

The growth of Women Entrepreneurship with reference to Tamil Nadu District – A Conceptual View

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ABSTRACT

Although, there has been a steady increase in the number of women professionals over the past 20 years, most mainstream press coverage continues to rely on men as experts in the fields of business, politics and economics. Women in the news are more likely to be featured in stories about accidents, natural disasters, or domestic violence than in stories about their professional abilities or expertise. According to Government of India “A women enterprise is an enterprise owned and controlled by a woman and having minimum financial interest of 51 percent of capital and giving at least 51 percent of employment generated in the enterprise to woman. In 2000, the Association of Women Journalists (Association des femmes journalistes – AFJ) studied news coverage of women and women’s issues in 70 countries. It reported that only 18 per cent of stories quote women, and that the number of women-related stories came to barely 10 per cent of total news coverage. Women in India consistently lag behind the men in terms of access to education, health care, jobs etc. Apart from the economic and social inequality, women in India are victims of heinous crimes such as dowry deaths, rape, molestation and immoral trafficking. As per the latest statistics; the female child sex ratio (0-6 years) is 914 per 1000 males’. Rural female literacy rate only 58 percent, while rural male accounts for 78 percent. It is to be noted that women employment in urban areas is only 13.9 percent while in rural areas is 29.9 percent. With the rise in poverty, many women are forced to work in very low end and low paid jobs. Employment of women in organized sector is less than 8 percent. Women especially in the child bearing age often deficient in nutrition due to poverty. As a result the number of maternal deaths in India is one of the highest in the world and 87 percent of all pregnant women in India are anemic. Women in recent years have cast their spell in different walks of life and have withstand challenges of time touching the pinnacle of success, despite the social, psychological and economic barriers. This has been made possible by the educational and political awakening, modernization and urbanization, legal safeguards and social reforms. Women today are aware of the burden of their work and role, both literal and figurative. This awareness has resulted in a resistance to the perception of the female self as adaptable and flexible. The role and work of women are intimately related to the goal of comprehensive socioeconomic, political and cultural development of all societies and the quality of life on our planet. In general, contemporary economists agree that an entrepreneur is a business leader who plays a pivotal role in fostering economic growth and development. Entrepreneurship is one of the most important inputs in the economic development of a country or a region and the number of competent entrepreneurs affect its economic growth.

Keywords: Women, Employment, Entrepreneurship

Introduction

“Women are the builders and molders of the nation’s destiny. Though delicate and soft as a lily, she has a heart for the stranger and is bolder than man. She is the supreme inspiration for man’s onward march, an embodiment of love, pity and compassion.” Rabindranath Tagore. Entrepreneurs are those who combine their talents, abilities and skills to transform the economic resources into profitable enterprises. A successful entrepreneur is one with innovative and creative business ideas, self motivating, capable of transforming available resources into economic activities, able to plan, organize and co-ordinate, concentrate on quality, always systematic in approach, searching for economic opportunities, capable of taking risks, has the will to experiment and emulate good practices, solve problems and updates by constant learning and share information. Entrepreneurship plays a vital role in industrial development. The industrially developed countries like USA, Germany and Japan bear the evidence that their progress in their economy is the effect for which entrepreneurship is the cause.

Economic growth and industrialization are the by- products of entrepreneurship. Women entrepreneurship is where women take the lead and organize a business or an industry and provide employment opportunities to others. Though women entrepreneurship is a recent phenomenon in India, which gained prominence in the late 1970's, it has now more and more women venturing as entrepreneurs in all kinds of business and economic activities. For women, entrepreneurship is a journey from poverty to prosperity, total dependence to equality, agricultural labor to entrepreneurs in industry and in service sectors and finally, as opportunity entrepreneurs. It has almost reached a stage where it is more suitable a profession than getting employed in public /private organizations which have their own limitations. Thus the women's journey mirrors the transformation of nation from low to high income countries.

A notable trend in the INDIAN economy has been the identification of the growth of women-owned business within the past two decades. Women entrepreneurs in the INDIAN economy have experienced gains in salaries, political power and social benefits. Developed nations like USA, UK and Japan have acknowledged that, it is the ‘spirit of enterprise’ among their people that has transformed their small agro-based industries into big industrial giants. These countries have further specified the need to promote entrepreneurship among the people to achieve higher levels of economic growth. The entrepreneurs therefore play a key role among the factors of production and have enormous potential to galvanize the other components such as land, labour, capital, and other resources towards generating increased output, income and employment. Specifically throughout the Asian countries women have been making an important contribution to family income. The United Nations proclamation of the international women's decade (1975-1985) has been greatly responsible for raising questions around women's invisibility at a global level.

Growth of Women Entrepreneurs

It is viewed that entrepreneurship in Asia and South East Asia is fast developing. In many developing countries there is concentration of small and medium sized companies. Self-employment is emerging to be a very important source of livelihood for women in Asia and South East Asia. Since 1980's the number of self-employed women has increased dramatically in several countries. Women, who owned business,

make up a significant proportion of the total number of small and self-employed people, especially in the Small-Medium Enterprises (SME Sector.) This is an important factor in the development of human resource for women, especially in developing regions and rural areas. In 1990's the United Nations conferences gave an opportunity to observe the development of official history, of far sighted perspective and of great ideals as well as to compare them with different perspective and historical points of view. Women's specificity identified in many forms and in different degrees and at different times during the 70's, 80's have today, achieved a visibility that enables comparison with all its opposites. Female bodies both literal and metaphorical are now on the world scene. At the United Nations Fourth World Conference on women in Beijing in 1995 Women's changing awareness of the externally imposed categories underlying fundamental rights represented creative challenge for women from North and South. According to the National Foundation for Women Business Owners (NFWBO) in the United States, enterprises headed by women provide one out of every four private sector jobs. According to the US Centre for Women's business research, the number of women owned firms in the US increased by 14 Percent between 1997 and 2002 twice the rate of all firms. In Japan the percentage of women entrepreneur's increased from 2.4 to 5.2 percent between 1980 and 1995. Meanwhile in Chinese Taipei the percentage of women entrepreneurs in SME increased from 14.7 percent in 1999 to 16.12 percent in 2001 and percentage in large enterprises increased from 10.05 to 12.56 percent. In many economies it is traditional to register a business in the name of the husband or the father, although it is managed totally by a female member of the family. (Inter-net-Chinesetaipa).

In Australia the ratio is even higher at 1:2. In Vietnam, it is estimated that women own more than 20 Percent of the 60,000 SME nations wide. Out of the 1.7 million household 4 enterprises 40 percent are women managed or operated. In Korea, 33.5 percent of total enterprises were owned by women in 1998 and employed 37.4 percent of the total work force. Approximately 95.7 percent of the small enterprises owned by women employ less than 5 workers Young women entrepreneurs are rapidly emerging in Japan, Korea, New Zealand and the US and other regions of the world. This is due to improvement in women's education, the revolutionary development of ICTs (Information and Communication Technology) and the opportunity to obtain small venture capital finance. In regions where the internet and E- Commerce are available, girls are able to learn about running a small business in school, as a preparation for starting SME's when they finish their studies. Many women are no longer prepared to quietly play the role of 'the woman behind a successful man". In Peru SME's and micro business generate 42.1 percent of GDP and provide 75 percent of the employment for the economically active population. The increasing number of Peruvian women starting SME's and micro business contribute significantly to the economic and social development of the nation.

Even though women represent the bulk of the labour force especially in the developing economies of Asia, Latin America and Africa, they are not yet brought under the fold of the mainstream of development nor have they been given appreciation for their considerable contribution. The problems of segregating women in the developmental process have now engaged the concentration of policy makers, research and developmental agencies all over the world. Growing cognizance has previewed among nations that if the operation of the socio-economic change is mobilized, it may lead the nation towards progress and prosperity.

Women Entrepreneurship in India

States	No. of Units Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.38
Uttar Pradesh	7980	3180	39.84
Kerela	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	32.84
Madhya Pradesh	2967	842	28.38
Other States and UTs	14576	4185	28.71
Total	57452	18848	32.82

Women by all means can be very effective agents of change for a better home, society and ultimately a better economy. WOMEN ENTREPRENEURS IN INDIA According to the Government of India, a women entrepreneur is defined, as an "enterprise owned and controlled by women and having minimum financial investment up to 51 Percent of the capital and giving at least 51 percent employment generated in the enterprise to women". The Industrial Policy Resolution of 1991 has highlighted the necessity to provide special training programmes to develop entrepreneurship in women. (Government of India) In India, the female population is 495million as per the census in 2001 contributing to nearly half of the country's population. The socio-economic development of a country cannot be fully realized so long as its women are confined to subordinate position and their talents remain unexplored. Women entrepreneurship is becoming a reality now -a-days due to pull and push factors. Between the pull and push factors, the former takes it as a real challenge with an urge to do something new and take up an independent occupation. The other categories of women establish their business enterprises to get away from their financial problems of themselves and the family.

In India, 25 years back our late Prime Minister Mrs. Indira Gandhi stressed that women have trailed behind men in almost all sectors and therefore generating opportunities for their independent means of employment only could raise their status. Consequently, reorientation of government policies and programmes were initiated for accomplishing a more effective economic growth by enhancing women's productive roles. A women enterprise is defined as a small scale industrial unit/ industry related service or business enterprise managed by one or more women entrepreneurs in propriety concerns in which she/ they individually or jointly have a share capital of not less than 51 Percent as partners/ share holders/ directors of private limited companies/ members of cooperative societies. Economic participation of women in paid employment in India has led to the improvement of the quality of life of the population and more so participation of women in entrepreneurial activities. This not only brings economic independence but also involves women in decision-making and thereby empowers them. Women industries in India mainly fall into informal sector where less than 10 persons are employed with power and 20 persons are engaged without power and they will be Labour-intensive and rely on indigenous resources with family ownership requiring only small-scale skills. Earlier women concentrated much on traditional activities. But now due to the spread of education, favorable government policies towards

development of women's entrepreneurship, women have changed their attitudes and diverted towards nontraditional activities too. They show favorable responses to changing situations and get adjusted to them and have improved their positions.

Problems Faced by Women Entrepreneurs in India

In different parts of India researches have revealed that they lag behind men owned business, largely confining to service oriented activities, micro in scale, highly depending on informal credit, lack of net working and have assumed as part time self employed to cope up with the requirements of dual responsibilities etc. Among the small scale industries, the women owned enterprises are only around 9 Percent but there is lack of database, since these enterprises are run mostly as home based enterprises. In fact there is no dearth or support or encouragements for women to start enterprises. At present in India the scenario is fast changing with modernization, urbanization and development of education and business. Thus the opportunities of employment for women have increased drastically.

At this juncture it is necessary to increase the opportunity of self-employment for educated unemployed women through the development of entrepreneurship. Self-employed entrepreneur creates not only her employment but also creates employment opportunities to others. Women constitute around half the total world population, so it is in India too. They are therefore, regarded as the better- half of the society. In traditional societies, they were confined to the four walls of their houses performing household activities. In modern societies they have come out of the four walls to participate in all types of economic activities. The above said global evidence proves that women have been performing exceedingly well in different spheres of activities, even though their entry into businesses is a recent phenomenon. 8 Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others. The Government and Non Governmental organizations have given more prominence to promote self employment among women and thereby build women entrepreneurship. Special financial assistance is also provided and training programmes are organized for women to start their ventures.

The emergence of entrepreneur in society depends to a great extent on the economic, social, religious, cultural, and psychological factors prevailing in the society. In the Indian industrial scenario women entrepreneurs have two dimensions, viz. rural entrepreneurship and urban entrepreneurship. In rural areas, enterprises creation is looked upon more as a source to supplement family income. Many times very tiny unviable units started without any market orientation; do not survive in the long run due to their inherent weakness. In the urban areas also, though there is a slight increase in the number of women in business, yet the situation is far from being satisfactory. Though there are few women in some traditional business, women still have not ventured into many emerging industrial activities that have a lot of potential to grow. In the present day, due to phenomenal changes ushered in by globalization and liberalization process and the technological revolution, business everywhere is becoming very competitive, and the profile of entrepreneur itself is undergoing a thorough change, more so for women entrepreneurs who are in a lower sphere. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The numbers of women entrepreneurs have grown over a period of time especially in the 1990's. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the export mark, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized

sector. In India, economic development has brought about changes in women's lives in many ways, because of advancement in medicine, availability and access to birth control devices and modern household gadgets that ease out work. "But with the rising cost of living, the middle class family finds it very difficult today to manage with their husband's income alone" (Ragunadha Reddy, 1986) At this juncture self employment is the safe way to generate income. In addition, self employment also changes the position of women from being job-seekers to job givers (Tapuriah, 1988). While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order to harness their potential and for their continued growth and development it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. Such a strategy needs to be in congruence with field realities and should especially lack cognizance of the problem of women entrepreneurs face with current system.

Role of Government in Enhancing Women Entrepreneurship

Today our government is more concerned about the overall economic development in general and women's development in particular. 'Entrepreneurship' among women has become an important aspect of plan priorities. Policies concerning Indian Women would be in accordance with the provisions of the constitution guaranteeing certain fundamental rights besides freedom of speech, protection of life, liberty and prohibition of discrimination or denial of protection etc. Indian women enjoy these rights in the same manner as Indian men. India under the sixth five-year plan for the first time has introduced a special segment on "Women and development accentuating economic upliftment of women through greater opportunities for salaried, self-employment and wage laborers".

During the last two decades, various studies have been undertaken to identify and articulate the real issues confronting women in their multiple role. A number of working groups, task forces and national conferences were organized to discuss the issues of women. In addition, a Women's Welfare Development Bureau was set up to intensify efforts and measures needed for ensuring participation of women in national development. The Government of India's report, (1981, Ministry of Social welfare) of the working group on personnel policies for bringing greater involvement of women in science and technology reviewed the extent of participation of women in scientific establishment and suggested measures for promoting greater involvement of women in science and technology. In the seventh five year plan, the chapter on Socio-Economic Programmes for Women (1985-1990) moved further away from a "welfare" approach to a more positive "developmental" approach to women.

The seventh plan operated in keeping with the spirit of the decade, which emphasized the need to open new avenues of work for and identify them as essential resource for development of the country. The thrust was to provide, Employment and income generation services; education and training services; support services; general awareness services; and legal support. The second half of the eighties witnessed an unprecedented spurt in policy perspective plan for women (1988-2000) which was a comprehensive all round projection for women's development in India. The report of the National Commission on self employed women in the informal sector have also made far reaching recommendation in terms of non-energized sector particularly issues, constraints and strategies for women. The government of India announced policy measures for promoting and strengthening small and tiny industries. In that the women enterprises are redefined. Stipulation regarding employment of majority of women workers to be dispensed with, relevant criteria are major share holding and management control by women

entrepreneurs. Service sub-sector was recognized as fast growing area and government felt the need to provide support to it in view of its regained potential for generating employment by women enterprises.

The Government and semi-government agencies contributing to the development of women entrepreneurs are National Level Standing Committee on Women Entrepreneurs, Small Industries Development Organization (SIDOX District Industrial Centre (DIC), Entrepreneurship Development Institute (EDI), National Alliance of 12 Young Entrepreneurs (NAYE) National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Institute of Small Industries Extension Training, Hyderabad (NIESIET), Small Industries Development Bank (SIDBI) and the like. On review of the functions of various institutions listed above, government formulated general entrepreneurial development and separate schemes for women entrepreneurs. However women entrepreneurs receive more attention and additional concessions than general entrepreneurs. Some of the existing government Programmes and institutions and its activities covered which help women entrepreneurs at both national and state level are

- Indira Mahila Yojana (1995) -activities Education and awareness;
- Rashtriya Mahila Kosh (RMK)-Training apprenticeship and orientation programmes;
- Science and Technology Entrepreneur's Part (STEP-1987)-Agriculture, fisheries, dairy farming, handloom, and Khadi development;
- NORAD (1982)-Electronics, computer programming, manufacturing of watches, printing, and ready made garments;
- ARVIND-Agriculture-loan facility
- DWCR (1982) Traditional business, food and beverages, fancy and cosmetics, dairy and animal husbandry, sericulture and horticulture. • SIDBI-Training and financial help to industrial units in SSI;
- Mahila Udayan Nidhi (MUN)-To provide finance to SSI
- TRYSEM (1979) -To give training to unemployed women to become entrepreneurs in SSI
- SBI (Entrepreneurs scheme 1967) -To provide finance to SSI
- SEEDY (1983)-To motivate educated job seekers in Industry, Service, and Business.
- SHGs (introduced by NABARD-1992 in the name of micro credit) Tamil Nadu government started women development programmes with a view to strengthen the socioeconomic upliftment of rural women with the help of Self Help Groups.

The emergence of Self Help Group is a welcome development for empowerment of women. A Self Help Group (SHG) is a group of about 20 people from a homogeneous class, who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resources to provide small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and account keeping. This gradually builds up financial discipline in all of them. They also learn to handle resources of a size that is much beyond their individual capacity. Ms. Angela Merkel German Chancellor, who visited India on 30th October 2007, spent more than 45 minutes with the rural women entrepreneurs, discussing various aspects of SHG formation, its functioning and impact on their lives. She appreciated Government of Tamil Nadu for the introduction of this scheme, which encouraged women. Now SHGs become popular all over the world. The tenth five-year plan is committed to empower women targeting on social empowerment, economic empowerment and gender justice. There are special schemes

from the government and from financial institutions to assist women in creating enterprises. The margin for women entrepreneur's term loan is only 15 Percent as against 25 Percent to other categories and special rate of interest on loans upto Rs.10 lakhs limit is also provided. Women Entrepreneurship in Tamil Nadu Industrialization is a sine-quo-non of economic progress. Development of Industry can be more effective and a sure remedy to remove economic backwardness, and also an effective instrument of growth and welfare. Industrialization depends on the entrepreneurial development of the state.

The Government of Tamil Nadu has initiated women development programmes with a view to strengthen the socio-economic position and for the upliftment of rural women with the help of Self Help Groups. (SHGs) In Tamil Nadu where agriculture is predominant, development of industries is a must. "Either industrialize or perish", given by Pandit Jawaharlal Nehru, the former Prime minister of India seems to be very encouraging. In the last two decades Tamil Nadu has witnessed a silent industrial revolution, resulting in the transformation of a predominantly agriculture economy into an industrially important state in India. Impressive progress has been recorded in the field of large, medium and small industries. The state continues to maintain a high position among the industrialized states in the country. In the state of Tamil Nadu industrial efforts have blossomed into newer avenues and the state holds an important place in the production of all types of consumer goods and capital goods. The industrial base of Tamil Nadu has emerged from a conventional textile dominated one to a diversified one on modern lines. Small Scale Industries (SSI) plays a predominant role in the industrial scenario of all states. SSI includes traditional and modern enterprises, hand and machine types of 15 production. Urban and rural establishments making many of the hundreds of manufactured products listed in the standard industrial classification. Entrepreneurship among women in India is a currently fast growing concept that is applauded in several quarters of our national life.

The central and the all state government have initiated a number of measures in recent years for giving a great fillip to the cause of women entrepreneurship development by way of granting large number of special concessions, incentives, subsidies, rebates and assistance of various types, financial, technical, organizational and managerial etc. Many women's organizations at national and regional levels have also taken up this cause and sponsored a number of conferences and workshops in recent past, which has given a great moral boost and inspiration for women entrepreneurs to take up viable schemes of business and industry. In Tamil Nadu, according to the unpublished works done in various institutions it is revealed that the women entrepreneurs are mostly either self employed or run micro enterprises in trade and service industries. Only in few cities like Chennai, Madurai and Coimbatore a certain number of manufacturing female entrepreneurs run enterprises. But in other cities of the state of Tamil Nadu either women entrepreneurship is absent or is scarcely found. The District Industrial Centers in various districts have been identifying the women entrepreneurs and training them and recommending them for bank loans. In India and especially in Tamil Nadu the SSI sector enjoys a place of pride and an engine of growth contributing significantly to the objective of providing employment 16 opportunities to the millions. The contribution of SSI in production, exports and national GDP is also very significant. The sector has been assigned the target annual growth rate of 12 percent and creation of 4.4million additional jobs during the Xth Five-Year Plan. The participation of women in small-scale sector has been identified in three different roles, as owners of the enterprises, some as managers of the enterprises and some as employees. WOMEN ENTREPRENEURS IN COIMBATORE DISTRICT Coimbatore District is the second most industrialized district in the state, also known as the "Manchester of South India" for its

development in the textile Industry. Industrialization in this district started at an early time; traced back to the early 1920's. Coimbatore District is, one among the industrially developed and commercially vibrant districts of Tamil Nadu. It has got a high concentration of Small Scale, Medium and Large-scale industries.

It is an important inland district lying in the North Western part of Tamil Nadu and is the fore-runners in Tamil Nadu as far as SSI are concerned. Industrial units tend to concentrate at certain localities in this district especially cotton textile industry, electrical motors and pump sets, foundries, hosiery cluster in Tirupur, wet grinders and accessories clusters, automobile component units, engineering units, the textile machinery manufacturers, coir based industries in Pollachi, jewellery manufacturers and allied occupations like poultry farming and dairy farming. The achievements in the small-scale sector is due to the entrepreneurial spirit of the people, the availability of skilled man power, Infrastructural facilities agricultural development and the existence of a favourable industrial climate 17 In Coimbatore District, women while establishing firm foothold in literary and social status seem yet to identify their role in entrepreneurship.

District Industrial Center (DIC) data shows that as of 2005 the number of enterprises managed by women entrepreneurs was 5270, where the female population of the district being 20.96 lakhs in number, the percentage of women entrepreneur's are found to be very low. The researcher intends to conduct a study to know the reason for this low ratio of women entrepreneurs in and around the industrial city of Coimbatore District, both in the urban and the rural areas, to find out the profile, motivation and constraints or problems of women entrepreneurs in the district Reports by government departments and financial institutions have mentioned about constraints imposed on women entrepreneurs by their immediate environment, such as family commitments and absence of appropriate psychological disposition on the part of women themselves. Often women are merely sources for men to obtain concessional credit, subsidies and other incentives offered for women enterprises.

Objectives

The main objective of this study is to identify some of the social, psychological and economic factors that inhibit /promote entrepreneurship among women in Tamil nadu state.

- To find out the relationship between entrepreneurship and education, training, religion, age, family background, and marital status of the women entrepreneurs
- To analyze the problems faced by women entrepreneurs.
- To analyze the motivational factors behind women entrepreneurs
- To examine the performance of the women enterprises and enquire into their problems.

Limitations

- This study is limited only to the women entrepreneurs of a selected group in Tamil Nadu State. Therefore, its conclusions cannot be generalized.
- Constraints of time and money that resulted in limiting the scope of the study.

- Though the researcher personally and individually contacted the women entrepreneurs, it was a difficult task to get the women entrepreneurs answers the questions
- Women entrepreneurs were unwilling to answer several questions. However with great difficulty the response was obtained.

Significance of Study

Tamil Nadu has a diversified industrial base, wherein traditional activities have been taken up by the rural women since long, entrepreneurship on modern lines were found in industry, trade, and service concerns for a decade or so. Out of total number of registered SSI units women entrepreneurs registered are a meager 4,867. This number increased to 5270 in April 2005. There are also unregistered small units scattered around the entire Tamil Nadu State. In spite of various entrepreneurship development programmes, help from various entrepreneurial training institutes, government schemes, and bank credit facilities, women hesitate to set up units. Given the fact that there is a large financial outlay on the part of the local government, spent on women development programmes through DIC, SI SI and other such institutions, has proved to be of limited success. The role of the factors inhibiting women entrepreneurial growth demands serious enquiry in the district. In spite of the local planning and proliferation of new schemes modeled on the old pattern and irrespective of the special incentives, women enterprises encounter several problems in their fields. A gap in research on this topic is striking since studies on women entrepreneurship in general attribute great importance to psychological factors and the role of the family and society in shaping individual motivation and behavior. Business activities owned by women, such as manufacturing, service, and allied industry were targeted for the study. The study was confined only to women entrepreneurs and not women managed industries. It is hoped that this modest attempt conducted in a systematic way analyzing the different aspects of women entrepreneurship in Tamil Nadu State would help to understand the social and economic aspects of women in business.

Conclusion

India is on a war footing to tackle and solve all its diverse problems on its road to development. Expectations all round have reached new heights with new economic policy of liberalization and globalization. The policy of liberalization is expected to open the flood gates for major industrial investments both within and abroad. The economic status of the women is now accepted as an indicator of a stage of development and therefore it becomes imperative for the government to frame policies enhancing the rights, roles and opportunities of women, for their betterment in particular and society in general. Subsequently, the present study has been conducted to study the role and performance of women entrepreneurs with special reference to some selected units in the state of Tamil Nadu . Entrepreneurship itself is recently being recognized as a full-fledged profession and women entrepreneurship is an even newer phenomenon. A lot of data is available on entrepreneurial characteristics and motivation of men, but very little data is available regarding women entrepreneurs. Little research has been done in India to ascertain the motivational theories and socio economic factors applicable to women entrepreneurs.

Unless drastic measures are taken to improve female literacy, create skills and capability among women for enabling them to stand on their own feet and care for themselves and family, it will be difficult for India to prosper as a nation. Many NGOs are working at the grass root level to empower women to attain

economic participation in order to overcome poverty and inequality. Women's health issues have attained higher international visibility and renewed political commitment in recent decades. While targeted policies and programs have enabled women to lead healthier lives, significant gender-based health disparities remain in many states in India. With limited access to education or employment, high illiteracy rates and increasing poverty levels are making health improvements for women exceedingly difficult. Basic health care, family planning and obstetric services are essential for women – yet they remain unavailable to millions. Gender equitable approaches to health are needed to enable women's full participation in the planning and delivery of services in the society. The health of families and communities are tied to the health of women – the illness or death of a woman has serious and far-reaching consequences for the health of her children, family and community. India is a male dominating society where women is considered as powerless compared to men. In recent years, however, there have been initiatives by women's groups and media professionals to address the lack of guidelines regarding coverage of women and women's issues. If all citizens apart of Gender discriminations put their hands ready together to work for the empowerment of women, India can become one of the best countries in the world not only in Women Entrepreneurship but also in the entire field of Business, Science & Technology.

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