

AATMA NIRBHAR BHARAT ABIYAN: SELF RELIANT INDIA



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Dr. V. SRIMAN NARAYANAN

FOREWORD

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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

Ministry 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.
- To examine schemes and initiatives taken by the Government for Women empowerment

Methodology

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

Concept of Women Entrepreneur

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

Women and MSMEs Development in India

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

Table 1.1

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 1.1 shows that Area wise distribution of female enterprises. There is male dominance in 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 that the Percentage of Rural female SMEs (22.24%) is more than the urban areas (18.42%).

Table 1.2

Category	Male	Female	all
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	21.37	100

Source: Annual Report of MSME 2021-22.

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

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

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

Mahila Coir Yojana

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

Rural Employment Generation Program

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

Conclusion

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

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