

A STUDY ON MOBILITY FOR SUSTAINABLE DEVELOPMENT IN ROLE OF WOMEN ENTREPRENEURS GROWTH

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To main stream women's economic contributions the governmental and NGOs are increasingly concentrating on self-employed women entrepreneurs'. In the current scenario, the potential for women entrepreneurs are recognized and encouraged. Hence various policies and programmes had been formulated to accelerate the emergence of women entrepreneurs. This study is based on interdisciplinary approach. The primary data was collected through a pre-designed schedule circulated among 100 women entrepreneurs in various part of Tamilnadu more particularly in Krishnagiri. The quantitative analyses adopted to substantiate the findings. Entrepreneurship plays an imperative role in the growth of any society. It emerges from an individual's creative spirit into long-term business ownership, economic security, employment creation and capital formation.

From the past two years the women's are ready to take risks and they face many challenges and prove to the world that their role in society is no more limited. During the decade of the international women's year, efforts to promote self-employment among women received greater attention from the government and private agencies. Since their hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and ensuring them a secured placed in the society. In this context, an attempt is made in the present paper to examine various schemes introduced by government of Tamilnadu for women entrepreneurs to enhance the contribution of women sustainable development of economy.

OBJECTIVES OF THE STUDY

To study the evolution of women entrepreneurs in Tamilnadu. To examine the schemes in the light of the theoretical frame and their impact among women entrepreneurs and to find out the challenges faced by them and to suggest strategies for their sustainability.

REVIEW OF LITERATURE

Arun A.V. (1995) conducted a study on the 'productivity of small scale industries in rural areas of Kerala'. He found that small scale industries in Kerala are running on obsolete technology and have a very low productivity; they are very often facing acute competition from well-organized large-scale sector. No planned efforts are there to update the technology. The efforts by the agencies are not adequate for the technology to reach at grassroot level. The penetration of the schemes and its use seems to lack the quality to change the situation.

Masao Kikuchi (1998) made some case studies to analyze and examine how the new export market and subcontracting system resulted in the emergence of a "new generation of rural entrepreneurs" in Philippines. The study found that sub contracting in the export garment sector is not limited to sewing, but also for other related services. Because: of the technology used in the garment industry is labour intensive, the spread of garment sub contracting in rural areas has created employment opportunities with low opportunity costs, More fundamentally, the rise of the export garment sector gives an opportunity for new rural entrepreneurs to Create a new rural industry.

Porus P Munshi (1999) Glass ceilings and maternal walls are blocks faced by women in organizations. Currently, women management is handicapped by not having advisers to guide them and canvas for them in the senior management. The attitude of the society is that it looks at women

as not a helping agent but as a burden. Hence the glass ceiling is the progeny of this thought. Counseling for the women as well as their counterpart will help to change this attitude. Economic independence can bring about development in thought as well as actions

METHODOLOGY

This study is based on inter-disciplinary approach. the primary data was collected through a pre-designed schedule circulated among 100 women entrepreneurs in various part of Tamilnadu more particularly in Krishnagiri. In addition the policy notes of government of Tamilnadu, reports published by the EDI, MSME and TNCWD, journals, business news papers are also referred.

EVOLUATION OF WOMEN ENTREPRENEURS IN TAMILNADU

A women entrepreneurs-promoted enterprise is defined as a micro, small or medium manufacturing or service enterprise managed by one or more women entrepreneurs in proprietary concerns or other frames of organization and in which she / they individually or jointly have a share capital of not less than 51 percent as partners / shareholders / directors of a private limited company / members of a co operative society. Women entrepreneurship has developed in Tamilnadu from papas and pickles to engineering and electronics. They have shifted from the traditional cottage industries to non-traditional higher levels of activities and making a significant impact in all segments of the economy. For this rapid change the foundation was laid during the industrial policy resolution of 1978 which recognized women entrepreneurs as a special group, needing assistance and support as a sequel to the declaration of international decade for women between 1976 and 1985. The international conference on women entrepreneurs held at Delhi in 1984 is a landmark for their development. The economic policies of the government of Tamilnadu clearly emphasis the emergence of women entrepreneurship purely from the economic perspective according to which, creating a favorable environment with support system would lead women a sustainable development in the society. in this intention, Tamilnadu cooperation for development of women was established in 1983 , the cooperation implementing the mahalir thittam programme among women to promote exposure , nature entrepreneurial skills and to free them from the clutches of local money lender`s . Apart from that micro small & medium enterprises (MSME) and women entrepreneurs training institute established in 2001 are the other official bodies providing a comprehensive entrepreneurs in Tamilnadu.

Over the years, women have become more task-oriented, career-minded and economically independent and aim to widen their sphere of work and achievement. The development of rural women entrepreneurs in Tamilnadu are seen as appropriate way to assault poverty at the grass- root level by generating income through homogeneous groups. With the emergence of self help groups (SHGs) very recently, they engaged in value based economic activities. The factors such as watching for opportunity, persistence, information seeking, commitment to work, self confidence, and assertiveness, monetary and family support are aiding women to organize them to lead an ultimate economic development.

Various research and development organisations re making special provisions to assist women for setting up of enterprises national bank for agriculture and rural development (NABARD)and small industries development bank of India(SIDBI),as apex refinancing institutions commissionerate of industries at the state level , and number of other institutions provides opportunities and incentives for women entrepreneurs . Special mention may be made about association exclusively for women entrepreneurs in the recent years. In Krishnagiri working women`s forum, marketing organisation of women entrepreneurs (MOOWES).

Women entrepreneurship promotional association (WEPA), are such organisations seeking effective methods in training women for employment, entrepreneurship and marketing. Taking into

account these facts, the government of Tamilnadu has framed various policies, designed specific interventions and implemented many schemes to encourage women entrepreneurs for their sustainable livelihood.

SCHEMES FOR WOMEN ENTREPRENEURS IN TAMILNADU

The various scheme introduced by government of Tamilnadu and other official organs in this state

Schemes	Objectives
Indira Mahila Yojana(IMY)	The main aim of this in scheme is organising women to facilitate their participation in decision-making and their empowerment
Women Industrial Parks	Industrial parks for women entrepreneurs where setup at five places in Krishnagiri,Tiruchirappallii,Salem,Madurai And Coimbatore
Vocational and skill development programs	The major focus of Tamilnadu corporation for development of women ltd.Has been provide support to economically disadvantaged women's by funding entrepreneurial program to all potential women entrepreneurs preferably first generation
Mahalir Thittam	It promotes women empowerment and provides entrepreneurship development training to poor women's through rural areas by self-help groups
Support to Training and employment program for women(STEP)	It help to upgrade the skills of poor and asset less women and provide employment them in traditional sectors.
women entrepreneur development program	To overcome the scarcity of margin money assistance from the financial institution to the first generation women entrepreneurs for starting their ventures.Goverment has been granted loan of RS 30lakhs,a subsidy of 10% margin money support if the project cost RS 50thousand
New Anna Marumalarchi Thittam	It generates rural employment to the promotion of agro-based/food processing and other related industries in rural areas and there by improves the rural economy.
The Tamilnadu Women in agriculture project(TANWA)	The prime objects of this project in involving the women in the agriculture activities through package of service rendered to them
Tamilnadu Mercantile Bank(Mahalir scheme)	It provides loan to women entrepreneur who need financial assistance. It provides loan up to RS 10 lakhs with interest on diminishing balance.

TABLE NO 1

FINANCIAL INSTITUTIONS AND DEVELOPMENT AGENCIES ASSISTING WOMEN ENTREPRENEURSHIP IN TAMILNADU

Financial Institutions	Objectives
Tamilnadu Industrial cooperative Bank Ltd(TAICO Bank Ltd)	It provides credit facilities to the industrial cooperative societies
Tamilnadu industrial investment corporation(TIIC)	It provides financial support to tiny /small/ medium/ large scale industrial units, professionals and transport vehicles operator . women entrepreneur can get fiancial assistance to setup new

	projects , if the project cost does not exceed Rs 10 lakhs
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TABLE NO 2

Development agencies	Objectives
Tamilnadu industrial development cooperation limited (TIDCO)	To identify and promote establishment of large and medium scale industries within state of Tamilnadu related with the private companies and individual entrepreneur. It gives top priority to the promotion of infrastructure development project
Tamilnadu cooperation for industrial infrastructure development ltd.(TACID)	The main aim of this corporation is to develop industrial infrastructure facilities
Tamilnadu small industries development corporation ltd (SIDCO)	To Promote and develop small scale industries in the state.
Tanstia	It provides specific to women through entrepreneurial development programmes.
Tamilnadu khadi and village industries board	The prime object is to develop khadi and village industries in rural areas and provide employment opportunities to rural employees.
Department of industries and commerce(DIC)	To plan and implement various schemes for the promotion of industries particularly small scale industries in Tamilnadu.
Data bank and information centre	It provides guidance to entrepreneur who wishes to start a new electronic unit.
Entrepreneurship development institute	It helps the unemployed and under employed diploma holders to setup micro enterprise by providing skills development programme.
Tamilnadu small industries corporation ltd(TANSI)	It assists the private entrepreneurs by providing infrastructure facilities for the industrial development of the state.
Centre For Entrepreneurship Development	It encourages educated unemployment men and women and others. It helps the entrepreneurs in identification of project, tie up for financial assistance and conduct continuous training programme on EDP

TABLE NO 3

CHALLENGES BEFORE WOMEN ENTREPRENEURS

Women face certain constraints not as an entrepreneur but as women. Therefore, when to men the constraints faced by women entrepreneurs are more in number. The challenges faced by women entrepreneurs are classified as financial, social and technical. To analyze these constraints questionnaire were circulated and interviews were conducted with women entrepreneurs and feedback collected⁷. Following are the findings of the study.

SOCIAL CONSTRAINS ENCOUNTERED BY WOMEN ENTERPRENEURS

Social Constrains Encountered By Women Entrepreneurs	Total NO. of respondent 100	
Social Constraints	Agree	Disagree
Lack of self confidence	15	85
Absence of family encouragement	20	80
Prejudice against women	65	35
No –Risk-Bearing capacity	54	46
Dual role	65	35
Male domination	60	40

Lack of exposure	40	60
Problems in public relations	45	55

TABLE NO 4

While women entrepreneurs have demonstrated their potential, the fact remains that they are facing several constraints within the current system. Lack of self-constraints, absence of family Encouragement, prejudice against women, No –Risk-Bearing capacity, dual role, male domination, lack of exposure and problem in public relations identified as variables to evaluate the social constraints of women entrepreneurs. It is interesting to note that, majority of the respondent 85% agree that they have enough self confidence to venture into the arena of business. Further 35% of them accept that there is lack of female role models – shortage of successful women who take others under their wing to train and protect them as they develop in their own right to have an exposure where has 60% disagree with this opinion. Least of the respondent agrees 20% towards the absence of family encouragement. In these specific constraint, majority of the respondent nearly 60% of them agree that they are struggling to a great extent in them patriarchal-male dominated society and 65% of them equally agree that the dual role of women in handling house and business is the major problem and prejudice against them are still existing despite their active role.

FINANCIAL CONSTRAINS ENCOUNTERED BY WOMEN ENTERPRENEURS

Financial constrains encountered by women entrepreneurs	Total No. of respondent 100	
Financial constrains	Agree	Disagree
Working capital is shortage	50	50
Inability to offer collateral security	45	55
Loan from labours	20	80
Awareness of governments scheme	25	75

TABLE NO 5

The financial institution are skeptical about the entrepreneurial abilities of women. The women entrepreneurs are suffering from inadequate financial resource and working capital. The bankers opt for unrealistic and unreasonable securities to give loan for women entrepreneurs. They lack access to external fund due to their inability to provide tangible securities to bank. On the other hand nearly 20% of the respondents agree that the access loan from their relatives and family friends. Majority of 75% respondents are still seems to be not aware about the entrepreneur scheme. The fact revealed here is that there is lack of awareness on capacity building program among women entrepreneurs.

TECHNICAL CONSTRAINS ENCOUNTERED BY WOMEN ENTERPRENEURS

Technical Constrains encountered by women entrepreneurs	Total No. of respondent 100	
Technical constrains	Agree	Disagree
Lack of opportunities to prove leadership quality	55	45
Lack of raw materials	60	40
NO knowledge of competitions	65	35
No knowledge on labour legislation	65	35
Lack of marketing facilities	70	30

TABLE NO 6

Efficient management of human resource is an important factor in determining the growth of business enterprises. In this connection, women entrepreneurs express that they were not given enough opportunities to prove their leadership quality maintain due to gender prejudice. Nearly 55% respondent agrees with this concept. Even when they are otherwise in control of an enterprises, they often depend on male members of the family. This study reveals that women entrepreneurs are greatly handicapped to travel from one place to another. Among the respondents 70% find it difficult to capture the market and make their product popular. In addition they face difficulty in collection of payments. Almost 65% of the respondent accepts that they aren't aware of labour legislation enacted in favour of them. These are the major reasons which affect women entrepreneur's business adventures and the whole proceedings.

STRATEGIES FOR SUSTAINABILITY

The study clearly reveals that women enter into business to improve the standard for living and they want to prove their leadership and managerial capacity. Greater opportunity for education, government policies favorable towards the development of women, increased awareness about women entrepreneurship and opening of new vistas of technologies and strength to the blood of enterprising women in the society. At the same time they have to face several constraints in their field of work. On the basis of findings the following strategies are suggested for their sustainability.

- Government and non government agencies have to create awareness in promoting entrepreneurship among women's through EDPs. Consider women as a specific target group for all development programmes. It is observed that some women entrepreneurs in Tamilnadu, who had utilized the service of government agencies and financial institutions, were not satisfied with the service, due to unwanted delay and apathetic attitude of the staff. Hence it is suggested that the quality of service of government agencies/financial institution could be improved by retaining customer –friendly government/bank staff, especially in rural areas, for assisting genuine the women entrepreneurs.
- To encourage more passive women entrepreneur the women training program should be organized to inculcate the confidence. Adequate training program on management skills are to be provided. Counseling through the aid of committed non-government organizations, psychologist, managerial experts and technical personal should be provided to existing and emerging women entrepreneurs.
- Women entrepreneur guidance sells to be set up in various places to handle the various problems of women entrepreneurs all over the state. To bring out insight talent of women entrepreneurs they need confidence building, competence, connections and capitals. So government should keep in mind this point while designing the entrepreneurship program for women's.
- Finance is the major problem. Hence the government can provide interest free loan to encourage women entrepreneurship. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs. Collateral security should be dispensed with in the case of women entrepreneurs because many hardly have any property in their name to keep as guarantee. The study observe that most of women entrepreneurs in Tamilnadu had no awareness about financial institutions and their schemes and had not attended training or utilized other development/support service of the government agencies. It is also observed that training programmes offered by government agencies and financial institution were satisfied with the service. But these facilities were satisfied with the service. But these facilities were un utilized by most of the women entrepreneurs. Hence, it is suggested that periodical meetings organized at the block and district level by the government agencies would enable the women entrepreneurs to get clear ideas about the various government agencies, financial institution and their current schemes. Also it provides a forum for expressing their need and grievances.

➤ Marketing the product is one of the main problem for women entrepreneurs. Women entrepreneurs considered trade fairs /exhibitions as one of the best way for marketing their products. Further, some of them who participated in the trade fair and exhibition organized in other states, faced language problems, which seriously affected their marketing. These problems could be solved if the government makes necessary arrangements to hire local people to present the products to the buyers in regional language. For marketing her products, a women entrepreneur must establish her credibility in terms of quality and competitiveness of product or service. She should acquire relevant techniques and skills to win customer loyalty. E-commerce business will also help greatly in these regards. Shouldering the dual responsibilities of an entrepreneur which helps in sharing the burden or entrepreneurial work. Hence, the men should be make to realize the significance of women entrepreneurship and should encourage women's participation in important decision-making.

➤ It is observed that in Tamilnadu, the employer-employee relationship isn't good. For the success and expansion of the business, good employer-employee relationship is a must therefore the women entrepreneurs must cultivate a new labour-management culture in the organization by adopting innovative schemes of industrial relations.

CONCLUSION

A woman performs an important role in building the real backbone of a nation's economy. There is considerable entrepreneurial talent among women. They have the potential and they will to establish and manage enterprise of their own. Many women's domestic skills such as people and time management and household budgeting or directly transferable in the business context . These qualities and strengths of women are to be tapped for productive channels. The process of economic development would be incomplete and lopsided, unless women are fully involved in it . The orientation of the society as a whole, regarding, desirability that women should play an important precondition for the for the advancement not only of women, but the country as a whole. Women entrepreneurs should be regarded as individuals who take up roles in which they would like to adjust their family and society, economic performance and personnel requirements. "Emancipation of women is an essential prerequisite for economic development and social progress of the nation". So it is proposed to formulate liberalized loan schemes for women entrepreneurs. Further they should be provided with adequate credit not only at the initial stag but also subsequently for expansion, diversification, and modernization. The suggestions forwarded in the paper will help women entrepreneurs in particular and policy-planners in general to look into this concern and develop better schemes, developmental programmes and opportunities for women to enter into more entrepreneurial ventures.

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