

Status of Women Entrepreneurship in Tamilnadu



Commerce

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ABSTRACT

Entrepreneurship has gained greater significance at global level under changing economic scenario. The entrepreneurial skills are needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. After independence, several entrepreneurship development programs have been started to develop the skill, knowledge, and competence among the entrepreneur. In spite of various entrepreneurship development programmes launched by the Govt. and non-government agencies, the entrepreneurs are encountering a number of problems for establishing economically viable small- scale units. Women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the women and youth in rural India.

INTRODUCTION

Entrepreneurship has gained greater significance at global level under changing economic scenario. Global economy in general and Indian economy in particular is poised for accelerated growth driven by entrepreneurship. An entrepreneur is a person who is able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximize those opportunities. The entrepreneurial skills are also needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. This is why entrepreneurship is considered a prime mover in development and why nations, regions and communities that actively promote entrepreneurship development, demonstrate much higher growth rates and consequently higher levels of development

RURAL ENTREPRENEURSHIP

The most appropriate definition of entrepreneurship that would fit into the rural development context is the one which defines entrepreneurship as: "a force that mobilizes other resources to meet unmet market demand", "the ability to create and build something from practically nothing", "the process of creating value by pulling together a unique package of resources to exploit an opportunity".

Policies and Schemes for Women Entrepreneurs in India

- In India, the Micro, Small & Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills.
- The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.
- There are also several other schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs.

- In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under Prime Minister's Rozgar Yojana (PMRY), preference is given to women beneficiaries.
- The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Similarly, under the MSE Cluster Development Programme by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned and managed by women entrepreneurs, contribution of the M/o MSME could be upto 90% of the project cost.
- Similarly, under the Credit Guarantee Fund Scheme for Micro and Small Enterprises, the guarantee cover is generally available upto 75% of the loans extended; however the extent of guarantee cover is 80% for MSEs operated and/ or owned by women.

Six Trends for an organization:

- ❖ Speed and uncertainty will prevail.
- ❖ Technology will continue to disrupt and enable.
- ❖ Demographics will dictate much of what happens in business.
- ❖ Loyalty will erode.
- ❖ Work will be done anywhere, anytime.
- ❖ Employment as we know it will disappear.

Women Entrepreneurship in Tamilnadu

The schemes, development of women and children in rural areas (DWCRA) launched in 1982-83, inaugurated an era for systematically organizing women in groups for providing them opportunities of self-employed on a sustained basis. Several thousands of rural women from the length and breadth of the country participated in this programme and they have taken up a number of trades under DWCRA banner.

Reasons for Women become Entrepreneurs

Technological development provides a new method of establishing the enterprise. Several surveys conducted in different parts of the world regarding women entrepreneurship management show that women have provided to be good entrepreneurs for

the following reasons

1. Economic independence.
2. Self decision making.
3. Building confidence.
4. Developing risk-taking ability.
5. Motivation.
6. Greater freedom and mobility.

Therefore there is an ample evidence to suggest that if more women are motivated and are given the necessary encouragement and help for becoming entrepreneurs, they would contribute effectively in running viable commercial enterprises.

In 1999-2000, the Government of India launched “Swarna Jayanthi Grama Swarozgar Yojana” programmes for promoting poverty alleviation through self-employment and the organization of poor into self-help groups[SHG].loans sanctioned under this scheme ate treated as medium-term loans. The SHGs have given a new lease of life to the women in villages for their social and economic empowerment.

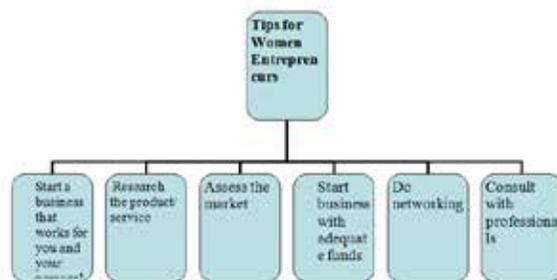
Top 10 women Entrepreneurs (India):

S.No:	Names of the Entrepreneur’s
1	Cher Wang
2	Oprah Winfrey
3	Angela Merkel
4	Indra Nooyi
5	Melinda Gates
6	Susan Wojcicki
7	Lady Gaga
8	Sara Blakely
9	JK Rowling
10	Sheryl Sandberg

Conclusion

To understand the rationale of the study, it is necessary to look into the past rural development strategies and how women figured therein. An analysis show that in spite of women’s contribution to production and other economic activities, particularly in the primary sector, women were not viewed as being within the production system and being economic contributors to their families. Hence their work was invisible to the development planners and policy makers. Rural development and agriculture development strategies have utterly neglected women. Their role in the agricultural and rural economy has been marginalized though it has been physically more exacting, women being involved in more labour intensive work. As a result, women’s potentials in development have remained underutilized, and due to this unequal treatment they again been pushed further back into the social hierarchical system.

Six Tips for women Entrepreneurs:



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