

**Empowerment of Women Entrepreneurship in the coastal Villages of Tamil Nadu**

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**Abstract**

There is an emerging need to promote women empowerment and entrepreneurship among the coastal areas women. Towards this end, delivery of micro finance to the micro enterprises plays a significant role. Coastal women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. For this, a concrete effort is needed to be taken up by the society, the government and the bankers themselves to enhance the standard of women with regard to banking habits. The government has emerged as a major catalyst by way providing training incentives entrepreneurship programs and other facilities to succeed particularly in coastal areas to empower women. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. self-employment, which is the best employment in the wake of paucity of employment opportunities is emerging to be a very important source of livelihood for women in Asia and south East Asia. The SHG movement in India in general and Tamil Nadu in particular has metamorphosis the coastal economic scenario perceptibly.

## Introduction

Women entrepreneurs have started show in more interest because it provides them an opportunity to be one's own boss, the challenges they want to face and the chances of making more money, which outweigh their family duties. Moreover, technological development empowers women to acquire more relevant qualifications and values to meet the demands of entrepreneurship. The present world population is 7.1billions, which is growing at the rate of 97 million people every year will touch 8.5 billion by the year 2025.About 95 percent of the population growth will be in the developing countries.

The Asian population is 3.55 billion which may reaches 4.54 billion by 2025 and women constitute around half-of the total world population(V.k.Singh,2007). The findings reveal that in most projects women's role is significant. Women have more knowledge in terms of management of production for example, scheduling, harvesting, feeding frequency, removal of unused feeds, etc. Women also have been found directly involved in preparation of cage and maintenance, identification of male and female prawn, indicators of good quality seed, and time of stocking. Women in some programmes are also found to be directly involved in selling fish, mostly at the farm-gate, local bazar and to the middlemen.

There is emerging need to improve women status should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women, it is the idea of sharing power, of truly giving it away. Empowerment is the process through which individuals gain efficiency, defined as the degree to which an individual perceives that they control their environment. Karl (1995) opines that empowerment of women involves four interrelated and mutually reinforcing components. Collective awareness and capacity building and skills development, participation and greater control, decision making power and action to bring about gender equality.

Asis Kumar (2007) describes in his study that women comprise almost 50 percent of the world population, live in abject poverty and utter distress. It is evident that in Pakistan and Maldives women are still found to be a disempowered a lot. But in case of Bhutan, empowerment of women has been found to be more or less equitable. Biswas (1999) developed eleven indicators of women's empowerment viz.,1.Mobility,2.Decision making power,3.Autonomy,4.Economic security,5.Freedom from domination by the family,6.political and legal,7.participation in public protests and political campaign,8.contribution to family expenditure or income,9.reproductive right,10.exposure to information, and 11.parcipation in development programmes.

In advanced countries, there is a phenomenon of increase in the number of self-employed women after the World War II. In USA, women own 25 percent of all business, even though their sales on an average are less than two-fifths of those of other small business. In Canada, one-third of small business is owned by women and in France, it is one-fifth (kumar, 2004).90 percent of the rural women are unskilled and 88 percent are illiterate which makes them vulnerable to exploit and economically dependent on men. No serious efforts have been make to improve the condition of women. There is a need to promote as entrepreneurship through which women of rural areas are empowered (Menaskhi sudarshan menta, 2006)

## **Empowerment of Women in India**

When a woman is empowered it does not mean another individual becomes powerless or is having less power. On the contrary, if a woman is empowered her competencies towards decision-making will surely influence her family's and neighbour's behaviour. The presence of this spill over effects will thus create a 'social multiplier', where aggregate power will be greater than individual power. This indicates that 'a woman is a person and women are a power 'Based on the micro finance or self-help groups are successful to develop the entrepreneurship among the women.

International conference on population and development(ICPD)held in Cairo stressed on women empowerment and opined that country's overall development and quality of people's life is more depended on women empowerment(ICPD Report,1994).in the words of former president of India APJ Abdul Kalam,"empowering women is a pre-requisite for creating a good nation, when women are empowered, society with stability is assured.Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation"(Sharma sheetal,2006).

Women constitute about 48 percent of total population of the country as per the 2001 census in India; they suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. In order to address issues relating to social and economic advancement of women, the department of women and child development (DWCD) under the ministry of human resource development has been various schemes. The national policy of employment of women was adopted in the country in 2001 with the ultimate objective of ensuring women their rightful.

The major strategies of women empowerment include social empowerment, economic empowerment and gender justice i.e. to eliminate all types of discrimination against women and the girl child. social empowerment of women is designed to create an enabling environment by adopting various affirmative policies and programmes for development women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially amongst girl children and reduce the school dropout rates is being implemented. Two important schemes viz. Sarva Shiksha Abhiyan and Manila Samakhya is being implemented by department of education is a special effort to stretch the reach of education especially to the girl child. In addition, the Department of women child development implements the scheme of condensed courses for educated and vocational training and distance education programme for women supplementing the efforts of department of education.

## **WOMEN ENTREPRENEURSHIP DEVELOPMENT**

Entrepreneurship is a very crucial factor for the acceleration of economic growth of any country and women entrepreneurship development is an essential part of Human resource development .Women entrepreneurs have started show in more interest because it provides them an opportunity to be one's own boss, the challenges they want to face and the chances of making more money, which outweigh their family duties.

Moreover, technological development empowers women to acquire more relevant qualifications and values to meet the demands of entrepreneurship.

To fill the gap in the implementation of this erstwhile self-employment must be designed to development of entrepreneurship among women, through which possible to develop the women empowerment. India has made tremendous spheres of life during the last five and half decades. Its economy has expanded and diversified, Society has become cohesive and polity democratized. It has also been facing many problems, some of which have successfully been solved, but many others still remain unsolved. Poverty is one such challenge India has been facing today.

To fill these gaps the Government of India announced a holistic programme called Swarna Jayanti, Gram Swarozgat Yojana, which is based on group approach to rural poor organized into self-help groups (SHGs) provided micro-credit and look up viable economic activities on their own. While most of the programmes address themselves to alleviating the condition of poor who live below subsistence levels. Women, who from the single largest disadvantaged section of gender oppression to the already existing caste and class oppression are seldom given priority in such programmes. Majority of these women come from the lowest strata of the cast/class hierarchy. Their caste affiliation restricts their mobility; their class membership limits their access to productive resource, while their gender role minimizes their economic participation, it being limited only extensions of domestic order. As such, they are marginalized as workers, are found in situations of immense exploitation and victimization and are therefore forced to a status of invisibility and powerlessness. Despite their invisibility in the labour force and their powerlessness in the family, it is their meagre but substantial income that sustain and meets the needs of the family. This is particularly, the case, when unemployment among men is high and where the major item of expenditure is alcohol and gambling.

### **Women Entrepreneurship in India**

Women have a unique position in the society. Real development cannot take place if it is bypasses women, who not only represent one half of a country's population but also the kernels around which society revolution take place. Entrepreneurship enhances final independence and self esteem of women. Around 50 percent of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male occupation. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs.

Indian women are in no way inferior to men in all walks of life and they can be good entrepreneurs as men in the country. Therefore, it is essential to exploit the potential of Indian women. Women's participation in trade, industry and commerce, requiring entrepreneurship is still poor, mainly because of the problems associated with their gender roles. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people on the limitations faced by the women and to plan supporting systems to enhance the women entrepreneurship in India.

## **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 (Rajendren.N. 2003).

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 are 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.

### **Self Help Groups**

The SHG is an association of people belonging to similar socio-economic characteristic, residing in same locality. The SHG are voluntary associations of people formed to attain some common goals. These are groups, which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. The SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The member of the group agree to use this common fund and such other funds that they may receive as a group through a common management. SHGs are presently promoted by Governments, developments banks and voluntary agencies thrift and credit programmes. They are also taking up issues relating to the rural industries and modernization of agriculture.

## 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. This is due to the inherent gender biases of a patriarchal society, in which only men are perceived as workers and as earners having the responsibility of maintaining the family. This bias is also reflected in the official documents. According to the 1981 census, the worker participation rate for women is only 14 percent compared to 52 percent for men. using a broader definition of work the 38<sup>th</sup> round of the national sample survey (NSS) data show that the work participation rate of women as 35 percent and with the inclusion of domestic chores, collection of fuel, fodder and food, as 50 percent.

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.

Entrepreneurship is considered as one of the most important factors contributing to the industrial growth and thereby to the economic development of a society. While women comprise 50 percent of Indian's population, only five percent of them are operating in business. Average women's earnings in most countries are lower than those of men. In USA, the women enterprises has raised from 7.1 percent in 1977 to 32.1 percent in 1990. Further it rose to 38 percent in 1996. In India, the share of women owned enterprises grew from 1.58 percent in 1979-80 to 9.65 percent in 1995-96.

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