

**TNPSC GROUP II MAIN**

**UNIT - III**

**SOCIO ECONOMIC ISSUES IN INDIA/ TAMIL NADU**

**INDEX**

| S.NO | TOPICS              | PAGE NO. |
|------|---------------------|----------|
| 1.   | Women Empowerment   | 3        |
| 2.   | Women Rights        | 7        |
| 3.   | Women Entrepreneurs | 8        |

# Women Empowerment

## Introduction

“**Feminism** is not about making women stronger. Women are already strong. It’s about changing the way the world perceives that strength”.

“The story of women’s struggle for equality belongs to no single feminist nor to any one organisation but to the collective efforts of all who care about human rights”. “You educate a man; you educate a man.

You educate a woman; you educate a generation”.

**To call woman the weaker sex is a libel; it is man’s injustice to woman -Mahatma Gandhi.**

The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. Women’s empowerment and achieving gender equality is essential for our society to ensure the sustainable development of the country.

## Social Aspects of Gender

**In sociology**, we make a distinction between sex and gender. Sex is the biological trait that societies use to assign people into the category of either male or female. When people talk about the differences between men and women they are often drawing on sex – on rigid ideas of biology – rather than gender, which is an understanding of how society shapes our understanding of those biological categories.

Gender is more fluid – it may or may not depend upon biological traits. More specifically, it is a concept that describes how societies determine and manage sex categories; the cultural meanings attached to men’s and women’s roles; and how individuals understand their identities including, but not limited to, being a man, woman, transgender, and other gender positions. Gender involves social norms, attitudes and activities that society views as more appropriate for one sex over another. Gender is also determined by what an individual feels and does.

**The sociology of gender** examines how society influences our understandings and perception of differences between masculinity (what society views appropriate behaviour for a “man”) and femininity (what society views appropriate behaviour for a “woman”). We examine how this, in turn, influences identity and social practices.

### The essential factors for empowerment are :

1. **Education:** Education gives one the ability to think wisely and take thoughtful decisions.
2. **Gender Discrimination:** A Society which discriminates between the two genders can never be empowered.
3. **Discrimination based on caste, creed, religion etc.**

## Woman’s Education

Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. More than 40 years ago, the **Universal Declaration of Human Rights** asserted that “everyone has the right to education”.

Educating the girl child produces mothers who are educated and who will, in turn, educate their children care for their families and provide their children care and support. The girl child needs to be educated to acquire knowledge and skills needed to advance her status for social interactions and self-improvement.

The sustainability and progress of all regions depend on the success of women across the globe. As the former President Barrack Obama said while addressing the United Nations General Assembly in 2012, "the future must not belong to those who bully women. It must be shaped by girls who go to school and those who stand for a world where our daughters can live their dreams just like our sons."

### **The Unmatched Importance of Female Education**

**1. Increased Literacy:** Of the illiterate youth across the globe, nearly 63 percent are female. Offering all children education will prop up literacy rates, pushing forward development in struggling regions.

**2. Human Trafficking:** Women are most vulnerable to trafficking when they are undereducated and poor, according to the United Nations Inter-Agency Project on Human Trafficking. Through providing young girls with opportunities and fundamental skills, Human Trafficking can be significantly undermined.

**3. Political Representation:** Across the globe, women are under represented as voters and restricted from political involvement. The United Nations Women's Programmes on Leadership and Participation suggest that civic education, training and all around empowerment will reduce this gap.

**4. Thriving Babies:** According to the United Nations Girls' Education Initiative, children of educated mothers are twice as likely to survive past the age of five.

**5. Later Marriage:** As suggested by the United Nations Population Fund, in underdeveloped countries, one in every three girls is married before reaching the age of 18. In a region where a girl receives seven or more years of education, the wedding date is delayed by four years.

**6. Income Potential:** Education also increases a woman's earning capabilities. According to the United Nations Educational, Scientific and Cultural Organisation, (UNESCO) a single year of primary education has shown to increase a girl's wages later in life by 20 percent.

**7. Prospering GDP:** Gross Domestic Product also rises when both girls and boys are being offered educational opportunities. When 10 percent more women attend school, GDP increases by three percent on average.

**8. Poverty Reduction:** When women are provided with equal rights and equal access to education, they go on to participate in economic activity. Increased earning power leads to reduction in poverty level.

### **Factors Responsible for Poor Female Literacy Rate**

1. Gender based inequality.
2. Social discrimination and economic

exploitation.

3. Occupation of girl child in domestic chores.
4. Low enrolment of girls in schools.
5. Low retention rate and high dropout rate.

### Male Female literacy rate in India: 1951-2011

| Census Year | Persons | Males | Females | Male - Female gap in literacy rate |
|-------------|---------|-------|---------|------------------------------------|
| 1           | 2       | 3     | 4       | 5                                  |
| 1951        | 18.33   | 27.16 | 8.86    | 18.30                              |
| 1961        | 28.3    | 40.4  | 15.35   | 25.05                              |
| 1971        | 34.45   | 45.96 | 21.97   | 23.98                              |
| 1981        | 43.57   | 56.38 | 29.76   | 26.62                              |
| 1991        | 52.21   | 64.13 | 39.29   | 24.84                              |
| 2001        | 64.83   | 75.26 | 53.67   | 21.59                              |
| 2011        | 74.04   | 82.14 | 65.46   | 16.68                              |

### Role of woman in the economic development

Importance of women's economic empowerment in society is inevitable. Empowerment is one of the main procedural concerns when addressing human rights and development. Women's empowerment and achieving equality is essential for our society to ensure the sustainable development of the country.

### Benefits of Economic Empowerment of Woman

1. Women's economic empowerment is central to realizing women's rights and gender equality.
2. Empowering women in the economy and bridging gender gaps in the world of work are key to achieving the agenda for Sustainable Development
3. When more women work, economies grow.
4. Increasing women's and girls' educational attainment contributes to women's economic empowerment and more inclusive economic growth.
5. It is estimated that companies with three or more women in senior management functions score higher in all dimensions of organisational performance.

### The need for Economic Empowerment of Woman

1. **Gender differences in laws** affect both developing and developed economies, and women in all regions.
2. Women **remain less likely to participate in the labour market** than men around the world.
3. Women are **more likely to be unemployed than men**.
4. Women are **over-represented in informal and vulnerable** employment.
5. Globally, women are **paid less than men**.
6. Women bear disproportionate responsibility **for unpaid care and domestic work**.
7. **Unpaid care work** is essential to the functioning of the economy, but often goes uncounted and unrecognized
8. Women are less likely to be entrepreneurs and face more disadvantages starting businesses.

9. Women are less likely than men to have access to financial institutions or have a bank account.
10. Women are still less likely to have access to social protection.
11. **Violence and harassment** in the world of work affects women regardless of age, location, income or social status.

Indian society is known for its unity in diversity. Social inequality also prevails in this society which has given birth of weaker section of society which is as diverse as Indian society itself, women, Scheduled caste, scheduled tribes, children, poor, landless farmers are considered as weaker sections. They have faced socio-economic and political discrimination in hands of dominating section since ancient time and their fight for rights and access to justice is almost as old as the discrimination against these marginalised and weaker group.



# Women Rights

Women and girl' s rights are human rights. Women are entitled to the full and equal enjoyment of all of their human rights and to be free from all forms of discrimination. This is fundamental to achieve human rights, peace and security and sustainable development. The Charter of the United Nations guarantees equal rights to both women and men.

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted in 1979 by the UN General Assembly, is described as an International bill of rights for women.

In 1995 the Fourth World Conference of Women, held in Beijing, developed a Platform for Action to recognise women' s rights and improve women' s livelihood worldwide, and follow-up meetings monitored progress towards meeting these goals. The United Nations Development Fund for Women (UNIFEM), has worked since 1995 to implement the Beijing Platform for Action. Only when women and girls have full access to their rights will true equality exist

## **Maintenance and Welfare of Parents and Senior Citizen Act 2007**

This Act makes it legal obligation for children and heirs to provide maintenance to senior citizens and parents. Protection and support during old age are envisaged as human rights.

| <b>Legislations</b>  | <b>Provisions</b>  |
|--|--|
| The Hindu Widow Remarriage Act 1856  | Legalised widow remarriage.  |
| The Hindu Marriage Act 1955  | States that the marriageable age for women is 21.                                  |
| The Hindu Succession Act 1956  | Ensures the right to women to inherit their parental property.                     |
| The Dowry Prohibition Act 1961   | Provides drastic punishments for those ill-treating the bride in the name of dowry |
| The Eve Teasing Act 1997   | Gives relief to women.   |
| Indecent Representation Act 1999   | Prohibits the indecent representation of women in magazine, newspapers etc.        |
| The Factory Act 1948,<br>The Plantation Labour Act 1951, The<br>Mines Act 1952<br>The Maternity benefit Act 1961 | Protects the women workers.  |
| Protection of Women from Domestic<br>Violence Act 2005   | Protects women from harassment by<br>husband and family members.                   |

# Women Entrepreneurs

Women entrepreneurship has been getting growing recognition over the past two decades across the world. Women entrepreneurs not only generate new jobs for themselves but also for others. They provide society with different solutions to management, organisation and business problems. Women owned businesses are playing a pivotal role in the upsurge of entrepreneurial activity in the United States. It is reported that the highest number of self employed women are in Sweden followed by England, France and USA. In general, women are attracted to retail trade, restaurants, hotels, education, insurance and manufacturing. In our country, women constitute only 5.2 per cent of the total self employed persons in India. Majority of them opted for agriculture, agro based industries, handicrafts, handlooms, cottage industries but in 2011 (2011 census) it has improved to 25 percent.

Women entrepreneurship is gaining importance in India in the wake of economic liberalisation and globalisation. The policy and institutional framework for nurturing entrepreneurial skills, imparting vocation education and training has widened the horizon for economic empowerment of the women. However, women constitute one third of the economic enterprise. There are scores of successful women entrepreneurs both in economic and social fields in India.

Thus, a stage has been already set for social take-off of women from a low development path to an accelerated pace in achieving higher level of self sustaining economic growth in the wake of new economic policy 1991.

## Definition

According to Schumpeter's concept, "Women who innovate, imitate or adopt a business activity are known as women entrepreneurs".

Government of India based on women participation in equity and employment of business enterprise has defined women entrepreneurs as "An enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women."

## Opportunities for Women Entrepreneurs



### (i) Opportunities Based on Business

Women entrepreneurs are bestowed with numerous business opportunities depending upon their area, choice of industry, capacity to invest, technical and non-technical skills etc.,

When a woman decides to become an entrepreneur she has extensive opportunities to tap into. The following are the opportunities unfolding in different spheres of commerce.

i. In the sphere of manufacturing women can start ventures like Agarbathi manufacturing, papad making, bedspread making, embroidery, export of handicrafts, apparel manufacturing, sweet stalls, manufacturing soft drinks, pickle making , manufacturing garments, handicrafts, printing press etc.

ii. In the sphere of service industries, women entrepreneurs may try their hand in ventures like catering service, computer centres, tutorial centres, Typewriting institutes, beauty parlours, dry cleaning, small restaurants, tailoring, crèche, florist shops, event management etc.,

iii. In the realm of trading ventures, women can enter the ventures like fancy stores, diagnostic centres, milk distribution, sweet stalls, drug stores, grocery stores, textile retailing, cool drinks parlour, coffee parlour, cell phone repairs, photo studios, photocopier firms, working women's hostel etc.,

iv. Highly educated, experienced and broadly exposed women technocrats can start larger venture like running hospitals, coaching centres, diagnostic laboratories, manufacturing activities, suited to their field of specialisation, advertisement and media firms, call centres, hotels etc.,

### (ii) Financial Opportunities

All Banks in India provide financial support to the women Entrepreneur, in the form of micro small loans to buy Raw Materials and Equipments.

### (iii) Non-Financial support

**Women entrepreneurs are provided with the following non-financial support in the form of :**

- i. Putting in Policies, regulations and legal structures suitable to women entrepreneurs
- ii. Financial counselling and training
- iii. Business advisory service
- iv. Handling legal barriers
- v. Establishing Commercial linkages
- vi. Client research
- vii. Profitability and Efficiency analysis
- viii. Offering and designing the products based on their needs
- ix. Lower rate of interest
- x. Collateral free loans
- xi. Simplified processing system
- xii. Flexible repayment system based on business nature

### (iv) Opportunities Created by Associations

There are various associations like Self Help Groups (SHG), Federation of Indian Women Entrepreneurs (FIWE), Women's India Trust (WIT), Small Industries Development organisation

(SIDO), National Bank for Agriculture and Rural Development (NABARD), Self Employed Women's Association (SEWA), Association of Women Entrepreneurs of Karnataka (AWAKE), The International Centre for Entrepreneurship and Career Development, TiEStree Shakti (TSS), Tamilnadu Corporation for Development of Women Ltd. (TNCDW), Marketing Organisation of Women Enterprises (MOOWES), Women Entrepreneurs Promotion Association (WEPA), Women Entrepreneurs Association of Tamil Nadu (WEAT) and WeoW by Google are aggressively promoting women entrepreneurship in India.

Similarly, MSE cluster development programme bear a substantial portion of the project cost in respect of ventures owned and managed by women entrepreneurs. The percentage of guarantee given by Credit Guarantee Fund Scheme for Micro and Small Enterprises extend upto 80% for MSEs owned and operated by women.

#### **(v) Opportunities Created by Government**

Government both Union and Central have put in a number of schemes exclusively for promotion of women entrepreneurship namely:

- i. Stand-Up India Scheme for Women Entrepreneurs
- ii. Trade related Entrepreneurship Assistance and Development (TREAD) Scheme for Women
- iii. Mahila Coir Yojana
- iv. Mahila E-haat
- v. Magalir Udavi Scheme
- vi. Prime Minister's Rozgar Yojana (PMRY)
- vii. Development of Women and Children in Rural India (DWCRA)
- viii. Mudra Yojana Scheme for Women
- ix. Udyogini Scheme
- x. TRYCEM

#### **(vi) Opportunities Created through Training Programme**

Government of India has introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging work force. This has been catalysing the emergence of women entrepreneurs in India.

The following training schemes are being implemented for promoting self employment of women by Government of India.

1. Support for Training and Employment Programme of Women (STEP)
2. Development of Women and Children in Rural Areas (DWCRA)
3. Small Industry Service Institutes
4. State Financial Corporations
5. National Small Industries Corporations
6. District Industrial Centres

#### **(vii) Consortium of Women Entrepreneurs of India (CWEI)**

Consortium of Women Entrepreneurs of India (CWEI) was registered as a civil society in the year 1996 which is a non-profit organization in New Delhi. It is accredited by Government of India. It is a member of National Board, Ministry of MSME and is working closely with Ministry of Rural

Development in the Public Private Partnership to support below poverty line families in India. They are rendering the following functions:

- i. They are acting as a springboard for enterprises started by the women.
  - ii. It is helping women achieve high economic empowerment.
  - iii. It is acting as a catalyst to improve the access of womenfolk to natural resources.
  - iv. It is providing technological support in the sphere of product design and development in the case of women owned enterprises.
  - v. It is providing quality control, marketing and technological supports to women owned enterprises.
  - vi. It is spreading knowledge to women entrepreneurs about various government schemes.
- In sum, it can be stated that women consortium is an agency providing a comprehensive service of various types to women owned enterprises.

## **Challenges of Women Entrepreneurs**

Though there is a tremendous growth in the women entrepreneurship in India, a number of research studies conducted in India have brought out the following problems and challenges encountered by women entrepreneurs during the course of their entrepreneurial journey.

### **1. Problem of Finance**

The access of women to external sources of funds is limited as they do not generally own properties in their own name. Financial institutions too do not consider women in general creditworthy as they are sceptical of their entrepreneurial capabilities of women. They impose stringent condition which discourages women to avail themselves of loan assistance from banks. In this context, they are pushed to rely on their own savings and small loans from friends and relatives. Because of the limited funds, women entrepreneurs are not able to effectively and efficiently run and expand their business.

### **2. Limited Mobility**

Indian women cannot afford to shed their household responsibilities towards their family even after they plunge into the venture started by them. This restricts the mobility of women entrepreneur significantly. The domestic responsibilities do not allow women entrepreneurs to freely move out of business enterprises in connection with business activities.

### **3. Lack of Education**

Illiterate and semi-literate women entrepreneurs encounter a lot of challenges in their entrepreneurial journey with respect to maintaining accounts, understanding money matters, day-to-day operations of the company, marketing the products, applying technology etc., This reduces the efficiency of operating the business successfully.

### **4. Lack of Network Support**

The successful operation of any venture irrespective of the size depends upon the network of support extended by various constituencies like family members, friends, relatives, acquaintances, neighbours, institutions and so on. Women entrepreneurs need much needed psychological support and wiser counselling especially during the time they actually encounter challenges. But it is reported that women entrepreneurs get very limited support in times of crisis from most of these constituencies.

## **5. Stiff Competition**

Women entrepreneurs have to face acute competition for their goods from organised sector and from their male counterparts. Since they are not able to spend liberally due to financial constraints, they are not able to compete effectively and efficiently in the market.

## **6. Sensitivity**

Women are more prone to a variety of emotions. Being mother, women are vulnerable to many emotions. They tend to have sympathy and empathy for others. This trait does not allow women entrepreneurs to take objective decisions in many contexts during the course of running the entrepreneurial venture. Besides, the weak emotions do not allow them to tolerate failures and disappointments arising during the normal course of their entrepreneurial journey. This inherently tone downs the effectiveness of their functioning.

## **7. Lack of Information**

Women entrepreneurs are reported not to be generally aware of subsidies and incentives available for them due to their poor literacy levels or due to their pre occupation with household responsibilities. This lack of knowledge or limited knowledge about subsidies prevents them from availing themselves of special concessions, benefits and incentives awarded by Government and other agencies.

## **8. Dependent culture**

In India, women however educated and talented are groomed to be dependent on their parents, life partners and children during the various phases of their life cycle. They could not take decisions on their own in many contexts due to this dependency factor. They have to take permission from their support groups to engage in any purposeful and gainful activity. They are not treated as equals unlike women in western countries. This cultural barrier does not allow them to start and manage their ventures according to their free will and pleasure.