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### A study on women's empowerment- through government industrial policies

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#### **Abstract**

In this paper different scheme of the central and some state government are given to empowerment of women. These schemes are considered as additional resources to enhance traditional resources. The resources could be human resources such as labour, interests, ability, intellectual resources including information, ideas, and knowledge and material resources such as money financial resources and natural resources etc. A transformation in women life is observed from tradition to modernity, from informal occupation to entrepreneurial avocation project. This investment on women and girls has shaped Opportunity's own strategies, tools and programs. Women who have been benefitted, from the formal economy to savings accounts and small loans through trust Groups, which were provided them with a network of support to earn a stable income and improve their livelihoods. This has leveraged them to access to technology so that even the most rural women can be a part of the global economy.

**Keywords:** Women empowerment, ladli laxmi yojna, swawlamban, mahila udyam nidhi

#### **Introduction**

A common understanding of empowerment is necessary, however, to allow us to know empowerment when we see it in people with whom we are working. According to Bailey (1992), how we precisely define empowerment within our projects and programs will depend upon the specific people and context involved. The term empowerment is frequently heard today all over the world. It is clearly connected to the word power. The term power in the context of human society means control over resources. The resources could be human resources such as labour, interests, ability, intellectual resources including information, ideas, and knowledge and material resources such as money financial resources and natural resources etc. Power is relational dynamic between individual or between groups of people and is often unequally distributed. many a time the domination is accompanied by exploration. Empowerment is the process of decision making, self decision making process. It is a process which is directly related to the power and to change of power i.e. the power of control of resources and concepts.

In this paper some of the policies of government of India, different states and NGOs are elaborated which are related to women empowerment only. Some states have made the separate department for this purpose while some others have made the separate wing in their already existing departments. In the first few paragraphs Central Government scheme for women empowerment is presented while in the next few paragraphs different state policies are presented. Finally the effect on women empowerment after implementing these policies through different agencies has been presented

#### **A) Central government scheme for women empowerment**

Gone are the days when Indian women were confined inside the homes. Now the times have changed in the favour of women to help them emerge as the leading entrepreneurs. For all the women who are filled with enthusiasm and ideas to generate revenue, the government of India has stepped up. It has brought together various schemes and plans to make sure these women entrepreneurs don't have to face the hassle of a capital. Out of the many schemes some most important schemes to help budding women entrepreneurs are mentioned in this paper to achieve the eventual goals.

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**i) Annapurna scheme**

A woman in the house is known for the delicacy she serves every day to her loved ones. But wouldn't it be great if this amazing taste and food served to the ones away from home and moreover, she earns from it. For an idea like that and the willingness to achieve the aim, the Annapurna scheme is launched by the State Bank of Mysore. This scheme primarily aims at providing financial loans to women who are stepping into the food catering business and need an upgrade for their kitchen. Expenses like buying new utensils and required kitchen accessories are covered up under this scheme. The interest rate levied on this loan is decided by the prevailing market rate. All in all, it is one of the top 5 government schemes to help women entrepreneurs in the country.

**ii) Bhartiya Mahila Bank Business Loan**

As the name suggests the bank was founded with the sole purpose of enabling underprivileged women who wanted to start their own business. For business ideas in the manufacturing sector, the bank was authorised to grant for these women minds. If the business plan is falling under the category, Credit Guarantee Fund Trust for Micro and Small scale enterprises, the Bhartiya Mahila Bank was authorised to issue a handsome loan

Apart from the manufacturing sector, this bank under the government scheme to help women entrepreneurs, also provides loans for business set up in the retail sector, and property loans as well.

**iii) Mudra yojana scheme for women**

This scheme is launched by the government of India to support an enthusiastic women entrepreneur who are seeking a business plan like starting a beauty parlour, tuition centre, a stitching shop or any other that makes them financially stronger and stable with minimum efforts. Another feature of this scheme is that it aims at funding a business, now whether it will be run by a single woman or a team of women, it is totally up to the ladies coming together for a business. This scheme under the government of India does not require any collateral to grant the loan. However, there are categories under which a loan application can be filed. They are

**a) Shishu loan:** This loan is sanctioned when the business is in its initial stage

**b) Kishor loan:** For the ones who already have established business but seek to improve their services, this loan is sanctioned: The amount of loan granted under this category varies

**c) Tarun loan:** For the well-established businesses which are planning to expand their reach and are short on capital. Another feature of this government scheme for helping women entrepreneurs is that there is a Mudra card which is also issued to the applicant of the loan. This card functions similar to a credit card and has a limit of 10% of the total loan amount sanctioned.

**iv) Orient Mahila Vikas yojana scheme**

Out of the many schemes made available by the government, this has been designed to strengthen the woman in-charge and meet her initial fund requirements to start her business. For a woman entrepreneur to avail loan under this scheme it is mandatory for her to have a minimum of 51% shared in the

business. For the loan sanctioned, a 2% relaxation in the rate of interest is provided under this scheme. The loan issues are to be repaid within 7 years and this initiative was taken by the Oriental Bank of Commerce to help women entrepreneurs in India.

**v) Udyogini scheme**

This is one of the top schemes launched by the government of India to help bud the women entrepreneurs by asking for the least possible interest rates for the loan provided. For the women who fall in the age group of 18 years to 45 years can gets loan sanctioned easily for starting their business.

The main condition is that her family's yearly income should be within the under limit fixed by banks. However, this income limit is waived off in the case of a widow, disabled or destitute woman.

For women who are falling under the income limit waiver category or are under SC/ST category, they further get a subsidy of the sanctioned loan,. For general category, a subsidy is less of the sanctioned loan amount is provided. This scheme was initially promoted by Punjab and Sind bank but later other banks like Karnataka Woman's State Development Corporation have joined hands and provide this loan to the future woman entrepreneur of the country

All these different schemes and plans have one thing in common that each of them is aimed at strengthening the women of the country. They have been designed and constructed keeping in mind the condition of the women who want to start their own business and rise high.. Given all these efforts by the government of India to help to bud the women entrepreneurs has already helped a lot of them to live a life of pride and provide supports to each of them for the skill they have excelled in.

On the footsteps of the central government state governments also encouraging the women empowerment through their women centric policies. Some state policies are mentioned in this paper.

**B) 1. Maharashtra**

Maharashtra became the first state to make a provision for funds for the dedicated industrial policy for women. Under the policy, first-generation women entrepreneurs who set up micro, small or medium enterprises in the state would be entitled to a capital subsidy depending on location of the unit. Not only that 20 per cent land under the Maharashtra Industrial Development Corporation has been kept reserved for women entrepreneurs. The government aims to increase participation of women. Under the policy, the women-run businesses would be offered special concessions for locating their units, and extended lower power tariffs, higher interest subsidies, and grants for branding their products, among other incentives. For existing women-run enterprises, the fresh perks are provided in addition to those already offered under the universal package of incentives. To achieve this, women entrepreneurs will be given capital grants, electricity grants and gains on the loan interest.

**2. Chhattisgarh:** Women entrepreneurs in the Chhattisgarh State get incentives under Chhattisgarh Industrial Policy. The women founders receive 10 percent additional subsidy and 10 percent additional exemption in stamp duty, electricity duty, etc. The exemption is allowed for one more year for women beneficiaries. State may consider including specific incentives in the Start-up policy for encouraging women led Start-ups. Some of the women specific incentives could be in the form

of: 1. Dedicated percentage of seats in incubation canter 2. Enhanced monthly or sustenance allowance 3. Dedicated seed and venture funds for women entrepreneurs above list of incentives are indicative and only for the reference of State.

**3. Madhya Pradesh:** Department of Micro, Small & Medium Enterprises, Government of Madhya Pradesh is a directorate of Industries of Madhya Pradesh. It runs the different scheme for women such as

**i) Ladli Laxmi yojana:** This scheme was introduced with an aim of educational and economic development of women and girl child. It also tries to sensitize people about birth of a girl child. The state government purchases a National Savings Certificate worth Rs 6 thousand in the name of a girl child every year after she is born. The scheme is also applicable to families who adopt family planning after the birth of two children and have registered themselves in anganwadi centres

**ii) Simplification and handholding scheme:** It simplifies and unifies the Start-up registration and recognition procedures. This was also included in MP Incubation & Start-up Policy. It provides incentives to the MP start-ups in addition to the incentives given by Central Government.

**iii) micro, small and medium enterprise fund:** The MP Government has established a MSME Fund for managing capital fund required for setting up a venture. This fund was utilised for equity of start-ups and for upcoming potential start-ups. MP Venture Finance Limited Company will be established for providing venture capital funds to start-ups.

**iv) Credit guarantee scheme:** This scheme provides credit guarantee facility through banks and other provisions like interest subsidy for developing start-up environment in MP. This scheme mainly provides financial assistance in the form of credit to entrepreneurs. The interest subsidy has been increased by MP Government for women entrepreneurs at 6% for 7 years.

**4) Uttar Pradesh:** The micro, small and medium enterprise (MSME) sector, which is a source of self-employment with low levels of capital, is believed to provide one of the quickest routes to correcting imbalances in a developing society. Uttar Pradesh government has started the Women Entrepreneurship Promotion Scheme to empower women and ensure their participation in the process of industrialisation under the scheme, unemployed women are eligible for easy seed capital to start their own micro or small enterprise. The loan, provided by nationalised banks, financial institutions or the State Financial Corporation, is for the purchase of plant and machinery. The beneficiaries are entitled to a loan at five per cent interest. This scheme is applicable to both manufacturing and service sector units, as defined by the Union MSME ministry. Besides, under the cluster development scheme, the state government is encouraging micro-level and individual traditional industries and handicraft units to form a special purpose vehicle (SPV). The collection of 25 or more such units would qualify for benefits under a scheme that seeks to boost traditional Indian craft such as chikankari, terracotta, zari, zardozi and toys. Each cluster is a collection of homogenous units belonging to a particular industry. The cluster comprises a common facilitation centre to aid in design, production, training, R&D, raw material storage, production display and information

sharing. Major MSME pockets in UP. These are generally product-specific hubs. Varanasi is famous for banarasi sarees, Agra and Kanpur for leather, Bhadohi for carpets, Moradabad for brassware, Lucknow for chikan, and Aligarh for locks.

**5) Rajasthan:** Given the important role of women in Industry, special measures will be implemented to promote their participation in industrial ventures. The three pronged strategy envisaged will focus on enhancing the entrepreneurial skills of women removing credit related bottlenecks and increasing their employment opportunities. The schemes for special rebate of 10% on industrial lands and equity type assistance from the Mahila Udhyam Nidhi Scheme would be continued. A shelf of projects relevant for women will be prepared and updated periodically. Flatted factories are to be allotted to women entrepreneurs on deferred payment basis provided they have undergone training course. Efforts of NGOs or other organisations to run Day Care Centres for Women are supported. In the courses of Entrepreneurship and Management Development Institute, 30% seats will be reserved for women. The Cell set up in the Commissionerate of Industries for development of entrepreneurship amongst women shall be further strengthened to monitor the House Hold Industries Scheme for Women.

**6) West Bengal:** Swawlamban is a State sponsored scheme for socially distressed women and girls including transgender, trafficked victims, sex workers and women in moral danger of the age group of 18-35 years through which vocational training is imparted in collaboration with NGOs. This scheme emphasizes economic empowerment of socially marginalized women with special emphasis on those who are vulnerable to immoral trafficking. West Bengal Women Development Undertaking under the aegis of Women and Social Welfare Department, has been entrusted with the responsibility of State Level Nodal Agency for implementation of this Scheme. Successive Plans have emphasised the need for creating employment opportunities for women. For this purpose a number of programmes have been taken up by the Central and State Governments but earlier efforts have not achieved the desired results primarily because of lack of proper linkages between training, supply of raw-materials, quality control, assured market and managerial skills. The industrial policy of the Government of India has also been emphasizing the need for setting up of industrial units in the backward areas of the country. It is against this background that named-SWAWLAMBAN assistance started to be utilized. This assistance mainly aims at providing skill development training to rural & urban women & girls for employment generation leading to income generation.

**7) Kerala:** Kerala State Industrial Development Corporation (KSIDC) has launched Mission to support women entrepreneurs in the state. The corporation expects to offer mentoring support to large number of women in the state to start business during the next one year.

After launching the project, the government will give priority to green initiatives and start-ups by women. Those women interested in starting their own ventures will be provided with all support including, mentoring and assistance in financial, infrastructure and promotional activities. According to KSIDC a five pronged strategy namely continuous mentoring support, regular exposure visits to successful units, easier financial support, incubation and infrastructure support and

networking support, has been designed to facilitate the

**8) Orisha:** Entrepreneurship Model for Women in Orissa: the profile In recent years, in the advent of socio-economic and cultural transformation, 'women' have emerged as a key contribution to the process of regional development. Through an active policy orientation, the planners of Orissa intend to empower women, affiliating them to the ambit of productive occupation. Devising ways of developing planned income generation activities / entrepreneurship, among women, particularly in rural sector. Women are regarded as key productive force for economic development. Given appropriate skills, opportunities of decision-making and environmental awareness, women can be a strong productive force in agriculture, industries and services.

**9) Tamil Nadu:** The local chapter of FICCI Ladies Organisation (FLO) has plans to create an industrial park exclusively for women entrepreneurs in Tamil Nadu. For that land has been earmarked for such parks on the footsteps of some other state. The local chapter would soon approach the State government seeking allotment of land for the project. With a vision to empower women, the organisation would provide training in driving, tailoring, non-teaching jobs in school and beautician, she said.

### C) Conclusion

A transformation in women is observed from tradition to modernity, from informal occupation to entrepreneurial avocation project. This understanding of the value of investing in women and girls has shaped Opportunity's own strategies, tools and programs. Because we know that empowered women are key to ending extreme poverty, Opportunity is focused on providing tools and training that equip and empower women to thrive.

We connect women who have been excluded from the formal economy to savings accounts and small loans through Trust Groups, which provide them with a network of support to earn a stable income and improve their livelihoods. We leverage and increase access to technology so that even the most rural women can be a part of the global economy. Ultimately, we include women whose lives have been defined by exclusion. We provide access to the formal economy, to much needed tools and training and to financial services and education. And in so doing, we connect women to the world around them, giving them opportunities that were previously unimaginable. Because we know that women, when empowered, will change the world.

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