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**SMT. AKKATAI RAMGONDA PATIL  
KANYA MAHAVIDYALAYA,  
ICHALKARANJI**

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

**SPONSORED  
ONE DAY NATIONAL SEMINAR**

**ON  
WOMEN EMPOWERMENT  
SCHEMES IN 21<sup>st</sup>  
CENTURY**



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# Government Schemes for Developing Women Entrepreneurship

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## **Abstract:**

Women are growing in the field of entrepreneurship and developing the field in dynamic terms. Women can turn things their way when they wish to and it has been noted that they have been very consistent with progress. Women who wish to earn on their own and be businesswomen are encouraged in today's day and age because of the progress their gender has made in the field.

For these women owners of MSMEs, there are certain women loan schemes being provided by the government and public institutions throughout the country that have lucrative offers to encourage these companies and make it easier for them to get loans. There are certain age barriers, loan limits, and conditions that come with these loans. This research paper tries to overlook some top schemes for women enterprises. As well as discuss about Challenges Faced by Women Entrepreneurs in India.

**Keywords:** Entrepreneurship Lucrative profitable MSME Micro Enterprises

## **Introduction:**

The Indian government has launched several empowering loan schemes to promote women entrepreneurship, aligning with the United Nations' goals for gender equality and economic empowerment. These initiatives aim to provide financial support and foster self-reliance among women entrepreneurs across various sectors. Here is an overview of some key government loan schemes designed

to uplift and strengthen women led businesses:

1. **Annapurna Scheme:** Targeted at women in the food catering industry, Supports smallscale businesses for purchasing equipment and setting up operations. Loan limit: Rs. 50,000.

2. **Bharatiya Mahila Bank Business Loan:** A comprehensive banking scheme for women entrepreneurs. Envisions economic empowerment by providing substantial loans. Loan limit: Rs. 20 Crores.

3. **Mudra Yojana Scheme:** Government initiative promoting women's financial independence. Offers business loans with Mudra cards for withdrawal. Loan limit: Up to Rs. 10 Lakhs under various plans (Shishu, Kishor, Tarun).

4. **Orient Mahila Vikas Yojana Scheme:** For women with 51% share capital in proprietary concerns. No collateral security required; offers a concession on interest rates. Repayment period: Up to 7 years; loan limit: Rs. 25 Lakhs.

5. **Dena Shakti Scheme:** Limited to women in agriculture, retail, manufacturing, and small enterprises. Maximum loan limit: Rs. 20 Lakhs as per RBI sector wise ceilings.

6. **Pradhan Mantri Rozgar Yojana (PMRY):** Focuses on skill based self-employment for women entrepreneurs. Subsidy up to 15% of the project cost, with a ceiling of Rs. 12,500 per borrower.

7. **Udyogini Scheme:** Encourages self-reliance and economic empowerment for women with a family income below Rs. 40,000. Focus on trade and service sectors. loan cap: Rs. 1 Lakh.



**8. Cent Kalyani Scheme:** Designed for women entrepreneurs starting or expanding businesses. Collateral free loans with zero processing fees. Loan limit: Rs. 100 Lakh.

**9. Mahila Udyam Nidhi Scheme:** Aims to bridge equity gaps and promote MSMEs. Supports small sector investments with a 10 year repayment period. Loan limit: Rs. 10 Lakhs.

These government initiatives play a crucial role in fostering women's economic independence and contributing to overall socioeconomic development.

### **Challenges Faced by Women Entrepreneurs in India**

Indian women have made significant strides in the business world, constituting approximately 14% of the total industry with over 8.05 million women entrepreneurs. Despite this progress, persistent challenges hinder the growth of women led businesses. Here are key issues and guidance to address them:

**1. Lack of Finance:** Women entrepreneurs face obstacles in accessing finance due to a lack of assets for collateral and perceived lower creditworthiness.

**2. Lack of Education:** Lower female literacy rates limit business management knowledge, hindering successful entrepreneurship.

**3. Low Risk Taking Abilities:** Societal expectations steer women toward safer, stable jobs, impacting their risk taking abilities as entrepreneurs.

**4. Family Responsibilities:** Balancing family and career creates a significant challenge, often leading to discouragement and a preference for 9to5 jobs.

**5. Poor Networking Skills:** Women may struggle with networking, impeding business growth and partnership opportunities.

**6. Security and Safety Issues:** Safety concerns, especially for those working long hours or travelling extensively, can deter women from entrepreneurship.

While the government works on improving safety measures, women entrepreneurs can explore collaborative workspaces and virtual networking to enhance security. Navigating these challenges requires a concerted effort from both societal and governmental entities to create an environment conducive to the success of women entrepreneurs in India.

- Explore government women's loan schemes like Beti Bachao Beti Padhao Yojana and Mahila Shakti Kendra to overcome financial constraints.
- Leverage government initiatives such as Beti Bachao Beti Padhao Yojana and Mahila EHaat to promote women's education and skill development.
- Encourage a shift in societal attitudes, emphasizing the value of entrepreneurship and supporting women in pursuing independent ventures.
- Advocate for a more supportive environment, encouraging shared responsibilities within families and workplaces to enable women to focus on their careers.
- Provide training and mentorship programs to enhance networking skills, enabling women entrepreneurs to build valuable connections.

### **Conclusion:**

in conclusion, women entrepreneurs encounter formidable challenges globally, including those outlined above. Nevertheless, numerous inspirational women have defied

these obstacles, establishing themselves in a traditionally male-dominated industry. Success in entrepreneurship demands the right mindset, a clear vision, and unwavering determination to overcome each hurdle.

The Indian government actively champions women's empowerment by offering support in various forms, from financial aid to educational initiatives. Staying informed about the latest women's loan schemes for entrepreneurs in the country is crucial, enabling women to fully leverage available benefits. Wishing aspiring women entrepreneurs the best of luck on their journey to success.

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