

**ENTREPRENEURIAL DEVELOPMENT
AMONG THE TRIBAL PEOPLE OF WAYANAD
DISTRICT OF KERALA STATE**

**Executive summary of the Minor Research Project
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Entrepreneurial Development

Among the Tribal People of Wayanad District of Kerala State

The entrepreneurial activities play a vital role in the development of every economy. Entrepreneurs are the driving force who conceive and plan new enterprise, take necessary risks, opening up new markets and facilitate the growth of new enterprises. It carries out innovation and brings more goods, generate employment opportunities to earn a living and maintain a standard life. But this kind of enterprises doesn't come in to existence without a preplanned human effort. It is the output of series of activities undertaken by an entrepreneur. However some groups of the society are not interested in the nurturing and developing the entrepreneurial activities. The entrepreneurial activities among the tribes are not popular in our country. The source of income and livelihood for them are mainly derived from the agricultural related activities and they deliver their manual labour in different sectors. The tribal people are mainly producing things necessary for their daily needs and self consumption. Some of the tribal are still retaining their traditional crafts. They have only little knowledge about the trade and commerce. They carried on certain cottage industries by means of old and primitive methods. Tribes made many kind of article by using bamboo, hand looms and things collected from the forest without the aid of power and machine. They generally carry out production without adequate technological aids and it will lead to heavy loss of material with very little production.

Significance of the study

Some studies in the area of tribal population mainly concentrated on socio-economic status and cultural aspects of them. The tribal development programme and role played by the government and non government agencies were evaluated in some research literature. But there are no studies on the entrepreneurial development among the tribal people of the Kerala .Through the analysis of the potential of entrepreneurial development through their own activities of tribal, the present study propose to enumerate the present status of entrepreneurial activities and suggest strategies for the entrepreneurial growth of the tribal people.

Scope of the study

There are Thirty eight notified tribal communities though out the state. The tribes of Kerala mainly settled in five district viz. Wayanad, Idukki, Palakkad, Malappuram and Kasargode. These districts are having 80% of the tribal population in Kerala and Major portions of the four tribal group are settled in Wayanad District.The present study confined in the Wayanad District of the State. The tribes taken for the study include Paniya, Kurichiyar, and Kuruma.

Statement of the problem

Tribal are most gifted people and they live in a particularly structured society by using the natural resources for their livelihood. But they have faced lot of problem in their life. The natural resources used by them are mainly for satisfying their basic needs and they do not conduct any activity which detrimental to the environment. Some of them carried on certain handicrafts by using bamboo and things collected from forest. Handlooms and embroidery work of this people are more attractive to capture the market. Proper training in the collection and manufacturing valuable medicines would encourage the entrepreneurial activities among them .Taking in to account the scope of entrepreneurial potential among the tribal's , it was considered appropriate to take up a study on the topic Entrepreneurial Development among the Tribal People of wayanad District of Kerala State.

Objectives of the study

1. To identify the present status of entrepreneurial activities of the tribal of Wayanad District.
2. To study the factors affecting the level of entrepreneurial Development among the tribes in the District.
3. To suggest appropriate strategies for the entrepreneurial growth of the tribal people based on the study.

Methodology adopted for the study

The present study is designed as a descriptive and empirical one. It describes the present situation as it is, and it is also an empirical one as it collects first hand information from the respondents using a pre-structured schedule. Secondary data also used for the study by using official publications of the tribal development office and records kept by NGO'S and SHG's.

Tools of data analysis

Data analysis was carried out by using appropriate statistical methods. Descriptive statistical methods such as percentage mean score and standard deviation are applied. Testing of hypothesis has been done mainly through inferential statistical tools .

Summary

Entrepreneurial activities mainly concerned with innovation and it will result for production of quality goods, generate more employment opportunities to maintain better standard of living. But some people hesitate to undertake entrepreneurial activities. The weaker section of the society especially tribes not interested to carry risky projects. Tribal are more talented in certain field .They face some problems in their life low literacy, shortage of food and lack of proper shelter etc. Proper training for promoting entrepreneurial activities in the field of handicrafts, forest article collection and manufacturing valuable medicines would encourage the entrepreneurial activities among tribe. The main source

of data of the study is the survey data collected from 150 respondents of the district. Three major communities of the tribal group were identified for sample selection. They were selected on the basis of their population strength, education status and economic background. Field survey was conducted to collect primary data with the help of pre- structured interview schedule. The secondary data needed for the study collected from the records of various supporting agencies like training institutes, banks, department of tribal development and self help groups. Journals, magazines, newspaper and studies of some agencies are also used for the study as secondary source of information. Various statistical tools were applied to analyse the data collected. Mean Score, percentage chi-square test, Kruskal Wallis H test are the statistical techniques used for data analysis

Findings

1. The enterprises are working mainly as government aided projects. The role of Co-operative sector is not significant as compared to Government aided projects and private enterprises. Some of SC/ST development programmes of the state Government are for promoting entrepreneurial activities among this group.
2. Majority of the tribal enterprises are functioning as Group women enterprises. The women empowerment programme of some government agencies gives the opportunity to start small enterprises. The active

involvement of Kudumbasree units is a support to this group of people to start some new ventures.

3. Among respondents 44% of them are undertaken Agriculture based activities and 33 % of them are doing the dealings of forest article. They are mainly concentrated in traditional income generating activities. This group of people confine their livelihood in risk free income generating areas.
4. The tribal people avail financial assistance for the entrepreneurial activities through SC/ST development projects of the state Government. NGO's also provide some financial assistance to this people for certain ventures.
5. The source of capital for starting the enterprise is joint contribution of the government and members in this regard . Some people function only with the financial assistance of Government.
6. Majority of the tribal people get loan facility from Co-operative banks through the micro finance scheme of some self help groups. Nationalised banks are not having positive approach to the projects of this people.
7. As majority of tribal people are engaged in agriculture related activities, they earn revenue seasonally. Hence majority of them pays their dues of their loan on yearly basis.
8. Most of the enterprises are not in a position to hire people by making regular payment .They make use the service of family members without any payment to them.

9. Majority of the people participated in entrepreneurial development programme of certain government agencies. This kind of programmes a part of state government project is more beneficial to the Group women entrepreneurs.
10. Among the respondent majority of them are satisfied in the functioning of their venture. The entrepreneurial activities enable the tribal people meet their livelihood with the revenue generated. The persons engaged in the marketing activities have better opinion in their performance.
11. The State Government projects for the tribal groups are mainly concentrated in agricultural related activities and it gives more benefit to this area.
12. The satisfaction level is better for single general enterprises. Banking institutions are interested to provide loan to single individuals enterprises based on the value of security provided. Micro financing among Group women enterprise is not promoted by them.
13. The role of other agencies is significant in promoting entrepreneurial activities in agriculture related activities. The beneficiaries are satisfied with programmes of these agencies.
14. The financial support of other institutions is more useful for group women enterprises. The aim of society with regard to women empowerment can be accomplished by promoting small enterprises.

15. The enterprises engaged in the dealings of forest article are more regular in the repayment of loan amount. The enterprise of agriculture related activities make default in as result of low productivity and price variation of agriculture product.
16. Group women enterprises are regular in the repayment of loan and reported less default. Single general enterprises are not capable of generating adequate revenue through entrepreneurial activities. The shortage of revenue and default in repayment of loan will lead them to debt trap.

Suggestions

1. Women empowerment programmes may be enlarged with aid of of self help groups as it will enhance the entrepreneurial culture among group women entrepreneurs.
2. Special projects and technical assistance may implement to motivate the tribal people to undertake profitable investment opportunities other than agriculture based activities.
3. The nationalized banks may have positive response to the ventures of tribal group by introducing special loan schemes for the entrepreneurial activities of tribal group
4. More awareness may be created among the tribes through awareness classes and giving publicity about the various project and programmes of entrepreneurial activities.
5. Micro credit facility may be extended to this group of people which will help them to overcome the financial crisis.

6. Relaxation schemes may be introduced to simplify the repayment system of loan by giving time extension for repayment and reducing the penal interest and other charges.

7. While implementing the projects for entrepreneurial activities focus may be given to backward section of the tribal community.

Conclusion

The economic development of a country mainly depend on the entrepreneurial culture of utilizing the resource the nation in effective way .Entrepreneurs mould the economy by initiating innovation, generating employment opportunities, offering better products and services. This study was on the present status of entrepreneurial activities among the tribal people of Wayanad District of Kerala State. The study reveals that tribal people in the district are mainly involved in agriculture related activities. They are not willing to undertake risky projects as a part of entrepreneurial activities. Some of them carry certain ventures on group basis. This practice is applied among the women with the help of micro finance scheme of SHG's. The state government projects help them to undertake some small activities of entrepreneurial nature. This people have potential in making handicrafts using raw material collected from forest. Appropriate projects for entrepreneurial promotion according to the taste of this people definitely encourage the entrepreneurial activities. Proper training and timely financial assistance should be initiated by the concerned authorities to promote entrepreneurial culture among the Tribes

