Profile of Women Entrepreneurs in Tiruchirapalli

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Abstract-- Women entrepreneurship has gained momentum in the last three decades with the increase in number of women enterprises and their substantive contribution to economic growth. Growth of women entrepreneurship leads to promote the socio-economic development of the country which concentrates the sustainable development. Tiruchirappalli may well be termed as one of the prominent educational and fast developing industrial centres of Tamil Nadu. This study analysed the profile of women entrepreneurs in Tiruchirappalli district in Tamil Nadu.

Key Words-- Women Entrepreneur, District Industries Centre, Prime Minister Employment Generation Programme, Unemployed Youth Employment Generation Programme, Small Industries Service Institute.

I. INTRODUCTION

Tamilnadu is one of the well-developed states in terms of industrial development. In Tamilnadu each city has its own set of products that are manufactured by women entrepreneurs using indigenous skills. In the manufacturing sector, women worked as beedi makers and as manual labour for cotton textiles, fish, food processing and match industry. A few were involved in the manufacturing of electronic and electrical goods. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. The support organization like DIC, DRDA, Small Industries Service Institute (SISI), Khadi and Village Industries Board (KVIB) etc. operating in the district provide required inputs to the entrepreneurs in the micro small and medium and also in village industrial sectors. The District Industries Centre in Tiruchirappalli is helping the people to do both Small Scale Industry provisional and permanent registration. The industrial performance of Asia-Pacific region propelled by Foreign Direct Investment, technological innovations and manufactured exports has brought a wide range of economic and social opportunities to women entrepreneurs. Tiruchirappalli district is one of the districts in Tamilnadu. This study depicts the profile of women entrepreneurs in this city.

II. WOMEN ENTREPRENEURS

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. According to Kamala Singh, “a women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life.”

According to Medha Dubhanshi Vinze, “a women entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, Commercial acumen, with tremendous perseverance and above all a person who is willing to take risk with the unknown because of the adventures spirit she possesses.”

III. REVIEW OF LITERATURE

Jayakumr and Vincentsahayaraj (2015) had specified that women entrepreneurs are doing the micro scale of operation particularly in the trades and services of tailoring, beauty clinic, fancy stores, petty shops, food based products, readymade garments, etc. The DIC in Tiruchirappalli should identify skilled women who did not take up any employment and motivate them to take up home based entrepreneurial activities related to their skills. However the banks should provide credit at reasonable interest without insisting on collateral security in the form of physical assets. The government should design a suitable scheme to attract women towards entrepreneurship and to keep their enterprises to survive.

Laxmi B Parab and Hyderabad R L (2014) had examined that the women entrepreneurs are having awareness and they have availed the benefits of the Government programmes. Institutions should also lay more emphasis on providing quality improvement through the adoption of latest technology and utilization of modern human resource management practices in imparting necessary training to sample women entrepreneurs. At the same time, efforts may be made by the authorities to solve the problems and suitable steps taken to provide the needful assistance. However such measures strengthen the movement of women entrepreneurs.

Santhi M and Nagananthini N (2014) had focused the role and involvement of Government agencies and financial institutions in the development of women entrepreneurship in Madurai District. There was gradual increase in availing subsidy by women entrepreneurs during the period of three years from 2009 to 2012. Public sector loan disbursal to women entrepreneurs was relatively higher than loan from other financial institutions. Women entrepreneurs had attended Entrepreneurship Development Programme training and Skill Up-grading Programmes. Thus large number of women entrepreneurs had taken term loan and working capital assistance under the single window scheme. So that Government should take steps to up-grade women entrepreneurs.

Senthil Kumar et al. (2012) had analysed the future challenges of Women entrepreneurs and also had identified certain special factors which need to be considered for promoting female
entrepreneurship in Perambalur district of Tamil Nadu. The majority of the respondents are falling in the age group of 25-50 years. It shows that as the age increases the thrust for entrepreneurship decreases. The women entrepreneurs have started their small business units like petty shop, tailoring, hotel due to poverty situation, self-confidence and training. Moreover women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

IV. PROFILE OF WOMEN ENTREPRENEURS

| Table 1: Census Report As per 2011 census |
|-----------------------------|---------------------|---------------------|
|                             | India              | TamilNadu           | Tiruchirapalli |
| Population                  | 1210193422         | 72138958            | 2722290       |
| Male                        | 623724248          | 36158871            | 1352284       |
| Female                      | 586469174          | 35980087            | 1370006       |
| Female Literacy Rate        | 65.46%             | 73.86%              | 76.87%        |
| Female Literates            | 334250358          | 24098521            | 951216        |

Sources: Population Census Report-2011

As per 2011 census, women population are 1370006 out of 2722290 in Tiruchirappalli District. The female literacy rate is 76.87%. Even the girls in villages are educated like their counterparts in cities, because each village has significant number of Government, Government Aided Schools and private schools at secondary and senior secondary levels. Also, college based education can be imparted to them in cities, Only difficulty is that they have to travel to the cities to get educated in both under graduation and post graduation courses. Also, their exposure to the latest trends in any field has increased to the greater extent. Nowadays, parents do not show discrimination in educating children of both genders. Since, literacy rate is high, girl children opting for IT related jobs and entrepreneurship related activities have increased largely. Internet plays a major role in giving the details about the various beneficiary schemes available to establish a business. Ultimately they can become job developers rather than job seekers.

V. DISTRICT INDUSTRIES CENTRE

District Industries Centers is the institution at the district level which provides all the services and support facilities to the entrepreneurs for setting up small and village industries. DIC identification suitable schemes for SSI units, preparation of feasibility reports, arranging for credit, machinery and equipment, provision of raw materials and other extension services are the main activities undertaken by these centers. It has been set up to render all assistance under one roof to the potential entrepreneurs for starting their own industries. Their main activities are Registration of SSI units (Permanent/ Provisional), Implementation of Prime Minister's Rozgar Yojana, granting of Subsidies to SSI units. Marketing assistance through SIDCO, TANSI, TALCO, Rehabilitation of sick SSI units, Recommendation of loan applications to banks under KVIC Scheme, Distribution of Project profiles among entrepreneurs and Training in Entrepreneurship Development.

Tiruchirappalli may well be termed as one of the prominent educational and fast developing industrial centres of Tamil Nadu. This district is well connected by road, air and rail. It has good network of post, telegraph and telephone facilities. The support organization like DIC, DRDA, Small Industries Service Institute (SISI), Khadi and Village Industries Board (KVIC) etc. operating in the district provide required inputs to the entrepreneurs in the micro small and medium and also in village industrial sectors. The district is ranked in the second place in implementing the state government development programmes. Swarna Jayanti Gram Swarozgar Yojana (SGSY) is one of the programmes implemented in the district. The programme is intended to help women entrepreneurs in the district.

VI. PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME(PMEGP)

The Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister’s Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister’s Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME). The Scheme will be implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.

The maximum cost of the project or unit admissible under manufacturing sector is Rs.25 lakh and under business or service sector is Rs.10 lakh. The balance amount of the total project cost will be provided by the banks as term loan as well as working capital. In this scheme the DIC provided loan and subsidy to people.
Table 2 indicates that Application registered under the scheme of Prime Minister Employment Generation Programme in District Industries Centre in Tiruchirappalli District. In the year 2013-2014, 99 entrepreneurs have registered under this scheme for getting loan and subsidy from Central Government. In the same year, 28 women entrepreneurs have applied for loan and subsidy. In the year 2014-2015 the total number of entrepreneurs registered under this scheme was 124 which included 47 women entrepreneurs. In 2015-2016, the DIC has received and registered 108 applications under the scheme PMEGP and finished their target in the month of October. In this year 40 women entrepreneurs have registered for loan and subsidy. This table shows substantial increase in the number of women opting to become entrepreneurs over the years.

Table 3 indicates the details of the Applications registered under the scheme of Unemployed Youth Employment Generation Programme in District Industries Centre in Tiruchirappalli. In the year 2012-2013, out of 219 entrepreneurs, a substantially good number of women entrepreneurs have registered under this scheme for getting loan and subsidy from the Government to start their business as compared to their male counterparts. In the year 2013-2014 the total number of entrepreneurs registered under this scheme was 204 which included 61 women entrepreneurs. In 2014-2015, 37 percent of women entrepreneurs have registered and got loan and subsidy to start the ventures. From this table, it is understood that the participation of women in entrepreneurial activity is much higher in the year 2012-2013 as compared to the succeeding years 2013-14 and 2014-15.

Table 4 indicates the details of the Category wise Analysis of Women Entrepreneurs and distribution is made on community basis who have applied and registered under the scheme UYEGP. In the year 2012-2013, 58%, 22%, 12% and 8% of women entrepreneurs belong to Backward Classes, Most Backward Classes, Scheduled Classes and Minority & other category respectively. In the year 2013-2014, 54% of women entrepreneurs belong to Backward Classes, 25% of women entrepreneurs belong to Most Backward Classes, 13% of women entrepreneurs belong to Scheduled Classes, and 8% of women entrepreneurs belong to Minority & other category. In the year 2014-2015, 38, 09, 12 and 07 women entrepreneurs...
Women entrepreneurs are belonging to BC community, MBC community, SC community and Minority & other category respectively. From this table it is understood that the majority of women entrepreneurs belong to BC community who have registered and sanctioned loan and subsidy under the UYEGP scheme. There has been substantial increase in the number of women opting to become entrepreneurs over the years for SC community.

Table 5 illustrates the details of Women Entrepreneurs registered under the UYEGP scheme in terms of their profession. It also indicates that the more women entrepreneurs are engaged or involved themselves in taking tailoring as their common profession in the year 2012-2013. More number of women entrepreneurs is taking up the manufacturing of readymade garments as their profitable profession in the year 2013-2014. In the year 2014-2015, more number of women entrepreneurs has considered Thanjavur paintings as their profession because most of the people have started buying these paintings for gifting the relatives, friends and guests. So, it has become the most promising and profitable profession.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Wax candle Mfg.</th>
<th>Ready-made garments Mfg.</th>
<th>Paper/ Areca leaf Plate Mfg.</th>
<th>Tailoring</th>
<th>Beauty Parlour</th>
<th>Thanjavur Painting</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
</tr>
<tr>
<td>2012-2013</td>
<td>88</td>
<td>5 6</td>
<td>4 5</td>
<td>13 15</td>
<td>5 6</td>
<td>0 0</td>
<td></td>
</tr>
<tr>
<td>2013-2014</td>
<td>61</td>
<td>2 3</td>
<td>7 11</td>
<td>7 11</td>
<td>1 2</td>
<td>0 0</td>
<td></td>
</tr>
<tr>
<td>2014-2015</td>
<td>66</td>
<td>2 3</td>
<td>6 9</td>
<td>2 3</td>
<td>11 17</td>
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**CONCLUSION**

Tiruchirappalli District has good educational institutional framework. High literacy rate in this city shows that huge education facilities available in and around the city. Because of education, women are aware of various beneficiary schemes which are applicable to establish and develop the business. Various institutions and schemes from the Government are helping to develop women entrepreneurship in this city. Women entrepreneurship is increased and women are developed their business for the utilization of these schemes. In Trichy, women entrepreneurs are involved more in service based professions like tailoring, beauty parlour, Thanjavur painting, boutiques, etc. Thus the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and economic status in the society. But they are showing their ability in micro level of production only. They produced ready-made manufacturing, areca-plate manufacturing, wax candle manufacturing, food items manufacturing etc. The overall economy is developed in faster rate through this micro women entrepreneurs in this city.

**References**


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