

Study of Schemes and policies of Indian Government for Women Empowerment and Entrepreneurship.

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Abstract:.

Economic development essentially means a process of upward change. This 'Change' is an intrinsic part of human civilization. From the ancient days we had seen that man has been ceaselessly discovers the secrets of nature and there by benefit in creating peaceful and rich life for himself and his fellow beings. So, this discovery and creation are the crux of economic development. These discovery and creation functions are executed by entrepreneurial class in the society only. So, it is entrepreneur who powers the process of economic development. Entrepreneur assume various roles in the development process, namely as organizer of human capital & natural resources. Entrepreneur is a person looks for ideas and put them in to effect for economic development. So, Entrepreneur occupies crucial place in the economic development. Role of government in developing women entrepreneur is very instrumental.

Key Words: Entrepreneurs.

1.0: Introduction:. The Role of women is undergoing a radical transformation in the modern society. These days, women are playing a vital role in socio-economic development of the nation. In the developing nation like India marriage is the only career for most of rural women can play a major role in developing the invisible contributors in the production process. The following are the reasons behind in the developing of women entrepreneurs.

- Women status in the society was not satisfactory; they are only for the take care of their family.
- The credit facilities are not provided to the women.
- They were uneducated and they depend upon their husband and parentsThey were lack in skill and knowledge

1.1Background of study:.

The development of an eco –system through economic, social & institutional arrangements is of utmost importance in supporting technology dissemination & adequately serving the needs of community . Indian government has played a crucial role in developing conducive environment for women entrepreneurs.

1.2 Statement of Problem:. Women entrepreneurs is progressing in India but there are some problems which needs to be addressed through proper mechanism and channels like local governments , corporate and NGO.

1.3: Objectives of the study:

1. To Study development in the progression of women status.
2. To Study the various schemes of Indian Government .

1.4: Research Methodology: The study is based on secondary data collected from web site and articles from journals.

1.5: Scope of the Study:

Study is limited to the data available from website and secondary data collected from various channels .

2.0: Analysis & Interpretation:

The social constraints and attitudes that inhibit the development of women entrepreneurs, the atmosphere in which they work and the attitude of the society, all together have been keeping them away from the active work of entrepreneurship. The process of industrialization and urbanization has brought about socio-psychological changes in attitudes and values of people. More and more women consider self respect and development of personality as necessary goals of life.

Women today are very much capable of running an enterprise, regardless of the hassles of life. They are equally talented as men and are satisfied and successful with their life style. Entrepreneurship today does not distinguish between men and women. It calls for a stance of mind and suitable motivation, duly supported by congenial external conditions. When these are present then there emerge the central qualities of risk taking and decision-making which constitute the basis of entrepreneurship.

In simple term empowerment means the creation of an environment where women can make independent decision on their personal development as well as grow as equal in society. It is often described as a process whereby the powerless gain a greater share of control of resources and decision making. This is because of the word empowerment which contains becoming powerful. Therefore empowerment naturally is about power and balancing Power. Power is exercised in Social aspects, political aspects and economic aspects of individual and community. Power is a control over resources and control of ideology and is exercised through a series of orders or decision making capacity. So that women in general and poor women in particular, are relatively powerless because they do not have control over resources and no decision making power.

2.1 Views of poverty eradication in India: In India, development of women entrepreneurship has become an important objective of plan priorities. Several policies and programmes are being implemented-both at the levels of central and state governments-for the development of women entrepreneurship in India. For inclusive economic development and social justice, the socio-economic status of women in India should be improved as an overriding priority. Socio-economic freedom gives women the right to determine the course of their lives. Entrepreneurship enhances the women's social standing. The entrepreneurial activity is dependent in several complex economic, social and psychological factors. Thus,

for any attempt made to understand the entrepreneurial activity among women, an analysis of their socio-economic origins is necessary.

Empowerment of the poor include three key dimensions such as reduction of poverty, generation of employment and erasing inequality. Since the poverty challenges the basis state as an independent economic . it has been observed that development needs to society and public centric. Poverty eradication has thus assumed a new thought of practice emerged through poor participation. The basis of the Micro-finance is self organization of the poor at the community level driven by desire and basis capacity to improve the living standards of socially and economically backward people.

In India the central Government has taken a proactive stands in dealing with the problem. Policy Planners have explored the following approaches for eradicating poverty. Such as

- Area development to decrease regional disparities.
- Sectoral approach to assist the poor in their livelihood activities with major focus on agriculture.
- Targeted approach to specific people by creating employment generation through development programmes.
- Empowering approaches through financial incentives and credit support for self-employment in farm and non farm activities.
- Multipronged approach with integrated economical and social development.

2.1.1 Poverty eradication programs in India: In India the government divided the poverty eradication programs into different approaches such as Area Development, Sectional Development, and Sectoral development approach in seventies and eighties. In Nineties the government focus on Integrated approach for eradication of poverty. The approach is changed now to specific group of people and more emphasis given to individual development approach. The followings are the different poverty programs in different approaches.

2.1.1 Area Development Approach: Under this approach the government introduce the following programs to control and tackle the issues in seventies and eighties. Such as

- **Command Area Development Programme (CADP):** The main objective of this program for equitable and reasonable development of economically backward classes.
- **Drought Prone Area Programme (DPAP):** The objective is to providing relief, rehabilitation promotion of suitable livelihoods in the affected areas.
- **Hill Area Development Programme (HADP) and Modified Area Development programme(MADP):** The main focus of these two programs is to development of hard terrain and disadvantages. The focus is given to more North Eastern states in India.

2.1.2 Sectoral Development approach: Under this approach government emphasize more towards different sectors like poultry farming etc. The followings are some of these

- **Small farmers development agency(SFDA):** This programs targeted to small and marginal farmers to providing inputs to farmer to pursue livelihood in agriculture and allied activities.
- **Fish farmer Development Agency(FFDP):** The targeted group under this program is fish famers.

2.1.3 Sectional Development approach: Under this approach focus shift from specific sector to specific section likewise development of Women, child labour etc. The following are some of these programs.

- **Massive Assistance Programme (MAP) / Special Assistance Programme(SAP):** under this programme the focus is given to vulnerable people for their health, literacy and empowerment of women and children.
- **Development of Women and children in Rural Areas(DWCRA):** This programme focused to Scheduled Caste People who are not have a place during the Seventies and eighties. It helps them to empowerment.

2.1.4 Integrated Approach: This approach come into existence during nineties and focused group is Tribal people, urban and rural poor. The followings are some of these programme.

- **Integrated Rural development Programme(IRDP):** The targeted group is rural people under this programme. The main motto of this programme is functional and temporal development of national resources.
- **Integrated Tribal Development Agency(ITDA):** The targeted group is tribal people under this programme. The main motto of this programme is targeting tribal poor who constitute major disadvantages sections of poor.
- **Twenty point Economic Programme(TPEP):** The targeted group is rural and urban poor people under this programme. The main motto of this programme is removing social and economical disparities increasing productivity.

2.1.5 Status of Women in India:-

In ancient days, the position of women in India was mediocre than men in real and practical life. However they had a higher status in scriptures. They are considered as the perfect homemaker in the world with their kindness, calmness of their mind, they can easily handle the very critical situation. They have to devoted their whole time to their families. Their condition remains unaffected even during the now days with only slight changes. In India women were never given any right of liberty and equality. In some parts of Indian state women life worst when she gave birth to girls like Haryana, Uttarpradesh etc. Men treat them shamed manner. They were not only permitted to go outside even for education. They were under the influence of their parents before marriage and their husband after marriage. However, their status varied a lot depending on the situation which they were living. The followings are the status of women according to time period.

2.1.6 Women Entrepreneurship in India

Women entrepreneurship development since independence can be analysed broadly under three phases: first phase from 1947-83, second phase from 1983-90 and third phase from 1991 onwards.

First phase: 1947-83: The government of India has taken a number of measures after independence to improve the conditions of women entrepreneurial skills. These include the constitutional provision, labour legislation to protect women, honouring the ILO convention and charter that help in the field of employment, working condition, vocational training, ensuring equal pay and helping them in the formation of women organizations and voluntary agencies that help tiny women entrepreneurs.

A pioneering step was taken during 1964-65 when the National Institute of Small Industry Extension Training (NISIET) at Hyderabad conducted an entrepreneurship development programme under the guidance of McClelland. This was followed by a scheme for technicians in 1969-70 to train the technically qualified persons and a new entrepreneurship scheme in 1971 by the Gujarat Industrial Investment corporation. These programmes were open to all, including women entrepreneurs. Along with this, there were also attempts at organizing women entrepreneurs. A significant step was taken with the declaration of the decade for women (19975-85) by the UN. This resulted in a series of step to improve the status and condition of women at all levels, including executive and entrepreneurial levels. The government through organizations like the Small Industry Development Organization (SIDCO), has been conducting training programmes for prospective women Entrepreneurs. In 1975, the National Alliance of Young Entrepreneurs (NAYE) organized the first international conference of women entrepreneurs.

In 1978, the state bank of India began undertaking Entrepreneurship Development Programmes (EDPs). In 1979, entrepreneurship training programmes for self-employment were arranged for the women beneficiaries of the government's TRYSEM programme. In 1981, the NAYE organized the second international conference of women entrepreneurs. The SIDO through its Small Industries Service Institutes was also organizing women entrepreneurship programmes and between 1977 and 1985. It has organized , through its agencies, about 8100 training programmes in women entrepreneurship. In 1983, the government established the National Science and Technology Entrepreneurship Development Board (NSTDB) to stimulate entrepreneurship among young men and women qualified in science and technology.

Several atate governments have been arranging special programmes for promoting women entrepreneurial skills in the states. Nationalized Banks and financial institutions also offer special consultancy and other assistance to women entrepreneurs and voluntary agencies working for the development of women. Since the beginning of 1980s, Employers federation of India (EFI). Standing Conference of Public Enterprise (SCOPE) and the All India Organization of Employers (AIOE) have been taking effective steps to promote women entrepreneurial skills.

At the time of independence, women entrepreneurs were almost a non-existent section among businessmen. However, according to 1981 Census there were 1.5 lakh self-

employed women constituting 5 percent of the total self employed. Though this was not satisfactory, yet indicated the positive direction of change.

Second Phase: 1983-90: The year 1983 may be treated as a turning point in the entrepreneurship development since after this year it became a national movement. Two apex institutions-the NIESBUD in new Delhi and the EDII in Ahmadabad-were established in this year. These two institutions began planning a variety of programmes for entrepreneurship, including women entrepreneurship. They also later helped in the establishment of several entrepreneurship training institution in different part of the country. Initially there were target based programmes for different target groups like the educated, technically qualified, women, SC/ST/OBC, artisans and ex-army men. Latter, product and process-based entrepreneurship training programmes like those for plastic industry, food industry, garment industry, etc. were planned and implemented. In all such programmes, women received a significant place. For example, in 1985-86, out of a total of 1140, EDPs, women received about 10 percent (108). The NIESBUD has also brought out a training manual for trainers to be used for training different target groups.

During the latter half of 1980s several new schemes like Science and Technology Entrepreneurial Parks (STEPs), training and extension service and refinancing facilities to institutions giving financial assistance to women entrepreneurs were formulated and supported by the Industrial Development Bank of India(IDBI), which also started in 1989-90 two new programmes one called MahilaUdhyam Nidhi (MUN) under which seed capital assistance were given to women entrepreneurs and the other called MahilaVikas Nidhi (MVN) under which NGOs dealing with women entrepreneurs were given assistance, generally one time assistance of capital nature. The SBI also introduced special schemes for women entrepreneurs. In 1990, the Norwegian Agency for International Development (NORAD) announced its support for entrepreneurship programme for rural poor women undertaken by government/NGOs that will ensure income generation and are replicable.

The NIESBUD decide to celebrate the year 1990 as the 35th year of entrepreneurship Development in India. According to Akhouri of the NIESBUD< the 1980s were a decade in which entrepreneurship became a national movement. Women entrepreneurship too received its due attention in this phase. In 1986, the National Standing Committee on Women Entrepreneurs was established by the government to advice on women Entrepreneurship Development.

Third Phase: 1991 onwards: The year 1991 marks an important landmark in the Indian history. In this year, the government of India started comprehensive economics by announcing changes in economic, industrial monetary, fiscal, foreign trade and foreign exchange policies. As a part of this new economic policy (NEP), the government also announced a special industrial policy for small scale and tiny and village industries including service units. It is estimated that early at the close of 1980s about 50,000 potential entrepreneurs were trained in entrepreneurship including a significant section of women. As a result of the NEP, it is estimated that about 1 lakh potential entrepreneurs may be required to be trained annually. Thus, it is stated that there will be an entrepreneurial explosion in the 1990s many of these EDPs will have to cover weaker

sections of the society. One important feature of the NEP is the revised definition of women enterprises. Earlier women enterprises were defined as enterprises where more than half of the workers/employees were women in addition to more than half ownership and control is by women. The employment criterion has been dispensed with.

The entrepreneurship training was made more institutionalized by making it a part of curriculum in universities and other higher educational institutes especially technical and engineering institutions. For example, the SNDT women's university has been popularizing entrepreneurship courses among women for over a decade. It has introduced the topic of entrepreneurship in several post-graduate courses. It has also been offering, with the UGC assistance, a number of short-term courses in entrepreneurship to its students and women in general. Special self-employment courses to rural women through its Rural Development Centre at Udwada in Gujarat and special courses for the officials of the NGO's are also organized. Other institutions are also organizing several new schemes for women entrepreneurs. The NIESBUD organized programmes for the women beneficiaries of the government's DWCRA (Development of Women and Children in Rural Areas) programmes in rural areas, especially for the Mukhya Sevikas. "Development of Micro Enterprise" programme for women have also been formulated.

Another salient feature is the special training programme for the NGOs who support women entrepreneurs. For example, the NIESBUD organized the women's Enterprises Management Training Outreach Programme (WEMTOP) in association with NGOs. For the managerial staff (called bare foot managers) or enterprises, a special programme called 'Small Enterprises Management Assistance Programme (SEMA) has been formulated.

3.0 National Policy for the Empowerment of Women, 2001

The National Policy for empowerment of Women 2001 was formulated for bringing about advancement, development and empowerment of women in all spheres of life through creation of more responsive judicial and legal system sensitive to women and mainstreaming a gender perspective in the development process. The strengthening and formation of relevant institutional mechanisms and implementation of international obligations/commitments and co-operation at the international, regional and sub-regional level was another commitment.

The principle of gender equality is enshrined in the Indian Constitution in its preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women.

Since independence in 1947, there has been a marked shift in the approach to women's issues from welfare to development. Within the frame work of a democratic polity, India's laws development policies, schemes/programmes under Five Year Plans have aimed at women's advancement in different spheres. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National commission for Women has been set up by act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendment to

the Constitution of India provided for reservation of seats in the local bodies of panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

India has also ratified various international convention and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the convention on Elimination of all forms of Discrimination against Women (CEDAW) in 1993.

The Mexico plan of action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the platform for Action (1995) and the outcome Document adopted by the UNGA Session on gender equity and Development & Peace for the 31st century, titled “Further actions and initiative to implement the Beijing Declaration and the platform for action” have been unreservedly endorsed by India for appropriate follow up.

The women’s movement and a wide-spread network of non-government organization (NGOs) which have strong grass-roots presence and deep insight into women’s concerns, have contributed in inspiring initiative for the empowerment of women.

However, there still a wide gap between the goals enunciated in the constitution, legislation, policies, plans, programmes, and related mechanism on the one hand and the situational reality of the status of women in India, on the other.

Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ration in the population in the last few decade. Social stereotyping and violence at the domestic and social levels are some of the other manifestation. Discrimination against girl children, adolescent girls and women persists in parts of the country.

The underlying causes of gender inequality are related to social and economic structure, which is based on informal and formal norms, and practices.

Consequently, the process of women – particularly those belonging to weaker sections including Scheduled Castes/Scheduled Tribes/Other backward Classes and minorities, majority of whom are in the rural areas and in the informal, unorganized sector – to education, health and productive resources, among others , is inadequate. Therefore, they remain largely marginalized, poor and socially excluded.

4.0 Conclusion & Recommendation.

1.Create an environment through positive economic and social policies for full development of women to enable them to realize their full potential.

3. The de jure and de facto enjoyment of all the human rights and fundamental freedom by women on equal basis with men in all spheres- political, economic, social, culture and civil is to be promoted.

3. Equal access to participation and decision making of women in social, political and economic life of the nation should be ensured.

4. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety,

social security and public office should be availed with proper implementation of all schemes and policies of Indian Government.

5. Strengthening legal systems aimed at elimination of all forms of discrimination against women.

6. Changing societal attitudes and community practices by active participation and involvement of both men and women through channels like CSR wing of corporate and various NGO.

7. Mainstreaming a gender perspective in the development process through active involvement of all wealthy mechanisms like CSR wing of corporate and various NGO.

8. Eliminating the discrimination and all forms of violence against women and the girl child; and Building and strengthening partnerships with civil society, particularly women's organization.

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