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ROOTS International Journal of Multidisciplinary Researches (RIJMR) is a peer reviewed, refereed and quarterly journal. The journal provides a space for academics, researchers and professionals to share the latest developments and– advances in Multidisciplinary Subjects. This journal is an excellent forum for intra disciplinary and interdisciplinary study of various aspects of Arts, Science and Professional Studies as intellectually stimulating open platform for academicians, consultants, researchers, and business practitioners to share and promulgate their research works. Journal of Roots seek to publish research findings and articles that would promote research awareness and understanding dissemination.

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This ISSN Journal comprises the selected peer-reviewed papers sent to one day National level conference organized by the PG Department of Commerce with Computer Application. At present the entrepreneurs are helpful for the development of nations through which creating investments, job opportunities and supply of product to the societies. I am sure that the conference will focus on the recent trends and advancements in the field of entrepreneurship development in India. It will provide a platform of learning, sharing of innovative idea and use of technology to all participants. I congratulate the Head of the Department and the Staff Members of the PG Department of the Commerce with Computer Application in the conduct of one day national level conference and wish that their academic endeavours may be crowned with success.

Best Wishes.



S.V.S. AMANULLA HAMEED

PREFACE

The Department Commerce with Computer Applications of Syed Ammal Arts & Science of Arts and Science College has organized National Conference entitled “ENTREPRENEURSHIP AND ITS ROLE IN INDIAN ECONOMY” on 28th February 2019. Entrepreneurship is a major feature of an Indian economic landscape. Since our country’s fostering, it has been a driver of Economic growth, job creation and the source of countless ideas many of which were successfully translated into products and service that touch.

It is a biggest open door for the prominent Professors, Researchers, Global Managers, Global Entrepreneurs, Chief Executive officers of the organization, practising business administrators, and management students for exchanging their insight and thoughts in the field of the executives instruction and enterprise. They have contributed some profitable thoughts and ideas which are appropriate for the Business Management Institutions. In excess of hundred papers were gotten from various foundations everywhere throughout the nation. Among this, just couple of papers have been chosen for the distribution in the International Journal. The writer and the publication advisory group will inspect every single piece of the considerable number of articles to limit the clerical error. Notwithstanding, if there are still any articles distributed in the Journal, infringing upon any copyright, the writers of the articles are legitimately obligated for all results.



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MESSAGE

The National Conference Conducted by Syed Ammal Arts & Science College, Ramanathapuram. On the topic “Entrepreneurship & Its role in Indian Economy” is more Social Implicated. The Conference was more informative and implicated. The participants have gained more insight on the topic. The Conference has really induced the Entrepreneurial zeals and zusto among young Commerce Graduates.

I wish the Conference with every Success.

Yours Faithfully

A handwritten signature in blue ink, appearing to be 'M. Ganesan', written in a cursive style.

Dr.M.Ganesan

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Aim & Objectives

Academic Excellence in research is a continual process. The Roots motivates researchers in all aspects of encounters across disciplines and research fields, by assembling research groups and their projects, supporting publications and organizing programmes. Internationalisation of research work is what the journal seeks to develop through enhancement of quality in publications, visibility of research by creating sustainable platforms for research and publication, and through motivating dissemination of research findings.

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CHALLENGES FACED BY WOMEN ENTREPRENEURS IN INDIA

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Abstract

A huge number of women are entering into entrepreneurship in some form or the other. The women entering in entrepreneurs the facing for stiff competition family ties, the lack of mobility and low risk-bearing ability and overall important challenges in the male-dominated Indian society, women are not treated equally to men. This, in turn, serves as a barrier to women's entry into the business. Women's skills, knowledge, talents, abilities, and desire to do something for themselves and their children or family are some of the reasons for the women to become entrepreneurs.

Keywords: *Women Entrepreneurs, Challenges, Competition, Talent.*

Introduction

Entrepreneurs play an important role in ever free-market society. As described by economist Joseph Schumpeter in the 1930s, entrepreneurs act as a force of creative destruction, sweeping away established technologies, products, and was off doing things and replacing them with others that the marketplace as a whole sees as representing better value. In this sense, entrepreneurs are agents of change and confidently progress. A huge number of women are entering into entrepreneurship in some form or the other. Entrepreneurs play a main role in the economic development of a nation. Women's skills, knowledge, talents, abilities, and desire to do something for themselves and their children or family are some of the reasons for the women to become an entrepreneur.

Entrepreneurs Definition

"According to economist Joseph Alois Schumpeter (1883-1950), entrepreneurs are not necessarily motivated

by profit, but regard it as a standard for measuring achievement or success".

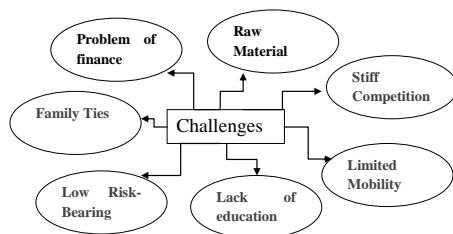
Review of Literature

Ms. Sweety Gupta, Ms. Aanchal Aggarwal (2015), in their study "**Opportunities and Challenges faced by Women Entrepreneurs in India**", the researcher concluded that attempts to motivate, inspire and assist women entrepreneurs should be made at all possible levels. Good training should be given to the women by establishing training institutes that can enhance their stage of work-knowledge, risk-taking abilities, enhancing their capabilities. After setting up training institutes, there should be continuous monitoring, improvement of training programs so that they can improve the quality of the entrepreneurs being produced in the country. Undoubtedly the women's participation rate in the field of entrepreneurship is increasing rapidly. However, efforts need to be taken at the larger scale to give the position in the field of entrepreneurship that they deserve. The actions

& steps that have been taken by the government-sponsored development activities have benefited only a small strata of society and more needs to be done in this area. Effective steps need to be taken to have entrepreneurial awareness and skill development for women.

Sanjay Kaushik (2013) in her study “**Challenges Faced by Women Entrepreneurs in India**”, the researcher concluded that Women entrepreneurs faced so many problems in aspects of financial, marketing, health, family, and problems. Some guidelines should be given by the govt and the financial institution to the women entrepreneur from time to time. What women need for enterprises little training, some financial support and motivation at all levels-home, the society, and the government. Its hope that suggestion forwarded in the article will help the entrepreneurs, in particular, to look these problems and develop better schemes by the govt.

Challenges Faced by Women Entrepreneurs



Problem of Finance

Finance is regarded as the lifeblood of any enterprise, be it big or small. However, women entrepreneurs suffer from a shortage of finance on two counts. Firstly, women do not generally have property in their names to use them as collateral for obtaining funds from external sources. Thus, their access to the outside sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. .

Raw Material

Most of the women enterprises are snowed under by the scarcity of raw material and necessary inputs. Added to this are the high prices of raw material, on the one hand, and receiving raw material at the smallest amount of discount.

Stiff Competition

Women entrepreneurs do not have managerial set-up to pump in a lot of money for canvassing and commercial. Thus, they have to face a stiff competition for advertising their products with both organized sector and their male counterparts. Such a fight ultimately results in the liquidation of women enterprises.

Limited Mobility

Unlike men, women mobility in India is highly limited due to a range of reasons. A single woman asking for the room is still looked upon doubt The cumbersome train involved in starting an enterprise coupled with the official's humiliating attitude towards women compels them to give up the idea of starting an venture

Family Ties

In India, it is mostly a women's duty to look after the children and other members of the family. In case of married women, she has to beat a fine balance between her business and family. Her total participation in the family leaves little or no energy and time to devote to the business. Support and approval of husbands seem essential condition for women's entry into the business. Accordingly, the instructive stage and family background of husbands positively influence women's entry into business behavior

Lack of Education

In India, around three-fifths (60%) of women are at rest illiterate. Illiteracy is the root cause of socio-economic problems. Due to the require of education and that too qualitative education. Women are not aware of big production technology and market knowledge. Also, lack of education causes low achievement incentive among women. Thus, lack of culture one type or other scrape for women in the setting up and running of business enterprise.

Low Risk-Bearing Ability

Women in India lead a comfortable life. They are a lesser amount educated and economically not self-dependent. All these decrease their ability to tolerate risk involved in running an enterprise. Risk- bearing is an necessary requisite of a winning entrepreneur.

Difficulties that are Faced by Women Entrepreneur



Figure 1

The figure shows that difficulties are faced by women entrepreneur with list of following aspects the data is collected. The first and fare most difficulty in establishing business managing family is an tough task (57.5) and other things or aspects in trend is financial problem (32.5) faced by women entrepreneur. Creating networks and contacts (27.5) and lack of training (27.5) are faced by women entrepreneur. Collecting quality information (17.5) for facing difficulty doing business in our country.

Conclusion

This paper concluded Independent-minded women entrepreneurs know when to trust their race in the competition globe. An increasing of research from a number of fields, including economics and real form of knowledge. It's a skill you can develop and strengthen shift in cultural or financial trends will create new entrepreneurial opportunities. Sometimes that shift arises from advances in technology. Many of our profiled entrepreneurs recognized emerging consumer needs and desires that promote new market opportunity.

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ENTREPRENEURSHIP AND INNOVATION – A STUDY

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Abstract

Entrepreneurs are perceived as more risk prone than other people. However, laboratory studies do not provide conclusive support for this claim. In our study, three groups of students served as subjects. One group of students did not express any intention of starting up their own business in the near future. The second group consisted of students who had participated in a special course designed for future entrepreneurs. The third group consisted of students or alumni who became entrepreneurs before graduating.

Keywords: *Entrepreneurs, Entrepreneurship, Innovation, dynamic.*

Introduction

Considerable advances, even breakthroughs, have undoubtedly been made during the last decades in our understanding of the relationship between knowledge and growth on one hand, and entrepreneurship and growth on the other. Similarly, more profound insights have also been gained as to how entrepreneurship, innovation and knowledge are interrelated. Yet, a comprehensive understanding is still lacking concerning the interface of all of those variables: knowledge, innovation, entrepreneurship and growth. The knowledge--innovation--entrepreneurship--growth nexus is intricate and influenced by forces that are likely to simultaneously affect all variables, at least partially, while others can be expected to have a unidirectional impact or affect only a few of these variables. The link between the micro--economic origin of growth and the macro--economic outcome is still too rudimentary modelled to grasp the full width of these complex and intersecting forces. Growth can basically be attributed the following fundamental forces: an increase in factors of production, improvements in the efficiency of allocation across economic activities, knowledge and the rate of innovation. Given full employment and efficient allocation, growth is thus driven by knowledge accumulation and innovation. The process of innovation is typically modeled as a function of the incentive structure, i.e. institutions, assumed access to

existing knowledge, and a more systemic part. Innovation also implies that the stock of (economically) useful knowledge increases. In other words, innovation is one vehicle that diffuses and upgrades already existing knowledge, thereby serving as a conduit for realizing knowledge spillovers. The process of innovation is consequently considered to be one of the critical issues in comprehending growth. Irrespective of the advances made in this vein of economics, a number of basic questions related to the dynamics of the growth process, and the ensuing normative conclusions, are only fragmentally understood and just partially explored. Even quite basic issues, as the definition of the concept innovation are clearly not settled, not to mention how they come about and by whom, i.e. the connection to entrepreneurial activities. Moreover, in precisely what way does innovation contribute to new knowledge (through scientific/technical discoveries or through a much broader view on innovation?) and which knowledge bases and cognitive abilities are critically important for innovation to take place? Exactly how does innovation substantiate into growth and how are the effects spatially diffused? And which policy measures should be taken in order to boost the probability of sustained knowledge based growth? Those are the questions that will be focussed on in this paper through a selected survey of the literature. The lack of detailed insight into these issues implies that our knowledge

concerning the microeconomic foundations of growth is at best partial, but could potentially also be quite flawed. Without accurate microeconomic specification of the growth model there is also an obvious risk that the derived policy implications are incorrect. The recipes for growth are likely to be inconsistent over time and also vary over different stages of economic development. Today's developing countries may learn from policies previously pursued by the developed countries, while developed countries themselves confront a more difficult task in carving out growth policies for the future. Hence, the relationship between the level of development, entrepreneurship, innovation and growth will also be considered.

Entrepreneurship versus intrapreneurship the simplest forms of the intrapreneurship concept appeared in the '70s, as a result of certain paradigm changes in the market, economy and companies' culture. The origins of intrapreneurship are to be found, no doubt, in entrepreneurship. The author who introduced the notions of intrapreneurship and intrapreneur is Gifford Pinchot III in 1978. The notions stem from the phrase intra-corporate-entrepreneur (Pinchot, 2010), and it concerned two aspects: 1. Intrapreneurship is a set of good business practice that gives full credit to people with entrepreneurial personality to innovate quickly in large organizations, not only for the benefit of the latter, but also that of the consumers/clients. 2. Intrapreneurship encompasses individual actions or/and team actions that behave in an entrepreneurial manner, in order to serve the interest of very large companies and supply chains, with or without official help (Pinchot, 2010). In one of his works on intrapreneurship, Nielsen et al. (1985) states that, although Pinchot is the one who invented the notion of intrapreneurship, economists like Chandler, Williamson and Baumol changed the classical and neoclassical principles of the market economy. They also believe that intrapreneurship is more apt for large corporations and it is best applied to dynamic environments (Hathway, 2009). Antoncic and Hisrich (2003) offered a series of key elements pertaining to intrapreneurship: new ventures and new businesses, product/service innovation, process innovation, risk taking (losses, opportunity costs), pro-activeness. The two economists see these elements as being independent, but at the same time interrelated, so as

to refer to the same construct. Macrae analyses intrapreneurship when western economies had difficulties. He considers that organizations should compete within themselves and self regulating profit centers should come up with the best solutions. Macrae says that this predates the notion of intrapreneur, but he supports Pinchot's ideas, warning about generally accepted theories promoted by business schools (Macrae, 1976; Macrae 1982). Pinchot and Pinchot suggest new terms related to intrapreneurship. One of them is "freeholder" which stands for employee or associate, but implies higher commitment. "Intra-property" pertains to the profit centre, assets and rights, and is not controlled by the corporate centre. "Intra money" refers to the wealth within the enterprise as a symbol of independence and freedom (Pinchot and Pinchot, 1997), (Hathway 2009). For Pinchot and Pellman, intrapreneuring is a set of definite principles, being the result of Pinchot's work in big companies. In their view, powerful teams led by entrepreneurs may be the beginning of successful organizations. The emphasis is on early prototyping,

Defining Innovation

Examination of the innovation literature confirms that there is enormous diversity in views and approaches to what actually constitutes innovative activity, and also highlights some of the confusion that exists within the discipline itself. Confusion seems to stem from the fact that many definitions introduce peripheral concepts, which may deflect attention from the core components of innovation and make its application difficult. Many definitions have been proposed to explain innovation, and as a result the term has gained greater ambiguity (Garcia and Calantone, 2002).

Innovation and Entrepreneurship

The conceptual relationship between entrepreneurship and innovation has been discussed in the literature for many years. According to Nelson (1993, p.4), innovation encompasses "the processes by which firms master and get into practice product designs and manufacturing processes that are new to them." Such a broad understanding of innovation is particularly meaningful within the context of innovative entrepreneurship insofar as upgrading technology or

improving skills may lead to more efficient uses of resources or higher-quality outputs, but not necessarily to new products or patents. That is why Lundvall (2007) emphasized that it is important to avoid a high-tech bias when thinking about innovation. When innovation is included in the analysis, it is important to distinguish between innovation and invention (Fagerberg, 2006). As Fagerberg (2006) shows, both are closely linked, and it is very difficult to distinguish one from another¹. But in many cases, there is a considerable lag between the two. However, a main difference between invention and innovation is that the former may be carried out anywhere, while innovation occurs mainly in firms that need to combine several different kinds of capabilities, knowledge, resources and skills (Fagerberg, 2006, p. 5). As Herbig et al. (1994 pp. 37 and 45) have observed: "Innovation requires three basic components: the infrastructure; the capital; and the entrepreneurial capacity needed to make the first two work". Moreover, innovation has to address market needs, and requires entrepreneurship if it is to achieve commercial success (Zhao, 2001). For this reason, it is important to introduce in the analysis the role played by the entrepreneur and to determine those elements or factors that would have any effect on him (Oakley, 1990; Aghion and Howitt, 1998). In general terms, when the entrepreneurship factor is considered the economic agent's behavior must be taken into account. This is not an occupation but an activity, and it must be considered the different circumstances and aspects of a person and the role of uncertainty and obstacles inherent in the business creation process (Devece et al., 2011; Giacomini et al., 2011; Nielsen and Lassen, 2012; Bettiol et al., 2012). The entrepreneurship factor also includes persons that search information or ideas about efficient production processes, as well as new organizational forms. Taking into account these ideas, different types of entrepreneurs can be considered (Nissan et al., 2011). First is the innovator, following Schumpeter's (1911, 1950) thesis. Schumpeter considers that entrepreneurship activity implies innovation in the introduction of a new product, organization or process, generating a destruction process. Thus, the entrepreneur is an actor who initiates and implements innovations (Docter et al., 1989; Hyvärinen, 1993; Lefebvre et al., 1997).

Second is the entrepreneur that takes advantage of profit opportunities (Kirzner, 1973, 1999).

Kirzner agrees with Schumpeter that an entrepreneur tries to take advantage of profit opportunities, but, contrary to Schumpeter's view, Kirzner says the entrepreneur learns from past mistakes and tries to correct them, driving the market toward equilibrium. Third, uncertainty element must be taken into account (Knight, 1921). Knight distinguished between risk and uncertainty, believing uncertainty to be an important factor considered by entrepreneurs. They have to take it into account and adopt decisions in an uncertain world. Their profits are a reward for bearing this uncertainty. And fourth, productive and non-productive entrepreneurs must be also considered (Baumol, 1990). From Baumol's point-of-view, entrepreneurs are creative and ingenious, searching for the most effective and appropriate means to increase their wealth, power and prestige. The existing environment around them has an important influence on their decisions (Farinos et al., 2011). Finally, it is also interesting to take into account the Drucker (1998) perspective. Drucker points out that innovation is at the heart of entrepreneurship activity and it is due to innovation that many entrepreneurs carry out their activity. One of the factors considered in the strategic growth of the company and the promotion of entrepreneurship is innovation (Freel, 2000; Freel and Robson, 2004; Hoffman et al. 1998; Hsueh and Tu, 2004; Qian and Li, 2003; Verhees and Meulenbergh, 2004). Hamel (2000 cited by O'Regan et al., 2006: 254) goes so far as to say that innovation is the most important component of a company's strategy. Entrepreneurs seek opportunities, and innovations provide the instrument by which they might succeed. Corporate entrepreneurship often refers to the introduction of a new idea, new products, a new organizational structure, a new production process, or the establishment of a new organization by (or within) an existing organization. From this perspective, we can presume that innovation would promote their activity, creating a feedback effect. That is, entrepreneurs innovate and the innovations stimulate other entrepreneurs to carry out their activity (Caceres et al., 2011; De Cleyn and Braet, 2012; Zortea-Johnston et al., 2012).

Spatial Aspects of Entrepreneurship

Entrepreneurship has in the past decade received a prominent position in economic theory, as it is increasingly recognised that the entrepreneurship plays a critical role in economic growth. In contrast to traditional growth theory where technological progress and innovation was regarded as an exogenous force ('manna from heaven'), modern endogenous growth theory takes for granted that innovation and entrepreneurship are endogenous forces that are driven by various actors in the economic systems and which can be influenced by smart public policy. This new theoretical framework places much emphasis on critical success factors such as competition, vested interests, R&D, knowledge spillovers, human capital, industrial culture and entrepreneurial ability (see for an overview Capello, 2007). In the literature on technological innovation and regional growth – following the rise of the new growth theory – three major drivers of growth were outlined: the knowledge base, innovative culture and action, and public infrastructure. Entrepreneurship does not take place in a wonderland of no spatial dimensions, but is deeply rooted in supporting geographic locational support conditions (such as favourable urban incubation systems, venture capital support conditions, accessibility and openness of urban systems, diversity and stress conditions in the urban environment, heterogeneous and highly skilled labour force, communication and information infrastructures, collective learning mechanisms, etc.). With the advent of the modern sophisticated communication and network structures, the action radius of entrepreneurs has significantly increased (see e.g. Reggiani and Nijkamp, 2006). Consequently, the geography of entrepreneurship and innovation has become an important field of research in modern regional economics, in which the dynamics of firms is receiving major attention. Entrepreneurship and Networks A modern economy is an associative space-economy where linkages between various actors create spatial-economic externalities that are beneficial to all actors involved. Thus, modern business life is increasingly characterized by inter-actor linkage that may form complex networks. Entrepreneurship means therefore, also the management of business network constellations. An interesting and rather comprehensive review of the relationship between entrepreneurship and network involvement has been given

by Malecki (1997b). The local environment (including its culture, knowledge base and business attitude) appears to act as a critical success factor for new forms of entrepreneurship, a finding also obtained by Camagni (1991). Apparently, the local 'milieu' offers various types of networks which tend to encourage the 'entrepreneurial act' (see Shaper, 1984). It should be emphasised that the chain entrepreneurship – competition – innovation – growth is not a rectilinear one. Innovation is a critical factor that functions in an open multi-actor system with concurrent phases of decisions and plan implementations, where the demand side (i.e., the customer) is the driving force (see Prahalad and Ramaswamy, 2004). Innovation policy at the firm level with various risks bears increasingly a resemblance to a smart portfolio management. But in the particular case of innovation a balance has to be found between uncertain exploration and risky exploitation (March, 1991). Entrepreneurs are the foundation stones of the innovation process, as they have to create new combinations of people and products, through the creation of idea generators, of product champions, of proper support, of proper support systems and mentors, of venture mechanisms and of effective gatekeepers (see also Katz, 2003). In the Schumpeterian view the entrepreneur is seeking for new combinations while destroying in a creative way existing constellations. This highly risk-taking behaviour, however, can be ameliorated by externalising some of the risks through participation or involvement in local or broader industrial networks..

Theoretical Background

Characteristics of Entrepreneurship Entrepreneurs, with their new business formations and enterprise activities, are handled as an important factor on the process of countries' development and growth. Because entrepreneurship consists of originating, or starting, a company, and management consists of operating an existing company (Zeithaml et al., 1987). Entrepreneurs always take a place in the front row while forming innovations and making the dreams come true. Because entrepreneurship is about creating new realities; transforming ideas into new ventures, and transposing old ideas into new situations (Nicholson & Anderson, 2005). Realizing the new investments real, forming production processes have been perceived as identical

with entrepreneurship. When the characteristics which belong to entrepreneurship that can be expressed in general lines are examined carefully, we will see that more detailed characteristics have existed. Consequently, a wide range of business behavior has variously been classified in the literature as "entrepreneurial", including starting a business (i.e., new venture creation), innovation, business ownership, business growth and size achievement, and managing a large business (Verheul et al., 2005). In addition to these characteristics, entrepreneurship focuses on newness and novelty in the form of new products, new process, and new markets as the drivers of wealth creation. Somewhat differently suggested that discovering and exploiting profitable opportunities is the foundation for wealth creation through entrepreneurship. Both of this viewpoint agree that opportunity recognition through entrepreneurship (Ireland et al., 2003).

Conclusions

An important part of this article underlines the relationship between entrepreneurship and intrapreneurship, as well as the similarities and differences between these two concepts. In order to be a successful entrepreneur it is necessary to possess a capital that allows you to bring something new on the market, for the companies who want to maintain themselves on the market, to resist competition, to enlarge and develop their business, innovation is mandatory. In general, the urban

climate offers many possibilities for strategic network involvement, either material or virtual

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ROLE OF WOMEN ENTREPRENEURSHIP IN RAMANATHAPURAM DISTRICT TAMILNADU, INDIA

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Abstract

The women Entrepreneurship serves as a catalyst of economic development of the country. It is one of the largest sections for capital accumulation. In fact financial growth is the result of the efforts taken by the entrepreneurs. Equally entrepreneurs can order the economic increase by their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is needed to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs completely explore the potentialities of the country's available resources and labour, knowledge and capital.

Keywords: women, Entrepreneurship, Development.

Introduction

The Economic growth and development of a country is determined by natural human and financial resources. The economic development of a nation is largely sparked off by its enterprising spirit. The spirit of entrepreneurship emerges from the interplay of behavior and activity of a special segment of the population known as entrepreneurs. A country may be rich in material resources and capital. But if entrepreneurship is lacking, the utilization of resources would not be as expected. The entrepreneur is a part of industrial society and as such, he should be considered as an asset. The entrepreneur is responsible not only for earning his or her livelihood but also for creating avenues of employment for others and contributing to the gross national product.

Entrepreneur

Entrepreneurs are a highly respected group in the developed world. They are the key to economic development. History is full of instances of individual entrepreneurs whose creativity has led to the industrialization of many nations. It conjures up visions of active, purposeful men and women accomplishing a wide variety of significant deeds. An entrepreneur is an important 'change agent' in every society. He bridges the gap between plan and execution.

Entrepreneurship

Entrepreneurship is neither a science nor an art. It is a practice. But, as in all practices, like medicine or engineering for instance, knowledge in entrepreneurship is a means to an end. It is not a 'flash of genius' but purposeful tasks that can be organized into systematic work. Etymologically, the term entrepreneur is derived from the French word entrepreneur who means to undertake. The Encyclopedia Britannica defines entrepreneur as "an individual who bears the risk of operating a business in the face of uncertainty about future conditions".

Role of Women in Economic Development

In the traditional society, woman's role is naturally limited to the family. Since she is the bearer of children, she is fully occupied with her duties as a mother and home maker. This is no small feat, since the traditional household may be described as both a production and a consumption unit. The man's responsibility is to provide the household with the raw materials, which are then converted by the woman into consumable products or objects, under precarious housing conditions and by means of rudimentary methods and tools. Many factors like urbanization, technical progress, woman's education, etc., have profoundly changed these traditional conditions,

even in a developing country like India. Slowly starting with the metropolitan areas and going back, the woman's role at home has become lighter due to technical progress. The production side of women's work at home is gradually decreasing, leading to a reduction of woman's role at home. Contemporary India is still predominantly a traditional society based on the norms of patriarchy. The extent and the form of female participation and what it means for her position within the family and society are closely determined by her location in the matrix of the family status hierarchy and the strata of economic

However, due to the growth of industrialization, urbanization, education and democratic system in the country, the tradition-bound Indian society is now undergoing a change and women are now seeking gainful employment in several fields in increasing numbers

Review of Literature

¹K. Sundaravalli in her study entitled, "A Study of Women Entrepreneurs in Tiruchirappalli Region", has evaluated the effectiveness of government and voluntary agencies in the service of women entrepreneurs. She also studies the environment conducive for women entrepreneurs in small-scale industries.² Medha Dubhashi Vinze in her study "Women Entrepreneurship in India" highlights the socio-economic background of women entrepreneurs in Delhi and the organization involved in promoting women entrepreneurs. ³ Paramjit Kaur Dhillon's article entitled "Women Entrepreneurs: Problems and Prospects" illuminates the motivational aspects of women entrepreneurs as achievers. She has made a comprehensive analysis of variables like, motives for starting enterprise, difficulties, autonomous orientation and dispositional aspect relating to risks and prospective planning and management. ⁴ M. Meera Bai in her study, "Women Entrepreneurs in the European Union", has opined that, less than 30 per cent of women in the European Union are working as independent operators in their own business. She has concluded that it is an eye opener for such countries like India to help women come up to start business enterprises like the women in the European countries to enhance their socio-economic status. ⁵ K.S. Uma Devi in her study, "Women Entrepreneurs in Karnataka" has examined the assumption that entrepreneurs are born and not made. In her study,

she has found that personal motivation, organizational support and socioeconomic factors are involved in the development of women entrepreneurs. Further she has explored that it is the hard work and commitment, which have brought success to women entrepreneurs.⁶ Natarajan's thesis entitled "A Study of Women Entrepreneurs in Tamil Nadu", undertakes an appraisal of the achievement of women entrepreneurs on the variables leading to their success.⁷ S.Rajanarayanan has made a study on "Support System for the Success of Women Entrepreneurs". In his study he opines that government and nongovernment agencies have started giving greater attention to promote self employment among women. Further he emphasizes that special training programmes are being organized for women to enable them to start their own ventures.

Objectives of the Study

- To understand the profile of the women entrepreneurs in Ramanathapuram district
- To study the various constraints and problems encountered by the women entrepreneurs.

Research Methodology

This section describes the methodology adopted in the present study, which includes the choice of the study area, the sampling technique adopted, the collection of data, the period of study and the tools of analysis. In order to evaluate the performance of women entrepreneurs in Ramanathapuram district 200 entrepreneurs selected by adopting stratified random sampling method. The entrepreneurs registered in District Industries Centre (DIC), Ramanathapuram as on March 2017.

Data Analysis and Interpretation

Table 1
Age Wise Classification of the Respondents

S. No	Age	Number of the respondents	Percentage
1	Less than 30	50	20.30
2	30 - 40	45	17.00
3	40 -50	91	50.00
4	50 above	14	10.20
	Total	200	100

Source: Primary data

It is the understood from above Table- 1 that the dominant age groups among the respondents are 40, 50 and less than 30 constitute 50.00 and 20.30 per cent respectively. The respondents who are 50 and above constitute 10.20 per cent the respondents who are less than 30 years constitute 20.30 per cent.

Table 1.1

Educational Wise Classification of the Respondents

S. No	Levels of education	Number of Respondents	Percentage
1	School Level	50	20.00
2	College Level	120	70.00
3	Technical	30	10.00
	Total	200	100.00

Source: Primary data

Table 3

Problems Faced by the Women Entrepreneurs

S. No	Problems	Mean Score	Rank
1	Arrangement of Finance	0.74	1
2	Installation of proper plant and machinery	0.31	2
3	Local Environment	0.39	7
4	Labour problems	0.41	3
5	Location of site	0.34	6
6	Town Planning approval	0.55	8
7	Industrial provided by the DIC	0.61	4
8	Power supply	0.63	5
9	Recruitment of personnel	0.49	10
10	Inadequate infrastructure	0.44	9

Source: Primary data

Conclusion

Success of women entrepreneurs and satisfactory progress can be achieved only by honest, sincere and dedicated efforts by all. And joint efforts of both men and women entrepreneurs can change developing India into a fully developed Country. The greatest revolution in a country is the one that affects the status and living conditions of its women. Promotion of women entrepreneurship ensures economic independence. Social emancipation of women gains social status. It promotes leadership qualities among women and swells the family income. Promotion of women entrepreneurship trains the future generation of women and it will also solve tomorrow's unemployment problem. And women entrepreneurs' inspire of their trails and hardships are a satisfied and confident lot in society and a model to other women.

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FINANCIAL PERFORMANCE ANALYSIS OF TVS MOTORS COMPANY

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Introduction

Financial analysis is the process of evaluating businesses, projects, budgets and other finance-related entities to establish their performance and suitability. Typically, financial analysis is used to analyze whether an entity is stable, solvent, liquid or profitable enough to warrant a monetary investment. When looking at a particular company, financial analysts accomplish analysis by focusing on the income statement, balance sheet, and cash flow statement.

Financial analysis generally classified into various forms depends upon the purpose. In this study financial analysis is classified into

Liquidity and Solvency Ratios

Profitability Ratios

Management Efficiency Ratios

In this paper attempt to analyses the financial performance of TVS Motors Company for the five years from 2014 to 2018.

Review of Literature

Dr.Chakraborty.P.K.(2004) framed a new approach to identify the growth rate with corporate liquidity and financial flexibility. The theory backed on Net Liquid Balance of Schulman and Cox and sustainable growth model developed by Robert C.Higgins.

Azhagaiah and Gangadevi (2008) studied the leverage and financing decision for the selected 30 electronic companies for the five years period from 1998 to 2003. In his study found that the company has a high operating leverage should kept low financial leverage and

vice-versa. So, it is desirable that a company has low operating leverage and a high financial leverage.

Objectives of the Study

1. To analyses the financial position of TVS Motor Company.
2. To identify the efficiency of management in TVS Motor Company during the study period.
3. To reveal the suggestion through ratios findings for effective functioning of TVS Motor Company.

Methodology of the Study

Sample Selection

This empirical study analyses the financial data of TVS Motor Company which undertaken by convenience sampling method, In order to evaluate the financial performance of the firm has analysed.

Period of the Study

The present study covers five calendar years from 2014 to 2018.

Sources of Data

The present study was mainly based on secondary data which were collected from the firm's website. Data were collected from the Annual Reports of respective firm through its website and Moneycontrol.com website.

Tools Used For the Study

1. Current Ratio
2. Liquid Ratio

3. Debt Equity Ratio
4. Gross Profit Margin
5. Net Profit Margin
6. Inventory Turnover Ratio
7. Debtors Turnover Ratio
8. Fixed Asset Turnover Ratio

Limitations

This study is confined to five years data only, i.e. from 2014-2018.

This study is based on secondary data collected from the website moneycontrol.com and the Website of TVS Motor Company; therefore the quality of the study depends upon the accuracy, reliability and quality of the secondary data source. Approximation, and relative measures with respect to the data source might impact the results.

Data Analysis and Interpretation

The data collected is analyzed through ratio analysis and important tables are used for data discussion as per needed. The ratios and various tables prepared are used for data analysis.

Table No. 1 Liquidity and Solvency Ratios of TVS Motor Company (Rs. In Crores)

Particulars	2018	2017	2016	2015	2014
Current Ratio	0.66	0.71	0.72	0.87	0.87
Liquid Ratio	0.51	0.54	0.58	0.66	0.57
Debt Equity Ratio	0.36	0.45	0.39	0.56	0.34

Source: Moneycontrol.com

It is observed from the table No 1 throughout the study period the current ratio is in gradually decreasing trend and it is below the optimum level of 2:1. It is at the highest ratio 0.87 in the year 2014 and the lowest ratio 0.66 in the year 2018.

The liquid ratio of TVS Motor Company shows a fluctuating trend during the study period 2014 to 2018. The highest ratio is 0.66 in the year 2015 and the lowest ratio is 0.51 in the year 2018. The liquid ratios are below the optimum ratio of 1 lower ratio will affect the short term solvency. Hence it should be increased.

The Debt Equity Ratio depicts a fluctuating trend like liquid ratio. The highest ratio is 0.56 in the year 2015 and the lowest ratio is 0.34 in the year 2018. It gives clear

picture about debt and equity employed in capital structure of TVS Motor Company.

Table No. 2 Profitability Ratios of TVS Motor Company (Rs. In Crores)

Particulars	2018	2017	2016	2015	2014
Gross Profit Margin (%)	5.22	4.69	5.16	4.46	4.35
Net Profit Margin (%)	4.37	4.59	4.40	3.44	3.28

Source: Moneycontrol.com

The above table shows that the Profitability Ratios of TVS Motor Company. During the study period Gross Profit Margin shows the highest ratio of 5.22 in the year 2018 and lowest margin ratio of 4.35 in the year 2014.

The net profit margin reveals positive growth during the study period except 2018. The highest net profit margin is 4.59 in the year 2017 and the lowest margin is 3.28 in the year 2014.

Table No. 3 Management Efficiency Ratios of TVS Motor Company (Rs. In Crores)

Particulars	2018	2017	2016	2015	2014
Inventory Turnover Ratio	16.04	13.64	17.36	13.19	15.78
Debtors Turnover Ratio	17.88	18.64	20.53	24.10	25.09
Fixed Assets Turnover Ratio	3.45	3.19	3.30	3.67	3.28

Source: Moneycontrol.com

Table No 3 gives a picture of management efficiency ratios of TVS Motor Company. The inventory turnover ratio of TVS Motor Company shows a fluctuating trend during the study period 2014-2018. The highest ratio is 17.36 in the year 2016 and the lowest ratio is 13.19 in the year 2015. The company may consider increasing some sort of inventories for enhance the productivity of firm.

The debtors turnover ratio of TVS Motor Company reveals a gradually decreasing trend during the entire study period. The highest ratio is 25.09 in the year 2014 and the lowest ratio is 17.88 in the year 2018.

The Fixed Assets turnover ratio of TVS Motor Company shows a fluctuating trend during the study period 2014-2018. The highest ratio is 3.67 in the year 2015 and the lowest ratio is 3.19 in the year 2017.

Conclusions

The present study witnessed the financial performance of TVS Motor Company for five years. The current ratio of the firm is less than the optimum level which will affect the short term solvency. Hence it should be increased. The high debt equity ratio is the symbol of excellence; here the level of ratio is significantly decreased consequently. Hence, it should be increase for better movements.

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GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEURS IN INDIA

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Abstract

In India several institutions are devoted in prompting women entrepreneurship. The Government of Asian nation has taken a lively step towards Empowering females Entrepreneurs altogether the business areas. Institutions offer many schemes for initiation and sustenance of start-ups, specifically managed by Women entrepreneurs. The Ministry of small, Small and Medium Enterprises of Government of India has opened women's cell to provide Assistance to women entrepreneurs. The Women and kid Development department has launched many financial gain generating schemes. In that they are providing assistance in setting up the training cum income generating activates for the needy women Entrepreneurs. This Paper aims to understand the various schemes and benefits for empowering women in the field of entrepreneurship.

Keywords: Women entrepreneur and Government Schemes India.

Introduction

Women entrepreneurs have achieved remarkable success. The Micro, little & Medium Enterprises Development Organisation (MSME-DO), the various State Small Industries Development Corporations (SSIDCs), the nationalized banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs). To cater to the wants of potential girls entrepreneurs, who may not have adequate educational background and skills, MSME-DO has introduced process/product oriented EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc.

A special prize to "Outstanding girls Entrepreneur" of the year is being given to acknowledge achievements created by and to produce incentives to girls entrepreneurs.

The workplace of DC (MSME) has additionally opened a girls Cell to produce coordination and help to female entrepreneurs facing specific issues.

There also are many alternative schemes of the government just like the financial gain Generating theme, implemented by the Department of Women and Child Development, which provides assistance for setting up

training-cum-income generating activities for indigent girls to create them economically freelance. The Small Industries Development Bank of Asian nation (SIDBI) has been implementing 2 special themes for ladies specifically Mahila Udyam Nidhi that is associate exclusive scheme for providing equity to women entrepreneurs and therefore the Mahila Vikas Nidhi that offers biological process help for pursuit of financial gain generating activities to girls. The SIDBI has additionally taken initiative to line up an off-the-cuff channel for credit desires on soft terms giving special stress to girls. Over and on top of this, SIDBI also provides training for credit utilization as also credit delivery skills for the executives of voluntary organizations working for women.

Grant for setting up a production unit is also available under Socio-Economic Programme of Central Social Welfare Board.

Objective of the Study

To study about Indian women entrepreneur
To study about Indian Government Schemes of Women entrepreneur

Methodology

- Research Type: Descriptive Research
- Data Collection Technique: Secondary Data collected through leading journals, reviews, book chapters etc.

Literature Review

1. Rajan and Saradha in their study of women entrepreneurship and support systems research says that internal support is very important for starting any business more than external support. According to the study internal supports square measure family, Spouse, Parents, Moral Support, Internal Support, Financial support, Motivation and encouragement from internal family members.
2. Sonia et al. as per the analysis that women's political direction in an exceedingly country was absolutely connected with women Entrepreneurial behaviors additionally this study additionally disclosed that association of women's political leadership at the country level with women's entrepreneurship at the individual level. Political empowerment with in a country produced a significant direct effect on female entry into entrepreneurship.
3. Manuela Pardo-del-Val, study funds that three important issues across the counties of women entrepreneurs those are level and type of training, available of funding and selection of industry for starting business.

Government Schemes for Women Entrepreneurs in India

Women Entrepreneurs are often seen everywhere within the startup-up scheme of Asian nation. Women too square measure seen exploit their high-profile jobs furthermore as some stepping out of the four walls of their homes and change of integrity the pool of Entrepreneurship in Asian nation. The major issue to jumpstart the entrepreneurial journey is capital and numerous banks supply specialized loans for ladies entrepreneurs that have slightly totally different and additional versatile set of terms and conditions concerning collateral security, interest rates, etc.

Here is a list of various schemes and loans exclusively for women that aim at promoting and easing out the process for them.

1. Annapurna Scheme

This theme is obtainable by the banking concern of Mysore for those women entrepreneurs WHO square measure fixing food business trade so as to sell packed meals, snacks, etc. The amount granted as a loan underneath this theme is often accustomed fulfills the capital desires of the business like shopping for utensils and alternative room tools and instrumentation.

Under this loan, a guarantor is required along with the assets of the business being pledged as collateral security.

Further, the most quantity of cash that's granted is 50,000 which has to re-paid in monthly installments for 36 months, however, after the loan is sanctioned, the lender doesn't have to be compelled to pay the EMI for the primary month. The rate of interest is set relying upon the market rate.

2. Stree Shakti Package for Women Entrepreneurs

This theme is obtainable by most of the SBI branches to girls WHO have five hundredth shares within the possession of a firm or business and have taken half in the state agencies run Entrepreneurship Development Programmes (EDP). The theme additionally offers a reduced rate of interest by zero.50% in case the amount of loan is more than 2 lakhs.

3. Bharatiya Mahila Bank Business Loan

This loan may be a web for budding women's entrepreneurs wanting to begin new ventures within the fields of the retail sector, loan against property, MICRO loans, and SME loans. The maximum loan quantity underneath this loan goes up to 20 crore just in case of producing industries and additionally a concession is on the market to the extent of zero.25% on the rate of interest and interest rates typically vary from ten.15% and higher. Additionally, under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), there is no requirement of collateral security for a loan of up to ₹ 1 large integer.

4. Dena Shakti Scheme

This theme is provided by Dena bank to those girls entrepreneurs within the fields of agriculture, producing, micro-credit, retail stores, or small enterprises; who are in need of financial assistance.

The rate of interest is additionally small by zero. 25% together with the utmost loan quantity being 20 lakhs for retail trade; education and housing whereas 50,000 under the microcredit.

5. Udyogini Scheme

This theme is obtainable by Punjab and Sind Bank thus on offer girls entrepreneurs concerned in Agriculture, retail and small business enterprises to get loans for business at flexible terms and concessional interest rates. The maximum quantity of loan underneath this theme for ladies between the people of 18-45 years is 1 lakhs however your family financial gain is additionally taken into thought and is about at ₹ 45,000 per annum for SC/ST women.

6. Cent Kalyani Scheme

This theme is obtainable by the financial institution of Republic of India with the aim of supporting girls in beginning a brand new venture or increasing or modifying Associate in nursing existing enterprise. This loan will be availed by girls World Health Organization are concerned in village and bungalow industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade, and government-sponsored programs. This scheme requires no collateral security or guarantor and charges no processing fees. And the most quantity that may be granted underneath the theme is Rs. 100 lakhs.

7. Mahila Udyam Nidhi Scheme

This theme is launched by Punjab full service bank and aims at supporting the ladies entrepreneurs concerned within the tiny scale industries by granting them soft loans that may be repaid over a period of 10 years. Under this theme there are totally different plans for beauty parlors, day care centers, purchase of auto rickshaws, two-wheelers, cars, etc. the maximum quantity granted underneath this theme is 10 lakhs and also the interest depends upon the market rates.

8. Mudra Yojana Scheme for Women

This scheme has been launched by the Govt. of Republic of India for individual girls eager to begin tiny new enterprises and businesses like beauty parlors, tailoring units, tuition centers, etc. as well as a gaggle of ladies eager to begin a venture along.

The loan doesn't need any collateral security and may be availed as per three schemes –

- i. Shishu – loan amount is limited to 50,000 and can be availed by those businesses that are in their initial stages.
- ii. Kishor – loan quantity ranges between 50,000 and 5 lakhs and can be availed by those who have a well-established enterprise.
- iii. Tarun – loan amount is 10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion

If the loan is granted, a Mudra card will be given to you which functions the same way as a credit card however the funds available are limited to 10% of the loan amount granted to you.

9. Orient Mahila Vikas Yojana Scheme

This theme is provided by Oriental Bank of Commerce to those girls World Health Organization hold a fifty one share capital singly or conjointly in a very proprietary concern. No collateral security is needed for loans of 10 lakhs up to 25 lakhs just in case of small-scale industries and also the amount of compensation is seven years. A concession on the interest rate of up to 2% is given.

Conclusions

Women sector occupies nearly 45% of the Indian population. At this stage, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. It can be considered that today we are in a better position, where in women participation in the field of entrepreneurship is increasing at a considerable rate. Emerging entrepreneurs are just like newborn. They cannot stand on their own feet, at least in the initial stage of their business strong supporting system is very essential for their survival and sustainability. Supporting institutes play an important role in grooming and nurturing the budding entrepreneurs in the right direction. Supporting institutions not only provides seed capital also helps emerging entrepreneurs for their marketing, exporting and various activities. Government through its various schemes and incentives has created a strong support system to take care of growing entrepreneurs. The strong support system helps the entrepreneur stand firmly in the business.

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FOOD DELIVERY APPLICATIONS AND COMPANY IN INDIA – A STUDY

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Abstract

The present study is a conceptual study made to understand the innovative strategies followed by online food delivery startup companies in India. These startup companies led by young Indians have been inspired to take up various challenges to address the concern areas of Indian consumers and extend them with various products and services at reasonable prices.

Indian food delivery market is valued at fifteen billion bucks Associate in nursing set for an exponential growth. Food delivery has become a awfully competitive market in Bharat.

The growth of online food ordering delivery platforms by mobile apps has made business men awake and take notice. The type of online delivery service models of four different companies like swiggy, zomato, food panda and Fassos are analysed and it is understood through the study that the future seems brighter for the online food industry, as India catches up with developed markets in terms of changing life styles.

Keywords: Food Delivery Industry, Online application services.

Introduction:

India's on-line food ordering sector saw a powerful rate within the range of daily orders, growing consistently at 15 per cent on a quarterly basis from January to September last year, according to a report from Red Seer Consulting. The growth has resulted within the range of orders on a daily duration a mean of four hundred,000 during the September quarter. It has additionally meant players, including Swiggy, Zomato and Foodpanda, are investing in in-sourcing deliveries.

In the September quarter, self-deliveries grew to 56 per cent of the total number of orders done by the food-tech sector in India. In-house deliveries stood at 46 per cent in the fourth quarter of 2016.

"It is changing into additional} clear that food school is additional and more of a supply play, eating house discovery isn't a deep competitive advantage.

There are unit clear trends on client and vendor satisfaction supported by the higher delivery speed and compliance that vouch for superiority of the captive delivery model in Indian market,"said Anil Kumar, founder and chief executive officer, Red Seer.

Having a better control of their deliver fleets, food ordering platforms were able to bring down the average

time taken to deliver a meal from 47 minutes in the December quarter of 2016 to 42 minutes in the September quarter in 2017. This number is expected to grow as food tech players look to boost customer satisfaction and have them order more meals. Swiggy, one of the leading players has in-sourced deliveries since its inception and continues to process 100 per cent of deliveries. Zomato, which started off as a restaurant discovery platform and turned to online food ordering, acquired Runner, a hyper local logistics firm in order to boost its own in-house delivery arm. The growth in 2018 is expected to continue at the same pace. However, Ola, India's largest taxi-hailing firm, buying Foodpanda could upset the market. Ola has said it would invest \$200 million into Foodpanda over the next few years, creating a scare that there could be a price war in the food-tech space again.

Currently, players like Swiggy and Zomato have managed to take care of the expansion despite charging delivery fees for small-ticket deliveries.

Experts and business watchers say the model of delivering food from restaurants, which is ordered online, has been proven, even if there's some way to go for firms in the space to begin making profits. This also puts the sector at risk from being invaded by players with deep

pockets, who splurge huge amounts of money to grab market share and fend off rivals in the hope that they'll be able to turn profitable someday.

Objective of the Study

- To Study about Online food industry
- To Study about Online food applications

Methodology

Research kind: Descriptive Methods.

Types Data Collection: Secondary information
Collected through leading Journals, reviews, chapter Books

Literature Review

The present on-line ordering food economy enable users to use one faucet of their portable to order from a good array of restaurants, so the team want to checking some literature to understanding in what reason on-line food delivery area unit quite necessary for individuals during this century. this section ought to situates the team analysis ,which is need focus on the wider academic community in the online ordering food and to identify the gap within that the literature that the analysis are going to be have to be compelled to address. and the main purpose of literature review is that mix with understanding of every work, point that in which way could fulfilling the need for other research, and located the team own style within the background of existing literature is that the most important purpose (Ridley and Diana, 2012), through the further study of tracing the intellectual progressing, the team could ability to accumulate the ways of analysis and study within the literature, and it also as a basic step to be contrast consider and analysis the existing system, and give the feedback concerning the matter that existing system couldn't be solve it. Hence, following components can through APP style integrity, specification, use requirement, common issues and emerging technology to analysis the role of online food delivery system in markets.

Food Delivery Applications in India

With the event of technology, people look over mobile app for every work to be done. From paying on-line bills to purchasing grocery product everything being ordered from mobile apps. With Brobdingnagian range of young

professionals within the huge cities individuals can't realize a lot of time to arrange food. Here comes Food Delivery Apps to create the duty too straightforward in Bharat 2019. Downloading the app from play or App store, register into the app. selecting the menu to put food delivered to your step. Most of the young IT skilled and alternative workplace goers found this methodology too straightforward to put a food order on-line that save them Brobdingnagian time. Online food delivery website and mobile application much popular in Indian cities like Bangalore, Chennai, Hyderabad, and Mumbai.

With an oversized range of young audience in numerous cities, Food Delivery Apps in India has become instant widespread among users. People have a huge number of choices to select among the apps to compare and pay with offer price from online food ordering app.

Here we glance at the highest ten most well liked mobile apps for food delivery in India that area unit serving to to serve tastier lives reception.

1. Swiggy

Swiggy is one of the highest rated food ordering mobile application in India. It was aroused by the prospect of giving entire sustenance requesting and conveyance arrangement from the most effective near hotels to the purchasers. Swiggy is best food delivery apps Bangalore and alternative prime cities in India. With over ten,000,000+ downloads in the play store, Swiggy rated as No. 1 online food ordering app in India. The service that provides customers providing from associatey edifice with no minimum order methodology and receives an quantity from all near hotels collaborates with.

2. Zomato Order

Zomato Order is an online food ordering service which is launched by Popular restaurant finder Zomato. The food delivery service in India operative from all major cities.

With Brobdingnagian quality in a very fast span of your time, Zomato is the biggest rival for Swiggy in India. Zomato is an internet edifice search platform accessible for Mobile devices discovered in 2008.

Later the corporate expands the feature by as well as food order and delivery in prime cities. Zomato operative in nearly twenty five countries across the planet as well as

India, Australia, United States. Auser will place associate orderby choosing near edifice and sound over the menu.

3. Uber Eats

Uber Eats is a popular online food ordering app in India which operates in all major cities including Mumbai, Chennai, Bangalore, Hyderabad, Delhi and more. The mobile app accessible for each humanoid and ios devices. This is a venture of Uber Technologies, Inc. who is additionally own widespread taxi service across the world.

Uber chow operative in over 1000+ several major cities round the world in numerous countries. The app allows users to pick favorite food from nearby restaurants and delivers to the spot in quick time. In a fast span of your time, Uber became a tough competitor to other leaders like Swiggy and Zomoto. Try the app and find a proposal on 1st delivery

4. Foodpanda

Foodpanda may be a outstanding on-line food ordering web site and mobile app that is working in forty three totally different countries across the world as of 2017. The company has headquarters in Berlin, Germany and start the service in 2012. The firm has partnered with nearly 40000 local restaurants in different cities to give delivery of time.

5. Domino's

Domino's is a prominent pizza delivery app which is available in Android and ios platforms. The telephone call pizza ordering service now upgrade as a mobile app to place an order without calling. Domino's provides totally different coupons and offers for purchasers to decide on the most effective convenience to style with continent payment choices.

6. Pizza hut

Pizza hut may be a world pizza pie delivery app service that is functioning in numerous nations. In India, Pizza hut functioning in some cities for giving on time food deliver to customers. It presents all of your most darling arrangements, pasta, beverages and sweet. Pizza shanty application offers fast get to and neighbourhood bargains.

7. Just Eat

Just Eat is another comparable kind of administration which supplies you an opportunity to see adjacent eateries and then requests nourishment on the net. You likewise get rebates for on-line installment or by means that of various coupon codes. It works within the bigger a part of

the large urban Cities in India and rated as prime Food Delivery Apps Mumbai.

8. Faasos's

Faasos's is an Indian food ordering app startup which started in 2011. The app owns Brobdingnagian customers in prime cities of India like Mumbai, bangalore, Hyderabad. Faaso app comfortable runs with Android, iOS, Windows operating sysyems.

The app provides simple navigation for purchasers to decide on the most effective accessible menu for order.

9. Tasty Khana

TastyKhana is associate Indian primarily based Food Delivery mobile app supported by Sheldon D'souza and Sachin Bahrdwaj. It empowers Customers to urge moment access to its information of quite eateries crosswise over India.

It offers some of decisions to relinquish Customers an opportunity to form profiles, spare eatery areas, and their past requests. Founded in 2007, TastyKhana available for Android and ios platforms.

10. Food Mingo

Food Mingo functioning in major Indian metropolitans like Hyderabad, Pune, and Mumbai. The company established in 2012 by Pushpinder Singh. Food Mingo application allows Customers to request sustenance on-line type and book tables at eateries of their call.

It to boot offers coupons and preparations from its assistant eateries in those urban communities. Customers of Food Mingo application will track their needs increasingly.

Conclusion

There are many popular business models in the food tech space such as on-demand delivery, restaurant and food discovery, concierge, kitchen cloud, full stack, thin layer, market place and home cooked food models. The top most valued, unexplored and toughest model is the home cooked food model. This is truly where the greatest potential lies and innovation can spin off this industry in a wholly new direction. Technology and innovation is going to play a key role in the growth of the food sector. Technology provides significant cost and efficiency improvements for restaurant partners. To be able to be profitable, it is important to focus on building scalable revenue streams and capabilities with a long-term goal,

and progress extremely quickly on the technology side to control efficiencies internally. Companies that can possibly work on coming up with creating classic food in unexpected and non-traditional ways are bound to score big. The Indian Food tech startup Industries are here to stay and to be in the race is to examine and stabilize operations and processes, and also picking up the right opportunities to grow and achieve profitability. It is now a wait and watches for all to see how, and how well, the industry shapes up.

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GOVERNMENT SCHEMES FOR PROMOTING RURAL ENTREPRENEURSHIP

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Abstract

Rural India poses a huge entrepreneurial potential, which remains unexplored. Lack of awareness about government policies and schemes is a major hurdle in the growth of rural entrepreneurs. The generate rural employment and to promote the entrepreneurs in the rural areas of the country, the ministry of MSME is implementing schemes through Khadi and Village Industries Commission (KVIC) and Coir Board. A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE) were launched to promote Innovation & Rural Entrepreneurship through rural Livelihood Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation.

Keywords: *entrepreneurs and business schemes of a government of India, central government entrepreneur schemes for rural development, ASPIRE scheme for promoting rural area entrepreneurship, India's efforts at promoting entrepreneurship and innovation, SMEs: driver of economic growth in India, etc.,*

Introduction

The Government policy with coordination of Department of Rural Development and Department of Land Resources is running various schemes for Indian Citizens and Indian entrepreneurs working in the socio-economic development of rural India. Rural India poses a huge entrepreneurial potential, which remains unexplored. Lack of awareness about government policies and schemes is a major hurdle in the growth of rural entrepreneurs. Rural areas that pose a huge entrepreneurial potential, where mostly still remains unexplored. The awareness that government policies and schemes of major hurdle in the most growth of rural entrepreneurs. Have the same schemes that can be of great help to village business.

Objectives of the Study

- To know the Promote rural entrepreneurs culture in India
- The Initiatives of government schemes in rural entrepreneurship development

- The aimed to establish the knowledge of government schemes of rural Entrepreneurs
- To know used by the government schemes of rural entrepreneurs

Research Methodology

The data used in the paper is mainly from secondary sources. The data collected from secondary sources like research papers, books, articles, and Government reports in entrepreneurship development.

Meaning of Rural Entrepreneur

The individuals who conduct their businesses in rural areas do so by utilizing locally resources. Their business activities improve the standard of living for local communities by creating employment opportunities for people living in proximate villages and provide sources of entrepreneurial activities to establishment of industrial and business units in this rural industries of the economy. Similarly, rural entrepreneurship can further interms of rural industrialization.

Entrepreneurs and Business Schemes of Government of India

A government of India offers various schemes for Entrepreneurs sectors such as Agricultural, Chemicals, and Fertilizers, Finance, Commerce & Industry, Communication and Information Technology, Corporate Affairs, Culture, Food Processing, Housing & Urban Poverty Alleviation, and Science & Technology, etc.

The Central Government Entrepreneur schemes for Rural Development are listed below

- Aajeevika
- Prime minister's rural development fellows (PMRDF)

ASPIRE Scheme for Promoting Rural Area Entrepreneurship

ASPIRE Scheme for promotion of innovation, entrepreneurship, and Agro-Industry is promote by the Ministry of Micro, Small and Medium Enterprises. ASPIRE Scheme are a result of that announcement aimed to promoting innovation, Entrepreneurship, and agro-industry.

ASPIRE Scheme Background

Development of the rural economy has been one of the prime concerns for the government of India. Despite the efforts, the problems of poverty, unemployment, drudgery, and migration still exist in the rural economy. There is a need to address these problems by creating employment opportunities in the rural areas, and this could be done by setting up of small enterprises in the Agro-based sector more so as nearly 56 % of the population is still dependent on agriculture. There is scope for innovation, value addition and entrepreneur development. The possible only by skill up-gradation, handholding, mentoring, incubation and credit support aimed at rural youth and women providing them employment opportunities in rural areas. The ASPIRE Scheme aimed at solvet that problem and creating employment opportunities of entrepreneurs in rural.

Objectives of ASPIRE Scheme

The main aims of the ASPIRE scheme are to

- Create new jobs and reduce unemployment
- Promote entrepreneurship culture in India
- Grassroots economic development at the district level

- Facilitate innovative business solution for meet social needs and
- Promote innovation to further strengthen the competitiveness of MSME sector.

India's efforts at promoting entrepreneurs development and innovation

Startup India: Through that Startup India initiative, the Government promoting entrepreneur by mentoring, nurturing, and facilitating startups throughout the life cycle. Since the launch in January 2016, the initiatives has successfully given a head start to numerous aspiring entrepreneurs. With a 360 degree approach to the enable startups, that initiative provided a compressive four-week free online learn programme, has set up research area, incubators and startup centres across the country by the create a strongly network of academic and industry bodies.

Make in India: Design to transform India into a world design and manufacture hub, the Make in India initiative were launch in September 2014. It came to powerful call to India's peoples and business leaders, and an initiative to potential persons and investors around the world to overhaul out-dated processes and policies, and centralize information about opportunity in India's manufacture sector.

Aims of Innovation Mission (AIM): It is the Government of India's endeavours to promote a culture of innovation and entrepreneur, and it serves as a platform for promote theworld level Innovation Hubs, Grand Challenges, start-up business, and other self-employment activity, particularly in technology driven areas. In those to foster curiosity, creativity and imagination right at the school, AIM recently launched Atal Tinkering Labs (ATL) across India. AICs provide global class infrastructure facilities with appropriate physical views in terms of capital equipmantand operating facilities.

Support to Training and Employment Programme for Women (STEP): It is introduced by the Government of India's Ministry of Women and Child Development to train women the formal skill training facility, especially in rural India. The initiative reached that all Indian women above 16 years of age. The programmes that skills of several sectors of agriculture, horticulture, food processing, handlooms, traditional crafts like embroidery, travel and tourism, hospitality, computers, and IT services.

Jan Aadhaar Mobile (JAM): JAM, is a technological intervention that enables direct transfer of subsidies to beneficiaries, and that eliminates all intermediaries and leakages the system, which has a potential impact on the lives of millions of citizens. Besides services that vital check the corruption, JAM provides for accounts to all underserved regions, the order of make bank services accessible down to the last mile.

Digital India: The Schemes of introduced that modern Indian economy to makes that government services available electronically. The initiative aims to transform India that the digital - empowerment society and knowledge economy with world access to goods and services. Give the historically poor internet portable, the initiatives that make available high-speed internet down to the growth strategies.

Science and Technology (ST): There comprises several teams that work across the spectrum on all major projects that require scientific and technological intervention. The Technology Interventions for Disabled and Elderly, they off provides technological solutions to address challenges and improve qualities life of elderly in India through the application of science and technology.

Stand-Up India: Introduced that 2015, Stand-Up India the leverage institution credit for the benefit of India's under privilege. The main aims to enable economic participation, and share the benefits of India's growth, among women entrepreneurs. The Stand-Up India portal also acts as a digital platform for small, medium and large scale entrepreneurs and provides information on finance, and credit guarantee.

Training entrepreneur's assistance and growth strategies: To address the critical issues of access to credit among India's underprivileged women, the programme enables credit available that interested women through non-governmental organizations (NGOs). The women can received supporting of registered and non-registered in both accessing loan facilities, and receive counselling and training opportunity that kick-start proposed enterprises, in order that provide ways for women to take up activities of trade.

Pradhan Mantri Kaushal VikasYojana (PMKVY): The initiative of the Ministry of Skill Development & Entrepreneurship (MSDE), the Skill Certification initiative that aims to train to youth. The industry-relevant skills to

enhance opportunity for livelihood creating, and employable programmes.

National Skill Development Mission: The mission aims to create a synergies across sectors and States in skilled industry and initiative. The vision to 'Skilled India' it is designed to expedite decision-making across sectors to provide skills, without compromise on quality or speed. The seven sub-mission proposed in the initial phase to guide the mission's skilling efforts across India are: (i) Institutional Training programmes (ii) Infrastructure facilities (iii) Convergence (iv) Training members (v) Overseas Employment opportunities (vi) Sustainable Living area status (vii) Leverage Public facilities.

Science empowerment and equity development: The aims of provide opportunities to motivating scientists and field level workers to undertake action-oriented, location purposes for socio-economic growth, particularly in rural areas. SEED emphasizes in development, so that benefits of technology across that vast section of population.

SMEs: Driver of economic growth in India

Small and Medium Enterprises (SMEs) play of economic and social development of India. According to Ministry Of Micro, Small & Medium Enterprises the MSME sector contributes about 8% of GDP. Its contribution to the economy ranges from industrial output, employment, and generation of export income. The Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 MSMEs the segmented in two categories.

The SME sector plays that crucial support of large scale employment opportunity at comparison lower capital cost than large industry. They also help the industry of rural & backward areas, reducing regional imbalances, assuring more equity distribution of national income and wealth. The sector is a large scale employment opportunity, employed about 80 million people to the ministry of SME. The SMEs contributes the 45% of the total manufacture output and 40% of exports the country.

Conclusion

The Start-up culture that welcomed with the aims the Indian Government. Individuals who take up to Entrepreneurs generate employment opportunities for others, able that convenient foreign countries to investment idea and create triple of success through their

distribution of products and services to that economic growth. To support and strengthen the Start-up culture in India, the various Government schemes that past few years. The government schemes for start-ups that every youth entrepreneur must be aware of, the take initiatives and the more rural entrepreneurs.

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BARRIERS TO WOMEN ENTREPRENEURSHIP

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Abstract

This article attempts to thrash out the role of women on entrepreneurship and the barriers they come across while connecting themselves in the business. Several findings show that three types of family support (i.e., emotional, instrumental and financial family support) associated positively with firm performance. In the absence of the above factors, the women entrepreneurs might not be in a position to prove their own. The study highlights with a discussion of the implications of the women entrepreneurs, by emphasising the need for the current system to take into account the unique needs and challenges of women entrepreneurs and to provide some suggestions for the women entrepreneurs so that they will gain greater understanding. Knowledge and containment of these barriers will help in fostering a more beneficial environment for enabling more women to attempt entrepreneurship for the growth and prosperity of themselves and the nations too.

Keywords: Barriers, women entrepreneurship,

Introduction

In the present society, women are being considered as the homemaker, the mother, the person who stays at home and cares for the children. The actuality is that they often have to choose between a career and a family. For women who aspire to become entrepreneurs would be in the pool of barriers and worries such as improbability of income, lack of confidence, family pressures, lack of education, experience and training opportunities; spatial mobility and lack of family support; lack of institutional support; lack of entrepreneurial management; and problem in acquiring financial resources. Lack of role model and guidance and the like. It could put women under more pressure to stick to employment rather than become an entrepreneur. There are more stories and examples of female entrepreneurs, to show that women are, and can be, successful entrepreneurs to encourage other females to follow suit. There are resources out there for female business owners to take advantage of, to help them overcome barriers and set up a successful business. The following barriers and suggestions are being highlighted to the sight of the readers to overcome the hindrances.

1. Role of women in society

There's often a real predicament for many women who want to have a career, as well as have children. Flexible, home working arrangements didn't exist, and many mothers were unable to -take initiations to

become an entrepreneur. In this kind of situation, women should need to adopt a stereotypically "male" attitude toward business, competitive, aggressive and sometimes harsh enough to deal with crucial situations.

2. Commerce with limited access to funding

Raising fund is not easy for the women-owned enterprises. Women looking for business investors should build self-confidence through a great team and business plan. Finding start-up funding can be a challenge for anyone, but it seems it's even more difficult for female entrepreneurs to attract backing. The reasons are many, but gender stereotyping could be one. Also, when it comes to applying for financing, a woman's credit ranking will be assessed.

A new way to prevail over this issue is by working on getting more female investors involved in supporting one another and looking forward to inspiring and encourage one another through both funding and strategic educational workshop.

Female entrepreneurs can lift up the necessary capital which is needed much for their business. Women need to understand the influential factor for accepting their fund offer and approach the sources accordingly.

3. **Struggling to be taken seriously**

Most of the women CEOs find themselves in a male-dominated industry or workplace that does not want to acknowledge their leadership role and success. As a female entrepreneur in a male-dominated industry, earning respect has been a great effort. To own that position women should be willing to put their hard work as much as possible.

5. **Building a support network**

Having a healthy support network is essential for entrepreneurial success. Most of the female founders are of the view that there is a lack of available advisers and mentors, which limits their specialized growth. Women should keep on trying knowing where to find the right support network. One should find out the places to start seeking supports include women-focused networking events – Conferences, E-Women Network as well as online forums and groups created specifically for women in business.

6. **Balancing business and family life**

Parent entrepreneurs have twofold responsibilities to their businesses and their families; finding ways to offer time to great success. Policymakers need to consider further supporting childcare for female entrepreneurs who want to develop new enterprises. For many families, the cost of childcare is so high that some mothers can't have enough money to involve them to work and to continue the hours that they prefer. It slows down a female's entrepreneurial development and increases the gaps in her CV.

7. **Skill gap**

The next factor that is a hindrance is that women are not always capable of with adequate knowledge and skills to tap opportunities. They lack disclosure to practical aspects of running a business. It further deepens their isolation and lowers their self-esteem for achieving success. It is essential to deal with these gaps in knowledge, skills and, attitudes through capacity building programmes. These entrepreneurship development and management programs must have the severity and adequate practical workings that are supervised by existing successful entrepreneurs themselves. Technical aspects of finance and accounting, technology and systems and leadership and negotiation skills are

worth mentioning elements to any capacity-building initiative.

Another chief aspect for fostering successful start-ups is handholding support services (legal formation, license, clearances, scaling up, marketing strategies and market and credit linkages) in the first six months of starting an enterprise. It will enhance the success rate of women-owned start-ups.

8. **Coping with a fear of failure**

Failure is a very practical in any business mission. Women should not let their insecurities keep them from dreaming big. Women should work through the moments of self-doubt that every business owner faces and not wait for perfection before starting their business or taking on a big promotion. Failure should not be viewed as a negative or an excuse for accomplishing the goals.

Women Can Overcome Business Challenges

Women often have life skills and natural abilities that are useful in business. They tend to be great at networking, and they possess inherent skills and abilities for negotiating. They own the ability to multitask.

Specific strategies to help women entrepreneurs succeed include:

- Creating a strong support network
- Considering certifying as a women-owned business
- Learning new ways to balance work and life
- Staying current on issues that present challenges for women in business, and learn how other women conquer their obstacles in the business world

Setting up in business and being an entrepreneur isn't an easy task for anyone but it seems that women face more challenges to men, and obstacles that are women-specific. Companies with strong female illustration at board and top management level perform better than those without and that gender-diverse boards have a positive impact on performance. It is clear that boards make better decisions where a range of voices, drawing on different life experiences, can be heard. That mix of voices must include women.

Overcoming Entrepreneurial Obstacles

What can women do to overcome these challenges?

1. **Share the stories.** Provide more exposure for successful women entrepreneurs to shine. This sharing also serves as inspiration and opens up networks for women to connect and mentor.
2. **Create support networks.** Influence personal and professional networks to find support, both in terms of sound advisors and for other women leaders, whether those women have started their own companies or are leaders in other organizations.
3. **Let off yourself.** When it comes to work-life balance, no leader should feel duty-bound to be a marvel woman. Generate practical expectations and make peace with the fact that no one has to "do it all."
4. **Deal with failure.** Everyone, male or female, experiences failure in business. Sharpen the coping strategies to react well to missteps and missed opportunities and move forward.
5. **Ask for help.** Find the courage to ask for help, whether it is with a particular business issue, specific proficiency or securing subsidy.
6. **Find the right financial support.** With challenges plentiful in seeking small business loans for women, creative financing options are indispensable.

Conclusion

All business owners face challenges, but women often have additional and unique obstacles to overcome because of their gender. Their male peers are less likely to encounter these issues. Working women who have children, experience even more difficulty in their time, energy, and resources. But this does not mean women are less successful than men. Statistics shows that women are opening businesses at more than twice the rate of male-majority-owned businesses. The growing success rate of women entrepreneurs show that they are resourceful and able to succeed, despite the challenges. Thus every woman entrepreneur should let the 'ways of overcoming barriers' flow with their blood every second.

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EMPOWERING WOMEN THROUGH SELF- HELP MICROCREDIT PROGRAMMES

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Abstract

In the paper an attempt has been made to analyze the process of livelihood diversification and women empowerment through Women Self-Help Groups and microcredit development. Microcredit a success to find out difficulties in operationalizing micro income generating activities through WSHGs and microcredit; and to suggest policy recommendations to make the programme of microcredit. Microcredit programmes like the Self Help Bank Linkage Program in India have been increasingly promoted for their positive economic impact and the belief that they empower women. However, only a few studies rigorously examine the link between microcredit and women's empowerment. This article contributes to this discussion by arguing that women's empowerment takes place when women challenge the existing social norms and culture, to effectively improve their well-being. A general model is estimated by employing appropriate techniques to treat the ordinal variables in order to estimate the impact of the Self Help Group on women's empowerment for current year. The results strongly demonstrate that on average, there is a significant increase in the empowerment of women in the SHG members group. No such significant change is observed however, for the members of the control group. The elegance of the result lies in the fact that the group of SHG participants show clear evidence of a significant and higher empowerment, while allowing for the possibility that some members might have been more empowered than others. However, in recent years, counter-arguments have also been advanced, suggesting that there could be negative effects or that the results have not been as encouraging as previously reported. This paper addresses the challenging issue of whether self-help microcredit programmes are tools for empowering poor women.

Introduction

A significant development in recent years has been the process of livelihood diversification and women empowerment through Women Self-Help Groups and microcredit development. Microcredit a success to find out difficulties in operationalizing micro income generating activities through WSHGs and microcredit; and to suggest policy recommendations to make the programme of microcredit. Reports indicate that self-help programmes, often in the form of savings and credit or microcredit schemes, have succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self-esteem. Self-Help programmes combined with microcredit can transform women's lives. Empowerment is a process by which women take control of their lives through expansion of their choices. Social mobilization and economic security are vital to empowerment. In India, Self-Help Group or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who low-cost are SHG

members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social.

SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues(the abuse of women, alcohol, the dowry system. schools and water supply).The Self – Help Group approach “combines access to low – cost financial services with a process of self management and development for the women who are SHG members”.

Empowering Aspects of Self-Help Microcredit Schemes

Microcredit programmes have played a valuable role in deducing vulnerability. Asset creation and income increase are the most significant results of microcredit schemes. Microcredit can also help in meeting short-term liquidity needs and consumption smoothing. Changing

gender relations within the household are intrinsic to greater empowerment. Women's decision making power has been enhanced by their greater economic status. Microcredit schemes have not been able to lift women out of abject poverty as they transform social relations and the structural causes of poverty.

Pathways to Empowerment

In the microcredit industry, "empowerment" is often described as a means to facilitate female emancipation from male domination. This paper draws on women's testimonies to highlight the fundamental importance of women's relationships with one another in this process. Women continuously negotiate a position between their kinship groups and neighbours, in a context where dependence on men is considered natural.

Moving the products of women's self-help groups up the value-added scale is vital to sustaining progress. Women's participation in decision-making outside the self-help group is still limited. Women learn to work a common purpose in self-help groups leading to the formation of social broader conceptualization and need the harnessing of the collective strength of self-help groups in a federation.

Reconciling Pro-Poor Policy with Sustainability

The instrumental role of women in obtaining loans adds to their status even though loan proceeds enter the household income pool. Collective agency may be the best protection for women combating oppression. The very poor risk exclusion from self-help microcredit groups unless specific measures are taken to ensure their participation. To make the transition out of poverty, auxiliary services will be needed in addition to microcredit. Complementary non-financial services can enable microcredit to play a greater role in reducing poverty and vulnerability. The success of microcredit schemes needs to be measured more broadly.

Challenges

Apart from weak market linkages in the context of income-generating activities, there are also few other concerns in relation to women's empowerment. First is the capacity building of self-help groups, which are in need of support in accounting, financial management and organizational development.

The second concern is about the gender focus in rural financial services. Despite the focus in project design, there is a gap during implementation. Therefore gender focus in designing and implementing rural microcredit services should be enhanced.

The third challenge is about how to like self-help groups to agricultural activities, which are of key importance for the livelihoods of small farm holders in India, but at the moment self-help groups have not taken much agricultural activities, as the decisions on agriculture are mainly taken by men.

The fourth challenge is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalysis social mobilization consciously.

Conclusions

It is concluded The scheme of inter-lending has also been introduced and members of Women Self- Help groups gets loan from various banks up to Rs. 5000. Through opening of saving accounts in nationalized banks, monthly savings of women's self-help groups have increased up to Rs. 1000. All these have resulted in increased income and improved livelihoods of the Self-help groups members. However, in recent years, counter-arguments have also been advanced, suggesting that there could be negative effects or that the results have not been as encouraging as previously reported. This paper addresses the challenging issue of whether self-help microcredit programmes are tools for empowering poor women.

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SWOT ANALYSIS FOR THE SUCCESS OF AN ENTREPRENEUR

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Abstract

Studying the SWOT Analysis i.e. strengths, weaknesses, opportunities and threats towards the success of an entrepreneur. Analysing SWOT include positive internal factors namely good infrastructure, organised efforts, good yield, investment in new machines and negative internal factors like bad communication system, lack of leadership, delayed decisions. Besides it covers positive external factors viz. marketing opportunities, network opportunities, innovative, business extent ions and negative external factors or threats like government interventions, unhealthy competitions, sudden changes in consumer attitude, and new technologies of rival concerns.

Keywords: SWOT Analysis, Factors, Entrepreneur

Introduction

Entrepreneurs are playing a vital role in the economic growth of a nation. These people have excellent skills and are innovative in nature. Entrepreneurs are taking risk in their business journey, facing ups and downs to get rewards.

The main purpose of SWOT Analysis is helping the business concern to create awareness of decision making and it's factors. This method was created in the 1960s by Edmund P. Learned, C. Roland Christensen, Kenneth Andrews and William D in their book "Business Policy, Text and Cases" (R.D. Irwin, 1969).

A well to do business is based on a total of strong decisions, so it is must to find the method of analysing. SWOT analysis includes strengths, weaknesses, opportunities, and threats. The SWOT analysis is a process that assists the organisation to eliminate the unnecessary things and adding the necessities.

It is not possible to focus the future of a business without estimating the internal and external factors that consists of positive and negative things.

SWOT Analysis example

STRENGTHS Creativity Learning attitude Strong network Leadership quality	WEAKNESSES Lower self image Lack of confidence Unhealthy competition Fund shortage
OPPORTUNITIES New strategies	THREATS Government new norms

Innovations New business agreements Investments	Various risks Corporate control over the market
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SWOT Analysis for the Success of an Entrepreneur

The SWOT analysis is a good strategy that enables us to review the whole organisation and its activities throughout the entire period of time especially one year. Here we can find out our own mistakes and also identify the power of the business organisation or the potential in the entire market.

Beside the SWOT another analytical tools are below

PEST - political, economic, social and technological

MOST - Mission, Objective, Strategies and Tactics

SCRS - Strategy, Current state, Requirements and Solution

Symptoms of the Success of an Entrepreneur

Shiv khera says "Winners don't do different things. They do things differently"

- The best quality of the products or services that satisfy the customers.
- The excellent growth of sales volume while comparing with the previous year's brand wise, model wise or product wise.
- Regular and gradual growth in the Profit.
- The goodwill of the business concern is developing year by year and it occupies a great value in the Balance sheet.

- Technological changes are adopted well according to the trend in the global business.
- Planning and follow-up of business ethics and other norms of the existing government.
- Broad Network likes distribution channels and strong and dynamic sales team to maintain and enlarge the market.
- Superior knowledge of an entrepreneur about the business.
- The Entrepreneur is considered as a Pioneer in the field, by other competitors or entrepreneurs.

Techniques for Excellent Swot Analysis towards the Success of an Entrepreneur

The following techniques are considered good for the excellent analysis for the great success of the entrepreneur:

- Find the Goal of SWOT analysis like introducing new design or technology or changing pricing method.
- List of strengths, weaknesses, opportunities and threats may be produced and finalise based on the list of priorities.
- Apply SWOT for small objectives individually and then they can be added.
- Watch the competitors to get information about their positive and negative factors. Comparison with them gives some valuable methodologies.
- The analysis should be easy to understand as well as for applying
- Unfavourable things are to be controlled and Favourable things are to be developed further.
- "Where the organisation is now and where it should be in future "is to be included.
- Welcome inputs from the network of business concern like suppliers, partners, employees, investors, creditors and customers

- Research can be conducted in the business , market and industry in order to find out the hidden things like opportunities
- Each department head may be asked to list out their weaknesses and those may be combined together

Conclusion

An entrepreneur adds real value to the global economy as he is the only person creating new employment opportunities and a man of innovatives. He is a wealth creator too. He plays an important role in the allocation of resources among the factors of production.

SWOT analysis may be helpful to the success of an entrepreneur by Enriching the Strengths, Eliminating the weaknesses, capturing the Opportunities and Blocking the threats.

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GROUP EXERTION AS AN ICON FOR THE DEVELOPMENT OF WOMEN IN KERALA WITH SPECIAL REFERENCE TO THRISSUR DISTRICT

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Abstract

Women in India enact a decisive role in the development of our economy. They are the real backbones of each and every household. They perform major functions in a family such as mother, wife, daughter, sister etc. They really serve as foundation stone; not only inside the house but also within the society, for the overall build-up of our nation. In the past they were locked up in the four walls and were restricted to move from one place to another and not even to talk to other genders. They were recognized as an untapped resource of our economy. But at present, the social taboo has been broken up and women are actively participating in the nook and corner of our nation in varying fields as experts, officials, entrepreneurs, actors etc. They create new jobs for themselves and others and are being different, provides with different solutions in majority of the endeavors operating in our society. The present study is conducted at Velur, a small village situated at Thrissur district, which focuses on the importance of transforming individual activities of women into a higher level by coordinating their works with those individuals who undertakes similar ventures like cattle rearing, organic farming, bake shop business, etc. From the study, it is found that these women are making profits to a certain extent, but if suitable measures are adopted to initiate a shop by clubbing all the products produced by them and sell the same at market price, they can reap good profits and also the society can have a good, pesticide free food products at their door steps.

Introduction

Women play a crucial role in the efficient functioning of a family. It is she who functions as a backbone of each and every family, without which there is no perfection. In early times, they used to perform their family functions like looking up their children, husband, in laws by serving food for them and remained in the four walls of their house. But now, the time has changed. Women have broken these social taboos and are free to move from one place to another in search of jobs and other related activities. Today, we can see educated women are sparkling all over the world in varying positions as professionals, employees, officers etc. Indira Gandhi, who served as Prime Minister of India for an aggregate period of fifteen years, is the world's longest serving woman Prime Minister. Thus women play crucial roles in the development of our nation.

Importance of Group Exertion

- Group exertion helps to reduce the stress of each individual as the activity is carried out by all of them in a group.
- The risk involved is comparatively low.

- Burden of the whole business is distributed among the members of the group.
- The capacity and full potential of each individual is fully employed for the success of the business, thereby adopting varying kinds of techniques for sale of products.
- The chances of losses or shut down of the organization are very low thereby reaping more profits.
- Brings a spirit in the minds of the partners to gain more and more i.e., it gives a positive attitude for the success in their business.

Brief History of Velur

Velur is a small village and Panchayat in Thalappilly Taluk, Thrissur district, Kerala with a population of 22,155. Other places close to Velur are Kechery, Wadakkanchery etc. It belongs to Central Kerala Division and is located 16 km towards North from district headquarters Thrissur, 7 km from Wadakkancherry and 297 km from State capital Thiruvananthapuram. This place is in the border of the Thrissur District and Palakkad District. Malayalam is the local language here. The total area comprises of 28.32 km²

(10.93 sq mi). The population of the village according to the census 2001 is 22,155 and the density of the same is 780/km² (2000/sq mi). Official Languages used are Malayalam and English. The sex ratio 0.89♂/♀ and has a literacy rate of 90.15%.

Objectives of the Study

- To analyze the activities performed by women at Velur Panchayat.
- To know the problems and challenges faced by the women at Velur while running these as their day to day activity.
- To analyze the products which can be produced by women and the markets where these are sold out.
- To analyze the impact of group exertion in Velur, a small village situated at Thrissur district, Kerala.
- To analyze the role of Government authorities for the upbringing of the women at Velur.

Statement of the Problem

Women constitute about 50% of the world population. In traditional societies, they are confined to performing household activities. Hence women are called home makers. But today employment opportunities are open to the women folk. A couple of decades ago number of working women was very less. But now, as the cost of living has increased, they have keenly felt the need to work outside. This study focuses on the initiative taken by women at Velur, a small village in Thrissur District, who performs certain functions in order to run their day to day lives.

Scope of the Study

The present study is about empowering women and inculcating the spirit of group exertion in order to gain more profits by providing better services to the society. The study measures the performance of the women in this locality and tries to identify their problems and constraints. The scope of the study is limited to this village due to constraints of time. There are similar other villages in the

nearby locality where women perform various activities for their livelihoods which are not taken into consideration by the researcher.

Methodology

- The study is mainly based on primary data.
- Secondary data are also collected from articles and websites
- Direct personal interviews were made with the women.

Activities Performed by Women at Velur

The present study comprises of three women who carry out different types of activities for their daily bread.

• Smt. Daisy Simon

Occupation	Cow rearing
No. of milk producing cows	2
Quantum of milk received per day (in morning)	Approximately 5liters per cow
The average time period of milk production after delivery	Good quantum at 1 st eight months and later milk production decreases continuously
Selling price of milk at society	Rs. 30 per litre (Rs. 50/litre if the same is sold directly to households)
Cost of purchase per cow	Approximately Rs.55, 000/- (55,000 x 2 = 1,10,000)
Food for cow	Mainly grass which will get free in the nearby farms
Evening – approximately 3 litre milk/cow	Can be taken as expense and maintenance cost
Profit received per day	Approximately 300 rupees
Profit received in a month	Nearly 9000 rupees

From the above data it is found that Smt. Daisy Simon receives a minimum of Rs. 9000 per month after meeting all expenses of cows. If she looks after these cows for a period of 1 year and 2 months, she will cover the initial cost incurred for the purchase of the same and in the remaining subsequent months she starts gaining profits.

- Smt. Kochumary**

Occupation	Organic farming		
Vegetables produced	Amaranth leaves, Beans, Colocasia, Tapioca, Banana, brinjal, ladies finger, Bitter Guard, Ginger		
Area for cultivation	60 cents		
Price of the product at retail shops	Product	Price received by farmer	Retail price
	Amaranth leaves (Cheera)	20	45
	Colocasia	20	40
	Bitter Guard	34	65
	Tapioca	15	35
	Ginger	48	80
	Beans	30	55
	Ladies Finger	27	50
	Brinjal	18	35
	Banana- Nendran	33	62
	Banana- Njalipoovan	35	70
	Banana- Poovan	26	50
Cost of production (including fertilizer, irrigation and labour)	Approximately 5000 rupees per month		
Profit received per day	Approximately 400 rupees		
Profit received in a month	Approximately 12,000 rupees - Even this much won't be received as all products may not be there to sell every day.		

From the above data, it is found that Smt. Kochumary receives an average profit of 7000/- per month. She receives a very less price for the products as she is

selling the same to wholesalers and retailers and not directly to customers.

- Smt. Mariama Jose**

Occupation	Preparation and sale of bakery products		
Bakery items	Product	Price received by Mariama Jose	Market price
	Achappam	25	40 (10 nos.)
	Kuzhalappam	35	60 (10 nos)
	Kapalandiunda	30	55 (10 nos.)
	Murukku	25	40 (10 nos.)
	Tapioca fry	20	40 (250 g)
	Madakku	30	50 (5 nos.)
Quantum of products produced per day	According to the need		
Cost of production	Approximately 4000 rupees per month		
Profit received per day	Approximately 400 rupees		
Profit received in a month	Approximately 8000 rupees (not sure that all will be sold at these prices)		

From the above data it is found that, Smt. Mariama Jose receives an average profit of Rs. 8000/- per month which won't be enough for her to run with her daily routines. She also gains less profit as there are a lot of

intermediaries between the producer and the final consumer.

Problems Faced by women at Velur

- The demand for the products gets reduced during off season. So these ladies find it hard to sell their products.
- The demand for these products has reduced due to introduction new branded products like biscuits, pizza, puffs, lays, egg –rolls etc.
- The cost of production is rising drastically due to increased cost of sugar, oil and other ingredients which are necessary for production.
- There is no support from the local authority to these individuals.
- The cost for transportation of food products has to be borne by the producer itself.
- These women have to spend a lot of time while preparing these products in order to earn their livelihood.

Findings

- The women folk have become self-independent which helped to improve their standard of living.
- Majority of their family activities are carried out with the help of this income which is the main source.
- It has helped in promoting other women to start a small business, thereby making a livelihood.
- These women are selling their products into the market through intermediaries.
- The products are produced according to the customer's tastes and preferences.
- The products are having a good demand in the market.
- These ladies are not getting right income due to the presence of several intermediaries between the producer and the final customer.

Suggestions

- If these women gather together and starts a retail shop in their locality in the form of a partnership deed, and sells their respective products, which would in turn help to reap good profits by selling directly to the customers instead of accessing intermediaries.
- People can have good products at their doorsteps rather than going to markets or malls which are far away from their respective houses.

- It would be better if the milk products are being converted into finished goods like ice creams, chocolates, pedas, butter etc. which helps them to earn more profit than what is received at present.
- The concerned local authority should provide necessary arrangements for the smooth functioning of the system without much cumbersome formalities.
- Government can bring these ladies to the notice of the society, initially at Velur itself and thereafter to all people through a notification programme in medias or by a meeting within the Panchayat with some dignitaries like MLAs etc. and can honor for the task accomplished by them which indeed will be a motivation for others to get into such tasks without wandering here and there for job or pleading hands in front of the others for money.
- Government must take necessary steps to enhance the functioning of this organization as the main objective of this organization is to develop the capabilities of women and thereby irradiation of poverty to a certain extent.
- Government should provide subsidies and grants to this venture for the empowerment of women.
- Government must take necessary steps to wipe out or reduce the tax burden to a certain extent as the same is carried out for their daily bread.
- We can gradually reduce the flow of FDI (Foreign Direct Investment) into our country by promoting people to produce goods and sell the same at doorsteps.
- Our society will benefit as such as the products produced by these women are pure and good as they make use of natural oil, rice powders, sugar etc. without any deterioration in the quality of the raw materials thereby reducing severe health problems like cancer etc.
- They can produce items according to the customers taste and preferences and on the basis of seasonal demand like Chips, Sharkaravaratty and Payasam at the time of Onam, cakes during Christmas, sweets during Deepavali, and various other products like Halwa, etc. during the festival seasons.

- The exploitation of multi-national companies can be avoided if majority of our people in our society undertakes such functions.

Conclusion

Women constitute around half of the total world population. They are considered as the better half of the society. In traditional societies they were confined to the four walls of houses performing house hold activities. In modern society they have come out of the four walls and have flourished in all areas. They are also enjoying the fruit of globalization marking an influence on the domestic and international sphere. They have carved a niche for themselves in the male dominated world.

The present study pinpoints that if necessary steps are implemented by these women to start a shop in the form of a partnership deed and sells all their products in the same place at market price, they can earn more profits and the society in full will be benefited as they receives high quality products without any deterioration that too at their door steps. This in turn indicates the importance of group exertion which plays a significant role for the success of each and every individual's business venture.

Women can nurture in any field and excel in a way or the other without depending on others. Those women who

are suffering from domestic violence can make use of such avenues for standing in their own feet. Education does not act as a barrier for these women to perform these kinds of jobs. Any women even without any educational background can perform these activities in their respective homes. Thus, through these prospects we can implant a young and energetic generation for the future with good health and a brave heart.

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PERSPECTIVES ON JOB INVOLVEMENT OF BUSINESS COMMUNICATION AND INFORMATION TECHNOLOGY IN WORKPLACE

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Abstract

Job Involvement refers to the psychological and physiological extent to which someone participates in his work, profession and company. Outside the field of staff performance, Job involvement is theorized to be an antecedent of job stress, job satisfaction, organizational commitment, life satisfaction, turnover intentions and work-family conflict. However, effects of Job involvement on business communication in information technology adoption willingness in work place still remains less improvised in the body of literature and hence, the present work provides an imperative in this directions. While the adoption of workplace technology is proved to be causing tremendous advantages to the organizations, business communication to adopt such information technology among the employees is viewed as the involvement levels shown by the employees to use such business communication and information technology in work place. Through the well conceived perspectives relating Job involvement levels and business communication levels of information technology adoption, nine different possibilities impacting upon the operations of the organizations with or without work place technologies have been discussed and presented with suitable solutions in the present work.

Keywords: Job Involvement, Business Communication, Information Technology, Work-Place Technologies and Job Involvement Effects.

Introduction

Job Involvement

Job Involvement and its result, for example, work fulfillment, work duty, and representative employment execution are among the most considered zones in hierarchical execution and human asset overseeing research as of late. Job association is characterized as the count of the level to which worker is engaged with his activity and partakes in basic leadership. Employees' work involvement increments, if specialists comprise basic leadership power, risk and the rhythm of the work (Bass, 1965). Additionally, Job Involvement alludes to the mental and physiological degree to which somebody takes an interest in his work, calling and friends. In this manner, Job Involvement is for the most part depicted as a connection to ones occupation that surpasses ordinary levels of responsibility required and characterized for the smooth working of the involvement. This perspective is crucial to the point that occasionally the laborer can turn out to be so required with his activity that it influences execution in other employment job zones. "How much a laborer is occupied with and eager about playing out the work is called Job involvement" (Gunasundari, 2016).

Effects of Job Involvement in Workplace

The driving force of the staff facilities, it is important to understand how the work environment shapes the attitudes of staff; yet, the effect of job involvement on workplace employees is least probed but considered very important in the context of the organizational performance. While, most of the study to date has concentrate on job stress and job satisfaction among staff, only recently has there been research on other significant work attitudes, such as job involvement. Job involvement may have important effects on salient work outcomes. Outside the field of staff performance, job involvement is theorized to be an antecedent of job stress, job satisfaction, organizational commitment, life satisfaction, turnover intentions, and work-family conflict. Nevertheless, due to a lack of empirical exploration in the correctional literature, there is a question of what, if any, effects job involvement in workplace has on staff job stress, job satisfaction, organizational commitment, life satisfaction, turnover intentions, and work-family conflict (Lambert, 2012). While Job involvement is considered to be causing effects on the above listed behavioral metrics pertaining to the employees in work place, its role on Technology

Acceptance and Adoption in Work place still remains an uncharted aspect in HR research.

Business Communications

Communication is neither the transmission of a message nor the message itself. It is the common trade of comprehension, beginning with the recipient. Communication should be compelling in business. Communication is the pith of administration. The fundamental elements of administration (Planning, Organizing, Staffing, Directing and Controlling) can't be performed well without successful business Communication.

Importance of Communication in Business

Communication plays a vital role in the fulfillment of all marketing objectives. Understanding communication is essential since it is the basic process through which managers specifically and organizations in their entirety accomplish their set objectives culminating in their success. Smith, Berry and Pulford (1997) describe communication as the act of sending information from the mind of one person to the mind of another person. Similarly, Churchill Jr. and Peter (1998) describe communication as the transmission of a message from a sender to a receiver, such that both understand it the same way. Mcshane and Glinow (2000) in turn, define communication as the process by which information is transmitted and understood between two or more people.

Types of Communication Tools

(a) Personal communication tools

Personal communication tools are those in which two or more people communicate with one another. Word of mouth is the primary means of personal communication. There are various other Medias of personal communication also such as e-mail.

(b) Non-personal communications

Non-personal communication tools are those in which communication do not occur in person-to person but occur through some other media. National and regional newspapers and magazines, television, satellite, and cable television are some of the means of non-personal communication.

Information Technology Fluency

Information Technology allows the synchronous appearance of an immense range of data, thoughts, ideas, and messages empowering the tasks of different work elements. Familiarity with Information Technology is about adequately misusing, that expressive intensity of IT in different strolls of Life. In this manner, familiarity with Information innovation empowers a man to accomplish a wide range of assignments utilizing data innovation and to grow diverse methods for achieving a known errand. It's been resolved that familiarity with data innovation requires three sorts of limits, for example, contemporary IT abilities, central IT ideas and scholarly capacities Herbert, (2002).

(a) Contemporary IT skills

This is the ability to use today's computer applications, enabling people to apply information technology immediately. In the present labor market, IT skills are an essential component of job readiness. Mostly, IT skills provide a store of practical experience on which an individual can build new competence.

(b) Fundamental concepts

This refers to the foundations on which information technology is built. The concepts are fundamental to information and computing and are enduring in the sense that new concepts may become important in the future as qualitatively new information technologies emerge, but the presented list of fundamental concepts will be augmented rather than replaced by new concepts.

(c) Intellectual Capabilities

Some of the intellectual capabilities that form the basis in establishing the IT fluency levels of an Individual include the traits such as Engaging in sustained reasoning, Managing complexity, Testing a solution, Managing problems in faulty solutions, Organizing and navigating information structures and evaluating information, Collaborating, Communicating, Expecting the unexpected, Anticipating changing technologies and the ability to think about information technology abstractly.

Technology Adoption in Workplace

Technology adoption means different things to different people. Viewing technology adoption as a consistent process is the key to enabling hesitant users to successfully adopt and use technology in work place.

What is Technology?

Technology is a body of knowledge devoted to creating tools, processing actions and extracting of materials. The term „Technology” is wide and everyone has their own way of understanding the meaning of technology. While technology is used to accomplish various tasks in daily lives, it can be described as products, processes towards enhancing organizational performance. Technology is used to extend human abilities, and that makes people as the most important part of any technological system (Ramey, 2013).

Workplace

The workplace is the location at which an employee provides work for an employer. That seems like a simple enough explanation, but it can be a bit more complex, especially in today's knowledge economy. The workplace is located in a variety of settings including offices, manufacturing facilities or factories, stores, farms, out-of-doors, and in any location where work is performed. With the proliferation of electronic communication, employers are no longer expected to always provide a workplace with a physical location at which employees work. Home offices, telecommuting work arrangements, and worldwide employment relationships mean that almost any location, including the employee's home, may serve as and accurately be called, a workplace (Susan, 2016).

Advantages of Technology in Workplace

a) Improves Communication

Many businesses are using various business communication technologies to change the way their employees interact and communicate while at work. Employees can use various communication tools to interact or exchange information at work. For example, employees from different departments in a company can use text messaging services or video conferencing tools like Skype to share and exchange information. Virtual communication tools like Skype can be used to share screens and this can help workers to share projects while in different departments, the same application can be used to support group decision making. Also communication technologies can be used in the customer service department to serve customers on time (Scott, 2011).

b) Encourages Innovation and Creativity

Workers can use different business technologies to create innovative business ideas which can be used in business growth and expansion. Many companies create technological challenges and reward employees who come up with creative ideas using technology. Employees can use Internet technology to innovate ways of promoting a business online. Social enterprise networks are used by employees to socialize and interact with other creative employees from different organizations, this interaction will result into information exchange and it also encourages brain storming on various work related issues (Hackbert, 2010).

c) Improves on Human Resource Management

Information Technology in the workplace can change the way human resource managers do their job. It improves on the process of screening, recruiting and hiring new employees. Many human resource managers are using Internet to advertise job openings. Targeted candidates will be in position to apply online by submitting their resumes to the human resource manager. This kind of process saves time and it makes the human resource managers work easier. Technology can also be used to track performance and productivity of each employee at work. Once employees are aware that they are being monitored, their productivity is bound to improve (Scott, 2011).

d) Saves Time

Technology can be used to automate various tasks at work; this automation will guarantee efficiency and will also increase production at work. The use of computers to accomplish specific tasks at work creates room for making corrections on instant basis and it also reduces human errors. Using databases to capture and store information can facilitate quick decision making at work. Employees can easily access Business Information via one single database; this information can be edited and saved for later use. Use of internal networks at the workplace can help in sharing of gadgets like printers and scanners, so employees do not have to move to different departments to share technological tools (Holford, 2015).

e) Creates Mobility

The use of Internet and Computers on work has eliminated space and time boundaries. Employees can work from anywhere at any time, this mobility makes

employees stay in control of their jobs. Technological tools like virtual meeting applications saves time by enabling virtual meetings where information and data can be shared in real-time (Ramey, 2013).

Details of Workplace Technology

The utility of Information and Communication Technology (ICT) in the workplace, educational institutions, and the home has developed considerably in recent times. Modern ICT products are now readily available to most people. They range from tab devices, mobile phones, personal organizers and digital TVs, satellite communication technology, personal computers and other Internet based applications. As in turn, communication technology has become added sophistication which becomes more economical and easily available. The specific skills mandatory to utilize technology are no longer confined to computing experts. The method we communicate and look for knowledge has been transformed. The World Wide Web enables public access to vast amounts of information and the move of knowledge to an extent and a rate previously not envisaged. For society and service professionals this fresh technology can make easy highest information recovery and exchange as well as distribution of information through electronic publishing. It enables persons to communicate instantly with other people all through the world from their house or workplace base. Also, wireless link in cafes and other locations has enlarged our opportunities to communicate via mobile computing platforms (Milligan, 2006).

Challenges on Adoption of Technology in Workplace

Some of the potential challenges on the adoption of technology in workplace include; Human centric challenges, Technology centric challenges and Organization centric challenges (Panneerselvam, 2016).

a) Human Centric Challenges

The difficulties that an individual could face due to the adoption of a work place technology by a specific organization are called as human centric challenges in technology adoption.

b) Technology Centric Challenges

The difficulties that an Organization could face on technology related issues due to its adoption of work place

technology are called as technology centric challenges in technology adoption.

c) Organization Centric Challenges

Insufficiencies on the part of the organization's business model to adopt a specific work place technology are called as organization centric challenges in technology adoption.

Job Involvement Levels

The job involvement levels can be classified into three levels such as High, Medium and Low. The details of each of these job involvement levels are noted as follows;

a) High Level of Job Involvement

High level of job involvement is nothing but the high level of willingness of employee to carry out job and related activities. The employees who have the high level of job involvement are generally good at their job performance. Hence, the higher level of job involvement contributes towards the success of organization (Konrad, 2006). From the perspectives of organization, factors like morale and motivation levels will be at its best for those with high job involvement.

b) Medium Level of Job Involvement

Medium level of job involvement is nothing but the average levels of employee willingness to participate at job related activities in organizations. While medium level of job involvement ensures smooth functioning of organizations, higher levels of excellence on performance cannot be achieved with such levels of job involvement on the part of the employee in organizations (Hartzel and Sherri, 2003). Higher motivation and morale boosting measures of the organization could make the employees under these job involvement levels to move towards higher job involvement levels.

c) Low Level of Job Involvement

Lower level of job involvement is nothing but the low levels of employee willingness to participate at job related activities in organizations. While lower level of job involvement is considered detrimental towards smooth functioning of organizations, factors such as shortage of skill in addition to the lack of morale and motivation could be the major reasons for such low levels (Mostafa, 2012). Higher motivation and morale boosting measures of the organization could make the employees under these job involvement levels to move towards higher job involvement

levels. Further, organizational introspection on skill levels of employees is essential to identify the training needs that can create highly involved job professionals in organizations.

Employee Willingness Levels on Business Communication and Information Technology

a) High Level of Willingness

High level of business communication on information Technology willingness is nothing but the higher involvement levels shown by the employees to use work place technologies. While most of the work place technologies centers on ICT components, the business communication willingness levels on these information technology adoption has nothing to do with the actual availability of such technology in work place. This category of employees would be generally identified with good levels of usage of certain personal organization tools as well (Dunmore, 2013). High level of business communication on information Technology Adoption among the employees will facilitate the organizations planning for conversion towards ICT based organizational functioning. In case of already implemented ICT tools, the employees under these category will be helpful in establishing smooth organizational functioning.

b) Medium Level of Willingness

Medium level of business communication on information Technology Adoption is nothing but the average involvement levels shown by the employees to use work place technologies. While most of the work place information technologies centers on ICT components, the business communication levels on these technology adoption has nothing to do with the actual availability of such information technology in work place. With average levels of business communication to use technology in work place, the employees under this category may look forward for the thrust from the organization towards adopting work place technology. In case of already implemented ICT tools, the employees under these categories might require the training and organizational support for successful adoption of information technology in work place (Tsan and Ching, 2014).

c) Low Level of Willingness

Low level of business communication on information Technology Adoption is nothing but the lower involvement

levels shown by the employees to use work place technologies. While most of the work place technologies centers on ICT components, the business communication levels on these information technology adoption has nothing to do with the actual availability of such technology in work place. With lower levels of willingness to use technology in work place, the employees under this category may look forward for the thrust and additional incentives from the organization towards adopting work place information technology. In case of already implemented ICT tools, the employees under these categories might require the extensive training and technology help desk support in organizations for successful adoption of information technology in work place (Dunmore, 2013).

Job Involvement Levels vs Business Communication Levels on Information Technology

		Level of Business Communication and Information Technology		
		High	Medium	Low
Level of Job Involvement in Workplace	High	Case 1:1	Case 1:2	Case 1:3
	Medium	Case 2:1	Case 2:2	Case 2:3
	Low	Case 3:1	Case 3:2	Case 3:3

The table above represents the summary of cases of Job Involvement levels Vs Employee willingness levels on Technology Adoption resulting in 9 different cases as explained below;

Case 1:1) High Level of Job Involvement with High Level of Business Communication and Information Technology

This is the most preferred case for most of the organizations operating with or without work place information technology since it deals with the employees who have high levels of Job involvement and business communication and information such technologies. For those organizations with work place technologies in place, its possible to achieve highest possible productivity in operations with this case of employees. Also, for organizations that are planning to implement workplace

technologies this is the most favorable case as they can ensure seamless transformations into the new systems comprising work place technologies.

Case 1:2) High Level of Job Involvement with Medium Level of Business Communication on Information Technology

This can be the preferred case for most of the organizations operating without work place technology but may not be the fully preferred case for organizations operating with work place information technology. Since this case deals with the employees who have high levels of Job involvement but with medium levels of business communication to adopt work place information technologies, the organizations without work place technologies can ensure productivity gains due to highly motivated and involved employees. However, for those organizations with work place technologies in place, it may not be possible to achieve possible productivity gains in operations with this case of employees. Also, for organizations that are planning to implement workplace technologies this is the may not be the favorable case as they cannot ensure seamless transformations into the new systems comprising work place information technologies.

Case 1:3) High Level of Job Involvement with Low Level of Business Communication on Information Technology

This can be the preferred case for most of the organizations operating without work place technology but will be the less preferred case for organizations operating with work place in information technology. Since this case deals with the employees who have high levels of Job involvement but with lower levels of business communication on information technology, the organizations without work place technologies can ensure productivity gains due to highly motivated and involved employees. However, for those organizations with work place technologies in place, it may not be possible to achieve possible productivity gains in operations with this case of employees. Also, for organizations that are planning to implement workplace technologies this is may not be the favorable case as they cannot ensure seamless transformations into the new systems comprising work place technologies. However, the existing higher Job

involvement levels of the employees can be leveraged into the motivational schemes towards ensuring successful technology adoption possibilities in the organizations.

Case2:1) Medium Level of Job Involvement with High Level of Business Communication on Information Technology

This is the preferred case for most of the organizations operating with work place technology since it deals with the employees who have high business communication to adopt such information technologies. For those organizations with work place technologies in place, it's possible to achieve productivity in operations with this case of employees. Also, the lacuna in Job Involvement levels in this case can be offset with higher preference for work place technologies among the employees. Also, for organizations that are planning to implement workplace technologies this is favorable case as they can ensure seamless transformations into the new systems comprising work place technologies. However, for the organizations without work place technologies in place, the employees in this case need to be motivated adequately to ensure the required levels of Job Involvement.

Case2:2) Medium Level of Job Involvement with Medium Level of Business Communication on Information Technology

This is the less preferred case for most of the organizations operating with or without work place technology since it deals with the employees who have medium levels of Job involvement and business communication to adopt such information technologies. For those organizations with work place technologies in place, it's tougher to achieve highest possible productivity in operations with this case of employees. Also, for organizations that are planning to implement workplace technologies this is the less favorable case as this case of employees have neither full job involvement nor with full willingness levels to adopt work place technologies. Under these circumstances, it becomes tougher to ensure seamless transformations into the new systems comprising work place technologies. Further, for the organizations without work place technologies in place, the employees in this case need to be motivated adequately to ensure the

required levels of Job Involvement. Also, for organizations with work place technology it becomes the primary necessity to ensure higher job involvement levels which can be leveraged into the motivational schemes towards ensuring successful information technology adoption possibilities in the organizations.

Case2:3) Medium Level of Job Involvement with Low Level of Business Communication on Information Technology

This is not the preferred case for most of the organizations operating with or without work place technology since it deals with the employees who have medium levels of Job involvement and low level of business communication to adopt such information technologies. For those organizations with work place technologies in place, it's tougher to achieve highest possible productivity in operations with this case of employees. Also, for organizations that are planning to implement workplace technologies this is unfavorable case as this case of employees have neither full job involvement nor with full willingness levels to adopt work place technologies. Under these circumstances, it becomes tougher to ensure seamless transformations into the new systems comprising work place technologies. Further, for the organizations with or without work place technologies in place, the employees in this case need to be motivated adequately to ensure the required levels of Job Involvement. This will also help the organizations with work place technology towards leveraging enhanced job involvement levels towards ensuring successful information technology adoption possibilities in the organizations

Case3:1) Low Level of Job Involvement with High Level of Business Communication on Information Technology

This is the preferred case for most of the organizations operating with work place technology since it deals with the employees who have high levels of business communication to adopt such information technologies. For those organizations with work place technologies in place, it's possible to achieve productivity gains in operations with this case of employees. Also, for organizations that are planning to implement workplace

technologies this is favorable case as they can ensure seamless transformations into the new systems comprising work place technologies. While lack of higher job involvement levels could be factor of concern, the higher levels of technology adoption willingness among this case of employees can be leveraged towards ensuring required levels of Job involvement. However, this case could be a potential case of worry for those enterprises that operate without sufficient work place technologies in place and hence, the employees in this case need to be motivated adequately to ensure the required levels of Job involvement.

Case3:2) Low Level of Job Involvement with Medium Level of Business Communication on Information Technology

This is the less preferred case for most of the organizations operating with work place technology since it deals with the employees who have medium levels of business communication to adopt such information technologies. For those organizations with work place technologies in place, it's possible to achieve productivity gains in operations with this case of employees provided they are trusted to adopt technology at higher levels of willingness. Also, for organizations that are planning to implement workplace technologies this is slightly favorable case with employees who have only medium willingness to adopt work place technologies. Under these circumstance seamless transformations into the new systems comprising work place technologies can be ensured only with top management thrust on technology adoption. Also, employees in this case need to be motivated adequately to ensure the required levels of Job involvement in both the categories of organizations such as those with work place in information technology and those without work place technology in place.

Case3:3) Low Level of Job Involvement with Low Level of Business Communication on Information Technology

This is the least preferred case for most of the organizations operating with or without work place technology since it deals with the employees who have low levels of Job involvement and business communication to adopt such information technologies. Also, for

organizations that are planning to implement workplace technologies this is the toughest case comprising employees who have lower levels of willingness to adopt work place technology. This is because causing a radical shift from lower levels of willingness to higher levels of willingness on technology adoption schemes even with strong thrust from top management may not yield the desired results in this case. Also, employees in this case need to be motivated adequately to ensure the required levels of Job Involvement in both the categories of organizations such as those with work place in information technology and those without work place technology in place.

Conclusion

The perspectives presented through the above nine cases is viewed to be an indicative scenarios for ensuring smooth work flow on organizations functioning with or without work place business communication and information technologies in place. Also, those organizations that are planning to incorporate technology based work systems can take a cue out these nine cases while strategizing their change digitalization in management practices. While Job involvement levels are viewed crucial towards the smooth functioning of any organization, its relationship with the willingness to adopt new information technology in work place is equally important in futuristic organizations based on new technologies. Higher Job involvement levels are generally the reflection of motivation and morale levels of the employees and higher information technology adoption willingness is generally the reflection of technology exposure of the employees. Thus, systematic exposure to technology combined with motivational schemes can make the employees fully prepared for business communication and information technology based initiatives in any organization.

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A STUDY ON GOVERNMENT SCHEMES FOR ENTREPRENEURS

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Abstract

This study aims at the various government schemes for entrepreneurs. The future of India lies in the hands of entrepreneurs always seeks opportunities and makes best use of them. It has becomes the need of the nation to promote motivate both the new and exiting entrepreneurs. That is why both the central and state governments are coming with lot of schemes for the entrepreneurs. But still, how many of these schemes are actually being fully utilized, leaves a question mark before us. The study is to know about the various government schemes for entrepreneurs and to create awareness among the students and upcoming entrepreneurs.

Introduction

Entrepreneurs will be last word in the India industry. Entrepreneurs are considered as the one of important intellectual assets of a nation. Entrepreneurs can change the way we live and work. If successful, their innovations may improve our standard of living. In short, in addition to creating wealth from their entrepreneurial ventures, they also create jobs and the conditions for a prosperous society. They always respond to the needs and wants of the society. They are good at identifying opportunities and optimum utilization of it. In fact it is these skills which make them so important.

Business in associated industries, like call centre operations, network maintenance companies and hardware providers, flourished. Education and training institution nurtured a new class of IT workers offering better, high paying jobs. Infrastructure development organizations and even real estate companies capitalized on this growth as workers migrated to employment hubs seeking new improved lives. Similarly, future development efforts in underdeveloped countries will require robust logistics support, capital investment from building to paper clips and a qualified workforce. From the highly qualified programmer to the construction worker, the entrepreneurs enables benefits across a broad spectrum of the economy.

Moreover, the globalization of tech means entrepreneurs in lesser developed countries have access to the same tools as their counterparts in richer countries. They also have the advantage of a lower cost of living, so

a young individual entrepreneur from an underdeveloped country can take on the might of the multi-million dollar existing product from a developed country. Entrepreneurs ventures by other like-minded individuals. They also invest in community projects and provide financial support to local charities. This enables further development beyond their-own ventures.

Some famous entrepreneurs,, like Bill Gates, have used their money to finance good causes, from education to public health. The qualities that make one an entrepreneur are the same qualities that motivates entrepreneurs to pay it forward.

The entrepreneurs should be give enough support to use their potential to the fullest. And new entrepreneurs should be encouraged to start new ventures. It is the duty of the government to support the entrepreneurs by formulating different schemes which helps in nurturing entrepreneurship. Both the central and state governments have come up with many schemes which are aimed at nurturing entrepreneurship in our country. But the question is whether these were properly utilized or not. This study aims at various governments' schemes for entrepreneurs and creating awareness among the students and upcoming entrepreneurs.

Government Schemes for Entrepreneurs

National Manufacturing Competitiveness Programme (NMCP)

The government has announced formulation of National manufacturing competitiveness programme in 2005 with an objective to support the small and medium Enterprises (SMEs) in their endeavour to become competitive and adjust the comparative pressure caused by liberalization and moderation of tariff rates.

Micro & Enterprises – Cluster Development Programme (MSE-CDP)

The ministry of Micro, small and medium enterprises (MSME), government of India (GoI) has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and small Enterprises (MSEs) and their collectives in the country.

Credit Link Capital Subsidy Scheme for Technology up gradation

The ministry of Micro, small and Medium Enterprises is operating a scheme namely “credit linked capital subsidy scheme (CLCSS) for technology up gradation of micro and small enterprises.

Scheme of micro finance programme

The government launched a scheme of micro finance programme in 2003-04. The scheme has been tied up with the existing programme of SIDBI by way of contributing towards security deposits required from the MFIs / NGOs to get loan from SIDBI.

Kerala state entrepreneurs Development Mission (KSEDM)

It is an ambitious scheme of the Government of Kerala, aims at insulating entrepreneurial confidence among youth of the state through the process of selecting persons with aptitude and earnestness, training them meticulously and enabling them avail finance on easy terms from Banks / Financial institutions.

Emerging Kerala

Emerging Kerala is the name given to a biennial investor's summit held by the government of Kerala in Kerala, India. The event is aimed at bringing together

business leaders, investors, corporation, through leaders, policy and opinion markers; the summit is advertised as a platform to understand and explore business chances in the state of Kerala.

Kerala state industrial Development Corporation Ltd

A guide to investors, KSIDC helps to develop a business dream in to reality. The corporation has so far promoted more than 750 project in the state with an investment outlay of Rs.5155 crores providing employment to approximately 72500 persons.

Young entrepreneurs Summit 2014

Young Entrepreneurs summit (YES) is a flagship event to establish Kerala as a vibrant entrepreneurial state. This is an international summit aimed at fostering the growth of entrepreneurship in young minds and at highlights in the state across all sectors. YES will showcase the existing facilities and support service available to prospective young entrepreneurs to realize their business dreams.

Student entrepreneurship for universities, colleges and poly techniques Kerala

Technology Business incubators

Department of science and technology has set up many technology business incubators and science and technology parks across the country in premier academic institutions to nurture entrepreneurs in varied knowledge and technology domains.

Central Government Schemes

Dairy entrepreneurship development Scheme (DEDS)

A Centrally sponsored scheme implemented through NABAED with an objective to promote setting up modern dairy farms for production of clean milk, encourage heifer calf rearing, bring structural changes in the unorganized and generate self-employment.

Composite Loan Scheme

- Assistance for equipment and / or working capital as also for work shed.

Scheme for Acquisition of ISO series Certification by SSI Unit (RISO 9000)

- Expenses on consultancy, documentation, audit, certification fees, equipment and calibrating instruments required would be taken into account for determining the loan requirement.

National Equity Funds Scheme (NEF)

- To meet gap in prescribed minimum promoters contribution and / or in equity.

Scheme for Women Entrepreneurs (MUN)

- To meet gap in equity.

Scheme for Textile Industry under Technology Up gradation Funds (RTUF)

- To provide encouragement to textile industrial units (including units in the cotton ginning and pressing sectors) in the small scale sector for taking up technology up gradation and to modernize their production facilities.

Make in India

Make in India is an international marketing campaign slogan coined by the prime minister of India, Narendra Modi on September 25, 2014 to attract businesses from around the world to invest and manufacture in India. The campaign has been concentrated to fulfil the purpose of job creation, enforcement to secondary and tertiary sector, boosting the national economy, converting the India to a self-reliant country and to give the Indian economy global recognition. The 'make in India' also attempts to enforce the inflow of FDI in the country.

Finding

- Central and state governments have mooted lot of scheme for the entrepreneurs.

- Make in India is one of the flagship program of prime minister in this category.
- Many of the schemes remains unutilized.
- Most of the entrepreneurs are not aware of the scheme available to them
- Time delay is one factor which keeps entrepreneurs away from these schemes.

Conclusion

Entrepreneurs are the future of the India economy. They always responded to the needs and wants of the society. They are good at identifying opportunities and optimum utilization of it. In fact it is these skills which make them so important. The entrepreneurs should be given enough support to use their potential to the fullest. And new entrepreneurs should be encouraged to start new ventures. It is the duty of the government to support the entrepreneurs by formulating different schemes which helps in nurturing entrepreneurship. Government should concentrate in optimum utilization of their schemes as well.

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PROBLEMS FACED BY WOMEN ENTREPRENEURS IN RURAL AREAS

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Abstract

Entrepreneurship Development in a rural area is an important factor in the economic growth of any country and development women entrepreneurship in rural area is an essential part of human resource development. Women are driving various enterprises in the rural economy and are almost twice as likely to set up their own business as those living in towns. In India, entrepreneurship among women is of recent origin. The Family background is an important factor that influences the woman to start their own business. Women entrepreneurs have started showing more interest because it provides them an opportunity to be own boss. In today's era, women are using their creativity, ability, and hard work to prove their capabilities. Women entrepreneurs are able to innovate new products, to take the risk, coordinate administration with effective leadership in all aspect of their businesses. Though they are working very effectively but they have many barriers in starting and running their own business because of lack of capital, family problem, family responsibilities, Various norms & customs etc., This paper helps to understand various problems faced by the women entrepreneurs in the rural area & suggests various measures to overcome those problems.

Keywords: Women Entrepreneurs, Rural Area, Entrepreneurship Development.

Introduction

The traditional set up is altering in the modern era. The revolution of the social fabric of the Indian society, in terms of the increased educational status of women and varied aspirations for better living, necessitated a change in the lifestyle of Indian women. Earlier, women were associated with 3 Ks – Kitchen, Kids, and Knitting. It can be traced out as an extension of their kitchen activities mainly to 3Ps like Pickles, Powder & Papad. Women are playing a significant role in the progress and development of the economy both in their home and outside the home also. There are around seven lakhs villages in India and also that more than 70% of our population lives in villages & half of them are women. Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibilities and childcare & adult care. In developing countries like India where economic status of women is very pathetic especially in rural areas and opportunities of earnings are very less, in this scenario, the Self Help Groups (SHGs) have covered the way for economic independence of rural women.

Women Entrepreneur is a person who accepts a difficult role to meet her personal needs and become economically self-sufficient. Women entrepreneurs are motivated by internal factors such as the family background, educational background, and the desire to do

something independently. By Schumpeterian, "Women who innovate, copy or adopt a business activity are called as women entrepreneurs". By Govt. of India, "An enterprise owned and prohibited by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women is called as women entrepreneurs". By Jawaharlal Nehru, "You can tell the situation of a nation by looking at the status of its women." A rural woman entrepreneur is a woman or group of women who undertake to organize and run an enterprise in the rural area. Women from the middle class and upper-middle class are included themselves in income earning activities at their own level. Such rural women are involved in the number of entrepreneurial activities like making papad, pickles, dairy products, etc. Self-employment gives economic status to rural women in her overall development.

Problems Faced by Women Entrepreneurs

In rural area the women entrepreneurs have to face lots of problems related to finance, family, society, security, etc. Some of them are listed below.

- Dual Role Aspect
- Lack of Security
- Inadequate Working Capital

- Lack of Financial Knowledge
- Lack of Family Support
- Discouragement by Family
- Prejudice against Women
- Male Domination
- Lack of Economic Freedom
- Illiteracy Among Rural Women
- Less Risk Bearing Capacity
- Lack of Information and Assistance
- Lack of Infrastructure

Objectives of the Study

The main objective of the study is to understand the various problems faced by rural women entrepreneurs in Kanyakumari District & also to suggest various measures to overcome those problems.

Review of the Literature

Kalpana P. Nandanwar (2011), mentioned that Lack of financial resources, Lack of knowledge such as marketing, sales, account maintenance, Un-stable legislation regulating business activities for example registration, accounting, Less support from financial institutions, particularly in obtaining micro credit, Lack of central controlling authority are some of the problems of entrepreneurs in rural areas. There are large number of opportunities available for the rural entrepreneurs what is needed at core area of rural development is pull together a unique package of resources to exploit an opportunities. Dreams, determination, willingness to take the risk are some of the main feature of the entrepreneurs.

Suvarna Sable (2011), The women entrepreneurship development especially rural women entrepreneurial development should be given top priority because of historically initiation and sustenance of economic development depends upon the women entrepreneurs. Better supply of women rural entrepreneurs in any country can be an asset and inspiration for adequate development of an Indian economy. The Indian GDP since 2006 is above 6 percent and at present it is 7.5% but contribution of women in it is very less. The GDP can be doubled if women development is at par with men. Hence development of women entrepreneurs is main key of Indian economic development. Today, women entrepreneurs have been in short supply. In spite of the

various measures taken by the government and preferential treatment given to entrepreneurs to develop the entrepreneurs, the progress is not as much progressive as desired due to various challenges faced by the women. The social challenges are still exist. Rural women entrepreneurs faced social challenge while conducting entrepreneurship & are social behavioral barriers, gender role ideology, psychological barriers, delimiting the outside movement, general social attitude of society and caste consciousness.

Arun Kumbhar & Dilip Kumbhar (2011), Entrepreneurship can help women's economic independence and improve their social status. Automatically the women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand & appreciate their abilities. It enhances their status and leads to integration of women in nation building and economic development. The entrepreneurship among women will help them in earning money and becoming economically independent.

Due to social networking women will develop self-confidence, awareness and ability to marshal environmental support. This will lead to an improvement is not only the women, from the point of view of better health, education and skill but an improvement in her living condition also by being able to use better house, better sanitation, facilities and infrastructural facilities. This will lead to saving of resources like time, energy, transforming women into stronger personality and an overall improvement in her quality of life.

Jitendra Ahirrao & M.N. Sadavarte (2010), mentioned that dual role of women is the major constraint of women entrepreneurs, male domination, lack of economic freedom, absence of family encouragement, problems of public relation, Lack of exposure, No risk bearing capacity, Lack of self-confidence and fear of social security. Women assume too many roles in a family. She has to be a mother for her children and a housewife to the rest of the family. The long cherished role of mother and housewife hampers her to devote full time and efforts for her entrepreneur role. The serious barrier to women entrepreneurs is the persistence of the belief held by both men and women is that, the entrepreneurship is a male domain. It is also mentioned that the family members do

not encourage women when they start an enterprise. At a time, the entire family stands as one side against the women member. Even when she becomes a successful entrepreneur, the family fails to encourage her to go further and further to achieve greater targets. There is a general feeling that women may not have risk bearing capacity, self-confidence and they may have the fear of social security to travel and involve in business dealings during nights and odd hours.

Research Methodology

To understand the challenges & problems faced by the women entrepreneurs in rural area, the primary data is collected from rural women entrepreneurs in Kanyakumari District & nearby places through an interview. In Kanyakumari District, women entrepreneurs are emerging in various fields like General stores, Bangle selling, vegetable selling, Catering Services, Making papads, pickles, dairy items, Tailoring, Petty Shops, Spinning & Weaving Cotton, Handicrafts, Beauty Parlour, Dairy Farming, Job Works (Typing, Xerox, Lamination, Computer Center, STD/ISD booth, etc.), agricultural labour work, etc. Since most of the women entrepreneurs are running small-scale units also. 100 rural women entrepreneurs are selected by simple random sampling techniques. Supplementary data is obtained from secondary sources like newspapers, journals, magazines, books, etc.

Data Analysis

Table 1

Distribution of the Respondents by Nature of Business

Sl. No.	Business	No. of Respondents
1.	Food Making	22
2.	Service Providers	15
3.	Spinning and Weaving	17
4.	Petty shop & General Shop	9
5.	Beauty Parlour, Handicrafts	12
6.	Agriculture, Vegetable selling	25
	Total	100

Source: Primary Data

From the above table it is observed that maximum no. of women are engaged in food making business & in

agricultural activities ie, 22% & 25% respectively. Remaining is engaged in service providing, small shops, beauty parlours, spinning & weaving cotton.

Table 2

Problems Faced by Women Entrepreneurs

Sl. No.	Problems	No. of Respondents
1.	Dual Role of Women	38
2.	Male Domination	7
3.	No Risk-Bearing Capacity	8
4.	Lack of Economic Freedom	11
5.	Lack of Self Confidence	13
6.	Fear of Social Security	10
7.	Lack of Family Support	7
8.	Problems in Public Relation	6
	Total	100

Source: Primary Data

From the above Table, it is analyzed that maximum women face the challenge of dual role in family like mother, wife, sister, etc. & that's why it becomes difficult for them to run their business. Some of the respondents face the problems like male domination, economic problems. 6% women responded that their family creates problems if they make public relations. 13% of them don't have self confidence.

Table 3

Financial Problems faced by Women Entrepreneurs in Rural Area

Sl. No.	Financial Problems	No. of Respondents
1.	No Security	26
2.	Lengthy loan procedures	14
3.	Lack of knowledge about finance	27
4.	Lack of own capital	23
5.	Attitude of Bank officers	10
	Total	100

Source: Primary Data

From the above Table, it is analyzed that 27% women are facing the problem of lack of financial knowledge, 26% women can't provide any security for taking loan, 23% don't have own capital, 14% thinks that applying for loan is lengthy process & requires lots of documents & 10% are facing the problem of attitude of bank officers.

Findings

Out of the total respondents the highest numbers of women entrepreneurs don't have any knowledge of finance or the procedure of taking a loan from the banks. The study shows that lack of security is also one of the constraints of rural women entrepreneurs because the properties of the family are in the name of male family members. At the time of the interview, the number of respondents told that they were discouraged from unfair attitudes of bank officers & family also.

Suggestions

It is necessary to increase the opportunity of self-employment for educated un-employed women through the development of rural entrepreneurship because the self-employed entrepreneur creates not only her employment but also creates employment opportunities to other rural people also. It is most important to create a favourable atmosphere for the healthy development of women entrepreneurship.

Following suggestions have made to solve the problems of women entrepreneurs in rural areas.

1. Governments should assist woman entrepreneurs to participate in the international trade fair, exhibition, and conferences.
2. Government & NGOs should conduct programmes to identify the potentialities of women who can become successful entrepreneurs.
3. When women work outside the home, they face the problem of dual role and they are in a conflicting frame of mind whether to give priority to home or career. Hence, husbands and other family members should share households activities.
4. The Government should organize training programmes to develop skills, professional competencies, and Leadership quality & also provide information about marketing and finance at the village.
5. The procedure and formalities of the bank should be simplified and the required documents should be minimized. Moreover, all the documents shall be in area language.

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PROBLEM OF WOMEN ENTREPRENEURS IN SIVAGANGAI DISTRICT

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Abstract

In this paper an attempt has been made to analyze problem of women entrepreneurs and identified certain special factor are responsible to start business on their own. The researcher is to identify factors which need to be considered for promoting women Entrepreneurs in Sivagangai District. Entrepreneurs play a key role in any economy. These are the people who have the skill and initiatives necessary to take good new ideas to market and make the right decision to make the idea profitable. The reward for the risk taken is the potential economic profit the enterprise. The present study has been an attempt to genera rate awareness and to understand meaning, rational for diversity. An extensive literature review is done on women Entrepreneurs, factor influencing of women Entrepreneurship and steps taken by the government of women entrepreneurs.

Keywords: problem faced to women entrepreneurs, factor influencing of women Entrepreneurship, success stories of women entrepreneurs.

Introduction

Entrepreneurs play very important role in socio-economic welfare of the country. They identified the needs of the business, purchases the other factors of productions and coordinate them for some productive purposes. They are the innovators, researchers and risk-taking of the company. Today business is built around human capital and women are one of the valuable factors. Globalization and liberalization of market encouraged women to come forward to become an entrepreneur and start new industries. The women entrepreneur when encouraged and motivated can successfully contribute to the value addition of the economy in a number of ways. With the advent of liberalization and movement towards globalizations, Indian economic environment offers immense opportunity to entrepreneurs. About 50 percent of total population constitutes women, but women workers constitute only 17 percent, 80 percent remain engaged in unorganized sectors. Entrepreneur ship calls for all these personal ability and characteristics which could be developed in women folk.

Women enter entrepreneurship due to economic factor which pushed them to be on their own and urge them to do something independently. Women prefer to

work from their own residence, difficulty in getting suitable jobs and desire for social recognition motivate them towards Self-Employment. We see a lot of women professionals in Engineering, Medicine, Law etc. they are also setting up Hospitals, Training centres, etc.

Kamal Singh "A Women Entrepreneur can be defined as a confident, Innovative, and creative women capable of achieving self economic independence individually or in collaboration, Generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life"

Swami Vivekananda: "There is no change for the welfare of the world unless the condition of women is improved."

Role of women Entrepreneurs

In the 1970 s to 1990 s, the women in Indian were hardly engaged in any type of self employment. During this period the women were attracted towards opportunities of employment in different banks, LIC, teaching jobs, etc. they were also found in the low productivity sectors like agriculture and house hold activities.

After the beginning of privatization, liberalization and globalization, the women started responding to the

changes in the environment also their entry in the entrepreneurial activities was noticed. The process of computerization also an aid women in the businesses related to home made products like pickles and papads. But later the focus was shifted towards the entrepreneurial activities related to the Small and Medium Enterprise related to the manufacturer, Trading and Service Sector.

The planning commission and also the Indian Government has reorganization the need for women entrepreneur participated in the mainstream of economic growth. Women entrepreneurship is understood through different policies and programmers are encouraging the Indian women to come forward and involves in different entrepreneurial activities.

The integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of women and children in Rural Areas (DWRCA), Entrepreneurship Development Programme (EDPS), Prime Minister Rojgar Yojana (PMRY), Marketing of Non-Farm Products of Rural Women (MAHIMA), Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes are a very few example of the different programme undertaken by the government of india and planning Commission. (Vibhavari M. Chavan, 2016).

Objectives of the Study

- To study the socio- Economic background of women Entrepreneurs in the Rural and Urban Areas in Sivagangai District.
- To identify the problems or barriers which are faced by women in conducting entrepreneurial activities in Sivagangai District.
- To Analyze the factors that motivates the women Entrepreneurs to start new venture.
- To suggest Strategies to promote Entrepreneurial skill among women entrepreneurs in the study area.

Review of Literature

Goyal and Parkash (2011) the study is conclude with the opinion that efforts are being taken to fulfil the promise equal opportunities in all Spheres to the Indian women and Guranteeing equal rights of Participation. But unfortunately the government Sponsored development activities have

benefited only a limited section of women i.e, the women middle class women.

Kulkarni (2010) studied the obstacles for the development of women entrepreneurs in pune region and found that the majority of women entrepreneurs faced micro factor related to economic problem due to lack of finance and modern Technology. The second restricted is the macro factor which is related to competition.

Research Methodology

The researcher is based on both empirical and analytical study, the study uses both primary and secondary data. For the purpose of study well structured questionnaire was as an instrument to collect the data from the women entrepreneurs in rural and urban area of Sivagangai District. The sample size is 50. The respondents were women entrepreneurs chosen from Sivagangai District. The study has covered total 50 women entrepreneurs of various categories. The entrepreneurs were drawn using Non-Probability Sampling design based on Convenience Sampling Method.

Socio- Economic Background Women Entrepreneurs

The study was conducted among women Entrepreneurs of various categories such as Petty Shop Units, Tailoring Shop Units, Hotel Units, Vegetable Shop Units and Beauty Parlor Units.

S. No	Age	No. of Respondents	Percentage
1	Upto 20	05	10
2	21 to 30	12	24
3	31 to 40	19	38
4	41 to 50	11	22
5	Above 50	03	06
	Total	50	100

Sources: primary data

It is clear from table 1 that 10 percent of the respondents belong to up to 20 age group. 24 percent of respondents belong to age group 21 to 30, 38 percent of the respondents belong to 31 to 40 age group, 22 percent of respondents belongs to 41 to 50 age group and 06 percent of the respondents belong above 50 age group, Hence it is evident that majority of respondents belong to

the middle age group of 21- 40, 62 percent which constitutes women entrepreneurs in the study area.

Table -2
On the Basis of Marital Status

S.No	Marital Status	No.of Respondents	Percentage
1	Un married	07	14
2	Married	34	68
3	Widow	05	10
4	Divorce	04	08
	Total	50	100

Sources: Primary data

The table show 2 that married women have more interest in the women entrepreneurship. Highest 68 percent women are involved in the business because they need more financial support than unmarried and others. Only 14 percent women interviewed that they are unmarried. Widow women also want to start their own business. But only 10 percent women interviewed that they are widow and 8 percent divorce women. This show that married women take more risk in starting new business.

Table -3
On the Basis of Education

S.No	Education Level	No.of Respondents	Percentage
1	Illiterates	06	12
2	Primary School	09	18
3	SSLC	12	24
4	H.SC	14	20
5	Degree	05	18
6	Post degree	04	08
	Total	50	100

Source: primary data

Reveals that table 3, 20 percent of the respondents are belonging to higher secondary level of the entrepreneurs, 26 percent of the respondents are graduates and post graduate, 24 percent of the respondents are secondary level of education. The 18 percent of the respondents are primary level and rests of the respondents are illiterates.

Table -4
On the Basis of Nature of Business

S.NO	Nature of Business	No.of Respondents	Percentage
1	Retailing	14	28
2	Manufacturing	18	36
3	Service	11	22
4	Others	07	14
	Total	50	100

Source: Primary data

The table 4 Depiste that 36 percent of the respondents' is deals with manufacturing types of business. 28 percent of the respondents are engaged in retailing type of business, only 22 percent of the respondents are doing our business for service sectors. 14 percent of the respondents are other type of business.

Table -5
On the basis of motivation Rank

S. No	Motivation Factor	1	2	3	4	5	Total
1	Owen idea and family support	10	14	11	07	08	50
2	To get social and economic independence	11	10	07	10	12	50
3	Education	10	12	13	08	07	50
4	Previous experience	11	09	10	13	07	50
5	Government policy	8	05	09	12	16	50
	Total	50	50	50	50	50	

Source: primary data

Table -6 Garrett Ranking Analysis

S. No	Motivating Factor	Total Score	Avg. Score	Rank
1	Owen idea and family support	2620	52.4	I
2	To get social and economic independence	2475	49.5	IV
3	Education	2615	52.3	II
4	Previous experience	2560	51.2	III
5	Government policy	2230	44.6	V

Source: primary data

Table -6 shows that respondents have given the first preference to own idea and family support. Second preference to education third preference to precious experience , fourth preference to get social and economic independence and fifth preference to government policy.

From the above analysis it is observed that women entrepreneurs motivate to start business own idea and family support.

Table -7 problem of women entrepreneurs

S.No	Factors	SA	A	M	DA	SDA	Total Score	Avg. Score	Rank
I	Personal Problem								
	Maie dominance	17	19	07	04	03	192	3.84	II
	Lack of experience	13	11	10	09	07	164	3.28	VI
	Lack of awareness	21	18	05	03	03	201	4.02	I
	Week bargaining position	14	17	10	05	04	182	3.64	IV
	Family obligations	19	14	07	04	06	186	3.72	III
	Low level of risk taking attitude	12	16	13	04	05	176	3.52	V
II	Finance Problem								
	Insufficient money	23	19	04	02	02	209	4.18	I
	Poor credit facility	17	24	03	04	02	203	4.06	II
	Heavy interest and tax	22	14	07	03	04	197	3.94	III
III	Marketing problem								
	Poor location of shop	07	15	09	11	08	152	3.04	VII
	Find out the appropriate markets	15	26	05	03	01	201	4.02	II
	Unfavorable market behaviours	22	13	07	04	04	195	3.90	V
	High competition	27	18	03	01	01	219	4.38	I
	Improper market condition	19	14	11	04	02	194	3.88	III
	Lack of transport facility	16	18	10	02	04	190	3.08	VI
	Poor quality of products	12	15	11	07	05	172	3.44	IV
IV	Government problem								
	Lack of support	16	17	10	04	03	189	3.78	II
	Improper training programme	15	21	08	02	04	191	3.82	I
	Rules & Regulations	14	19	12	03	02	174	3.48	III
V	Production problem								
	Non- availability of raw material	18	14	09	05	04	187	3.74	II
	Non- availability of machine or equipment	15	19	09	05	02	190	3.80	IV
	Non-availability of skilled lab our	19	15	05	08	03	189	3.78	I
	Lack of technical knowledge	17	10	16	03	04	183	3.66	III

Source: primary data

SA-strongly Agree, A- Agree, M-Moderately Agree, DA-Disagree, SDA-Strongly Disagree It is clear from the table -7 that problems faced women enterprise , the

weighted ranking method applied. In first statement is personal problem. It inferred that the most number of the respondents have given first ranked for lack of awareness:

the respondents have given second rank for male dominance. The third rank was family obligations and followed by weak bargaining position, low level of risk taking attitude, lack of experience. In second statement is financial problem it is clear that the most number of the respondents have given first ranked for insufficient money the respondents have given second rank for poor credit facilities and the third rank was heavy interest and tax. In third statement is marketing problem. It is understood that the most number of the respondents have given first ranked for high competition the respondents have given second rank for find out the appropriate markets. The third rank was improper market condition and respondents by poor quality of products, unfavourable market behaviors, lack of transport facility and poor location of shop. In fourth statement is government problem it is shown that the most number of the respondents have given first ranked for lack of support, the respondents have been second rank for rules and regulations and the third rank was improper training programme. In fifth statement is production problem. It is above that the most number of the responders have given first ranked for non-availability of skilled labour. The respondents have given second rank non-availability of machine or equipment.

Suggestion

- Awareness should be created about government schemes to motivate women entrepreneurs engaged in small scale and large-scale business ventures.
- Government should provide separate financial aid to women entrepreneurs so that they do not face difficulty in setting up their organization.

Conclusion

Women Entrepreneurship plays a prime role in industrial development, it has played a very vital role in fulfilling the socio-economic objects of the nation. It is evidence from the study that women are ready to face the problem associated with setting up of business. Entrepreneurship among women, no doubt improves the nation in general and of the family in particular. They need encouragement and support from family members, government, society, male counterparts, etc.

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ENTREPRENEURSHIP ON ECONOMIC DEVELOPMENT IN INDIA

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Abstract

One of the main goals of modern economics is to decide factors that influence the economic development. This paper discusses entrepreneurship as one of the factor that influences the economy of a nation, either directly or indirectly. This paper will focus on finding out how entrepreneurship influences the economy in India. It is a fact that entrepreneurship plays a significant part in shaping the landscape of a country's economy. Economists and policy makers recognize this fact. In fact, entrepreneurship is the engine of economic growth. The paper will begin with a brief introduction, objectives, scope, importance of small scale industries, contribution of small business entrepreneurs and conclusion.

Introduction

Entrepreneurs are a vital role in our Indian economy. Entrepreneurial opportunities promoted in various fields like electronic, medicine, engineering, agriculture, communication, atomic energy, telecommunication, food technology and packaging etc. During the last two decades while fast technological progress has been made the production process more knowledgeable and capital intensive across a wide range of industries, limiting the creation of new employment opportunities particularly for the unskilled work forces, downsizing policies to the firms through mergers, acquisitions and other restructuring exercises have put the future of their existing employees at stake. In many cases, most of the persons like under and postgraduates also very difficult to get the jobs in the competitive environment.

Growing population is a very big problem in our country. India is the second place for highest population in the world level, this problem leads to create unemployment problem and also unemployment is a more acute one in many of the developing countries across the world. There are two modes are used to eliminate unemployment of human resources in an economy. The first one is to educate the youngsters through professional as well as technical methods and also practice them to work in the competitive environment. The second one is to teach, train and promote them to start their own business. Now-a-days considered to be a better option as it makes the individual financially self-dependent as well as adds to the economy's wealth creation process, paving the way to fast

growth and development of the nation. People develop their entrepreneurial skill to start a business. Small scale industries are started in this way. Many of the businessmen are developed in this way.

Objectives of Entrepreneurship

- Entrepreneurship development programs are aimed at eradicating unemployment.
- Governments are take steps to develop entrepreneurship programs to promote industrialization.
- To educate people for merits and demerits of the entrepreneurship.
- Entrepreneurship developments programs seek to create develop and train prospective entrepreneurs.
- Through entrepreneurship is developing to our Indian economy.

Scope of Entrepreneurship Development in India

The scope of entrepreneurship development in our country like India promotes and creates fresh and young entrepreneurs through entrepreneurship development programs. The growth of Indian economy is developed through entrepreneurs. India, a country with a strength social system, and large variety of intellectualists has its own scope for giving new entrepreneurs to the global economy. The high economic growth provided enhanced business opportunities in the country increased demand of man power and increase employment opportunity. Both developed and developing countries have often witnessed

congregated emergence of small and medium sized enterprises or organizations, engaged in producing some related products at a point in time. These spatial concentrations give rise to various kinds of economic and non- economic inter-firm related business. Such a form of industrial enterprise or firm or organization is also called as 'industrial cluster' or 'industrial district'. Clusters are defined as sectoral and geographical concentration of micro, small and medium enterprises with interconnected production system leading to firm/unit level specialization and developing local suppliers of material inputs and human resources. Availability of local service marketers or intermediaries for the creation of the group is also a general characteristic of a cluster.

Importance of Small Scale Industries (SSI)

Small-scale industry is classified as traditional and modern are broadly divided into the categories like 'Khadi and Village Industries', 'Handlooms', 'Handicrafts', 'Coir', and 'Sericulture'. Small-scale industries play a strategic and vital role in the progress of the region. These industries largely represent a stage in economic transition from old technology to modern technology. Small-scale industries occupy good business position in the development of our country. The primary purpose of the small scale industries is to eliminate unemployment problem in order to provide the employment opportunity. Through the employment opportunity people got the job and also get income in a better level. This lead to increase standard of living, political, cultural and economic level also increase for our country. It is a real fact that small industries are the engines of growth for any economy. Entrepreneurs are the job providers and the technological innovators. The sector has a good potential level in employment, dispersal of industries, promoting entrepreneurship and earning foreign exchanges to the country. Small is beautiful, efficient, innovative and creative where pursuit for progress is endless and growth is their way of our daily life.

Contribution of Small Business Entrepreneurs

Contribution of Small Business Entrepreneurs entrepreneurship can make to the development process of small industry as

- Entrepreneurship raises productivity through modern technical and other forms of innovations.
- Entrepreneurs are the service providers, they make markets more competitive and also reduce both static and dynamic market inefficiencies.
- Small scale Entrepreneurs operating in the informal sector establishes government authority used their programmed techniques in order to develop economic of our country.
- Entrepreneurs helping to promote country's export-trade.
- Entrepreneurs are always target for opportunities to explore and exploit opportunities, encourage effective resource mobilization of capital and skill, bring in new products and services and develop markets for growth of the economy.
- Entrepreneurs motivate and stimulate a redistribution of wealth, income and political power within societies in ways that are economically positive and without being politically disruptive.

Conclusion

Entrepreneurship development programs are enabling potential entrepreneurs to develop faster growth of business. And with technology rendering more and more people jobless, government is strengthening the programs by injecting substantial capital to ensure their nation's economy growth in order to eradicate unemployment problem and poverty. In India, most of the people are entrepreneurs help to remove regional disparities through setting up of industries in less developed and backward areas to develop our nation's economy.

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