



“ज्ञान, विज्ञान आणि सुसंस्कार यांसाठी शिक्षणप्रसार”

-शिक्षणमहर्षी डॉ. बापूजी साळुंखे



Shri Swami Vivekanand Shikshan Sanstha, Kolhapur's

Smt. Akkatai Ramgonda Patil Kanya Mahavidyalaya, Ichalkaranji

Reaccredited by NAAC with 'B+' CGPA (2.57)

**One Day Interdisciplinary National Seminar On
Women Empowerment Schemes in 21st Century**

**Organized by Departments of Social Science
& Sponsored by ICSSR New Delhi**

Saturday, 9th December, 2023

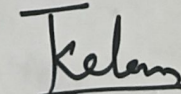


CERTIFICATE

*This is to certify that Prof./Dr./Shri/Smt. Swati A. Gavade
of Kisanveer Mahavidyalaya, Nai
has actively participated as a Faculty / Research Scholar/ Resource Person/ Chairperson in the **One Day
Interdisciplinary National Seminar on “Women Empowerment Schemes in 21st Century”** organized by
Departments of Social Science on Saturday, 9th December, 2023. He / She has published /presented the research
paper entitled Women Entrepreneurs Scheme in Industry Sector*


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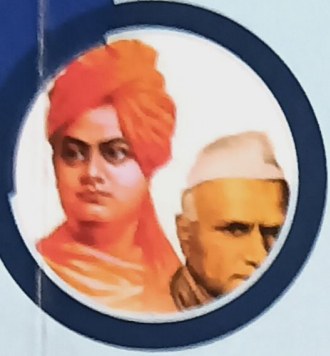

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**SMT. AKKATAI RAMGONDA PATIL
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ICHALKARANJI**

**INDIAN COUNCIL OF SOCIAL SCIENCE
RESEARCH (ICSSR)**

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ONE DAY NATIONAL SEMINAR

**ON
WOMEN EMPOWERMENT
SCHEMES IN 21st
CENTURY**



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Chief - Editor
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Women Entrepreneurs Scheme in Industry Sector

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Abstract:-

Women are pivotal for achieving sustainable development, contributing to economic, environmental, demographic, and social transformations. Despite their critical role, women encounter challenges in health, education, access to credit, and societal empowerment. Empowerment is essential for individual well-being, community productivity, and overall economic success. Although legal provisions in India grant women equal status, empowerment remains crucial for societal advancement. The government has implemented numerous programs and schemes, declaring 2001 as the 'Year of Women Empowerment.' The success of democracy relies on the inclusive participation of both genders. To attain economic and social development, fostering women's participation in entrepreneurship is vital. The research article focuses on the Entrepreneurship Development Scheme in Maharashtra and the efforts of the Maharashtra Small Enterprise Development Corporation to empower women entrepreneurs.

Keywords: Women Empowerment
Entrepreneur Sustainable Development
Government Maharashtra

Introduction

Economic and social development of any country depends on entrepreneurship. Entrepreneurship in India today is an

essential pillar to build a self-reliant India. The element of entrepreneurship has been rooted in India since ancient times. Currently, the country is moving towards creating a bright future with the help of entrepreneurship. Government of India is implementing many schemes for entrepreneurship development in India. Women's entrepreneurship and women's economic participation are important for the development and prosperity of the country. Recognizing this, the government has ensured that all kinds of policy initiatives will provide equal opportunities to women to develop the country. The government is trying to bring women to the forefront of Indian entrepreneurship by providing loans, market connections and training. The micro, small and medium enterprise sector is providing many opportunities to empower women by promoting entrepreneurship among women. So that women will play an important role in the process of economic and social development through employment generation and equal distribution of income.

Women Entrepreneurs

- 1) Women entrepreneur policy defines women entrepreneur as 'a group of women entrepreneurs who have provided 100% financial support to the project and employed at least 50% women employees' will be considered as women entrepreneurs.
- 2) Who owns the industry and in which at least 50 percent of the capital should be owned by women. The industry should be run by women. Also, 50 percent of workers in the industry should be women.

Overview of Women Entrepreneurship-

These research articles have taken information from secondary sources. The information has been compiled and presented on the basis of this source.

1) According to the Register General of India, India's participation rate of women as entrepreneurs is 25%. This is one of the lowest rates in the world.

2) 1.7. About 18.37% of the total micro, small and medium enterprises registered on the Enterprise Registration Portal from 2020 to 27.1.2023 are owned by women. Also, the share of women in employment in micro, small and medium enterprises registered sector units is 24.49%.

3) The Khadi and Village Industries Commission has provided employment to 3.99 lakh women artisans (80%) out of a total of 4.97 lakh artisans in the country under its Khadi program. The Micro and Small Enterprises Order 2012 (as amended in 2018) Public Procurement Policy mandates that 3% of the total annual procurement by CPSEs by Central Ministries/Departments should be procured from women-led micro and small enterprises.

4) Mizoram, Orissa, Karnataka, Goa Lakshadweep, Kerala, Tamil Nadu, Pondicherry have a significant share of women in employment.

5) According to a report, reasons for women's low participation in the industry are lack of safe and quality childcare, unavailability of credit, low education

6) According to a research it has been found that women are more in demand in the labor market in advanced and industrial sectors. Because women have the physical and mental strength to work hard for long periods of time as well as stability and consistency, women are in high demand in the labor market.

7) Pattern of industries is dominated by small size units. Because there is lack of raw material, entrepreneurial ability, capital required for big industries. Economic factors like other factors are necessary for the growth of industries. For this purpose, various corporations, financial institutions have been established through the state government, banks to meet the financial needs of the industries to promote the industries. Through

this, various schemes are being implemented for the unemployed, artisans, women, various castes and tribes in the society and many programs, motivational and awareness camps are being organized for the development of entrepreneurs.

8) According to the Maharashtra Development Report, the structural change of industrialization of Maharashtra has been analyzed as per the share of industrial sector in the economy is increasing. From the overall data, it is concluded that the share of industrial sector in the economy is increasing more than the agricultural sector and the share of service sector is increasing more than the industrial sector.

India has the largest population in the world. Although women have qualities of consistency, stability, efficiency, their participation in industries is low. Also in some states the share of women in jobs is higher. Also, if we consider the migration of women, according to a report, the rate of migration of women is more than that of men. Migrating for reasons of industry, education, livelihood and self- respect. From this it can be said that women are also migrating for education and industry. Empowerment of women is the need of the hour as if efforts are made by the government to increase the entrepreneurial capacity among women; their participation in the economic productivity of the country will automatically increase. For this, various departments, corporations, banks of the central and state governments are implementing various schemes for the development of women entrepreneurship. Although the Central and State Governments as well as other departments are implementing schemes for women empowerment, it is necessary to create awareness among women in this regard. And for this also efforts should be made by the government.

Major Government Schemes for Women Entrepreneurship Development -

increasing presence of women-owned enterprises is driving business and economic growth in the country. Also the participation of women is creating employment opportunities. It is also playing an important role in the society by influencing the demographic changes and inspiring the next generation. Startup India is implementing various initiatives and schemes for balanced development of the country and promoting sustainable development of women entrepreneurs. These schemes are being implemented with the aim of creating an empowered network community and activating partnerships among various stakeholders in startups to promote women entrepreneurship and strengthen women entrepreneurship in India through central and state governments as well as banks. These include Mahila Samridhi Yojana, Business Related Entrepreneurship Support and Development, Employment Program for Women, Women Entrepreneurship Platform (WEP), Mudra Yojana for Women / Mahila Utyadhi Yojana, Stand-Up India, Scheme for Leadership Development of Minority Women, Mahila Shakti Kendra, Nari Shakti Awards, Women Scientific Scheme, Regional Technology Entrepreneurship Center for Micro and Small Enterprises, Credit Guarantee Scheme, Self Employment Loan Scheme are some of the main schemes being implemented.

Apart from this, banks in the country are also implementing some schemes for women. Dena Shakti Yojana, Stree Shakti Package, Send Kalyani Yojana are the major schemes for women entrepreneurs. For the development of women entrepreneurship in micro, medium and small scale enterprises as well as the government has launched financial incentive schemes to support and facilitate businesses. Apart from this, the government has started Scheduled Castes and Scheduled Tribes Centre. Women

entrepreneurs are being given training in various fields under this centre. Also, assistance are being provided along with grants to start new small scale industries in rural areas. The government is offering attractive incentives to women entrepreneurs to support their businesses and facilitate financing. Following are some of these major women entrepreneur schemes.

1) Pradhan Mantri Mudra Yojana-

Under this scheme of the central government, women entrepreneurs can get loans ranging from Rs 50,000 to Rs 10 lakh with easy repayment terms. It is administered by the Micro Units Development and Refinance Agency (MUDRA) and provides loans to enterprises in the manufacturing, trading and service sectors.

2) Pradhan Mantri Rojgar Yojana-

Women entrepreneurs can expand their business by getting financial assistance under this scheme. Women in all industries, new businesses and services will benefit from this program. The program mainly focuses on empowering women to become financially independent by providing loans. Agriculture is included in this system. Which includes all business options. The most important feature of this scheme is that it offers 15% discount on the project cost.

3) Business Related Entrepreneurship Assistance and Development Scheme-

The program seeks to empower women by providing funding for activities, providing specialized training and counseling, and gathering information on related needs. The scheme allows the government to subsidize up to 30% of the total project cost as determined by the financial institution. The remaining 70% will be financed by these institutions.

4) Annapurna Yojana-

Many women are excellent cooks and can earn money by starting a catering business. This Government of India program for women entrepreneurs aims to help women

who want to start a catering business. Under the Annapurna Yojana, women can take a loan of up to Rs 50,000. The repayment period of this loan is 36 months.

5) Industrial Scheme-

This plan is ideal for women who want to start their own business but don't know where to start. The scheme is designed for women from families earning Rs 1.5 lakh per annum without any discrimination against widows, poor or disabled women. This plan comes with a low interest rate of Rs. Provides cash up to 3 lakhs. The aim is to help women become self-reliant by creating their own industries, especially in economically underdeveloped countries. Women can do business with loan subsidy

6) St. Kalyani Scheme-

This scheme will be very beneficial for women working in industry. This program is for those women. Those who want to start a small business. Central Bank of India is credited with launching this scheme known as Saint Kalyani Scheme. Other women benefiting from the program work in agriculture or retail. Apart from this scheme no collateral or guarantor is required, Kalyani Yojana business loan interest rate is determined according to the market conditions.

A special scheme to promote women entrepreneurs in Maharashtra

The structural change of industrialization of Maharashtra is analyzed. Accordingly the share of service sector is increasing more than primary and secondary sector and the share of secondary sector is increasing more than primary sector. Micro, small and medium industries are the real strength of Maharashtra. Because Maharashtra has become a favorable location for setting up industries and businesses. Various goods are produced in the industrial sector. The growth of the economy depends on the efficient creation of the industrial sector. The position of micro, small and medium enterprises in the

economy of Maharashtra is very important. Considering the importance of these industries, the state governments have adopted a policy of providing support, concessions and incentives to the industries. The role of the government is important for the survival of these industries and the development of the economy. The Government of India has revised the classification criteria of Micro, Small and Medium Enterprises from 2020 to enhance the competitiveness of Micro, Small and Medium Enterprises.

1) Maharashtra State innovation institute-

Maharashtra is the first state in the country to have a policy for women entrepreneurs. Maharashtra State has established Maharashtra State innovation institute to encourage women entrepreneurs. The organization has set up a Women Entrepreneurship Cell to support women-led startups. By December 2022, 120 women entrepreneurs have been trained in hard and soft entrepreneurship skills by this chamber.

2) State Cabinet approves industrial Policy for Women 14 December 2017 Entrepreneurship to promote women entrepreneurship.

(3) Chief Minister Women Empowerment Mission has been implemented in the state from October 2, 2023 to October 1, 2024.

4) Women Entrepreneurship Development Programd

Women Entrepreneurs Scheme in industry Sector

5) Collective incentive Scheme was launched in 2019. Additional incentive grants are being provided for women entrepreneurs. Under this scheme, till March 2022, an incentive grant of Rs. 56.13 crore has been distributed among 176 industrial units.

6) Special Group incentive Scheme for Bharatratna Babasaheb Ambedkar (Scheduled Castes and Scheduled Tribes) Entrepreneurs:

The scheme has been launched by the industries Department to make entrepreneurs

from socially weaker Scheduled Castes and Scheduled Tribes self-reliant and financially independent. This scheme is helping to bring this sector into the mainstream of industrial development.

7) Entrepreneurship Development Training Program (Scheme under District Level Scheme): Entrepreneurship Development Training Program is an infrastructure program to develop micro, small and medium enterprises and thereby generate employment opportunities. Under the Directorate of industries, District industries Centres, in collaboration with MSED and MITCON, are implementing Entrepreneurship Development Training Programs, Residential Entrepreneurship Development Training Programs and Higher Level Entrepreneurship Development Training PrograSmt.

8) Schemes of Maharashtra Small industries Development Corporation-

Maharashtra is an industrial hub contributing greatly to the Indian economy. The Directorate of industries has created various state level corporations for the overall development of industries in the state of Maharashtra. The **Objectives:** of the industry are achieved through the coordination of this corporation. Maharashtra industrial Development Corporation (MIDC). Maharashtra Small industries Development Corporation (MSSIDC), Maharashtra Khadi and Village industries Corporation (MKVIC) are functioning under the Directorate Maharashtra Small industries Development Corporation popularly known as MSSIDC was established on 19 October 1962 with the objective of giving new direction and strength to the development of small scale industries. The main objective of this corporation is to assist, advise, finance, protect and promote the interests of small scale industries. This corporation helps approximately 70000 small scale industrial units in the state. Making raw materials available to small scale entrepreneurs The objective of this corporation is to help small

scale enterprises in procurement and distribution of raw materials as well as marketing. Efforts to facilitate the growth of complementary industries import and export Assisting SSI a conducive environment for handicraft skill development.

Helping artisans Quality of manufactured goods. Testing and quality control Conducting entrepreneurship development and training camps, exhibitions, workshops, seminars Providing information in various formats useful for small scale industries Its major functions include imparting technical and managerial training. The following customer friendly schemes are implemented through this corporation Other important functions of the Corporation include marketing assistance, raw material and merchandise warehousing services, handicrafts development, coal allocation scheme, exhibition allocation scheme, organizing exhibitions. Paithani Weaving Training institute is one of these important works. Scheduled castes and scheduled tribes and below poverty line women are mainly selected for this training. Wood carving training is provided to provide employment to the youth.

Conclusion :

Even though the central and state governments are implementing different schemes, policies and programs for women entrepreneurship, there is a need to create awareness among women in this regard. The plans need to reach women and be implemented effectively. Economic and sustainable development in India can be achieved through women's participation in industries.

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