

CHAPTER – 6

GOVERNMENT SCHEMES AND ITS IMPACT ON WOMEN ENTREPRENEURSHIP

FOURTH OBJECTIVE: To study the impact of government policies and programmes for development of women entrepreneurship;

6.1: Introduction of government policies and schemes

The government of India bears a huge responsibility to bring all the downtrodden, poor and neglected sections of the society to the social / societal mainstream. The government's responsibility towards the socio-economic development aspect of women needs a special and high dimension attention. The strategy of the Government to promote self-employment for women through entrepreneurship encompass: improving skills; providing basic infrastructure; creating synergies between the industries; giving importance to the marketing; using information and communication technologies for building micro enterprises; etc. (Mondal & Ray,2009). In India, the ratio of educated and skilled women in the total unemployment count is also gradually snowballing. Therefore, it is essential to expand self-employment opportunities for the income generation. To develop formation of indigenous women's ventures, various development programmes and policies are needed and in this case government of India has taken various measures. To develop indigenous venture, product selection, market information, motivation, competency, project formulation and training in business management etc. are required. These programmes are known as Women Entrepreneurial Development Programme (WEDP). The WEDP in India aims at training the first-generation women entrepreneurs, basically on non-traditional sector and encourages the exploration of new sources of entrepreneurship.

Ashappa C., Henaman Thappa, B. Sedamkar (2011) reveals that various government policies, assistance and programmes related to self-employment for the person concerned about providing direct and indirect employment opportunities to several

others, particularly those in the rural areas of the country are preferred.

The study of Gaikward and Tripathi (1970) was to examine the pre-requisites for the successful entrepreneurship. They revealed that all the entrepreneurs selected for the study had certain basic characters of drive of initiative, and of the habit of hard work. However, they did not have enough technical knowledge or awareness about the policies of the government. The investigators found out that the unawareness and deficiency of adequate funds are acting as the inhibiting factors in the development process of industrial entrepreneurship in the rural areas. P. Bhatia (2012) reveals that Khadi and Village industry plays a vital role in the development of the economy of the country, especially, for the small-scale industries. It has a great contribution to the national income and provides huge employment opportunities to the large number of the rural economy.

This chapter examines the incentives given to women entrepreneurs through different policies and programmes, especially to micro and small enterprises (MSEs), known earlier as the small-scale industries (SSI), its impact on the development of entrepreneurship among women. The policies and schemes are discussed under central Government policy, state Government policy and policy for North Eastern Region.

In post-independence, the government of India decided to bring about a social change based on:

- (1) constitutional and legal reforms
- (2) planned development based on mixed economy, and
- (3) state support to social welfare activities

These three policies mentioned above are expected to create a democratic and prosperous society, and collectively, these three steps have their impacts on the position of women in India.

The constitution of India has laid emphasis on the equal rights of men and women - gender parity. It gives importance on the participation of men and women for the nation's development so that no discrimination can create a bottleneck be it based on religion, caste, sex, race, or anything else. People of India are guaranteed with social, economic, and political justice, equality of status and opportunities by the

Constitution. The first Prime Minister of India, Jawaharlal Nehru (affectionately known as Chachaji) had emphasized on the welfare of children, women, and tribal community. For this, framing five-year plan was a significant initial step in the matter. The Planning Commission (1950) had stressed on three areas in which they had paid special attention towards the development of the women. These three areas are education, health and social welfare.

The First Five Year Plan (1951-56) took welfare measures for the benefit of women. And, the Central Social Welfare Board (CSWB) was established to deal with the problem of women. The CSWB recognized and realized the necessity for organising women into a collective group(s) like Mahila Mandal or Women's club as an attempt towards community development.

The Second Five Year Plan (1956-61) focussed on the exhaustive agricultural development; however, the welfare approach towards women's issues was determined recognizing women as workers. Further, the protection against injuries at work, maternity benefits and crèches for their children.

The Third Five Year Plan (1961-66) realized the importance of education for women, which has been a major welfare strategy for them. This plan spends a great deal of finances on social welfare services and condensed courses of education. With regards to wealth, maternal and child welfare programmes were proclaimed in terms of maternal and child welfare, nutrition, health education, and family planning.

The Fourth Five Year Plan (1969-74) emphasized on continuous support for women education and the basic policy was to promote women's welfare as the base of operation.

The Fifth Five Year Plan (1974-78) laid stress upon the requirement of training for women with respect to income generating activities, and their protection, while recommending a strategic program of functional literacy to equip women with skills and knowledge to perform the functions as good housewives. The Fifth Five Year Plan was happened to be during the decade of International Women's decade and the submission of the Report of the Committee on the status of Women in India (CSWI) 'Towards Equality'. The CSWI had comprehensively examined the rights and status

of women in the context of mutable social and economic conditions; and the problems relating to the advancement of women. The National Plan of Action (1976) providing the guidelines based on “United Nations” World Plan of Action for Women came into force.

The Sixth Five Year Plan (1980-85) stressed upon the need of economic independence, educational advancements and access to health care and family planning as essential keys for the upliftment of women. The strategy was a three-fold approach: education, employment and health. In 1982-83, Norwegian Agency for Development (NORAD) provided support for training, skill development and promotion of self – dependence through the generation of income in non-traditional activities. Till 1997, 1.40 lakh women have been benefited through these 887 projects. Seventh Five Year Plan (1985-90) sought to generate awareness among women about their rights and privileges. The long-term objectives of development programmes in the seventh Plan were to raise women’s economic and social status and in the efforts of bringing them into the mainstream of national development and recognized the importance of women in contributing to the various socio-economic political and cultural activities. The Seventh Plan emphasised on the prerequisite to open new avenues of work for women and perceive them as crucial resource for the development of the country. Under this plan, a new scheme ‘Women’s Development Corporation’(1997-98) has been taken up for promoting employment generating activities by supporting schemes from women’s group and women from poorer sections of society. The Government of India introduced a new concept named “Integration of Women in development” with following suggestions:

A Specific target group was suggested to devise and diversify vocational training facilities for women to suit their needs and skills, arranging training facilities for all the major development programmes of the country, so as to treat women as a specific group, developing new equipment to increase women’s efficiency and productivity through appropriate technologies, equipment and practices, efforts must be made, marketing assistance for marketing the products produced by the women entrepreneurs, it was suggested to provide the required assistance, Decision making

process was suggested to involve the women in decision making process,

The Eighth Five Year Plan (1992-97) emphasised on extending the reach of services to women both qualitatively and quantitatively. Panchayati Raj institutions are involved in the designing and implementation of women's programmes. The approach of the Eighth Five Year Plan made a shift from the development to empowerment of women. Government introduced special programmes to increase employment and income generating activities for women in rural areas. These are:

Prime Minister Rojgar Yojana (PMRY) and Entrepreneurship Development Programmes (EDPs) were introduced to develop and provide support to the entrepreneurial qualities among rural women. To train women farmers having small and marginal holdings in agriculture and allied activities, a new scheme named "Women in agriculture" was introduced.

KVIC took special measures in remote areas to generate more employment opportunities. Women Co-operative schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture, etc. with full financial support from the Government. Several other schemes like Integrated Rural Development Programme (IRDP), Training of rural Youth for Self-employment (TRYSEM), etc. were started to alleviate poverty and 30% to 40% reservation is provided to women under these schemes.

¹Formation of Self-Help Groups: In 1992, Self-Help Group programme was officially launched (1st April 1999) as a flagship programme by the National Bank for Agriculture & Rural Development (NABARD) and aptly supported by the Reserve Bank of India. Self-Help Groups are viable organized set ups to disburse micro-credit to the rural women and encourages them for proceeding activities entrepreneurial activities. SHGs and micro-credit and the solution to speed up the social-economic development of poor women. NABARD has been working as a catalyst in promotion and linking more and more SHGs to the banking system. Since the inception of the programme of SGSY, 22.52 lakh SHGs have been formed covering 66.97 lakh Swarojgaris. These include 35.54 lakh members of the SHGs and 31.43 lakh individual swarojgaris who have been assisted with a total investment of Rs.

14403.73crore. Out of total swarojgaries assisted, SCs/STs were 45.54 percent and women 47.85percent. During 2006-07, central allocation in this scheme was Rs.1200 crore. NABARD provides following types of assistance to Self-Help Groups (SHGs) for development of entrepreneurial talent among women especially in rural areas.

Assistance to Rural Women in Non-Farm Development (ARWIND): To promote economic development of rural women through gainful employment, NABARD has introduced an exclusive scheme ARWIND. It is a single window scheme to take care of credit and promotional needs of groups of rural women in non-farm development either for own activity or group activity. This scheme envisages an umbrella support for the NGOs and other promotional agencies that are working (preferably) towards the upliftment of the status of the women. The scheme has credit component extended through banking channels and grant component is provided by NABARD directly to the sponsoring agency.

²Assistance for Marketing of Non-farm Product of Rural Women: Generally, women entrepreneurs face problems with the marketing of their products. To encourage women entrepreneurs, NABARD is implementing a scheme titled as, “Assistance for Marketing of Non-farm Product of Rural Women” to provide credit and promotional exposure to agencies engaged in providing services for the marketing of goods produced by rural women. The scheme encompasses promotional grants and revolving funds-assistance to the organizations of women/NGOs/development agencies for providing marketing skills, capacity building, quality control, equipment, advertising, sales outlets, mobile van, etc. Besides, 100 percent refinance exposure to the bank for on-lending. Rastriya Mahila Kosh: In 1993, Rastriya Mahila Kosh was set up to grant micro credit

¹National Portal Content Management Team, Reviewed on: 18-02-2011

²Kumar, Pankaj & P.N. Sharma, “Development of Women Entrepreneurs in India”, bk.chap.3. p.38-40

to the poor women at reasonable rates of interest and with a very low transaction costs and simple procedures. A micro-finance development fund has constituted in NABARD, which would be utilized for scaling up of the SHG linkage programme and supporting other micro-credit initiatives. Special emphasis is given for building the capacities of the poor with an emphasis on vulnerable sections, including women schedule caste and schedule tribes. The Ninth Five Year Plan (1997-2002) emphasised on the empowerment of women and people's participation in planning and implementation of strategies. This plan/ goal is to make an attempt to bring in women's issues within the policy-making sphere. Government has introduced following schemes for promoting women entrepreneurship. The future of small industries depends upon women entrepreneurs.

Tread Related Entrepreneurship Assistance and Development (TREAD):

Government implements a Scheme, namely "Tread Related Entrepreneurship Assistance and Development (TREAD)", it was established in 1998 with an objective to generate self-employment for 45,000 women in urban and rural areas. This scheme gives importance on economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three components of the scheme. GOI grants up to 30 percent of the total project cost to the Non-Government Organisations (NGOs) for promoting entrepreneurship among women. The remaining 70 percent of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. GOI grant up to Rs. 1 Lakh per programme for training institutions/ NGOs for imparting training to the women entrepreneurs, subject to these institutions/ NGOs bring their share to the extent of minimum 25 percent of GOI grant and 10 percent in case of NER. Need based GOI grants up to Rs. 5 Lakh to National Entrepreneurship Development Institutions and any other institutions of repute for undertaking field surveys, research studies, evaluation studies designing of training modules etc.

This scheme envisages that Women Associations/ NGOs/ SHGs should come up with

composite bankable proposals for a group of women entrepreneurs and submit it to the office of the DC (MSME) for further forwarding it to the Banks for their appraisal. Bank examines the proposal and issues approval; 30 percent of the loan amount is sanctioned as grant and made available to the bank by office of DC (MSME) for further disbursement to NGOs. DC (MSME) has formulated a scheme for women entrepreneurs to encourage Small & Micro manufacturing units owned by women and register in DI/DIC in their efforts to tap and develop overseas markets; to increase participation of representatives of small/ micro manufacturing enterprises under MSME stall at International Trade Fairs/Exhibitions, to enhance export from such units. Under this scheme, the participation of women entrepreneurs in 25 international exhibitions is envisaged during the 11th Plan (2007-2012). With a view to encourage women entrepreneurs to participate in the International Exhibitions under MDA scheme it has been decided to:

- a) provide rent free space (6/9 Sq Mts) in the exhibitions
- b) reimburse 100% economy class air fare for one representative

The overall ceiling shall however be Rs. 1.25 lac.

State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These are:

- Mahila Udyami Nidhi (MUN):

This scheme is operated through the State Financial Corporation and State Industrial Development Corporation for providing equity type of assistance to the women entrepreneurs for helping them in setting up new industrial projects in the small sector. Capital assistance in the form soft loan is provided to meet the gap in the equity after taking the promoter's contribution to the project into account, which is subject to a maximum of 25 percent of the project cost with a ceiling of Rs.2.5 Lakh per project promoter's maximum contribution under the scheme is 10 percent of the project cost.

- Refinance Scheme for Women Entrepreneurs:

The main objectives of this scheme are: (i) providing training and extension service

support to women entrepreneurs through comprehensive package suiting their skills and socio-economic state, and (ii) extending financial assistance on liberal terms to enable them to set up industrial unit the small-scale sector. Under this scheme, refinance assistance is provided to primary lending institution (state level financial institution and bank) against their financial assistance to women entrepreneurs for setting up industrial unit the small-scale sector.

- Mahila Vikas Nidhi:

It grants loan to women to start their ventures in the field like spinning, weaving, knitting, embroidery products, block printing, handlooms, handicrafts, bamboo products, etc. SIDBI has developed this fund for entrepreneurial development of women especially in rural areas.

- Assistance to Association of Women Entrepreneurs:

Financial support is extended by SIDBI on selective basis to the association of women entrepreneurs for conducting Buyers-Seller-Meet, Seminar, and Exhibition, etc.

Tenth Five Year Plan (2002-07) aimed at empowering women through translating the National Policy for Empowerment of Women (2001) into action and ensuring 'survival' protection and development of children through rights-based approach. This plan gave emphasis mainly to ensure requisite access of women to information, resources and services, and gender equality goals.

The Eleventh Five Year Plan (2007-12) approach aimed at raising the sex ratio for the age group 0-6 to 935 by 2011-12 and to 950 by 2016-17. Further, this plan intends to ensure 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children. As far as the development of women is concerned, there have been various shifts in the policies of the government for the last sixty years from the concept of 'welfare' till the 70's to development' in the 80's and now to 'empowerment' in the 90's. A number of Non-Governmental Organisation (NGOs) is also working to improve the lot of women in the country. Employment, credit facilities, training, awareness generation, income generating activities, etc. have been

the major interventions for improving the position of women. The need of the hour is economic independence for women.

The Twelve Five Year Plan (2012-17), Working Group (WG) on the 'Women's Agency and Empowerment' builds on the view that development is a process of expanding freedoms equally for all individuals, and considers gender equality as a core development goal in itself. This plan recognises that economic independence is the key to improving the position of women within the family and in the society. The focus of the Twelve Five Year Plan would be on enhancing the employability of women through skill development programmes. Efforts are made to link skill development programmes to NSDP to ensure relevance and enhance employability. Entrepreneurship development would also be included as an integral part of the skill training.

³Women entrepreneurship development programmes

- Consortium of Women entrepreneurs in India:

It provides a platform to assist the women entrepreneurs to develop new creative and innovative techniques of production, finance and marketing. There are different bodies such as NGOs, Voluntary organizations, Self-Help Groups (SHGs), institutions and individual enterprises from rural and urban areas which collectively help the women entrepreneurs in their activities.

- Training Programme: For self-employment of women following training schemes are introduced by Government.
- Support for Training and Employment Programme of Women (STEP):

The prime objective of this programme is to elevate the income of rural women by improving their skills in the traditional areas, like dairy development, sericulture, handloom, animal husbandry and social forestry. Since the beginning of this (in 1987) about 3.32 lakh women have been benefited through 61 projects as at the end of March 2000.

- Small Industries Service Institutes (SISIs): The SISIs provide services such as technical consultancy, training, testing marketing, economic information service including common facility service and advisory service. Necessary

assistance is being given to all women entrepreneurs who are interested in starting Small Scale Industries (SSI). This institute is the principal technical and business consultants to the SSIs and they have done credible work in the development of SSIs. The Institute is placing great emphasis for creating entrepreneurs in the weaker section and the women of our country.

- National Small Industries Corporation (NSIC) Ltd.: NSIC was established in 1955 by the Government of India to promote aid and foster the growth of small-scale industries in the country through a blend of promotional and commercial activities. The corporation provides industrial finance by way of supply of machines on hire purchases to small industrial unit all over the country. Presently, in India, under its marketing Assistance Programmes, the Corporation envisages not only large markets for the products of small-scale industries, but also ensure availability of certain scarce indigenous as well as important raw materials and inculcation of quality control consciousness. The NSIC through its network of SISI and Branch Institute and Extension centres has been motivating women entrepreneurs to take up small industries of their own. Technical assistance and guidance are being provided to them on type of products and activities which could be taken up by them for gainful employment.

- Norwegian Agency for Development (NORAD) provides assistance for training and skill development, apart from providing assistance for the promotion of self-dependent through the generation of income for women in non-traditional business. Since the inception of this programme (1982-83) till December 1997, 1.40 lakh women have been benefited through 887 projects.

- Entrepreneurship Development Institute (EDI):

Established in May 1983 in Ahmadabad by All India Financial Institution, Industrial Development Bank of India (IDBI), Industrial Credit and Investment Corporation of

India (ICICI), Industrial Finance Corporation of India (IFCI) and State Bank of India (SBI), EDI

conducts result-oriented Entrepreneur Development Programmes. Women are treated as a special target group of entrepreneurial by EDI. EDI is the 1st of its kind in Asia.

- National Alliance of Young Entrepreneurs (NAYE):

NAYE, a national organization of young entrepreneurs of the country, which looks after

the interests of women entrepreneurs, in addition to looking into the interest of young entrepreneurs.

- District Industrial Centres (DICs):

It was established on 1st May 1978 as a centrally-sponsored scheme to assist tiny, cottage and village industries in the country to generate larger employment opportunities in the rural and backward areas. DIC programme was aimed at providing all the services and support required by village and small entrepreneurs under a single roof. Assistance to women entrepreneurs given under the “District Rural Development Agency”, “Self-Employment for Educated Unemployed Youth” (SEEVY), “Mahila Gramodyog Scheme” are monitored by DIC. Central government shares its expenditure with state government on 50:50.

Industrial Finance Corporation of India (IFCI) Interest Subsidy Scheme:

It has introduced a Scheme of Interest Subsidy for women entrepreneurs and the objective is to provide incentives to the women having acumen and entrepreneurial traits to contribute their small amount in the industrial development of the country so that the scopes of self-development and self-employment are created for them. All the industrial projects whether in rural, cottage, tiny, small medium sector, if set up by

³Planning Commission of India. Five Year Plans. New Delhi (2002)

women entrepreneurs, on their own, with minimum financial stake of 51% in the unit, will be covered under the scheme. Moreover, some other important schemes for development of women entrepreneurship are - Annapurna scheme, Dena Shakti Scheme, Stree Shakti Package, Cent Kalyani Scheme, Lead Bank's Scheme, Mahila Udyami Nidhi Scheme, etc.

- **Mudra Yojana Scheme for women:**

This scheme has been launched by the Govt. of India for individual women wanting to start small new enterprises and businesses like beauty parlours, tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per three schemes –1. Shishu– loan amount is limited to ₹50,000 and can be availed by those businesses that are in their initial stages. 2. Kishor – loan amount ranges between ₹50,000 and ₹5 lakhs and can be availed by those who have a well-established enterprise. 3. Tarun – loan amount is ₹10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion. If the loan is granted, a Mudra card will be given to entrepreneur who functions the same way as a credit card however the funds available are limited to 10% of the loan amount granted to an individual.

Table-6.1 Targets and achievements of MUDRA from 1st April 2015 to 31st March 2018

| Year | Targets | Achievements |
|-------------|-----------------|---------------------|
| 2015-16 | 1.22 Lakh Crore | 1.37 Lakh Crore |
| 2016-17 | 1.80 Lakh Crore | 1.80 Lakh Crore |
| 2017-2018 | 2.44 Lakh Crore | 2.53 Lakh Crore |
| 2018-19 | 2.82 Lakh Crore | - |
| 2019-20 | 3 Lakh Crore | - |

Source: www.indiatoday.in

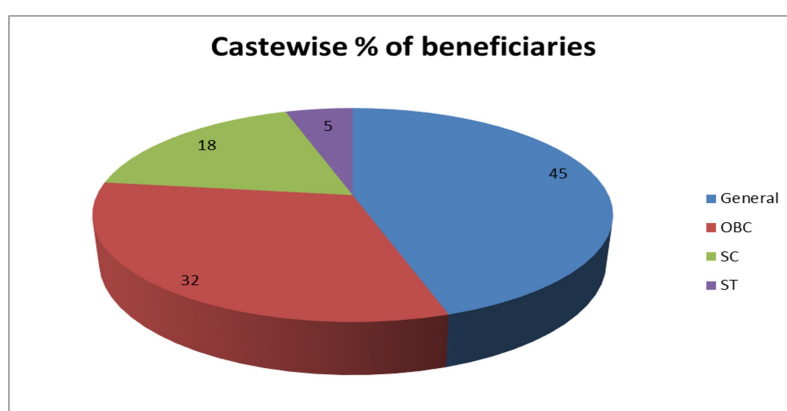
The above table 6.1 reveals that the performance of MUDRA Scheme is more than expected except the year 2016-17.

Table 6.2 Category wise beneficiaries of MUDRA Scheme (2015-2018)

| Category | % |
|----------|----|
| General | 45 |
| SC | 12 |
| ST | 5 |
| OBC | 32 |

Source: www.indiatoday.in

Figure 6.1 Percentage of Caste wise beneficiaries of MUDRA Scheme (From 1st April 2015 to 31st March 2018)



Source: www.indiatoday.in

Interpretation:

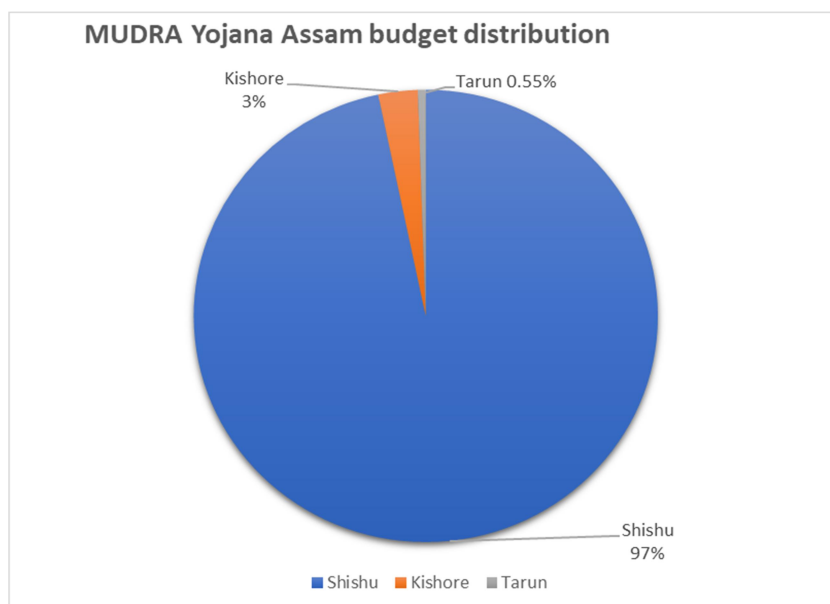
Above table 6.2 and figure 6.1 shows that general caste gets more benefit followed by OBC, SC, and ST.

Table – 6.3 Achievement of MUDRA Scheme in Assam – Financial Year 2016-17

| No. of A/C | Assam | | | | India |
|----------------------------|---------|---------|--------|---------|----------|
| | Shishu | Kishore | Tarun | Total | |
| | 1214502 | 34363 | 6889 | 1255745 | 539732 |
| % | 96.72 | 2.74 | 0.55 | | |
| Sanctioned Amt. (In crore) | 3600.76 | 785.98 | 521.56 | 4908.3 | 41882.66 |
| % | 73.36 | 16.0 | 10.63 | | |
| Disbursement Amt. | 3593.18 | 725.46 | 505.91 | 4824.54 | 40357.13 |
| % | 74.48 | 15.04 | 10.49 | | |

Source: www.mudra.org.in

Figure- 6.2 MUDRA Yojana Assam budget distribution



Interpretation:

The above table- 6.3 and figure 6.2 shows the number of accounts opened under MUDRA scheme in Assam. The performance was satisfactory because under Shishu the total number of A/C is 96.72 percent, amount disbursed was 74.48 percent. In case of Kishore and Tarun, the percentage of A/C nos. was 2.74 and 0.55 percent respectively and the amount disbursed was 15.04 and 10.49 percent respectively for Kishore and Tarun. These figures show that performance of MUDRA scheme is not dissatisfactory (particularly in case of Shishu) in expansion of SSIs. Though it is a new scheme, but Government has got good response in his scheme.

- **Oriental Mahila Vikas Yojana Scheme:**

This scheme is the brainchild of the Oriental Bank of Commerce, and it addresses those women who hold a 51% share capital individually or jointly in a proprietary concern. No collateral security is required for loans of ₹10 lakhs up to ₹25 lakhs in case of small-scale industries and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

6.2: International Policies and India's Constitutional Provisions, Policies and Programmes for Women⁴

UN Human Rights Instruments:

- Universal Declaration of Human Rights - adopted in 1948
- International Covenant on Economic, Social and Cultural Rights –adopted in 1966 / entered into force in 1976, monitored by the Committee on Economic, Social and Cultural Rights (CESCR)
- International Convention on the Elimination of All Forms of Racial Discrimination - adopted in 1965 / entered into force in 1969, monitored by the Committee on the Elimination of Racial Discrimination (CERD).
- Convention on the Elimination of All Forms of Discrimination Against Women – adopted in 1979 / entered into force in 1981, monitored by the Committee on CEDAW.
- Convention Against Torture and Other Cruel, Inhuman or Degrading, Treatment or Punishment - adopted in 1984 / entered into force in 1987, monitored by Committee Against Torture (CAT)
- Convention on the Rights of the Child - adopted in 1989 / entered into force in 1990, monitored by the Committee on the Rights of the Child (CRC).

Commitments at UN Conferences:

- World Conference on Education for All (1990) Jomtien
- UN Conference on Environment and Development (1992) Rio de Janeiro
- Second UN World Conference on Human Rights (1993) Vienna
- International Conference on Population and Development (1994) Cairo
- World Summit on Social Development (1995) Copenhagen
- Fourth World Conference on Women (1995) Beijing

⁴Ministry of Statistics and Programme Implementation, Central Statistical Organisation, India (2002). *Women and Men in India, 2001*. New Delhi. Pp. v-vi2

- Second UN Conference on Human Settlements (1996) Istanbul
- World Food Summit (1997) Rome
- Education for All Dakar Framework (2000) Dakar

6.3: Constitution of India Guarantees:

Equality Before Law for Women (Article 14). The State is not to discriminate against any citizen on the grounds on the basis of religion, race, caste, sex, place of birth or any of them [Article 15 (1)]. The State to make some special provision in favour of women and children [Article 15(3)]. Equality of opportunity for all the citizens in the matters relating to employment or appointment to any office under the State [Article 16]. The State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood [Article 39 (a)]; and equal pay for equal work for both men and women [Article 39 (d)]. To promote justice, on a basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in any other way to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities [Article 39 (A)]. The State to make provision for securing just and humane conditions of work and for maternity relief [Article 42]. The State to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation [Article 46]. The State to raise the level of nutrition and the standard of living of its people and the improvement of Public Health [Article 47]. To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women [Article 51(A) (e)]. Not less than one-third (including the number of seats reserved for women belonging to the scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat [Article 243 D (3)]. Not less than one-third of the total number of offices of chairpersons in the Panchayat at each level to be reserved for women [Article 243 D (4)]. Not less than one-third (including the number of seats reserved for women belonging to the

scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a municipality [Article 243 T (3)]. Reservation of offices of chairpersons in municipalities for the scheduled castes, the scheduled tribes and women in such manner as the legislature of a State may by law provide [Article 243 T (4)]

The Government of India has taken various measures to accelerate entrepreneurial activities during the four decades. Following measures are taken by Government for development of women entrepreneurs.

6.4: Promotional Institutions: (National Level Institutions Agencies)

- Ministry of Small-Scale Industry (SSI):

The Ministry of SSI is the nodal agency assisting the promotion and growth of small-scale industries. Various policies and programmes are implemented for providing infrastructure and support services to small enterprises through the Small Industries Development Organization (SIDO) and the National Small Industries Corporation Ltd. (NSIC), a public sector undertaking under the ministry.

- Small Scale Industries Board:

SIDO was set up for formulating, coordinating, implementing and monitoring policies and programmes for the promotion and development of the small-scale industries in the country. The activities of SIDO relate to modern small-scale industries sector excluding those which fall within the purview of specialized Boards such as Khadi and Village Industries Commission, All India Handloom, Handicrafts, Sericulture and Coir Boards. The SIDO functions through Small Industries Service Institute (SISI), Extension Centre, Regional Training Centre (RTC), Tool Rooms and Training Centre and Production Centre.

- Regional Training Centres (RTCs):

RTCs have been set up in metropolitan cities viz. New Delhi, Mumbai, Calcutta and Chennai for providing technical consultancy and testing facilities. RTCs also

have eight field testing stations for providing testing services to SSI units.

- National Institute of Small Industry Extension Training (NISIET):

NISIET was set up in 1983 by Ministry of Industry, government of India, as an apex body for coordination entrepreneurship and small business development activities in India. This institute is also the Secretariat for the National Entrepreneurship Development Board, the apex body which determines policy for entrepreneurship development in the country. This institute organises Post-Graduates Diploma in Entrepreneurship (PGDE) and offers support and guidance in establishing EDP institutions at the state or even at lower level. It undertakes research and consultancy activities for small-scale industries.

- National Research Development Corporation of India (NRDC):

The NRDC is government of India enterprise, established in December 1953 as a non-profitable organization under the companies Act, 1956. It has been especially created to develop and exploit indigenous-know-how, inventions, patents and processes emanating from all types of R & D institutions in the country. NRDC is also promoting technologies, which are appropriate for women.

- Khadi and Village Industries Commission (KVIC):

KVIC created by an act of Parliament, is a statutory organization engaged in promoting and developing Khadi and Village Industries for providing employment opportunities in the rural areas and thereby strengthening the rural economy.

- National Schedule Caste and Schedule Tribe Finance and Development Corporation (NSFDC):

This is the national corporation established by the Government of India for the economic upliftment of the people belongs to schedule caste and schedule tribes. Any viable project is eligible and can get assistance of 60/65 percent loan with the interest of 4% annually.

- National Small Industries Corporation (NSIC, 2012):

NSIC has launched specialised incubation programme for unemployed girls and women to set up their own business. The NSIC's incubation programme is an integrate support scheme that will provide hands on training on working projects. It provides necessary facilities for prospective entrepreneurs and start-ups to enable them to learn about product manufacturing processes, technology development and business development. The MSME sector contributes about 45 percent of India's total manufactures output and nearly 40 percent of its exports. There are some 26 million MSME in India, providing employment to more than the 60 million persons. Out of total 1, 56,400 registered enterprises, 215, 00 or 13 percent are those of women entrepreneurs. To impart skill and training to women entrepreneurs, a grant of up to Rs. 1 Lakh per programme is given to training institutions and NGOs, subject to certain conditions.

- New schemes for women entrepreneur (2016):

The Micro, Small and Medium Enterprise (MSME) ministry is implementing special dedicated schemes for Women Entrepreneurship Development. These schemes include Trade Related Entrepreneurship Assistance and Development (TREAD) and Mahila Coir Yojana. TREAD scheme has given emphasis on economic empowerment of women through trade related training, information and counselling extension activities related to trades, products and services.

- Mahila Coir Yojana:

The financial assistance is provided for motorized ratts for spinning coir yarn to women artisan after giving training. Government provides motorized ratts/motorized traditional ratts at 75 percent cost subsidy subject to maximum ceiling of Rs. 7500 of motorized ratts and Rs.3200 for motorized traditional ratts. The remaining 25 percent in raised by the beneficiaries. Fund allocated for these schemes during the current year (2015-16) is Rs. 6.70 crore.

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Most of the schemes, at present, are under implementation in the country and are linked to bank finances. In the case of Small-Scale Industries (SSI), the role of bank credit is more pronounced because in India SSIs accounts for nearly 40 percent of the total turnover of the manufacturing sector, 45 percent of the manufacturing imports and 35 percent of total exports from India.

6.5: Measures of Reserve Bank of India (RBI)⁵:

To attract more women to the entrepreneurial activities, RBI, in its action plan for 2001, has provided some special programmes and strategies. In tiny and SSI sector, to strengthen credit delivery to women RBI issued directions and an action plan to all public sector banks. (RPCD. PLNFS. BC. No 40/06.02.79/2000-01. Dated December 12, 2000. This action plan consists the following points:

Redefining of Banks' policies / Long term plans, setting up women cells, implification of procedural formalities, Orientation of Bank officers and staff on gender concerned credit requirements of women, Publicity campaign for creating awareness about credit facilities, Entrepreneurship Development Programmes/Training facilities for Women, Specialised branches for women, Motivational strategies to enthuse bank ffcials/staff, Monitoring system, Data collection, strengthening of existing schemes, Increasing the limit for non-abstention of collateral security, Involving NGOs/SHGs/Women's Cooperatives, setting up of Mahila Rural Co-operative Banks.

In North Eastern Region, there are several other organizations that are supporting initiative for promotion of new entrepreneurs and creation of awareness on

⁵<https://www.sbi.co.in>

entrepreneurial opportunities. Among them are the offices of the Development Commissioner under the Union Ministry of SSI and Agro and Rural Industries, Department of Science and Technology with focus on promoting science and technology entrepreneurs, Union Ministry of Non-Conventional Energy Sources for promoting entrepreneurship in non-conventional energy sector, NABARD for promoting rural and urban women entrepreneurship, Council for Advancement of People's Action and Rural Technologies (CAPART) under the Union Ministry of Rural Development, for involving voluntary organizations in entrepreneurship development effort.

6.6: Programmes of entrepreneurship development in Assam⁶

There are several policies and programmes for promotion of entrepreneurship development. In Assam, the number of SSI units is small. According to Government Statistics there were some 26 million MSME in India, providing employment to more than the 60 million persons. Out of total 1, 56,400 registered enterprises, 215, 00 or 13 percent are those of women entrepreneurs till the end of 2008-09. Removing gender inequality and empowering women has been one of the important areas of state government's development initiatives. Of the 2,09,122 self-help groups formed in the past 10 years, 64.58 percent, that is, 1,35,628 groups, were all women groups that created self-employment opportunities for more than 13 lakh women. Assam has a population of 3 crore. The State government has undertaken several welfare schemes targeting women and made budgetary provisions for them. These schemes envisage assistance to 50,000 single, unemployed women; each woman will get Rs.10, 000.

Many financial institutions (FIs) have been set up during the past few decades. The major ones are the Industrial Development Bank of India (IDBI), the National Bank for Agriculture and Rural Development (NABARD), the Industrial Financial Corporation of India (ICICI), the Small Industries Development Bank of India (SIDBI), the North East Development Finance Corporation (NEDFi), Assam Financial Corporation, State Bank of India (SBI), Bank of India (BOI) etc. The assistance sanctioned and disbursed by these FIs are quite considerable. NEDFi one of the

premier's financial organization in the region has launched a scheme called the SNEHH (Scheme for NE Handloom and Handicrafts).

- Swarnajayanti Gram Swarozgar Yojana (SGSY):

This scheme aims at providing self-employment to villagers through the establishment of self-help group. It is a credit cum subsidy programme covering all aspects of self-employment, such as organization of the poor in to self-help group, training, credit technology, marketing and infrastructure. Under the SGSY, assistance is given to the poor families living below the poverty line in rural areas for taking up self-employment. Under SGSY, SHGs were formed a total of 208212 till 2009-10. Out of this 135123 (64.90%) were women SHGs. Total 65360 numbers of SHGs have taken up economic activities with bank loan and subsidy. In 2009-10 numbers of SHGs receiving bank loan and subsidy was 10 percent more than 2008-09. SHGs have played a significant role in development of women entrepreneur in Assam.

Table 6.4 Block-wise number of SHGs in Sonitpur district till 2019 July

| Sl. No. | Blocks | Total SHGs | Total VQ | RF | | CIF to SHGs | |
|---------|------------|------------|----------|------|--------|-------------|--------|
| | | | | No | Amount | No | Amount |
| | | | | | | | |
| 1 | BALIPARA | 1614 | 83 | 422 | 74.10 | 0 | 0.00 |
| 2 | BIHAGURI | 912 | 41 | 384 | 59.40 | 162 | 81.50 |
| 3 | BORCHALA | 1909 | 135 | 1684 | 236.50 | 772 | 366.27 |
| 4 | DHEKIAJULI | 2789 | 116 | 1773 | 254.15 | 736 | 368.50 |
| 5 | GABHORU | 713 | 10 | 264 | 47.80 | 0 | 0.00 |
| 6 | NADUAR | 680 | 20 | 487 | 115.35 | 0 | 0.00 |
| 7 | RANGAPARA | 554 | 2 | 55 | 2.75 | 0 | 0.00 |
| 8 | Total | 9171 | 407 | 5033 | 790.05 | 1670 | 816.27 |

Source: DRDA, Sonitpur

| | |
|------------|---|
| RF | Revolving Fund (given after 3 months of the formation of the SHG if passed in Grading) |
| CIF | Community Investment Fund given to Village organisation after 6 months of SHGs and having MCP training. |

The above table-6.4 shows block-wise SHGs in Sonitpur district. According to this table, Dhekiajuli block has highest number of SHGs followed by Borchala, Balipara, Bihagri, Naduar, and Rangapara.

Incentives for woman and handicapped entrepreneurs:

The 1997 industrial policy offered special incentives to woman and physically handicapped entrepreneurs. There are 5 percent additional capitals for SSIs, and additional 2 percent interworking capitals for these groups of entrepreneurs. For development of woman entrepreneur, Jagaran Society is another NGO that is working towards helping small Entrepreneurs of women.

- Chief Minister Self Employment Scheme (CMSS) and Vocational Training; Under Assam Bikash Yojana (2008-09):

This scheme has two components - (i) educated unemployed youth are to undergo 6-month training in reputed industrial units and commercial houses anywhere in India, (ii) organizations accepting them to get their services free of cost and trainees gain practical knowledge and experience. In case of vocational training, unemployed youth get one-month industrial training within the state in their field of interest. Government bears cost of training. During 2008-09, 70 youth were trained under CMSS and 907 under vocational training (DI&C office, 2010: Guwahati).

- Mukhyamantrir Karmajyoti Aachen (2005-06):

The main objective of this Aachani is to uplift traditional artisans through financial assistance and skill development of traditional artisans. During 2005 to 2008, 1, 73,145 artisans were benefitted through this scheme (DIC office, 2010: Guwahati).

- Udyog jyoti scheme (2005-06):

This scheme is for motivating student community to entrepreneurship. Degree final year students are given exposure at industrial centres for developing their motivation for self-employment and entrepreneurship. The idea behind the scheme is to give exposure to variety of industrial activities at industrial centres like EPIP, CIPET,

CTRRTC, Industrial Estates; etc. There is provision for exposure visits of selected students outside the state. During 2005-07, 4511 students participated in exposure visits within the state. Provision was made for exposure visits within and outside the state during 2007-09 and target fixed. But there was no such visit. (DI&C office, 2010: Guwahati).

- Prime Minister Kaushal Vikash Yojana (PMKVY):

This scheme is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The main objective of this Skill Certification Scheme is to enable a large number of Indian youths to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). In this Yojana, short term training on different fields (e.g., tailoring, electrician, medical representative, housekeeping, etc.) are given to unemployed youth below 45 years.

- Industrial Infrastructure Programmes:

There are Industrial estate (IE), industrial area (IA), industrial growth centre (IGC) and other infrastructure programmes. IE programme was initially a centrally sponsored programme to encourage entrepreneurship in the SSI sector. Gujarat was the first state to set up the first IE of the country at Rajkot in 1955. Assam started IE Programme in 1956 with the construction of Industrial estate at Guwahati. There are now sixteen industrial estates in the state, with Three hundred fifty (350) sheds. In addition to IE, there are one export promotion industrial park (EPIP) at Amingaon, one food processing park at Chaygaon, eleven Industrial Growth Centres, ten Integrated Infrastructure Development Corporations, seventeen Industrial Areas, six mini Industrial Estates and sixty-four commercial estates. Total number of sheds of all varieties of industrial estates is one thousand fifty-eight, of which eight hundred forty-eight sheds have already been allotted to entrepreneurs (DI&C office, 2010: Guwahati). In order to facilitate export-import business with neighbouring countries,

central Government as approved two boarder trade centres, one at Sutarkandi in Karimganj district and other at Mankachar in Dhubri district. The objective is to provide high standard infrastructure, information and service facilities to the exporter and importer.

6.7: Infrastructure and Facilities⁷

For the development and benefit of micro, small-scale enterprises, the MSME, Guwahati is offering Common Facility Services of this region. The facilities include job works and technical training Programmes, testing facilities through its Workshop and

Laboratories. The detail testing facilities available in workshop and laboratory at MSME-DI, Guwahati are given below:

- **Workshop:**

The Institute has a well-equipped machine shop. It can undertake the jobs like machining of gear spur, helical gear, spiral gear, bevel gear, angle cutting, T-slot, keyways, woodruff key, boring, surfacing, precision turning, screw cutting, shaping, blade and tools sharpening, grinding, drilling, welding fabrication etc. in machine shop and hardening, tempering, normalizing, annealing.

- **Chemical Laboratory:**

Chemical Analysis of Ferrous and Non-Ferrous Metals & Alloys, Organic & Inorganic, Chemicals, Soaps & Detergent, Ink, Oil Cake and Oil Seeds, Coals, Coke, Wood, Water, Acid and Alkalis, Demonstration facilities for chemical products like- Phenyl, Soap, Detergent and cosmetic items etc., Oils and Fat, Essential Oil, Pesticides, Lubricants, Drug and Pharmaceuticals, Petroleum Product.

⁶Source: Economic Survey of Assam, 2010-2011

⁷The Annual Report 2016-17, MSME- DI

- Metallurgy Testing:

Tensile Test, Brinel Test, Rockwell Hardness, Percentage of Elongation, Impact Test, Branch MSME-DI, Silchar has also one workshop for the greater benefit of small scale industries in the Barak Valley region. Following facilities are provided by the workshop of Branch MSME-DI, Silchar turning 3. Grinding 5. Welding Drilling 4. Shaping

- Information Facilitation Counter:

The information facilitation counter in each office under C/o DC (MSME), New Delhi was set with the objective to facilitate the entrepreneurs, prospective entrepreneurs and other visitors with available information related to MSME, and ongoing activities of the office.

6.8: Industrial policy of Assam, 2018⁸:

The government of Assam announced industrial policy on March 24 (2018) that would come into effect in the state from March 1. The new industrial policy would be in place for a period of five years and has identified promotion of micro, small and medium enterprise (MSME) sector as its “Priority area”. The new policy has laid down “various incentives” for units set up by private sector, joint sector, co-operative, partnership, self-help groups, trust, NGOs, as well as units set up by the state government. Also, incentives have been provided to service sector activities such as employment-oriented skill building and vocational training institute, hotels and resorts above two-star category and diagnostic facility. The new policy also provides value-added tax (VAT) exemption for 15 years to industries set up on or after March 1, 2014. For the first and second year, there would be 100 percent VAT exemption, followed by 80 percent in the third and fourth year and 50 percent till 15 year. Additional VAT exemption proposed for units set up in designated industrial parks

⁸Government of Assam Industry and Commerce

such as Food Parks, Bamboo Parks, Plastic Park, Tea Park, etc. Entry tax also has been exempted for all eligible units including state public sector nits (PSU) on procurement of plant and machinery from other states. The new industrial policy has also exempted luxury tax by 50 percent in hotel industry.

**Table-6.5 Development Institutions and corresponding schemes/programmes
Implementation in study area (Mode of support)**

| Sl. Nos. | Institution | The scheme/program implemented |
|----------|---|--|
| 1 | NABARD | SHG- Bank Linkage Program |
| 2 | DRDA | Swarnjayanti Gram Swarozgar Yojna (SGSY) |
| 3s | DIC | Prime Minister's Rozgar Yojna (PMRY) |
| 4 | MSME | Techno-managerial consultancy and handholding support for establishment of micro, small and medium enterprises |
| 5 | KVIC | Rural Employment Generation Program |
| 6 | SIDO (now MSME-DI) | EDPs, ESDPs |
| 7 | (PMKVY) | Short term training for self-employment |
| 8 | IIE | Provides training facilities for self-employment |
| 9 | North East Development Finance Corporation (NEDFi), | Provides financial assistance to micro, small, medium and large enterprises for setting up industrial, infrastructure and agri-allied projects |

Source: Review of Literature on Institutional Network and Govt. Sponsored Programs for Rural Development

During the period from 1972 to 2017, a total of 2794 MSME units were registered with District Industries and Commerce Centre, Sonitpur. Out of this total 2127 units (76.13 percent) were found to be working units and remaining 667 units (23.87 percent) were found to be non-working units. In study area, the Handloom sector is the first largest women employer. It represents the continuity of traditional heritage of hand weaving and also reflects the socio-cultural tradition of the weaving community. It is one of the most important activities of women for earning livelihood next to agriculture mainly i rural areas. During 2015-16, there were 19.49 lakh weavers in

Sonitpur district out of which

15.30 lakh weavers, 4.19 lakh were part time weavers. The main objectives of Handloom & Textile are-

- i. To upgrade the socio-economic status of poor weavers living below the poverty line in the rural areas.
- ii. To provide various types of essential looms and accessories and yarn by implementing various schemes.
- iii. To make them self-dependent
- iv. To make the women folks of rural area economically sound empower them in real sense of the term.
- v. To provide economic support to the weavers of compact area and mini compact areas by implanting various development projects.

The main schemes operating in Sonitpur are-

- Weavers Extension Service Unit (WESU):

To make weavers self-dependent under WESU some skilled weavers are enrolled for production of Handloom Cloth. WESU provided raw materials (yarn) to the weavers, the weaver deposits the finished Cloth to the WESU after completion the weaving process as desired by WESU. The weavers collected the weaving charge from WESU after deposit the finished product. In Sonitpur district there are two nos. Of Weaver Extension Service Unit – 1. Jamagurihat, 2. Dhekiajuli.

- Handloom Training Centre:

Under HTC, trainees are admitted in one-year Artisan course on Handloom Technology. During the training period the trainees have got stipend Rs.80 per month. After passing this Artisan course there are facility to participate in the Handloom Training Institution and after completion this course the trainees can apply for the post of Demonstrator under this department. In Sonitpur District there are three number of HTCs, Sootea, Thelamora and Chariduar.

Table -6.6 Handloom Training Centre (2015-16)

| Sl. Nos. | Name of HTC | Total trainees admitted during the year | Duration of the course |
|----------|-------------|---|---|
| 1 | Thelamora | 15 Nos. | One-year Artisan Course on Modern Handloom Technology |
| 2 | Charidura | 15 Nos. | |
| 3 | Sootea | 20 Nos. | |

Source: Department of Handloom & Textile, Sonitpur

Table 6.6 shows the number of trainees in each centre is 15 during 2015-16. The response of women was not satisfactory and new generation women were not interested to take training in this sector.

Weavers Credit Card Handloom sector largely comprises of small and tiny unit which fall mostly under the unorganised sector. The Weavers Credit Card Scheme aims at providing adequate and timely assistance from the banking institution to the weavers to meet their credit requirement i.e., for investment needs as well as for working capital in a flexible and cost-effective manner. The scheme is implemented in both rural and urban area. A beneficiary can get subsidy of maximum of Rs.10, 000 under this scheme.

Table – 6.7 Weavers Credit Card Handloom sector (2015-16)

| Year | Physical target | Financial target | Physical achievement | Financial achievement |
|---------|-----------------|------------------|----------------------|---|
| 2015-16 | 500 Nos. | Does not arise | 307 Nos | Rs. 51.07 Lakh is sanctioned to 117 Nos. Weavers as loan. |

Source: Department of Handloom & Textile, Sonitpur

Mahatma Gandhi Bunkar Bimayojana: The Government of India had introduced the M.G.B.B.Y is to provide insurance coverage to the handloom weavers in the case of National as well accidental Death and in case of total or partial disability.

Funding pattern

| | |
|---|----------------------|
| 1. Contribution by the government of India is | Rs. 150.00per annum |
| 2. Contribution by LIC | Rs. 100.00 per annum |
| 3. Contribution by Handloom Weavers/State | |
| Government | Rs. 80.00 |
| Total | Rs. 330.00 per annum |

Benefit of the scheme:

| | |
|--|-------------|
| 1. On Natural Death the nominee of weavers will get | Rs. 60,000 |
| 2. On Accidental Death the nominee of weavers will get | Rs. 150,000 |
| 3. On the total disability the weavers will get | Rs. 150,000 |
| 4. On Partial disability the weavers will get | Rs. 75,000 |

Other benefit:

enrolled weaver under the Mahatma Gandhi Bunkar Bima Yojana has automatically facilitated by the Shikha Sahayog Yojana after renewal. A scholarship of Rs. 1200/ yearly per Child (Maximum of 2 Child) is to be paid to the student studying in standard ix to xii for a maximum period of 4 years under Shikha Sahayog Yojana.

Table-6.8 Weavers Credit Card Handloom sector (2015-16)

| Year | Physical target | Financial target | Physical achievement | Financial achievement |
|---------|-----------------|------------------|----------------------|-----------------------|
| 2015-16 | 1000 Nos. | Does not arise | 641 Nos. | Dose not arise |

Source: Department of Handloom & Textile, Sonitpur

During 2015-16, two numbers Death Claim settled at the rate Rs. 60,000/. Under the scheme Primary Weavers Co-operatives Societies (PWCS) ten numbers of computer set has been distributed during the year 2015-16.

6.9: Impact of government schemes and policies on entrepreneurship development

In the study area, the impact of government schemes and policies on entrepreneurship development can be studied on the following ways: -

Table –6.9 Institutional assistance received by women entrepreneurs

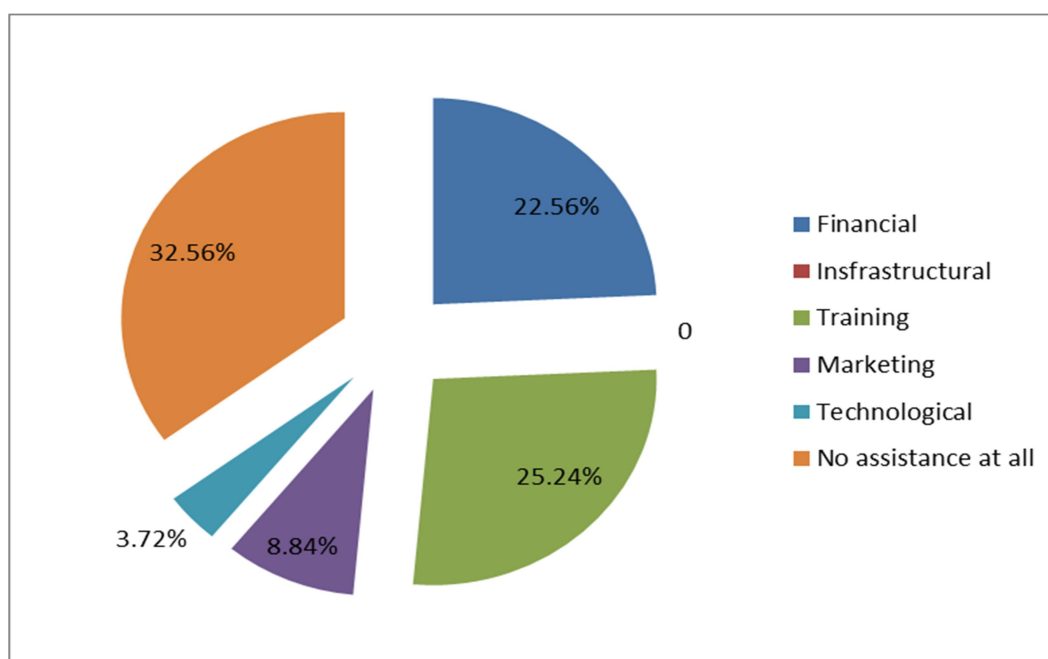
| Sl. No. | Variables | Urban | | Rural | | Total | |
|---------|----------------------|--------------|-------|--------------|-------|--------------|-------|
| | | No. Of units | % | No. Of units | % | No. of units | % |
| 1 | Financial | 78 | 35.45 | 19 | 9.04 | 97 | 22.56 |
| 2 | Infrastructure | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Training | 86 | 39.09 | 53 | 25.24 | 139 | 32.32 |
| 4 | Marketing | 30 | 13.64 | 08 | 3.81 | 38 | 8.84 |
| 5 | Technology | 10 | 4.55 | 06 | 2.85 | 16 | 3.72 |
| 6 | No assistance at all | 16 | 7.27 | 124 | 59.05 | 140 | 32.56 |
| 7 | Total | 220 | 100 | 210 | 100 | 430 | 100 |

Source: Primary data

Interpretation:

Table – 6.9 shows that number of respondents (35.45 percent) in urban areas getting financial assistance was more than rural (9.04 percent) areas. Entrepreneurs in rural areas were not interested to get loans financial institutions due to procedural complications. In case of infrastructural facilities, both urban and rural areas respondents did not receive advantages. Training facilities were availed by urban (86 percent) and rural respondents (53 percent) mainly from DIC and MSME. In marketing of the product (30 percent) in urban and (8 percent) in rural entrepreneurs received assistance through trade faire organised by government and NGOs. Technological assistance was received only by urban entrepreneurs (4 percent). Total respondents (32.56 percent), out of which 7.72 percent respondents in urban and 59.05 percent in rural areas, did not get assistance at all from government due to their illiteracy, lack of information and also complicity in procedural formalities.

Figure – 6.3 Institutional assistance received by women entrepreneur



Though government introduced various schemes to develop women entrepreneurship, but after opening the door for global market and removal of restrictions the SSIs has face many challenges. The study shows the impact of economic reforms on women entrepreneurs.

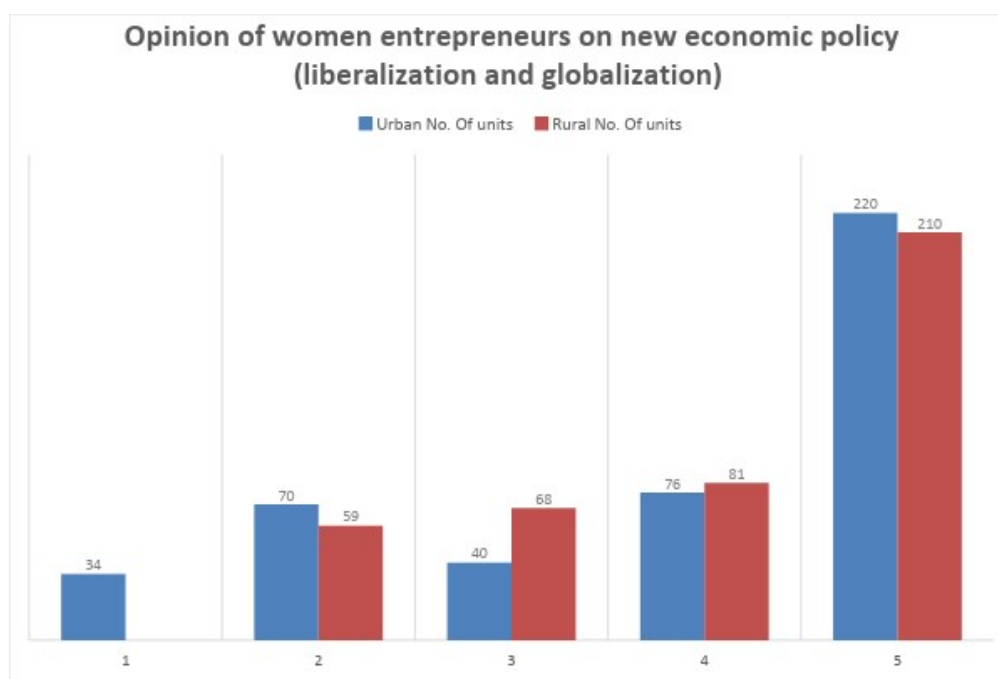
Table – 6.10 Opinion of women entrepreneurs on new economic policy (liberalization and globalization)

| Sl. No | Variables | Urban | | Rural | | Total | |
|--------|--|--------------|-------|--------------|-------|--------------|-------|
| | | No. of units | % | No. of units | % | No. of units | % |
| 1 | Offer more opportunities (competition improved the quality of the product) | 34 | 15.45 | 00 | 00 | 34 | 8.37 |
| 2 | Negative effect more | 70 | 31.82 | 59 | 28.09 | 129 | 30 |
| 3 | No significant impact | 40 | 18.18 | 68 | 32.38 | 108 | 25.12 |
| 4 | No idea | 76 | 34.55 | 81 | 38.57 | 157 | 36.51 |
| 5 | Total | 220 | 100 | 210 | 100 | 430 | 100 |

Source: Primary data

The above table – 6.10 shows the impact of economic reforms on women entrepreneurs. Most of the respondents in both urban and rural areas have no idea about the new economic policy. In urban area, only 15.45 percent respondents (Particularly who runs beauty parlour where branded cosmetics are used like Oriflame, Avon, Nykee, etc.) have knowledge about the liberalisation and globalisation. Due to illiteracy, social and cultural environment and also lack of economic independence, they confine into the family works, majority of women in the study area have less idea about the opportunities of liberalization, globalization and also privatisation.

Figure-6.4 Opinion of women entrepreneurs on new liberal economic policy



Interpretation:

The above table – 6.10 and Figure – 6.4 show the impact of economic reforms on women entrepreneurs. Most of the respondents in both urban and rural areas have no

idea about the new economic policy. In urban area, only 15.45 percent respondents (Particularly who runs beauty parlour where branded cosmetics are used like Oriflame, Avon, Nykee, etc.) have knowledge about the liberalisation and globalisation. Due to illiteracy, social and cultural environment and also lack of economic independence, they confine into the family works, majority of women in the study area have less idea about the opportunities of liberalization, globalization and also privatisation. In urban area only 15.45 percent and in rural area only 8.37 percent women entrepreneurs were aware.

Table –6.11 Awareness of women entrepreneurs about government policies and schemes

| Level of awareness | Urban | | Rural | | Total | |
|--------------------|--------------|-------|--------------|-------|--------------|-------|
| | No. Of units | % | No. of units | % | No. of units | % |
| Fully aware | 21 | 9.54 | 04 | 1.90 | 25 | 5.81 |
| Partially aware | 72 | 32.73 | 31 | 14.76 | 103 | 23.95 |
| Not aware | 127 | 57.73 | 175 | 83.33 | 302 | 70.23 |
| Total | 220 | 100 | 210 | 100 | 430 | 100 |

Source: Primary data

Interpretation:

The table -6.11 reveals that a large section of the respondents (70.23 percent) was not aware about the government policies and schemes. It was 57 percent and 83 percent in urban and rural areas respectively. During the field study especially in rural areas, it was known that respondents were not aware of the incentives meant for them. According to them, incentives only existed in paper and for availing these incentives were very complicated. Only 5.81 percent respondents were aware and 23.95 percent respondents were partially aware.

6.10: Observations:

Though the government has taken various measures, but its impact is not expected. Various unique cases were found among some of the respondents who were aware about the policies and schemes. Some of those cases were mentioned below:

Case-1: It was observed that despite knowing about various schemes available for women entrepreneur, the following respondent didn't seem to be much interested in taking assistance from the schemes because she preferred to build her enterprise based on her own strength and hard-work. The respondent did agree that it was difficult but also stated that it felt a warm pride among itself when she looks at the success she has achieved throughout these years. Also, it was observed that despite not taking any financial help, her enterprise mainly 'cutting, embroidery and training' was financially equipped enough for further expansion which itself is a very big factor. Her monthly income is around Rs. 45,000. She operates it solely.

Case 2: Another women entrepreneur who runs a furniture business of bamboo and cane, informed that she is not interested to get any help from government due to complexity in the process of getting assistance. Moreover, she didn't face any problem of finance, marketing of her products (Enterprise exists in road side and nearby market) and management of her business due to support from her family except the problem of raw material. Her monthly income is more than Rs. 1,00,000. She employs eight persons.

Case 3: Another respondent has "cutting, embroidery, doll making and training" institute. She was trained and fully benefited by government schemes. She was also fully aware about government policies and schemes. She is happy to be an entrepreneur (It was her childhood dream). She runs her enterprise from her residence. Her monthly income was between Rs.15000 to Rs. 30,000. She solely operates her enterprise.

Case 4: Her qualification was B tech in IT sector from Sikkim Manipal University. She runs a venture consisting of embroidery from her residence. She has got full support from her family and she does not take financial help from financial institutions (due to collateral and lengthy and complex process). Her main problems are shortage of money and adequately trained man power; so, she could not start online marketing. Her monthly income varies between Rs.15000 to Rs. 30000. She employs 4 persons in her enterprise.

6.11 Chapter Summary:

From the above discussion it can be concluded that the government schemes envisage economic empowerment of women through various business-related training programmes, information and counselling extension activities related to business, products, services, etc. This assistance is provided for self-employment business by women for pursuing any kind of non-farm related activities. At present PMMY is the most successful scheme in India. In 2019 budget, the newly elected BJP lead Government has given much importance on MSME and allotted huge amount of money on PMMY. Overall, the government assistance was found beneficial to a small section of women entrepreneurs in urban and rural areas and in educated women. It was also found that the assistance was not sufficient in the sustainability of enterprises. In India, 14 percent businesses (according to the Sixth Economic Census by the National Sample Survey Organisation, NSSO), are run by women. Moreover, 90 percent of financial requirement of women entrepreneurs is met by informal channels as women entrepreneurs are not able to get finance from formal channels. During the field study, it was observed that due to lack of awareness and education, complicity in procedural formalities, lack of transparency and not getting benefits on time from government schemes are some important factors which create major problems for the development and expansion of women entrepreneurship in the study area. Moreover, delay in implementation of policies discourages women to move one step ahead in starting and running enterprises. Therefore, the impact of government

policies and schemes are not favourable (4th objective - To study the impact of government policies and programmes for development of women entrepreneurship). Government, NGOs, other agencies, entrepreneurship promotion groups and the society have a great importance to promote and encourage women entrepreneurship. In the study area, DIC, MSME, Handloom & Textile, PMKVY, PMMY, IIE, NEDFi are the main institutions which provide training and guidance and also financial and marketing assistance to the women who are interested in doing entrepreneurial activities. However, the sunny side is that the participation of women in entrepreneurial activities is gradually increasing. Though different types of policies and assistance provided by the government for the growth of women entrepreneurship, but when it comes to implementation of these policies and schemes it becomes a matter of question. After thorough study of both primary and secondary data, it was observed that the different schemes and programmes are not achieving the targets. Therefore, more pragmatic approach of monitoring and controlling should be taken by the Central Government. State government, on the other hand, doing only execution tasks but no monitoring and controlling being done. In the study area, various entrepreneurial development programmes are not performing up to the marks and nobody has made accountable for this under performance. Undoubtedly, the number of respondents is gradually increasing, but due to untapped entrepreneurial ability of women in the study area, having resources and potentials, the Sonitpur district is not growing with the pace of main stream line.