



# A STUDY OF PROBLEMS ON SCHEDULE CASTE (SC) WOMEN ENTREPRENEURES WITH REFERENCE TO THANE DISTRICT.

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## ABSTRACT:

*When we speak about 'rags-to-riches' stories in India, one obstacle we generally forgot to mention i.e. Caste. For Schedule caste people, particularly the role caste plays in an upward economic mobility is significant. At every stage of their lives these people must undergo lots of discrimination like accessing health and education to economic opportunities. Being a woman & coming from Schedule caste itself is a challenge of getting recognition in the society. Despite of few facilities introduced by government for this Schedule caste women entrepreneurs. Majority of people have not benefited from this. Therefore, the purpose of this study is to identify the socioeconomic profile of the Schedule caste women entrepreneurs and why there is no proper execution or implementation of government schemes and facilities. Also, the challenges or problems faced by them that hinder their growth. And support of the government and non-government organization in its boom and exchange in social popularity of Schedule caste women entrepreneurs.*

**Key Words:** Discrimination, challenges, Schedule caste, women entrepreneurs.

## 1. INTRODUCTION :

**Women entrepreneur** is define as women who organize and manage an enterprise, especially a business. Women entrepreneur are those women who think of a business enterprise, initiate it organize and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it. **Schedule caste definition:** As per Indian constitution schedule caste means such caste, races or tribes or part of groups who were untouchable section, accounting for roughly one sixth of India's total population, are generally landless and perform most of the agricultural labour, also number of ritually polluting caste occupation. Being a women and coming from schedule caste it is a challenge for getting recognition in the society. There are successful inspirational stories of some Schedule caste women entrepreneurs who not only broken the glass ceiling for themselves but also provided a various opportunities for others that is really incredible. But still on the other side With lack of support and awareness among this group the right benefit and opportunities are left availed by many of them, with few more government initiatives and scheme also by creating awareness of some training programs not just on technical skills but should also cover some general principles of business management will uplift and educate this group in availing this opportunities and help them to become an self-employed person.

## 2. PROBLEM OF THE STUDY

Schedule caste entrepreneurs doesn't have any background of business or no any historical past of entrepreneurship. The distinctive assistance is given for agenda caste ladies entrepreneurs to develop and get into self-employment. The government has introduced few schemes for this people with the fundamental aim of commercial enterprise organization for backward human in India. But unfortunately there is neither proper awareness nor execution or implementation of such schemes or facilities. This study focus to problems faced by Schedule caste women entrepreneurs. Also support of the government and

associated organization in its boom and exchange in social popularity of Schedule caste women entrepreneurs.

### 3. LITERATURE REVIEW

#### ▪ Nisargapriya T.S, (2018) :

The purpose of this study was to know the empowerment of Dalit women through the micro entrepreneurship in rural area. Also to understand the impact of small micro entrepreneurship in empowering the Dalit women and to find out the challenges faced by them on the operational area. Researcher has collected data in Tumkur district and 50 respondent were selected also descriptive research was used.

#### ▪ Rajashekar C. Koti , Ramesh Bhadragiraial, (2016) :

A study discussed about empowerment of Dalit women through the micro entrepreneurship, their social, economic and political aspect also to find out the barriers or challenges faced by them. The researcher has used Descriptive research design and taken 100 sample size in ChamaraJanar district Karnataka were used for the study.

#### ▪ Tarishi Verma, (2017) :

The Article was about the Dalit woman entrepreneur, Kalpana Saroj who broke corporate hegemony, discussed about her journey or the story of an Indian Dalit woman who overcame the challenges of life not once but many times, and became a revered sensation for an entire generation of entrepreneurs.

#### Mudumuri Raju (2007):

This book covered various crucial issues and point such as women empowerment theoretical perspectives, women empowerment issues and concerns, gender discrimination in India. A historical perspective gender inequality, women empowerment, and reproductive health, the status of women and human rights in Buddhism, gender bias in nutrition growth and development effects on health, a paradigm shift in social work practices, empowering depressed women educating mothers of children with mental health so all those valuable points has covered in this book .

#### Clarinda Still (2017):

This book published under the title of “Dalit women: Honor and Patriarchy in South India”, this book is one of the few ethnographic studies of Dalit women, provides a vivid description of individual Dalit women’s lives while also documenting a rise in patriarchy in the community. According to the author, as Dalit’s economic and political standing improves, honor becomes more important in determining social status. Dalit gain prestige by altering pattern of women’s work, education, and marriage as well as by embracing dominant caste gender practices. But Dalit’s are not merely becoming like higher castes, they are also expressing a separate, politicized Dalit identity in direct contrast to the dominating caste. They are creating their own culture politics. The author contends that women’s respectability is essential to both. This has a tremendous impact on gender equality in the Dalit community

#### Research Gap:

By comparing with other research papers this paper not only highlights the socioeconomic profile of Schedule caste women entrepreneurs but also focus on problems or challenges faced by them that hinder personal and professional growth of Schedule caste women entrepreneurs in Thane district which need more exploration or investigation.

### 4. SIGNIFICANCE OF THE STUDY:

Studying the issues facing Scheduled Caste (SC) women business owners in the Thane area is important because it has the ability to start a "ripple effect" of growth. This study is significant because it highlights the caste and gender hurdles that frequently keep gifted women from expanding their enterprises. The research aids the government and non-governmental organizations in developing more focused support systems by identifying local issues, like as barriers to bank loans, ignorance of government programs like Mudra Yojana, or societal constraints on mobility. In the end, a SC woman in Thane who is successful as an entrepreneur not only achieves financial independence but also generates jobs locally, enhances the health and education of her family, and motivates a new generation to overcome social and economic barriers.

### 5. RESEARCH OBJECTIVES:

1. To Identify socioeconomic profile of the Schedule caste women entrepreneurs in Thane district
2. To study the major problems faced by the Schedule caste women entrepreneurs in Thane district
3. To find out various policies and measures provide by Government and Non-government organization.

## 6. RESEARCH METHODOLOGY:

### 1) DATA COLLECTION

For research purpose primary data and secondary data both methods are applied. Whereas primary data has collected through questionnaire from Schedule caste women entrepreneurs in Thane district. Data also collected through telephone interview. The secondary data has collected through journal, articles, and websites.

### 2) SAMPLE DESIGN

The sample is selected randomly from Schedule caste women entrepreneurs in Thane district. Data will be collected by carrying empirical field survey on Schedule caste women entrepreneurs in Thane district in which a structured questionnaire will be created and responses will be gathered from them. The data will also be collected through observation.

### 3) SAMPLE TECHNIQUE

In this study Stratified sampling method is used thus the respondent are selected randomly

### 4) RESEARCH SAMPLING

The sample consist of 40 Schedule caste women entrepreneurs randomly selected from all the seven talukas consist under Thane district.

#### Statistical tools:

For data analysis the table, percentage and pie diagram are used.

### 5) LIMITATIONS

- The present study is based on only the problems faced by Schedule caste women entrepreneurs in Thane district
- For collecting the primary data while gathering the information about respondents, they often refrain from provide accurate information to maintain confidentiality.
- Due to time constraints there was difficult to collect more primary data.

## 7. DATA COLLECTION AND ANALYSIS:

**Table 1: Socioeconomic profile and problems faced by Schedule caste women entrepreneurs in Thane district**

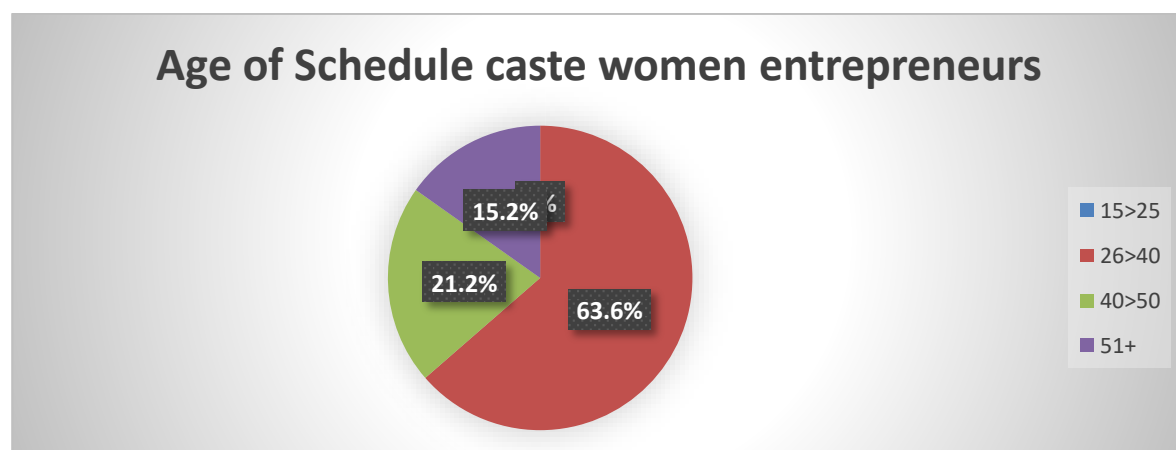
Sr. No.	Particulars		No. Of respondents	Percentage
1.	Age	15 > 25	0	0
		26 > 40	21	63.6
		40 > 50	07	21.2
		51+	05	15.2
2.	Literacy status	SSC	07	21.2
		HSC	12	36.4
		Graduation	13	39.4
		Post-graduation	01	3
3.	Category in Schedule caste	Buddhist	25	75.8
		Charmakar	03	9.1
		Matang	02	6.1
		Teli	02	6.1
		Other	01	3
4.	Size of Company	Micro	32	97
		Small		
		Medium	01	3
5.	Sector of activities	Food	12	36.4
		Manufacturing	02	6.1
		Textile	03	9.1
		Beautician	05	15.2
		Health/Education	01	3
		Jewelry shop		

		Other	10	30.3
6.	Period of Business activity	Less than 5 years	19	57.6
		5-10 years	07	21.2
		11-19 years	05	15.2
		More than 20 years	02	6.1
7.	Problems/Challenges	No obstacles	0	0
		Financial issues	25	75.8
		Lack of information	04	12.1
		Support from family	03	9.1
		Male domination	0	0
		Caste domination	0	0
		Any other	01	3
8.	Government policy availability and implementation	Strongly agree	0	0
		Agree	03	9.1
		Neutral	08	24.2
		Disagree	15	45.5
		Strongly disagree	07	21.2
9.	Received any fund under any government schemes	Yes	01	3
		No	32	97
10.	Facilities expect from government and Non-government organization	Create awareness about schemes	09	27.3
		Monetary policy	19	57.6
		Web based platform	0	0
		Training and development activities	03	9.1
		Other	02	6.1

Source: - Primary Data

## 8. DATA COLLECTION AND ANALYSIS :

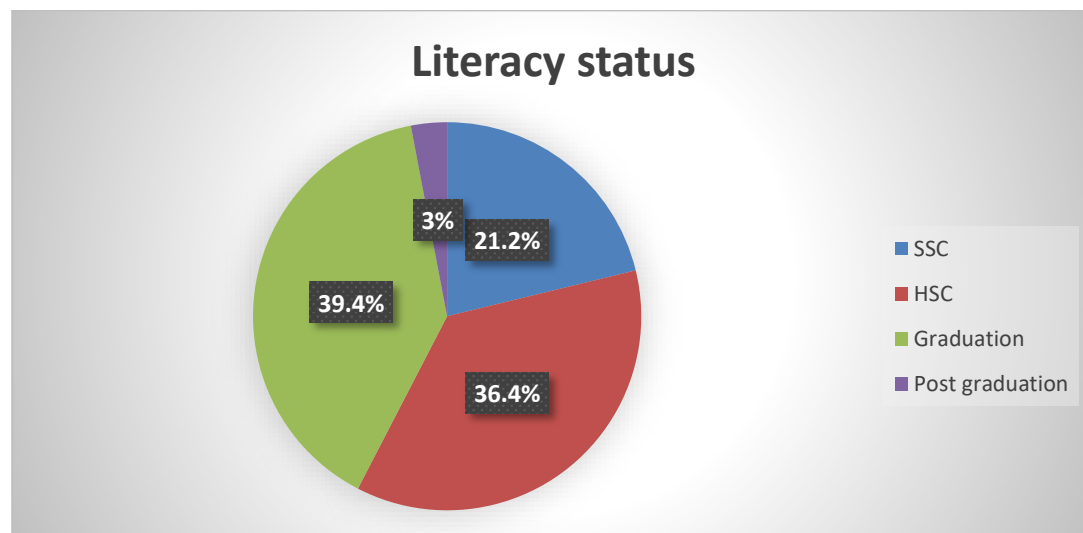
Figure 8.1 Age wise data of Schedule caste women entrepreneurs



Source: - Primary Data

**Interpretation:** The study reveals that the vast majority of SC women entrepreneurs in Thane belong to the younger and middle-aged workforce, with **63.6%** of respondents falling within the **26 to 40 years** age bracket. This indicates that women in their prime productive years are most active in starting and managing businesses in this region. Interestingly, there is no representation from the youngest age group (**15 to 25 years**), suggesting that these women may still be completing their education or lack the initial capital to start a venture early in life. The participation rate begins to decline as age increases, with **21.2%** of entrepreneurs in the **40 to 50 years** category and only **15.2%** aged **51 and above**. This downward trend in older age groups could be attributed to health factors, family responsibilities, or a lower inclination toward taking financial risks later in life. Overall, the data portrays a landscape where entrepreneurship is a preferred career path primarily for mature adults who likely possess some level of life experience and education before entering the business world.

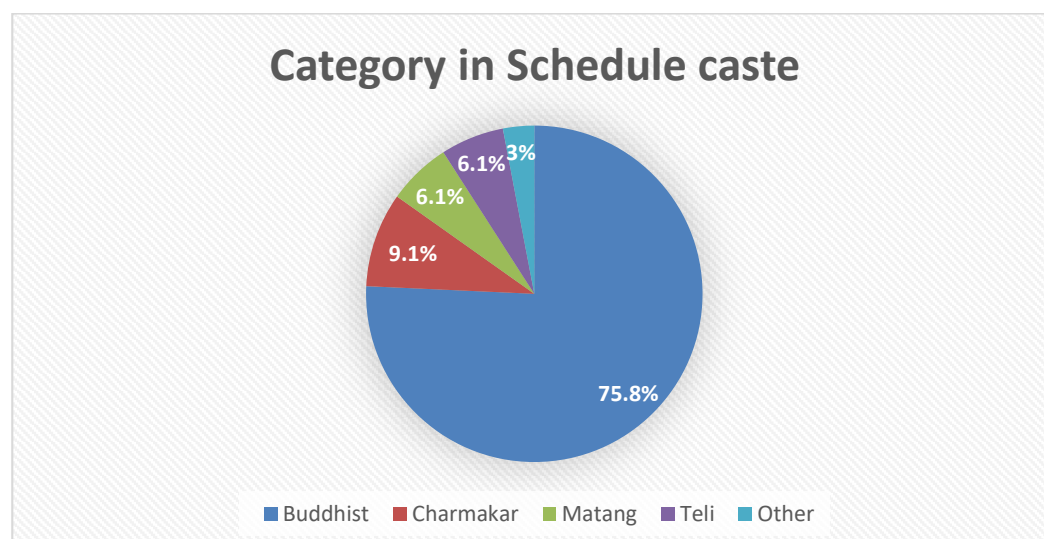
**Figure 8.2 Literacy status of Schedule caste women entrepreneurs**



*Source: - Primary Data*

The data regarding the demographic profile of Scheduled Caste (SC) women entrepreneurs in Thane district highlights a trend of **educated, middle-aged women** leading the local business landscape. The age distribution chart reveals that **63.6%** of entrepreneurs fall within the **26 to 40 years** age group, indicating that entrepreneurship is a primary career choice for women in their most productive and energetic years. This is supported by a strong educational background, as shown in the literacy status chart, where nearly **40%** of the respondents are **graduates** and another **36.4%** have completed their **HSC**. The fact that over **75%** of these women have attained a high level of education (HSC and above) suggests that literacy is a key driver for business entry among the SC community in this region. However, the low representation of post-graduates (**3%**) and the complete absence of entrepreneurs under the age of 25 suggest that while basic higher education is common, advanced specialization is rare, and younger women may be prioritizing completing their studies over immediate business ventures.

**Figure 8.3 Sub Category wise data**

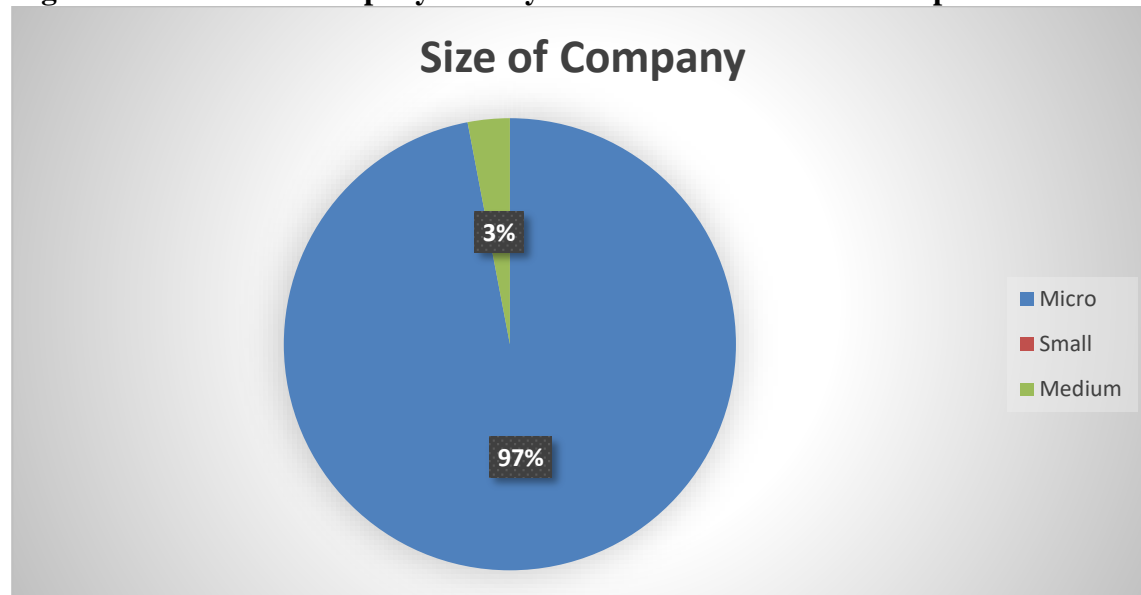


*Source: - Primary Data*



While the community is diverse, there is a prominent representation from the **Buddhist** category, making up **75.8%** of the total respondents. The data suggests that while these women have the educational background and the drive to enter business during their most active years, there is a sharp decline in entrepreneurship among those over the age of 50 (**15.2%**) and a complete absence of very young starters under 25. This indicates a "maturity gap" where business entry only happens after completing education, yet social or financial hurdles may prevent older women from sustaining or starting new ventures.

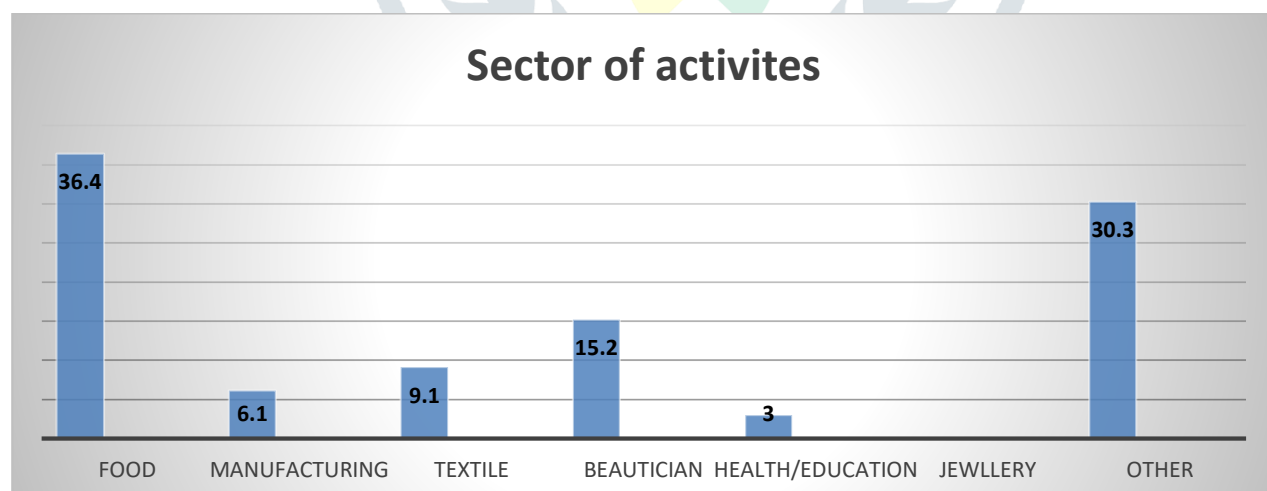
**Figure 8.4 Size of the company hold by Schedule caste women entrepreneurs**



*Source: - Primary Data*

Despite their educational background and prime age, these entrepreneurs are almost exclusively operating at a very small scale, with **97%** of their ventures classified as **Micro-enterprises**. This indicates that while these women have the foundational skills and drive to start businesses, they face significant barriers—likely financial or structural—that prevent them from scaling their operations beyond the micro-level into small or medium-sized companies.

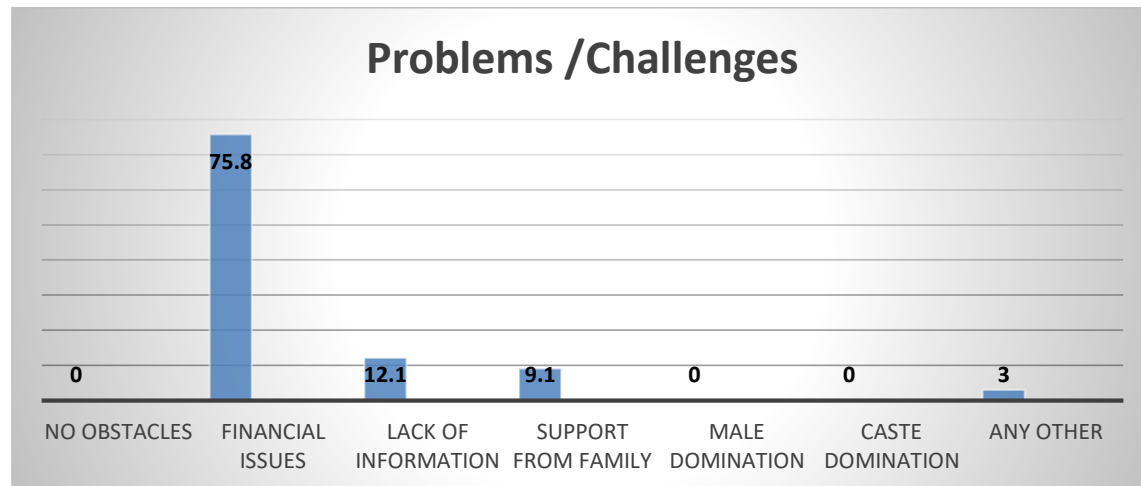
**Figure 8.5 Sector of activities or business**



*Source: - Primary Data*

women are almost entirely confined to the **Micro-sector (97%)**, running very small-scale operations. Their business activities are largely concentrated in the **Food sector (36.4%)** and other miscellaneous services, while participation in more capital-intensive sectors like manufacturing or jewelry remains extremely low.

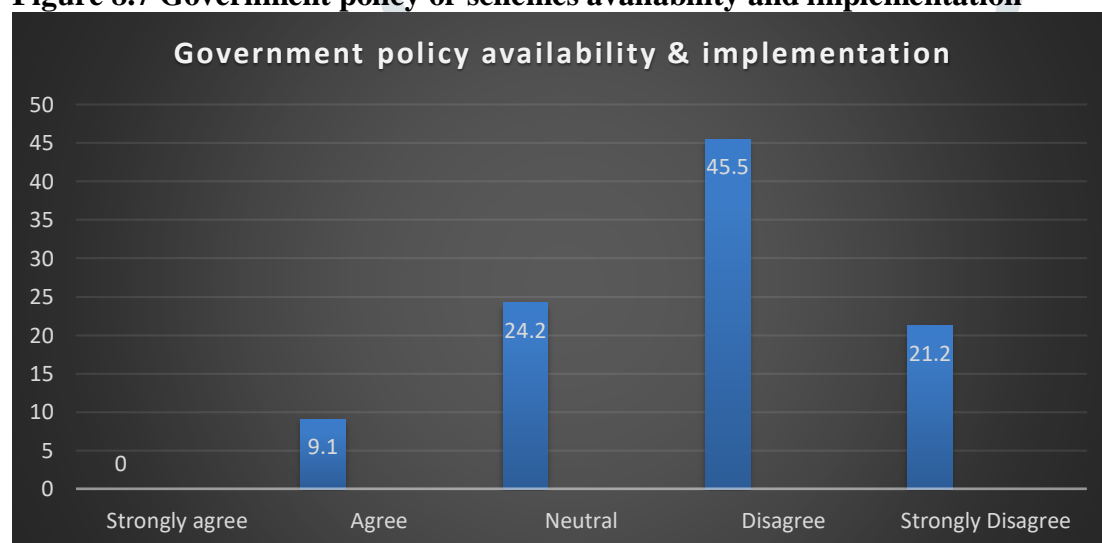
Figure 8.6 Problems faced by Schedule caste women entrepreneurs



Source: - Primary Data

The bar chart shows that **15.3%** of respondents face **no obstacles**, while the main challenges are **financial issues (12.1%)** and **lack of support** from family/community (9.1%). A small **3%** reported other problems. Notably, **male domination** and **caste domination** were not mentioned at all (0%), suggesting these systemic issues are not seen as significant barriers in this group. Overall, financial constraints and lack of support are the primary hurdles, with a good portion facing no major problems.

Figure 8.7 Government policy or schemes availability and implementation



Source: - Primary Data

The bar chart, titled "**Government policy availability & implementation**," reveals a predominantly negative public perception regarding the effectiveness of government policies. A significant majority of respondents express dissatisfaction, with **45.5% disagreeing** and **21.2% strongly disagreeing** with the current state of policy availability and implementation. In contrast, only **9.1% agree** that the policies are effective, while **0% strongly agree**. With nearly a quarter of respondents (24.2%) remaining neutral, the data indicates a clear mandate for improvement, as over two-thirds of the total surveyed population leans toward a negative assessment.

## 9. RESULTS AND DISCUSSION:

■ Majority of the respondents (63.6%) were in the age group of 26>40 years. Wherein only (21.2%) respondents were in age group of 40>50 years.

■ Since education can overcome the major cause of unemployment problem promoting the entrepreneurial skills among the people the selected sample were also proves the same indicating (3%) with post-graduation whereas (39.4%) with graduation level education (36.4%) with secondary level education and remaining (21.2%) respondents with primary level education.

■ Majority of respondents (97%) were hold Micro level business and only (3%) respondents were hold Medium level business.

■ In case of sector of activities conduct in the business (36.4%) respondents were conducting food related activities whereas (15.2%) were worked as a Beautician and (30.3%) respondents were conducted other activities consist of cake shop, consultancy, travelling agency.

■ Majority of respondents (75.8%) were faced problems related to financial issues wherein (12.1%) were suffered from lack of information about latest technology, various marketing strategies, knowledge about business strategies etc. And (9.1%) respondents faced problem of lack of family support.

■ Majority of respondents (66.7%) were disagree with government policy or schemes availability and implementation as they feel there is no proper implementation of various government schemes or policies.

■ Maximum respondents (97%) have not received any fund from government under any schemes of Schedule caste women entrepreneurs.

■ Majority of respondents (84.9%) expect few facilities or valuable steps for growth of their business including awareness about various schemes and policies also make available of loan easily with minimum interest rate.

#### 10. **SCOPE OF THE STUDY :**

There is need to support women entrepreneurs especially women from backward cast as if they will be an successful entrepreneurs then it will help them to grow ultimately growth of their family also generate more employment opportunities , enhance their confidence as well as skills which also facilitates for growth of the country.

#### 11. **SUGGESTION:**

■ The Government need to come up with more supportive measures and schemes for the growth of Schedule caste women entrepreneurs.

■ Hence there is need to create more awareness among this people through various sources like through television, radio etc. Also arrangement of training session for them so that they can enhance their knowledge and skills.

■ The procedure and formalities should be simplified, for the registration of the business, financial and legal assistance, Subsidies concession relief etc. From both government as well as non-government organization

#### 12. **CONCLUSION:**

This study will helpful for government and non-government agencies for the encouragement and development of valuable measures also for work on creating awareness about various schemes, policies and its proper implementation so that majority of people will get monetary benefits which ultimately help for their business growth. This is greater awakening among schedule caste women about entrepreneurship. They are gradually achieving recognition and are making valuable contribution to the family economy as well as National economy. This study not only analyses the socioeconomic profile of the Schedule caste women entrepreneurs but also highlights their problems or challenges with some valuable and supportive measures for further advancement and betterment of their life.

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