CHAPTER – III
OVERVIEW OF RURAL WOMEN ENTREPRENEURSHIP
AND PROFILE OF STUDY AREA

3.1 INTRODUCTION

Indian women are considered as the source of power (shakthi) since mythological times. Goddesses are being worshipped as mother, in the major religions of India, which means the mother is the source, giving life to everyone. Moreover, the mother is the first teacher for the young ones, who helps to recognise the world from the beginning.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. Women entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. According to the statistics, in 2010, the proportion of Indian female main workers to the total population is 16.65 per cent in rural areas and 9.42 per cent in urban areas. This shows overall best contribution of women in work but more percentage of women workers are in rural areas.

At the same time, in the sociological set-up, Indian society is a male dominant one. Women are considered as the weaker sex and are left with closed commitments only. Such sociological and cultural habits, have been keeping the women sector of the Indian population, a dormant one for quite a long time. When proper exposure and knowledge was imparted to them, Indian women proved themselves to be highly potential productive force. When proper education and environment are given, the social taboos can be broken up and force can be used as a good human resource potential for the development of a Nation. ¹ Today we can see educated women liberate themselves from the uncounted
customs and habits and prove themselves to be good professionals in various fields.

Women have been regarded as the nuclear of a nation and the builder and moulders of the destiny and they constitute an integral part of India’s socio economic life. Though women form half of the Indian population their productive work is not officially accounted for one-third of the total labour force. They have not been actively involved in the main stream of development even though they represent a bulk of the population and labour force. Primarily women who are the means of survival of their family are generally unrecognized and undervalued, being placed at the bottom of the pile. Socially they are kept in a state of utter subjugation, suppressed and oppressed. They have lesser access to assets resource, technology and credit. Ideologically as well as in practice women are considered completely inferior to men. Thus gender inequality is the root cause of feminisation of poverty. India has the world’s largest number of poor women. On this platform of action, India was able to mobilise support for acceptance of the right development as an inalienable right and the need to overcome poverty with the framework of sustained economic growth and sustainable development. It also emphasised the urgent need to provide women with access to technology, information skills and market in order that their economic empowerment actually be realised.

With every succeeding generation, women are pushed further back. The economic and social goals that are set and achieved by nation are not shared by women. They remain shackled by an inheritance of poverty and bound by vicious cycle of educational exclusion, lack of marketable skills and poor employment

The importance of raising women’s economic productivity through entrepreneurship development and other financial services assumes significance in this context. Many of the poor families in the Asian region are headed by women, who are the prime income earners. Under this circumstances, Department of Rural Development, insist the need for their economic empowerment through enterprise development and financial services is increasingly being felt, as a part of the strategy for poverty reduction effects.

Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibilities and child care. These responsibilities place heavy demands on women’s time and entrepreneurship activities can potentially increase the workload of women. Hence they are engaged in agriculture form, seventy eight per cent of women are engaged in this regular work.6

The rural women in India constitute nearly seventy seven per cent of the female population. They play significant role in agricultural allied sectoral and also artisanal activities apart from the house-hold activities. About seventy nine per cent of rural women workers are involved in agriculture related persuits as cultivators and labourers. Farm and home are integral parts in the rural society in India and the farm housewife often plays multiple roles as producer, entrepreneur, worker, consumer and home-maker. Thus the contribution of rural women and their role in the family as well as in the economic development and social transformation are pivotal.
Micro finance is an agenda for empowering poor rural women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women’s participation in agro-based activities is much more than what statistics reveal. This is mainly due to the fact that most of the works done by the women are at farm and home is disguised as daily chores. Mechanisation and easy availability of labour provide more time to energetic women to engage themselves in self employment or entrepreneurial ventures. Entrepreneurship is the only solution for the growing employment of rural women. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income taking care of their home and livestock entered task. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.  

In the past rural women concentrated on traditional activities, but now due to the spread of education and favourable government policies towards self-employment and skill development, rural women have changed their attitude and diverted towards non-traditional activities too. Now rural women entrepreneurs engage themselves in different types of activities such as engineering, electronics, readymade garments, textile designing, jewel designing handicrafts, doll making, toy making, painting, knitting, plastics, soap, ceramics, crèches, canning, paper leaf products, mushroom farming, bee-keeping, duckery, poultry, dairy, fishing and dry fishing, management and floriculture.
3.2 FOUR Es TO EMPOWER RURAL WOMEN IN UNORGANISED SECTOR

A model called four Es can be adopted to empower rural women in the unorganised sector.

3.2.1 Employment

Women lives in the rural areas are not aware about their rights, developmental initiatives taken up various NGOs and Government. Hence seminars and workshops in vernacular languages should be organised in this vicinity to provide information about such aspects. Change in attitude of society is prerequisite before providing employment opportunity to women. So training, awareness and education must be imparted to bring necessary changes.

3.2.2 Economic Status

Unorganised sector must be included in the official statistics which would lead easy access of funds to these workers as well as provide them with the security measure which are available in the organised sector. Discrimination in leading policies for men and women must be removed by taking such initiatives; thus women can lead a life of ‘Economic Independence’.

3.2.3 Equal Social Status

Society has always had different rules for men and women especially in rural areas thus such inequality must be removed. They should be given freedom to express their views and their visibility towards economy must be taken care of. They must be given security, equal opportunity as men and must be respected.
3.2.4 Empowerment

If such steps are taken then, women in rural area will lead a life of Self Assurance, have Self-Confidence and can be Self-Reliant.

3.3 MICRO ENTERPRISES FOR RURAL WOMEN

Enterprises from small scale to medium scale grouped together are called “Micro, Small and Medium Enterprises” (MSME). Micro enterprise is an effective instrument of social and economic development. It helps to generate employment for number of people within their own social system. This is beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock task. The micro entrepreneurships are strengthening the women empowerment and remove the gender inequalities. Self Help Groups and micro credit mechanism make the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self sufficiency.

3.3.1 Areas of Micro-Enterprise Development

Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads.

(i) Micro enterprise development related to agriculture and allied agriculture activities like cultivating organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of
pickles, chutneys, jams, squashes, dairy and other products that are ready to eat. This is a common form of micro enterprise in rural areas.

(ii) Micro-enterprise development related to livestock management activities like dairy farming, poultry, livestock feed production and management of vermi compost using the animal waste can be an important area in which women can utilise both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.

(iii) Micro-enterprise development related to household based operations. It is generally handicraft related enterprises where women perform activities like knitting, stitching, weaving and embroidery.

3.4 ENTREPRENEURSHIP DEVELOPMENT OF RURAL WOMEN THROUGH SELF HELP GROUP

Rural women are more vulnerable in comparison to urban women because the urban women have wide scope of activities around them to explore but rural women do not get enough opportunities to make use of their economic potential. They are having all the qualities to be entrepreneurs, but they lack confidence on their ability to run the enterprise especially at the beginning stage.

Rural women entrepreneurship can be viewed as rural women indivisible process which flourishes when the inter-linked dimensions of individual psychological-entrepreneurial traits, social encouragement and business opportunity coverage towards the common goal of opportunity creation and exploitation. From this point of view, rural women entrepreneurship is a frame of mind and a continuous forward societal process. The state in which one does not become entrepreneur or does not act as an entrepreneurship by the mere act of starting or owning an enterprise.
More important is the nature, degree and extent of innovations and involvement that the entrepreneur introduces, establishes, organises and controls on continuous basis.\textsuperscript{10}

Rural women entrepreneur is a dynamic agent of rural economic change, who may be instrumental in transforming rural physical, natural and human resources into production possibilities. Therefore, it can be stated that the rural entrepreneur and entrepreneurship is not born but it can be made. Many of the rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups. Through that they were economically empowered and attaining status in the family and the community. Self Help Group play a vital role of rural development in general and for rural women in particular. The group approach makes available the collective wisdom and combined resources for any task. This system has been functional in countries like Bangladesh, Malaysia, Korea, Philippines and Indonesia. In India, the banking sector has formally accepted SHG’s as eligible entities for deployment of credit. The success of SHG financing is based on self-trust and self-help. These groups are voluntarily informal groups of individuals.\textsuperscript{11}

\textbf{3.5 PROBLEMS OF THE WOMEN ENTREPRENEURS IN RURAL AREAS}

Rural women are the most important productive workforce in the Indian Economy. Almost all the women in rural India can be considered as farmers in some sense, working as agricultural labourers, unpaid workers in the family, farm enterprise or combination of two. Moreover, several farm activities have been traditionally carried out by men are also being undertaken by women as men are pulled away into higher paying employment. Thus, rural India is witnessing a process which would be described as feminisation of agriculture.
Though rural women are equally qualified as men to succeed as entrepreneurs, they suffered two distinct disadvantages when compared to men.

i) First, the initial lack of confidence in their own abilities, years of accepting a subordinate status and strict role segregation.

ii) Second, society’s lack of confidence in women’s ability.

Major problems faced by the women entrepreneur in rural areas are financial constraints, over dependence on intermediaries, scarcity of raw materials, intense competitions, high cost of production, low mobility, family ties and responsibilities, enemies social status, adverse effect of risk bearing, lack of education and skill acquisition and low need of achievement.12

3.5.1. Access to Finance

Access to finance is the key issue to rural women. Accessing credit, particularly for starting an enterprise, is one of the constraints faced by rural women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. In addition to this, women entrepreneurs in developing countries continue to suffer from poor overall assets, poor enforcement of financial rights and the existence of unequal inheritance rights and consequently poor access to community and social resources. Gender based obstacles, conventional thinking, cultural and social values, lack of collaterals are all the aggravate difficulties faced by the rural women entrepreneurs.13
3.5.2. Dual Role of Women Overlapping of Responsibility of Business and Family

As the boundaries between the business and the family tend to be distinct, women operating business face a unique set of issues related to personal identity, role conflict; loyalties, family relationship and attitudes owned by women are at disadvantages financially and are forced to rely on internal resources of funding rather than outside sources.\textsuperscript{14}

With joint family breaking up, many women simply don’t have the support of elders to shoulder their family responsibilities and give moral and physical support, so women in rural areas have to suffer more. They have to face not only resistance or reservation from men but also from elderly women who are imprisoned in the attitude of inequality. Though in rural area women are working along with men since time immemorial, they are mostly engaged in low paid, low skilled back breaking agricultural activities or act as helpers in handicraft.\textsuperscript{15}

3.5.3. Illiteracy

The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled, they are often unable to do research and gain the necessary training. The uneducated rural women do not have the knowledge of measurement and basic accounting.

3.5.4. Less Risk Bearing Capacity

Rural women of our country have led a protected life. This has reduced their ability to bear economic and other risk of business. Moreover, the impacts of losses are more severe to rural women since they lack sufficient support. They live in a society where people wait to chastise the enterprising and the intensity will be greater in the case of rural women. Besides many women entrepreneur in rural area
lack the necessary initiative, suffer from inferiority complex and are easily disheartened by failure.\textsuperscript{16}

3.5.5. Lack of Visibility as Strategic Leaders

Changing the perceptions about the likely success of women-owned business depends on increasing women’s visibility in leadership positions within the greater business community. In an assessment of women’s presences CEOs or Directors of large business enterprises, it has been anticipated that the exodus of women to entrepreneurial growth firms might be because women believe that they have greater representation in strategic leadership positions in privately-held or family-owned firms as they provide better opportunities for leadership than available to women in publically traded companies.

3.5.6. Access to Market

The ability to tap into new market requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationship in a new country or market is a big deterrent and obstacle for many SMEs, in particular women owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.
3.5.7. Lack of Information and Assistance

Another significant need of many women business owners is obtaining the appropriate assistance and information needed to take the business to the next level of growth. In a study conducted to gather needs of women entrepreneurs, those who were just starting their ventures, requested assistance and training in implementing the business idea, identifying initial sources of financing, and advertising/promotion. The entrepreneurs, who were already established, had somewhat different set of needs including financing for expansion and increasing sales.

3.5.8. Male Dominated Society

The male-female competition is another factor which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organisational skills compared to male entrepreneurs, women have to face constraints from competition. The confidence to travel across day and night and even from different regions and states are less found in women compared to male entrepreneurs. This shows the low level of expression and freedom of mobility of the women entrepreneurs.

3.5.9. Lack of Infrastructure and Wide Spread Corruption

These are also the other problems for the rural women entrepreneurs. They have to depend on office staff and intermediaries to get the things done, especially the marketing and sales side of the business. Here is the more probability for business fallacies like the intermediaries take major part of the surplus or professional dependence. Rural women take training and advisory services on managerial and technical skills to solve production problems.
Here more than seventy per cent of enterprises are micro and small enterprises but their growth and the competitiveness is greatly challenged by a lack of business management, marketing and technical skills besides the overall weak infrastructure and complicated legal frameworks for business processes, especially in global online transaction context.

3.5.10. Need of Training and Development

Most of the rural women are illiterates and hold education up to primary. They have limited access to vocational and technical training. In fact rural women, on average have less access to education than men, technical and vocational skills can be developed only with a strong foundation of basic primary and secondary education. South Asia is characterised by low enrolment among women in education, high dropout rates and poor quality of education. When training is available, women may be unable to access it because it is held at a time when they are meeting family responsibilities, or the content and method of delivery may not be appropriate. Besides, most technical trainings that are offered to girls at the post-school levels, in the women polytechnic for instance are incited to traditional careers, such as secretarial practice and dress designing, thus, the exclusivity of training as limiting factor itself.

3.5.11. Lack of Confidence

Rural women are more vulnerable in comparison to urban women, because the urban women have wide scope of activities around them to explore but rural women do not get enough opportunity to make use of their economic potential. Thus to bring rural women in the mainstream of entrepreneurship development, they are to be given little freedom from their household responsibilities. Training is required to build confidence among rural women about their potentials and also to
understand that they can come out from their traditional roles to attain more independence socially as well as economically.\textsuperscript{17}

3.5.12. Mobility Constraints

Rural women in Indian society have got restricted mobility. The traditions of Indian Women in rural areas are limited in the four walls of kitchen. The women in rural areas continue to live themselves with three ks, kitchen, kids and knitting. There is hardly any opportunity to cross this boundary. they do not undergo additional tanning and they are handicapped by their inability to travel from one place to another for their work. The mobility problem has been solved to certain extent by the explosion of Information technology and telecommunication facilities.

3.6 MAJOR SELF EMPLOYMENT PROGRAMMES OF THE RURAL WOMEN ENTREPRENEURS

Government of India has implemented many self employment programmes for the development of women entrepreneurs both in rural and urban areas. As a part of implementation of schemes, they provide training too. Some of the major self employment schemes which are implemented by the Government of India are discussed below.

3.6.1 Prime Minister’s Employment Generation Programme (PMEGP)

Prime Minister’s Employment Generation Programme (PMEGP) has been in operation from October 2, 2008 as a credit-linked subsidy self employment programme under the Union Ministry of Micro, Small and Medium Enterprises (MSMEs) by merging two schemes that were in operation up to March 2008, for generation of employment opportunities through establishment of micro enterprises in rural and urban areas. The earlier schemes are replaced by PMEGP are: Prime Minister’s Rozgar Yojana (PMRY), and Rural Employment Generation Programme
(REGP). The new scheme will be implemented by the Khadi and Village Industries Commission (KVIC) as the single nodal agency at the national level. At the state level, the implementation agencies are State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centers (DICs) under the supervision of the Commissionerate of Industries, and banks. The government subsidy under the scheme will be routed by KVIC through identified banks for eventual distribution to the beneficiaries/entrepreneurs in their bank accounts.\textsuperscript{18}

The implementing agencies will associate reputed non government organisations (NGOs)/reputed autonomous institutions/self help groups (SHGs) / National Small Industries Corporation (NSIC)/ Udyami Mitras empanelled under Rajiv Gandhi Udyami Mitra Yojana (RGUMY), Panchayati Raj Institutions, and other relevant bodies in the implementation of the scheme, especially in the area of identification of beneficiaries and of area-specific viable project, providing training in entrepreneurship development, and in providing support services to entrepreneurs.

The scheme aims at (i) bringing together widely dispersed traditional artisans/rural urban unemployed youth, and offer them self employment opportunities at their own work place; and (ii) providing continuous and sustainable employment to a large segment of traditional and prospective artisans, rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas. The scheme is expected to create 3.74 million job opportunities, with an estimated budgetary outgo of ₹.4,485 crores in about three and a half years (2008-12). An additional amount of ₹.250 crores has been earmarked for backward and forward linkages. To begin with, the targets will be distributed between KVIC (including State KVIBs) and state DICs in the ratio of
60:40 to ensure comparatively greater emphasis to micro enterprises in rural areas. The margin money (subsidy) would also be allocated in the same ratio. DICs will ensure that at least fifty per cent of the amount allocated to them and will be utilised in rural areas. ₹15,000 crores will be the estimated total credit flow in the scheme for setting up micro enterprises across the country over a period of three and a half years.

Micro enterprises are to be promoted in industry, service and business activities by encouraging educated and uneducated youth in rural and urban areas. Assistance under the scheme is only for new projects and not for existing projects. Units that have already availed government subsidy under many other schemes of the Central or State government are not eligible to receive assistance under the new scheme. Micro enterprises include village industries projects except those listed in the negative list announced by KVIC.

3.6.2 Swarnjayanti Gram Swarozgar Yojana (SGSY)

Under SGSY- Swarnjayanti Gram SwarozgarYojana of the Union Ministry of Rural Development-a holistic programme of micro enterprises was launched from 1999 covering all aspects of sustainable self employment in rural areas. It envisages organization of the poor, with preference for Self Help Groups of women in particular, and capacity building through SHGs, training, credit-cum-subsidy, technology, infrastructure, and marketing intervention. At the field level, District Rural Development Agency (DRDA) operates the scheme through Panchayat Samities.

Training and Technology Development Centre (TTDC) is established under the umbrella of DRDA for organising training activities and counseling services. Group approach is adopted for implementing the scheme, though individual
beneficiaries are also assisted. Women are given preference. In a five-year period, at least thirty per cent of the poor from each block are to be helped to cross the poverty line in three years; with monthly income reaching beyond ₹ 2,000, after repaying to the bank. Four to five key activities are identified in each block; and the programme is implemented through activity clusters. Multiple credit rather than one time credit is made available on credit–cum-subsidy basis. SHG bank linkage is pursued as part of the programme.

One time subsidy given is at thirty per cent of project outlay, up to a maximum of ₹ 7,500 for SCs/STs at fifty per cent of project outlay, up to a maximum of ₹ 10,000. For groups of SHGs, subsidy will be at fifty per cent of project outlay, subject to a maximum of ₹ 1.25 lakhs. There is no monetary limit on subsidy for irrigation projects. Subsidy will be back-ended. Revolving fund up to ₹ 25,000 is given for each group at ₹ 1,000 per member in the initial stage. Apart from the Central scheme of SGSY, state governments also allocate matching grant equal to savings made by SHGs. Women and weaker sections will be the focus of poverty eradication effort under SGSY. Fifty per cent of the benefits under the programme will accrue to SCs/STs, forty per cent to women, and three percent for disabled persons. Creation of infrastructure skill development, capacity building, and promotion of marketing of goods are all part of the program.

3.6.3 Integrated Rural Development Programme (IRDP)

Integrated Rural Development Programme is the major self-employment programme for poverty alleviation. The basic objective of IRDP is to enable identified rural poor families to augment their incomes and cross the poverty line through acquisition of credit based productive assets. Assistance is given in the form of
subsidy by the government and term credit by the financial institutions for income generating activities. This is a centrally sponsored scheme funded on 50:50 basis by the Centre and the states. It is stipulated that at least fifty per cent of the assisted families should belong to Scheduled Caste and Scheduled Tribe categories. It is also required that at least forty per cent of those assisted should be women under this programme.\textsuperscript{19}

**3.6.4 Development of Women and Children in Rural Areas (DWCRA)**

DWCRA is the Rural Development Departments scheme to support women’s income generation activities through a group with a maximum membership of fifteen to twenty. The Government of India has launched this women and children development programme in 1982. The main aim of this scheme is to strengthen the economy of rural women by giving them loan and economic assistance to develop their skill efficiency and abilities to meet their liabilities effectively. Thrift is used an important point for entry and micro financing among members. The scheme focuses on organisation of women into groups to foster a collective approach to their problems and to enhance their bargaining power. These organised women pull many of the Government programmes into their respective villages for their benefit. Under DWCRA ₹25,000 is provided to the group as lump sum grant. The members can use it collectively or share it on prorate basis and can be used for any income generating activity. DWCRA recognises that thrift and credit is essential for improving livelihood. Members are encouraged to save their money as a common fund. Training in leadership, attitudinal changes, and skills for income generation is an integral part of the DWCRA scheme.
3.6.5 Training For Rural Youth For Self Employment (TRYSEM)

It is a sub plan of Integrated Rural Development Programme. It gives training to the youth unemployed men and women. The trainees get a stipend of ₹ 150 per month during training period. It had been laid down that the coverage of youth from SC/ST communities should be at least fifty per cent of rural youth trained. Out of the total beneficiaries, at least fifty per cent should be women. The scheme had been merged in to Swarnajayanti Gram Swarojgar Yojana (SGSY) with IRDP, DWCRA etc. from April, 1999. Beneficiaries of the scheme had given the following broad observations.²⁰

The trainers of the schemes were serious not to impart knowledge to the beneficiaries but to fulfill the formalities.

(i) Training centers were mismanaged and ill-equipped.

(ii) Full stipend amounts were not paid and the remaining amounts in sizeable proportion were appropriated by authorities.

(iii) Amount of purchasing raw materials for the training was fully appropriated by the authorities.

(iv) No training certificate was issued to the beneficiaries.

3.6.6 Gender Development - SIDBI’S Initiatives

Small Industries Development Bank of India (SIDBI) operates a number of special schemes to assist enterprise building in rural areas: and also focusing on women entrepreneur-promoted enterprises. These are Micro Credit Scheme, Mahila Vikas Nidhi, Mahila Udyam Nidhi, Trade Related Entrepreneurship Assistance
and Development (TREAD) Programme for women, Entrepreneurship Development Programmes, and other similar programmes for promotion of small enterprises.

3.6.6.1. Micro Credit Scheme (MCS)

Micro credit programmes envisage extending small loans to poor entrepreneurs for undertaking income generating activities which have the potential to make a dent on poverty. Micro credit programmes have received a major boost in terms of policy changes and quantum of finance, which are critical for the growth of micro finance sector. In order to provide financial assistance to the poor, and meet the emerging needs of the micro finance sector, SIDBI is endeavouring to create and support a responsive credit delivery system for the poor at the micro level, especially in rural areas. Under MCS, assistance is channelised through micro finance institutions (MFIs) and NGOs in small amounts, and members are encouraged to plough back their savings to the group corpus fund, with a view to building the ‘borrowed’ equity over a period of time. MFIs and NGOs having good credibility and track record with professional expertise, sound management practices and growth potential are assisted under the scheme.

3.6.6.2. Mahila Vikas Nidhi (MVN)

Mahila Vikas Nidhi (MVN) of SIDBI specially aims at economic development of women. The fund purports to empower women economically, especially the rural poor, by providing them training and employment opportunities by creating the necessary infrastructure facilities and training centers. This involves setting up of training-cum-production centers (TPCs). A judicious mix of loan and grant is extended to accredited NGOs for this purpose. In addition, activities like vocational training, strengthening of marketing infrastructure for the products of
the beneficiary group, arrangement for supply of improved imputes, Production-cum-technology improvement are also covered under MVN scheme.

3.6.6.3. Mahila Udyam Nidhi (MUN)

MUN assists women entrepreneur-promoted enterprises by providing equity assistance to meet the gap in equity for setting up a new project in micro/small scale sector, and for rehabilitation of viable sick SSI units. Existing micro and small scale units and service enterprises, satisfying the investment ceiling prescribed or micro enterprises undertaking expansion, modernisation, technology upgradation and diversification can also be considered. The scheme is routed through state financial corporation’s/scheduled commercial banks, and other primary lending institutions in respect of projects with project cost not exceeding ₹10 lakhs. Soft loan limit is up to 25 per cent of the project cost subject to a maximum of ₹2.5 lakhs per project. Service charge of one per cent is levied on the soft loan.

3.6.6.4 Trade Related Entrepreneurship Assistance and Development (TREAD) Programme for Women

Government of India (GOI) identified SIDBI as a major partner in implementing the United Nations Development Programme (UNDP) supported trade-related entrepreneurship assistance and development (TREAD) programme for women in 1996. The programme of TRYSEM is implemented by the Rural Development Agency. This scheme is to equip the rural youth of the age group of 18 to 35 years who are below the poverty line by importing them with necessary skills and technology to enable them to seek self-employment. Another important arms of TRYSEM, is to have a de-centralised industry by encouraging to start a small, tiny and cottage industries in the rural area by those trainees. Under this programme, it is envisaged that an integrated package of assistance would be provided to micro
finance intermediaries wherein GOI will provide grant support (up to one-third of total project cost) for capacity building of intermediaries and end users of credit, while the remaining two-thirds of project cost is the loan requirement for undertaking income generation activities which will be supported by SIDBI.

Non-governmental organizations (NGOs) assisting the poor are eligible for receiving such grant under TREAD. Under the scheme, women entrepreneurs in different regions of the country can take up non-farm activity, industries, services and business, in a group mode through NGOs. Out of the grant of one-third of project cost, at least seventy per cent is to be utilised for the benefit of women entrepreneurs directly, and the balance thirty per cent of the grant is to be utilised by NGOs for capacity building. Need-based grant under TREAD is provided mainly for capacity building of implementing agencies, providing margin money and equity support in the form of interest free loan, product and market development, skill training, development of data base, acquisition of computer and operationalisation of information management systems, participation in exhibition and other marketing events, acquisition and creation of minimum essential infrastructure, conducting feasibility studies, and payment of insurance premium on productive assets acquired by the beneficiaries. SIDBI entered into a MoU (Memorandum of Understanding) with GOI, to place TREAD programme for women on a permanent footing.

The TREAD seeks to economically empower women in rural, semi-urban and urban areas through development of entrepreneurial skills, elimination of constraints faced by women and strengthen trade support networks. The target beneficiaries covered under the programme fall into different categories of women entrepreneurs, largely poorer sections of women in rural and urban areas.
The programme targets women at various levels of entrepreneurial development, engaged in a range of activities, including domestic manufacturing, domestic trade and export. The programme covers established as well as emerging entrepreneurs, or new entrants operating at the individual or group entrepreneurship levels, in urban and rural locations. More specifically, the focus is on the following groups:

- Poor women in rural areas, through group entrepreneurship, largely uneducated.
- Poor women in urban slums, through group entrepreneurship, largely uneducated.
- Educated established entrepreneurs of families with moderate income levels.
- New entrants or emerging entrepreneurs of families with moderate income levels.

The programme focuses on rural and urban poor women. Approximately, half of these covered in the programme will be poor women in rural areas, one-fourth will be poor women in urban slums, while the remaining one-fourth will be established entrepreneurs and new entrants. Since the established entrepreneurs can bear the cost of training, the programme will ensure that they share the expenditure likely to be incurred on their training.

In identified areas where the programme is being implemented, suitable cooperatives and NGOs with proven track record will be identified, and a strategy is to be drawn up for their involvement between the project and groups of artisans/women entrepreneurs at the grass roots level. Funds will be made available to support the selected cooperatives and NGOs in organising skill and entrepreneurship development programmes and the necessary follow up, and for undertaking trial production of new designs.
The identified training institutions nearer to the locations where the programmes is to be implemented will be equipped to shoulder the responsibility of training women entrepreneurs. These include training of trainer’s programmes, Entrepreneurship Development Programmes (EDPs), and programmes for training at the grass roots level. Strengthening of infrastructure, library and equipment requirements and modernisation, faculty training and upgradation, linkages, networking with other training institutions, development of appropriate teaching materials, manuals, cases and video cassettes, strengthening of training modules, etc. would form a part of the programme.

3.6.6.5 Entrepreneurship Development Programmes and Related Support

SIDBI supports Entrepreneurship Development Programmes of various categories. One of them is rural EDP and another for women. A unique feature of the EDP related support during 2004-05, is sanction of grant assistance to ‘Suvik Communications”, Ahemedabad for telecasting 13 episodes of women entrepreneurship programme in Gujarat on DD2. The programme aims at speeding awareness about various enterprises that can be taken up by women for income generation.

3.6.7 SIDBI Foundation for Micro Credit (SFMC)

In view of the Micro Credit programme reaching the take off stage, a need was felt to expand its outreach by creating a national network of strong, viable and sustainable MFIs. For the purpose, SIDBI launched SIDBI Foundation for Micro Credit in January 1999, with an initial corpus of ₹. one billion, with the following enabling policy modifications.

1. Substantial relaxation in security/collateral requirement.
2. Multi-channel credit dispensation routes through apex NGOs, and specialized cooperatives.

3. Focus on encouraging micro finance product innovations

4. Enhanced flow assistance to the micro finance sector with ultimate borrowers being eligible for assistance up to ₹25,000.

5. Simplification of procedures for availing of assistance.

The Foundation is functioning as a new department of SIDBI. The objective of the foundation envisages not only financial assistance but also strives to build and strengthen the management capabilities of micro finance practitioners and related institutions. This is to be achieved through customised capacity building for achieving sustainability, economies of scale and desired outreach with a view to institutionalising micro finance system in the country.

3.6.8 Gender Development: NABARD’S Contribution

In the 21st century, economic empowerment of women is being pursued with renewed vigour through generation of wage self-employment through micro credit and micro women enterprises, and development of women entrepreneurs for accuring skills in financial, managerial and marketing areas. Significantly, the year 2000-2001 has been declared as women empowerment year by the Government of India.

3.6.8.1 NABARD’s Experience In Women Development

(i) Women need credit, and credit plus service. (ii) Need for strengthening institutional capabilities to deal with gender issues in credit and support services. (iii) Gender planning and maintenance of gender disaggregated data are of utmost importance, and need to be built up on an ongoing basis. (iv) Women – related action research projects and area programmes are to be supported. Support for
conducting skill training, skill upgradation, rural entrepreneurship development programmes, and other managerial training for rural poor women assume significance and managerial training for rural poor women assume significance in the context of women empowerment. (v) Supplementary and alternative models for effective credit delivery system for women need to be encouraged and supported. (vi) NABARD’s SHG – Bank linkage programme vouchsafes the group approach as an effective intervention for women development. Group approach facilitates larger outreach, reduces transaction costs for banks, group savings act as collateral, and peer pressure ensures timely repayment. Use of second tier financial intermediaries such as voluntary agencies (VAs) and NGOs (Non-Government Organizations) yields better results.

3.6.8.2 NABARD’S Initiative

NABARD’s refinance and promotional schemes are gender neutral, i.e., both men and women are equally eligible for assistance under various schemes of NABARD. It has initiated the following steps to increase the flow of credit to rural women.

1. Set up a women’s cell at its head office at Mumbai, and posted nodal officers in the regional offices to ensure focused attention on gender issues in credit and support services, and also to evolve suitable policies and programmes for rural women.

2. Set up a Standing Advisory Committee on Gender Issues in credit and support services to guide the bank of policies and programmes pertaining to rural women.
3. Evolve exclusive schemes for women such as (i) Assistance to Rural Women and Non-Farm Development (ARWIND), (ii) Assistance for Marketing Non-Farm products of Rural Women (MAHIMA), (iii) Support in the form of grant assistance for setting up Women Development Cell by Regional Rural Banks (RRBs)/Cooperative Banks, (iv) support to VAs/NGOs through promotional schemes to benefit men and women covering a number of approaches including the flexible approach, (v) provides bulk leading to women’s micro/household enterprises through self-help group linkage programme or otherwise.

4. Micro Finance Development and Equity fund was set up by NABARD in 1999. This fund will provide start-up funds to microfinance institutions, and infrastructure support for training and systems management, and data building. Special emphasis will be placed on promotion of micro enterprise in rural areas set up by vulnerable sections, including women, Scheduled Castes, Scheduled Tribes and other Backward Classes.

5. NABARD has set up a separate department called Micro Credit Innovations Department (MCID) at the head office, Mumbai, and Micro Credit Innovation Cells (MCICs) at the regional office to meet the emerging challenges. At the head office, policy formulation and coordination with various agencies will be the focus, apart from monitoring the progress of SHG-Bank linkage programme, documentation and dissemination etc.

6. Holds gender sensitisation meets for personnel of banks, government and NGOs at district and state level.
7. The corpus of the Micro Finance Development and Equity Fund has been increased to ₹200 crores during 2004 – 05 with Reserve Bank of India, NABARD and commercial Banks contributing the additional amount of ₹100 crores, and the fund will be managed by an Advisory Board. The fund became fully operational in March 2003. The Fund is being utilised for scaling up various MF initiatives with special focus on capacity building under the SHG – Bank linkage programme.

The United Nations designated 2005 as the International year of Micro Credit. It has invited governments, non-governmental institutions and the private sector to help capacity building in MF, and create more awareness on the subject.

3.6.9. Women’s Self Help Groups

NABARD initiated the Self Help Group (SHG) - Bank linkage programme in 1992 to encourage thrift and savings amongst the rural poor, and to supplement their credit needs through the banking system. The project has the following main features:

1. The VAs/NGOs and other Self – Help Promotional Institutions (SHPIs) including a few banks can play the role of a facilitator.

2. SHGs should be in existence for at least six months actively promoting savings and lending among their members.

3. SHGs are normally informal groups; and the size of the group can range from 5 to 20. Banks will finance the SHGs in proportion to the savings mobilised by the group. The proportion of savings to loan could vary from 1:1 to 1:4 depending on the assistance given by the bank. The financing of SHGs has now become part of the mainstream activities of banks.
NABARD’s target for linking SHGs with banks was one lakhs per year during 2000-2001 and 2001-2001; and it has been raised to ₹ 1.25 lakhs per year from 2002-03. The target of covering one-third of the rural poor through linkage of one million SHGs to be achieved by 2007 was realised much ahead by the end of March 2004.

3.6.10. Assistance to Rural Women in Non-Farm Development (ARWIND)

ARWIND scheme envisages to meet the credit needs of rural women on group/cluster basis for financially viable activities in the Non-Farm Sector (NFS) supplemented by need-based credit-related promotional programme. The scheme envisages group loaning to rural women, and fosters group enterprises, mother units, ancillarisation concept with full back up support in the form of backward and forward linkages from voluntary/promotional organisations. The size of the group may vary from five to twenty women. The group may be linked by the sponsoring agency with a bank in the service area for provision of loan assistance for setting up of enterprise. The scheme has a credit component and grants component is extended through bank channels and grant component provided by NABARD directly to the sponsoring agency. Bank credit is normally not to exceed ₹ 50000 per women member for an individual activity or group activity, with hundred per cent refinance support from NABARD. Sponsoring agencies can include VAs/NGOs with at least three years of proven track record in assisting women groups, Women Development Corporations, Khadi and Village Industries Commission/Board, Cooperative Societies, Trusts, etc.

NABARD considers need-based grant assistance to meet the sponsoring agency’s expenditure for organisation of groups, sensitisation, training and other related expenses. In case the sponsoring agency provides services such as supply
of raw materials, quality control, marketing, etc., such services undertaken by it, are also eligible for financial assistance under NABARD’s credit linked promotional schemes, viz., mother units, common service centers and artisan guilds.

It is expected that VAs/NGOs and other project proponents will be willing to contribute at least 10-15 per cent of the project outlay by way of their share therein.

3.6.11. Assistance for Marketing Of Non-Farm Products Of Rural Women (MAHIMA)

The MAHIMA scheme covers at least fifty rural women either individually or in groups who are engaged in the manufacture of non-farm products. For marketing the products of rural women, VAs/NGOs, registered institutions including cooperatives, federation of marketing organisations, and any other promotional agency which undertakes the marketing of NFS products produced by rural women are eligible to obtain assistance under the scheme. They should have proven track record, and possess sufficient experience in the promotion and marketing of rural products.

The MAHIMA has loaned and grant components. Credit by way of hundred per cent refinance is admissible along with promotional grant or Revolving Fund Assistance (RFA). Quantum of grant assistance from NABARD to the VAs/NGOs is limited to ₹ 2.5 lakhs at twenty five per cent of the project outlay of ₹ 10 lakhs for assisting a minimum of fifty women at ₹ 5,000 per women, or twenty five per cent of the minimum sales turnover, to be achieved within three years, whichever is lower. Loan assistance is given through banks up to ₹ 10 lakhs with hundred per cent refinance support. The ratio of grant to bank loan by way of refinance/ RFA will be 1:3. The RFA/refinance would be repayable over a period of five years including the
moratorium period. It is expected that the VAs/NGOs and other project proponents will be willing to contribute at least 10-15 per cent of the project outlay as their share. RFA or loan is for the operational aspects of the programme, and the promotional assistance to VAs/NGOs is for activities to be undertaken by them to support individual manufacturing enterprises. If the agencies are unable to bring in their share of margin for bank loan, NABARD extends soft loan assistance by way of refinance for meeting the shortfall in margin money requirement. The margin money loan to the agency is interest free. The financing bank may levy a service charge of 3 per cent per annum.

3.6.12 Rashtriya Mahila Kosh Groups (RMK GROUPS)

RMK was established in 1992 with a fund of ₹ 31 crores to meet the needs of poor women by giving those loans. RMK is also organising training, apprenticeship and orientation programmes for trainers under the Indian Mahila Block Societies (IMPS). The objective of RMK is that credit becomes a widely known and used facility for enhancement of the daily income of poor women. The experience of RMK is that the women would have been able to double or triple their daily income without the credit support of ₹ 2,500 to ₹ 5,000. The activities followed may be dairing, petty shop, keeping and investment on the agricultural operations. These are groups formed by NGOs and funded by RMK, a fund set up by the Government of India for associating women to undertake income-generating activities. Credit is extended to individual women in the group mode.22

3.6.13 The Rural Small Business Development Centre (RSBDC)

It is the first of its kind set up by the world association for small and medium enterprises and is sponsored by NABARD. It works for the benefit of socially and
economically disadvantaged individuals and groups. It aims at providing management and technical support to current and perspective small and micro entrepreneurs in rural areas. Since its inception, RSBDC has organised several programmers on rural entrepreneurship, skill up graduation workshop, mobile clines and trainers training programmes, awareness and counseling camps in various villages.23

3.7 PROFILE OF STUDY AREA

Kanyakumari District is named after the goddess “Kanyakumari”. The district lies at the southernmost tip of the Indian Peninsula, where Indian Ocean, Arabian Sea and Bay of Bengal confluence. It is the smallest district in the state of Tamil Nadu. The District is bound by Tirunelveli District on the North and the east. The South Eastern boundary is the Gulf of Mannar. On the South and the South West, the boundaries are the Indian Ocean and the Arabian Sea. The West and North West is bounded by Kerala.

Kanyakumari District consists of two Revenue Divisions namely Nagercoil and Padmanabhapuram, each headed by a Revenue Divisional Officer. The Nagercoil Revenue Division consists of two Taluks (i.e) Agasteswaram with its headquarters at Nagercoil and Thovalai with its headquarters at Boothapandi. The Padmanabhapuram Revenue Division consists of two Taluks (i.e) Kalkulam with its headquarters at Thuckalay and Vilavancode with its Headquarters at Kuzhithurai. These Taluks are administered by Tahsildars.

Agriculture is the main occupation of the people of Kanyakumari District. Total numbers of cultivators are 16,067 and the agricultural labourers are 81,999. Total area cultivated in 2008-09 is 94,374 hectares and the net area sown is 79,048.93 hectares. Area sown more than once is 9,416.95 hectares. Tamil and Malayalam are the main languages of this district. Hindus and Christians form a sizeable percentage
of the population of the district and there are a number of Muslim dominated belts in
the district. Rice is the staple food of the rich and the poor alike in the district. Some
among the poorer section also use tapioca. Beverages like tea and coffee are widely
spread even in the rural area of the district.

3.7.1 Population

Human resource is the most important asset of a nation. The following table
shows the population of male and females in rural and urban areas of Kanyakumari
District.

<table>
<thead>
<tr>
<th>Description</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male Population</td>
<td>1,64,938</td>
<td>7,61,407</td>
</tr>
<tr>
<td>Female Population</td>
<td>1,65,634</td>
<td>7,78,395</td>
</tr>
<tr>
<td>Total Population</td>
<td>3,30,572</td>
<td>15,39,802</td>
</tr>
</tbody>
</table>

Population (%) 17.67 % 82.33 %

Source: Census of India 2011

In 2011, Kanyakumari had population of 18,70,366 of which male and female
were 9,26,345 and 8,44,029 respectively. In 2001 census, Kanyakumari had a
population of 1,676,034 of which males were 832,269 and remaining 843,765 were
females. There was change of 11.60 per cent in the population compared to
population as per 2001.24

3.7.2 Literacy Rate

Rural women are mostly illiterate. This is also responsible in some way for the
low status and position of women in socio-economic and political process. The
literacy rate of Kanyakumari District is shown in Table 3.2.
TABLE 3.2

LITERACY RATE OF KANYAKUMARI DISTRICT

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male Literates</td>
<td>1,36,432</td>
<td>6,44,109</td>
</tr>
<tr>
<td>Female Literates</td>
<td>1,32,948</td>
<td>6,35,249</td>
</tr>
<tr>
<td>Average Literacy</td>
<td>90.76 %</td>
<td>91.96 %</td>
</tr>
<tr>
<td>Male Literacy</td>
<td>92.39 %</td>
<td>93.92 %</td>
</tr>
<tr>
<td>Female Literacy</td>
<td>89.16 %</td>
<td>90.06 %</td>
</tr>
<tr>
<td>Literates</td>
<td>2,69,380</td>
<td>12,79,358</td>
</tr>
</tbody>
</table>

Source: Census of India, 2011.

This table shows the average literacy rate of Kanyakumari District in 2011 were 91.75 compared to 87.55 of 2001. If things are looked out at gender wise, male and female literacy were 93.65 and 89.90 respectively. For 2001 census, same figures stood at 90.37 and 84.79 in Kanyakumari District. Total literates in Kanyakumari District were 15, 48,738 of which male and female were 7, 80,541 and 7, 68,197 respectively. In 2001, Kanyakumari District had 1,308,322 in its district.

3.7.3 Classification of Workers

The main occupations of the people in the district are agriculture, fishing, weaving, brick making, coir marking, cashew processing, and rubber tapping. The total number of workers in this district is 5, 45,056, out of which 16,067 are cultivators. There are 36,065 people working in household industries and 4, 13,599 are others of whom 93,678 are marginal workers.
### TABLE: 3.3

**OCCUPATIONAL PATTERN OF KANYAKUMARI DISTRICT**

<table>
<thead>
<tr>
<th>Category</th>
<th>Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture labour</td>
<td>82,733</td>
</tr>
<tr>
<td>Marginal workers</td>
<td>93,678</td>
</tr>
<tr>
<td>Household industry work</td>
<td>36,065</td>
</tr>
<tr>
<td>Other workers</td>
<td>4,13,599</td>
</tr>
<tr>
<td>Male workers</td>
<td>4,40,720</td>
</tr>
<tr>
<td>Female workers</td>
<td>1,07,336</td>
</tr>
<tr>
<td>Urban workers</td>
<td>3,52,852</td>
</tr>
<tr>
<td>Rural workers</td>
<td>1,95,204</td>
</tr>
<tr>
<td>Total workers</td>
<td>5,48,056</td>
</tr>
<tr>
<td>Non workers</td>
<td>11,27,978</td>
</tr>
</tbody>
</table>

Source: District Statistical Handbook, Kanyakumari District.

#### 3.7.4 Industries

Despite the fact that the district stands high in literacy and education, possesses a wide range of natural resources, well connected roads, transport and communication systems, availability of formal credit support through banks, the district is industrially poor. People prefer taking up jobs and secure stable income flow. Mostly, the spirit of entrepreneurship is found missing in the district and its people. Also, the high cost of labour and land also account to the poor presence of industrial units. There is no single large scale industry exists in this district. Bakeries, Food processing units, sweet stalls, hosiery and garment units are found in this district. Cashew and net making are some of the small scale industries existing in this district. Cotton mills which come under medium scale industries are also present in
this district. The contribution of industries particularly the home-based or cottage industry is less than five per cent to the Net Domestic Product of the district. The construction industry contributes one third of the district income which is higher than that of the state as experienced in 2006-2007 and the trend shows consistent increase over the years. The district provides scope for developing cotton-based industries, coconut-based, rubber-based industries apart from the fishing industry and wind energy generation industry.

### TABLE 3.4
MICRO AND SMALL ENTERPRISES AND ARTISAN UNITS IN KANYAKUMARI DISTRICT

<table>
<thead>
<tr>
<th>Nic Code No.</th>
<th>Type of Industry</th>
<th>No. of Units</th>
<th>Investments (₹, in Lakhs)</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Agro based</td>
<td>285</td>
<td>1470</td>
<td>6402</td>
</tr>
<tr>
<td>22</td>
<td>Soda water</td>
<td>25</td>
<td>35</td>
<td>260</td>
</tr>
<tr>
<td>23</td>
<td>Cotton textile</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>24</td>
<td>Wooden, Silk and Artificial thread based clothes</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>25</td>
<td>Jute and Jute based</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>26</td>
<td>Ready-made garments and embroidery</td>
<td>401</td>
<td>1618</td>
<td>3996</td>
</tr>
<tr>
<td>27</td>
<td>Wood/ Wood based furniture</td>
<td>644</td>
<td>1862</td>
<td>3311</td>
</tr>
<tr>
<td>28</td>
<td>Paper and paper products</td>
<td>24</td>
<td>29</td>
<td>166</td>
</tr>
<tr>
<td>29</td>
<td>Leather based</td>
<td>07</td>
<td>08</td>
<td>81</td>
</tr>
<tr>
<td>30</td>
<td>Rubber Plastic and Petrol based</td>
<td>45</td>
<td>165</td>
<td>728</td>
</tr>
<tr>
<td>31</td>
<td>Chemical and Chemical based</td>
<td>55</td>
<td>255</td>
<td>536</td>
</tr>
<tr>
<td>32</td>
<td>Mineral based</td>
<td>142</td>
<td>558</td>
<td>2051</td>
</tr>
<tr>
<td>33</td>
<td>Metal based (Steel Fab)</td>
<td>02</td>
<td>30</td>
<td>15</td>
</tr>
<tr>
<td>35</td>
<td>Engineering Units</td>
<td>261</td>
<td>3615</td>
<td>1853</td>
</tr>
<tr>
<td>36</td>
<td>Electrical Machinery and Transport Equipment</td>
<td>23</td>
<td>401</td>
<td>200</td>
</tr>
<tr>
<td>97</td>
<td>Repairing and Servicing</td>
<td>345</td>
<td>1388</td>
<td>2503</td>
</tr>
<tr>
<td>01</td>
<td>Others</td>
<td>15612</td>
<td>3304</td>
<td>22376</td>
</tr>
</tbody>
</table>

Source: DIC, Kanyakumari District.
The above table exhibits that the details about the existing micro, small enterprises and artisan units in Kanyakumari District. Different types of industrial units are there, and with the help of these industrial units many number of people are getting employment opportunities. As per the records of District Industrial Centre, Nagercoil there are seventeen thousand eight hundred and seventy one micro and small enterprises and artisan units existing in Kanyakumari District. Majority of the enterprises are in the hands of males and the participation of women in micro, small and artisan units are increasing only in the recent years.

3.8 SUMMARY

This chapter gives an overview of rural women entrepreneurship, problems faced by the rural women entrepreneurs, areas of rural women entrepreneurs, the self employment schemes introduced by the government for the women entrepreneurs and the area profile of Kanyakumari District.
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