

# A STUDY ON ENVIRONMENT FOR ENTREPRENEURSHIP DEVELOPMENT OF WOMENS IN MAHARASHTRA

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## ABSTRACT

Women had demonstrated their potential in almost every sphere of life. The Government of India had declared the year 2001 as the women empowerment year and women in India are continuously showing their capabilities of contributing much more than what they already are. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in appropriate direction. The Government has devised special programs to increase employment and income-generating activities for women in rural areas. The Prime Minister Rojgar Yojana, EDPs. and KVIC as well as many organizations and departments took special measures in remote areas to generate more employment opportunities as well as to nurture entrepreneurial abilities in women. To promote agro-based industries, women co-operatives schemes were formed in areas of dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.

Ultimately the success of these programs is dependant mainly on the continuous efforts of the implementing agency. This research paper studies the effectiveness of the programmes and schemes funded and assisted by the number of Government and Non-Government Organisations of national and international repute through Mahila Arthik Vikas Mahamandal in the state of Maharashtra for women entrepreneurship.

**Key words :** Women Entrepreneurship, Business Activities, Government Policies.

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# A STUDY ON ENVIRONMENT FOR ENTREPRENEURSHIP DEVELOPMENT OF WOMENS IN MAHARASHTRA

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Women owned businesses are highly increasing in the economies of almost all countries. It is worth to note that women are vital and productive workers in the Indian economy also Since the formation of Women Development Corporation throughout India, the number of women entrepreneurs has grown considerably. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, creating sizable market and creating employment for others and setting the trend for other women having backward environment belonging to rural area. So, realizing these facts, Government had taken the proactive steps for women empowerment through various schemes.

## Steps of Central Government For Entrepreneurship Development of Women:

At first, the Seventh Five-Year Plan operationalised the concern for equity and empowerment of the women for the first time. In this the Central Government introduced a special chapter on the integration of women in development and it was suggested to treat women as a specific target groups in all major development programs of the country. The Eight Five-Year Plan also devised special programs to increase employment and income-generating activities for women in rural areas. The Prime Minister Rojgar Yojana and EDPs, women in agriculture scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities. To generate more employment opportunities for women KVIC took special measures in remote areas and promoted agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.

The Ninth Five-Year Plan introduced the schemes for promoting women entrepreneurship because the future of small scale industries depends upon the women-entrepreneurs. A new scheme Trade Related Entrepreneurship Assistance and Development was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities. Swarna Jayanti Gram Swarozgar Yojana provided reservations for women and encouraging them to start their ventures. The New schemes under Women Development Corporation were introduced by government to help women entrepreneurs in arranging credit and marketing facilities. State Industrial and Development Bank of India (SIDBI) also introduced schemes to assist the women entrepreneurs namely Mahila Udyam Nidhi, Micro Credit Scheme for Women, Mahila Vikas Nidhi, Women Entrepreneurial Development Programmes, Marketing Development Fund for Women. The different bodies such as NGOs, voluntary organizations, self-help groups, institutions and individual enterprises from rural and urban areas are instrumental in providing a platform to assist the women entrepreneurs to develop new, creative and innovative techniques of production, finance and marketing.

Recently, in November 2013, Bharatiya Mahila Bank was launched by the Government of India, the bank has opened 23 branches to support the banking needs of women who want to become entrepreneurs. The bank offers loans for women in the range of Rs 50,000 to Rs 5 lakh to open day-care centres. It also gives loans starting from Rs 5,000 for catering services. This initiative is an experiment meant to boost the confidence of rural women. In short, the number of government organizations and NGOs of local to international repute are involved in this development process. So in order to study the benefit received by women for their empowerment in Maharashtra, a research was designed and the objectives of the study were as under.

### **Objectives of the Study :**

- 1) To study the avenues available to women for entrepreneurship in micro and small scale sector.
- 2) To study existing policies, programs, institutional network in Maharashtra for entrepreneurship development of women .
- 3) To study the involvement of support agencies in promoting women's entrepreneurship.

### **Methodology of the Study :**

The present study had been undertaken to understand some important issues relevant to women entrepreneurship. The extensive review of secondary data sources was undertaken as relevant to the stated objectives of the study. Therefore scope of the study is limited. The secondary source of data of recent past was relied upon for qualitative analysis of environment for entrepreneurship development of women in Maharashtra.

### **Efforts for Entrepreneurship Development of Women in Maharashtra:**

Mahila Arthik Vikas Mahamandal (MAVIM) is the State Women Development Corporation of Government of Maharashtra, functioning since February, 1975 and registered under Companies Act 1956, as a not for profit Company. It has been declared as a Nodal agency by Government of Maharashtra to implement various Women Economic Empowerment Programme through Self Help Groups. MAVIM has wide network of offices even at district level to implement developmental schemes in rural areas. It has appointed sahayoginis. With the help of 'sahayoginis' who act as the field workers in the field works with 50-60 SHGs covering around 10 villages and provides the basic capacity building training inputs to SHG members depending upon their age and level of maturity and also nurture them qualitatively. MAVIM has covered 13000 villages of Maharashtra till May 2010, 53929 SHGs have been formed and seven lakhs women have been mobilized. The corporation has the objective of bringing about women's empowerment by building organizations of women, enhancing their capacities by training, increasing their self confidence and strengthening entrepreneurship among women and making credit and markets accessible to women.

### **Impact of Efforts of MAVIM For Development of Women Entrepreneurship:**

The MAVIM also worked as the Programme Implementation Agency for the Indira Mahila Yojana. It was implemented by the Central Government from 1994 and the Mahila Samruddhi Programme was merged with it and a revised Swayamsiddha Programme was declared to implement for 5 years since 2001-2002 onwards. To implement the programme a target of forming 3,500 self-help groups by the end of 2006 was given in 19 districts where the programme operated. At the end of March 2007, 3943 SHG groups were formed and 50066 women were organized. The women saved Rs. 5.70 crores and generated internal lending of Rs. 10.31 crores. They obtained bank loans of Rs. 12.65 crores and 17734 women started their own business.

Again under the Special Component Plan, the Department of Social Justice of the State Government has appointed MAVIM as an implementing agency for the scheme of Ramai Mahila Shakshamikaran and allotted the scheme of formation of 20,250 self-help groups of Scheduled Castes and 3,03,750 women throughout Maharashtra to cover 5920 villages within 4 years with a sanction of Rs.20.25 crores for the project. Through this programme, trainings were arranged on gender equality, gender sensitization, women's empowerment, social awareness, functional literacy, entrepreneurship and other related capacity-building aspects. The scheme was implemented in 33 districts directly by MAVIM Sahayogines and through NGOs appointed by MAVIM. At the end of March 2007, 20950 SHG groups were formed and 2,53,092 women were organized Rs. 22.10 crores were saved by the women and they generated Rs. 34.33 crores of internal lending. They obtained bank loans of Rs. 16.89 crores. Under this project 56190 women started their own business.

The NABARD Add-On Project was implemented by MAVIM during 2003-2005. The period of this project was of 2 years during which the emphasis was primarily given on establishing SHGs and making credit available to them. Till March 2007, 1773 SHG groups were formed in 10 districts and 21263 women were organised. Rs. 2.85 crores were saved by the SHG members and Rs. 5.39 crores were given as internal loans to members of the group. The women obtained loans of Rs.2.43 crores from banks. Under this project 4141 women started their own business.

### **Recent Initiatives for Development of Entrepreneurship :**

E-Catering Initiative is a first pilot project by Self Help Group in India initiated since December 2016 by Mahila Arthik Vikas Mahamandal established in Maher Loksanchalit Sadhan Kendra at Sawantwadi of Sindhudurg district, where SHGs federation provide local delicious cuisine in train through e-Catering service of IRCTC. National Bank for Agriculture and Rural Development (NABARD) under LEDP project has provided fund to e-Catering. Lupin Human Welfare and Research Foundation, Non- Government Organization (NGO) has provided technical support to this project.

The programme named "Convergence of Agricultural Interventions in Maharashtra" (CAIM) aims to contribute to the development of resilient production, sustainable and diversified household, on-farm and off-farm livelihoods, allowing households to face production and market risks without falling back into poverty and distress. The key programme purposes and objectives are to (i) improve household incomes from diversified farming and from off-farm activities (ii) render farming systems resilient with the introduction of organic and low-input contract farming (iii) facilitate the involvement of farmers groups in primary processing, quality enhancement and marketing (iv) empower women through micro-finance and micro-enterprises and (v) achieve convergence of government programmes and resources through ATMA.

### **Imparting Skill Training for Development of Women :**

The growth and development of women entrepreneurs is accelerated because entrepreneurial development is not possible without the participation of women particularly of rural area. The consolidated efforts of Government, non-Government, promotional and regulatory agencies has played the supportive role in promoting the rural women entrepreneurship in Maharashtra. The MAVIM with the help of central and state government has formulated various training and development cum employment generations programs for the women to start their ventures.

MAVIM was entrusted with the responsibility of implementing the programme of Maharashtra Rural Credit Programme during 1994-2002 for poverty alleviation programme and supported by the International Fund for Agricultural Development. It ensured "Women's Access to Credit" as an important dimension and organizing rural women into SHGs. MAVIM ensured that along with economic development, social developmental needs of the women should also be addressed and strong sense of 'self' should be inculcated in the women. Therefore, under this scheme 4516 SHGs have been formed and 64,423 women were organised together upto March 2007 and the womens had savings of Rs.10.51 crores and Rs. 39.56 crores of internal lending. The groups had accessed bank loans to the tune of Rs. 25.82 crores and 36549 women started their own business.

Mahila Arthik Vikas Mahamandal (MAVIM) implements the Skill based training to the women under Women and Child Development Department. Under this that 75% of the beneficiaries are from Self Help Groups (SHGs) promoted by MAVIM in Rural and Urban areas and the reaming 25% of the beneficiaries are other than the SHGs. For implementing this scheme MAVIM empanels the technical agencies. Under this Skill Training Programme the trades are as Tailoring, Beauty Parlor, Artificial Jewellery, File and folder making, Fashion Designing, Bag Making, Catering, Computer, Dairy, Poultry, Goatry, Spices cultivation and processing, Vegetable cultivation and Marketing, food processing, Floriculture, Mobile repairing, Retail Management, House Keeping, turmeric processing and marketing, Chili Powder processing and marketing, NTFP processing and marketing, etc. In the year 2013-14 MAVIM has trained 8,858 women SHG members across the state of Maharashtra. Out of this 3,065 women member get self employed under different activities.

**Imparting Capacity Building Training to Women :** These trainings provide information, knowledge to women which help them to understand their own situation and how to face the situation. This training also helps to change their attitude. MAVIM organize Book Keeping / Accounts Training , Leadership Development training , Functional

Literacy to understand the functions of different institutions and organizations , Monitoring and Evaluation trainings on different level for development of women.

### Findings :

MAVIM is implementing SHG related programs in rural Maharashtra and it has definite socio economic development taking place in the lives of the SHG members. Study based on the findings of the MAVIM shows the tremendous increase in the confidence of women, enhanced leadership qualities and participation in decision making process. The figures exhibited above explains that thousands of women are indulged in either on farm or off farm income generating activities such as livestock, kirana shops and some of them have even grown as enterprises which is a remarkable achievement. There is increased trend of ownership over assets by women. It is found that there is a increased access to rural financial services by SHGs and they are availing bank loan for productive purposes in increased manner.

**Conclusion :** The MAVIM is striving hard to ensure the sustainable development by inculcating entrepreneurial abilities of women in Maharashtra. It is needful to bring about gender justice and equality for women, investing in human capital and the capacity building of women alternatively to make them economically and socially empowered and enabling them to access sustainable livelihoods through self employment.

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