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SCHEMES FOR PROMOTING WOMEN ENTREPRENEURSHIP

Introduction

An entrepreneur is one who changes the resources of production into products thereby influencing the rate of economic growth of a nation. The phenomenon of women entrepreneurship is largely confined to metropolitan cities and big towns in India. Most of the women entrepreneurs are found in rural areas also. Women entrepreneurs are facing certain problems during the initial and current operations. Inadequate credit and poor technology, lack of training were the major problems. In capturing the market they have to face stiff competition due to commonly prevailing gender bias. The exploitation of the society and the middlemen taking the weakness of women for granted also makes them dejected in collecting the money.

Usually women do not have sufficient savings of their own to start the business. They do not have collateral securities. So they are unable to get the financial assistance from financial institutions easily. Only few women entrepreneurs have availed load from the commercial bank. Self-help group for women were organized in the villages. Even the existing self-help groups are interested in money lending to the needy people at an exorbitant rate of interest and hence are completely deviating from purpose of starting the self-help group. Due to all these reasons there is a need to promote the schemes for Women Entrepreneurs.1

This chapter is prepared to know various schemes provided to women entrepreneurs. The schemes include the information about finance provided by different private institutes as well as Government institutes. The Government of
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Maharashtra provides schemes for backward class Women Entrepreneurs which is also included in the study. The chapter also includes training programmes provided to women entrepreneurs, employment provided due to Women Entrepreneurship and the problems faced by women entrepreneurs.

3.1 Training Programmes for Women Entrepreneurs

There are different institutes which provide guidance, financial assistance or help to Women Entrepreneurs which are as follows. An attempt is made in this chapter to discuss the role of the important institutions in entrepreneurship development and narrate the activities to improve entrepreneurship in the country. These institutes provide training to women entrepreneurs. Following are some important training institutes.

3.1.1 Mahila Arthik Vikas Mahamandal (MAVIM):-

MAVIM is an institution providing assistance as well as training to women entrepreneurs in Maharashtra. It works in all over the Maharashtra through Self Help Groups (SHGs). MAVIM has professionally qualified personnel trained in Social Sciences at its Head office and in district offices. MAVIM has trained these officers on different subject related to the women empowerment. These officers’ gives training to Sahayoginies and further Sahayoginies give training to SHG women. Following are different training schemes of MAVIM.

- **Capacity Building Training:** - These trainings provide information, knowledge to women which help them to understand their own situation and how to face the situation. This training also helps to change their attitude. MAVIM organize these trainings on different levels in different stages of the life cycles of self help groups.

- **SHG Concept Training:** - At the beginning of group formation MAVIM Sahayoginies conduct SHG concept training for all the SHG members. These trainings help women to understand the importance of SHG, function of SHG, their role in SHG.

- **Accounts Training:** - Saving is one of the important activities of the Self Help Groups which bring women together initially. The proper record of
savings and internal lending helps to develop trust among each other. Account training helps women to know how to keep account records properly.

- **Leadership training:** Leaders play an important role in group development. Each group has three leaders, their responsibility to lead the group. Leaders need to understand group dynamics, development stages and role of leader. Leadership training provides all the inputs required to a good leader.

- **Gender Sensitization Training:** In the process of women empowerment, gender sensitization training plays an important role by making women aware about their own status and importance.

- **Functional Literacy:** This training help women to understand the functions of different institutions and organizations which play important role in their day to day life such as Grampanchayat, Zilla parishad, bank, post office, police Patil etc.

- **Entrepreneurship Awareness Programme (EAP):** To encourage women to take up entrepreneurship activities to increase their income, EAP training helps women to understand concepts, stages how to identify and how to become entrepreneurs.

- **Panchayat Raj Institutions (PRI):** This training gives information to SHG women in functioning of Panchayat Raj and the role of women in panchayat raj which leads to the increased participation of women in panchayatraj.

- **Monitoring and Evaluation:** Self Help Groups develop through various stages. Each stage is very important for the development of SHG. These trainings make SHG women to understand how to monitor and evaluate their own groups at different stages. Apart from these stipulated trainings, MAVIM organizes different need based training for SHG members such as health training etc.

Thus MAVIM is an institution playing important role in stimulating saving habits among women entrepreneurs and provide them training in different areas.
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3.1.2 Mahila Swavalamban Nidhi (MSN): –

The fund was established under the Societies Registration Act 1860 and the Co-operative and Trust Act dated 11.6.1997. The financial institutions by and large do not extend loans to meet the minor but essential credit needs of rural women. This situation is further compounded by the fact that women cannot offer any appropriate guarantors for their loans. They lack technical knowledge, and hence lack mobility, are overwhelmed by the perceived burden of the loan and have to face a general apathy and lack of sensitivity on the part of the bank officials. All these reasons converge to make it extremely difficult for women to acquire loans from the established financial institutions. The MSN is basically aimed at providing financial assistance easily and without too many formalities to the needy women. The rehabilitation of the women in the earthquake area i.e. Latur and Osmanabad was done through the MSN scheme. A loan amount of Rs.1.40 crores was allotted through 280 SHG groups. Rs.0.86 crores was saved by women and they generated Rs. 1.26 crores as internal lending through 6521 women.

3.1.3 NABARD:-

Under this project, MAVIM was to form 1000 SHGs in 10 districts and 15,000 women were to be organized. MAVIM was to be given a promotion grant of Rs. 1,880 per SHG amounting to a total of Rs.1, 88,000 by NABARD. The period of this project is of 2 years during which it is expected that the emphasis will be primarily on establishing SHGs and making credit available to them. As suggested by NABARD the 10 districts selected are Parbhani, Jalna, Washim Latur, Beed, Hingoli, Nanded, Aurangabad Gondia and Kolhapur where the scheme is implemented. At the end of March 2007, 1773 SHG groups were formed and 21263 women were organized. Rs. 2.85 crores were saved by the SHG members and Rs. 5.39 crores were given as internal loans to members of the group. The women obtained loans of Rs.2.43 crores from banks. Under this project 4141 women started their own business.

3.1.4 Rashtriya Sam Vikas Yojana (RSY):–

The Rashtriya Sam Vikas Yojana of the Planning Commission is to be implemented in the districts like Gadchiroli, Bhandara, Nandurbar, Gondia,
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Dhule and Chandrapur. MAVIM has been entrusted the task of setting up 1000 SHGs in 3 years (2003-2005) in each district. Components such as vocational training, revolving fund MIS have been included in this programme. It is also proposed that "MAVIM GHAR" should be built from this fund. At the end of March 2007, 2213 SHG groups were formed and 27159 women became members from six districts. Rs. 1.99 crores were saved by SHGs and Rs. 3.29 crores were given as internal lending. Under this project, 6479 women have started their own business.

3.1.5 Krush Saptak Yojana (KSY):-

The Krush Saptak Yojana of the Agricultural Department is implemented by MAVIM in 4 districts i.e. Washim, Nanded Parbhani and Sangli. Under this project 25 SHGs are to be formed in each district and 250 women will be members. The training imparted is on Agricultural skills, Animal husbandry, Dairy Development etc. The women trained in this field are supposed to start the activities related to agriculture which will help them to earn their own income. Qualified sahayoginis have been appointed by MAVIM in order to train the SHG women in agriculture related self employment activities. This scheme started in the year 2004-05. At the end of March 2007, 501 SHG groups were formed and 9441 women became members. Rs. 49 Lacs were saved and Rs. 1.02 crores was given as internal lending and Rs. 44. Lacs bank loan was obtained by women. Under this project, 2628 women started their own business.

3.1.6 Tribal Development Project (TDP):-

The Tribal Department has sanctioned a Project to MAVIM to develop SHGs to be implemented in 8 districts i.e. Nasik, Nandurbar, Thane, Chandrapur, Gadchiroli, Gondia, Amravati and Yeotmal for the empowerment of Tribal Women. In this project 4600 SHGs are to be formed within 3 years. The village survey and selection has been started in 8 rural districts by March 2007. 2832 SHGs were formed and 33663 women became members. Rs. 2.70 crores were saved by women and Rs. 4.43 crores was the internal lending and Rs. 3.93 crores Bank Loan obtained by women.³
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3.1.7 National Small Industries Corporation (NSIC):-

NSIC is a government undertaking, set up in 1955 with the objective of providing machinery and equipment to small enterprises on hire purchase basis and assisting them in procuring government orders for various items of stores. Since 1961 all the subsidiary corporations have been amalgamated with the main corporation and three branch offices have been set up at Mumbai, Kolkata and Chennai. The Delhi subsidiary corporation has been merged with the parent corporation and its work is looked after by a separate Delhi Cell set up in it. The main functions of the corporation include providing machinery on hire purchase basis to SSIs, to distribute basic raw materials through their raw materials depots, to import and distribute components and parts to actual small scale users in specific industries and to arrange for the marketing of products of SSIs by starting sales depots and promote their exports.

3.1.8 Khadi and Village Industries Commission (KVIC):-

KVIC is a statutory organization was established in 1957 by an act of the parliament and is engaged in promoting khadi and village industries with a view of creating employment opportunities in the rural areas thereby strengthening the rural economy. It is an autonomous body which took over from its predecessor the “All India Khadi and Village Industries Board” set up in 1953. KVIC has 27 state board, 148 registered institutions and over 29,955 industrial co-operatives. KVIC has around 11,000 sales outlets in the country. The functions of KVIC are to plan, organize and implement programmes for the promotion and development of Khadi and village industries. The main functions include training of persons engaged in production of Khadi and village industries, building reserves of raw materials and supplying them to khadi and village industries, to provide for sale and marketing of the products and to encourage research in the techniques of production of khadi and village products. KVIC is a unique national organization in the country which has its roots in the villages as its activities cover 1.5 lakhs villages in the country.

3.1.9 Small Industries Development Organization (SIDO):-

Pioneering the institutional infrastructure for the development of small scale industries at the central level is Small Industries Development Organization at New
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Delhi with a large number of field outfits and subordinate formations providing a wide ranging techno-economic consultancy services and support. SIDO is headed by the Development commissioners, Small Scale Industries and is an attached office of the department of Small Scale Industry. SISIs are 28 in number and branch SISs 30 which are set up in state capitals and other places all over the country. The important functions of these institutes constitute conducting EDPs and promotional programmes, providing technical support and consultancy services to entrepreneurs and conducting state industrial and district industrial potential surveys. There are four regional testing centers and ten field testing stations providing testing and consultancy facilities and conducting training programmes. The tool rooms and tool design institutes assist in tool design, manufacture of tools, figs, fixtures, etc., provide training facilities to tool makers and offers consultancy.

3.1.10 National Institute of Small Industry Extension Training (NISIET):-

NISIET was established as a Central Training Institute (CTI) in 1960. It aims at providing training initially for officers of SIDO. Later the activities were expanded and was renamed as SIET and later declared as NISIET. The major activity of the institute is to provide entrepreneurial training and to meet the varied requirements of entrepreneurs. A number of new programmes were planned which covered almost all aspects such as development, management documentation and behavioral aspects. North East regional centre of NISIET was set up at Guwahati during 1979 as to develop that region. The institute had organized training programmes for other developing countries of Afro-Asia, the Pacific and the Caribbean regions, the institute organized and conducted ten international programmes of duration of 88 weeks in which 183 officers from 32 countries had participated. The centre has been organizing a series of EDPs which are jointly sponsored by NEC, IDBI, IFCI, ICICI and department of Industries of the respective state governments of the region.

3.1.11 Maharashtra Chamber of Commerce, Industry and Agriculture (MCCIA):-

The Chamber has set up its Women Entrepreneurs Wing in 1974, under the Chairmanship of Mrs. Sharaya Daftari, Ex- Vice President, and MCCI. It was set up
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with the objective to promote entrepreneurship among women and to guide the existing women entrepreneurs. Today this Wing has completed 25 years. The Wing has been actively involved in arranging various programmes for Women Entrepreneurs so that they will be able to market their products. The Wing has successfully developed many Women Entrepreneurs and also regularly conducts training programmes, discussion meetings, workshops and exhibitions. From 1986 to encourage Women Entrepreneurship, the Chamber has started giving Women Entrepreneurship Awards. Since 1986, the Chamber organizes Mahila Awards function to encourage the Women entrepreneurship in the state of Maharashtra. It holds meetings in every month on various subjects like marketing, project report, investment, accountancy, and personality development etc., Arrange various types of demonstration, guidance lecture of well established women entrepreneurs. It also conducts training programmes, workshops, and get-together and study tours all over Maharashtra. The Chamber had organized exhibitions of the products made by women entrepreneurs, in Mumbai and outside Mumbai also. It frequently organizes interactive meetings with Government officials, Bank officials to guide women entrepreneurs.

3.1.12 National Alliance of Young Entrepreneurs (NAYE):-

NAYE is a national organization of young entrepreneurs of the country; it has been a pioneer in promotion and development of Entrepreneurship among women. In the internationally acknowledged women’s year 1975 NAYE had set up a women’s wing to take special care of the interests of women entrepreneurs and one of its major achievements in creating and nurturing a new class of women entrepreneurs and enabling them to acquire their rightful place in the Indian Economy. The waver’s wing of NAYE assists women entrepreneurs in getting management and production capabilities, identifying investment opportunities and in sponsoring delegations, participation in trade fairs, exhibitions, etc. NAYE attends to the problems of women entrepreneurs by taking up individual cases with appropriate authorities and it also performs the function of organizing seminars, workshops and training programmes for giving the women entrepreneurs wider exposure to the available facilities. The Association of Women Industrialists / Entrepreneurs of Maharashtra were set up in May 1985 and have 400 members all over the state. Its head office is in Pune and branches are in Mumbai, Aurangabad,
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Nasik, and Dhulia. WIMA is a part of NAYE and its main objective is to provide a forum for members to help them sell their products. It also conducts training programmes for women entrepreneurs.

3.1.13 District Industries Centre (DIC):-

The DIC programme was started on 1 May 1978 as a central sponsored scheme during the seventh plan period with the government of India sharing its expenditure with the State governments on 50-50 basis. DICs have been established in almost all districts of the country and the total number of approved DICs is 422 covering 431 districts. The main objective of the DIC programme is to develop and promote small, tiny, cottage sector industries in the country and to generate employment opportunities especially among the rural and backward areas of the country. The DICs are envisaged as a single window interacting agency with the entrepreneur. At the district level, services and support to small entrepreneurs are provided under the single roof through the district Industry centers. Registration of small industries is done at the respective district industry centre. DICs play an important role in providing assistance to entrepreneurs at the pre-investment and post-investment stages, in setting up industries, particularly in rural and backward areas of the country. Prime Minister Rozgar Yojana (PMRY) for providing self employment to educated unemployed youth is also implemented by the DICs. The development of Entrepreneurship depends very much on organization, education, stimulation and motivation of the clientele through a concerted and systematic approach focusing on individual and groups. The government developmental agencies and institutions have made serious attempts to undertake the task of entrepreneurial promotion. Most of the promotional activities are directed towards the financial and physical facilities with a strong belief that there will be an automatic flow of entrepreneurs if such facilities are created especially in the backward states of India. The success of these EDIPs depends on proper participant selection, proper training, making suitable organizational arrangement for disseminating information, putting efforts to impart more technical and practical training and providing full assistance not only in preparation of project reports by also in meeting their financial requirements. No tangible results can, therefore, be expected unless all the agencies involved in the task of entrepreneurship

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development work with determination, zeal and a sense of dedication and commitment.2

3.1.14 National Small Scale Institute (NIESBUD):-

The National Institute for Entrepreneurship and small Business Development was established in 1983 by the Ministry of Industry (now Ministry of Small Scale Industries), Govt. of India, as an apex body for coordinating and overseeing the activities of various institutions/ agencies engaged in Entrepreneurship Development Particularly in the area of small industry and small business. The Institute which is registered as a society under Govt. of India Societies Act (XXI of 1860) started functioning from 6th July, 1983. The policy, direction and guidance to the Institute are provided by its Governing Council whose Chairman is the Minister of SSI. The Executive Committee consisting of Secretary as its Chairman and Executive Director of the Institute as its Member Secretary executes the policies and Decisions of the Governing Council through its whole-time Executive Director.

Activities of the Institute:-

- To evolve standardized materials and processes for selection, training, support and sustenance of entrepreneurs, potential and existing.
- To help/support and affiliate institutions/organizations in carrying out training and other entrepreneurship development related activities.
- To serve as an apex national level resource institute for accelerating the process of entrepreneurship development ensuring its impact across the country and among all strata of the society.
- To provide vital information and support to trainers, promoters and entrepreneurs by organizing research and documentation relevant to entrepreneurship development
- To train trainers, promoters and consultants in various areas of entrepreneurship development.
- To provide national/international forums for interaction and exchange of experiences helpful for formulation and modification at various levels.
- To offer consultancy nationally/internationally for promotion of entrepreneurship and small business development.
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- To share internationally experience and expertise in entrepreneurship development.
- To share experience and expertise in entrepreneurship development across National frontiers.

3.1.15 Maharashtra Entrepreneurial Development Centre (MCED):-

The institution is established on 1st Oct 1988 and it is created by initiative of Government of Maharashtra in consultation with SICOM, MIDC, Maharashtra small scale industrial Development Corporation MELTRON and MITCON.

The institution is organizing different training programmes with an object of creating entrepreneurship since 1988. The head office is at Aurangabad and its divisions are in Pune, Kolhapur, Mumbai, and Nasik, Amrawati, Nagar and Osmanabad. In every district of Maharashtra at District Industrial Corporations campus there is MCED centre. Some Training Programmes of MCED

- Mobile repairing course of 9 weeks where course fee is Rs. 5500, and the qualification required is 10th Pass or failed. The entry seats are 30.
- Energy saving and solar energy products course is for the period of 40 to 60 days.
- Dairy product business have fee Rs. 3000. The entry seats are 30.
- Computer Teacher Training course is for the period of 1 year. The qualification required is 12th pass and the age requires is 18th years completed.
- Paper conversion training programme course is for the period of 15 days and fees are Rs. 2000.
- Plastic Technology based training programme has fee of Rs. 4500. The qualification required is 10th pass or failed. The entry seats are 30.
- Entrepreneurship and technology based programmes.

3.1.16 The Urban Development Institute (UDI): -

The Department’s long term and sustained commitment as well as full-time involvement in Urban Development with a focus on facilitating women’s empowerment, child development and poverty alleviation began in 1989 – 90. In 1990, the Department adopted Gilbert-Hill Gramdevi Dongri, one of the largest
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slums in Mumbai to improve the quality of life of the slum dwellers through community participation and development of strategies or systems which would be self-sustainable by the urban poor. The International Development Research Centre, Canada and UNICEF sponsored this project. Based on the Department’s vision, philosophy and performance, the Department was recognized by the Department of Urban Development, Government of Maharashtra, as a Field Training Institute for the scheme "Urban Basic Services for the Poor" in 1992-1993. Thus the Department expanded its involvement beyond action research to full-time outreach or extension and training and capacity building of functionaries and implementers at various hierarchical levels. The mission in urban development today is to function as facilitators, and provide technical resources for various problems faced by the urban poor.

Objectives of the Department:-

↓ Empowering women through self-development and independence.

↓ Providing various developmental, social and income generation inputs for urban poor to enable them to improve their quality of life.

↓ Creating a network with other educational institutions, voluntary organizations, government departments or urban local bodies with the aim of improving the quality of life of the urban and rural poor.

↓ Promoting family and child welfare among the urban and rural poor in the areas of health, nutrition, education, rehabilitation and prevention of school dropouts.

↓ Giving special attention or support to women in need or distress i.e. widows, destitute, abandoned, divorced women and also adolescent girls so as to enable them to be self-reliant and to support themselves and their families with dignity and self-respect.

↓ Training facilities at various levels for administrators, academicians, professionals and grass-root level functionaries.

↓ Providing resource centre facilities for dissemination of information, training and methodologies for improving the general standards of living.

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- Focusing on spreading awareness and promoting environmental friendliness, amelioration and up-gradation, energy and nature conservation in urban and rural areas.
- Facilitating the transfer of knowledge and skills to rural areas.
- To encourage, promote and/ or support self-help and self-employment among the disadvantaged groups by providing skills, training and other support.
- Undertaking and facilitating need based research programmes and documentation thereof concerned with the promotion and execution of any of the above mentioned objectives.

The focus of the activities centre on,

- Human Resource Development
- Capacity Building
- Structural changes
- Behavioral changes
- Self-sustaining systems
- Ongoing research and systems
- Convergence with Governments, urban local bodies and NGOs
- Policy influence
- Emphasis on integrated, holistic approaches

3.1.17 Small Industries Development Bank of India (SIDBI):-

SIDBI was established in April 1990 under an act of the Indian Parliament as wholly owned Subsidiary of Industrial Development Bank of India (IDBI). The main objectives of SIDBI are to serve as the principal financial institution for promotion, financing and development of Industry in the small scale sector and coordinating the functions of other institutions engaged in similar activities. The network of SIDBI consists of 5 regional offices and 43 branches with its head office at Lucknow. It extends reliance assistance through 888 primary lending institutions such as commercial banks, SFCs which in turn have over 60,000 branches throughout India.

SIDBI was ranked 21st in terms of assets, 34th in terms of capital among the 50 development banks of the world by “The Banker”, London in its May 1997 issue.
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The schemes of assistance of SIDBI for the small scale sector are through three routes. Indirect assistance, namely, refinance and bills rediscouniting is canalized by SIDBI through a network of 888 primary lending institutions including banks and state financial corporations which have over 65,000 outlets.

Direct assistance is through its own network of 38 offices (5 regional and 33 branch offices) in India. Development and support services of SIDBI are focused at enterprise promotion with emphasis on rural industrialization, Human Resource development of small scale industry sector, technology up gradation, and special emphasis programmes like quality and environment management and information dissemination. SIDBI also co-ordinates its efforts with the Non-government organizations (NGOs), marketing and training institutions, research organizations, etc., for effective reach.

3.1.18 Maharashtra Rural Credit Programme (MRCP):-

The Maharashtra Rural Credit Programme (MRCP) is a poverty alleviation programme supported by the International Fund for Agricultural Development. In the first phase from 1994 onwards the programme was implemented in 4 Districts of Chandrapur, Yeotmal, Nanded and Pune. Thereafter from 1998 onwards 8 Districts namely Gadchiroli, Bhandara, Amravati, Dhule, Jalgaon, Thane, Beed and Nandurbar were added. In the programme MAVIM was entrusted with the responsibility of ensuring "Women's Access to Credit" as an important dimension. While organizing rural women into SHGs MAVIM ensured that along with their economic development, the political and social developmental needs of the women were also addressed and a strong sense of 'self' was inculcated in the women. When the programme concluded in March 2002, 4546 self-help groups were set-up and 64,423 women were organized together under this scheme. In this project at the end of March 2007 the women had savings of Rs.10.51 crores and Rs. 39.56 crores of internal lending. The groups had accessed bank loans to the tune of Rs. 25.82 crores. And 36549 women started their own business.

3.1.19 Swayamsiddha Programme (IWEP):-

Indira Mahila Yojana was implemented by the Central Government from 1994 and the Mahila Samruddhi Programme was merged with it and a revised Swayamsiddha Programme was declared for implementation for 5 years from 2001-
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2002 onwards. The Women and Child Development Department, Mantralaya has declared MAVIM as the Apex Body for the same. MAVIM implements the Swayamsiddha Programme in 19 districts and 36 Blocks in Maharashtra. Out of 36 blocks, 21 blocks (old) of Indira Mahila Yojana and 15 new blocks were selected. A target of forming 3,500 self-help groups by the end of 2006 was given in 19 districts where the programme operated. At the end of March 2007, 3943 SHG groups were formed and 50066 women were organized. The women saved Rs. 5.70 crores and generated internal lending of Rs. 10.31 crores. They obtained bank loans of Rs. 12.65 crores. 17734 women started their own business.

3.1.20 State Bank of India (SBI):-

SBI is the only bank amongst the commercial banks in India, which has evolved a comprehensive programme for entrepreneurship development. The Bank recognized the importance of small scale industries in Industrial development and started financing SSIs on a large scale. A package of schemes and programmes was formulated by the bank to cater to the specific needs of the small scale sector. The schemes are as follows.

1. The liberalized scheme of financing SSI wherein 75 per cent of the project cost is met as bank loan
2. Entrepreneur scheme for financing technically qualified persons where under the entire project cost could be finance by way of term loan, and
3. Equity fund scheme for providing interest free loan to meet the equity gap up to Rs. 1 lakh.

3.1.21 Directorates of Industries of the State Government and State Small Industries Corporation:-

The work relating to the development of industries in general and small scale industries in particular is looked after by the Directorates of Industries in each state and Union Territory. There are 22 such directorates all over the country. Each organization is staffed with administrative and technical officers at the state headquarters and by District Industries officer with appropriate support staff in each district. The general assistance of these directorates includes organizing EDPs, providing industrial accommodations, raw materials, machinery on hire-purchase,
etc. It activities under marketing assistance involve export assistance, price preference, quality marking, etc. These directorates provide financial assistance in the forms of loans, subsidies, margin money loan, rebates on handicrafts, raw material units, etc.

3.1.22 State Financial Corporation (SFC):-

State financial corporations have been set in various states with the main objective of extending assistance to industrial units in tiny, small scale and medium scale sectors and service enterprises. These corporations have been playing a significant role in taking the states to their rightful place on the industrial map of the country. Andhra Pradesh State Financial Corporation (APSFC) was formed in 1956 and is offering liberal financial assistance for acquiring fixed assets like land, building and machinery. The term loan assistance from the corporation is available in the range of Rs. 10,000 to Rs. 150 lakhs per unit and is offered through various convenient and easily payable schemes to suit individual requirements. The special schemes of the corporation include Mahila Udyam Nidhi scheme for women entrepreneurs, National equity Fund scheme for existing tiny, SSIs and service enterprises undertaking expansion, modernization and SEMFEX scheme for ex-servicemen, disabled service personnel and widows of ex-servicemen. The rate of interest and the loan eligibility varies with the type of scheme of assistance.

3.1.23 Swarna Jayanti Gram Swarozgar Yojana (SGSY):-

The SGSY is a Central Government Scheme implemented through the District Rural Development Agency under the Rural Development Department with the aim of alleviating poverty. The scheme was initiated in 1999 but MAVIM has implemented the scheme in 2001. The scheme is being implemented in 31 rural districts of Maharashtra. At the end of March 2007, 10413 SHG groups were formed and 1,15,8284 women were organized. By the end of March 2007 the women saved Rs.13.64 crores and generated internal lending of Rs. 35.15 crores under this project. The women also obtained Rs.35.15 crores of bank loans and 45405 women started their own business.
3.1.24 Government Schemes for Backward Classes Women:

The Government is implementing many schemes for the Welfare and encourage for Backward Classes. But there is no any scheme for Backward Class Women in rural area. Hence, it is proposed to start some classes for weaker section for their self employment with these facilities, there women can help to improve the economic condition of their own family.

**Tailoring Classes:** - The duration of training is 1 year, (2) Minimum qualification for the training is IV Standard passed; (3) the woman who is below poverty line is eligible for training. (4) After completion of training, examination will be taken Tailoring classes have been started at following rural places (1) Aheri, district Chandrapur, Division Nagpur.

**Typing Classes:** - In order to get a self-employment to the Backward Class students, the Government has provided this educational facilities, it will be easy and suitable it the educational training is given with technical training and with this intention it is proposed to provide typing training to the backward class students This scheme is implemented in the rural areas only.

**Training in Motor Car Driving:** - There is a dearth of trained Motor Drivers and the demand of trained and qualified Motor Drivers is increased from year to year. The backward Class persons are however, unable to take training. Government has decided that such training should be given by voluntary agencies and sanctioned two agencies in Jalgaon and Nashik accordingly. As per the availability of grant, maximum 20 candidates are admitted in each session in a district, for each trainee Rs.1, 300 has been given as a fee. After completion of training, the R.T.O. gives the licenses to all trainees.

**Providing Tin stalls to Gatai Kamgar:** - This scheme is meant for the social and economic uplift of Scheduled Castes Persons who are involved in the Leather footwear work and preparing of leather goods. Government of Maharashtra has decided to give such person ‘tin stalls’ for which 100 per cent Government grant and an additional amount of Rs.500 as financial assistance is given. This Scheme has been implemented from December
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1997 onwards and each unit is given approximately Rs.10,000. This Scheme was implemented by the Directorate of Social Welfare. Presently as per the decision of the Government, the scheme will be implemented by Sant Rohidas Charmakar Mahamandal, Mumbai. The Budget provision of Rs.1500.00 lacks been provided for year 2007-2008.

4 Long Term-Loan to SC Co-op. Spinning Mills under Special Component Plan: - To promote the spinning mills of scheduled led caste members. This scheme is being introduced since 1998-99. The scheme has been implemented under the terms and conditions laid down in Government. Under this scheme the financial assistance up to 95 per cent of the project cost is given to the eligible spinning mills.

3.1.25 Craftsmen Training Scheme:-

This Scheme is implemented at National Level. The development and control of this Scheme is with Director General of Employment and Training, New Delhi. Under this Scheme structuring of ITI Courses, designing curriculum, monitoring in curriculum. Making changes in evaluation and examination system, etc, is decided by National Council of Vocational Training, which is an advisory body. Accordingly the Training Programme, in the Industrial Training Institute is monitored by National Level and the administration of this scheme is done by Directorate of Vocational Education and Training as per laid down norms. In order to give maximum benefit of the Trainees of Scheduled Caste and Nava-Buddha and develop interest of Vocational Training in these trainees the Department of Social Justice, Cultural Affairs and Special Assistance section through, District Planning Committee sanction and outlay for the various schemes, Details of such schemes implemented under special component scheme of Labour and Labour Welfare Sector are as under.

4 Establishment of New Industrial Training Institute: - By 1994 there were 132 ITI’s in 12 talukas, Government had taken policy decision to start ITI in rest of 212 talukas then existed and with some addition 215 new ITI’s have come up from 1995 to 1999. Now 31 new taluka have been declared, in order to cover these 31 talukas are not living It’s so far, No ITI has been created under special component scheme so far. In the view of provide facilities for
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S.C. and Nav-Baudhha candidates decision has taken to start 6 ITI’s at regional level i.e. Mumbai, Pune, Nashik, Amaravati and Nagpur. In the year 2004-2005 sanction administrative approval for Construction of Workshop and Administrative building at Amravati, Nagpur and Nashik. An outlay of Rs. 1, 00 Lakh sanctioned during annual Plan 2005-2006. An Outlay of Rs. 10.00 Lakh is proposed during Annual Plan 2006-2007.

 Establishment of Book-Banks (Development of Library):-- In order to give exposure to new technology and to provide adequate the knowledge to the trainers, it was necessary to develop libraries, book-bank facilities for the trainers of Scheduled Caste and Nav-buddha under special component Plan. An outlay for this scheme Rs. 30.37 Lakh Approved during Annual Plan 2005-2006, an outlay of Rs. 76.52 lakhs proposed during Annual Plan 2006-2007.

 Procurement of Tool-kits to the trainees of Scheduled Caste and Nav-buddha: – After successful completion of ITI training, the trainees should encourage for self-employment and therefore they should be provided with a set of tool-kit (pertaining to their trade) with which they can start their self-employment and become independent. For this Scheme an outlay of Rs.64.66 lakhs during annual Plan 2005-2006. An outlay of Rs. 100.00 lakhs proposed during Annual Plan 2006-2007.

 Magel Tyala Vyavasya Prashikshan:-- Industrial and Economical liberalization policy is adopted in India. Indian companies are facing tough competition with foreign multinational companies. The public as well as private sector is going through large-scale recession. This lead to unemployment problem and gave rise to great unrest and frustration among the educated unemployed. ITI pass outs are facing severe unemployment problem. The only solution is self employment.

 In the year 2004-2005 Rs.100 Lakhs provided from Social Welfare Department and 4076 Scheduled Caste and Nav-buddha candidates are benefited, Rs.82.50 lakhs approved during annual plan 2005-2006.

 Important feature of these Schemes:

# No training fees
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- Stipend Rs.100 per month to every candidate
- Entrepreneurship training
- Tool-kits worth Rs.1,000 are distributed free of cost to candidates who have completed training in service trades

3.1.26 Maharashtra Rajya Itar Magas Vargiya Vitta and Vikas Mahamandal Ltd.

It is the Government of Maharashtra undertaking. This Corporation is established by G.R. dated 25th September 1998 and was incorporated under Company’s Act, 1956 on 23rd April 1999. The authorized Share Capital of the Corporation is Rs. 5, 000 Crores. Out of the said capital Rs. 1, 787 Crores is paid-up capital. The Corporation works for the Welfare of OBC people in State by financing loan for the self-employment.

3.1.27 Schemes of the Corporation:-

1. 20 per cent Seed Money Scheme of State Corporation:-

The Corporation implements this scheme with the help of lead Banks, Under this scheme the maximum loan limit is Rs.5.00 lakhs and loan structure is 20 per cent share of State Corporation 75 per cent Bank’s Share and 05 per cent beneficiary’s share.

2. Schemes of NBCFDC:-

The Corporation works as SCA of National Backward Classes Finance and Development Corporation. The Schemes of National Corporation viz. Term Loan Scheme, Micro Finance and Mahila Samrudhi Yojana Swarnima, Education Loan and Swayam Saksham Yojana are implemented by the Corporation. State Government gives Block Government Guarantee (BGG) to the Corporation. Against the said BGG, National Corporation provides loan to State Corporation at very low interest rates, the Corporation disburse loan to beneficiaries under their schemes.

The brief description of these schemes is as under:

1. Term Loan:- Under this scheme, the maximum project cost financed is up to Rs. 3 lakhs, out of which 85 per cent loans amount is from the Central Corporation, 10 per cent State Corporation and 5 per cent
beneficiaries. Rate of interest for this scheme is 6 per cent and term of repayment is 5 years.

# Margin Money Scheme:-- Under this scheme, 50 per cent is Bank Loan, 40 per cent is Central Corporation loan, 5 per cent each is from State Corporation and beneficiary. The maximum project cost financed is up to Rs. 5 lakhs. Rate of interest for the 40 per cent Central Corporation share and 5 per cent State Corporation share carry the interest rate of 6 per cent Bank charges Rate of interest as per their terms and conditions. Term of repayment is 5 years.

# Micro Finance:-- under this scheme, Non-Governmental Organizations which have established the Self Help Groups (SHG) are granted loans up to Rs.5 lakhs for disbursement to SHGs. The NGO is expected to distribute this loan to the members of the OBC; the upper limit per beneficiary is Rs. 20,000. The loan is granted to the NGO at the rate of 5 per cent interest rate and NGO is expected to grant the loan to SHG at the rate of 9 per cent. The loan is repayable within 36 months.

↓ Mahila Samruddhi Yojana:--

Under this scheme, Self Help Groups are sanctioned loan up to 5 lakhs for disbursement to the 20 members to Self Help Group. The maximum limit per member is Rs.25,000. The loan is granted to the members of SHG at the rate of 4 per cent per annum Repayment period is 3 years.

↓ Swarnima Scheme:--

With a view of empowerment of the women, Central Corporation has introduced this scheme, Under this Scheme, women having income below poverty level are sanctioned loans up to Rs. 50,000 for small activity, which carry the interest at the rate of 4 per cent only, the women beneficiaries are not required to contribute 5 per cent and repayment period is 7 years more than the normal scheme.

↓ Education Loan:--

Under this scheme, education loan is sanctioned to beneficiaries of
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the Corporation who have recurred admission in the professional courses e.g. Health Sciences, Engineering, Computer, Management etc in the institutions which have been approved by the Central Councils. The maximum loan amount per annum is Rs. 75,000 and maximum amount of Loan is Rs. 3 lakh which carry interest at the rate of 4 per cent. The loan is repayable after 6 months of the completion of the course in the 5 years period.

↓ Swayam Saksham Scheme:-- In order to inculcate the spirit of self-confidence among youths through self-employment and utilize their wisdom and experience gained through professional training and education the Corporation may consider providing financial assistance at concessional rate of interest to these professionally trained youths belonging to Backward Classes. The maximum loan limit is Rs. 5 lakhs and interest rate is 4 per cent. Repayment period is 5 year.

↓ Horticulture:-- As per the guidelines of the Government of India, the benefit of this Scheme is being given to the farmers of SC/ST and other Backward Classes. Twenty-five per cent amounts of the total funds are made available for the SC/ST categories of farmers.
Employment Promotion Programme for assisting educated unemployed

↓ Seed Money Scheme:-- The educated unemployed who have passed Std. VII or I.T.I. trained and are domiciled in Maharashtra is given Seed Money Assistance to extent of 15 to 22.5 per cent of the project cost, subject to a limit of Rs. 1.5 lakh. Under this programme, in 2003-2004 the assistance of Rs. 2.52 crores was given to 625 beneficiaries. During April to December 2004, the assistance of Rs. 2.21 crores was given to 482 beneficiaries.

↓ Entrepreneurial Development Training Programme: – The scheme intends to motivate and train educated unemployed youth to take up self-employment under this scheme 1 to 3 weeks training programme are arranged by the MCED with a view to developing entrepreneurship through systematic training. Under this scheme, during 2003-2004 the number of youths trained was 6227 and during current year i.e. up to December, 2004 the number of youths trained was 3192 DIC Loan Scheme. There are no
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restrictions regarding age or education. Loan under the scheme can be sanctioned for industry/service Industry (Except Truck, Rickshaw, Tempo, and Hotel). Investment in plant and machinery should be less than Rs.2, 00 lakh. Industries/service Industries in rural areas where population is less than 1 lakh as per 1981 Census, Rate of interest is 4 per cent penal interest is applicable on amount in default. Beneficiaries belonging to general category can get a loan equivalent to 20 per cent of investment in plant and machinery subject to ceiling of Rs.40, 000 and those belonging to Scheduled Caste/Scheduled Tribe can get a loan equivalent to 30 per cent of investment in plant and machinery subject to ceiling of Rs. 60,000. Under this programme in 2003-2004, the assistance of Rs. 0.24 crore was given to 134 beneficiaries. During current year that is up to December 2004, Rs. 0.16 crore was given to 72 beneficiaries.

Entrepreneurial Development Training Programme:–

This scheme was introduced with the objective of training to the educated unemployed persons to take up self employment ventures, wherein guidance is given related to industry or service or business activities. Information regarding choice of activity, necessities of land, project report, various no objection certificates, marketing etc, is given. In this training programme educated unemployed youth of SC category under special component scheme, from general category and for scheduled tribe category under tribal sub-plan as well as other than tribal sub-plan are trained by MCED as well as by capable, Non-Government institutions approved by Directorate of Industries, as follows:-

Entrepreneurship Introductory Programme (Udyojakata Parichay Karyakram) of 1 day Non-Residential:– In this programme information regarding selection of activity, entrepreneurship personality development, business management, Government Agencies and Financial Agencies providing finance, etc. is given. Total expenses per programme are limited to Rs.600

Entrepreneurship Development Training Programme (12 days Residential):– This programme consists of 12 days residential training programme, which includes food. Candidates selected in
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Entrepreneurship Introductory Programme are mainly given Entrepreneurship widespread information. Institute is given Rs. 4,000 per trainee.

# Technical training programme (15 days to 2 months Non-Residential):-- This training programme consists of information of improved technical knowledge related to Production and Service. Trainees are given Rs. 500 for days, Rs. 1000 for 1 month and Rs. 2000 for period of 2 months as a stipend. Institute is giving Rs. 3,000 per trainee.

↓ District Industries Loan Scheme:--

The objective of the scheme is to provide financial assistance in the form of margin or seed money for the promotion of small and tiny industries in semi-urban and rural areas with a view to generate employment opportunities including self-employment. Margin money assistance is admissible only to those units whose investment in plant and machinery does not exceed Rs. 2 lack. All towns and rural areas having population of less than 1 lack are covered under the Scheme. The extent of assistance is 20 per cent of the total investment or Rs. 40,000 whichever is less in case of entrepreneur belonging to general category and in case of entrepreneur belonging to scheduled caste and scheduled tribe, assistance up to 30 per cent of total fixed capital investment or up to maximum of Rs. 60,000 which ever is less is provided. All units falling within the preview of the Small Scale Industries Board and Village Industries, handicrafts, handicrafts, handlooms, Skill and Coir Industries are covered under the Scheme. The State Government’s rate of Interest on this loan is 4 per cent and repayment is to be done within 7 years.

↓ The Maharashtra State Handicapped Finance and Development Corporation:--

The Maharashtra State Handicapped Finance and Development Corporation has been set up vide Government Resolution, Social Justice, Cultural Affairs, Sports and Special Assistance Department and the Company is registered under section 25 of the Company Act, 1956. The
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Head Office of the Corporation is at Room No.74 Ground Floor, Mhada Building, Bandra (E), Mumbai 400 051 and the scheme implementing work at district level is entrusted to Maharashtra State Other Backward Class Finance and Development Corporation.

The main object of the corporation is to provide loan at the concessional rate and also development of the physically handicapped residence of Maharashtra whose disability is 40 per cent and above. The company implements the schemes of National Handicapped Finance and Development Corporation, Faridabad as its State Channel sing Agency in Maharashtra. Similarly the direct Loan scheme which is exclusively of Government of Maharashtra is also implemented. The authorized share capital of the company is Rs.50 crores and the working share capital is Rs. 4.15 crores.

4 National Corporation’s Schemes:-

This Corporation implements the following schemes of National Handicapped Finance and Development Corporation, Faridabad in the State.

# Loan for setting up small business in Service/Trading Sector.
# Loan for agriculture activities.
# For purchase of vehicle for commercial hiring.
# For self-employment amongst persons with mental retardation, cerebral palsy and autism.
# For setting up small industrial unit.
# For Professional/Education/Training courses in India and abroad.
# Loan for Parent’s Association of mentally retired persons.
# Financial Assistance for Skills and Entrepreneurial Development.
# Under the scheme the disability of applicant should be 40 per cent and above. The disability certificate should be of District Medical Board/authorized Government Institution.
# Applicant’s age should be between 18 to 60 years.
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# Annual Income should be below Rs. 2, 00,000 for urban areas and Rs. 1, 60,000 p.a. for rural areas. For this last year’s income certificate obtained from concerned Tahasildar should be submitted.  

Conclusions: -

These are the institutes providing finance; training and guidance to Women Entrepreneurs. The institutes like NIESBUD and NISIET are running on international level; while others are working at state level or district level. NAYE, MCCIA, UDI, SGSY and MAVIM have developed special Women Wing to support Women Entrepreneurs. These institutes are playing very important role in promoting women entrepreneurship.

MAVIM have different branches like MSN, RSY, KSY, TDP, IWE, SGSY and MRCP which are providing pivotal role in developing women entrepreneurship. It provides training to self-help groups, accounts training, leadership training. MSN is basically aimed at providing financial assistance easily and without so many formalities. The rehabilitation of the women in the earthquake area that is Latur and Osmanabad was done through the MNS scheme. This shows the awareness of social responsibility aspect among these institutions. KVIC provides training to them who are engaged in production of khadi and village industries. It leads to increase production activity by Women Entrepreneurs. Khadi and village industries with a view of creating employment opportunities in the rural areas are thereby strengthening the rural economy. There is also a national institution like NAYE who assist women entrepreneurs in getting management and production capabilities, identifying investment opportunities and in sponsoring delegations, participation in trade fairs and exhibitions. It also improves personality of Women Entrepreneurs. The important functions of these institutes constitute conducting EDPs and promotional programmes, providing technical support and consultancy services to entrepreneurs and conducting state industrial and district industrial potential surveys.

The institution like Maratha Chamber of Commerce is working in Maharashtra, actively involved in arranging various programmes for Women Entrepreneurs so that they will be able to market their products. The Wing has successfully developed many Women Entrepreneurs and also regularly conducts
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training programmes, discussion meetings, workshops and exhibitions and
courages Women Entrepreneurs giving Women Entrepreneurship Awards. This
motivates them and develops their entrepreneurship.

SBI is providing term loan to small women entrepreneurs which help in
promoting small entrepreneurship in the district. There are certain agencies like
NSIC which promote exports to women entrepreneurs. The objective of District
Industrial Centre is to develop small and tiny cottage sector industries in the country
and to generate employment opportunities especially among rural and backward
areas of the country.

Government of Maharashtra is also implementing several schemes
especially for the welfare of the backward classes and women through ‘Social
justice and special assistance department’. The schemes for the year 2008-09 are
Margin Money scheme, Micro finance, Mahila Samruddhi Yojana, Swarnima
scheme and Swayam Saksham scheme.

3.2 Employment of Women Entrepreneurs

Women form an important part of the Indian work force. According to the
information provided by the Registrar General of India, the work participation rate
for women was 25.68 per cent in 2001. This is an improvement from 22.73 percent
in 1991 to 19.67 percent in 1981. The two important aspects are that while there has
been improvement in the work participation rate of women, it continues to be
substantially less in comparison to the work participation rate of men. In 2001,
work participation rate for women in rural areas was 30.98 percent as compared to
11.55 percent in the urban areas. In the rural areas, women are mainly involved as
cultivators and agricultural labourers. In the urban areas, almost 80 percent of the
women workers are working in the unorganized sectors like household industries,
petty traders and services, building and constructions.

As on March 31, 2003, there were about 49.68(18.4 percent) lakh
women workers employed in organized sectors that is public and private. Of this
nearly 28.12 lakh were employed in large numbers in plantations, factories and
mills. Women workers constituted only 5 percent of the work force in the mine
sector. In the State sectors, a network exclusive Women Industrial Training
Institutes (WITIS) has been set up under the administrative control of the state Government. These institutes provide basic skill training to Women. It is having 47,391 training seats. The employment exchanges take special care to cater to the job needs of women registered with them. During January-December, 2004, they placed 24,502 women in various employments. Under training of rural youth self-employment scheme 4.59 lakh women were trained for self-employment in the seventh plan. Under Jawahar Rojgar Yojana 30 percent employment opportunities are reserved for women in dairy development on co-operative lines by training in various activities relating to the milk production. In Gujarat and Andhra Pradesh milk and dairy women’s co-operative societies were formed.6

“When women move forward, the family moves, and when the village moves, the nation moves”. These words of Pandit Jawaharlal Nehru are often repeated because it is an accepted fact, that only when women are in the main stream of progress can any economic and social development be meaningful.

The traditional role of women in economic life is not acknowledged in the modern sector of the economy. They have engaged in services and distributive activities such as marketing of food stuffs, tailoring units, hair saloons; but prospects of development of self employment among women stem from policies and strategies based on comprehensive and fundamental social economic changes that characterized the national economy.

Marriage should cease to be looked upon as “Kanya Daan”. Dowry should no longer be considered necessary to compensate the in laws for the girls staying at home and not supplementing the husband’s income. The girl must be prepared to become a useful member of the family and citizen of the country she must be enabled to play an active role in the social and economic welfare of the family.

In recent years, women have not confined themselves to the organized sectors like agriculture, agro-based industry, handicrafts and handloom but have taken to business ventures like trading, exports, electronics and pharmaceuticals.

However, in spite of this positive trend, women constitute only seven per cent of the total entrepreneurs in the country, thus highlighting the urgency for evolving more programmes and incentives promoting self-employment among women.
3.2.1 Employment in India:-

According to a paper prepared by the National Institute for Entrepreneurship and Small Business Development, Andhra Pradesh, Tamil Nadu, Karnataka, Maharashtra and Gujarat account for 4,776 women entrepreneurs. While 25.53 per cent of the women are engaged in food processing, 16.11 per cent run chemical units and 14.51 own textile and garment units. As much as 9.41 percent of the women entrepreneurs were found to have opted for difficult and challenging ventures in the engineering and mechanical sector. Interestingly, about five per cent of them run plastic and rubber units, says the paper.\(^7\)

There is a rapid growth in small scale industries in India which facilitates increase in employment of small scale industries is one of the instrument of industrial decentralization in rural development and creating employment.

Table 3.1 shows increase in small scale industries as well as in employment in India. The rate of Employment is increasing since 1990-91(125.30lakhs) to 1998-99 (171.58 lakhs).\(^8\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Small scale industries (in lakhs)</th>
<th>Employment (in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990-91</td>
<td>19.48</td>
<td>125.30</td>
</tr>
<tr>
<td>1991-92</td>
<td>20.82</td>
<td>129.80</td>
</tr>
<tr>
<td>1992-93</td>
<td>22.46</td>
<td>134.06</td>
</tr>
<tr>
<td>1993-94</td>
<td>23.88</td>
<td>139.38</td>
</tr>
<tr>
<td>1994-95</td>
<td>25.71</td>
<td>146.56</td>
</tr>
<tr>
<td>1995-96</td>
<td>27.24</td>
<td>152.61</td>
</tr>
<tr>
<td>1996-97</td>
<td>28.57</td>
<td>160.00</td>
</tr>
<tr>
<td>1997-98</td>
<td>30.14</td>
<td>167.20</td>
</tr>
<tr>
<td>1998-99</td>
<td>31.21</td>
<td>171.58</td>
</tr>
</tbody>
</table>

Source: - “Udyog Dyanadeep”, Maharashtra centre for entrepreneurship Development, Page No.3.

Employment of female workers:-

Table 3.2 shows the overall female employment growth rate is declined over the two decades. This was particularly true for the rural areas while the urban areas
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maintained nearly 3 percent annual growth of employment. This leads us to believe that the sharp growth of employment in the most recent period is only partly real and it may be reflecting a statistical phenomenon of a low base in 1999-2000.9

<table>
<thead>
<tr>
<th>Area</th>
<th>Employment(Millions)</th>
<th>Annual Growth Rate (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>90.6</td>
<td>104.7</td>
</tr>
<tr>
<td>Urban</td>
<td>12.2</td>
<td>17.2</td>
</tr>
<tr>
<td>Total</td>
<td>102.6</td>
<td>121.9</td>
</tr>
</tbody>
</table>

Source: - Computed after adjusting for the population in corresponding population censuses.

3.2.2 Employment in Maharashtra:-

The number of working SSI units (registered and unregistered) employment therein is given in Table 3.3. There are the majority of the unregistered SSI units in Maharashtra as well as in India. Generally these are small scale industrial units.10

SSI units registered in India in the year 2001 were 1375, while in Maharashtra it was 83. From the registered units in India there are only 6.03 percent registered in Maharashtra. The employment in Maharashtra is also only 10.23 percent as compare to employment in India.

<table>
<thead>
<tr>
<th>Item</th>
<th>Maharasstra (31st March, 2001)</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Registered</td>
<td>Un-registered*</td>
</tr>
<tr>
<td>SSI units</td>
<td>83</td>
<td>720</td>
</tr>
<tr>
<td>Employment</td>
<td>631</td>
<td>1,421</td>
</tr>
</tbody>
</table>

Economic survey of Maharashtra 2006-07

Note: - * Estimated

Employment exchange statistics in Maharashtra:-

Employment exchange in Maharashtra can be studied through number of live register, number of vacancies notified, number of registrations, and number of placements. Table 3.4 shows that there is a great difference between the figures of
number of registrations and actually placement provided. Number of registrations in District Employment self employment are 2,053 while in Employment and self employment Guidance Bureau Pimpri, it is found to be 1,297 and from University Employment information and guidance Bureau it is 384. Out of the total registration in Maharashtra only 4.22 percent registrations are in District Employment and self employment Guidance bureau.

Along with the increase in number of small scale industries, there is increase in number of employment. Table 3.4 shows the Employment exchange statistics in Maharashtra. . Number of vacancies notified was 13972, numbers of registrations of employees are 48535 and number of placement is 386. These figures can show us unemployment in Maharashtra.

If we see the employment statistics in Maharashtra in the Table 3.4, we can see that total number of live registers in Maharashtra is 35,85,367. A sample survey on unregistered SSI units is also conducted along with the third Census of registered SSI units.

<table>
<thead>
<tr>
<th>Centre</th>
<th>No. of live Register</th>
<th>No. of vacancies notified</th>
<th>No. of registrations</th>
<th>No. of Placement</th>
<th>No. of vacancies notified</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Employment and self employment Guidance bureau</td>
<td>2,32,167</td>
<td>912</td>
<td>2,053</td>
<td>0</td>
<td>182</td>
</tr>
<tr>
<td>Employment and self employment Guidance Bureau Pimpri</td>
<td>43,882</td>
<td>133</td>
<td>1,297</td>
<td>0</td>
<td>158</td>
</tr>
<tr>
<td>University Employment information and guidance Bureau</td>
<td>17,289</td>
<td>798</td>
<td>384</td>
<td>17</td>
<td>158</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>35,85,367</td>
<td>13,972</td>
<td>48,535</td>
<td>386</td>
<td>5,634</td>
</tr>
</tbody>
</table>

Source: - Director of employment govt. of Maharashtra Mumbai, Page No.83

3.2.3 Employment statistics in Pune District (2007):-

In the table 3.5, employment statistics in Pune District has been mentioned. The candidates registered for the year 2007 were 42884 and actual employed
candidates were 6376. The table also shows the employment for the year ending 2006 which was 344395.\textsuperscript{12}

From the table, it can be concluded that the total number of candidates registered in the year 2007 were 42884, but only 6376 candidates that is only 14.86 percent candidates get employed.

**Table No. 3.5**

Employment statistics in Pune District (2007)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vacancies declared</td>
<td>10184</td>
</tr>
<tr>
<td>2</td>
<td>Employer using Employment Guidance Centre</td>
<td>829</td>
</tr>
<tr>
<td>3</td>
<td>Employment for the year ending 2006</td>
<td>344395</td>
</tr>
<tr>
<td>4</td>
<td>Candidates registered in 2007</td>
<td>42884</td>
</tr>
<tr>
<td>5</td>
<td>Candidates got employment</td>
<td>6376</td>
</tr>
</tbody>
</table>

Source: - District employment and self employment guidance centre, Page No 98

**Employment in different industries in Pune District for the year 2006-07:**

Employment in different industries in Pune District for the year 2006-07 is calculated. The industries are classified into agriculture, mines, production, electricity, gas, water services, construction, trade and hotel business, transport, warehousing, finance and insurance, estates services, collective, social, and individual services. Number of employees is categorized into Government, Semi-Government and private sector employees. Table 3.6 indicates that there is the highest score of employment in collective, social and individual services industries which is 2,10,833. Production industries contribute 1,68,426 employees. But in these industries the private sector employees are 1,53,980. It shows that 91.42 percent of employees are engaged in private sector, while only 11,397(6.76\%) employees are in Government services and 3,049(1.82\%) employees are in Semi-Government services. There is more scope for private industries as employees may have freedom over there. Least employees are recorded in mine industries that are 45. As electricity, gas and water industries are public utility services, there are no employees in private sector.
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Table No. 3.6

Employment in different industries in Pune District (2006-07)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Type of industry</th>
<th>Number of employees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Govt.</td>
<td>Semi-</td>
<td>Private</td>
</tr>
<tr>
<td>1</td>
<td>Agriculture</td>
<td>1115</td>
<td>747</td>
</tr>
<tr>
<td>2</td>
<td>Mines</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Production</td>
<td>11397</td>
<td>3049</td>
</tr>
<tr>
<td>4</td>
<td>Electricity, Gas, Water</td>
<td>109</td>
<td>6129</td>
</tr>
<tr>
<td>5</td>
<td>Construction</td>
<td>8710</td>
<td>1355</td>
</tr>
<tr>
<td>6</td>
<td>Trade and Hotel Business</td>
<td>1309</td>
<td>7830</td>
</tr>
<tr>
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Source: - District employment and self-employment Guidance Centre, Pune.

3.3 Problems of Women Entrepreneurs

Introduction:-

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business,

Women in business are a recent phenomenon in India. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation arid stands on their own legs. A sense towards independent decision-making on their life and career is the motivational
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factor behind this urge, Saddled with household chores and domestic responsibilities women want to get independence under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new, such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as;

1. **Male dominant factor:** - The greatest deterrent to women entrepreneurs is that they are women. A "kind of patriarchal - male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

2. **Discriminatory attitude of Banks:** -The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies; the bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence those women’s loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).

3. **Entrepreneurs usually require financial assistance of some kind to launch their ventures:** - It is a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money. The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

4. **Family obligations:** - Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing
nations. "Having primary to extend purely trade related finance to women entrepreneurs.

5. **Support of the family members:** - Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

6. **Low-level management skills:** - Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.

7. **The male - female competition:** - The male female competition is another factor, which develops 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 organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.

8. **Knowledge of alternative sources:** - Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level
negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.

9. Knowledge of latest technological changes: - Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training.\textsuperscript{13} Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females.\textsuperscript{14} According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty.\textsuperscript{15} The study indicates that uneducated women do not have the knowledge of measurement and basic accounting.

10. Low-level risk taking attitude: - Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members, in business it is found opposite to that.

11. Achievement motivation: - Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

12. High production cost: - Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The
installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

13. **Women's development corporations** have to gain access to open-ended financing.

14. **Assistance by financial institutions:** The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

15. **Provision of micro credit system:** Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

16. **Gender sensitization programmes:** Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.

17. **Infrastructure:** Infrastructure, in the form of industrial plots and sheds; to set up industries is to be provided by state run agencies.

18. **Provision of marketing outlets:** Industrial estates could also provide marketing outlets for the display and sale of products made by women.

19. **Women Entrepreneur's Guidance Cell:** A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.

20. **District Industries Centers:** District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.

21. **Programmes for encouraging entrepreneurship:** Programmes for encouraging entrepreneurship among women are to be extended at local level.

22. **Training in entrepreneurial attitudes:** Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.
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23. **Provision of government schemes:** - More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.

24. **Involvement of Non Governmental Organizations:** - Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counseling.

**Conclusions:**

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this article. It is hoped that the suggestions forwarded in the article will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures. This article here tries to recollect some of the successful women entrepreneurs like Ekta Kapoor, Creative Director, Balaji Telefilms, Kiran Mazumdar Shaw, CEO, Biocon, Shahnaz Husain and Vimalben M Pawale, Ex President, Sri Mahila Griha Udyog Lijjat Papad (SMGULP).

Responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business.\(^{16}\) The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.

**3.4 Opportunities for developing Women Entrepreneurs**

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities.
Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmes.

2. Better educational facilities and schemes should be extended to women folk from government part.

3. Adequate training programme on management skills to be provided to women community.

4. Encourage women's participation in decision-making.

5. Vocational training to be extended to women community that enables them to understand the production process and production management.

6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

7. Training on professional competence and leadership skill to be extended to women entrepreneurs.

8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.

9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

10. Continuous monitoring and improvement of training programmes.

11. Activities in which women are trained should focus on their marketability and profitability.

11. Making provision of marketing and sales assistance from government part.
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12. To encourage more passive women entrepreneurs, the Women training programme should be organized that taught to recognize her own psychological needs and express them.

13. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.

14. Women's development corporations have to gain access to open-ended financing.

15. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

16. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

17. Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.

18. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.

19. Industrial estates could also provide marketing outlets for the display and sale of products made by women.

20. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.

21. District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.

22. Programmes for encouraging entrepreneurship among women are to be extended at local level.

23. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.

24. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
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25. Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counseling. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women.

The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this article. It is hoped that the suggestions forwarded in the article will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures. This article here tries to recollect some of the successful women entrepreneurs like Ekta Kapoor, Creative Director, Balaji Telefilms, Kiran Mazumdar Shaw, CEO, Biocon, Shahnaz Husain and Vimalaben M Pawale, Ex President, Sri Mahila Griha Udyog Lijjat Papad (SMGULP).
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