Impact**

**Assessment:** Continuous monitoring, evaluation, and impact assessment are essential to measure the effectiveness and sustainability of entrepreneurship empowerment programs for tribal women. This involves collecting data on key performance indicators such as business growth, income generation, employment creation, and social outcomes. Feedback mechanisms should be incorporated to ensure that programs remain responsive to the evolving needs and aspirations of tribal women entrepreneurs.

#### **Need for Promoting Women Entrepreneurship:**

**1. Economic Empowerment:** Tribal women often face economic marginalization due to limited access to formal employment opportunities and economic resources. Entrepreneurship offers a pathway to economic empowerment by enabling women to create their own livelihoods, generate income, and support their families. By starting businesses in sectors such as handicrafts, agriculture, or eco-tourism, tribal women can gain financial independence and contribute to poverty alleviation in their communities.

**2. Preservation of Cultural Heritage:** Tribal communities possess rich cultural traditions, including unique art forms, handicrafts, and traditional knowledge systems. Women entrepreneurship provides a platform for preserving and promoting these cultural heritage assets. By establishing enterprises based on traditional crafts or indigenous practices, tribal women can not only generate income but also safeguard their cultural identity and pass down traditional skills to future generations.

**3. Gender Equality and Social Inclusion:**

Entrepreneurship empowers tribal women to challenge gender norms and stereotypes prevalent within their communities. By becoming successful entrepreneurs, women can assert their agency, voice, and leadership roles in decision-making processes. Promoting women entrepreneurship fosters greater gender equality and social inclusion within tribal societies, leading to more equitable distribution of resources and opportunities.

**4. Community Development and Poverty Alleviation:**

Tribal communities often grapple with high levels of poverty, lack of basic infrastructure, and limited access to essential services. Women entrepreneurship serves as a catalyst for community development and poverty alleviation by creating employment opportunities and stimulating local economies. When tribal women succeed as entrepreneurs, they reinvest their profits back into their communities, leading to improved living standards and overall wellbeing.

**5. Environmental Sustainability:** Many tribal communities inhabit ecologically sensitive areas with rich biodiversity and natural resources. Entrepreneurship initiatives led by tribal women can promote environmental sustainability by encouraging eco-friendly practices such as organic farming, agroforestry, and sustainable tourism. By adopting environmentally conscious business models, women entrepreneurs contribute to the conservation of natural habitats and promote ecotourism as a source of income diversification. Achieving Sustainable Women Empowerment

**6. Access to Education and Healthcare:**

Entrepreneurship can serve as a means to address barriers to education and healthcare access faced by tribal women. Profits generated from women-owned businesses can be reinvested in education and healthcare services for their families.

Moreover, successful women entrepreneurs often prioritize investing in their children's education and improving healthcare outcomes, thereby breaking intergenerational cycles of poverty and inequality.

**7. Empowerment through Technology:**

Technological advancements offer new opportunities for tribal women to engage in entrepreneurship, especially in remote and underserved areas. Access to digital platforms, e-commerce, and mobile applications can enable women to market their products globally, access financial services, and gain valuable business insights. Embracing technology empowers tribal women to overcome geographical barriers and participate in the digital economy.

**8. Resilience and Adaptation to Change:** Tribal communities face numerous socioeconomic challenges, including displacement, climate change, and loss of traditional livelihoods. Women entrepreneurship fosters resilience by equipping women with the skills, resources, and adaptive strategies to cope with change. Through entrepreneurship, tribal women can diversify their sources of income, build savings, and create safety nets to withstand economic shocks and uncertainties.

**Government Schemes for Tribal Women Entrepreneurship:**

**1. Mudra Yojana:** A government initiative aimed at promoting entrepreneurship and providing financial support to micro and small enterprises, with a special focus on women entrepreneurs. Mudra loans for women come with easy terms, no collateral for loans up to ₹10 lakhs and lower interest rates.

**2. Stand-Up India Scheme:** This scheme promotes entrepreneurship among women and marginalized communities by providing bank loans for the establishment of Greenfield businesses. At least one scheduled caste (SC) or

scheduled tribe borrower and one woman per bank branch are targeted. Loans range from ₹10 lakhs to 1 crore.

**3. Mahaila Coir Yojana:** Empower women through skill development training and provide spinning equipment at reduced prices. Women entrepreneurs can receive a subsidy of up to 75% of the cost of COIR processing equipment, along with a margin money subsidy of up to 25% of the project cost.

**4. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):** Offers collateral-free financing to micro and small enterprises. The scheme, managed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), provides credit facilities up to ₹200 lakhs per eligible borrower. Women-operated and/or owned enterprises receive a guarantee cover of 85%.

**5. Prime Minister's Employment Generation Programme (PMEGP):** Aimed at generating employment opportunities by promoting micro-enterprises. The scheme provides financial assistance for setting up new ventures and expanding existing ones. Women entrepreneurs can benefit from this initiative.

**6. Udyam Shakti Portal:** Launched by the Ministry of MSME, it supports social entrepreneurship by offering assistance with business planning, incubation facilities, training programs, mentorship, and market research. Projects with a maximum cost of ₹25 lakhs, including ₹10 lakhs for service-based projects, are eligible.

**7. Economic Empowerment of Women Enterprises and Start-up by Women:** A Ministry of Skill Development and Entrepreneurs scheme providing an incubation and acceleration program for female micro-entrepreneurs. It aims to launch new businesses and scale up existing ones, currently operational in states like Assam, Rajasthan, and Telangana.

**8. Trade-Related Entrepreneurship Assistance and Development (TREAD):** Designed to economically empower women by providing finance, training, development, and counselling. Non-Governmental Organizations (NGOs) receive assistance in the form of a grant from the Government of India, up to 30% of the total project cost, to promote entrepreneurship among women.

### **Challenges faced by Women for Empowering Entrepreneurship:**

**1. Limited Educational Opportunities:** Tribal women often face restricted access to quality education, limiting their skill development and knowledge base. Inadequate educational opportunities hinder their ability to acquire essential business skills, hindering the establishment and growth of entrepreneurial ventures. Addressing this challenge involves implementing targeted educational programs to enhance their capabilities and foster a conducive environment for learning. Achieving Sustainable Women Empowerment

**2. Financial Constraints and Lack of Credit Access:** Insufficient financial resources and limited access to credit pose significant barriers for tribal women entrepreneurs. Without adequate capital, these women may struggle to start or expand their businesses. Implementing microfinance initiatives, promoting financial literacy, and establishing support mechanisms for securing loans can help overcome this challenge, enabling them to invest in their enterprises.

**3. Cultural Norms and Gender Stereotypes:** Deep-seated cultural norms and gender stereotypes within tribal communities can impede the acceptance and success of women in entrepreneurial roles. Overcoming these challenges requires targeted awareness campaigns, community engagement programs, and initiatives that challenge and reshape

traditional perceptions of women's roles in business, fostering an environment conducive to their empowerment.

**4. Inadequate Infrastructure and Market Connectivity:** Limited infrastructure, including poor transportation and inadequate market connectivity, can constrain the growth of tribal women-led enterprises. Building robust infrastructure and establishing market linkages are crucial for ensuring that products or services generated by these entrepreneurs can reach broader markets, thereby increasing the viability and sustainability of their businesses.

**5. Technological Disparities:** The digital divide and limited access to technology in tribal areas hinder the adoption of modern business practices. Bridging this technological gap is essential for empowering tribal women entrepreneurs by providing them with tools for marketing, communication, and accessing relevant information. Initiatives focused on digital literacy and technology infrastructure can play a pivotal role in overcoming this challenge.

**Conclusion:**

Thus, empowering tribal women through entrepreneurship is a transformative process that hinges on recognizing and celebrating their

cultural strengths, providing access to education and skill development, creating a supportive ecosystem through collaborative efforts, ensuring equitable access to resources, and fostering networks for mentorship. By addressing these factors, societies can unlock the entrepreneurial potential of tribal women, leading to not only economic independence but also social and cultural preservation. As these women become catalysts for change within their communities, the ripple effects contribute to a more inclusive and sustainable development paradigm, where the empowerment of tribal women is not just a goal but a catalyst for holistic and enduring transformation.

**References:**

1. A, k. (1982). Status of Rural Women in India - A Study in Karnataka. Up pal Publishing House.
2. Agarwal.(2013).Women Empowerment and Gender Equality. The World Bank, Washington, DC
3. Ghosh, B. a. (2012). Empowering Women through Education- Aspects, Kunal Books.
4. Heddage, O. D. (1984). Women and Economic Women Empowerment.