CHAPTER EIGHT
GOVERNMENT POLICIES AND PROGRAMMES FOR PROMOTION OF WOMEN SELF EMPLOYMENT

INTRODUCTION

India attained freedom from British rule on 15th August, 1947. India was declared a Sovereign Democratic Republic on 26th January, 1950. On that date, the Constitution of India came into force. All the citizens of India are guaranteed social, economic and political justice, equality of status and opportunities before law by the Constitution. Fundamental freedom of expression, belief, faith, worship, vocation, association and action are guaranteed by the Indian Constitution to all citizens- subject to law and public morality.

In a democratic country like India, the Government is supposed to be the guardian of the society. It has a huge responsibility to bring all the downtrodden and neglected sections to the social mainstream and in this direction its responsibility towards the socio-economic development of women needs special mention.

Providing basic infrastructure, creating synergies between industries, upgradation of existing skills, focused marketing, using information and communication technologies for building micro enterprises, etc. are integral part of the strategy of the Government to promote self-employment through entrepreneurship (Mondal & Ray, 2009).
In this Chapter, focus has been put on different initiatives taken by the Government since independence to promote self-employment among the women community. Accordingly, the main purpose of this Chapter is also to examine the awareness level among self-employed women in Barpeta district regarding government policies and programmes as well as the implementation effectiveness of such measures through feedback analysis of self-employed women. To begin with, the Five Year Plans in India need to be examined inorder to have insights on what each Plan laid in store for empowerment of women.

ADVANCEMENT OF WOMEN THROUGH FIVE YEAR PLANS

There has been a progressive increase in the plan outlays over the last six decades of planned development to meet the needs of women and children. The outlay of Rs. 4crores in the First Plan (1951-56) has increased to Rs. 7,810.42 crores in the Ninth FiveYear Plan, and Rs. 13,780 crores in the Tenth Five Year Plan. There has been a shift from “welfare” oriented approach in the First Five Year Plan to “development” and “empowerment” women in the consecutive Five Year Plans.

Various perspectives on advancement of women through five year plans may be understood from the following discussion:

**First Five Year Plan** (1951-56): It was mainly welfare oriented as far as women’s issues were concerned. The Central Social Welfare Board (CSWB) undertook a number of welfare measures through the voluntary sector. The programmes for women were implemented through the National Extension Service Programmes through Community Development Blocks.
Second Five Year Plan (1956-61): Efforts were geared to organise “Mahila Mandals” (women’s groups) at grass root levels to ensure better implementation of welfare schemes.

Third, Fourth, Fifth Five Year Plans (1961-74): They accorded high priority to women’s education. Measures and other interim steps to improve maternal and child health services, and supplementary plans directed at feeding for children, nursing and expectant mothers were also introduced.

Sixth Five Year Plan (1980-85): This is regarded as a landmark in women’s development. The Plan adopted a multidisciplinary approach with a three-pronged thrust on health, education and employment of women.

Seventh Five Year Plan (1985-90): Development programmes for women were continued, with the objective of raising their economic and social status and bring them into the mainstream of national development. A very significant step therein was to identify and promote “beneficiary-oriented programmes” which extended direct benefits to women.

Eighth Five Year Plan (1992-97): It attempted to ensure that the benefits of development from different sectors did not bypass women. Special programmes were implemented to complement the general development programmes. The flow of benefits to women in the three core sectors of education, health and employment were monitored vigilantly. Women were enabled to function as equal partners and participants in the developmental process with reservation in the
membership of local bodies. This approach of the Eighth Plan marks a definite shift from ‘development’ to empowerment’ of women.

**Ninth Five Year Plan (1997-2002):** The Ninth Five Year Plan envisaged:

a) Empowerment of women and socially disadvantaged groups such as Scheduled Castes, Scheduled Tribes and Other Backward Classes and Minorities as agents of socio-economic change and development.

b) Promoting and developing people’s participatory institutions like Panchayati Raj institutions, cooperatives and self-help groups.

c) Strengthening efforts to build self-reliance.

d) The convergence of services from different sectors.

e) A women’s component plan at the Central and State levels.

**Tenth Five Year Plan (2002-2007):** The Tenth Five Year Plan was formulated to ensure requisite access of women to information, resources and services, and advance gender equality goals.

**Eleventh Five Year Plan (2007-2012):** The Eleventh Five Year Plan proposed to undertake special measures for gender empowerment and equity. The Ministry of Women and Child Development attempted to make synergistic use of gender budget and gender mainstreaming process.

*Source: Planning Commission of India. Five Year Plans. New Delhi (2002)*
The cause of women’s rights, welfare, health, empowerment and various other issues have been taken up in different international forums and have also been guaranteed by the Indian Constitution and the Government through various legislations. In the following section, all these measures, provisions, policies and programmes have been highlighted.

INTERNATIONAL POLICIES AND INDIA’S CONSTITUTIONAL PROVISIONS, POLICIES AND PROGRAMMES FOR WOMEN

UN Human Rights Instruments

- Universal Declaration of Human Rights - adopted in 1948
- International Convention on the Elimination of All Forms of Racial Discrimination - adopted in 1965 / entered into force in 1969, monitored by the Committee on the Elimination of Racial Discrimination (CERD)
- Convention on the Elimination of All Forms of Discrimination Against Women – adopted in 1979 / entered into force in 1981, monitored by the Committee on CEDAW
- Convention Against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment - adopted in 1984 / entered into force in 1987, monitored by Committee Against Torture (CAT)

Commitments at UN Conferences

- World Conference on Education for All (1990) Jomtien
- Second UN World Conference on Human Rights (1993) Vienna
- International Conference on Population and Development (1994) Cairo
- World Summit on Social Development (1995) Copenhagen
- Fourth World Conference on Women (1995) Beijing
- World Food Summit (1997) Rome

Constitution of India Guarantees

- Equality Before Law for Women (Article 14)
- The State not to discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them [Article 15 (1)]
- The State to make any special provision in favour of women and children [Article 15(3)]
- Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State [Article 16]
The State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood [Article 39 (a)]; and equal pay for equal work for both men and women [Article 39 (d)]

To promote justice, on a basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in any other way to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities [Article 39(A)]

The State to make provision for securing just and humane conditions of work and for maternity relief [Article 42]

The State to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation [Article 46]

The State to raise the level of nutrition and the standard of living of its people and the improvement of Public Health [Article 47]

To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women [Article 51(A) (e)]

Not less than one-third (including the number of seats reserved for women belonging to the scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a panchayat [Article 243 D (3)]

Not less than one-third of the total number of offices of chairpersons in the panchayats at each level to be reserved for women [Article 243 D (4)]
Not less than one-third (including the number of seats reserved for women belonging to the scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a municipality [Article 243 T (3)]

Reservation of offices of chairpersons in municipalities for the scheduled castes, the scheduled tribes and women in such manner as the legislature of a State may by law provide [Article 243 T (4)]


SUPPORTIVE MEASURES OF THE GOVERNMENT OF INDIA

Governments at the Centre as well at the States designed a number of schemes and programmes for the support of entrepreneurs in general and for women entrepreneurs in particular. The schemes of the Govt. of India include the Support for Training and Employment Programme (STEP) which aims to raise the incomes of women by updating their skills in the traditional sectors, such as dairy development, animal husbandry, sericulture, handloom and social forestry. Since the inception of the programme in 1987, about 3.32 lakh women have been benefited through 61 projects as at the end of March, 2000.
Assistance extended by Norwegian Agency for Development (NORAD) for training and skill development, and also for promotion of self-reliance through the generation of income for women in non-traditional trades. Since 1982-83 when the programme was launched, till 31st December 1997, 1.40 lakh women have been benefited through 887 projects.

The Department of Rural Employment and Poverty Alleviation under the Ministry of Rural Development has initiated several schemes in which 30 to 40 per cent of the benefits are reserved for women below the poverty line. The underlying philosophy of these schemes is to encourage entrepreneurship and self-help among women. The concept of Women's Component Plan' mooted in the Ninth Plan document was an important strategy to ensure that not less than 30 per cent of funds for benefits from all development sectors should flow to women.

Swarna Jayanti Gram Swarozgar Yojana Scheme (SGSY), the amended and merged version of the erstwhile Development of Women and Children in Rural Areas (DWCRA), Integrated Rural Development program (IRDP) and Training of Rural Youth for Self Employment (TRYSEM), was launched in April, 1999. It is a holistic credit-cum-subsidy programme, covering all aspects of self-employment. The stipulated 40 per cent reservation for women will be implemented through the Panchayat Samitis (local self-government).

The Jawahar Rozgar Yojana (JRY) provides facilities for women through training and employment. The Indira Awas Yojana (IAY), a part of the JRY, aims at providing houses free of cost to poor people. The houses are allotted
to female members, or in the joint names of the husband and wife to enable women to own assets.

The Government in 1998 launched a new scheme, called the **Trade-Related Entrepreneurship Assistance and Development (TREAD)**. It was designed to generate self-employment for 45,000 women in rural and urban areas. The package involves financial assistance and services through NGOs in the non-farm sector.

The **National Bank for Agriculture and Rural Development (NABARD)**, with the objective of meeting the credit needs of the poor links banks with self-help groups. About 85 per cent of the self-help groups that are linked with the banks are women's groups.

The Scheme for setting up **Women's Development Corporations** in States was formulated in 1986-87 with a view to identifying women entrepreneurs, providing them with technical consultancy, facilitating availability of credits, promoting marketing of products, strengthening women's cooperatives, arranging training facilities, etc. The scheme was transferred to the State sector during 1992-93, as per the decision of the National Development Council (NDC).

**Indira Mahila Yojana (IMY)** was launched in 1995 in over 200 blocks of India, for the holistic empowerment of women. IMY is being implemented in 238 blocks and till now, 40,000 women's groups have been formed under the scheme. Of these, 3,000 groups were formed in 1999-2000.
Swa-Shakti Project (earlier known as Rural Women's Development and Empowerment Project) was sanctioned on 16 October, 1998 as a centrally sponsored project for a period of five years. The objectives of the project are:

1. Establishment of self-reliant women's Self-Help Groups (SHGs);
2. Sensitising and strengthening the institutional capacity of support agencies to proactively address women's needs;
3. Developing linkages between SHGs and credit-lending institutions;
4. Enhancing women's access to resources for better quality of life; and increased control of women, particularly poor women, over income and spending, through their involvement in income-generation activities.

The Project was launched in 1998, initially introduced in six States (Bihar, Gujarat, Haryana, Karnataka, M.P, and U.P) through the establishment of self-help groups The project is jointly supported by International Fund for Agricultural Development (IFAD) and the International Development Agency (IDA)

Rashtriya Mahila Kosh (RMK), a national credit fund extends credit facilities to poor and needy women. The RMK has extended loans to 20,000 self-help groups of women and has a membership of over 3,00,000. It is instrumental in encouraging women to take control of their own development, and has helped build confidence and political awareness. Till December 2000, the RMK has been able to sanction credit limits of more than Rs. 773.6 million, with the help of about 688 NGOs, which it works through, and has reached out to more than 3,49,752 women.

At the initiative of the DWCD, the process of monitoring the implementation of 27 beneficiary-oriented schemes for women was reviewed by
the Prime Minister's Office. The existing Review Committee has been renamed the Committee for Monitoring of Gender Mainstreaming in the Government to reflect the changed focus.

**Source: Economic Survey of India, 2010-11**

A task force was constituted in 1999 to review all existing legislations and government schemes with a view to enhancing the access of women to national resources and ensuring that they take their rightful place in the mainstream economic development. The task force was responsible for chalking out specific programmes for observing the year 2001 as "Women's Empowerment Year". This was one of the most crucial areas of work that has been taken up by the Government. The primary aim is to make women economically independent and help them gain full confidence in themselves.

The 73rd and 74th Amendments (1993) to the Indian Constitution have served as a breakthrough towards ensuring equal access and increased participation in political power structure for women. The Panchayati Raj institutions are meant to play a central role in the process of enhancing women's participation in public life. The local self Governments will be actively involved in the implementation and execution of the National Policy for Women at the grassroots level.

The objective, therefore, of the Government is to initiate and accelerate action to improve access to and control of resources by women so that they can take their rightful place in the mainstream of the nation's social, political and economic life. Besides the policy measures of the Government, the apex bank of the country i.e.,
the Reserve Bank of India has also taken certain initiatives to prioritise women in the banking sector.

**STEPS TAKEN BY RESERVE BANK OF INDIA**

Women units are very often too tiny in size. Institutions are reluctant to attend loans for very small amounts and demand collateral securities three or four times of the loan amount. Women having no sufficient securities to offer or not to take large amounts of loans do not get the attention of these institutions. To tackle this situation and to ensure adequate financial support to women enterprises the RBI took several initiatives.

The RBI in its action plan for 2001 provided special programmes and strategies for facilitating assistance to women in the entrepreneurial sector and to attract more to this sector. For strengthening credit delivery to women particularly in the Tiny and SSI sector, RBI issued directions and an action plan to all the public sector banks. (RPCD. PLNFS. BC. No 40/06.02.79/2000-01. Dated December 12, 2000)

**Action Plan for Strengthening Delivery of Credit to Women**

For strengthening credit delivery to women particularly in the Tiny and SSI sector, RBI issued directions and an action plan to all the public sector banks. the action plan consists the following points:-

**1) Redefining of Banks' policies / Long term plans**

i) Banks should redefine its policies by taking into account women's requirements in a focused and integrated manner.

ii) Banks should have a Charter for women, which must be published.
iii) Banks must ensure that the benefits under various poverty alleviation and employment promotion schemes go to the women in the prescribed ratio.

(2) Setting up women cells

i) Women's cells should be set up at the banks' head office as well as in their regional offices where information, counselling/ guidance and other credit related services for women entrepreneurs are readily available.

ii) At the branch level, or clusters of branches in rural areas, the bank should have a desk visibly placed in order to provide women with relevant information and guidance for assisting them in making loan applications etc. As far as possible, a well-trained lady staff member particularly in rural areas should handle the desk.

iii) Special attention should be given to women in every branch. One officer in each branch should be designated exclusively for dealing with cases of flow of credit to women. Banks should have a target for covering at least 20 women per branch for lending and 20 for training.

(3) Simplification of procedural formalities

The application forms, appraisal standards and other procedural requirements for extending finance to women entrepreneurs should be simplified as far as possible. Banks should ensure that the managerial staffs assist women entrepreneurs in understanding the banks' procedural formalities in a simple manner. They should also give assistance in the preparation of project reports and completion of other paper work.
(4) Orientation of Bank officers and staff on gender concerned credit requirements of women

i) Banks should take appropriate measures to ensure that the branch level functionaries do not have traditional bias of preferring men to women in financing. For this purpose the bank staff should be oriented through short term training programmes in which a special component on gender concerns can be incorporated. Banks should also invite members of Non-Government Organisations (NGOs) or women social workers to these workshops for active interaction so that the problems being faced by the women entrepreneurs could be better understood by bank staff in an informal manner.

(5) Publicity campaign for creating awareness about credit facilities

i) Banks should launch Awareness Programmes/Publicity Campaigns about schemes available for women. Attractive publicity material such as posters, charts, can be specially designed in a simple manner so that women are able to understand it easily. The publicity material should be available in different languages and should be widely distributed particularly in rural and semi-urban areas. Gender concerns should also be addressed through publicity material viz. slogans on hoardings, buses, shelters, etc.

ii) For the large numbers of illiterate and semi-literate women, particularly in the rural and semi-urban areas, the banks should make efforts to inform them through audio-visual methods/slides and charts about the
different schemes under which finance is available. Banks should establish contact with the Village Panchayats to seek their assistance in dissemination/distribution of information material to women in the village and for delivery of credit to identified women.

iii) Banks can also explore the possibility of using the local radio and the television network for disseminating information to women in the farthest corners of the country.

iv) Banks should interact with schools/colleges/universities for publicising schemes and programmes for women.

v) In the present computer age, banks should make use of creating websites through which wider publicity could be given about various schemes/credit facilities available with the bank for women entrepreneurs. This would help all sections of the society to have easy access to such information particularly the young, educated urban women who are using computers.

(6) Entrepreneurship Development Programmes/Training facilities for Women

i) Banks should organise entrepreneurship development programmes exclusively for women entrepreneurs. For this purpose the banks can contact various Entrepreneurship Development Institutes in the country and develop appropriate programmes for women in the urban and rural areas.

ii) Banks should finance training courses for women, particularly in the area of information technology.
(7) **Specialised branches for women**

Banks should make concerted efforts to open specialised branches in identified areas for financing women entrepreneurs on the lines of 881 branches or Agricultural Finance branches. The specialised branches should cater exclusively and at least predominantly to the requirements of women entrepreneurs in an integrated manner.

(8) **Motivational strategies to enthuse bank officials/staff**

Banks should use motivational strategies to enthuse their Managers/staff to achieve targets for women. Their work in this area should be given appropriate recognition. Banks can give annual awards to the three best performing branches in achieving targets plus providing credit related services to women.

(9) **Monitoring system**

A monitoring system should be in place for submitting regular reports on the credit flow to women. It should be an item on the calendar for Review being submitted to the Board of Directors of the bank. RBI should also monitor and give suitable directions to the banks from time to time.

(10) **Data collection**

Separate data about credit flow to women is not presently available. Data should be generated by banks and quarterly reports submitted to RBI who should process the information and create a separate database for women. Data for women should be collected separately for amounts advanced through micro-credit and credit to small scale self-employed.
(11) Strengthening of existing schemes

i) There should be greater interaction between NABARD, SIDBI and banks. Existing schemes and programmes being implemented by them should be further strengthened both in terms of coverage as well as volume of credit.

ii) There is no direct alliance between SIDBI and banks. SIDBI should explore the possibility of having a tie-up with banks for women's schemes.

(12) Increasing the limit for non-obtention of collateral security

i) Banks insistence on collateral/securities is a major impediment in borrowing by women. Banks should therefore implement the recent measures taken by Government/RBI for increasing the limit for non-obtention of collateral security from Rs.1 lakh to Rs.5 lakh. Banks may also consider whether loans beyond Rs.5 lakhs i.e. at least up to Rs.10 lakhs could be offered without collateral.

ii) Banks should encourage women entrepreneurs to avail ‘loans on liberal terms’ like minimum margin money. The promoters contribution could be lowered from 25 per cent to 10-15 per cent.

(13) Involving NGOs/SHGs/Women's Cooperatives

i) Non-government organisations (NGOs) are playing a crucial role in reaching out to women even in the remotest regions. A large number of well known NGOs are operating throughout the country. In many areas smaller NGOs are also working at the grass roots level. Banks can establish contacts with the local NGOs and liaise with them to identify
the needs of women and give credit related information and guidance services.

ii) Financial institutions viz. NABARD and SIDBI are already involving the women's self help groups for reaching out to women entrepreneurs. Banks can also take initiative in working out viable strategies to work with more Self Help Groups (SHGs) and women's cooperatives and fix a yearly target for lending to SHGs.

(14) Mahila Rural Co-operative Banks

Mahila Rural Cooperative Banks on the lines of Mahila Urban Cooperative banks should be set up for assisting women in the semi urban and rural areas. RBI may issue licenses for such banks liberally.

SELF EMPLOYMENT GENERATION PROGRAMME OF ASSAM GOVERNMENT

Gender dimension

Removing gender inequality and empowering women has been one of the focus areas of the State's development initiatives. Of the 2,09,122 self-help groups formed in the past 10 years, 64.58 per cent, that is, 1,35,628 groups, were all-women groups that created self-employment opportunities for more than 13 lakh women.

The State government has undertaken a number of welfare schemes targeting women and made budgetary provisions for them. These schemes envisage assistance to 50,000 single, unemployed women; each woman will get Rs.10,000. Girls from BPL families get Rs.10,000 as marriage assistance, while
cash assistance of Rs.5,000 is provided to one lakh women's SHGs. There is a 2 per cent exemption of registration fees for women if land documents are registered in their names, provided the land value does not exceed Rs.2 lakh.

The government has proposed to reserve 50 per cent seats for women in Panchayati Raj institutions and urban local bodies and reserve 20 per cent of government supplies and contracts not exceeding Rs.10 lakh for women. Twenty-six residential girls' schools have been set up in 13 districts to provide education to 1,450 poor girl students belonging to the Scheduled Castes, the Scheduled Tribes and the minority communities.

Our economy is developing at a fast pace but still a major part of the population is poverty ridden, illiterate and lack skills needed for earning livelihood. Keeping this in mind the Central Government and the State Government has initiated many programmes for self employment and also for creation of production of assets through its various departments like the Panchayat, Directorate of Industries and Commerce, Rural Development department, Agriculture Department, etc. the achievement of some of these programmes are briefly discussed as follows:

- **Swarnajayanti Gram Swarojgar Yojana (SGSY)**

  Till the end of the year 2009-10, a total of 208212 SHGs were formed in the state of which 135123 were women SHGs and 65360 numbers of SHGs have taken up economic activities with bank loan and subsidy. Apart from this, 11455 individual swarozgaries received bank loan and subsidy for taking up sustainable income generating activities for their livelihood.
During the year 2009-10 number of SHGs receiving bank loan and subsidy is 10 percent more over the achievement of 2008-09.

**Prime Minister Employment Generation Programme (PMEGP)**

The PMEGP has been effective after 31st March, 2008 with the objective of providing employment to the educated unemployed youth. The scheme facilitates self-employment through setting up of industries or service and business ventures. The KVIC is implementing the PMEGP schemes as the nodal agency at the national level and at the state level the scheme is implemented by the State KVIC Directorate, State KVIB, District Industries and Commerce Centres and Banks.

Relaxation is provided to women beneficiaries under PMEGP on the following aspects:

- For urban women beneficiaries, margin money subsidy is provided at the rate of 25% (for general category it is 15%) of the project cost while it is 35% for women in rural areas (25%) for general category.

- In case of women entrepreneurs, beneficiary’s contribution is 5% of the project cost while in the case of beneficiaries belonging to general category, it is 10% of the project cost.

- Bank finance in the form of loan is 95% of the project cost in case of women and other weaker section borrowers and 90% of the project cost in case of those belonging to general category.

**Assam Bikash Yojana**

The Government of Assam has launched the unique self-employment scheme called “Chief Minister Self-Employment and Vocational Training”
under Assam Bikash Yojana in place of CMSY from 2008-09. There are two areas of the scheme viz., CMSS and Vocational Training.

Under CMSS, the educated unemployed youth of the state are sent for six months training in reputed industrial units and commercial houses throughout the country. During the period of training, stipend @ Rs. 4500 only per month is paid to the trainees by the state government. Under Vocational training, the unemployed youths are provided one month industrial training within the state in their interested field. In both the cases the state government bears the cost of the training.

**Udyogjyoti Scheme**

This scheme was launched by the Directorate of Industries and Commerce with the objective of motivating the student community of the state towards entrepreneurship and self-employment of youth. The idea behind the scheme is to give exposure to variety of industrial activities at industrial centres like EPIP, CIPET, CTRTC, Industrial Estates, etc. It will facilitate industrial and technical exposure as well as training programme for specific target entrepreneurship segment which have maximum potential for development of entrepreneurship. Participants will be provided margin money against bank loan sanction letter up to 90% of the promoters contribution or Rs.1 lakh per participant, whichever is less.

*Source: Economic Survey of Assam, 2010-2011*
AWARENESS LEVEL OF WOMEN ABOUT SELF-EMPLOYMENT POLICIES AND PROGRAMMES OF THE GOVERNMENT

During the course of the study, an attempt has been made to examine whether the self-employed women are aware about different promotional measures of the Government to encourage self-employment among women. The women in the district were further asked to state their opinion about the effectiveness in the implementation of various programmes of the Government. As regards awareness of Government’s promotional measures for self-employment promotion, the feedback obtained from the respondents is as shown below:

Table 8.1: Awareness of Women about Government’s Promotional Measures for Self-Employment

<table>
<thead>
<tr>
<th>Variables</th>
<th>Fully Aware(%)</th>
<th>Partially Aware(%)</th>
<th>Unaware(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge about self-employment measures of Central Govt.</td>
<td>03</td>
<td>48</td>
<td>49</td>
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<td>Knowledge about self-employment measures of Govt. of Assam</td>
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<td>38</td>
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<tr>
<td>Information about preliminary formalities to start enterprises</td>
<td>10</td>
<td>44</td>
<td>46</td>
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<tr>
<td>Loan/finance obtaining procedure</td>
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<td>55</td>
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<tr>
<td>Access to online information about Govt. programmes</td>
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<td>02</td>
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<tr>
<td>Grievance redressal procedure on the non-availability of Govt. benefits</td>
<td>04</td>
<td>39</td>
<td>57</td>
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</table>

Source: Field Survey
Fig 8.1: Awareness of Women about Government’s Promotional Measures for Self-Employment

Source: Field Survey
Let $H_0$ be the null hypothesis that the awareness level among self-employed women regarding government’s promotional measures and their implementation is effective.

<table>
<thead>
<tr>
<th>Observed frequencies (O)</th>
<th>Expected frequencies (E)</th>
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<td>4.573</td>
</tr>
<tr>
<td>46</td>
<td>53.7</td>
<td>-7.67</td>
<td>58.78</td>
<td>1.095</td>
</tr>
<tr>
<td>34</td>
<td>53.7</td>
<td>-19.67</td>
<td>386.78</td>
<td>7.207</td>
</tr>
<tr>
<td>98</td>
<td>53.7</td>
<td>44.33</td>
<td>1965.44</td>
<td>36.623</td>
</tr>
<tr>
<td>57</td>
<td>53.7</td>
<td>3.3</td>
<td>10.89</td>
<td>0.200</td>
</tr>
</tbody>
</table>

$\chi^2 = \sum [(O-E)^2/E] = 113.908$

Tabulated value of $\chi^2$ at 5% level of significance is 3.84

Since the calculated value of $\chi^2$ is greater than the tabulated value of $\chi^2$, therefore the null hypothesis is rejected which means that the awareness level among self-employed women regarding promotional measures of the government and their implementation is not effective.

On analysis of Table 8.1, it can be observed that as high as 49% women were found to be unaware about different self-employment measures of the Central Government. However, 53% of the women had knowledge about the self-
employment measures of the Government of Assam. Interestingly, most of the women did not have enough information to differentiate between self-employment promotion measures of the Central Government and the State Government. Only 10% of the self-employed women were fully aware about the procedure of fulfilling preliminary formalities to start new enterprises and only 11% of such women were fully aware about procedural formalities to obtain bank loans or other financial facilities.

In Fig 8.1, it may be observed that in this era of information and communication technology, 98% of the self-employed women were unaware of online access to information about Government policies and programmes. 57% of the women were unaware and did not have any clue about grievance redressal process if they were unable to receive the benefits of Government schemes specially earmarked for them.

<table>
<thead>
<tr>
<th>OPINION OF SELF-EMPLOYED WOMEN ABOUT GOVERNMENT POLICIES AND PROGRAMMES FOR SELF-EMPLOYMENT PROMOTION</th>
</tr>
</thead>
</table>

The opinion of women regarding the policies and programmes of the Government were surveyed in the district of Barpeta. Taking into account the accessibility of the Government initiatives, women were asked to state the extent to which they agreed with the fruitfulness of the steps taken by the Government. The responses obtained have been depicted in the following table:
Table 8.2: Opinion of Self-Employed Women Regarding Policies and Programmes of Government

<table>
<thead>
<tr>
<th>Variables</th>
<th>Fully Agree(%)</th>
<th>Partially Agree(%)</th>
<th>Disagree(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies and programmes are transparent</td>
<td>05</td>
<td>53</td>
<td>42</td>
</tr>
<tr>
<td>Easy formalities</td>
<td>07</td>
<td>49</td>
<td>44</td>
</tr>
<tr>
<td>Non-hesitation to visit Govt. offices/depts/agencies</td>
<td>13</td>
<td>45</td>
<td>42</td>
</tr>
<tr>
<td>Full co-operation from functionaries</td>
<td>26</td>
<td>39</td>
<td>35</td>
</tr>
<tr>
<td>Adequate training and skill development measures</td>
<td>03</td>
<td>40</td>
<td>57</td>
</tr>
<tr>
<td>Adequate marketing facilities of Govt.</td>
<td>11</td>
<td>28</td>
<td>61</td>
</tr>
<tr>
<td>Able to reach grass root level</td>
<td>12</td>
<td>51</td>
<td>37</td>
</tr>
</tbody>
</table>

*Source:* Field Survey

Fig. 8.2: Opinion of Self-Employed Women Regarding Policies and Programmes of Government

*Source:* Field Survey
As observed during the field survey, comprehensiveness and transparency of policies and programmes for promotion of self-employment, initiated by the Government, is a crucial issue. 53% of the women respondents partially agreed that such measures are transparent. 49% women were of the opinion that the procedural formalities were partially easy and convenient and 45% women partially agreed that they often felt hesitation and introversion in visiting Government offices/ agencies/ departments. They generally had certain kinds of inhibitions in approaching different officials or functionaries.

On analysis of the efficacy of supportive measures and policies it was observed that state support measures were mainly of financial assistance designed to promote new units and majority of the women units had awareness of these facilities but only 26% of the women fully agreed that they received full cooperation from such officials and functionaries.

However, it is worth noting that as high as 57% of the women were of the opinion that the training and skill development measures provided by the Government were not adequate. Regarding the marketing facilities and other sales support systems provided by the government, majority (61%) of the self-employed women in the district disagreed with their adequacy. They were of the view that inspite of their best efforts in production, most of the time they did not have access to proper channels for disposal of their finished products.

CONCLUSION

The state assistance was found beneficial to entrepreneurs. It has also been noticed that many self-employed women are aware about Government’s policies
and programmes. But it has been found that the existing system of state assistance
is not sufficient to support sustainability of women enterprises.

The above paragraphs reveal significantly about the vigorous attempts of
Governments (both at Centre and State) to protect and promote women
entrepreneurship. However, the multiplicity of institutions and lack of transparency
/ complicate procedures in departmental dealings are barriers in the
implementation of various schemes of the government. Governmental efforts are
mainly directed towards the promotion of new units. It was found during the
present enquiry that there is the need for proper consideration for improving
sustainability as well. The bureaucrats always hold the cards close to their chest.
Lack of information, procedural complications and inherent nature of laziness set
the schemes back in implementation. There is no proper agency for the co-
ordination of governmental activities, grievance redressal of beneficiaries and
integration with NGO activities. Planned and systematic efforts and policies are yet
to be started in the district not only to face the negative implications of
liberalisation and globalisation but also to tap all the possible opportunities.

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