

ENTREPRENEURIAL NEED FOR TRIBAL WOMEN WITH SPECIAL REFERENCE TO PALGHAR DISTRICT

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Abstract

One of the elements influencing a country's economic progress has always been entrepreneurship. A country's economic foundation can be reinforced by encouraging women to engage in entrepreneurship. Likewise, enabling women and giving them access to the required financial and material resources can open doors for women-owned start-ups and the growth of their existing business portfolio. (Sayli Patil 2021). The topic of 'Tribal Entrepreneurship' must cover each of these facets. Tribal people who are mostly reliant on forest products are also known for their artistic and craft endeavours. Despite their exceptional talent, they are unaware of the full extent of their abilities. As stipulated by the Indian Constitution and governmental legislation, women have the same rights as males. The social and economic liberties that women have in metropolitan regions are not available to them in rural areas (Kumar, 2013; Agrawal and Khare, 2019). An effective strategy for enabling and making women economically and socially viable in tribal settings is to empower them via entrepreneurship. (S. Naveen, Jayanta Kumar Parida, Itishree Panda, 2023). This study primarily focuses on women in the Palghar area and the need for tribal women in Palghar to become entrepreneurs. This research paper focuses on how tribal women in Palghar district can be uplifted with entrepreneurial skills. The study came to the conclusion that women entrepreneur's skill must be increased in order to include them in constructive endeavours, family and social transformation, entrepreneurial growth, and social leadership.

Keywords: Entrepreneurship, Tribal women, Palghar district.

INTRODUCTION

As a major driver of the creation of new jobs, entrepreneurship is essential to economic growth. (Prof Dr Rachana Patil and Prof Aisha Mohani, 2017). Our society benefits greatly from the presence of female entrepreneurs. It is impossible to overlook their contribution to the social and economic advancement of society. Women's empowerment is a technique that can help them become more confident, which will raise their spirits and help them launch their own business owners (Sayli Patil 2021). Gender equality, poverty alleviation, and sustainable economic development all depend on women's economic engagement. According to the McKinsey Global Institute (MGI), adding 68 million more women to the workforce by 2025 may increase India's GDP by USD 0.7 trillion. According to a World Bank estimate, if 50% of Indian women entered the workforce, GDP growth might increase by 1.5 percentage points. But India's female labour force participation rate (FLFPR), which was 27 percentage points lower than the world average, fell from 32% in 2005 to 19% in 2021. Numerous variables, such as the rise in female enrollment in higher education, the fall in child labour, and the structural move away from the agriculture sector after 2005, are blamed for this consistent decline in the FLFPR. In addition, there has been a decrease in the husbandry of animals in rural regions, a loss in the market for labour-intensive items worldwide, an unequal distribution of unpaid care work, and a lack of employment prospects. (www.microsave.net)

All members of the tribal community, particularly the women, are being actively supported in their overall development by the government's comprehensive policy. As part of this effort, we are providing aid to Maharashtra and the rest of the nation in the following areas: job creation, education, health, horticulture, agriculture, animal husbandry, water purification, skill building, and livelihood. With a focus on the socioeconomic development of the Scheduled Tribes (STs), particularly tribal women, the Ministry of Tribal Affairs has been implementing policies and programmes in a planned and coordinated manner. The Ministry of Tribal Affairs provides resources to support and encourage tribal women in states and union territories with notified STs to start their own businesses. This is done through the National Scheduled Tribes Finance and Development Corporation (NSTFDC) and the Tribal Co-Operative Marketing Development Federation of India (TRIFED). (The Empowerment of Tribal Women, 2023, Ministry of Women and Child Development)

When the Ministry of Tribal Affairs was formed in 2001, the top authority under its auspices became the National Scheduled Tribes Finance and Development Corporation (NSTFDC). Among its many goals is the enhancement of the economic condition of the country's Scheduled Tribes through the provision of preferential financial assistance. Some of the notable programmes offered by NSTFDC include the following: Term Loan,

Adivasi Mahila Sashaktikaran Yojana, an education loan programme for women from Scheduled Tribes, Micro Credit Scheme for Self Help Groups (SHGs) that include members from Scheduled Tribes, Tribal Forest Dwellers Empowerment Scheme, and Teak Growers Scheme (**Ministry of Tribal Affairs, Govt. Of India, 2024**).

REVIEW OF LITERATURE

Manashi Mazumdar 2015 Entrepreneurship is crucial in improving the economic standing of the rural sector, giving self-employment opportunities to individuals who have launched their own businesses, and generating employment opportunities for rural populations. In order to escape poverty, provide for their families, and raise their standard of living, women are now interested in starting their own businesses professionally in both urban and rural locations.

Faleye (1999) contended that women's empowerment and emancipation are just as important to women's development as decreasing poverty through increased production.

Singhraul, Dr. Budheshwar Prasad and Agarwal, Dr. Sarika and Agarwal, Mukesh, 2016, The objective of this research is to enhance our comprehension of the ethical environment that exists within female-owned businesses as they expand and mature. An increasing number of entrepreneurs is a sign of a nation's economic progress. Women, who make up about 50% of the population, have a special place in this field. Lately, indigenous women have demonstrated some success as entrepreneurs, particularly in rural Madhya Pradesh. Along with significant changes in themselves, they have also brought about profound changes in their families and localities. The development of entrepreneurship among women who own microbusinesses has shown to benefit the family. This can be attributed to three primary factors: expanding home expenses, children's education, and daughters' marriages, which push women to hunt for other sources of income in order to maintain their families. The study also showed that tribal women prioritize entrepreneurship after the age of thirty because, at that point in their lives, they become more mature and can better withstand the pressures of a society that is dominated by men, particularly in rural areas.

Sayli Patil 2021, One of the elements influencing a country's economic progress has always been entrepreneurship. A country's economic foundation can be reinforced by encouraging women to engage in entrepreneurship. Likewise, enabling women and giving them access to the required financial and material resources can open doors for women-owned start-ups and portfolio expansion. A study was conducted to determine the current state of affairs for female entrepreneurs in Maharashtra's Palghar district. The study was conducted on demographics of the women entrepreneurs with 50 sample size. A multiple-choice questionnaire was used to collect data for the survey. An attempt was also made to compare the various demographic characteristics with one another. Stores and service providers in the Palghar district were the subject of the study.

Dr. Firozkhan K. Khan 2023, In emerging nations, women own between 40 and 50 percent of all firms. Although the socio-cultural milieu restricts them, women entrepreneurs have greater earning potential than their male counterparts. One of the elements influencing a country's economic progress has always been entrepreneurship. A country's economic basis can grow when more women participate in entrepreneurship. Likewise, women-owned start-ups and the growth of their current business portfolios can be facilitated by empowering them and giving them access to the required financial and material resources. In the Palghar area of Maharashtra, women entrepreneurs are facing new challenges and trends, which is why this study is being conducted. Although there are many prospects for women entrepreneurs in the Palghar area, they are lagging behind because of a number of issues, including family issues, managing finances, managing personnel, professional disrespect, and gender bias. Significant issues still face native groups 77 years after gaining freedom. The empowerment of tribal women is a significant issue, and it cannot be achieved in the absence of a reliable and reputable source of income.

OBJECTIVES OF THE STUDY

- To emphasize the need for business skills among tribal women in Palghar district.
- To promote various government programs and efforts that encourage tribal women's entrepreneurial talents.

RESEARCH METHODOLOGY

The study employs a qualitative approach. This study employs the descriptive survey methodology. Secondary data is gathered from a range of publications, including books, journals, articles, and official documents.

SCOPE OF THE STUDY

The Palghar district in Maharashtra is the study area. The study relies on secondary data.

PALGHAR DISTRICT

The division of Thane District, the country's largest urban sea-hill, took place on August 1, 2014, creating Palghar, the 36th new district. Prithviraj Chavan, who was chief minister at the time, and Balasaheb Thorat, who was minister of revenue, ceremoniously inaugurated a new district on August 1, 2014. Palghar is the state's 36th district. It can be found on either side of the Arabian Sea, with the Sahyadri Mountain ranges to the east and the Western District of Palghar to the west. The population of the Palghar District is close to 29,90,116. Talasari, Mokhada, Vasai, Vikramgad, Palghar, Dahanu, and Wada are the eight talukas that comprise the district. The total area of Palghar District is 4,69,699 hectares, with 1008 villages, 3818 sub-villages, and 477 gram panchayats making up the district. The district has a literacy rate of 66.65%, while men and women's rates are 72.23% and 59.28%, respectively. **(Govt. of Maharashtra, Palghar).**

The district is bordered on the east by Thane and Nashik, on the west by the Arabian Sea, on the south by Mumbai and Thane, and on the north by Walsad (Gujrat), Dadara, and Nagar Haveli. Palghar is 112 km from the coast. Palghar's natural beauty is enhanced by the tourist-drawing Sahyadri hills to the east and the Arabian Sea beaches to the west. The forts of Vasai, Arnala, Gambhirgad, Tarapur, Kaldurg, Kelva, Kamandurg, and Shirgaon are located in the Palghar district. The district's spiritual treasures are the Jivdani Temple in Vasai and the Mahalaxmi Temple in Dahanu. The people of Palghar district are mostly tribal. Tribal cultural legacy includes Tarpa dance and Varali paintings. Gholwad, located in Dahanu tehsil, is well-known for producing chiku fruit. (<https://palghar.gov.in/en/>).

As per 2011 census the cities and villages in the Palghar Taluka district.

| Sr.No. | Taluka | Number of villages | Number of cities |
|--------------|-----------|--------------------|------------------|
| 1 | Vasai | 125 | 05 |
| 2 | Palghar | 222 | 02 |
| 3 | Dahanu | 183 | 02 |
| 4 | Talasari | 46 | 00 |
| 5 | Jawhar | 109 | 01 |
| 6 | Mokhada | 59 | 00 |
| 7 | Wada | 170 | 00 |
| 8 | Vikramgad | 94 | 00 |
| Total | | 1008 | 10 |

Source: <https://palghar.gov.in/en/about-district/>

Tribal women in Palghar District

The tribal groups living in Palghar District are the Warli, Katkari, and Malhar Koli. There are eight talukas in the district: Vikramgad, Mokhada, Talasari, Vasai, Jawhar, Palghar, Dahanu, and Wada. The majority of their time is spent gathering food, fuelwood, fodder, and other non-timber forest resources for their personal consumption and subsistence, making the tribal women the owners of the forest. Additionally, they have created defences against outside threats to the forest. Poverty and ignorance have prevented them from benefiting from modernization. Currently, tribals eat only two square meals every day from forest fruits and river fish. They rarely feel regretful about their predicament, instead feeling proud to be the king of the forest. In many ways, they are isolated from the rest of civic society. Development, modern lifestyle, education, health, livelihood, work prospects, and so on will take many years to reach the tribals.

NEED OF ENTREPRENEUR'S SKILLS IN TRIBAL WOMEN

Women's empowerment is achieved through the development of women entrepreneurs. Families, friends, and most crucially, the government, must all provide encouragement and support to women entrepreneurs. The government ought to take the lead in starting to give female entrepreneurs financial support. (Shashtri and Sinha, 2010).

There are 42,93,362 people living in the Palghar district; of these, 21, 78,852 are men and 21, 14,510 are women (<https://palghar.gov.in/>). The primary source of income in the mostly tribal Palghar district of Maharashtra is agriculture. This region is home to a variety of industry types, including micro, small, medium, and big businesses. (Dr. Firozkhan K. Khan, 2023)

This region has a large number of women working in a variety of industries, including manufacturing, trading, service and professional fields, and agriculture. Many women work in tiny businesses in the Palghar area of Maharashtra, processing fruits and making bamboo crafts that they sell locally and nationally. But COVID 19 had an impact on their businesses, so they now require an entrepreneurial push. (Dr. Firozkhan K. Khan, 2023)

Digitalization Skill to empower Tribal women:

A program in the Palghar district of Maharashtra is bridging the gap between the provision of such digital infrastructure and the next stage, which is to teach rural residents digital literacy so they may immediately

access online government services and facilities. The Azim Premji Foundation's Mumbai-based independent research collective, Partners for Urban Knowledge Action and Research (PUKAR), has been advocating for digital literacy and e-governance among Maharashtra's tribal groups.

The 73rd Amendment to the Constitution of 1992 granted more authority to village-level self-government institutions like panchayats and gram sabhas. PUKAR has been working on a project in the rural Palghar district since 2014 to increase digital literacy and awareness, improve understanding of this amendment, and train local youths as 'e-sevaks' so that villagers can use e-governance to access government benefits. The goal of PUKAR was to assist the villagers in obtaining benefits that they were entitled to under several government welfare programs and to raise their awareness of their rights, with a focus on empowering women and boosting their involvement in gram sabhas and panchayats.

Initiatives like Digital Sakhi and Internet Saathi demonstrate how widespread the notion that digital literacy can be a 'empowering' tool for women can be. With the goal of empowering tribal girls throughout India to become digital young leaders at the village level, Facebook has unveiled the GOAL-Going Online as Leaders program in partnership with the Ministry of Tribal Affairs (MoTA) in May 2015 to digitally skill and empower tribal youths. Through the work of PUKAR, this technology is now accessible to villagers from tribal communities and other backward classes in addition to women. (An article by Abhivyakti Banerjee 2019).

GOVERNMENT PROGRAMS

Project Uddyam's goal is increasing tribal households' income

The goal of Project Uddyam, which was carried out in the Palghar district of Maharashtra's Talasari block from 2018 to 2021, was to establish the block as a model for integrated local economic development. The project's main objectives were to promote Warli art, increase livelihoods, and bring in integration. It created procurement centres, assisted market linkages, built farmer-producer associations, and offered agricultural extension services. In addition, by forming producer groups, offering training, and facilitating buyer connections, the project empowered Warli artisans and trained local women as managers to assist collectives.

Mudra Yojana's Effect on Tribal Art and Livelihoods in Palghar, Maharashtra: Encouraging Customs, Strengthening Lives

The Mudra Yojana has proven to be a game-changer for the tribal groups in Maharashtra's Palghar district, helping them develop their traditional artistic skills and boost their economic opportunities. These native painters are given the ability to produce and sell their well-known Warli paintings thanks to this program. Since these adivasis lack security for loans, they were previously unable to obtain the first investment required by the art industry. The Mudra Yojana has opened doors for their artistic talents to thrive by giving them small loans. Due to their unique style, these elaborate Warli paintings are highly sought for both domestically and abroad. As a result, many artists' financial situations and means of subsistence are improving. These communities' generations are impacted by this cascading influence that goes beyond an individual. The Mudra Yojana has brought about sustainable livelihoods and upward mobility among the adivasis of Palghar district by harnessing the potential of microfinance, in addition to enabling artistic expression.

Enhancing Preschool Education Quality, Improvement through Public-Private Partnership

Collaborating with the Maharashtra Department of Women and Child Development, the two non-governmental organisations are aiming to enhance the standard of pre-school instruction at Anganwadi Centres (AWCs) in the Palghar and Vasai Talukas. These business entities have instituted capacity building programmes to educate AWCs, Supervisors, and Child Development Project Officers (CDPOs) on topics such as Early Childhood Care and Education (ECCE) methodologies, developmental milestones, brain stimulation therapy, and effective communication skills for counselling mothers. In order to ensure that the Aakar syllabus is followed in the pre-school education programmes, the AWCs have been provided with enough teaching and learning materials. Together with the local government, the corporate partners will assess the AWCs' infrastructure needs and then make the necessary renovations to turn them into ECCE centres that are suitable for children. In addition, a thorough program is being developed to assist the Women and Child Department (WCD) in supplying clean and safe drinking water and sanitary facilities at the AWCs.

Integrated Approaches to AWCs: Enhancing Child Development Centres in Maharashtra

Over 990 Anganwadi Centres (AWCs) in the Maharashtra talukas of Vasai and Palghar were strengthened through initiatives undertaken by the Department of Women and Child Development in collaboration with a few corporate partners. The interventions' main goals were to increase preschool education (PSE) for kids between the ages of three and six by providing specialized training, exposure trips to AWC models, and capacity building. Along with attempts to guarantee that the AWCs had access to sanitary facilities and clean

drinking water, teaching aids and kits were supplied. This was done in an effort to improve the infrastructure and standard of the AWCs in the Palghar District.

Maharashtra's Rajmata Jijau Mother-Child Health & Nutrition Mission: Aiming to Combat Child Malnutrition

Maharashtra took a pioneering role in India's fight against malnutrition by establishing the Rajmata Jijau Mother-Child Health & Nutrition Mission. particularly an effort to eradicate child malnutrition, the initiative zeroed particularly on the critical first thousand days, from conception to 24 months. It was an autonomous UNICEF-supported organisation that sought to improve communication and coordination between Maharashtra's Public Health Department and the Integrated Child Development Services (ICDS) Commissionerate. Serving as a think tank, the mission proposed policies based on data-supported interventions and promoted cross-departmental collaboration in an effort to reduce malnutrition. In order to combat malnutrition, multiple government agencies collaborated to develop a multi-sectoral action plan.

Joint Initiatives in Jawhar Taluka, Palghar District, to Fight Child Malnutrition

In the Palghar District's Jawhar Taluka, the Department of Women and Child Development collaborated with an NGO to address child malnutrition in the Anganwadi regions. The cooperation was concentrated on watershed development, growth promotion, institutional building, and nutrition surveillance. In order to assist ICDS workers, the NGO created training materials and tools, and attempts were made to involve the community in the management of malnutrition. Nutrient Rehabilitation Centres (NRCs) were referred to handle medically complicated conditions.

SOME RELEVANT CASE STUDY

The majority of India's tribal population is concentrated in the north-eastern states, according to studies conducted on the state-by-state distribution of tribal people during the 2011 census. Mumbai, the state capital, is located somewhat more than 100 km to the north of the Palghar district in Maharashtra. Three ethnic groups live in the district: The Agri, the Kunbi (a group of Other Backward Classes), and the tribal people. The first two are substantial landowners, and the other 35% of the population are tribal people who work as agricultural labourers. The Palghar district features independent tribal hamlets, known as padas, in every village. The amenities and infrastructure that the rest of the hamlet enjoys are unavailable to these Padas. The role of women in tribal cultures is significant and vital. Thus, a key element of that inclusive growth is the empowering of women. The primary concern of tribal women's empowerment, like in other tribal belts around the nation, cannot be met in the absence of a reliable and reputable source of income. They cannot expect the small farms to give them a steady and decent income. As a result, women start working in labour here, and males leave the countryside to find employment in cities in order to support themselves.

Anjali Foundation, a Palghar-based non-governmental organization, has initiated a project called Masala Udyog to provide approximately sixty tribal women in the Vikramgad taluka of Palghar district with opportunities for self-employment. It will be simpler to obtain raw materials because one of the main crops farmed in this district is chili.

The Anjali Foundation plans to produce more spices, including dhania (coriander) powder, turmeric powder, and masala powder, at the masala processing unit. This project is expected to cost a total of Rs. 25,76,300 (Rupees Twenty five lakhs, Seventy-six thousand and three hundred only), and the breakdown of that amount is provided below.

| Sr.No | Particulars | Amount (Rs) |
|-------|------------------------|------------------------|
| 1 | Machinery | Rs 1,000,000/- |
| 2 | Raw material | Rs 5,00,000/- |
| 3 | Shade | Rs 7,00,000/- |
| 4 | Lightings & Fittings | Rs 1,26,300/- |
| 5 | Initial Setup expenses | Rs 50,000/- |
| 6 | Working capital | Rs 2,00,000/- |
| | Total | Rs. 25,76,300/- |

Dedicated to empowering tribal women, Anjali Foundation is a non-governmental organisation situated in the Vikramgad taluka of Palghar district, Maharashtra. Since Palghar district has a poor and mostly tribal

population, Anjali Foundation works in this long ignored and mistreated area. (<https://filaantro.org/fundraiser/view/support-tribal-women>)

CONCLUSION OF THE STUDY

As per the 2011 Census data, the number of tribal people in India is 104.3 million, representing 8.6% of the overall population. Ten percent of them reside in cities, and over ninety percent of them are in rural areas. Despite being a part of our society, women have less authority. Women's contributions are essential for the creation of an equitable society. The tribal women are the worst victims of so-called progress. Women have more access to financial services, employment, property and other productive assets, skill development, and market knowledge when they are economically empowered. (DR. B. SURESH LAL, 2016) Throughout the Palghar district, the government is supporting education, health, employment, agriculture, horticulture, animal husbandry, sanitation, drinking water, skill development, and livelihood, among other things. This is part of a comprehensive approach to the overall development of the tribal population, which includes tribal women. As a result of government initiatives, an increasing number of non-governmental organizations (NGOs) ought to step up and support women entrepreneurs by mentoring them and giving them access to essential skills.

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