

Tribal Women Entrepreneuers-Issues and Challenges with due emphasis of TRICOR in Telangana State- A Discussion

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Abstract: *The aim of empowering tribal women through entrepreneurship is basically allowing them to be socially and economically feasible. In spite of many initiatives taken by policy decision makers /Government. There are many challenges and issues faced by the tribal communities especially women entrepreneurs. It also discusses these factors, government initiatives, and community support systems that empower these women to become self-sufficient through entrepreneurship and transformation in their lives as well as contributing to the economic development of India as an inclusive growth.*

Keywords: *women tribe, entrepreneurs, challenges policy decisions, empower economic development*

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I. Introduction

Tribal women entrepreneurs in Telangana play a crucial role in the economic development of their communities. However, they face significant challenges that hinder their entrepreneurial activities. The Telangana State government, through initiatives like TRICOR (Telangana Scheduled Tribes Cooperative Finance Corporation), aims to address these issues and empower tribal women. Tribal women entrepreneurs contribute to local economies by generating employment, preserving cultural heritage through traditional crafts, and enhancing community resilience. Their involvement in entrepreneurship is vital for achieving gender equality and improving the socio-economic status of tribal communities.

Different tribal communities, particularly focusing on tribal women in the Telangana region who are majorly recognized

- Gond: The Gonds are one of the largest tribal groups in Telangana, primarily found in the Adilabad district. They have a rich cultural heritage and are known for their agricultural practices.
- Koya: The Koya tribe predominantly inhabits the Khammam and Warangal districts. They are recognized for their traditional crafts and agricultural activities.
- Lambada (Banjara): The Lambadas, also known as Banjara, are numerically the largest tribal group in Telangana. They are known for their vibrant culture and traditional practices, often engaging in trade and agriculture.
- Yerukala: The Yerukala community is spread throughout Telangana and is traditionally associated with fortune-telling. They have a unique cultural identity and contribute to the local economy through various small-scale enterprises.
- Chenchu: Chenchus are an indigenous tribe primarily found in the Nallamalai hills of Mahabubnagar and Nalgonda districts. They are known for their hunting and gathering lifestyle.
- Kolam: Predominantly found in the Adilabad district, Kolams live in forested areas and engage in agriculture and collection of forest produce.
- Konda Reddi: This tribe inhabits areas along the Godavari river and is recognized for their traditional practices and agricultural skills.
- Thoti: Thotis are primarily located in Adilabad, Karimnagar, and Nizamabad districts. They are recognized as a Primitive Tribal Group (PTG) and have unique cultural practices.
- Manna Dhora: Manna Dhoras are mainly found in the Khammam district, known for their agricultural activities and traditional crafts.
- Pardhan: The Pardhan community inhabits tribal areas of Adilabad district and serves as traditional bards to Gonds, performing folk tales and songs at various ceremonies.

II. Review Of Literature

Reviews based on agripreneuers, agri-education and financial perspective

1. **Creevey and Edgerton,(1997)** stated that to restore gender balance, training can create income for women
2. **Jena et al., (2018)** mentioned in their study that there are certain tools that aid in promoting the employment of women as Agri-entrepreneurs. These include land ownership, cooperative agriculture, policy implications, and ICT tools, SHG—SME. Regarding the possibilities that can be taken advantage of, Krishi Vigyan Kendras (KVKs), non-governmental organizations, and universities that aim to advance agricultural work are a few examples
3. **Banerjee et al. (2020)** observed in their study that agricultural education in India can help encourage entrepreneurship and follow the best methodologies to succeed in it
4. **Rajpal and Tamang, (2021).** Mentioned that microcredit is one method of assisting Entrepreneurs in the Odisha regions, and it has a significant positive effect in a number of areas. However, there are some challenges for Entrepreneurs, including the low loan amounts compared to those at the national and regional levels, their reliance on middlemen, and a lack of market access

Reviews based on Social Capital and Competence Among Tribal Women Entrepreneurs

5. **Baron & Markman (2003)** focused on the role of social capital in enhancing the entrepreneurial success of tribal women. It argues that building networks and community support systems is essential for fostering self-reliance and economic independence among these entrepreneurs.
6. **Cable & Shane, (1999)** stated that Entrepreneurs who possess high social capital (as based on extensive social networks, status, personal ties, and referrals) are more likely to receive funds from venture capitalists than entrepreneurs who are lower on this dimension

III. Research Methodology

This study employs a qualitative research methodology utilizing secondary data sources to analyze the experiences of tribal women entrepreneurs in Telangana. A comprehensive review of existing literature on Tribal Women Entrepreneurship, Women's empowerment, their economic independence and self-reliance in the state of Telangana and the sources include academic journals, government reports, and case studies. With regard to data Collection, secondary source of data has been gathered from various reports and research articles emphasizing successful Tribal Women Entrepreneurs and the initiatives of Government officials, NGO's and other Philanthropic organizations supporting them the sources include Government publications specifying programs such as TS-PRIDE (Telangana State Program for Rapid Incubation of Tribal Women Entrepreneurs) also some prominent case studies from organizations namely "WE Hub" and "ICRISAT" which documents training programs and success stories of Tribal Women Entrepreneurs also some of the working research papers observing the implications of Women Entrepreneurship on Community development.

IV. Discussion

Tribal women in Telangana contribute to the local economy

Tribal women in Telangana contribute significantly to the local economy through various means, including agriculture, entrepreneurship, participation in self-help groups (SHGs), and involvement in community governance. Here are some key aspects of their contributions based on the search results:

Contributions of Tribal Women to the Local Economy

- **Agricultural Participation:**A significant percentage of tribal women are engaged in agricultural activities, with studies indicating that around 44.6% work as agricultural laborers. They play crucial roles in seed selection, hulling, inter-cultivation, and post-harvest activities. Their contributions are vital for sustaining the agricultural economy of their communities.
- **Self-Help Groups (SHGs):**Tribal women actively participate in SHGs, which serve as a platform for financial inclusion and entrepreneurship. These groups empower women by providing access to credit, training, and collective marketing opportunities. Reports indicate that 52% of SHG women earn between ₹20,000 to ₹25,000 annually, showcasing the economic impact of these initiatives.

- **Entrepreneurial Ventures:** Many tribal women have started their own businesses, particularly in sectors like handicrafts, food processing, and value-added products from forest produce. The Van Dhan Vikas Kendras (VDVK) initiative promotes tribal entrepreneurship by providing training and support for value addition and marketing of tribal products.
- **Leadership and Governance:** Tribal women are increasingly taking leadership roles in local governance and community-based organizations. Their involvement in Panchayati Raj Institutions (PRIs) allows them to influence decision-making processes and advocate for policies that benefit their communities.
- **Cultural Preservation:** By engaging in traditional crafts and practices, tribal women contribute to the preservation of their cultural heritage while generating income. This not only supports their families but also enriches the cultural tapestry of Telangana
- **Economic Resilience:** Tribal women demonstrate resilience by adapting to changing economic conditions and leveraging both traditional and innovative livelihood strategies. This adaptability enhances their socio-economic status within households and communities.
- **Community Development:** The collective efforts of tribal women through SHGs and community organizations contribute to broader community development goals. Their participation leads to improved social cohesion and empowerment within tribal areas .
- **Policy Advocacy:** Tribal women actively engage in advocacy for policies that promote socio-economic development in their regions. Their voices are crucial in ensuring that government initiatives address the unique challenges faced by tribal communities.
- **Digital Engagement:** Initiatives aimed at digitizing tribal enterprises enable women to access broader markets through e-commerce platforms like Tribe India, Amazon, Snapdeal, and Flipkart. This digital integration helps them reach consumers beyond local markets.
- **Health and Nutrition Initiatives:** Programs like KCR Nutrition kits aim to improve health outcomes for tribal families, indirectly supporting economic stability by ensuring that women can maintain their health while managing household responsibilities.

Key Issues Faced by Tribal Women Entrepreneurs

1. **Financial Constraints:** Access to capital remains a significant barrier for tribal women entrepreneurs. Many lack collateral or credit history, making it difficult to secure loans from financial institutions.
2. **Limited awareness of financial assistance programs** further exacerbates this issue, preventing them from utilizing available resources effectively.
3. **Socio-Cultural Barriers:** Traditional gender roles often restrict women's mobility and decision-making power within households, leading to a lack of support for entrepreneurial ventures³⁶.
4. **Discrimination and societal expectations** can discourage women from pursuing business opportunities, impacting their confidence and motivation.
5. **Lack of Skills and Training:** Many tribal women lack access to entrepreneurial training programs that could enhance their business acumen and technical skills. This gap in knowledge limits their ability to manage and grow their enterprises effectively.
6. **There is also a shortage of tailored training programs** that consider the specific needs and contexts of tribal women entrepreneurs.
7. **Market Access and Competition:** Tribal women often struggle with marketing their products due to inadequate market linkages and limited exposure to competitive market practices. This hampers their ability to sell products at fair prices.
8. **They frequently rely on middlemen who exploit them by offering lower prices for their goods,** resulting in reduced income.
9. **Balancing Family Obligations:** Many tribal women face challenges in balancing business responsibilities with family obligations. This dual burden can lead to stress and limit their capacity to engage fully in entrepreneurial activities²⁵.

Role of TRICOR

- **TRICOR plays a pivotal role in addressing these challenges through various initiatives:**
- **Financial Support:** TRICOR provides loans and financial assistance specifically designed for tribal women entrepreneurs, helping them overcome capital constraints.
- **Skill Development Programs:** The organization facilitates training sessions focused on entrepreneurship, marketing, and financial management, aimed at enhancing the skills of tribal women.
- **Market Linkages:** By promoting products made by tribal women through exhibitions and fairs, TRICOR helps improve market access and visibility for these entrepreneurs.
- **Awareness Campaigns:** TRICOR conducts outreach programs to educate tribal women about available government schemes and financial assistance options.

V. Conclusion

Tribal women in Telangana play a multifaceted role in contributing to the local economy through agriculture, entrepreneurship, leadership, and community engagement. Their active participation not only enhances their economic status but also fosters social change within their communities. Continued support from government initiatives and non-governmental organizations is essential to further empower these women and enhance their contributions to the local economy. The empowerment of tribal women entrepreneurs in Telangana is essential for fostering economic development within tribal communities. While significant challenges persist—ranging from financial constraints to socio-cultural barriers—initiatives like TRICOR are crucial for supporting these women. Continued efforts are needed to enhance skills, improve access to finance, and promote equitable market opportunities, ultimately leading to greater economic independence for tribal women in the region.

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