Chapter. III

WOMEN AND SELF-EMPLOYMENT

3.1. Introduction

3.2. Self-employment

3.3. Women and Self-employment

3.4. Entrepreneurship Development and Training

3.5. Social Welfare Schemes for Self-employed Women in India

3.6. References
3.1. Introduction:

Throughout the history of civilization, it is found that women are suppressed and depressed in the society. Gender inequality is the core area for sociologists and policy makers and efforts are initiated by the Government to empower and develop the status of women. The social status of women is need to be developed and for which, there is need for education, employment, etc. of the women. Many of the studies were already made on education, employment in organized as well as unorganized sector, etc., were made and so far, only a few studies were made on self-employed women. Self-employed women are economically independent, decision makers, taking risks, skillful, profit oriented, ability to manage business efficiently, etc. In this way, self-employed women are different from all the women educated and employed women.

In a globalised economy where cost-effectiveness is the prime mover of any business, cheap labour along with flexibility of employment easily matches with women labour force. This has resulted in widespread feminization of the labour force throughout the globe (Martha Chen et al., 2005). Economic development is a very important component for women’s social and economic development. Economic empowerment is one of the most effective means for organizing women who can be brought together only on the basis of felt needs. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects and development of skills in management and it implies a process of redistribution of resources and power between different groups. It helps in building confidence, self assertion and courage. Rural Women’s contribution to the economy is quite significant. Over 80 percent of the working women in rural areas are engaged in agriculture and allied activities, they usually perform drudgery prone activity and not get equal wages with male workers. The government is also laying stress on
empowering rural women by identifying alternate economic activities. Self-employment or small entrepreneurship is one of such area, in which empowerment of women is initiated by the government.

Due to globalization, technological transformation opened the door for the women new opportunities towards their work life. Now, women occupied in all the occupations and professions, which were occupied by men earlier. Hence, the women engaged as successful professionals as Medical Practitioners, Nurses, Teachers, Lawyers, Bankers, Lecturers, Librarians, Information Technologists, Engineers, etc. But, the women are not like men. Earlier there were the responsibility that the men have to lead the family and work outside for earning and women have to look after the household work. But now, the women also working outside like men and looking after the household work. In this way, now-a-days, women are playing a dual role in her office work and house work. Hence, there is role conflict of the working women between their office work and house/family work. Therefore, there is need to study the role and status of working women by studying her socio-economic life, political life, education, political life, professional life, life in work place, religious life, etc. Many of the studies were already undertaken to study the women employees in the organized sector and unorganized sector, but none of the studies were made on the women who are engaged in self-employment. In certain aspects, the work of self-employed women is different from working women in organized and unorganized sector. They have flexible timings on their own, no exploitation, or harassment at their workplace. The attitudes of self-employed women may be different, as they are both literates and illiterates. It is noted that their income through profit is also flexible, as they may have seasonal profits.
3.2. Self-Employment:

Self-employment in the context of development is presumed to be important for a number of reasons that have to do with poverty reduction and employment generation. The thrust on self-employment is often based on the supposition that it signifies micro entrepreneurship, which is superior to wage employment and could eventually grow into small or medium enterprise and thus entrepreneurship. In developed countries, the literature on self-employment is often related to entrepreneurship and risk taking and thus is viewed as a positive aspect of capitalist development (Bordia Das, 2003).

Martha Chen et al. (1999) used the term ‘home based workers’ for self-employed workers. The self-employed is also means entrepreneurship or small scale entrepreneurship. The term “home-based workers” refers to two types of workers who carry out remunerative work within their homes - dependent subcontract workers and independent own account workers - whereas the term “home workers” refers to the first category only (Fisseha, 1991). The self-employed or small entrepreneurs or home based workers include the home based small scale industries, street sellers, vegetable sellers, small traders, people engaged in handicrafts, etc.

The word ‘entrepreneur’ is derived from the French word ‘entreprendre’, it means ‘to undertake’ (Kent et al., 1982). Entrepreneurship is the process of creating something different by devoting the necessary time and effort, by assuming the accompanying financial, psychological and social risks and by receiving the resulting rewards of monetary and personal satisfaction (Hisrich and Bush, 1985). It denotes a dealer who buys a thing at a certain price and sells it at an uncertain price making a profit out of it (Mohiuddin, 1983). Vesper (1983) defines the overall field of entrepreneurship as the creation of new business ventures by individuals or small groups. The term entrepreneur is used to mean a person who undertakes to organize, own and run an enterprise. Schumpeter (1959) opines: “Entrepreneurship essentially consists in doing
things that are not generally done in the ordinary course of business routine; it is essentially a phenomenon that comes under the wide aspect of leadership”. To him, “the entrepreneur is the innovator who introduces something new into the economy”. A woman entrepreneur is deemed to be any woman who initiates business (trading and/or manufacturing) and becomes aware of success or failure in taking standard risk associated with investment with the hope of making profit. Any adult woman, who creates owns and runs enterprises are women entrepreneurs and the ventures the women undertake are women enterprises (Akhter, 2005).

According to the definition followed in the employment and unemployment survey of the National Sample Survey Organization (NSSO), self employed denotes “persons, who operate their own farm or non-farm enterprises or are engaged independently in a profession or trade on account or with one or few partners”. In the survey, self-employed persons are further categorized into three groups: Own Account Workers are the self-employed who operate their enterprises on their own account or with one or a few partners and run their enterprises without hiring any labour. However, they may have unpaid helpers to assist them in the activity of the enterprise. Employers work on their own account or with one or a few partners and by and large run their enterprise by hiring labour, but may also use unpaid help from family members. The third category are unpaid workers or helpers in household enterprise, who are mostly family members who keep themselves engaged in their household enterprises as assistants working full or part time and do not receive any regular salary or wages in return for the work performed. These workers could be engaged in either agricultural holding or family enterprise on an unpaid basis to produce products that are marketed or in the production of goods for household own consumption; including production of crops and livestock, basic food processing, gathering firewood and fetching water, making tools, utensils and clothes and construction of house (Neetha, 2010). The statistical estimates of all these categories in India are discussed as under.
Table No. 3.1. Paid and Unpaid Work in Self-employment in Rural Areas

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Workers</td>
<td>Proportion to Total Self-employed</td>
<td>No. of Workers</td>
</tr>
<tr>
<td>Own Account Workers</td>
<td>156573</td>
<td>25.51</td>
<td>150213</td>
</tr>
<tr>
<td>Employer</td>
<td>7488</td>
<td>1.22</td>
<td>4310</td>
</tr>
<tr>
<td>Worked as Helper in Household Enterprises (Unpaid Family Worker)</td>
<td>449771</td>
<td>73.28</td>
<td>435938</td>
</tr>
<tr>
<td>Total</td>
<td>613771</td>
<td>100</td>
<td>590462</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.

Following table also shows the paid and unpaid work in self-employment in urban areas as under.

Table No. 3.2. Paid and Unpaid Work in Self-employment in Urban Areas

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Workers</td>
<td>Proportion to Total Self-employed</td>
<td>No. of Workers</td>
</tr>
<tr>
<td>Own Account Workers</td>
<td>40678</td>
<td>51.61</td>
<td>44793</td>
</tr>
<tr>
<td>Employer</td>
<td>1551</td>
<td>1.97</td>
<td>1139</td>
</tr>
<tr>
<td>Worked as Helper in Household Enterprises (Unpaid Family Worker)</td>
<td>36588</td>
<td>46.42</td>
<td>39080</td>
</tr>
<tr>
<td>Total</td>
<td>78818</td>
<td>100</td>
<td>85012</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.
In India, self-employment has been a buzz word for almost two decades now, especially in the context of female employment. One of the major discourses during the period of liberalization has been directed at women as self-employed workers originating from the perception that beneficial effects of liberalization lay in expanding the relationship between women ‘entrepreneurs’ in the informal sector and wider markets. Accordingly, the importance and future possibilities of the sector have been among the highlights of many of the major policy documents on women during this period. Organization of micro-credit arrangements, formation of NGO-aided Self-Help Groups and so on constituted the agenda of the ‘catch all do all policy approach’ for lifting women out of poverty and to strive for their economic empowerment. Accordingly, the post-liberalization period saw a boom in programmes initiated under various Ministries towards promoting self-employment for women (Neetha, 2010).

In most of the developing countries, women are still struggling against many obstacles built into their social status. On the other hand, the proportion of educated and skilled women in total unemployment is increasing. These conditions are changing due to changing economic norms, modernization and technology up-gradation, development of trade and are leading them towards self-employment/entrepreneurship. Yet intensive efforts/ allocations are involved in developing the women of lower concentrate on traditional products like food and garments. Consequently, there is increase in the number of women in self-employment sector.

3.3. Women and Self-employment:

The emergence of self-employed women and their contribution to the national economy is quite visible in India. The number of self-employed women and women entrepreneurs has grown over a period of time, especially since 1990s. Women entrepreneurs need to be lauded for their increased
utilization of modem technology, increased investments, finding a niche in the
export market, creating a sizable employment for others and setting the trend
for other women entrepreneurs in the organized sector. While women
entrepreneurs have demonstrated their potential, the fact remains that they are
capable of contributing much more than what they already are. Self-employed
women need to be studied separately for two main reasons. The first reason is
that self-employed women have been recognized during the last decade as an
important untapped source of economic growth. Self-employed women create
new jobs for themselves and others and also by being different. They also
provide the society with different solutions to management, organization and
business problems as well as to the exploitation of entrepreneurial and
employment opportunities. The second reason is that the topic of women in
self-employment and entrepreneurship has been largely neglected both in
society in general and in the social sciences (Ravi, 2012). Not only have
women lower participation rates in entrepreneurship than men but they also
generally choose to start and manage firms in different industries than men tend
to do. Further, self-employment made women economically independent and
consequently, there is increase in their social status in the society.

It is emphasized that self-employment of women can help women’s
economic independence and improve their social status. The development of
self-employed women enables society to understand and appreciate their
abilities. It enhances their socio-economic status and leads to integration of
women in nation building and socio-economic development. Women’s
participation in income generating activities is believed to enhance their status
and decision making power. The economic contribution of women is related to
their status and role in the family and in the society. If a woman is
economically a parasite, she can never claim an equal status with man.
The problem of poverty cannot be tackled without providing opportunities of
productive employment to women.
With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. During the 1970s the decade of the International Women’s efforts to promote self-employment among women received greater attention from the government and private agencies. The new industrial policy of the Government of India has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures (Bose, 2006).

Women contribute a large share of what they earn to basic family maintenance than men. Increase in women’s income translates more directly into better child health, nutrition and family well being. Economic independence of women will lead to social change and prove a necessary weapon for them to fight discrimination. If women are to be economically empowered they are to be provided with alternative forms of informal credit, training, employment, management skills and social security. Of course, education based employment in organized sector is not possible for every women, but self-employment or home based entrepreneurship is more suitable for women.

A woman or a group of women who initiate, organize and operate a business enterprise may be called women entrepreneurs. The Government of India defines woman enterprise as “an enterprise owned and controlled by a woman having a minimum financial interests of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women” (Nasi and Khazi, 2007).

According to the Third All-India Census of Small Scale Industries conducted by SIDO in 2001-02, the number of women enterprises was 10,63,721 (10.11%). The number of enterprises actually managed by women was 9,95,141 (9.46%). Currently (2006-07) their estimated number is, 12.99 lakh women managed enterprises and 12.15 lakh actively women managed enterprises (Mathur, 2009).
Women need to be empowered to exercise their judgment. Only those who are empowered can create an enterprise. Women at present are gradually capturing the jobs and services, traditionally believed to be a man’s domain. Though women constitute half of India’s population, their participation in employment is negligible. In the case of rural women, the employments as well as self-employment are not up to the mark. Rural women lack the motivation to undertake any non-traditional economic activities. They are reared for the traditional roles of being a wife and a mother. Further, she totally lacks any skill and is entirely unfit and is not prepared mentally for anything else.

Entrepreneurship or Self-employment is not new to Indian women, a number of women have been engaged in home based small scale entrepreneurial activities like selling home-made food hems, selling home grown vegetables, feeding milk, making butter and ghee by maintaining one or more milk animals. Women are also engaged in goat rearing, poultry farming, money lending, pawn broking, selling textiles in the neighbourhood, etc. The money generated through such home based entrepreneurship helps to augment the family income in a modest way.

Women engaged in self-employment are mostly from lower or lower-middle class and hence, most of them do not have house of their own. They are living mostly in rural areas or slums in urban areas. The aspects of self-employment in which these women are engaged include preparation of fried and bakery items, confectionaries, weavers, tailors, potters, blacksmiths, vegetable sellers, small scale industries, home industries, etc. It is noted that even though they are also working like men, their social status is low and economic status is also low, due to lower income. Most of them are facing problems of finance, competition from others in business, limited income, loans borrowed, etc.
The literature published on self-employed in the context of India suggests self-employed workers mostly as disguised wage workers, working in the informal sector, rather than better off entrepreneurs (Breman, 1996; Papola, 1981). A very large component of self-employed workers has been a distinct feature of the female work force in India. ‘Shrama Shakti’, the report of the National Commission on Self-Employed Women and Women in the Informal Sector (Government of India, 1988) provides one of the earliest descriptions of self-employed women in the country. The report suggests that the self-employed are largely small producers and home based workers, who either supply their produce to middlemen through informal contractual arrangements and retailing establishments or have their own small vending businesses. The likelihood of women being self-employed has also been an area of research. The study by Khandekar (1992) finds that a greater percentage of women than men worked in the unprotected wage sector and a smaller percentage was self-employed compared to men. The study also found that migrants first entered in the unprotected wage sector before they moved to the protected wage sector or self-employment. The study finds the shift to self-employment as an upward shift from informal wage labour. However, empirical evidence on what self-employment really comprises and who constitutes for it is generally limited. Self-employed workers could belong to a range of heterogeneous occupations and thus, not all perspectives see them as positive risk-taking entrepreneurs (Neetha, 2010). It is not easy for the women to succeed in business. They, compared to men, face a number of difficulties and have to overcome a number of barriers, to become successful entrepreneurs. They have to deal with discrimination and withstand the skepticism of society, and also put in more effort than men to prove their credibility. Moreover, a large number of the qualified (engineering, managerial, etc.) women do not take up employment due to family pressures (Bais and Kukkudi, 2007). Marketing poses a major problem both regarding new material and finished goods. To cope with competition in the market, advertising and publicity of the product become indispensable, and that again involves heavy
funding. The small enterprises do not know anything about markets; they do not have R & D facilities, know-how for improving design and quality; nor do they know the technicalities of pricing, etc. It has been observed that most of the women entrepreneurs could not continue with their business or trade activity for the want of guidance on consumer demand and market mechanism (Anil Kumar, 2007).

Self-employed women or women entrepreneurs face several risks. Mostly, they are social and technological risks. They face social risk in going out of home and developing relationships related to a new activity. The risk also lies in the village communities and the caste perceptions towards the new activity. Risk is also inherent in dropping the old relationships of economic and social significance. In fact, women who work as labourers face new risks at the time of choosing self-employment. Women in rural areas also face technical risks such as lack of skill, knowledge and information to carry out any independent economic activity. Hence, entrepreneurship development among rural women should first prepare them through motivation training for entrepreneurship (Rajan and Gnana Soundari, 2007). Hence, training is essentially emphasized for the self-employed women. Following are general challenges and barriers faced by self-employed women to manage their enterprise:

1) Self-confidence:

One of the basic requirements for self-employed women is self-confidence. Though women are equally qualified as men, they suffer from certain disadvantages, i.e., lack of confidence in their own abilities and lack of society’s support Socio-economic and cultural inhibitions in our society are the biggest obstacles in women’s entrepreneurial development. A study conducted by NIESBUD (1986) had revealed that majority of the women (81%) had indicated problems in the area of managing the workers. Nearly 44 percent of the women felt that they had to fight harder in the entrepreneurial world.
2) Female Literacy Rate:

Low literacy rate has hampered women entrepreneurs in getting themselves adjusted to the technological developments, market trends and so on. Major hurdles in fast growth of women self-employment are lack of awareness and lack of education.

3) Social Barriers:

The traditional structure of the society does not permit unmarried girls especially from the rural areas to get into any kind of job or get themselves self-employed. Resistance, shyness, inhibition, conservatism are some of the cultural and social systems prevailing in the Indian society. It is also noted that women had lack of family support, which is a major discouraging factor.

4) Financial Resources:

Large investments become difficult for women. Lack of access to external funds due to their inability to provide the security is the biggest problem women entrepreneur face in our society. For women from upper middle class households finance might be easier to obtain, those in the lower strata need loans from banks, financial institutions, or community-based funds. Women find it easier to access funds from a community-run institution, as this also helps them network and get easier access to the market. The fact that most decision makers in the loan departments of the institutions are men does not help much. Financial support as well as financial viability, therefore, is the most important considerations for any business proposition (Kavitha and Ramachandran, 2009).

5) Proper Training:

Adequate training helps to acquire sufficient knowledge to face the problems in the business world. Though, many facilities are provided for training self-employed women, majority of them do not take seriously the training provided.
There are also other barriers such as, lack of information and experience, non-availability of raw material, lack of professional marketing expertise, discrimination against women in granting loans, lack of technical assistance and guidance and overall lack of awareness of the different types of facilities available to them are other hurdles faced by women. Banks and other financial institutions lack faith in women’s entrepreneurial abilities.

Self-employment has always predominated over wage employment in rural areas because of the dominance of peasant agriculture. Regular wage employment in rural areas is relatively insignificant and more so for women. Nevertheless, till 1999-2000, there was a consistent decline in the proportion of female self-employed persons in rural areas accompanied by an increasing share of casual labour. This generally reflected the process of small peasant families either supplementing cultivation with casual work or losing their land and becoming casual landless labour. Following table reveals the distribution of employment according to the nature in percentages.

**Table No. 3.3. Percentage Distribution of Employment by Status**

<table>
<thead>
<tr>
<th>Employment Status &amp; Year</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Self-employed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td>57.7</td>
<td>58.6</td>
<td>41.7</td>
</tr>
<tr>
<td>1999-2000</td>
<td>55.0</td>
<td>57.3</td>
<td>41.5</td>
</tr>
<tr>
<td>2004-05</td>
<td>58.1</td>
<td>63.7</td>
<td>44.8</td>
</tr>
<tr>
<td>Regular Workers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td>8.5</td>
<td>2.7</td>
<td>42.0</td>
</tr>
<tr>
<td>1999-2000</td>
<td>8.8</td>
<td>3.1</td>
<td>41.7</td>
</tr>
<tr>
<td>2004-05</td>
<td>9.0</td>
<td>3.7</td>
<td>40.6</td>
</tr>
<tr>
<td>Casual Workers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td>33.8</td>
<td>38.7</td>
<td>16.3</td>
</tr>
<tr>
<td>1999-2000</td>
<td>36.2</td>
<td>39.6</td>
<td>16.8</td>
</tr>
<tr>
<td>2004-05</td>
<td>32.9</td>
<td>32.6</td>
<td>14.6</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.

The above table revealed that there is increase in share of self-employment occurred between 1999-2000 and 2004-05. For the rural women, the share in self-employment rose dramatically from 57.3 percent to 63.7 percent. Although self-employed people are present across all sectors, the
proportions of self-employed do vary considerably across sectors. It constitutes a large section of women in all the major sectors except construction and community, social and personal services. The following table revealed the proportion of self-employed women to total women workers across various industrial categories.

Table No. 3.4. Proportion of Self-employed Women to Total Women Workers across various Industrial Categories

<table>
<thead>
<tr>
<th>Industrial Categories</th>
<th>Share of Self-employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry &amp; Fishing</td>
<td>55.44 (77.4)</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>53.34 (10.4)</td>
</tr>
<tr>
<td>Construction</td>
<td>17.65 (1.4)</td>
</tr>
<tr>
<td>Trade, Hotels &amp; Restaurants</td>
<td>81.38 (3.2)</td>
</tr>
<tr>
<td>Public Administration, Education, Health &amp; Others</td>
<td>30.36 (7.6)</td>
</tr>
<tr>
<td>Total</td>
<td>56.74 (100.0)</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.
Note: Figures in Parentheses are Share of the Sector in Total Female Employment

In terms of sectoral shares in female employment in rural and urban areas, agriculture occupies the largest proportion of self-employed in rural areas, while non-agricultural activities take the principal share in urban areas. This is revealed in the statistics on the self-employed women in agriculture and non-agriculture as under.

Table No. 3.5. Distribution of Self-Employed Women in Rural and Urban Areas across Agriculture and Non-Agriculture

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rural</td>
<td>Urban</td>
<td>Total</td>
</tr>
<tr>
<td>Agriculture</td>
<td>87.3</td>
<td>32.7</td>
<td>82.3</td>
</tr>
<tr>
<td>Non-Agriculture</td>
<td>12.5</td>
<td>67.4</td>
<td>17.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.
As discussed in the above Table No. 3.1 there are different types of workers in self-employment sector. The paid and unpaid women self-employed workers in major entrepreneurship are shown in the following table.

Table No. 3.6. Paid and Unpaid Women Self-employed Workers across Major Industrial Categories in Urban Areas

<table>
<thead>
<tr>
<th>Category of Self-employed</th>
<th>Agriculture</th>
<th>Manufacturing</th>
<th>Construction</th>
<th>Trade, Restaurants, Hotels, etc</th>
<th>Community, Social &amp; Personal Services</th>
<th>All Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(84.79)</td>
<td>(7.47)</td>
<td>(0.97)</td>
<td>(2.18)</td>
<td>(3.91)</td>
<td>(100.0)</td>
</tr>
<tr>
<td><strong>1993-94</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Account Worker</td>
<td>38.09</td>
<td>52.22</td>
<td>56.3</td>
<td>57.12</td>
<td>69.54</td>
<td>51.64</td>
</tr>
<tr>
<td>Employer</td>
<td>3.06</td>
<td>0.99</td>
<td>0</td>
<td>1.54</td>
<td>1.95</td>
<td>1.94</td>
</tr>
<tr>
<td>Unpaid Family Worker</td>
<td>58.85</td>
<td>46.78</td>
<td>43.7</td>
<td>41.34</td>
<td>28.5</td>
<td>46.42</td>
</tr>
<tr>
<td>Total</td>
<td>25752</td>
<td>24000</td>
<td>311</td>
<td>14587</td>
<td>14168</td>
<td>78818</td>
</tr>
<tr>
<td></td>
<td>(60.6)</td>
<td>(48.8)</td>
<td>(4.3)</td>
<td>(83.9)</td>
<td>(25.3)</td>
<td>(45.8)</td>
</tr>
<tr>
<td><strong>1999-00</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Account Worker</td>
<td>32.74</td>
<td>55.91</td>
<td>34.41</td>
<td>59.36</td>
<td>62.02</td>
<td>52.69</td>
</tr>
<tr>
<td>Employer</td>
<td>1.08</td>
<td>0.39</td>
<td>5.24</td>
<td>2.56</td>
<td>1.26</td>
<td>1.34</td>
</tr>
<tr>
<td>Unpaid Family Worker</td>
<td>66.18</td>
<td>43.71</td>
<td>60.35</td>
<td>38.07</td>
<td>36.71</td>
<td>45.97</td>
</tr>
<tr>
<td>Total</td>
<td>18300</td>
<td>28681</td>
<td>547</td>
<td>25148</td>
<td>12335</td>
<td>85012</td>
</tr>
<tr>
<td></td>
<td>(55.4)</td>
<td>(62.1)</td>
<td>(6.1)</td>
<td>(79.3)</td>
<td>(18.3)</td>
<td>(45.4)</td>
</tr>
<tr>
<td><strong>2004-05</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Account Worker</td>
<td>27.4</td>
<td>58.15</td>
<td>40.04</td>
<td>45.89</td>
<td>68.71</td>
<td>49.73</td>
</tr>
<tr>
<td>Employer</td>
<td>2.56</td>
<td>1.13</td>
<td>0</td>
<td>0.52</td>
<td>2.5</td>
<td>1.56</td>
</tr>
<tr>
<td>Unpaid Family Worker</td>
<td>70.04</td>
<td>40.71</td>
<td>59.96</td>
<td>53.59</td>
<td>28.78</td>
<td>48.71</td>
</tr>
<tr>
<td>Total</td>
<td>28629</td>
<td>47287</td>
<td>616</td>
<td>23601</td>
<td>17769</td>
<td>117902</td>
</tr>
<tr>
<td></td>
<td>(63.6)</td>
<td>(66.9)</td>
<td>(6.6)</td>
<td>(78.3)</td>
<td>(19.3)</td>
<td>(47.7)</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.

Note: Figures in Parentheses are percentage share to total women’s employment.

Women in different categories of self-employment are also playing significant role in rural areas. The statistics of the women in self-employment in paid and unpaid work is shown as under.
Table No. 3.7. Paid and Unpaid Women Self-employed Workers across Major Industrial Categories in Rural Areas

<table>
<thead>
<tr>
<th>Category of Self-employed</th>
<th>Agriculture (84.79)</th>
<th>Manufacturing (7.47)</th>
<th>Construction (0.97)</th>
<th>Trade, Restaurants, Hotels, etc (2.18)</th>
<th>Community, Social &amp; Personal Services (3.91)</th>
<th>All Workers (100.0)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993–94</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Account Worker</td>
<td>22.42</td>
<td>45.39</td>
<td>19.76</td>
<td>49.36</td>
<td>52.21</td>
<td>25.48</td>
</tr>
<tr>
<td>Employer</td>
<td>1.29</td>
<td>0.38</td>
<td>0.78</td>
<td>0.37</td>
<td>2.24</td>
<td>1.22</td>
</tr>
<tr>
<td>Unpaid Family Worker</td>
<td>76.29</td>
<td>54.23</td>
<td>79.46</td>
<td>50.28</td>
<td>45.54</td>
<td>73.3</td>
</tr>
<tr>
<td>Total</td>
<td>536182 (59.4)</td>
<td>43597 (56.2)</td>
<td>2598 (27.6)</td>
<td>17458 (79.4)</td>
<td>13997 (38.2)</td>
<td>613832 (58.5)</td>
</tr>
<tr>
<td>1999–00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Account Worker</td>
<td>22.45</td>
<td>46.13</td>
<td>19.81</td>
<td>44.49</td>
<td>44.05</td>
<td>25.44</td>
</tr>
<tr>
<td>Employer</td>
<td>0.78</td>
<td>0.22</td>
<td>0.76</td>
<td>0.14</td>
<td>1.42</td>
<td>0.73</td>
</tr>
<tr>
<td>Unpaid Family Worker</td>
<td>76.77</td>
<td>53.65</td>
<td>79.43</td>
<td>55.37</td>
<td>54.54</td>
<td>73.83</td>
</tr>
<tr>
<td>Total</td>
<td>511130 (58.1)</td>
<td>49140 (60.4)</td>
<td>2360 (20.8)</td>
<td>15949 (77.4)</td>
<td>11883 (31.2)</td>
<td>590462 (57.3)</td>
</tr>
<tr>
<td>2004–05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Account Worker</td>
<td>18.86</td>
<td>51.98</td>
<td>17.76</td>
<td>41.51</td>
<td>48.63</td>
<td>23.19</td>
</tr>
<tr>
<td>Employer</td>
<td>0.86</td>
<td>0.3</td>
<td>0.24</td>
<td>0.37</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Unpaid Family Worker</td>
<td>80.29</td>
<td>47.72</td>
<td>82.01</td>
<td>58.12</td>
<td>49.57</td>
<td>76.01</td>
</tr>
<tr>
<td>Total</td>
<td>674222 (65.2)</td>
<td>72824 (67.4)</td>
<td>3757 (20.2)</td>
<td>25531 (82.2)</td>
<td>14881 (29.2)</td>
<td>791215 (63.6)</td>
</tr>
</tbody>
</table>

Source: Unit Data, Employment and Unemployment Survey, NSSO.
Note: Figures in Parentheses are percentage share to total women’s employment.
Self-employed women have proved themselves very successful entrepreneurs by engaging in one or two income generating ventures within the confines of their homes. The opportunity for developing the home based small scale entrepreneurship has grown due to increased level of education among women. There is an urgent need to promote avenues for these women to take up entrepreneurship in the 21st century in order to exploit their talents which, otherwise, go waste. The following measures will help to develop entrepreneurship among women (Bais and Kukkudi, 2007).

- Motivation of women to become economically independent and take up the challenge of starting their own business.
- Inculcation of personality traits like determination and strong will power.
- Awareness and education about policy and programmes.
- Well equipped training and resource centres to meet the needs of women entrepreneurs.
- Complete family support.
- Involvement of all promotional agencies in providing support in the areas of infrastructure, finance, raw materials, marketing and human resource management.
- Access to saving and credit.

To boost their business, production and marketing, self-employed women need social skills. Social skills are an integral part of social interaction process. The entrepreneur uses this from a wide range of angles in all the stages of firm development, maintenance and performance. The skill sets are inevitable for all the entrepreneurial activities such as raising capital, generating enthusiasm and commitment in others (e.g., employees, partners, customers), communicating effectively with people from a wide range of backgrounds, selecting effective partners and employees, developing networks and relationships, establishing trust and legitimacy (Aldrich and Fiol, 1994), and negotiating with others over diverse issues (Baron and Markman, 2000).
Social skills are needed to develop entrepreneurial networks, and an entrepreneur’s social competence can never be neglected, whether they are built in or acquired. These aspects are always related to the success or failure of an entrepreneurial venture. Social competence has been found to be imperative in the early phase of venture creation when investors have to be persuaded to provide capital. It is also found that cooperation may be augmented when the entrepreneur and venture capitalist share a positive social or business relationship (Cable and Shane, 1997). Usually, an entrepreneur's self-presentation includes information about a new opportunity and effective presentation provides a signal to investors about his/her ability to successfully develop and manage a new venture (Feldman and March, 1981; Mason and Harrison, 2000). Developing social skills such as perception, impression management, persuasiveness, social adaptability, expressiveness, and emotional intelligence could yield large dividends in the capital market (Baron and Markman, 2003). Totally, social competence helps to expand networks, build business relationships and alliances, and provide competitive advantages through privileged information. It may be found that ideal entrepreneur-venture capitalists’ relationship rests on the entrepreneur who can personally impresses the venture capitalist (MacMillan et al., 1985). It is also interesting to note that the inter-personal style and skills of the entrepreneur make the difference in this relationship (Hisrich and Jancowicz, 1990). Likewise, creating a negative impression has shown to fall short in selling the business opportunity to investors, and curb investment potential (Mason and Harrison, 2000).

3.4. Entrepreneurship Development and Training:

Entrepreneurship Development Programmes (EDPs) are defined as those programmes which (a) create awareness of entrepreneurship; (b) provide career orientation in enterprise; (c) lead to the creation of new enterprises through the training of potential entrepreneurs; (d) Promote Self-employment; (e) train existing entrepreneurs for business survival and growth; and (f) stimulate entrepreneurial values in the community. EDP was first introduced in 1970 in
Gujarat arid was sponsored by the Gujarat Industrial Investment Corporation (GIIC). The EDP was based on McClellard’s Kakinada experiments, where businessmen provided with motivation training later on improved their performance (Shettigar and Jayasheela, 2012).

The EDPs are designed as human resources development tool to help a person in strengthening his/her entrepreneurial motive and acquiring skills and capabilities necessary for playing his/her entrepreneurial role effectively. The idea behind EDPs is to fill the information gap that may exist in financial, technical and managerial aspects by identifying and developing new entrepreneurship and occupational groups. Thus, the concept of entrepreneurship development through training has become a handy tool to achieve multiple objectives. The objectives of EDPs as visualized by Joshi (1985) and Oza (1988) are: (i) to foster entrepreneurial growth in the country particularly in the small sector and to secure wider dispersal of entrepreneurship (ii) Optimum use of scientific and technical power; (iii) development of backward regions and expansion of non-farming activities in rural areas and improving the economic status of socially disadvantaged groups like rural poor, tribal and women; (iv) generation of employment opportunities; and (v) widening the industrial base through setting up small and medium scale industries.

The Government and financial institutions began to consider entrepreneurship development in the country through training programmes. It was the Gujarat Industrial Investment Corporation (GIIC), who, for the first time, started a three month training programme on entrepreneurship development in 1970. This programme was designed to unleash the talent of potential entrepreneurs and some selected entrepreneurs. Special emphasis was given to three aspects: (1) establishment of a small scale enterprise, (2) its management, and (3) to earn profits out of it. By the latter half of 1970s the news of GIICs EDP spread to other parts of the country also. As a result, SIET and Small Industry Development Organization (SIDO) through Small Industry
Service Institutes (SISI) and Industrial Development Bank of India (IDBI) through Technical Consultancy Organizations (TCOs) started organizing EDPs. The encouraging results of these efforts culminated in the establishment of ‘Centre for Entrepreneurship Development (CED), Ahmedabad in 1979. The CED was the first centre of its kind wholly committed to the cause of entrepreneurship development. Inspired and influenced by the success of CED, Ahmedabad, the national level financial institutions such as IDBI, IFCI, ICICI and SBI with active support from the Gujarat Government sponsored a ‘Nation Resource Organization’, called Entrepreneurship Development Institute of India (EDI), Ahmedabad in 1983. This institute was entrusted with the responsibility of extension and institutionalization of entrepreneurship development activities in the country which the Institute has been discharging successfully. Almost at the same time as the establishment of EDI in 1983, the Government of India established ‘National Institute for Entrepreneurship and Small Business Development’ (NIESBUD) to coordinate entrepreneurship development activities in the country. In the course of time, some state governments with support from national level financial institutions established State level Centre for Entrepreneurship Development (CEDs) or Institutes of Entrepreneurship Development (IEDs). By now, twelve states, viz., Bihar, Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Tamil Nadu and Uttar Pradesh have established a CEDs or IED. EDPs in these states were being conducted by the TCOs before the establishment of CEDs or IEDs. According to the study by NIESBUD, some 686 organizations are involved in conducting EDPs in the country which have imparted training to thousands of people through hundreds of EDPs. Today, EDP has emerged as a nation-wide campaign in India (Khanka, 2005).

Need For EDP Training:

Training is considered a necessity to achieve effective and reasonably good performance/ results in any skill based area of activity. The objective of any entrepreneurial training is to develop potential entrepreneurs, enabling and
equipping them to establish and successfully manage their own enterprises and finally to achieve healthy growth. Previously, most of the activities undertaken for entrepreneurial development were directed towards physical and financial facilities only. This was due to the belief that there was an automatic flow of entrepreneurs, if such activities are created. The financial and physical facilities are not necessarily the crucial inputs in the entrepreneurship development, but skills of different types play a very crucial role in visualizing and managing the venture. In other words, the characteristic of an entrepreneur become the sheet anchor on which the enterprise is to be built. The importance of the personality lies in the fact that it is the man, who has to have the will to grow necessary motivation to start and run the enterprise and strength to face difficulties related to building up and growth of enterprise. It is he who has to exhibit the necessary entrepreneurial motivation. It is in this context that the need for training through entrepreneurship development programmes becomes necessary.

The EDP consists of three distinct phases of pre-training, training and post-training or follow-up. The duration of an EDP may vary from two weeks to three months. The EDP is characterized by an emphasis on operational rather than academic training and flexible designing of training programmes to meet the specific needs of the participants. The programme directly ties its training to setting up of enterprises and tailors its techniques and strategies to the socio-economic and cultural constraints in which it operates.

**Institutional Arrangements for EDPs:**

Under the initiative of the government efforts have been made to create a new class of entrepreneurs, who are expected to take up enterprise development and generate employment for themselves and others. The strategy adopted to achieve this objective has been to encourage people to establish - their units in small-scale sector. Basically, this strategy is adopted with the objectives of achieving socio-economic equality and self-reliance of the Indian
masses. The entrepreneurial development strategy has been implemented through three-tier system consisting of (i) National Level Institutions; (ii) State Level Institutions; and (iii) District Level Institutions along with several Non-Governmental Organizations (NGOs) such as Rural Development and Self-Employment Training Institute (RUDSETI), National Alliance of young Entrepreneurs (NAYE), World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies. Self Employed women Association (SEWA) of Ahmedabad, Association of women Entrepreneurs of Karnataka (AWAKE), and Asian Centre for Entrepreneurial Initiatives (AGENT).

**Rural Development and Self-Employment Training Institute:**

Rural Development Self-Employment Training Institute (RUDSETI) was set up in 1982 with the joint efforts of Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank and Canara Bank as the sponsors under the visionary leadership of Dr. D. Veerendra Heggade, Dharmadhikari of Dharmasthala. The first branch of Rural Development and Self Employment Training Institute (RUDSETI) was established at Ujire in Dakshina Kannada District of Karnataka State in 1982. At present there are 24 RUDSETIs spread over 14 states. Resounding success of the first branch of the institute encouraged them to establish additional such branches throughout the country and it has today become a replicable model for the benefit of the unemployed youth across the country. RUDSETI’s core offering is its free, unique and intensive short term residential self-employment training programmes with free food and accommodation.

The RUDSETIs have been launched with the aim to identify, motivate, orient, train and counsel the less educated youth to take up various self-employment ventures. While doing so, the stress is on the region specific training needs and every effort is made to meet them. These institutes provide an innovative institutional framework for channelizing youth power into wealth...
creation and empowering them to participate in and contribute to the process of economic development and also benefit from it.

**Selection of Candidates for Training:**

The selection of candidates for training is done through a systematic process. The assessment of application form is the first tool in selection of the potential candidate. The application form is designed in such a way that complete information is available on the candidate’s personal background, general information, his role and responsibility in the family, basis for the selection of the activity, his investment capability etc. Candidates are selected through a thorough analysis based on these parameters. Such processes are supplemented by personal interviews and some simple skill tests. Written test may also be held if the applicants are in large number.

If all the conditions for selections are fulfilled, preference may be given to applications sponsored by Bank branches as financial assistance is a possibility. As far as possible interviews for selection have to be conducted as per the protocol envisaged in Focused Behavioural Event Interview (FBEI) method or modified FBEI developed by Entrepreneurship Development Institute of India (EDII).

**3.5. Social Welfare Schemes for Self-employed Women in India:**

Following are few social welfare schemes formulated for the self-employment of the women in particular and self-employment in general.

1. **Swarnajayanti Gram Swarojgar Yojana (SGSY):**

SGSY has been in operation since 1st April 1999. It is a holistic programme covering all aspects of self-employment for rural BPL families. Its main objective is to bring rural BPL families above the poverty line by ensuring appreciable increase in income on a sustainable basis through creation of income generating assets.
SGSY is a major on-going scheme to bring the assisted rural poor families (Swarozgaris) above the poverty line by providing them income generating assets through a mix of bank credit and government subsidy. The scheme involves organization of the poor into Self-Help Groups (SHGs) and building their capacities through social mobilization, training and skill development, selection of key activities, planning of activity clusters, creation of infrastructure, technological and marketing support, etc. The scheme is implemented through District Rural Development Agencies (DRDAs) with active involvement of Panchayati Raj Institutions (PRIs), banks, line departments of the state governments and non-government organizations (NGOs).

SGSY is a credit-linked programme where credit is the key component and subsidy is the enabling element. Besides giving loan to the Swarozgaris, the banks play a key role at every stage of implementation of the scheme. Banks are involved in the selection of Swarozgaris, identification of key activities, planning of preparation of the projects, infrastructure, planning, capacity building, pre-credit activities and post credit monitoring. Banks can also act as a facilitator SHG-promoting institution and help in the formation and development of the SHGs. Subsidy under the SGSY to individual Swarozgaris is uniform a 30 per cent of the project cost, subject to a maximum of Rs.7,500. In case of SCs/STs and disabled persons, the subsidy is 50 per cent of the project cost, subject to a maximum of Rs. 10,000. For groups of Swarozgaris (SHGs), the subsidy is 50 per cent of the project cost, subject to per capita subsidy of Rs. 10,000 not exceeding of Rs.1.25 lakh, for the group, whichever is less. There is no monetary limit on subsidy for irrigation projects, subsidy is back-ended. Special safeguards have been provided to vulnerable sections by way of reserving 50 per cent benefits for SCs/STs, 40 percent for women, 15 per cent for minorities and 3 percent for disabled persons (Chatterjee et al., 2011).
SGSY also has the provision for taking up special projects in the area where it is felt that BPL families are required to be brought above the poverty line in a time-bound manner. Further, these projects are implemented with a view to providing a base for different models of generation of self-employment and enhancing the income generation capacity of the rural poor. The projects are designed in such a way that their conceptual consistency, social and economic potential, bankability, technology marketability, etc., are provided and they can be replicated under normal SGSY or by people themselves through their own initiative; 15 percent of the funds under SGSY are kept aside for these special projects. Under SGSY, marketing of the SHG products is also taken care of. Regular Business Melas (trade fairs) are organized for this purpose. There are also permanent facilities for display and sale of products of the rural artisans and handicrafts at different metropolitan and major cities in India.

2. Prime Minister Rozgar Yojana (PMRY):

The PMRY scheme was launched in 1993 all over the country as a centrally sponsored scheme on the auspicious day of 2nd October, the birth anniversary of Mahatma Gandhi.

The main objective of the scheme was to provide easy subsidized financial assistance to educated unemployed youth for starting their own enterprises in manufacturing, business, service and trade sectors. The scheme also seeks to associate reputed non-governmental organizations in its implementation, especially in the selection and training of entrepreneurs, and preparation of project profiles. The scheme intended to cover urban areas only during 1993-94 and whole of the country from 1994-95 onwards.

The eligibility to avail the benefits under this scheme revealed that, for all educated unemployed in the age group of 18-40 years, with a 10 year relaxation for SC/ST, Ex-servicemen, the physically handicapped, and women.
Preference is given to weaker sections, including women. The scheme provides 22.5 per cent reservation for SC/ST and 27 per cent for other backward classes (OBCs).

The activities covered all economically viable activities including agriculture and allied activities, but excluding direct agricultural operations like raising crops, purchasing of fertilizers, manures, etc. The available loan is Rs. 1.00 lakh for business sector, Rs.2.00 lakh for other activities, and is of composite nature. If two or more eligible persons join together in partnership, projects up to Rs. 10.00 lakh are covered. The entrepreneur’s contribution varies from 5 per cent to 16.25 per cent of the project cost, making the total of the subsidy and the margin money equal to 20 per cent of the project cost. For refund of this loan, the normal bank rate of interest shall be charged. Repayment schedule may range from 3 to 7 years after an initial moratorium as may be prescribed.

The District Industries Centres (DICs) and the Directorate of Industries are mainly be responsible for the implementation of the scheme along with banks. Overwhelmed with the response and ever-increasing need, the Government has decided to make PMRY a permanent scheme and framed modalities and guidelines, applicable to all districts in the in the country for its successful implementation and to fulfill the purpose for which it has been designed.

3. Nehru Rozgar Yojana (NRY):

In response to the challenge posed by Urban Poverty, the Nehru Rozgar Yojana was launched by the Ministry in October, 1989. It was recast in March, 1990 and accordingly the guidelines were suitably revised. The Yojana consisted of three schemes: (i) The Scheme of Urban Micro Enterprises (SUME) (ii) the Scheme of Urban Wage Employment (SUWE) and (iii) the Scheme of Housing & Shelter Upgradation (SHASU). The entire expenditure on the Yojana is shared on 60:40 basis between the Central Government and
the State Governments with effect from VIII Plan. The Yojana has been wound up and replaced by Swarna Jayanti Shahari Rozgar Yojana w.e.f. 1.12.97.

4. Swarna Jayanti Shahari Rozgar Yojana (SJSRY):

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) has been launched as a replacement for Nehru Rozgar Yojana (NRY), Urban. Basic Services for the Poor (UBSP) and Prime Minister’s Integrated Urban Poverty Eradication Programme (PMI-UPEP) on 1.12.97. The SJSRY seeks to provide gainful employment to the urban unemployed or under employed poor through encouraging the setting up of self-employment ventures or provision of wage employment. The Swarna Jayanti Shahari Rozgar Yojana will be funded on a 75:25 basis between the Centre and the States. The Scheme consists of two special schemes, namely -
(a) The Urban Self Employment Programme (USEP)
(b) The Urban Wage Employment Programme (UWEP).

The Swarna Jayanti Shahari Rozgar Yojana rests on a foundation of community empowerment. This programme relies on establishing and promoting community organizations and structures to provide supporting and facilitating mechanism for local development. Towards this end community organizations like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs) and Community Development Societies (CDSs) be set up in the target areas based on the UBSP pattern. The CDSs shall be the focal point for purposes of identification of beneficiaries, preparation of application, monitoring of recovery and generally providing whatever other support is necessary to the programme. The CDSs will also identify viable projects suitable for that particular area. The CDSs, being a federation of different community based organizations, shall be the nodal agency for this programme. It is expected that they will lay emphasis on providing the entire gamut of social sector inputs to their areas including, but not limited to, health, welfare,
education, etc. through establishing convergence between schemes being implemented by different line departments within their jurisdiction.

(1) **The Urban Self-Employment Programme (USEP):**

This programme has three distinct parts:-

(i) Assistance to individual urban poor beneficiaries for setting up gainful self employment ventures. (ii) Assistance to groups of urban poor women for setting up gainful self-employment ventures. This sub-scheme may be called “The Scheme for Development of Women and Children in the Urban Areas (DWCUA)” (iii) Training of beneficiaries, potential beneficiaries and other persons associated with the urban employment programme for upgradation and acquisition of vocational and entrepreneurial skills.

The coverage of the scheme revealed that (i) The programme will be applicable to all urban towns in India. (ii) The programme will be implemented on a whole town basis with special emphasis on urban poor clusters.

The target group of the scheme includes (i) The programme shall target the urban poor, defined as those living below the urban poverty line, as defined from time to time. (ii) Special attention will be given to women, persons belonging to Scheduled Castes/Tribes, disabled persons and other such categories as may be indicated by the Government from time to time. The percentage of women beneficiaries under this programme shall not be less than 30%. (iii) Educational Qualification: There will be no minimum educational qualification for beneficiaries under this programme. However, to avoid an overlap with the PMRY scheme, for the self-employment component, this scheme shall not apply to beneficiaries educated beyond the IX standard.
Components of the Scheme:

(i) Self-employment through setting up Microenterprises and Skill Development:

This programme encourages under-employed and unemployed urban youth to set-up small enterprises relating to servicing, petty business and manufacturing, for which there is a lot of potential in urban areas. Local skills and local crafts are encouraged for this purpose.

(ii) Development of Women and Children in Urban Areas (DWCUA):

This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures in a group as opposed to individual effort. Groups of urban poor women shall take-up an economic activity suited to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy shall strive to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self-employment.

The DWCUA group society shall be entitled to a subsidy of Rs. 1,25,000 or 50% of the cost of project whichever is less. Where the DWCUA group sets itself up as a Thrift and Credit society, in addition to its other entrepreneurial activity, the group/Thrift and Credit, society, shall also be entitled to a lump sum grant of Rs. 25,000 as revolving fund at the rate of Rs. 1000 maximum per member.

States may utilize upto 2% of their allocation for activities under the Information, Education and Communication (IEC) component. Once again, care shall be taken by the State to ensure that full use is made of the material made available by the Department of UEPA and the recognized national institution in this regard.
(2) The Urban Wage Employment Programme (UWEP):

This programme shall seek to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilizing their labour for construction of socially and economically useful public assets. This programme shall, apply to urban local bodies, the population of which was less than 5 lakhs as per the 1991 Census. The material labour ratio for works under this programme shall be maintained at 60:40. The prevailing minimum wage rate, as notified from time to time for each area, shall be paid to beneficiaries under this programme.

Community Development Societies (CDSs) shall survey and draw-up a list of available basic minimum services in their areas. Missing basic minimum services shall be first identified other requirements of physical infrastructure shall be listed thereafter. The term “basic minimum services” above shall carry the same connotation as is carried under the scheme of EIUS. The CDSs shall prioritize the above services into two lists “A” and “B” this prioritization shall be final and not subject to change and modification by any other agency. List A will be the order of priority for the missing minimum services whereas List B shall be the order of priority for other required infrastructure. These lists along with the remarks of the CDSs with respect to where such services should be located etc. shall be forwarded to the Town Poverty Eradication Cell at the beginning of the year. The final sanction shall be accorded by the DUDA or the ULB, whosoever is empowered in this behalf by the State Government.

At the community level a Community Organizer shall be appointed for about 2000 identified families. Such Community Organizer should as far as practicable be a woman. She should be a full time functionary either recruited, or taken on deputation from some Government department, or from the ULB, or employed on a contract basis. The Community Organizer’s responsibility will include facilitating and promoting voluntarism and organizing community
structures groups; Guiding and assisting the community in need assessment and formulating plans; Working with the community to implement and monitor and programme; Liaise with the sectoral departments to establish initial contacts with the community; Facilitating community skill enhancement through interactive experiences; Organizing community level training and information sharing.

5. Integrated Rural Development Programme (IRDP):

Various kinds of agencies are carrying on the task of providing rural employment. They include, Employment Guarantee Schemes, Food for Work Programme, Small Farmers Development Agency, Marginal Farmers and Agricultural Labourers, Drought Prone Areas Development Programme, Desert Development Programme, Command Area Development Programme, etc. The Sixth Plan (1980-85) proposed that such multiplicity of programmes for the rural poor operated through a multiplicity of agencies should be ended and replaced by one single integrated programme operative throughout the country. This programme was named the Integrated Rural Development Programme (IRDP), which was initiated on 2nd October 1980 in all the 5011 blocks in India. The IRDP aims at providing self employment opportunities to the rural poor through assistance in the form of subsidy and bank credit to enable them acquire productive assets and appropriate skills to cross the poverty line.

The Integrated Rural Development Programme (IRDP) is a rural development program of the Government of India launched in Financial Year 1978 and extended throughout India by 1980. It is a self-employment program intended to raise the income-generation capacity of target groups among the poor. The target group consists largely of small and marginal farmers, agricultural labourers and rural artisans living below the poverty line. The pattern of subsidy is 25 per cent for small farmers, 33-1/3 per cent for marginal farmers, agricultural labourers and rural artisans and 50 per cent for Scheduled Castes/Scheduled Tribes families and physically handicapped
persons. Within the target group, there is an assured coverage of 50 percent for Scheduled Castes/Scheduled Tribes, 40 percent for women and 3 percent for the physically handicapped. Priority in assistance is also given to the families belonging to the assignees of ceiling surplus land, Green Card Holders covered under the Family Welfare Programme and freed bonded labourers.

IRDP is a major self-employment programme for Poverty Alleviation. The objective of IRDP is to provide suitable income generating assets through a mix of subsidy and credit to Below poverty Line families with a view to bring them above the Poverty Line. A family with an annual income of Rs. 20,000/- and below per annum is considered to be below the poverty line based on the 1998 below Poverty Line Census. The aim is to raise recipients above the poverty line by providing substantial opportunities for self-employment. During the 7th five year plan, the total expenditure under the program was Rs. 33.2 million, and Rs. 53.7 million of term credit was mobilized. Some 13 million new families participated, bringing total coverage under the program to more than 18 million families.

The objective of IRDP is to enable identified rural poor families to cross the poverty line by providing productive assets and inputs to the target groups. The assets which could be in primary, secondary or tertiary sector are provided through financial assistance in the form of subsidy by the government and term credit advanced by financial institutions. The program is implemented in all the blocks in the country as a centrally sponsored scheme funded on 50:50 basis by the Centre and State. The Scheme is merged with Swarnajayanti Gram Swarozgar Yojana since 1st April 1999.

6. Training for Rural Youth for Self-Employment (TRYSEM):

TRYSEM aimed at providing basic technical and entrepreneurial skill to the rural poor in the age group of 18-35 years enable them take up income generating activities (self/wage employment). It had been laid down that the
coverage of youth from SC/ST communities should be at least 50% of rural youth trained. Out of the total beneficiaries, at least 50% should be women. The scheme had been merged into Swarnajayanti Gram Swarojgar Yojana (SGSY) with IRDP, DWCRA etc. from April, 1999.

7. Jawahar Rozgar Yojana (JRY):

By merging the two erstwhile wage employment programme – National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) the Jawahar Rozgar Yojana (JRY) was started with effect from April, 1, 1989 on 80:20 cost sharing basis between the centre and the States. The main objective of the yojana was additional gainful employment for the unemployed and under-employed persons in rural areas. The other objective was the creation of sustained employment by strengthening rural economic infrastructure and assets in favour of rural poor for their direct and continuing benefits. Though the people below the poverty line were the target group for employment, the preference was to be given to the Scheduled Castes, Scheduled Tribes and freed bonded labourers. Thirty percent of the employment opportunities were to be reserved for women in rural areas. Gram Panchayats were to be involved in the planning and implementation of the programme.

8. Development of Women and Children in Rural Areas (DWRCA):

DWRCA is a sub-scheme of IRDP and was started in 1982-83 on a pilot basis in 50 districts but has now been extended to all districts of the country. The basic objective of the programme is to provide income generating skills and activities to poor women in rural areas, thereby improving their social economic status.

9. Karnataka Mahila Abhivrudhi Yojane (KMARY):

Karnataka has been the first states in the country to introduce a scheme of inter-sectoral allocations for women. The strategy of the scheme is to earmark
1/3rd of resources for women in individual beneficiary oriented schemes and labour intensive schemes of the various Departments of the Government. The Department of Women and Child Development launched Karnataka Mahila Abhivrdhi Yojane during 1995-96 to ensure gender equality and to integrate women in the mainstream of development. It was a landmark Government Order as it was for the first time that a conscious and positive attempt was made by Government to address gender issues.

The KMAY Cell was started in the Directorate from 3-5-2003 with a view to monitor the scheme for inter-sectoral allocation of funds for women namely Karnataka Mahila Abhivrudhi Yojane to ensure gender equality and to integrate women in the mainstream of development. It is a land mark policy decision of the Karnataka Government as it was for the first time a conscious and positive attempt was made by Government to address gender issues. The strategy of the scheme is to earmark one third of resources for women in individual beneficiary oriented schemes and labour intensive schemes of various departments of Government.

During the year 2011-12, total 25 departments have identified 254 schemes. Out of total outlay of Rs. 5747.24 crores, 1/3rd allocation for women is Rs. 2564.73 crores, of which an amount of Rs. 2865.78 crores was incurred up to March 2012. During the year 2012-13, 25 departments have identified 230 schemes. Out of total outlay of Rs. 10221.21 crores, 1/3rd allocation for women is Rs. 3789.98 crores, of which an amount of Rs. 2737.36 crores was incurred up to the end of December 2012.

10. Streeshakti Programme:

Project Stree Shakti is an attempt of the Government of N.C.T. of Delhi to empower women, especially those belonging to the economically weaker section of the society. This project is launched in Karnataka by Shri. S.M. Krishna, Former Chief Minister of Karnataka in 2001. It is an integrated
capacity building project through ‘Partnership’ with NGOs to strengthen the ability of women to participate equally in the mainstream of society. The project aimed mainly on the improvement of the women’s health, education and income generation of the rural women through the development of Self-Help Groups.
3.6. References:


