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Micro Enterprise Development of Women in Urban Informal Sector in Puducherry Region

A. Kumari, M.A., M.Phil., M.Ed. and Dr. N. Malathi, Ph.D.

Abstract

Micro enterprises are accorded with high priority on account of its employment generation, income potential, low capital requirement, short gestation period, useful link with medium and large sectors, promotion of balanced regional development, utilization of local resources and production of exportable products. It trains the women to acquire entrepreneurial ability, obtain economic independence and act as an effective tool to eradicate poverty. So, micro enterprise sector is accepted as a key to sustainable economic growth. This study deals with SHG-Bank linkage, SHG-Agency linkage and SHG-Programme linkage of micro finance and micro enterprise development in Puducherry region.

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The growth of urban micro enterprises and women beneficiaries by micro finance are analyzed with the use of linear and exponential trend. The estimated values show that development of micro finance by banks, agencies and programmes, have initiated and accelerated the growth of micro enterprises in Puducherry region. The impact of micro finance on micro enterprise of women in urban informal sector is at similar rate of growth in SHG-Bank linkage (24.9% and 24.8%) and SHG-Agency linkage (21.3% and 20.4%), whereas it is lesser in case of SHG-Programme linkage (32.2% and 14.1%). So efforts are needed to train SHG members, who availed micro finance to start an enterprise.

Introduction

In order to convert subsistence economy of India into a healthy and growing one, it is necessary to take rapid strides in the industrial sector, so as to give gainful employment to the unemployed and full-employment to the seasonally employed or under-employed in a wide range of different industries. World Business Council for Sustainable Development, International Research Centre, Canada, and Development Alternatives, New Delhi, have demonstrated sustainable development linkages based on the experiences of funding institutions to promote micro enterprises. In Germany, women have created one-third of new business representing more than one million jobs since 1990s. In Great Britain, women are engaged in one-fourth of the self employment sector. In Latin America, women constitute 15 to 20 per cent of all employees, concentrated largely in the Commercial and Service sectors. In developing countries like India, with surplus labour and scarce capital, labour centered strategy is essential for maximization of employment. Micro enterprises are given importance in recent years due to capital crisis, mounting unemployment, continuing adverse balance of payment and regional imbalance.

Informal micro enterprises consist of mainly self-employed units, which play a vital role in removing and reducing inequalities in income and wealth. At present 9.5 per cent of women entrepreneurs are managing the micro enterprises in India. Even though India has witnessed an impressive and steadily rising economic growth since the early

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1990s, according to 11th Five year plan, it has faced two employment challenges of slow growth of employment in the formal sector and a very high proportion of the labour force engaged in the informal sector. Micro enterprise development has been adopted to accelerate employment growth in the organized sector and improve the quality of jobs in terms of productivity and protection of workers in the capital sector.

The Scheme for Urban Micro Enterprises (SUME) has been introduced in 1981 to encourage unemployed and under-employed urban poor in cities and towns and to motivate women's self-employment programs with the financial support to their establishment. Development of micro enterprises can help to create immediate employment opportunities involving a number of women at low independence level. As per the Annual Survey of Industries 2007-08, micro enterprises accounted for 23 per cent of the registered industries employing 11 per cent of the women labour force.

Micro enterprises like Tailoring, embroidery work, pickle making, fruit canning, book binding, incense stick making, etc., have emerged as a real boom for the poor women providing ample scope to make a livelihood. Self-employment in the urban areas will remain very important source for growth of an economy in the developing countries particularly for women in urban area. Micro and small enterprises can faster the private sector's contribution both for growth and equity objectives of developing countries (Leidholm, 1999). In India, the proportion of self-employment to total employment through micro enterprises in the urban areas has been 42 per cent.

According to National Sample Survey organization (55th Round, 2000) three types of micro enterprises are prevailing in India;

- a) Home-based producers such as handcraft items, textiles, and foot-wear.
- b) Petty traders and seasonal vendors selling vegetables, fruits, fish etc.
- c) Providers of service and labourers engaged in laundry, catering etc.

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In the last decade Micro Enterprise Programme is a virtually known development tool and one of the keys to economic growth. The success of this programme is determined by some institutions particularly the well published achievements of the Grameen Bank of Bangladesh. These programmes are reaching more people and are more sustainable than earlier efforts based on subsidizing financial services (Singh, 2008).

Significance of Micro Enterprise Development

Globalization and economic liberalization have opened up tremendous opportunities for development through micro enterprises. Due to modifications of livelihood strategies, women's economic conditions become more vulnerable due to unequal distribution of resources. This in turn favors a policy for employment of women by increasing their access to credit through micro enterprises so as to enable them to acquire the capability and assets that can help to realize strategic gender need and economic independence.

Malathi (1993) has concluded that rising women's work has increased the number of female headed households and women's earnings have slightly equalizing effect on the distribution of life time as well as annual family earnings. The earnings of self-employed women through micro enterprises range from 35 per cent to 65 per cent of the family income, which also reduces inequality in the distribution of income. The increasing role of women in economic activities through micro enterprises has a great potential for the development of an economy. The economic contribution of women has become a source of wealth to any economy as a human capital towards aggregate production.

Mayoux (1995) has specified that micro enterprise development for women is likely to be a "bottom-up" solution to a wide range of development. Micro enterprise development succeeds for the vast majority of poor women as the main focus of wide strategy for poverty alleviation and reduction of income and asset inequality.

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Sulochana and John (2005) have established that micro enterprise is an integral part of economic development. The nature of work and wages in the unorganized sector depend on the demands of the organized Industry. About 97.7 per cent of the micro enterprises were individually owned and the rest owned by the groups with 91.7 per cent of them having the largest source of their household income from these enterprises. Micro enterprises are the backbone of poor women to attain overall empowerment and their own economic independence.

The 2002 Global Entrepreneurship Monitor (GEM) positioned Brazil the seventh among those countries with high rates of entrepreneurship, and first in the list of countries where people set up business based on necessity rather than on opportunity for 40 per cent of women between the age group of 18-24 years. Since independence successive governments in India have emphasized the link between improving the access to finance and reduce poverty a stance that has had influence globally. Inadequate access to formal finance and seemingly the easy terms of informal finance for the poor provide a strong need and ample space for innovative approaches to serve the financial needs of India's rural and urban poor (Basu, 2005).

Adriana (2006) has proved that providing access to credit is essential in increasing women's ability to improve the success rate of their enterprises. Herlms (2007) has defined that micro finance is the most efficient method to reduce global poverty without dynamic changes in the areas of education, health and infrastructure. Helping SHGs through micro finance is a model approach to "Banking with Poor" is successfully tried by Muhamud Yunus of Bangladesh. The SHG-Bank linkage programme introduced and encouraged by NABARD, is now implemented informally by more than 30,000 branches of commercial banks, RRBs and Co-operative institutions in all over 520 districts in the States and Union Territories.

Kumar and Rajesh (2009) have found that in most of the developing countries of Africa and Asia, an overwhelming majority of the enterprises are micro, small and medium enterprises. Through micro finance, they contribute a big way to employment

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generation as well as to the improvements of skills through job training. Micro Enterprise Development of India (MEDI) gives training, teaching and research in entrepreneurship development. It was set up by all India financial institutions viz., IDBI, ICICI and SEBI. These organizations have completed their activities over 15 years of fruitful partnership with NGOs in implementing Micro Enterprise Development Programmes.

The present Bank-linkage programmes and self-employment schemes of State and Central Government for women in urban informal sector are now focusing and uplifting the status of women from marginalization and subsistence level. Urban Self-employment Programme, Skill Training Employment Programme for Urban Poor and Swarna Jayanthi Swarojhar Yojana are functioning under the control of municipalities of Puducherry. Department of Women and Child is also concentrating more on Women Development Programmes in Puducherry region.

Micro enterprise development is viewed as an opportunity for providing gainful employment to the poor women and thereby improving their income and living standard using local resources as well as skills. These opportunities help women to go for training programmes related to their activity to upgrade their skills as well as to get information about the new areas where local demand is high for their products. Thus, these programmes aim at combining the local demand with local resources and maximize local linkages of managerial skills, which are important for the women to take decision about their productivity and lives. Micro enterprise development also involves identification of innovative and creative activities suited to the specific environment.

An efficient banking system satisfies the needs of the poor human beings. Now banking and financial institutions are playing major role in the economic development of the country and most of the credit related schemes are for uplifting the poorer, under-privileged and marginalized sections of the society. However, micro entrepreneurs have little access to the formal financial system in the developing countries. In recent years with the positive perception of micro finance, the formal finance is aimed to contribute to the micro enterprise development in Puducherry Union Territory.

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In this context, the growth of micro enterprises in Industry, Service and Business (ISB) activities and women beneficiaries of micro finance are presented using secondary data for ten years from 2000-01 to 2009-10.

Objectives

1. To analyze SHG-Bank linkage of micro enterprise development in Puducherry region.
2. To portray the micro enterprise development by Agencies in Puducherry region.
3. To study micro enterprise development according to Programmes in Puducherry region.

Methodology

The present study is based on secondary data connected with Puducherry region. The methodology adopted for the present study is a combination of analysis of secondary data from Directorate of Economics and Statistics, Puducherry Union Territory, Commercial Banks and Co-operative banks, Corporation for Development of Women and Handicapped, District Industrial Centre, Department of Women and Child Development and Urban Municipalities of Puducherry region. The secondary data were collected for financial assistance to micro enterprises, and women beneficiaries of SHGs in informal sector in Puducherry region of Puducherry Union territory for ten years from 2000-01 to 2009-10.

The growth of micro finance, micro enterprises and women beneficiaries through banking sector, financial agencies and women development programmes are analyzed using these secondary data for ten years from 2000-01 to 2009-10. In order to study about micro enterprise development in the last ten years linear and exponential trend equations are estimated and the annual increase and the growth rate values are compared between micro finance and micro enterprises for linkage of SHG with banks, agencies and programmes in the study area.

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Results and Discussion

The growth of micro finance can help to improve productivity of women labour particularly in the micro enterprises of women in household sector. The long term growth of an economy depends upon the value of domestic output of the regional sources like Micro Enterprise Development Programme (MEDP). Apart from direct employment, jobs are also created in other sectors by micro enterprises with the support of micro finance. It is increasingly realized that women's income in a family through micro finance to micro enterprise is favorably related to the nutritional and educational development.

SHG-Bank Linkage in Puducherry Region

Puducherry urban municipality has 37 wards and the Central Scheme Swarna Jayanthi Shahari Rozhar Yojana is implemented in all these wards covering 52 schemes to uplift the women living below poverty line. Puducherry Corporation for Development of Women and Handicapped started during 1993 with the objectives of making women socially and economically independent. The Corporation introduced individual loan scheme with interest to women, whose income is more than Rs. 22,000 but below Rs. 80,000 to initiate small and micro enterprises.

The SHG-Bank linkages to micro enterprise and micro finance development in Puducherry region from 2000-01 to 2009-10 are shown in Table- 1. Over these ten years, women beneficiaries in micro enterprises in urban informal sector have continuously and consistently increased. It is seen from the Table that there is 9.6 times increase in the number of micro enterprises from 498 in 2000-01 to 4769 in 2009-10. In case of women beneficiaries, the values are from 3912 in 2000-01 to 31137 in 2009-10, showing the increase by around eight times in these years due to banking sector. With respect to micro finance by Indian Bank, State Bank and Co-operative Bank in Puducherry region, there is an increase from Rs. 277.89 lakhs in 2000-01 to Rs.2798.06 lakhs in 2009-10, with 10.1 times increase in micro finance in Puducherry region.

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Table-1
SHG – Bank Linkage in the Development of Micro Enterprise and Micro Finance to Women in Urban Informal sector in Puducherry Region

Year	Micro Finance (Rs. Lakhs)	Women Beneficiaries (No.)	Micro Enterprises (No.)
2000-01	277.89	3912	498
2001-02	449.44	5929	766
2002-03	551.67	7480	1065
2003-04	931.53	14064	1422
2004-05	1096.53	16058	2349
2005-06	1411.27	21096	2894
2006-07	1818.72	23585	3174
2007-08	2007.33	26673	3443
2008-09	2331.19	28359	4268
2009-10	2798.06	31137	4769
AAI	279.4**	322.8**	488.7**
CGR (%)	24.9**	22.9**	24.8**

Source: Indian Bank, State Bank and Co operative Bank, Puducherry.

Note: ** Significant at 1% level.

AAI = Average Annual Increase CGR = Compound Growth Rate

The positive linear trend values denote annual increase in the study period. It may be ascertained that average yearly addition of Rs. 279.4 lakhs in micro finance and 322.8 in women beneficiaries have contributed to an addition of 488.7 in micro enterprises in Puducherry region, which are also exhibited in Figure- 1(a) and Figure 1(b). The exponential growth rate of micro enterprises (24.8%), women beneficiaries (22.9%) and micro finance (24.9%) are more or less equal under SHG-Bank linkage in micro enterprise activities in Puducherry Region. It implies that micro enterprise development is activated at the same rate of growth of micro finance in Puducherry region.

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Figure – 1(a)
SHG-Bank Linkage to Micro Finance Development

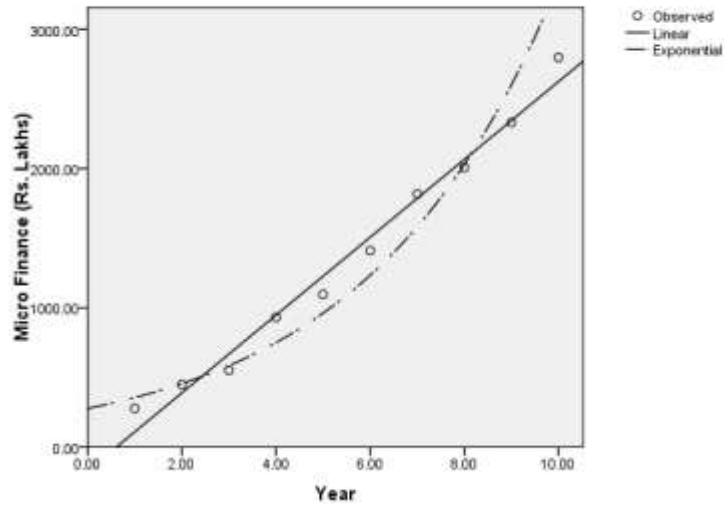
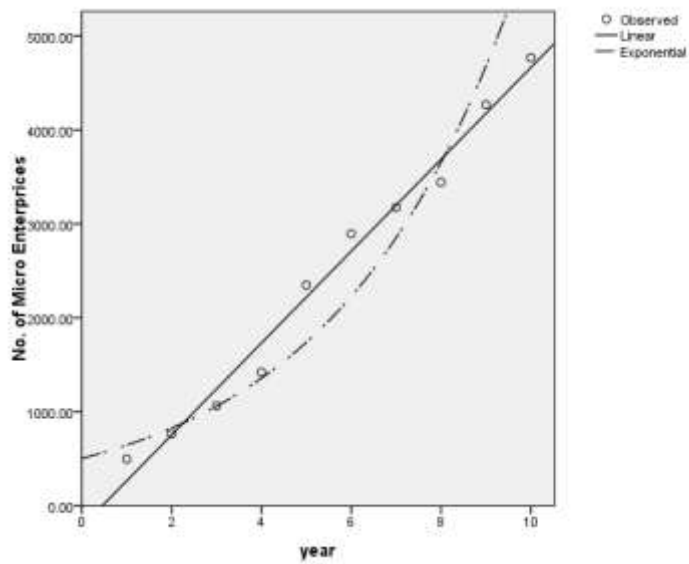


Figure – 1(b)
SHG-Bank Linkage of Micro Enterprise Development



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SHG-Agency Linkage

In accordance with the micro finance development through District Industrial Centre (DIC), Corporation for Development of Women and Handicapped (CDWH) and Mangalam Society (MS), micro enterprises of women are growing in Puducherry region, as seen in Table-2. The overall exponential growth rate of micro enterprises, women beneficiaries and micro finance of these agencies over the ten years are 20.4 per cent, 19.5 per cent and 21.3 per cent respectively. It implies that, agency-wise growth of micro enterprises, women beneficiaries and micro finance in Puducherry region over the study period is progressive, which are also ensured by the respective linear trend values. Here the addition of yearly values of Rs. 26.7 Lakhs in micro finance and 826.5 in women beneficiaries have mainly contributed to an annual increment of 71.8 in micro enterprises of women in urban informal sector in Puducherry region. These results are shown in Figures 2(a) and 2(b).

Table-2
SHG-Agency Linkage in the Development of Micro Enterprise and Micro Finance to Women in Urban informal Sector in Puducherry Region

Year	Micro Finance (Rs. Lakhs)	Women Beneficiaries (No.)	Micro Enterprises (No.)
2000-01	36.72	1729	134
2001-02	50.39	1867	152
2002-03	89.12	2172	181
2003-04	110.46	2952	246
2004-05	143.59	3864	332
2005-06	160.50	4524	377
2006-07	177.20	5201	443
2007-08	202.32	6283	586
2008-09	230.31	8053	669
2009-10	298.47	8964	752
AAI	26.7**	826.5**	71.8**
CGR (%)	21.3**	19.5**	20.4**

Source: District Industrial Centre, Corporation for Development of Women and Handicapped and Mangalam Society, Puducherry Region

Note: ** significant at 1% level.

AAI = Average Annual Increase CGR = Compound Growth Rate

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Figure – 2(a)
SHG-Agency Linkage of Micro Finance Development

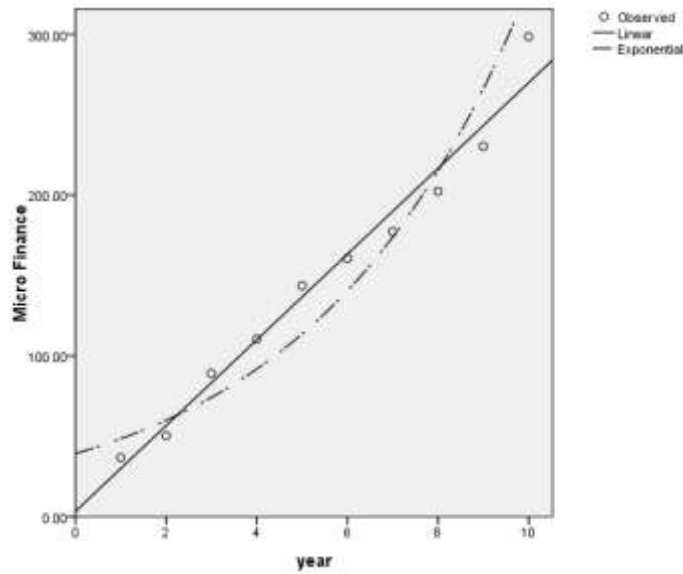
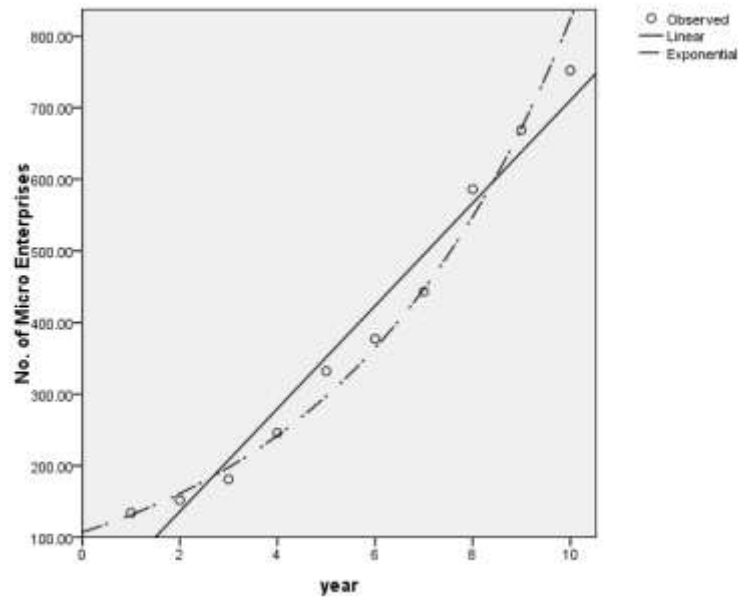


Figure – 2 (b)
SHG-Agency Linkage of Micro Enterprise Development



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SHG-Programme Linkage

It is evident from the Table-3 that with respect to programmes the growth rate of micro finance is highly attractive as compared to the number of micro enterprises and women beneficiaries over the ten years. There is continuous and consistent growth rate of these, which are highly significant with 32.3 per cent for micro finance 11.6 per cent for women beneficiaries and 14.1 per cent for micro enterprise. It shall be derived from the annual increase that addition of Rs. 97.3 Lakhs in micro finance and 31.1 in women beneficiaries has induced the addition of 38.8 micro enterprises under SHG- Programme linkage in Puducherry region, which are also highlighted Figure-3(a) and Figure 3(b).

Table-3
SHG-Programme Linkage of Micro Enterprise Development of Women
in Urban Informal Sector in Puducherry Region

Year	Micro Finance (Rs. Lakhs)	Women Beneficiaries (No.)	Micro Enterprises (No.)
2000-01	65.63	1770	132
2001-02	75.97	2196	163
2002-03	91.85	2852	202
2003-04	111.27	2741	227
2004-05	121.83	3456	277
2005-06	227.96	3440	279
2006-07	403.02	4806	386
2007-08	528.69	4736	373
2008-09	668.76	5288	424
2009-10	1036.11	6165	492
AAI	97.3**	31.1**	38.8**
CGR (%)	32.3**	11.6**	14.1**

Source: Urban Municipality, Poverty Eradication Cell, Puducherry

Note: ** Significant at 1% level.

AAI = Average Annual Increase CGR = Compound Growth Rate

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Figure – 3 (a)
SHG-Programme Linkage of Micro Finance Development

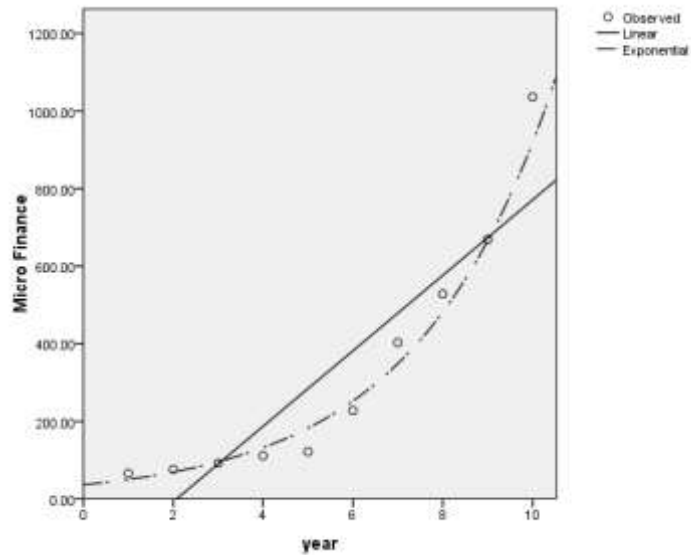
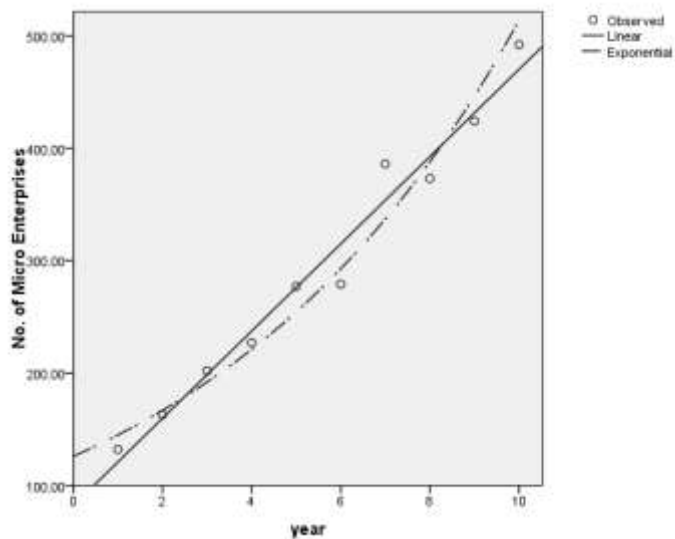


Figure - 3 (b)
SHG-Programme Linkage of Micro Enterprise Development



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Conclusion

Micro finance for urban micro enterprises in Puducherry region is expected to improve the socio-economic conditions of women by uplifting their standard of living, their decision making power, and participation in social activities, by establishing own micro enterprises or some income generating activities using micro finance. In Puducherry UT the Government has taken appropriate policy measures to monitor women development and motivate women in urban areas. The progress of urban micro enterprises and women beneficiaries by micro finance are ascertained with the use of linear and exponential trend.

The estimated values show that development of micro finance by banks, agencies and programmes, have initiated and accelerated the growth of micro enterprises in Puducherry region. The impact of micro finance on micro enterprise is at similar rate of growth in SHG-Bank linkage (24.9% and 24.8%) and SHG-Agency linkage (21.3% and 20.4%), whereas it is lesser in case of SHG-Programme linkage (32.2% and 14.1%). So efforts are needed to train SHG members to micro finance. If more and more financial, infrastructural and marketing facilities are given at the right time and in the right place, the micro enterprises of women may become highly enterprising units.

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A. Kumari, M.A., M.Phil., M.Ed.

Associate Professor in Economics

Department of Economics

Arignar Anna Government Arts and Science College

Karaikal 609605

Puducherry Union Territory

India

amirthalingamkumari@yahoo.in

N. Malathi, Ph.D.

Professor and Supervisor

Annamalai University

Annamalai Nagar 608002

Tamilnadu

India

malathideivarajan@gmail.com

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