Chapter No. 3:

Policies and Programs in Promoting Rural Women’s Entrepreneurship.

• Introduction.

• Development Policies for Rural Women.

  • Empowering Women through various Governments’ schemes.

  • National Machinery for Empowering Rural Women.

  • Rural Development Programs.

  • Schemes for Women Entrepreneurship.

  • Various Government Credit Schemes for Women.

  • Development of Women and Children in Rural Areas: (*DWCRA*).

  • Training to Rural Youth for Self-Employment (TRYSEM).

  • Swarna Jayanti Gram Swarojgar Yojana: (*SGSY*).

  • Rashtriya Mahila Kosh: (*National Women Fund*).
• National Commission for Women: *(NCW).*

• Science and Technology Entrepreneurship Park *(STEP).*

• Mahila Samridhi Yojana *(MSY).*

• Indira Mahila Yojana *(IMY).*

• Mahila Swayam Sidha Yojana *(MSSY).*

• Janani Suraksha Yojana *(JSY).*

• Raj Rajeshwari Mahila Kalyan Yojana *(RRMKY).*

• Maher Yojana.

• Annapoorna Yojana.

• Kamdhenu Yojana.

• Mahila Swavalamban Nidhi *(MSN).*

• Ramai Mahila Shakshamikaran.

• Reception Centers and State Homes for Women.

• Package Programme for Working Women *(Sevaghar).*

• Grant-in-aid to Mahila Mandal.

• Major Schemes of Indian Banks Available for Rural Women Entrepreneurs.

• NABARD.
• IDBI’s Mahila Udyam Nidhi (MUN) and Mahila Vikas Nidhi (MVN).
• Priyadarshani Yojana of Bank of India.
• Stree Shakti Yojana of State Bank of India.
• Scheme of Indian Bank.
• Small Industries Development Bank of India: (SIDBI).
• Various Institutions engaged in promotional activities.
• National and State level Agencies for women’s Entrepreneurship Development.
• Maharashtra Centre for Entrepreneurship Development (MCED).
• Mahila Arthik Vikas Mahamandal (MAVIM).
• Add-On Project.
• Maharashtra Rural Credit Programme.
• Rashtriya Sam Vikas Yojana (RSY).
• Tejaswini Maharashtra Rural Women Empowerment Programme.
• Training Programs Under IFAD Assists Maharashtra Rural Credit Project.

• Non-Governmental Organizations (NGOs).

• Women Entrepreneurs Association.

• National Alliance of Young Entrepreneurs (NAYE).

• National Association of Women Entrepreneurs and Executives (NAWEE).

• Establishment of Multi-purpose Mahila Centre.

• Mahila Bal Kalyan Samiti.

• Association of Women Industries / Entrepreneurship of Maharashtra (WIMA).

• Tamilnadu District Central Co-operative Banks: (TDCCBs).

• Tenth Plan and Women Empowerment.

• References.

---

**Introduction:**

Women need to be viewed not as beneficiaries but as active participants in the process of development and change. Her capacity to work,
her knowledge and her skills are often the only resources to call upon for survival in poor households. Thus women become the critical actors in the process of moving their families out of poverty. The key to programming for women lies in recognizing their problems and constraints and then adopting a flexible approach that permits programmes to be adopted to suit their specific needs.

Women constitute the most important segment of the country’s population from Fifth Five Year Plan onwards there has been a market shift in the approach to women’s issues from welfare to development and of women empowerment has been recognized as the central issue in determining the status of women, keeping this view the Central and State Governments have been implementing many programmes and schemes to empower women economically, socially, politically and legally with special emphasis on those who live in rural areas. The ultimate objective of all these efforts is to make women economically independent and self-reliant.

Entrepreneurs are valuable assets for any country. They set economies in motion; they are the catalysts who trigger economic growth by managing resources profitably. They are also change agents; the movers and the doers who make things happen. And as the government and financial institutions seem to have at last realized, some of them can be women. A more focused
view of entrepreneurship was taken by the government, banks, financial institutions, business associations and even NGO’s post liberalization. Women began to be viewed as potential income earners and positive contributors to the economic growth and development.¹

Government of India and Maharashtra formulated various policies and introduced special schemes to bring women out of household cores into mainstream of development. Many Govt. and non Govt. organizations were encouraged to organize special training programme known as ‘Entrepreneurship Development Program’, ‘Entrepreneurship awareness program’ covering various aspects of entrepreneurial activity, modern management techniques, project planning and implementation etc. Financial Institution came forward to provide initial capital; success stories of some women entrepreneur encouraged, motivated and created facilitating conditions which compelled women to take risky entrepreneurial ventures too. Today, we can see that women are taking risk and entering into every industry, ranging from food products to hi-tech computer, in all manufacturing, trade and service enterprises, and so called feminine enterprise to male dominated enterprise, competing with their men counter parts.
• **Development Policies for Rural Women:**

Since the 1950s, when development planning first came into the international spotlight, a number of approaches, having different effects on women, have been tried. It is as follows:

- **Welfare:** This was the earliest approach. It dominated from 1950 to 1970 and is still widely used. Its main purpose was to enable women to be better mothers which were seen as their main role in society.

- **Equity:** This was the original approach of women in development and was utilized during the decade for women 1975-85. Women were seen as active participants in the development process.

- **Anti Poverty:** It aimed to increase the productivity of poor women and saw their poverty as a problem of underdevelopment not of subordination.

- **Efficiency:** This is the most prevalent approach used today. Its aim is to ensure that development is efficient and effective.

- **Empowerment:** An approach articulated by third world feminists since the mid 1980s. It aims to empower women through greater self-reliance and sees women’s oppressions as stemming not only from male patriarchal attitudes but also from colonial and neo-colonial oppressions.
Empowering Women through various Governments’ schemes:

As per the 2001 census, women constituted about 49 per cent of the total population of the country. Women suffer many disadvantages as compared to men in the areas of education, labour participation rate and earnings. The Government has been implementing various schemes for the socio economic advancement and development of women in the country. The National Policy for Empowerment of Women was adopted in 2001 with the objective of ensuring women their rightful place in society by empowering them as agents of socio-economic change and development. Empowerment of Women is therefore, an important approach adopted in the Tenth Five Year Plan (2002-07) for development of women. With a view to translating the National Policy for Empowerment of Women into action, a National Plan of Action for empowerment of women has been contemplated. To eliminate all types of discrimination against women and the girl child and their empowerment, major strategies include social empowerment, economic empowerment and gender justice. Two important schemes in the areas of education viz. ‘Sarva Shiksha Abhiyan’ and ‘Mahila Samakhya’ are being implemented by Department of Elementary Education and Literacy as special efforts to stretch to reach of education especially to the girl child. With the objective of achieving economic empowerment and welfare of women\(^2\), a number of schemes are being implemented.
- **National Machinery for Empowering Rural Women:**

  The Department of Women and Child Development, being the National Machinery of Empowering women in the country is made responsible for mainstreaming women into national development by raising their overall status on par with that of men. The programmes of the Department include continuing education and training, employment and income generation, welfare and support services and gender sensitization and awareness generation.³

- **Rural Development Programs:**

  Government of India launched and implemented various schemes for rural development. For these schemes huge amount was provided in the respective budgets. The main objectives of integrated rural development programmes are to increase the income generating power of the family who are below the poverty line to alleviate the poverty. 30 per cent women should be the beneficiaries in rural development programmes run by the Government. The following table shows the approved outlay for three years.
Table No. 3.1: 
Financial Outlays of Scheme of the Department of Rural Development. 
(Rs. In Crore)

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Scheme</th>
<th>2003-04</th>
<th>2004-05</th>
<th>2005-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Sampoorna Grameen Rozgar Yojana.</td>
<td>4,900</td>
<td>5,100</td>
<td>4,000</td>
</tr>
<tr>
<td>2.</td>
<td>National Food for Work Program</td>
<td>--</td>
<td>--</td>
<td>6,000</td>
</tr>
<tr>
<td>3.</td>
<td>Pradhan Mantri Gram Sadak Yojana</td>
<td>2,325</td>
<td>2,468</td>
<td>4,235</td>
</tr>
<tr>
<td>4.</td>
<td>Rural Housing</td>
<td>1,900</td>
<td>2,500</td>
<td>2,775</td>
</tr>
<tr>
<td>5.</td>
<td>Swarnjayanti Gram Swarozgar Yojana</td>
<td>800</td>
<td>1,000</td>
<td>960</td>
</tr>
<tr>
<td>6.</td>
<td>DRDA Administration</td>
<td>220</td>
<td>230</td>
<td>220</td>
</tr>
<tr>
<td>7.</td>
<td>Grants to National Institute of Rural Development.</td>
<td>06</td>
<td>09</td>
<td>10</td>
</tr>
<tr>
<td>8.</td>
<td>Training Schemes.</td>
<td>39</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>9.</td>
<td>Information, Education and Communication.</td>
<td>10</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>10.</td>
<td>Assistance to CAPART.</td>
<td>50</td>
<td>65</td>
<td>70</td>
</tr>
<tr>
<td>11.</td>
<td>Monitoring Mechanism.</td>
<td>20</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>12.</td>
<td>PURA</td>
<td>--</td>
<td>01</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>10,270</td>
<td>11,437</td>
<td>18,334</td>
</tr>
</tbody>
</table>


- Schemes for Women Entrepreneurship:

In order to alleviate the problems faced by women entrepreneurs, Government of India launched the scheme Trade Related Entrepreneurship Assistance and Development of Women (TREAD) in 1998. The scheme
envisages development of micro/tiny women enterprises in the country both in the urban and rural areas. The main objective of the scheme is to empower women through development of their entrepreneurial skills by eliminating constraints faced by them in their sphere of trade. A revised scheme of TREAD was launched in May, 2004. It is to be implemented by Small Industries Development Organization (SIDO). It also provides for market development and financial loans through NGOs, which are also provided grants for capacity building. This assistance is to be provided for self-employment ventures by women for pursuing any kind of non-farm activity.

The scheme has three components;

a. To provide assistance to women entrepreneurs through NGOs for non farm entrepreneurial activity.

b. To build up capacity of Entrepreneurship Development Institutions like National Institute for Small Industry Extension & Training (NISIET), Small Industries Service Institutes (SISI), State level EDIs, etc., by providing financial support in the form of Government of India grant.

c. To create entrepreneurship development training facility through NGOs by providing financial support for conducting training programmes.
Various Government Credit Schemes for Women:

At present the Government of India has no. of schemes of women operated by different Departments and Ministries. Poor rural women entrepreneurs face great difficulties in gaining access to credit. Many of the rural women do not have the skills nor the resources in order to apply for loans. Also in terms of self-confidence and self-dignity that is necessary for a person to walk into a formal sector institution and ask for a loan. Developmental NGOs play a very important role in making the women aware of the source of credit. Relatives and friends play an important role in making women entrepreneurs aware about the source of credit. The following schemes are implemented by the Government especially for rural women.  

There are several Centrally Sponsored Schemes such as Integrated Rural Development Programs (IRDP), Development of Women and Children in Rural Areas (DWCRA), TRYSEM, Nehru Rozgar Yojana, and ICDS that include as a component, the provision of pre and post natal care for women, nutrition and immunization for children. In addition, Maharashtra itself has specific programme, which include the Employment Guarantee Scheme where maternity leave with wages is a norm. Nearly 40
per cent of beneficiaries of Employment Guarantee Scheme (EGS) have been women.

As early as 1975, Maharashtra pioneered the concept of a development corporation - Mahila Arthik Vikas Mahamandal (MAVM) for economic support to women seeking self-employment if they were below the poverty line, providing them with training, credit and marketing facilities. The Government provides 100 per cent financial assistance to women’s co-operatives. Since 1993, the Mahila Samruddhi Yojana provides attractive interest on small deposits. Widows get monetary aid towards wedding expenses of their daughters. Working Women’s Hostels are supported. A State Women’s Commission has also been set up. However, multiplicity of schemes has led to resources being spread thin and is perhaps a deterrent in making a real dent on women’s economic situation. The government is unable to meet the requirements of all deserving aspirants to aid. While selection of projects could be more imaginative, administrative costs far outweigh actual benefits to the recipients. Most efforts tend to be ad-hoc assistance even as the exclusive economic focus ignores the problem of unequal gender relations within the family. This necessitates other measures like gender sensitization of all levels of government, community and households.
SHGs primarily inculcate thrift and savings among groups of 15–20 reinforced by the reward of collective credit without requiring pledging of any property, interest being easy for those in a precarious economic status. The collective responsibility enforces discipline and the pride of having made a contribution adds to their self-worth, the fact that they leave their hearth to attend meetings. These have emerged as community based organizations helping members maximize the use of internal as well as external resources. They have, being small and self-directed proved that enhanced income and productive use of credit is possible.

The department of Women & Child Development has been set up to assist the women in improving their socio-economic status by associating them with different developmental activities, particularly rural women. The primary aim of this department is to provide necessary infrastructure for comprehensive development of women’s potential and thus help them to play a significant role in the development process as participants and beneficiaries. The policy for women aims at making them economically independent and self reliant. Focus is on the following areas, as per the policy.

- Steps to eliminate violence against women;
• Ensuring equality in view of legal rights;
• Improving the economic status of women;
• Appropriate use of media;
• Increased participation of women in local self-Government;
• Enhancing community participation in Government activities.

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

Development of Women and Children in Rural Areas (DWCRA) was launched as a sub-scheme of Integrated Rural Development Program (IRDP) during the year 1982-83 in 50 districts. It subsequently expanded to cover all the districts in the country by 1994-95. The flow of benefits to poor women, in spite of reservation, under various poverty alleviation programmes viz., IRDP and TRYSEM were found to be not making much impact. Therefore, in order to overcome this situation and to involve the rural women more intensely in economic activities and matters that concern the rural community, one of the initiatives taken by the Ministry was the introduction of an exclusive programme for women viz., Development of Women and Children in Rural Areas. Since economic empowerment involves provision of additional channels of funds in the form of working capital, training, employment, management skill etc., DWCRA with exclusive focus on economic empowerment of women provides all these inputs by considering
women as critical to development. This intervention aims at not only raising the incomes of poor rural women, but also enabling organized participation of groups of women in the programmes of credit, skill training and infrastructure support for self employment, who cannot take up economic activities individually or on their own. DWCRA was introduced for ensuring that the benefits of IRDP programme reach women directly. The programme seeks to improve the access of rural women to health, education, safe drinking water, sanitation, nutrition etc., thereby bringing about an enhancement in the quality of the general wellbeing of women and children.

- **Training to Rural Youth for Self-Employment (TRYSEM):**

  Training to Rural Youth for Self-Employment (TRYSEM) is an integral part of Integrated Rural Development Program (IRDP). This centrally sponsored programme was started on 15th August, 1979. The main objective of this programme was to impart technical and business expertise to those rural youth who belong to the families living below the poverty line so that they may become self-employed. Under the TRYSEM programme, technical training was given to those men and women of 18-35 age groups who were living below the poverty line. This training was provided as per the requirement of the youth and of local area. The trainees are given a
stipend of Rs. 150 per month during training period. In this programme 40 percent seats are reserved for women of the total trainees. This TRYSEM programme is not in existence at present because it has been merged with newly introduced programme namely ‘Swarna Jayanti Gram Swarojgar Yojana’.

- **Swarna Jayanti Gram Swarojgar Yojana: (SGSY)**

  Self- employment is a significant step to have sustained incomes and remove the poverty. Earlier programme like IRDP were good but were not adequate to meet all the requirements. Government has introduced an effective Self-Employment programme ‘Swarnajayanti Gram Swarozgar’(SGSY). Under the SGSY, assistance is given to the poor families living below the poverty line in rural areas for taking up self employment. The persons taking up Self-Employment are called ‘swarozgaris’. They may take up the activity either individually or in groups. For successful Self-Employment, it is necessary to take up the right activity. For this purpose, 4 to 5 activities are selected in each Block with the help of officials, non-officials and the Bankers. These are called ‘Key Activities’, and should be such that they give the Swarozgaris an income of Rs. 2,000 per month. Effective Self-Employment not only means choosing the right activity but also carrying out the activity in the right manner. Self-
Employment involves procurement of raw material production, marketing of goods and dealing with finance. A single Swarozgari may not be able to do all this by himself/herself. It is therefore with the help of SHGs he/she can undertake any entrepreneurial activities at village level. The number of women Swarozgaris assisted under SGSY during different years is reported in Table No. 3.2.

### Table No. 3.2: Women Swarozgaris Assisted under SGSY

<table>
<thead>
<tr>
<th>Year</th>
<th>Women Swarozgaris Assisted (No’s)</th>
<th>Percentages of women Swarozgaris Assisted to total Swarozgaries Assisted</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999-2000</td>
<td>4,16,690</td>
<td>44.62</td>
</tr>
<tr>
<td>2000-01</td>
<td>4,09,842</td>
<td>40.73</td>
</tr>
<tr>
<td>2001-02</td>
<td>3,85,891</td>
<td>41.16</td>
</tr>
<tr>
<td>2002-03</td>
<td>3,82,613</td>
<td>46.31</td>
</tr>
<tr>
<td>2003-04</td>
<td>4,69,824</td>
<td>52.41</td>
</tr>
<tr>
<td>2004-05</td>
<td>2,71,602</td>
<td>51.73</td>
</tr>
<tr>
<td>Total/Average per year</td>
<td>23,36,462</td>
<td>46.16</td>
</tr>
</tbody>
</table>


The scheme is being implemented in 31 rural districts of Maharashtra. At the end of March 2007, 10,413 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 45,405 women started their own business.

- **Rashtriya Mahila Kosh: (National Women Fund)**

  Rashtriya Mahila Kosh is also organizing training apprenticeship and orientation programmes, for trainers under Indian Mahila Block Societies. On 30\textsuperscript{th} March 1993 Rashtriya Mahila Kosh was established to meet the loan requirements of the poor women entrepreneurs. This fund was established in the form of a society under the Society Registration Act 1860 to facilitate credit support to poor women for their socio economic up-liftment. The support is extended through NGO’s, Women Development Corporations, Women Co-operative Societies, Self Help Group and suitable State Government agencies. This fund was given one time corpus fund of Rs. 31 crore which has since been raised to Rs. 100 crore with effect from December 2001.  

- **National Commission for Women: (NCW)**

  The National Commission for Women, a statutory body was set up in 1992 to safeguard the rights and interests of women. It also set up ‘Parivarik Mahila Lok Adalat’ and extended speedy justice to approximately 7,000
women. The other issues taken by the commission during the plan period included welfare of women prisoners, women and children involved in the sex trade, reservation for women in parliament and state legislature, Anti-Arrack movements etc.\textsuperscript{9}

- **Science and Technology Entrepreneurship Park (STEP):**

Science and Technology Entrepreneurship Park (STEP) was started in 1987 with the objective to provide training to rural women entrepreneurs for increasing their production capacity and income generation. In this programme, they give training in the areas of traditional business like agriculture, milk, fisheries, handlooms, khadi, development etc. 2.5 lakhs women have been benefited by this programme since its inception.\textsuperscript{10}

- **Mahila Samridhi Yojana (MSY):**

With the objective of providing economic security to the rural women and to encourage the saving habit among them, the ‘Mahila Samridhi Yojana’ was started on 2\textsuperscript{nd} October, 1993. Under this plan, the rural women of 18 years or above age can open their saving account in the rural post office of their own area with a minimum Rs. 4 or its multiplier. On the amount not withdrawn for one year, 25 percent of the deposited amount is given to the depositor by the government in the form of encouragement.
amount. Such accounts opened under the scheme are provided 25 percent bonus with a maximum of Rs. 300 every year. The Department of women and Child Development, the nodal agency for MSY, decided in April 1997 that no new MSY account should be opened from 1st April, 1997 onwards but the existing accounts could be maintained. Earlier it is decided to merge this scheme with ‘Mahila Swayam Sidha Yojana’ a new scheme announced in July 2001.

- **Indira Mahila Yojana (IMY):**

  From August 20, 1995 the Central Government launched this plan in 200 development blocks in the country, which was to be extended to the remaining segments after a short time. The main objective of this plan is to create awareness among the women and to provide the income resources to them. This plan will establish co-ordination among the various plans related to women so that the available funds can be properly used for the welfare of women. Under the ‘Indira Mahila Yojana’, women groups are formed in the villages and urban slums which work with the support of the Indira Mahila Kendras established at ‘Anganwadi’ level. Road construction, rural electrification, increasing the non traditional energy sources, social forestry, education and health programmes have also been included in the scheme. It was decided to merge this scheme with ‘Mahila Swayam Sidha Yojana’.
**Mahila Swayam Sidha Yojana (MSSY):**

‘Swayamsidha’ is an integrated project for the development and empowerment of women. It was introduced during 2001-02 – replacing the erstwhile ‘Indira Mahila Yojana’ and continued up to 2006-07. It is based on the formation of women into Self Help Groups with emphasis on converging services, developing access to micro credit and promoting micro enterprises. The long term objective of the scheme is to achieve an all-round empowerment of women, especially socially and economically by ensuring their direct access to, and control over, resources through a sustained process of mobilization and convergence of all ongoing sectoral programmes.

During 2005-06 Rs.113.45 lakhs has been received from Govt. of India under the scheme. Thus so far 385.52 lakhs has been received against which 365.30 lakhs has been spent. Sincere step have been taken, 3600 Women’s SHGs have been formed with 475.80 members. Mostly the members have taken up the following major income generating activities to enhance their economic activities.\(^\text{12}\)

**Janani Suraksha Yojana (JSY):**

It was fully Central Government sponsored scheme replaced from 1\(^{st}\) April, 2005 with the old scheme namely ‘National Maternity Benefit
Scheme’. This scheme introduced for women belonging to families below the poverty line. It is the scheme which a component of National Rural Health Mission proposed in budget 2005-06.\textsuperscript{13}

- **Raj Rajeshwari Mahila Kalyan Yojana (RRMKY):**

  A new policy offering security to women in the age group of 10 to 75 years irrespective of their income, occupation or vocation was introduced with effect from 19\textsuperscript{th} October, 1998. For a premium of Rs. 15 per annum, the policy provides a cover of disablement of the insured women. The policy also provides a cover of Rs. 25,000 for the death of her husband. For the death of an unmarried women, the policy provides a cover of Rs. 25,000 which will be payable to her nominee.\textsuperscript{14}

- **Maher Yojana:**

  Under this scheme, women who come to the Government institutions are given shelter by Government. For one year they are paid an amount of Rs. 250 per month in cash. If a woman comes with her children, an amount of Rs.150 per month and Rs. 100 per month is given for two children respectively. The shelter will give her boarding and lodging, and training in some vocation for a period of one year. It is expected that in future this scheme will be extended to shelter homes run by NGOs. The Government has also increased maintenance grants for both aided and non-aided
institutions for women and children from Rs. 250 per person to Rs. 500 per person per month.\textsuperscript{15}

- **Annapoorna Yojana:**

  To encourage women to get involved in economic activities, the Government has also launched the ‘Annapoorna Yojana’ where *Mahila Mandals* who are involved in preparing nutritious food for ‘anganwadis’ are paid for their work at 15 ps. per beneficiary per day. This will encourage women to group together for this work in a field where very little formal training is required.\textsuperscript{16}

- **Kamdhenu Yojana:**

  Under this scheme, Rs. 20 is provided as marginal subsidy to those voluntary organizations for providing work to one needy woman. The purpose of this scheme is to provide work at home to needy women and help them earn some money so as to enable them to become economically independent. Registered Mahila Organizations will provide school uniforms, bed sheets, pillow covers, and clothes for patients, phenol, duster, brooms, soap as well as pickles, papad and seasoning ingredients for cooking food required in schools, hospitals and Institutes etc. run by Government, Semi Government and Local Bodies. An outlay of Rs.98.78 lakhs is provided for
Tenth Five Year Plan 2002-2007, out of which Rs.17.96 lakhs is for Annual Plan 2002-2003.\(^{17}\)

- **Mahila Swavalamban Nidhi (MSN):**

  The Mahila Swavalamban Nidhi (Fund) was established in 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 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 6,521 women.\(^{18}\)

- **Ramai Mahila Shakshamikaran:**
Under the Special Component Plan, the department of Social Justice of the State Government allotted the scheme of formation of 20,250 self-help groups of Scheduled Castes i.e. 3,03,750 women throughout Maharashtra to cover 5,920 villages within 4 years. Through this programme, trainings were arranged on gender equality, gender sensitization, women's empowerment, social awareness, functional literacy, entrepreneurship and other related capacity-building aspects. MAVIM has been appointed as an implementing agency of the scheme and Rs.20.25 crores was sanctioned for the project. The scheme is implemented in 33 districts directly by MAVIM Sahayogines and through NGOs appointed by MAVIM. At the end of March 2007, 20,950 SHG groups were formed and 2,53,092 women were organized. Rs. 22.10 crores was saved by the women and they generated Rs. 34.33 crores of internal lending. They obtained bank loans of  Rs. 16.89 crores. Under this project 56,190 women started their own business.19

- Reception Centers and State Homes for Women:

Objective of this scheme is to provide protection, care, training and rehabilitation to both women in distress and women rescued from brothels under the Suppression of Immoral Traffic (Women and Girls) Act. Under the statutory programme, protective homes are set up for the girls rescued
from brothels, whereas under the non-statutory programme ‘Reception Centers’ and ‘State Homes’ are set up. These centers are functioning as transit camps where these women and girls are given voluntary admission. After giving adequate training, they are rehabilitated back in the society through marriage, employment, training, restoration and reconciliation. At present, 4 State Homes, 2 Protective Homes and 16 Reception Centers are functioning in the State. In Tenth Five Year Plan in 17 districts, Reception Centers are proposed to be opened. For this an outlay of Rs.12.65 lakhs is provided for Tenth Five Year Plan 2002-2007, out of which Rs.2.30 lakhs is for Annual Plan 2002-2003.

- **Package Programme for Working Women (Sevaghar):**

  With a view to relieving the working women from household duty and to provide them with other facilities and services under one roof, Government proposes to give financial assistance to voluntary organizations for opening of *Sevaghars* to provide all facilities and services necessary for the needy working women, in their neighborhood. Such a centre will have washing machine, crèche for children, kitchen services etc. At present 3 such Centers are opened at Mumbai.²⁰

- **Grant-in-aid to Mahila Mandal for self employment:**
Under this scheme, Rs. 43,000 grant has been provided to each Mahila Mandal. The importance of *Gram Panchayat* dynamics in the development of women has been recognized and it is proposed to actively encourage the setting up of Mahila Mandals by offering to cover the cost of registration of these Mahila Mandals. These Mahila Mandals in the rural areas impart training to the rural women for self employment. An outlay of Rs.128.42 lakhs is provided for Tenth Five Year Plan 2002-2007, out of which Rs. 23.35 lakhs for Annual Plan 2002-2003. Assistance of Rs.500 is given to women for self-employment. An outlay of Rs.377.63 lakhs is provided for Tenth Five Year Plan 2002-2007, out of which Rs.68.66 lakhs for Annual Plan 2002-2003.

- **Major Schemes of Indian Banks Available for Rural Women Entrepreneurs:**
  - **NABARD:**

    National Agricultural Bank for Rural Development (NABARD) started playing attention to gender issues in credit and support services since July 1992. Empowering the women economically and giving a life to them, the NABARD planned to start the women development cell in all District Central Co-operative Bank. Through the women development cell the District Central Co-operative Banks started finance to the eligible women to
start a small industries, to sell eatables, to purchases household articles, to meet their medical expenses during their pregnancy period, to repay their old debts. etc. NABARD also introduced the following women oriented schemes.

- Assistance to Rural Women in Non-Farm Development (*ARWIND*);
- Women Development Cell and
- Linking Self Help Groups with Banks.

NABARD has been making efforts to establish linkages between Self Help Group organized by some voluntary agencies for poor people in rural areas and official credit for production purposes and reduce their dependence on informal credit sources. NABARD prepared guidelines for promoting group activities under DWCRA programme and provided 100 per cent refinance support.\(^{21}\)

- **IDBI’s Mahila Udyam Nidhi (MUN) and Mahila Vikas Nidhi (MVN):**

  The small scale industry covering broad spectrum of industrial units in small, tiny, village and cottage sectors occupies and important position in the industrial structure of the country. The Industrial Development Bank of India has been extending assistance to this sector on priority basis and a
special scheme has been drawn up for assistance to women entrepreneurs subsequent to setting up of the Small Industries Development Fund.

In 1990s, SDBI a subsidiary of IDBI, launched two major schemes for women. The objective of this scheme is to meet the gap in equity while setting up new industrial project in the small scale sector as also for service activities which are eligible for finance as per SSI norms. Women entrepreneurs owning and managing an enterprise with a minimum financial stake of 51 per cent of the equity are eligible under the scheme. All new projects in the small scale sector set up by women entrepreneurs preferably trained under on Entrepreneurship Development Programme are eligible for assistance provided the cost of the project does not exceeds Rs. 10 lakhs. This scheme is operated through State Financial Corporation and the State Industrial Development Corporation, providing finance upto 10 Lakh. The scheme also provides seed capital at concessional rate along with term loan assistance to acquire fixed assets such as land, machinery, plant and building. The activities which are eligible under this scheme are manufacturing, trading, service, hotel, tourism, professional practice and consultancy. The Mahila Vikas Nidhi also provides assistance for training and extension services support to women entrepreneurs.22

- Priyadarshani Yojana of Bank of India:
Bank of India has focused its attention by branding the Priyadarshani Yojana, a scheme for financial assistance to women entrepreneurs. The Bank has also appointed an entrepreneurial development counselor at every zone.

- **Stree Shakti Yojana of State Bank of India:**

  State Bank of India has launched this scheme, as per this scheme to qualify as a women entrepreneur the business should be run by a women and she should have a 50 per cent stake in the enterprise. This scheme also provides start up loans of Rs. 25,000 without security to women professionals, women wants to start micro enterprises and be self employed.

- **Scheme of Indian Bank:**

  Indian Bank has set up a Women Entrepreneurs Cell for encouraging women entrepreneurs. Indian Bank was probably the first commercial bank to set up an exclusive cell for women entrepreneurs manned by trained lady officers. The role of the cell is to act as a catalyst and co-ordinating agency for promoting women entrepreneurship. It is also conducting Entrepreneurship Developing Training Programmes and other services in collaboration with State Corporation for Development of Women and Technical Consultancy Services Organization. Bank of Baroda, through the Prime Minister’s Rojgar Yojana, Central Bank of India’s scheme for rural and semi-urban women entrepreneurs, a special cell of Credit Bank, and
other schemes are also providing assistance to women who wish to take up some entrepreneurial activity. The Central and State level functionaries along with voluntary organizations are also engaged in arranging special camp, courses, short term and long term training programme for assisting potential women entrepreneurs in project formulation, finance, marketing and all the related areas of entrepreneurial activity.\textsuperscript{23}

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

  The small scale industries in India over the past 50 years has made significant contribution towards building a strong and stable national economy. The SIDBI has been playing an important role by operating various schemes of financial assistance to small scale industries especially in rural area. In order to widen its area of operations, the SIDBI should open more branches in District headquarters. SIDBI offers the following schemes for the development of small entrepreneurs throughout the country.\textsuperscript{24}

  - **General Scheme of SIDBI.**
    - Scheme for SC / ST and physically handicapped entrepreneurs.
    - National equity fund scheme.
    - Special scheme for assistance to ex-servicemen.
• Seed capital scheme for technically or professionally qualified entrepreneurs.
• Single window scheme.
• Scheme for women entrepreneurs for setting up SSI units.
• Schemes of incentives for exports.
• Refinance scheme.
• Scheme for small road transport operators.
• Bill discounting scheme.
• Schemes for infrastructure development.
• Schemes for marketing activities.
• Schemes for tourism related activities.
• Schemes for subcontracting units.

**Various Institutions engaged in promotional activities are:**

1. Ministries of Industrial Development and Internal Trade, Government of India, New Delhi.
2. Entrepreneurial Development Cell in Ministry of Industrial Development, Government of India, Delhi.
3. Financial Institutions like IFCI, ICICI, NIDC, IDBI, and IRCI.
5. Indian Investment Centre.
6. Technical Consultancy Organization sponsored by All India Financial Institutions.
7. Management Development Institute of IFCI, New Delhi & IIM Ahemadabad.
8. Institution of Management Bhubaneshwar.
9. Administrative Staff Colleges – State Level.
11. Department of Business Management of various Universities.
13. Entrepreneurial Development Association like NAYE, AWAKE, Local, State and National level.
15. Women Entrepreneurs Association at State, National and International level.
16. Maharashtra Centre for Entrepreneurship Development (MCED):

- National and State level Agencies for women’s Entrepreneurship Development:

  In India, at present, there are various organizations at the National level & State level offering support to rural women entrepreneurs in various
ways. The Govt. of India & various State Govts. have been implementing various schemes & programmes aimed at nurturing entrepreneurship over last five decades. These functionaries are networking with local level, State level and National level organizations in implementing Government’s Industrial Policy, in organizing Entrepreneurship Development Programmes for the prospective and potential entrepreneurs, which try to facilitate, assist and develop some skill and managerial talents. The movement of entrepreneurial development is gaining momentum after Independence and it is being accelerated further with new economic policy, liberalization, open market strategies, major thrust on rural women’s development, and consequently on Nation’s development.

Various Chambers of Commerce & Apex Institutions have started organizing seminars & workshops to promote entrepreneurship in rural areas. Incidentally, various Universities and colleges have incorporated entrepreneurship as part of their curriculum. This is indeed a good development. This shows the commitment of the Govt. & the various organizations towards developing entrepreneurial qualities in the individuals. Recognizing the importance of the entrepreneur development in economic growth & employment generation, Maharashtra Economic
Development Council (MEDC) has identified entrepreneurial development as the one of the focus area.

The Government of Maharashtra was organized a conference on women’s Vocational Training in collaboration with the DGET and ILO on December 6 & 7, 1982. Seventy five delegates from Government vocational training institutes, academic institutions, government department, trade unions, industrial organizations and voluntary agencies from urban and rural areas participated in the conference. The active participation of representatives from industry made the discussions especially meaningful. The themes discussed ranged from socio-cultural factors that impede women’s training and the problems of working women in both rural and urban areas to training methods both institutional and non formal and the scope for entrepreneurial development. The conference on the same issue also discussed in Karnataka State during April 11-13, in Tamil Nadu was held at Madras in April 21-23 stressed the need for introducing new economic perspectives in women’s vocational training such as cooperatives, ancillary development, women’s vocational training such as co-operatives, ancillary development, women’s self help organization, as well as promote community awareness of the changing role of women in national economic development. It explored new opportunities for women with industrial
growth centers, new curriculum dimensions including economic feasibility studies and potentiality for co-ordination with programmes of different government and non-government agencies. The participants included government and economic planners, voluntary organizations, banks and private bodies. The nationwide interest and participation in all the above seminars and conferences is significant and proves the need throughout the country to reorient the current programme on women’s training and plan for change.

- **Maharashtra Centre for Entrepreneurship Development (MCED):**

  Maharashtra Centre for Entrepreneurship Development (MCED) is a Nodal Agency promoted by Government of Maharashtra as a joint venture of its State Level Industrial Development Corporations to conduct training activities related to Entrepreneurship Development. MCED conducts a variety of training programs aimed at promoting entrepreneurship across the state, catering to the training related needs of society. To mention a few, Entrepreneurship Development Programme, Skill Development Programme, Performance Improvement Programme, Faculty Development Programme etc. constitute its core activities, which are popular and have been very useful to the rural women. Apart from this, MCED is instrumental in
imparting training to beneficiaries identified under various Self-Employment Schemes of States as well as Central Government. To promote entrepreneurship on mass level, MCED conducts Awareness Programmes for students in educational institutions.

MCED has its own pool of 45 Trainers, accredited by National Level Institutions to impart training for Entrepreneurship Development. Moreover, a dedicated team of around 150 coordinators supported by more than 5000 resource persons covering cross section of entire disciplines drawn from state as well as national level is associated with MCED to help and facilitate the cause of Entrepreneurship Development. To help facilitate the support work, MCED has a Project Officer in each district with office. Additionally the Technical Support Team is a cohesive group of professionals supporting, strengthening and nurturing the network.²⁶

- **Mahila Arthik Vikas Mahamandal (MAVIM):**

  The Government of Maharashtra recognized the need for special protection to women, using a draft outlined by the State Women’s Commission, with inputs from several NGOs in the women’s sector, is drafting a law, which would need to be enacted by the State Legislature. Maharashtra Government’s ‘Mahila Arthik Vikas Mahamandal’ (MAVIM) was established in 1975, its purpose being dispersal of credit and
information to poor rural women through formation of Self-Help Groups (SHGs). At present, they are concentrated in 12 districts of Maharashtra. The total number of SHGs organized in the State by March 2001 was 4,488. Majority of these groups 3,828 (85.29) per cent were organized by MAVIM and local NGOs formed the rest. About one-fourth of these SHGs in Pune, Nanded and Chandrapur were organized by NGOs. Except MAVIM no other NGO had organized any micro credit groups in tribal belt of Dhule and Gadchiroli. An outlay of Rs.137.50 lakhs is provided for Tenth Five Year Plan 2002-2007. The economic programmes are by and large administered by MAVIM. The policy for women envisages a greater role for MAVIM.27

- **Add-On Project:**

  Under this project, MAVIM was to form 1,000 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, 1,773 SHG groups were formed
and 21,263 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 4,141 women started their own business.

- **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, Bhandrara, 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, 4,546 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 36,549 women started their own business.\textsuperscript{28}

- **Rashtriya Sam Vikas Yojana (RSY):**

  The Rashtriya Sam Vikas Yojana of the Planning Commission is to be implemented in the districts Gadchiroli, Bhandara, Nandurbar, Gondia, Dhule and Chandrapur. MAVIM has been entrusted the task of setting up 1,000 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 build from this fund. At the end of March 2007, 2,213 SHG groups were formed and 27,159 women were organized in six districts. Rs. 1.99 crores were saved by SHGs and Rs. 3.29 crores were given as internal lending. Under this project, 6,479 women started their own business.\textsuperscript{29}

- **Tejaswini Maharashtra Rural Women Empowerment Programme:**

  The problems due to up scaling of MAVIM’s programme began to surface in 2004 as a large number of groups were promoted by MAVIM under the Special Component Plan which envisaged the creation of 20,250 Groups of Scheduled Caste women and the Tribal Sub Plan which had the
target of setting up 4,600 SHGs of tribal women. It became difficult to retain programme quality and manage the data pertaining to the large number of SHGs with only four field level officers in every district. The expansion in the number of village level SHG animators (*Sahayoginis*) also created the problem of ineffective supervision of these staff. MAVIM hence requested the state government to sanction a new project for setting up second tier people’s institutions to give more effective services to SHGs. The state government then approached IFAD with a proposal for a programme aimed at providing stability and sustainability to the SHG movement in the state. Thus, in 2007 the state government sanctioned a new programme for MAVIM supported by IFAD known as the ‘Tejaswini Maharashtra Rural Women Empowerment Programme’.

The Tejaswini programme has implemented in all the 33 rural districts of the Maharashtra State and over 13,000 villages where MAVIM presently operates, supporting over 65,000 SHGs. The target group for *Tejaswini* will be poor rural women especially from the Scheduled Castes and Scheduled Tribes, woman headed households, widows, deserted women, divorcees, landless laborers, AIDS affected women etc. The Tejaswini Programme will focus on the thrust areas - Grass Roots Institution building, Micro Finance
Services, Livelihood & Micro Enterprise development, Women Empowerment.  

- **Training Programs Under IFAD Assists Maharashtra Rural Credit Project:**

  This program is meant mainly for off-farm activities for rural masses. This particular project is assisted by International Fund for Agriculture Development (AFAD) and currently it operational in 11 districts of Maharashtra. MCED is one of implementing agency for this project for conducting train programmes. This program is basically arranged for rural male and female 18 to 40 years of age. The selection of entrepreneurs through ‘Village Development Council’ from selected districts of Maharashtra.  

- **Non-Governmental Organizations (NGOs)**

  A number of women entrepreneurs have emerged in the sustained efforts of NGOs centre for women development are created and periodical trainings are provided to the women entrepreneurs. There are many NGOs already operating successfully in their chosen fields like community health and family planning, tribal rehabilitation, training and skill development of women in rural areas in addition to various projects relating to forestry,
agriculture, animal husbandry etc. Self Help Groups have been organized by the NGOs in the rural areas, in which not less than 10 rural women join together and their savings are circulated among themselves or the savings are deposited with a bank and the bank lends the same to the members to solve their financial problems. Their services include creation of awareness about sanitation, protection of drinking water, wasteland development, rain harvesting and the like. Their services are also extended to the development of entrepreneurship quality among the rural women. They create awareness and self confidence among the rural women to start their own industrial units with a minimal available investment. Banks also help them to solve their financial problems.

- National Alliance of Young Entrepreneurs (NAYE):

National Alliance of Young Entrepreneurs (NAYE) set up women wing in 1975. This is pioneering organization working for promotion and development of Entrepreneurship among women. It organizes International Conference of women entrepreneurs. The women’s wing has set up chapters in five States. All the State Association all affiliated to this organization, making it the most representative organization of Women Entrepreneurs in the country. NAYE convened a Conference of Women Entrepreneurs in November 1975 in New Delhi. The conference discussed at length steps to be taken to make women self relevant and to raise their status in the society.
Since then NAYE organized three International Conference and eight National Conventions of women entrepreneurs in different parts of the country.

- **National Association of Women Entrepreneurs and Executives (NAWEE):**

  The National Association of Women Entrepreneurs and Executives (NAWEE), is all India body. It is non political and profit organization, mainly dealing the problems, to offer training facilities, to work closely with Industries and Organizations of Women Entrepreneurs, Government and other public Institutions on the role of women entrepreneurs and executives in the all economic and social developments, to act as a spokesman of women, to organize seminar, conference, exhibitions, lectures etc. to establish hostels, dormitories, and other facilities for women entrepreneur and executives. Broadly NAWEE is striving to promote entrepreneurship and solve the problems of women entrepreneurs.

- **Establishment of Multi-purpose Mahila Centre:**
These centers provide information about vocational training or service and guidance regarding law. To establish these centers grant-in-aid is given to voluntary organizations at the limit of Rs. 1,37,600 as a recurring and Rs. 2,79,500 as non-recurring expenditure. Six such centers have already been set up. An outlay of Rs.6.55 lakhs is provided for Tenth Five Year Plan 2002-2007.

- **Mahila Bal Kalyan Samiti**:

  The State Government has constituted a ‘Mahila and Bal Kalyan Samiti’ in each of the Zilla Parishads. The Committee is entrusted with the supervision of all programmes implemented for the welfare of women and children. This includes the Integrated Child Development Scheme (ICDS), Integrated Rural Development Programme (IRDP) (40% Women Sector), Development of Women and Children in Rural Areas (DWCRA), Training to Rural Youth for Self Employment (TRYSEM) (Women Sector), and other schemes being implemented by the Women and Child Welfare Department. Besides, this Committee will assist in the formulation of schemes for women and child welfare based on the local felt needs. An outlay of Rs.2500 lakhs is provided for Tenth Five Year Plan 2002-2007. The department of Women & Child Development has been set up to assist the women in improving their socio-economic status by associating them with different developmental
activities, particularly rural women. The primary aim of this department is to provide necessary infrastructure for comprehensive development of women’s potential and thus help them to play a significant role in the development process as participants and beneficiaries.

- **Association of Women Industries / Entrepreneurship of Maharashtra (WIMA):**

  WIMA was set up in May 1985 in Maharashtra with its head office at Pune and branches at Bombay, Aurangabad, Nashik and Dhuliya. WIMA is a State Chapter of NAYE, which offers National Award for promoting entrepreneurship among women. WIMA is providing forum to its members with main objectives to help them in selling their products, however marketing is their main problem. It has a training wing, which conducts training programmes for women. WIMA conducted approximately 20 exhibitions and first State level Conventions of Women Entrepreneurs of Maharashtra. WIMA developed WIMA Bazar in Pune, and is currently working towards the establishment of Industrial Estate in Navi Mumbai and Hadapsar (Pune). WIMA is also forcing Government to make 15 percent of its purchases through women entrepreneurs and also the Banks to remove the condition of a guarantor in financing women entrepreneurs.
- **Tamilnadu District Central Co-operative Banks:** *(TDCCBs)*

  Under the guideline and support of NABARD the TDCCBs established special cell for rural women entrepreneurs in the bank. TDCCBs started different types of loan schemes available under women Development Cell are;

  - **Loan to Women’s Self Help Groups.**

    Under the schemes the bank grants loan to the Women’s Self Help Groups to save the members from the clutches of the money lenders. Nowadays the members of the groups are getting loan for production purposes. The maximum amount of loan is Rs. 5 lakhs which is repayable within five years.

  - **Working Women Development Scheme.**

    Under this scheme the bank grants loan for the working women to purchase household articles. The bank grants Rs. One lakhs which is repayable within three years.

  - **Revamped Micro Credit Scheme.**

    This scheme was started and functioning for the purpose of encouraging the small entrepreneurs. The bank grants a maximum of Rs. 2,000 which is repayable within 147 days. If the beneficiaries
repay their debts correctly a portion of amount credited in their savings account.

- **Women Entrepreneur Loan Scheme.**

  The Bank provides loan at a maximum of Rs. 10 lakhs, which is repayable with in eight years for the purpose of starting an enterprises. The rate of interest charged by the bank is 12 percent.

  During 2001-02 the numbers of beneficiaries were 1,050 women members and it was increased to 4,516 women members. The quantum of loan disbursed 59 lakhs in 2001-02 and it has increased to 2.35 crore in 2002-03.34

- **Self Employed Women’s Association, Ahemadabad (SEWA):**

  The word ‘SEWA’ means service. The dynamic young woman, by name of *Els Bhat* is the moving spirit behind this success. *Ms. Ela Bhat* has been awarded the ‘Magasaysay’ Award of community service done through SEWA. SEWA made a humble beginning by fighting for the cause of women head loaders of Ahemadabad in 1972. SEWA is an organization of poor, self-employed women workers. These are women who earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organized sector. They are the unprotected labour force of our country. Constituting
93% of the labour force, these are workers of the unorganized sector. Of the female labour force in India, more than 94% are in the unorganized sector. However their work is not counted and hence remains invisible. In fact, women workers themselves remain uncounted, undercounted and invisible.

SEWA’s main goals are to organize women workers for full employment. SEWA organizes women to ensure that every family obtains full employment. By self-reliance mean that women should be autonomous and self-reliant, individually and collectively, both economically and in terms of their decision-making ability. SEWA organize workers to achieve their goals of full employment and self reliance through the strategy of struggle and development. The struggle is against the many constraints and limitations imposed on them by society and the economy, while development activities strengthen women’s bargaining power and offer them new alternatives. Practically, the strategy is carried out through the joint action of union and cooperatives. SEWA is both an organization and a movement. The SEWA movement is enhanced by its being a sangam or confluence of three movements: the labour movement, the cooperative movement and the women’s movement. But it is also a movement of self-employed workers: their own, home-grown movement with women as the leaders. Through their own movement women become strong and visible. Their tremendous economic and social contributions become recognised.
**Tenth Plan and Women Empowerment:**

In the context of adopting human development as the ultimate goal of all our developmental efforts, empowerment of women and development of children gain priority on the country’s development agenda. Women as an independent target group, account for 495.74 million and represent 49 per cent of country’s total population, as per the 2001 census. Empowering women as a process demand a life cycle approach. Therefore, every stage of their life counts as a priority in the planning process.\(^{36}\)

- Creating an environment, through positive economic and social policies for the development of women to enable them to realize their full potential.
- Allowing the de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on par with men in all spheres i.e. political, economic, social, cultural and civil.
- Providing equal access to participation and decision making for women in social, political and economic life of the nation.
- Ensuring equal access to women to healthcare, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
• Strengthening legal systems aimed at the elimination of all forms of
discrimination against women.
• Changing societal attitudes and community practices by active
participation and involvement of both men and women.
• Mainstreaming a gender perspective into the development process.
• Eliminating discrimination and all forms of violence against women
and the girl child.
• Building and strengthening partnerships with civil society, particularly
women’s organizations, corporate and private sector agencies.

The process of organizing women into Self Help Groups, started
during the Ninth plan to provide them a permanent source for articulating
their needs and contributing their perspectives to development, has made
tremendous progress as it brought into action more than a million SHGs all
over the country. Experience has already shown that these groups have been
very effective institutions at grass root level in facilitating access to women,
be it for financial or material resources or services or for information.
Therefore, the Tenth plan is continue to encourage SHG mode to act as the
agents of social change, development and empowerment of women.

In the context of having a laid down National Policy, approach to the
Tenth plan for empowering women will be very distinct from that of the
earlier plans, as it now stands on a strong platform for action with definite
goals, targets and a time frame. Further as the process of empowering
women initiated during the Ninth plan is expected to continue through and
beyond the Tenth plan, there can be no better approach than translating the
recently adopted National Policy for Empowerment of Women into action
through.

Many of the working women in rural areas are dynamic in nature and
their participation in rural employment is considerably significant.
Entrepreneurial skills in their day to day working are put to use but their
economic status has not improved. For stimulating entrepreneurship among
rural women significant efforts have been made by a number of departments
of Central Government, State Government and NGOs in terms of offering
incentives / benefits. Even the industrial policies, five year plans emphasize
the promotion of women entrepreneurship. A variety of programmes have
been under taken bay a multitude of organizations with the intention of
stimulating women entrepreneurship. But to ensure that these benefits will
reach the common women to ensure an attitudinal change in regard to the
role of women as an entrepreneur will certainly lead to the development of a
conducive environment in which women entrepreneurship will flourish like
anything. Business entrepreneurship provides economic independence and social status to women.

Government and non Government institutions efforts are not adequate in terms of human and financial resources to achieve empowerment of women in its various dimensions. Therefore they need to be supplemented by voluntary organizations. Already, a large number of such organizations have emerged throughout the country and some of them have also made significant contribution towards projecting and addressing women’s issues at the grass root levels. Services of these organizations will be encouraged, supported and availed of so that the process of empowering women becomes truly a national and people’s movement. The Government and other voluntary organizations must draw an exhaustive skill for the development of women entrepreneurs.

It is a fact that man (male) alone cannot break the evils of poverty, unemployment and inequality. Active and equal participation of women is indispensable in fighting against this social evil. The growth of women entrepreneurs is slow in India and in case of rural women entrepreneurs; it is very slow. Our country belongs to rural areas. The development of the country is based on the development of the rural areas. In order to develop the rural areas, more number of women entrepreneurs has to create. There
are greater opportunities for rural women to establish and run a micro enterprise. Money is available under different schemes. Training programs are being conducted on different aspects of running an enterprise. NGOs are there to help them and provide them with all necessary inputs in starting and managing an enterprise. The huge employment opportunities can also be generated among the rural women and the poverty can be eradicated among the rural masses. Whenever more number of women entrepreneurs are there, they can provide good employment opportunities, as a result, the county will also be developed.

- References:


28. www.maviminida.com

29. www.maviminida.com

30. www.mavimindia.org

31. www.mced.org,


