



WOMEN ENTREPRENEURS ASSOCIATION UNDER THE DRAVIDIAN GOVERNMENT - A STUDY

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ABSTRACT

Women have been deprived of their rights of equality in almost every field, including education, the most vital elements of overall human development. They justify their argument by quoting the Bible, which says, To the women God said, I will greatly increase your pain in child bearing, with pain you will give birth to children. Your desire will be for your husband, and he will rule over you. Since then the male dominated society, the subordination of women and discrimination on the basis of gender prevail through the Muslims, the Jews and Christians and the Jews claim that they are the promised and original children of Abraham and the Christians claim that they are the real children of Israel irrespective of the country, culture, society, and civilisation and is not confined to a particular country or to India alone. Women during the Vedic period, post Vedic period, medieval period, early modern period, modern period, women in Jewish civilisation, Christian culture, Islam and women etc. Rajaram Mohanray, Dayanantha Saraswathi, Kesab Chandra Sen, Ishwarachandra Vidyasakar and others stood for the promoted way of life of women through education and social uplift measures. They were responsible for placing women at a highest pedestal in the society. In Tamilnadu Dr. Muthulakshmi Reddi, Annie Besant and others were pioneers for women development.



KEYWORDS : Women entrepreneurs- Service institute – Youth federation – Executives – Small business – Self employed – Self help groups – Laws – women welfare – economic progress – Empowerment of women.

MATERIALS AND METHODS

The study is made with the use of relevant and required data from both original primary and secondary sources. Analytical, critical and interpretative historical research methodology is used. The sources are critically examined and facts are culled out and utilised. The references are appended at the end of the article. In these places data for study have been collected from GO, records, orders, books, journals and manuals. Primary sources consist of government orders, census reports, hand book of women's organisation by government reports.

INTRODUCTON

Women entrepreneurship refers to the process where women establish, organize, and manage their own businesses. It involves initiating, operating, and taking on the risks associated with running an enterprise. Women entrepreneurs are individuals who play a key role in economic development by creating jobs, fostering innovation, and driving economic growth. In India and also in Tamilnadu to promote women entrepreneurs in achieving economic stability various organisations have come forward as noted below. They help women to engage themselves in some entrepreneurial act or other by instilling confidences and arranging for financial assistance.

DISTRICT INDUSTRIES CENTERS

This center offers schemes and plans of activities for women are introduced at district level along with arrangements for getting loans from Bank and subsidies from the government. Thus they are encouraged to involve in various activities without many difficulties.

The national small industries corporation a government agency lends loans to women enterprises to purchase machineries according to their own needs. Further on the basis of preference arrangements are also made for procuring raw materials. Thus preparatory arrangements are made for establishing small industries of independent nature. Such aspects encourage them to produce materials to cater to the needs of the common public. They in turn place women at a higher pedestal.

This service institute imparts different kinds of training programme for women oriented activities. It also assists women in the selection of activities as women entrepreneurs. Thus it serves as an advisory body and helper to women in bettering their prospects.

National Youth Federation for Young Women Entrepreneurs

This federation is also functioning mainly for empowering women. It offers training to women entrepreneurs, Exhibitions for the commodities produced by whom entrepreneurs arranged and also for sale. Prizes are also awarded to the fine products as a sort of incentive and encouragement. The quality of the commodities produced by them captivates the attention of the mass because of the methods of preparation.

Small Industries Development Bank of India

This Central Government Bank serves as a Branch of Indian Bank in promoting small scale industries managed by women. Along with training it assists the expansion and development of existing enterprises. The economic needs of women entrepreneurs are also complied with. So the women entrepreneurs are able to promote their economy with such supports and involve in many income fetching activities.

National Association for Women Entrepreneurs and Executives

The Government of India through this association assists women entrepreneurs to have contacts with other organisations and industrial centers. They were allowed to execute their activities efficiently for their own economic empowerment.

Development of Women and Children in Rural Areas

It became essential to promote the rural areas economically and industrially. So this programme was introduced by the Central Government as a part of Integrated Rural Development Programme. This assists women to have a regular income by their own individual and earnest efforts. Various assistance needed such as technical knowledge and finance for them are also provided by this unit. This association offers financial assistance only to women. On par with the women self groups this organisation also functions in promoting the economic welfare of women by providing various

assistances. This unit mainly devotes its attention only on women empowerment and welfare by promoting the possibilities for their economic standards.

Rashtriya Mahila Kosh

With an investment of 32 crores of rupees it was inaugurated by the Central Government to offer financial assistance to the poor and needy women entrepreneurs. It has provided arrangements to train the women entrepreneurs. This is a progressive measure undertaken by the Central Government of India mainly to make women to improve their social and economic standards by involving in some avocation or other.

Entrepreneur Development Institute

As the name itself indicates this women development institute is functioning from Ahmadabad. Its main objectives are to offer necessary advice to women entrepreneurs at all levels and to put them on the proper line of progress and development with all assistances required by them.

National Institute for Entrepreneurs and Small Business Development

This National Institute is functioning from the capital city Delhi. By giving plans and schemes it assists women entrepreneurs. It gives directives to women to choose their avocation according to the circumstances and their capabilities. The women entrepreneurs are appropriately guided in their economic ventures which promotes their life.

The above mentioned organisations introduced by the Government of India are applicable to all the States of India including Tamil Nadu. They are much beneficial to enhance the economic stability of women by providing multifaceted assistance and amenities including finance to needy women above 30 years of age who blossom as budding entrepreneurs due to their personal endeavor. By understanding the prepared methods of earning and spending money they gain the knowledge of budgeting, accounting and financial commitments. Such facts inculcate the habit of savings and that was not only beneficial for a solid future but also for maintaining a social status. In the world and world Association Organisations such as Associated Country women of the world and world Association of Women Entrepreneurs also support women to play their role in their economic pursuits. All of them are mainly functioning for relieving the financial distress and lack of knowledge and assist the young women entrepreneurs and they in turn stabilise their own and Nation economy by their individual involvements.

The Self Employed Women's Association

It is another state organisation. It renders assistance to the co-ordinated economic efforts of different women entrepreneurs. It offers training to women in utilizing money and to execute the managerial activities in a commercial concern and business firm with all scrupulousness. By enabling them to get raw materials at cheaper rates it minimises the cost of production of a commodity. That in turn enables members to get more profits and economic stability. This association renders technical assistance for productive purpose the economic standards of women are all improved.

The women by their own personal traits were able to utilise all the opportunities and assistances provided to them through various forms by the Central and State governments as well as private agencies. But for the above incentives and encouragements the women would not have confined themselves with the personal self employment activities and economic attainments. They engage themselves in various multidimensional activities apart from their functioning as Teachers, Doctors and Lawyers. By providing their merit in the competitive examinations, Civil Service Examination and Public Service Commission Examinations they occupy their positions in the Government offices also. Further the economic measures of women in different parts are also widened by the women self help groups functioning in Tamil Nadu. They involve in commercial pursuits too. They manage labour and capital in the right perspective and succeed in their endeavours.

Self Help Groups

In 1992, the then Chief Minister of Tamil Nadu J. Jayalalitha introduced the Women Self Help movement. The Self Help groups function with following objectives.

1. Empowerment of the Women through economic development and progress.
2. Enhancement of the standard of living of living of living of the poor women of the society.
3. Stability to stand on their own legs by getting various assistances from Government and private organisations.
4. Enriching their economic standard through economic empowerment by adhering to varied productive activities.
5. By the adoption of the above measures to promote the social status of women sufficient economic strength.

At present there are 35, 41,846 members in the 2, 11,152 self help groups in Tamil Nadu. They have covered a savings of Rs.754.39 crores. They have borrowed the loans to the tune of Rs.1295.08 crores. 98% of the borrowers have cleared of their debts. Thus scrupulous economic activities and involvement of women are the works of women Self Help Groups. The following are the activities undertaken by various self help groups according to the environments and availability of resources.

1. Maintenance of home appliances
2. Running fair price shops
3. Driving small buses and autos
4. Cultivations of flowers such as rose, jasmine etc.
5. Production of silk
6. Maintenance of orchids
7. Rearing poultry, cattle etc.
8. Spinning and weaving of handloom
9. Embroidery
10. Making readymade garments

The above are all money fetching devices for women. In addition to the above the members due to the easy availability of financial as well as resource facilities engage themselves in number of income offering activities according to the facilities available. All of them are income oriented economic activities. To promote women the Government of Tamil Nadu introduced financial assistance schemes and credit facilities for Tribal and lower caste women. To meet out the financial needs micro credit schemes are also introduced for women self help groups.

The self help groups are small homogenous groups having 12 to 20 women members belonging to the below poverty line. They are self made groups mainly constituted to mobilise financial resources for their entrepreneurial and production activities. They adjust the credit needs also among themselves. So it is obvious that self help groups opportunities for women to play their role in the economic life of individuals. In general they are all money oriented matters: Further the Self Help Group members obtain self confidence, knowledge of accounting and banking along with the initiative to produce more with co-operative endeavours. These small groups widen the economic decentralisation process.

The laws

On par with the colonial period before 1947 even after independence to maintain the socio, cultural and economic standards of women various laws have been enunciated regularly by the legislator bodies of the centre and states. By knowing them it will be possible to have an estimate of the role of women in their economic life.

The Hindu Succession Act of 1955 was the one which stood as the earliest measure for the economic involvement of women. This act entrusted the women with right to inherit the property of her father along with her brothers. Further she was allowed to transfer or sell or mortgage the

property and was allowed to utilise it for her personal use. As the women obtained absolute ownership they became propertied women and by that they obtained enhanced social status. Further such women are using those properties as investments and capital for their economic activities. So the women were provided opportunities to have regulated economic facilities by this Act. Further it showed them their approach to economic activities.

The Suppression of Immoral Traffic in women and Girls Act of 1956 is yet another relief measure for and women, undertaken by the Government. It aims to deal with the problem of prostitution, misuse of girls in sexual activities and to assist the fallen and reduced women to regain their social status. Such measure encouraged destitute women to devote themselves to some or other economic and income oriented activities with confidence. This also saved women from indulging in further unwanted activities which will spoil their health as well as social prestige.

The Dowry Prohibition act of 1961 aimed at the abolition of giving or getting dowry at times of marriages. This act prevented the suffering of the poor parents in offering money to the daughters as dowry for getting themselves married. By this they were relieved of such financial hardships. The married women too were safeguarded from the harassment by the elders of the husband's houses for bringing dowry. So they could concentrate on involving in activities of earning wholeheartedly. Further as the harassments are treated as criminal offences the ill treatments are also minimised. This act had paved the way for social changes with regard to women. It avoided the unwanted casualties of married women due to the stress on the payment of dowry. When they were saved from such evil practices they gain veneration from the other members of the family.

The Maternity Benefit Act 1961 provides maternity leave and benefits to women employees during their service periods. This is beneficial for working women even before and after child birth. They serve the pregnant women largely. They safeguard the dignity of motherhood as well as the health of women and child. That in turn enables those to continue their services effectively even after child birth.

The Indecent Representation of women (Prohibition) Act of 1986 is a protective measure and that prevents the harassments caused with the use of unwanted books, obscene photos, pamphlets etc. This Act helps women to keep the working women away from mental tension and torture of men. It also provides a healthy work environment for women without any fear of any attack from the co men workers.

The Hindu Adoption and Maintenance Act of 1956, is another protective aspect of women which enabled unmarried women and widows to adopt sons for their own personal benefits. By this act the working women without any support got the right to have economic benefits, mental peace and safety in the future. That also assisted them to involve in their daily routine without deviation and achieve their purpose in life.

Since marriage causes a lot of problem to women economically, the Government has made arrangements to streamline the marriages by many laws and assisted employed women to work without the hindrance of married life. The special marriages Act of 1954, The Hindu Marriage Act of 1955, The Medical Termination pregnancy Act 1971 also assisted married women to be calm and serve effectively while working. The law commission established in 1983 too dealt with marriages and divorce and that too was a boon to protect them and their income marriages exploits others. The Family Court established in 1984 is another helping legal measure to protect the rights and privileges of married women. The Child Marriage Restraint Act of 1955, The Child marriage Restraint Amendment Act of 1976, The Indian foreign Marriage Act etc. Too assist women to lead a peaceful life which helped them to devote to their economic pursuits uninterruptedly. The Special marriage Amendment act of 1984 could also be included as one such progressive measure. These facts not only protected women but also enabled them to have economic stability without any infringement.

From 1967 to 1986 the position of women was not at all an encouraging one. Out of the female population of 23.9 million 15.6 million were ignorant and illiterates. So after that steps were taken

through adult education and univesalisation of elementary education. In the rural areas at least 6 million women capable of work remained illiterate and had no technical skills. Their condition was always a pathetic and miserable one. While 56.63% males were in the work participation level only 26.55 of female alone were engaged in the low work participation. In the urban areas also the same condition prevailed per 1000 male workers there were only 223 female workers. Due to marriage, pregnancy, occupational immobility due to limited skills, low literacy levels constraining acquisition of raw skills, women's attitude to prefer work near their places of residency, attachment and fascination of women for only a specific type of places of occupation, declined condition of villages and cottages, industries, which employ a large number of women etc. were mainly responsible for low work participation. Anyhow it should be noted that they had come out of the traditional isolation and involve in social and economic developmental activities mainly due to the legislations, Government and non- Governmental organisations.

After the announcement of the year 1975 as the International Women's Year the position of women began to change due to the recognition given to women. It gained momentum after 1985. Due to the introduction of several schemes and laws by the Government, due to the endeavours made by private women welfare organisation, the education of women, the change in their attitude and outlook, the planned efforts of women at all levels the status of women began to move towards positive economic affluency. The below given data regarding female education will indicate that they were at the March towards progress, which also assisted them to enhance this economic status. This was a step which involved women to move towards progress with economic stability. They also realised that economic pursuits as a stepping stone for progress.

Their employment status was counted and centered on their work participation. With regards to the employment structure the women devoted to primary sector which included agriculture, self employment structure and wage employment. This was boon for individuals and society. The female workers devote much attention to the wage employment. Their sole aim was to have promoted economic standard for social status. The following statements of male and female workers in 1981 at various levels well the role of women in economic activities.

Year	1971		1981	
Categories	Male	Female	Male	Female
Primary	61.5%	77.0%	57.9%	78.7%
Secondary	14.2%	10.4%	16.6%	15.3%
Tertiary	24.3%	12.6%	25.5%	9.6%

It is crystal clear that the inculcation of the tendency to work among female was a progressive one. It was mainly due to economic reasons. In 1981 the social welfare department started offering training to women through integrated rural development programmes. It promoted the women's involvement in self employment with courage and boldly setting aside conservatism. Training were imparted to different activities such as coir production, producing palm leaf materials, making candles, producing stationaries, engaging them in sericulture, catering etc. various avenues on this line were also analysed to enhance the number of employment of the female beneficiaries. Through there was progress in the temperament to work the yield was not upto their expectations. There was large number of non – working female members. In the year 1985 among the 28% lakhs of registrations for work in TamilNadu the number of women was only 5.2% to solve such ticklish issues various other developmental measures were also undertaken and put into operation. So the system of selection was instituted with regards to services. The women in general were encouraged to work.

On par with Central Social Welfare Board, in Tamilnadu the state social welfare advisory board was constituted for suggesting different schemes for the welfare and promotion of women. In 1989 – 90 the women's welfare directorate was formed to recommended proposals to the central government

for helping the unemployed poor women in agriculture, animal husbandry, dairying, khadi and village industries etc. The Mahila Sankya Society registered in 1900 introduced state level branches at different areas. The Central Social Welfare Board is conducting condensed courses of education for Adult women from 1958 onwards mainly to enhance their status. They help the women to pass high school examinations conducted by the state government. This was educational measures a means for promoting women by relieving them from ignorance. To train women to obtain skills in marketing training centers of rehabilitation of women was started in 1977 and the expenses were met by central and state government along with voluntary agencies at the ratio of 45:45:10. The centers enabled women to be self-reliant through their economic activities. This changing trend was congenial and favourable to women.

On 9th December 1973 at Dindigul the All India Democratic Women's Association was started. It devoted to educate and train women and to provide employment opportunities to them and to enable them to lead a dignified life. In the same way at Tambaram in Chennai the Forum for Women's Rights and Development was founded in 1992. It aimed at the empowerment of women through women's education introducing self-awareness programmes and offering skilled training programmes. All possible efforts were undertaken in enriching the standard of life of women which was essential to avoid the stagnation of women in an affluent society. They are helped in candle and phenol making and tailoring. Such economic oriented facilities provided to them inculcated confidence in women. Through counselling also their promotion was attempted. Legal facilities are also provided to destitute women to maintain their status. The women were also made to be aware of all the facilities provided for their uplift.

CONCLUSION

Thus the economic standard of women in Tamilnadu was not at all a constant and steady one it varied from time to time. But they were mostly fettered by the chain of age-old traditions and conservative customs. They had to face the problem of gender discrimination. The males dominated women. Anyhow after independence the women due to the different avenues provided for them have developed themselves socially, educationally, politically, legally and economically by their own personal traits. The central and state Government schemes, laws and private organisations are also beneficial for the betterment of the economic potentials of women. They grow strong in their lives by due to control of unwanted things. Along with their services as teachers, lawyers, doctors, social workers, they serve as entrepreneurs and carry out self-employment activities with all perfection. Job facilities and economic activities have been developed. The women also serve as hurdles in instituting economic solidarity. They even promote co-operative joint endeavours by their own involved measures of economy group services are also acknowledged by them. Thus the role of women in the economic life of India is an appreciable one because they cause nationwide growth.

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