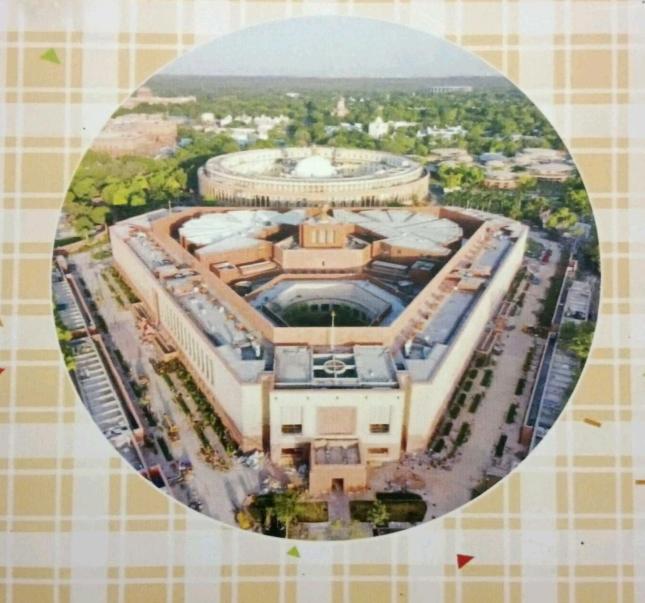
AATMA NIRBHAR BHARAT ABIYAN: SELF RELIANT INDIA



Editors

Dr. S. Theenathayalan Dr. V. Sriman Narayanan

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Dr. V. SRIMAN NARAYANAN

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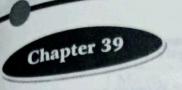
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CONTENTS

S.No	Title	D
1	Performance Analysis of Digital Transactions in India	Page No
	Dr. S. Theenathayalan & Dr. S. Murugan	- 1
2	Digitalization and its Impact on Environment	7
	T. Kalaiselvi & Dr. S. Ganesan	-
3	A Study on Rural Women Entrepreneurs in Vadipatti Taluk, Madurai	12
	District, Tamilnadu	12
	Dr. M. Regina Mary	
4	Digitalisation and its impact on Indian Economy	24
	Dr. P. Kannan & Dr. R. Gopi	
5	Perceived Factors which Induce The use of New Technology in (Digital	27
	India) E-Banking Services	
	Dr. A. Marimuthu & S. Hemanath	
6	An Empirical Analysis of Atma Nirbhar Bharat Abhiyan	35
	Dr. S. Meenakshi	
7	Atma Nirbhar Bharat Abiyan: Make in India – An Outlook	41
	Dr. S. Karthikeyan & Dr. P. Gnanasoundari	
8	Atma Nirbhar Bharat Abhiyaan – A Pride of India	46
	Dr. V. Sriman Narayanan & Dr. J. Premkumar	
9	G-20 Conference: A Pride of India	- 52
	Dr. M. Subramanian, Dr. D. Abraham Pradeep & Dr. R. Sivajothi	
10	புதிய பாரத எழுத்தறிவுத் திட்டம் 2022-23 முனைவர் பெ.குப்புசாமி	57
11	Implementation of Government Sponsored Employment (SGSY) Schemes	65
	in Sivaganga District	
	Dr. S. Chidambaranathan	
12	Women Empowerment through Self Help Groups in Theni District, Tamil	69
	Nadu	
	Dr. S. Karthikeyan & Dr. S. Senthilkumar	
13	Impact of Make in India on Tourism and Hospitality	75
	Dr. C. Sahaya Mary Sophia & Dr. R. Suji Karthika	
14	Digitalization and its Impact in India	81
	Dr. M. Yesurajan & Dr. T. Indra	
15	Prospects and Challenges Ahead in Indian Industries: An Optimistic	87
	Approach	
	S.T. Siddharthan	
16	Atma Nirbhar Bharat Abiyan Make in India: A Step Towards Making India	95
	Self-Dependent	
	Dr. S. Karthikeyan & Dr. P. Mohammed Hither Ali	

	Dr. R. Premalatha	
	India	
	Trend Analysis of Revenue Collection from Goods and Service Laws	33
194	Angel D	
	A Study on Performances and Prospects of MSME in Illula	32
190	Dr. M. Mehar Banu & Mrs. Divyabharathi K	
	Industry in Pollachi Taluk, Coimbatore District	
	Role of Ministry of Micro, Small and Medium Enterprises (MSME) of Con-	31
183	Dr. G. Angala Eswari	
178	Dr. M. Manjula Self Reliant India with Special Reference to One Nation One Ration Card	30
	Micro, Small and Medium Enterprises of India and Economic Comments	29
171	Dr. A. Kannan & V. Thamaraiselvi	
	Impact of Make in India on Indian Economy: Evidences of Secondary Bara	28
166	K. Satheeshkumar & Dr. R. Kalirajan	
101	Digital Payment Ecosystem in India	27
161	Dr. S. Jaber Asan	
	Reference to Vellore District	
100	A Study on Startup and its Impact on MSME in Tamilnadu with Special	26
156	Dr. M. Gnanamani	
148	Role of Micro Small & Medium Enterprises in India	25
140	R. Dilipan & Dr. S. Theenathayalan	
	Enterprises (MSMEs) in Madurai District	
143	Efficiency and Problems Faced by the Micro, Small and Medium	24
	Dr. K.S. Alakumarimuthu & K. Pandi	
140	E-Governance in India - Successes and Challenges: The Way Forward	23
	Dr. P. Anita	
	Scheme	
135	A Proactive Support to Empower Entrepreneurs by the Dint of Startup India	22
	Dr. V. Kannan & Dr. P. Senthilkumar	
130	Digital Transaction in India: An Analysis	21
	A. Rajeswari & Dr. S. Karthikeyan	
124	Role of Micro, Small and Medium Enterprises in Indian Economy	20
	S. Seethalakshmi & Dr. K.S. Alakumarimuthu	
	Played by MSMEs	
120	Effective Utilization of Intellectual Property Potentially Enhances the Role	19
112	Digital India Innovation in Agricultural Sector Some Reflection	18
	Dr. S. Karthikeyan & Dr. M. Satheesh Pandian	
106	Make in India Versus Make for India	17

	45	4	43	42	41	40	39	38	37	36	35	34
Dr. C. Nithiyanantham	Dr. S. Sharmeela Banu Challenges of Make in India: Prospects from Dr. A.P.J. Abdul Kalam's View	Dr. B. Lakshmi & Dr. R. Dharmadurai Current Scenario of MSMEs in India	Dr. M. Deepan Sanitation and Hygiene Issues on Human Health	A. Subha Bharathi, T. Sathish Kumar & Dr. T. Indra Impact of Climate Change on MSME's in Madurai District	Role of Digital India Program in Strengthening Good Governance: A Study of Madurai Municipality Corporation	G20 Summit: Prominence and Pride of India Dr. V. Venkadeshwaran	MSME is a Tool for Women Empowerment Mrs. A. Gracy Rani & Dr. K. Selvalakshmi	Dr. S. Sureshkannan Challenges and Opportunities for Digital India S. Sheela & Dr. T. Indra	Dr. T. Selvakumar, Dr. J. Priya Rubi & Dr. S.T. Jacob Ponraj Impact of GST on Small and Medium Industries – A Case Study of Selected Small Scale Industries in Madurai District	Z. Meer Ismail Ali Trend and Pattern of Manufacturing Sector in Tamilnadu		Economic Implications of Goods and Service Tax – A Frontward Approach
	270	264	252	247	241	237	233	229	223	214	210	202



MSME IS A TOOL FOR WOMEN EMPOWERMENT

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Abstract

Women constitute 50% of the total population. Traditionally women were confined themselves to the four walls of kitchen, but in the modern society, women come forward to participate in all types of activities, including entrepreneurship. Women entrepreneurship plays an important role in economic development. In India women empowerment can be attained through entrepreneurship programme. it focuses the three important aspects based on i) Women development, ii) Economic growth and iii) Social stability through gender equality. There is growing evidence all over the world that MSMEs play a significant role in economic growth, productivity, innovation and employment of the country. MSMEs units account for about 45% of the total industrial production and 30% of the country's exports. MSMEs not only constitute of enterprises but they also strongly influenced by people, and most of all by the entrepreneurs behind them. Women entrepreneurs are the job provider instead of searching the job opportunities. This article shows the empowerment of women could be achieved through MSMEs.

Introduction

inistry of Micro, Small & Medium Enterprises, popularly known as the engine of growth in the country and incubators of entrepreneurship has emerged as the torchbearers of women empowerment on a global platform. In a developing country like India micro, small and medium enterprises (MSMEs) have a crucial role to play. MSMEs are considered very important because they contribute to employment generation, proper distribution of income, reduction of poverty, promotion of export of manufactured products, and rural economic development. MSMEs creates avenue for women, especially in rural areas, to be actively involved in economic activities, not only as hired workers but, more importantly as entrepreneurs. The word empower means to bestow power. Empowerment of Women through entrepreneurship involves access to resources and markets, actual ownership and active control, these may be the three important factors for the empowering women. In the process of empowerment, women should consider their strength, weakness, opportunities and threats and move forward to unfold their own potential to achieve their goals through self development. MSMEs are great platform for development of women's ability to become entrepreneurs.

Objectives of the Study

- To study the concept of women empowerment through entrepreneurship
- To compare the male and female entrepreneurs through MSME
- iii) To examine schemes and initiatives taken by the Government for Women empowerment

Methodology

sources like research papers, books, websites articles, articles, Annual reports of Government, MSME Census Report and Economic Surveys. The paper is descriptive in nature. The data collected in the paper is mainly from secondary

Concept of Women Entrepreneur

having a minimum financial interest of 51 percent of the employment generated in the enterprises to India, a woman entrepreneur is defined as, "an enterprise owned and controlled by a woman and assembling, job workers, repairs/servicing and other businesses. According to the Government of the section of the female population who venture out into industrial activities i.e. manufacturing, economic activity to be called women entrepreneurs. The term "Women Entrepreneur" organize and operate a business enterprise. Women are expected to innovate, imitate or adopt an Women Entrepreneurs may be defined as the women or a group of women who initiate,

Women and MSMEs Development in India

(51.25%) are in the rural area, and 309 lakh MSMEs (48.75%) are in urban areas estimated MSMEs, respectively. Out of 633.88 estimated numbers of MSMEs, 324.88 lakh MSMEs the Medium sector with 0.05 lakh estimated MSMEs account for 0.52 % and 0.01 % of total for more than 99% of the total estimated number of MSMEs. The Small sector with 3.31 lakh and economic shocks and adversities, the Micro sector with 630.52 lakh estimated enterprises accounts unremittingly acted as the bulwark for the Indian economy, providing it resilience to ward off global Indian MSME sector is the backbone of the national economic structure and has

Sector	Male	Female	all
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source: Annual Report of MSME 2021-22.

table that the Percentage of Rural female SMEs (22.24%) is more than the urban areas (18.42%). ownership of MSMEs. However, Female Enterprises contribute 20.37 percent in the MSME Sector The above table shows the percentage of female enterprises in SMEs in India. It is evident from the Table 1.1 shows that Area wise distribution of female enterprises. There is male dominance in

Table 1.2

Category	Tale	Female	all
Micro		20.44	100
Small	94.74	5.26	100
Medium	- Barrell	2.67	100
All		21.37	100

Source: Annual Report of MSME 2021-22.

79.63% by Male Enterprises. enterprises contribute to 5.26%. The overall contribution is 21.37% by female enterprises as against account for 20.44%. Whereas, in case of Medium Enterprises it account for 2.67% where as small scale Enterprises. Micro Enterprises are the major contributor in case of female enterprises which Table 1.2 depicts the sector wise distribution of female Enterprises in Micro, small and medium

Micro and Small Enterprises Cluster Development Program (MSE-CDP)

techniques to market their products in the handy craft traditional industries technology to enhance their competitive spirit, best manufacturing practice and marketing Under this scheme special training is given to rural women entrepreneur to adopt the modern

Mahila Coir Yojana

provides self-employment opportunities to the rural women artisans in regions producing con fibre coir inidustries I wo months training programme to the women with the stipend amount of rupees 500 per month in Mahila Coir Yojana is a woman-oriented self-employment scheme in the coir industry, which

Rural Employment Generation Program

of income generating activities to women for women namely Mahila Udyam Nidhi which is an exclusive scheme for providing equity to SIDBI- Small Industries Development Bank of India has been implementing two special schemes even NGOs are conducting various programs including Entrepreneurship Development Programs women entrepreneurs and the Mahila Vikas Nidhi which offers developmental assistance for pursuit groups- for the purpose of cultivating the saving habits and accessibility of credit facilities. The (EDPs). Further, the Government of India has also started the programme of linking the Self-help various State Small Industries Development Corporations (SSIDCs), the nationalized banks and The Micro, Small and Medium Enterprises Development Organizations (MSME-DO),

Conclusion

additional women as a result of this then use it to achieve their business goals. They will be able to expand and provide jobs result, the Indian government has devised initiatives to make credit available to women, who can Financially independent women can contribute to society's faster growth and development. As a

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