

Chapter 5

SUMMARY AND CONCLUSION

Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. With globalization, privatization, modernization, urbanization and development of education and business the opportunities of self employment for women have increased drastically. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems.

In recent decades women empowerment has been suggested as a mechanism to improve the quality of women's work as well as their personal lives. Empowerment of women is a process that enables women to gain access to and control over the physical resources as well as in the power structure. The economic empowerment of women is being regarded as a sine-quo-non of progress for a country and hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers.

Entrepreneurship development among women can be considered as a possible approach to economic empowerment of women. Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else. It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response.

Entrepreneurship among dalits is a recent phenomenon. In India, in 2011, there were around 197 million Dalits – officially known as Scheduled Castes and they constituted 16.62 percent of the population. To solve the problem of poverty, dalits are entering into self employment and take up entrepreneur activities. In India, there were 118.90 thousands of enterprises belonging to dalits as against the total of 1563.97 thousand total enterprises in 2011.

Dalit women in India are considered the Dalits among Dalits and suffer from a three-fold oppression: on account of gender because of existing patriarchy, on account of their caste 'the untouchables' and finally, on account of their class as the

poorest and most marginalized communities. Dalit women entrepreneurs engaged in business due to push and pull factors give confidence to them to have their own occupation and lead an independent life.

At the District level in Coimbatore there were 5,58,727 dalit people of which 3,27,791 were men and 2,30,936 were women in 2011. Poor living conditions, desperate search for a dignified livelihood and decent wages, constant exploitation and harassment from money lenders and upper caste landlords are part of the day-to-day life of dalit women in Coimbatore. As such, dalit women in Coimbatore are involved in various enterprises like manufacturing, business and service.

In India, the existing studies on women entrepreneurship have analysed the performance of women entrepreneurship only. So far no attempt has been made to analyse dalit women entrepreneurs in Coimbatore District. As such the current study is unique and it tried to find out how far the involvement in entrepreneurship by dalit women helps to improve their economic empowerment. The current study on **“Economic empowerment of dalit women through entrepreneurship in Coimbatore district”** is expected to fill up the research gap and was formulated with the following objectives.

- (i) To study the socio economic profile of dalit women entrepreneurs;
- (ii) To identify the motivating factors of dalit women entrepreneurs;
- (iii) To find out the strengths, weakness, opportunities and threats of dalit women entrepreneurs;
- (iv) To analyse the entrepreneurial economic success of dalit women entrepreneurs;
- (v) To find out the economic empowerment of dalit women entrepreneurs;
- (vi) To identify the problems of dalit women entrepreneurs and
- (vii) To recommend measures to promote dalit women entrepreneurship.

The current study was related to Coimbatore District in Tamil Nadu. According to 2011 Census, Coimbatore District had 15.5 percent of scheduled caste population of Tamil Nadu. Coimbatore district occupied 6th rank in scheduled caste women population of Tamil Nadu in 2011.

The current study was related to dalit women entrepreneurs registered with District Industries Centre and dalit women entrepreneurs of self help groups. In Coimbatore District there were 821 dalit women entrepreneurs registered with District Industries Centre in 2011-12. By adopting proportionate sampling method, the study covered 50 percent of scheduled caste registered women entrepreneurs in various blocks of Coimbatore District. Every alternate women entrepreneur among 821 registered dalit women entrepreneurs formed the sample for the study. Based on the response of registered dalit women entrepreneurs, the study finally covered 410 registered dalit women entrepreneurs.

With regard to selection of self help groups dalit women entrepreneurs, the study tried to adopt proportionate random sampling. The study concentrated on 5 percent of scheduled castes women self help group members in various blocks. As a whole, the study concentrated on 365 scheduled castes self help group dalit women entrepreneurs in 12 blocks of Coimbatore District. The total sample size for the study was 775.

The data relating to general information, family background, year of starting the enterprise, source of fund, expenditure incurred, profit earned, assets possessed, income contributed to the family, strengths, weaknesses, opportunities and threats, motivating factors, problems faced and measures required were collected by administering an interview schedule to the respondents.

The study used Chi-square analysis, Likert five point rating scale, z test, analysis of variance, discriminant function, structural equation model, Garrett ranking technique and Kruskal wallis test. The study estimated entrepreneurial economic success index and economic empowerment index.

5.1 Findings of the study:

A. Socio economic profile of the selected respondents

- Majority of the respondents (39.87 percent) were in the age group of 35-45 years and 6.19 percent were in the age group of above 55 years.
- Of the total respondents, 25.42 percent have completed the primary education and only 10.71 percent have completed college education.

- Of the total respondents 36.64 percent were married and 51.22 percent were belonging to joint family.
- Of the total respondents, 58.97 percent were skilled and 41.03 percent were unskilled.
- Majority of the respondents (30.19 percent) have 6-8 years of experience and the average years of experience was found to be 6.32 years.

B. Family background information:

- Majority of the family members (43.49 percent) were belonging to workforce age-group of 15-59 years. They have to support 29.94 percent of young dependants and 26.57 percent of old dependants. The estimated sex ratio was 1011.
- Majority of the family members (23.60 percent) have completed primary education and only 14.59 percent have completed college education. There exists difference in educational composition between males and females.
- Majority of the family members (21.32 percent) were employed as sweepers and 19.54 percent were employed as scavengers.
- Majority of the family members (41.72 percent) were earning the monthly income of Rs.10000–Rs.20000 and the average income was estimated as Rs. 14439.
- The average quantity of land possessed by family members was 2.46 cents. The average value of land possessed by them was Rs. 5.90 lakhs. Majority of the family members (39.22 percent) possessed house worth of Rs.4 – Rs.6 lakhs. On an average, the family members possessed 21.28 grams of gold. Majority of the family members (30.43 percent) possessed vehicles worth of Rs. 40,000 to Rs. 60,000.
- On an average of the total monthly family expenditure 30.24 percent was allotted for food, 10.05 percent on clothing, 17.63 percent on rent, 9.05 percent on education, 18.58 percent on health, 4.91 percent on transport, 6.56 percent on entertainment and 3.71 percent on other items.

C. Details about enterprise owned by the selected respondents:

- Of the registered units set up by the selected women entrepreneurs, 19.02 percent were of new origin and started only two years back and 21.95 percent of the units were set up before 8 years. In contrast, 19.72 percent of the units set up by self help groups respondents were new. As a whole, of the total dalit women entrepreneurial units, 19.35 percent were of new origin.
- More than 40 percent of the enterprises set up by the selected respondents were of sole proprietorship.
- Of the total respondents, 37.03 percent were involved in manufacturing, 34.70 percent were involved in business and 28.26 percent were engaged in service. Among the manufacturing enterprise, leather based manufacturing was pre dominant. With regard to business, tailoring was the most popular enterprise and in respect of service, most of the selected entrepreneurs had set up DTP, Xerox etc.
- Among the respondents of registered units, 40 percent were involved in manufacturing, 37.32 percent in business and 22.68 percent in service. In contrast, among the self help group respondents, 34.52 percent in service while 33.69 percent were involved in manufacturing and 31.78 percent in business.
- On an average the total respondents have invested Rs 32160.23 as fixed capital and Rs 41812.39 as working capital. The total respondents on an average have invested Rs. 21,705.30 as own capital, Rs.30,519.48 as borrowed capital and Rs.15,202.42 as raised capital.
- On an average, the total respondents have employed four family labourers and eight hired labourers. The registered units respondents have employed on an average four family labourers and nine hired labourers. The respondents of self help groups on an average have employed three family labourers and six hired labourers.

- Majority of the selected respondents were working for three to five days in a week. The average daily hours of work for the respondents of registered units (9.45 hours) was exceeding that of self help groups (9.03 hours).
- Among the manufacturing enterprises, the respondents involved in garments have incurred high expenditure (Rs. 13,805.40). Among the business related activities offset printing involves the higher expenditure (Rs. 7,268). Among the service related activities the respondents running evening hotels have incurred high expenditure (Rs. 8,779).
- Among the manufacturing items, Chappals and shoe making was more profitable since the average gross profit earned from manufacturing chappals and shoes (Rs. 10,487.25) was higher than that of coir products, garments and wax candles.
- Among the business type of enterprise, tailoring was found to be more profitable since on an average gross profit earned from tailoring (Rs. 14,489.20) was higher than that of offset printing, repairing the kitchen equipments, repacking of grocery and bags.
- With regard to service enterprise, beauty parlour was found to be more profitable since on an average gross profit earned from beauty parlour (Rs. 11,547.56) was higher than that of DTP, Xerox and browsing, water service station, evening hotels and fast food.

D. Motivational factors for entrepreneurship:

- The major motivational factors for selected dalit women entrepreneurs were to satisfy economic needs, to lead an independent life, to share the family burden, to utilize leisure time and skills, to avail Government support and to avoid the threat of unemployment.
- The estimated chi square analysis of association between the motivational factors and the selected factors indicated that the motivational factor of leading an independent life was significantly associated with age of the entrepreneur, choice of ownership, location of enterprise and type of enterprise since the calculated chi square values were higher than table values. The motivational

factor of availing Government support was significantly associated only with education.

- Majority of the respondents (22.97) percent have family support for choice of ownership while only 8.39 percent have family support for locating the enterprise and also for marketing.

E. SWOT analysis of dalit women entrepreneurs:

- For the respondents as a whole the important strength identified were easy bank loan and commitment and their mean scores were 3.13 and 3.11 respectively. The grand mean score on strengths of dalit women entrepreneurs of registered units was 2.86 while for self help group members, it was 2.96 and for the total group it was 2.90. There are significant differences between the respondents of registered units and self help group units with regard to strengths - motivation to succeed due to ownership, commitment, accessibility of place of work, easy bank loan and willingness to take up challenge since their respective 'z' statistics were significant at five percent level.
- The important weaknesses identified were dual responsibility and inadequate capital since their mean scores were 3.00 and 2.96 respectively. The grand mean score on weakness for the registered units was 2.95 while for self help group members it was 2.99. For the respondents as a whole the grand mean score was 2.89. There was significant difference among the registered units and self help group respondents in the mean score of weakness relating to over dependence on intermediaries, lack of confidence, lack of technical and managerial skills and lack of guidance since their 'z' statistics were significant at five percent level.
- The important opportunities for dalit women entrepreneurs were Government support and help from family members and their mean scores were 2.97 and 2.96 respectively. The grand mean score on opportunities for the registered units was 2.85, for self help group members, it was 2.76 and for the total respondents it was 2.81. The significant difference between the registered units and self help group respondents have been identified in competitive

advantage, enhancing the profitability, sustainability within the market environment, understanding the local needs, less competition, cheap labour, good demand for the product and involvement in public activities since their respective 'z' statistics were significant at five percent level.

- The major threats identified were stiff competition and male domination since their respective mean scores were 3.00 and 2.96. The grand mean score on threats for the registered units was 2.90, for self help group members, it was 2.92 and for the total respondents it was 2.90. Regarding the perception on threats there was significant difference among the registered units and self help group respondents relating to change in consumer taste and preferences, social constraints, low need for achievement, male domination, fluctuating markets and intense competition since their respective 'z' statistics were significant at five per cent level.

F. Analysis of entrepreneurial economic success of dalit women entrepreneurs:

- Among the manufacturing enterprise the dalit women entrepreneurs involved in manufacturing chappals and shoes have high average entrepreneurial economic success index (0.54) as compared to other manufacturing activities – coir products and wax candles.
- Among the respondents involved in manufacturing, majority of the respondents (40.77 percent) had high entrepreneurial economic success index in the range of 0.6-0.9.
- With regard to business type of enterprise the respondents involved in tailoring had high entrepreneurial economic success index (0.52) as compared to other type of business enterprise – offset printing, repairing the kitchen equipments, repacking the grocery, embroidery and job work and bags.
- Among the respondents involved in business, majority of the respondents (45.35 percent) had moderate entrepreneurial economic success index in the range of 0.3-0.6.
- Among the service related activities the respondents involved in fast food have high average entrepreneurial economic success index (0.50) as compared to

the respondents involved in other service activities – beauty parlour, evening hotels, water service station and DTP, Xerox and browsing.

- Among the respondents involved in service enterprise, majority of the respondents (41.55 percent) had moderate entrepreneurial economic success index in the range of 0.3-0.6.
- With regard to total enterprise, the average entrepreneurial economic success index for the total respondents was 0.55. On an average, the entrepreneurial economic success index for the self help group respondents (0.58) was higher than that of registered units respondents (0.53).
- With regard to total enterprise, majority of the total respondents (44.77 percent) and majority of the self help groups respondents (59.45 percent) have high entrepreneurial economic success index in the range of 0.6 – 0.9. However, majority of the registered units respondents (55.36 percent) had only moderate entrepreneurial economic success index in the range of 0.3 – 0.6.
- The application of discriminant function revealed that for total dalit women entrepreneurs, years of experience accounted for 30.97 percent of the variation in the entrepreneurial economic success index while labourers employed accounted for 23.89 percent of variation in the entrepreneurial economic success index. For registered units entrepreneurs, years of experience accounted for 53.87 percent of the variation in entrepreneurial economic success index while location of enterprise accounted for only 5.28 percent of variation in entrepreneurial economic success index. For self help group entrepreneurs, years of experience accounted for 57.57 percent of the variation in the entrepreneurial economic success index while labourers employed accounted for only 4.56 percent of variation in the entrepreneurial economic success index.

G. Analysis of economic empowerment of dalit women entrepreneurs:

- The average income earned by the respondents was estimated as Rs. 10216. The average income earned by women entrepreneurs of the registered units (Rs 11951) was higher than that of self help groups respondents (Rs 7432).

- On an average, the respondents have contributed (41.90 percent) to family income. The percentage contribution to family income by respondents of self help groups (42.87) was higher than that of the respondents of registered units (41.02).
- The average value of jewels possessed by total respondents was Rs. 48,238 and average value of vehicles possessed by total respondents was Rs.42,212. The average value of jewels possessed by registered unit respondents (Rs. 47,170) was higher than that of self help group respondents (Rs. 36,356). The average value of vehicles possessed by registered unit respondents (Rs. 43,170) was higher than that of self help group respondents (Rs. 40,397).
- The average amount of savings by the respondents was (Rs.4,164). The average amount of savings by the respondents of registered units Rs.4424 was exceeding that of self help groups (Rs. 3871).
- On an average the respondents were spending 21.99 percent of their income on her and children. The proportion of income spent on her and children by self help groups respondents (22.31 percent) was higher than that of registered units respondents (21.72 percent).
- Among various manufacturing activities the respondents involved in manufacturing chappals and shoes have high average economic empowerment index (0.56) as compared to the respondents involved in other manufacturing activities.
- Majority of the respondents (29.27 percent) involved in manufacturing activity had moderate economic empowerment index in the range of 0.3-0.5.
- Among various business enterprises the respondents involved in tailoring have high economic empowerment index (0.52) as compared to other business enterprises.
- Majority of the respondents (27.88 percent) involved in business enterprises had moderate economic empowerment index in the range of 0.3-0.5.

- With regard to service related enterprises the respondents involved in DTP, Xerox and browsing have high economic empowerment index (0.52) compared to other service related enterprises.
- Majority of the respondents (36.07 percent) involved in service related enterprises had moderate economic empowerment index in the range of 0.3-0.5.
- Based on total enterprise the average economic empowerment index for the total respondents was estimated as 0.58. On an average, the economic empowerment index for the self help group respondents (0.59) was higher than that of registered units respondents (0.56).
- Based on total enterprise majority of the total respondents (44.13 percent) and majority of the registered units respondents (56.58 percent) have high economic empowerment index in the range of 0.5 – 0.7. However, majority of the self help group respondents (40.27 percent) had very high economic empowerment index in the range of 0.7 – 0.9.
- The application of analysis of variance revealed that there was significant difference in economic empowerment index between the registered units and self help groups entrepreneurs and also by type of enterprise since the calculated F-value 22.59 was higher than $F_{0.05} = 3.89$.

H. Relationship between personal factors, enterprise related factors and Government related factors and economic empowerment of dalit women through entrepreneurship:

- For dalit women entrepreneurs of registered units among the personal factors, education has got significant and more impact on economic empowerment index since one unit of change in education brings about 0.78 change in economic empowerment index. With regard to enterprise related factors, profit has more significant impact and one unit change in profit is expected to bring 0.72 unit change economic empowerment index. With regard to Government related factors subsidised loan and subsidised raw materials were the

significant factors influencing economic empowerment. Personal factors have got more impact on economic empowerment index of registered units dalit women entrepreneurs.

- For dalit women entrepreneurs of self help groups, among the personal factors, education has got more significant impact on economic empowerment index since one unit change in education brings about 0.86 change in economic empowerment index. With regard to enterprise related factors, profit has more significant impact and one unit change in profit is expected to bring about 0.69 unit change in economic empowerment index. With regard to Government related factors subsidised power has got more impact as one unit change in subsidised power brings about 0.82 unit change in economic empowerment index. However, Government related factors have got more impact on economic empowerment index of self help groups dalit women entrepreneurs.
- For total dalit women entrepreneurs, among the personal factors, education has got more significant impact on economic empowerment since one unit of change in education brings about 0.78 change in economic empowerment index. With regard to enterprise related factors, type of enterprise has more significant impact and one unit change in type of enterprise is expected to bring out 0.72 unit change in economic empowerment index. With regard to Government related factors subsidised power has got more impact as one unit change in subsidised power brings about 0.69 unit change in economic empowerment index. Enterprise related factors have got more impact on economic empowerment of total dalit women entrepreneurs.

I. Analysis of constraints faced by dalit women entrepreneurs:

- The major problems faced by dalit women entrepreneurs were inadequate finance, non-availability of raw materials, poor project planning, inadequate market, lack of co-operation from family, work-family conflict, inadequate infrastructure, non-cooperation from the members, unfair treatment from other community and lack of awareness about Government facilities for dalits.

- There was significant difference in the ranking of the constraints faced by the dalit women entrepreneurs of registered units and self help groups since the calculated Kruskal Wallis value (20.54) was higher than table value (3.84).

J. Measures required to promote dalit women entrepreneurship :

- The measures required by dalit women entrepreneurs to promote entrepreneurship were social acceptance by the people, provision of marketing facilities, commitment and accountability among the members, regular monitoring by the Government, availability of skilled labourers, availability of subsidised raw materials and provision of more incentives by Government.

5.2 Conclusion:

- The major motivating factors of dalit women entrepreneurs were to satisfy economic needs, to lead an independent life, to share the family burden and to avail Government support.
- Major strengths of dalit women entrepreneurs were easy to start, self confidence, motivation to succeed due to ownership, easy bank loan and Government support. The important weaknesses were non acceptance by the other community, low mobility, dual responsibility, inadequate capital and lack of previous idea of business. The important opportunities were Government support, easy to manage, help from family members, flexibility and understanding the local needs. The important threats were urbanization, stiff competition, male domination, inadequate skilled labourers, fluctuating markets and lack of freedom and autonomy.
- Dalit women entrepreneurs involved in service related activities have high entrepreneurial economic success compared to those involved in manufacturing and service enterprise.
- Dalit women entrepreneurs involved in service enterprise have high economic empowerment index.
- Self help groups dalit women entrepreneurs have high economic empowerment as compared to registered unit dalit women entrepreneurs.

- There is a significant relation between personal factors, enterprise related factors and Government related factors and economic empowerment of dalit women entrepreneurs.
- The basic problems faced by dalit women entrepreneurs were unfair treatment from other communities and inadequate infrastructure.

5.3 Recommendations:

5.3.1 For the Government:

- Government policies should primarily be targeted towards removing regulatory barriers.
- Proper training for running the enterprises, maintaining accounts and marketing strategies are to be provided so that women get an opportunity to start micro-enterprises in their respective localities without upsetting their family life.
- Support system and active policy intervention for better infrastructure, adequate finance and better marketing facilities need to be streamlined.
- Government should take initiative to organize large number of cooperative societies of dalit women entrepreneurs and
- There is a need to improve allocation and monitoring of the scheduled caste Sub-Plan with mechanisms to ensure that 50 percent of the SCP should be earmarked for dalit women.

5.3.2 For financial institutions:

- To encourage dalit women entrepreneurship, all banks need to be required to provide one fifth of their investment for women owned enterprises.
- Cheap credit facilities and information about different types of microenterprises that are suitable for the areas are to be provided to dalit women so that they are encouraged to enter into entrepreneurship.

- The banks should make efforts to inform dalit women through audio-visual methods/slides and charts about the different schemes under which finance is available.
- Banks should establish contact with the village panchayats to seek their assistance in dissemination of information to women in the village and for delivery of credit to identified women and
- There is a need to increase access to credit either through the establishment of new micro credit mechanisms or strengthening the existing ones.

5.3.3 For Non Governmental Organisations:

- Non Governmental Organisations should come forward with awareness programmes exclusively for young women and make efforts to diffuse information on prospects of entrepreneurship among the less educated women.
- Counselling through psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
- Gender counselling on programmes should be held to train financiers to treat dalit women with dignity and respect and
- Vocational training to be extended to dalit women that enables them to understand the production process and production management.

5.3.4 For Dalit women:

- Dalit women should improve their self confidence by participating in public activities.
- They should have the vision and relentless determination, courage and the desire to excel and
- They need to have an overall and detailed view of the entire organization and know the method of delegating responsibilities.

5.4 Scope for future research:

- A comparative study of economic empowerment of dalit women and scheduled tribes women can be formulated;
- A comparative study of economic empowerment of dalit women through entrepreneurship in Coimbatore District with other Districts can be undertaken and
- Longitudinal study of economic empowerment of dalit women in the State of Tamil Nadu and other States can also be designed.