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Declaration-

> "This is to certify that the contents of my research paper are original. No part of it has been taken from any published journal, Indian or Foreign or from any available records. The material has also not been taken from any internet source. Material borrowed from other sources has been duly acknowledged".

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Role of Government in women entrepreneurial development

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Abstract

Entrepreneurship development is a key for the economic growth and development of any country. It helps in growth of an entrepreneur as well as overall growth of the country. India being a developing country examined that the major stratum of the society i.e. women are being excluded from this process of development. Hence, promotion of Women in entrepreneurship is of immense importance so that they can become independent and improve economic condition of the economy. Hence, the Government of India introduced various schemes to help women join entrepreneurship. The Government offers various schemes to present and prospective women entrepreneurs so as to encourage them towards entrepreneurial path.
The present paper endeavors to study various schemes offered by the Government for promotion and development of women entrepreneurship in India through MSME's. On the basis of this study some suggestions are given to encourage spirit of women entrepreneurship in India.

Keywords: Women Entrepreneurs, Government Schemes, Micro, Small and Medium Enterprises (MSMEs), Entrepreneurial development.

Introduction- Women Entrepreneur

The Government of India has defined women entrepreneurs as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women."

A women entrepreneur is one who plans, initiates a business enterprise, organizes and merges all the factors of production, drives the enterprise and takes on risks in managing a business enterprise.

In the present world, women entrepreneurs are playing a very crucial role and have turned out to be significant part of the global business environment. In India as well they are performing a key role but we still observe that they are not being tapped appropriately because of male dominated society. Hence, women's needs to go a long way in attaining equal rights like men. It is essential to remove the deep rooted psychological mindset and move ahead.

It is rightly said by **Jawaharlal Nehru** that "You can tell the condition of a nation by looking at the status of its women". This highlights the importance of women. Thus, the status of women portrays the status of nation.

In recent years, it is noticed that in spite of social problems, Indian women have entered all the fields be it telecommunication, pickle making, mass media, infrastructure, cable making, etc. this transformation in Indian women is because of her education, need for independence, change in lifestyle, support of Government, etc. Women entrepreneurs deal with male entrepreneurs and have stood up with their counterparts in all the walks of life. As per The World Development Report, 2012 women owned businesses demonstrate huge possible source of future for economic growth and job creation. Thus, the United Nations have taken many programs to encourage and motivate women entrepreneurship in developing and under developed countries like the one in Sub- Saharan African countries. The Indian Government also supports its women by offering many schemes, loans and advances, serving them to set up their business, giving vocational skills, etc. Government is also taking efforts to bring equality between men and women by means of laws that guarantee equal rights of participation in politics and equal opportunity and right in education and employment.

To have an easy entry of women in entrepreneurial path, the women should be encouraged to start MSME. They can do wonders by their efficient involvement in business activities. They have the capability and potential to manage business but the support that is required are easy access to loans, funding agencies, motivation, technical support, awareness of Government schemes and family support. This will help in growing their family, society and ultimately the whole economy will prosper and progress.

The Government has taken various steps in five year plan for uplifting women entrepreneurs like-

The Fifth Five-Year Plan (1974-79) gave importance at training of women that were in need of income and protection. In 1976, Women's welfare and Development Bureau was established under the Ministry of Social Welfare.

The Sixth Five-Year Plan (1980-85) moved its attention from welfare to development. It acknowledged that women have lack of resources which is a serious factor hindering their growth.

The Seventh Five-Year Plan (1985-90) underlined the want for gender equality and empowerment. For the first time, stress was given on qualitative features like developing confidence, awareness creation regarding their rights and training in skills for enhanced employment.

The Eight Five-Year Plan (1992-97) gave importance on empowering women, particularly at the grass roots level by Panchayat Raj Institutions.

The Ninth Five-Year Plan (1997-2002) implemented a strategy of women's component plan wherein not less than 30 percent of funds were allocated for women-specific programmes.

The Tenth Five-Year Plan (2002-07) aspires to empower women by transforming the lately agreed National Policy for Empowerment of Women (2001) into action and making sure Survival, Protection and Development of women and children as per rights based approach.

Research Methodology

Objectives of the study

- ➢ To study the support offered by the Government to women in the form of schemes for promoting women's entrepreneurship.
- ➢ To draw conclusions and offer suggestions.

Type of Data: Secondary data is used in this research.

Sources of Data: The secondary data is collected from following sources.

- Websites
- Books
- National and International Research Journals
- Government Agencies/Departments/Ministries:

  Reports of various Government ministries/departments like,

  - ▪ District Industries Centre (DIC)
  - ▪ Maharashtra Industrial Development Corporation (MIDC)

- Maharashtra Centre for Entrepreneurship Development (MCED)
- Maharashtra State Small Industries Development Corporation
- State Industrial Development Corporation (SIDC)
- National Small Industries Corporation (NSIC)
- Maharashtra State Financial Corporation (MSFC)
- Small Industries Development Bank of India (SIDBI)
- Ministry of Micro, Small & Medium Enterprises (MSME)

Government Support in Women Entrepreneurial Development

Following are some of the special schemes for women entrepreneurs put into practice by the Government bodies and allied institutions-

Schemes for the development and promotion of women entrepreneurs-

1) **Trade related entrepreneurship assistance and development scheme for women (TREAD)**

In order to inspire women to take up entrepreneurship the Government has launched a Scheme named, "Trade Related Entrepreneurship Assistance and Development (TREAD) during the 11th Plan. The scheme envisioned economic empowerment of women through the developing their entrepreneurial skills in non-farm activities by providing training, information and counseling extension activities. The three key components of the scheme are: -

(i) Credit- Government of India grant up to 30% of the total project cost to the Non-Government Organizations (NGOs) for encouraging entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for taking up the work as envisioned in the project.

(ii) Training and Counseling: -Training programs are conducted by organizations like Micro, Small and Medium Enterprises (MSMEs), Entrepreneurship Development Institutes (EDIs), NISIET and the NGOs for empowering women. Government will grant up to Rs.1 lakh per program to training institutions / NGOs for providing training to the women entrepreneurs.

(iii)Producing Information on Related Needs- Need-based Government will grant up to Rs.5 lakh per project to Institutions like Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD, IIE, MSME-DIs EDIs and any other appropriate institutions of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc.

Operationalization of the Scheme –

The scheme visualizes that women Associations/NGOs/SHGs should formulate composite bankable proposals for a group of women entrepreneurs and submits the same to the bank, which are signatories to participate in the scheme, viz., Syndicate Bank, State Bank of India, Canara Bank and Allahabad Bank. A copy of the proposal submitted to the bank should be sanctioned to DC (MSME). Bank scrutinizes the proposal and issues sanction. On the basis of the approval 30% of the loan amount is permitted as grant and made available to the bank by office of DC (MSME) for further distribution to NGOs.

2) MICRO & SMALL ENTERPRISES CLUSTER DEVELOPMENT PROGRAMME (MSE-CDP)

a) Existing Clusters: A cluster is defined as a group of enterprises, normally 20 or more producing same/similar products/services. The Cluster Development Programme (CDP) being executed predicts analytical study of recognized clusters of traditional skill-based MSEs to classify suitable technologies and their distributors and to enable implementation of available technology that meets the precise requirements of the end users. The aim of Cluster Development is enhancing competitiveness, technology improvement, implementation of best manufacturing practices, marketing of products, employment generation etc. The scheme provides aid for capacity building, common facilities, marketing etc. the delivery, assimilation and diffusion of the recognized technology from its producers to the user or cluster of small enterprises.

Type of interventions

I) Soft Interventions – Capacity building activities in the cluster where no fixed assets are acquired or formed is termed as soft intervention. Soft interventions inter alia, includes: -

i. Diagnostic study
ii. Forming Association-Trust building & Developing Identity 2
iii. Capacity building,
iv. Organising workshops, seminars,
v. Training & Exposure visits,
vi. Market development,
vii. Launch of Website,
viii. Common procurement,
ix. Common/complementary sales and branding;

In the previous years, as per the type of cluster, assistance available for soft interventions has diverse from about Rs.25 – 35 lakhs per cluster. Presently, under the scheme there is an internal ceiling of Rs.10 lakhs for soft intervention which is being tried to increase. Clusters of women's enterprises are eligible up to 90% help for soft interventions.

II) Hard Interventions – Hard interventions are tangible "assets" like

i. Setting up of Common Facility Centre (CFCs),
ii. Mini Tool Rooms,
iii. Design Centres,
iv. Testing Facilities,
v. Training Centre,
vi. R&D Centres,
vii. Common Raw Material Bank/Sales depot, etc.

Even other tangible assets could be set up by the women's Clusters, provided they are shared by everyone. It is essential to form a Special Purpose Vehicle (SPV) under hard interventions which could be a registered society or a cooperative society, or company, or a trust or any other legal entity wherein minimum 20 to 30 members of the Cluster contribute and participate. The Common Facility Centre that is set up by the Special Purpose Vehicle as a hard intervention is eligible to the maximum level of support from the MSME Ministry i.e. up to 90% of the Project Cost. This includes the cost of plant, machinery, laboratory, equipment and other tangible assets. The remaining 10% of the project cost needs to be contributed by the SPV or by the State Government or the Local Government. But land and building are not included under this "Project Cost" and needs to be provided by the SPVs of the Women's Enterprises Clusters or State Government or some other agency.

III) Infrastructure Assistance- Infrastructure support includes the construction of basic facilities like power, telecommunication, approach roads, pollution control, drainage, water and storage, etc. MSME Ministry's help for this element is currently limited to 40% of the total cost which is being tried to increase in future. Only one component i.e. Display or Exhibition Centers are eligible to a higher level of assistance as far as Women's Clusters are concerned, i.e. 90%. This Display or Exhibition Centre could be made by the Women's Clusters, SPV in the Cluster or near the Cluster or even in connecting Markets of Towns — given that they display and market the products produced by the Women's Clusters.

Operationalisation of the Scheme

i) A Cluster Development Executive (CDE) is essential for implementing and monitoring all soft interventions in a cluster. Generally, a CDE can be a DIC

Officer/MSME-DI officer/retired expert or even hired person from Non-Government Sector.

ii) The hard interventions in a cluster and formation of physical infrastructure needs to create a user's body or special purpose vehicle that can be a society/company/ trust to be designed by the cluster beneficiaries.

3) Credit guarantee fund scheme

The Government introduced the Credit Guarantee Fund Scheme for Small Industries in May, 2000 with the aim of providing credit to Micro and Small-Scale units, by diminishing the risk perception of banks and financial institutions in offering credit without collateral security. The loans are provided up to Rs. 25 lakhs without collateral/ third party guarantees. The Scheme is being functioned by the Credit Guarantee Fund Trust for Small Industries (CGTSI) set up along with by the Government of India and SIDBI. The Scheme offers for collateral free credit facility extended by eligible lending institutions to new and prevailing micro and small units including Information Technology and Software Industry up to Rs. 25 lakhs per borrowing unit. For women enterprises, the guarantee cover is up to 80% of the credit subject to maximum guarantee limit of Rs. 20 lakhs. The member lending institutions (MLI) that avail guarantee from the Trust have to pay a one-time guarantee fee of 1.5% of the credit facility and annual service fee of 0.75% per annum on the sum of credit facility which is covered under the scheme.

Operationalisation of the Scheme- The entrepreneurs whose bank finance is permitted by the lending bank may request the bank to gain guarantee from the Credit Guarantee Trust Fund. This facility is obtainable online to the lending banks and clearance from the Trust is communicated in a one or two day.

4) Support for entrepreneurial and managerial development

MSME DIs frequently organize Entrepreneurship Skill Development Programme (ESDPs)/ Entrepreneurship Development Programme (EDPs)/ Management Development Programmes (MDPs) to train them in refining their techno/managerial knowledge and skill of existing and potential entrepreneurs and charge fees for such courses. There are many tailor made programmes for the target group for SC, ST, OBC, Women and other weaker sections of society. These programmes are also termed as "Out-reach Programmes" as they are organized in rural / less developed areas. In order to encourage them for entrepreneurship they are not charged fees rather are paid a stipend of Rs.500/- per capita per month. 50,000 entrepreneurs will be provided training in sector like IT, Fashion Technology, Catering, Agro & Food Processing, Pharmaceutical, biotechnology etc. through specialized courses organized by MSME DIs. 20% of courses organized shall be solely for women.

5) **Exhibitions for women under promotional package for micro & small enterprises approved by CCEA under marketing support**

DC (MSME) has framed a scheme for women entrepreneurs to inspire Small & Micro manufacturing units owned by women to tap and develop foreign markets, to upsurge involvement of representatives of small/micro manufacturing units under SIDO stall at International Trade Fairs/Exhibitions, to augment export from such units. Under this scheme the involvement of women entrepreneurs in 25 international exhibitions is predicted during the 11th Plan (2007-2012). For the year 2007-08 a good number of bulging women entrepreneur associations have been appealed to sponsor their members for participating in 5 international exhibitions planned in the months of Jan.-March, 2008. With the aim of motivating the women entrepreneurs to participate in the International Exhibitions under MDA scheme it has been decided to: i) deliver rent free space (6/9 Sq Mts) in the exhibitions ii) reimbursement of 100% economy class air fare for one representative maximum of Rs 1.25 lakhs iii) reimbursement of shipping cost up to Rs.15,000/- . Office of DC (MSME) participated in the following exhibitions with 36 women out of total 74 participants from April 2008 to September 2008.

Name of Fair	Date & Duration	Number of Women Participants	Total Participants
Fujian, China	May 18 – 22 2008	7	17
Imported Goods Fair, Seol, S.Korea	May 2008	11	13
Exporiva, Garda, Italy	June 14 – 17, 2008	2	7
SAARC Fair, Colombo, Sri Lanka	August 28-31, 2008	4	7
Budapest International Trade Fair, Budapest, Hungary	September 10-14, 2008	3	16
5th China Small & Medium Enterprises Fair, Guangzhou, China	September 22-25, 2008	9	15

Office of DC (MSME) is participating in the following International Exhibitions / Fair during September 2008 to March 2009.

Name of Fair	Date & Duration	Name of specific Product	Tentative space rent per Sq. M.
INDEE,	Sept. 25 – 27 2008	Engineering Items	Rs. 17,978/- with

Kualalampur, Malyasia			Service Tax
8th Tehran Int.Industry Fair (TIIF), Iran	October 6 – 9 2008	Engineering Items	Rs. 7,000/- + 12.36% Service Tax
AF'L Artigianoin Fiera,- International Craft Selling Fair, Milan, Italy	November 29 – December 8, 2008	Handicraft giftware and related products	Rs. 21,000/- + 12.36% Service Tax
Intermoda- International Apparel & Textile Fair, Guadalajara, Mexico	January 13-16 2009	All wear items & accessories	Rs. 11,000/- + 12.36% Service Tax
Asian Pharma Expo Dhaka, Bangla Desh	January 2009	Pharmaceutical Items & Machinery	To be decided
Cairo International Fair, Egypt	March 15-25, 2009	Multi Product	Rs. 7,000/- + Service Tax
APLF – Asia Pacific Leather Fair, Hong Kong	March 31 – April 2, 2009	Leather goods and Accessories	Rs. 22,000/- + Service Tax

6) **Integrated Rural Development Programme (IRDP)**

The Integrated Rural Development Programme (IRDP) was launched on 20th October, 1980 all over the country, as a main credit linked self-employment program for poverty alleviation. The objective of the programme is to recognize rural poor families and assist them in crossing the poverty line by augmenting their income by providing necessary assets and inputs. The assets can be from primary, secondary or tertiary sector are given by means of monetary help in the form of subsidy by the Government and term credit loan by financial institutions.

The Recipients of this scheme are rural artisans, Labourers, Marginal Farmers, Scheduled castes and scheduled tribes and economically backward classes with an annual income of less that Rs 11,000. In order to get better involvement of women in the development process, it has been stated that at least 40% of those aided should be women.

Subsidies given under the Integrated Rural Development Program are-

- Small farmers (25%)

- Marginal farmers and Agricultural labourers (33.33%)
- SC/ST families and differently abled people (50%)

The maximum amount of subsidy has been fixed at Rs 6,000 for SC/ST families and differently abled people, Rs4, 000.

7) Entrepreneurship Development Programmes (EDPs)

Entrepreneurship Development Programmes are being conducted on regular basis to cultivate the talent of young people by educating them on several characteristics of industrial work that is needed for setting up MSEs. These EDPs are usually directed in ITIs, Polytechnics and other technical institutions. 20% of the total target of EDPs is conducted solely for weaker sectors of the society that is SC, ST, and women and physically challenged and they receive a stipend of Rs500 per month per candidate as per the Promotional Package scheme of MSEs and no fees are charge to them. The course is designed in such a way that it provides valuable information on product/process design, manufacturing practices, testing and quality control, choosing the right machines and equipment's, export chances, availability of infrastructure, cash flow and product pricing.

8) **Mahila Udyam Nidhi**

Mahila Udyam Nidhi is scheme for women's that is designed by Small Industries Development Bank of India (SIDBI) for meeting the gap in equity funds required for setting a new enterprise. SIDBI is the chief financial institution for the promoting, financing and development of the small scale sector.

The women entrepreneurs are assisted for setting up new venture in tiny /small scale sector and rehabilitation of feasible sick SSI units. Currently operating tiny and small scale industries and service industries (within investment ceiling of Rs 5lakhs) that wants to expand, modernize, upgrade technology & diversify can also be covered under the scheme. The main criteria is that the unit should be solely promoted by women entrepreneur or consisting majority of women entrepreneurs.

The eligibility criteria of the scheme specify that the Cost of the project should not to more than Rs.10 lakhs. Thus, a soft loan limit of up to 25% of the project cost, subject to a maximum of Rs.2.5 lakhs per project is given to worthy women entrepreneurs. The soft loan needs to be repayable within 10 years. Though, the time limit of refunding soft loan will be co-terminus with that of term loan approved by a scheduled bank.

9) **Mahila Coir Yojana**

Mahila Coir Yojana is a women welfare scheme proposed to grant self employment to rural women artisans in areas producing coir fibre. Over the last two decades, manufacturing of coir fibre has considerably increased in India. Converting coir fibre into yarn on motorized ratts in rural houses helps in offering opportunity for large scale employment, improving the productivity and quality, better working conditions and more income. The scheme foresees in distribution of motorized ratts/ motorized traditional ratts for spinning coir yarn to women artisans. Only one artisan per household is entitled to obtain aid under the scheme. The requirement of balanced regional development is considered while selecting the beneficiaries. The beneficiaries are given training in the operation of the ratts in the normal training programmes of the Board.

Source of finance- Coir Board provides 75% of the price of the motorized ratt as one time subsidy and remaining 25% is given by the beneficiary by voluntary organizations or financial institutions or by personal savings.

The scheme is prevalent is coastal areas like Kerela, Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Gujarat, Telangana, Odisha, Pondicherry, A&N Islands, Lakshadweep, West Bengal and NE region. 1658 women have been provided training and 137 ratts have been distributed up to February, 2017.

10) **Support to Training and Employment Programme for Women (STEP)**

The Support to Training & Employment Programme for Women (STEP) commenced as a Central Sector Scheme in 1986-87. The scheme endeavors to make a noteworthy impact on women by improving their skills for self employment. The target group includes women who are 16 years and above age all over the country. The women should be marginalized, with no assets rural women and urban poor. This comprises of wage labourers, unpaid daily workers, female headed households, and migrant labourers, tribal and other homeless groups.

The main objectives of the scheme is to mobilize the women in small feasible groups and providing facilities through training, access to finance and other inputs

The order of activities is visualized as mobilizing women in workable groups, developing their skills, assembling for useful assets/ access to wage employment, generating backward and forward relation, organizing for support services, providing financial aid, information, gender sensitization, education about nutrition, sensitization of project functionaries etc. Thus, the ultimate aim is at making women self reliant in the competitive market with minimum of Government support after the project duration ends.

Services- the Scheme provides as inclusive package of the following services to women to allow them to be financially independent and improve their socio-economic status. Providing training for upgrading skills, facilitating groups of women to organize employment-cum-income generation programmes, support services like health Check-ups, Referral Services, Mobile creches and Education services.

Sectors covered- Agriculture, Animal Husbandry, Dairying, Fisheries, Handlooms, Handicrafts, Khadi and village Industries, Sericulture, Social Forestry, Waste Land Development and other locally appropriate sector

STEP had the ability to reach the poorest of women by association with NGOs; hence, women from backward areas could easily be tapped in great numbers. Since its commencement 29 projects provided benefit to 1.52 lakh women in the states of Bihar, Gujrat, Haryana, Kerela, Karnataka, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. Up to now, women in dairy business have been gaining maximum advantage under the program, followed by handlooms, handicrafts and sericulture. A designed provision of 15 crores was allocated for the year 1994-95 from which an amount of Rs. 2.75 crores was incurred by 15th March 1995, as per the Ministry of Human Resource Development in its Annual Report 1994-95

11) The Indira Mahila Yojana (IMY)

Indira Mahila Yojna (IMY) was launched on 20th August 1995 as a strategy to coordinate and assimilate components of all sectoral programmes, generating awareness among women from rural areas and urban slums and aid their union to provide empowerment to women. It aspires to organize women at the grass-root level to make possible their involvement in decision-making. It started with 200 ICDS blocks. The power of the scheme lies in the vigor of group dynamics.

It recommends bringing out a method by which there is orderly harmonization amongst various programmes, in a significant assimilation of various areas of funds that are accessible under different schemes to fulfil women's requirements and at the same time making certain that women's welfare are taken care of.

The chief objectives of IMY are:

- To help women become self-sufficient and independent by their economic empowerment through income generation activities and vigorous contribution in decision making at various levels.
- To make optimum utilization of scarce resources in accelerating women development and precise concern to women;
- to guarantee union of sectoral services at the local, block and district levels by active contribution of women and sectoral departments;
- to generate awareness in women by providing information on diverse developmental programmes and issues of detailed concern to women

12) Mahila Vikas Nidhi Scheme

Mahila Vikas Nidhi is a scheme developed by SIDBI in 1990 for the entrepreneurial development of women particularly in rural areas. It helps to provide finance up to Rs.10 Lakh through state Financing Corporation and SIDC. Financial help is provided as concessional rate. It also provides support in training women entrepreneurs. Under this scheme loan are granted to women to start their venture in the areas like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo products etc. Mahila Vikas Nidhi helps the women by providing grants and soft loans .Registered voluntary organizations that have a verified track proof, well performing governing body, and working absolutely for women's development are entitled for assistance.

Activities that are supported under this scheme comprise setting up training-cum development centres, conducting skill up gradation programs, marketing aid, management up gradation, and other such industrial activities which develop the economic status of women. Assistance is provided in form of one-time capital expenditure, as it is believed that frequent expenses of voluntary agencies can be fulfilled by other means of funding.

13) Rashtriya Mahila Kosh (RMK)

Rashtriya Mahila Kosh (RMK) was established by the Government of India in March, 1993 as an autonomous body under the Ministry of Women & Child Development. It was registered under the Societies Registration Act 1860.

The aims of the Kosh are:-

- To assume activities for the promotion of credit as an tool of socio-economic change and development by means of provision of bundle of financial and social development services
- To exhibit and imitate participatory method in the organization of women’s groups for efficient consumption of credit resources giving rise to independence,
- To advance and maintain experiments in the voluntary and formal sector by making use of innovative methods,
- To encourage research, study, documentation and analysis,
- To endorse the federation and net working of women’s organisations for shaping & exchange of knowledge and information and to build up skills in reply to management & social mobilization,
- To advance and support the growth of entrepreneurship skills among women, and grass root level societies, units and other organization for granting women effective right to decision making.

14) Training of Rural Youth for Self-Employment (TRYSEM)

TRYSEM is a supporting component of the IRDP. The key objective of this scheme is to endow rural youth of age 18 to 35 years with the essential technical and entrepreneurial skills through a training institution or a master craftsman, in order to facilitate them to take up income generating activities. Out of the total number of recipient under the scheme, minimum 40% should be women. To allow the applicants to take up employment, an appropriate tool kit of value not more than Rs. 8OO is also supplied. The aim of scheme is to train nearly two lakh rural youth in the country every year in a variety of skills. During the Eighth Plan, 15.28 lakh youth were given training under TRYSEM, out of which 34.16 per cent took up self-employment and 15.05 per cent wage-employment; while the rest 50.79 per cent were unemployed.

In order to strengthen this programme, numerous programs were taken in the Eighth Plan that comprises of an adding to the stipend and honorarium rates; importance on professionals training by established and recognized institutes like ITIs, Community Polytechnics, Krishi Vigyan Kendras etc., discovering the potential of setting up production groups in the midst of TRYSEM trainees for carrying out auxiliary activities like production and assembly of modern items of production; consumption of TRYSEM infrastructure money for the strengthening of Nirmithi Kendras (Rural Building Centres) sponsored by HUDCO for training the youth under TRYSEM in the business of low cost housing and the setting up of mini-ITIs at the block level to reinforce the training infrastructure for the rural youth.

Supervision and synchronization of the scheme is made at the state level by Rural Development Departments; at the District level by the District Rural Development Agencies and at the Block, by the Block Development Agencies.

15) Prime Ministers Rojgar Yojana (PMRY)

Prime Ministers Rojgar Yojana (PMRY) was launched in 1993 to provide employment to more than one million persons by creating 7 lakh micro-enterprises during the Eighth Five-year Plan through industry, services and business means. Educated unemployed youth (as per the laid down criteria), in the age group of 18-35 years, are entitled for a bank loan, as well as a subsidy from Government to start their own enterprise. The scheme inclines towards weaker sections, including women. Projects up to Rs. 1 lakh come under the scheme for an individual’s; if two or more entitled persons unite together in partnership, a project with a high cost is also covered, provided each person's share in the project is Rs. 1 lakh or less. To gain the advantage of this scheme, entrepreneurs are requisite to put in 5% of the project cost in cash. No security is required to gain loan under the scheme. The Government provides subsidy is provided at 15% of the project cost, maximum of Rs. 75,000 per entrepreneur.

The persons between the age group of 18-35 years, educated unemployed with a 10 years relaxation for SC/STs, ex-servicemen, physically handicapped and women are eligible under the scheme. They should be VIIIth passed and preference is given to those who have received training for any trade in Government recognized approved institutions for a period of minimum six months. Activities like agriculture and allied activities but excluding direct agricultural operations like raising Crop, purchase of manure etc are covered under the scheme. Normal rate of interest is charged and the repayment period may vary between 3 to 7 years following a primary moratorium as approved.

16) Women's Entrepreneurship Development (WED) Programme

The Women's Entrepreneurship Development (WED) Programme has been providing empowerment to women entrepreneurs in developing countries and helping them in venturing their own enterprise and growing their businesses since the mid-2000s.

The programme works with service providers like financial, non-financial, public, private, associative, freelance etc to advance entrepreneurship development and build their capability to support women entrepreneurs in a better way so that they can commence and nurture their businesses. It also takes efforts towards building a more positive environment for WED, by supporting evaluation of the situation, and functioning with Governments and policy makers to eradicate the specific gender hurdles faced by women entrepreneurs.

Thus, by empowering the women economically, it endeavours to chip in to better gender equality, in addition to to more job creation and economic development.

Conclusion

It is rightly said by Pandit Jawaharlal Nehru:

"When women moves forward, the family moves, the village moves and the nation moves"

Thus, women are very vital for any nation to move ahead towards the path of growth and development and every country should make the best of it. This can be attained by encouraging women for entrepreneurship.

Women's are surfacing and contributing towards the national economy of India. They have broken the shackles and have entered in all fields from papad to engineering. There are many successful Women Entrepreneurs in our country, but we still have a male dominated culture that poses problems to women from family as well as society.

Measures are being taken by Government of India as well as globally for uplifting the women by providing necessary training, education and women participation. The Government is showing interest in women and has come up with various schemes, training institutions promoting women's cause. The non Government agencies are also supplementing the Government organizations and playing an important role in assisting women empowerment. Despite their efforts there are certain gaps. It is necessary that the efforts are made from all the sectors by having an open mind, changing attitude towards women, modern mindset of society, risk taking ability of women, support from family, society and Government, supporting Government policies, etc. This will certainly help women to move into entrepreneurial activity thus adding to the social and economic development of women's family and society and by this means achieving equality and importance for themselves in the society. It is presently seen that women are doing good in field of entrepreneurship hence; measures should be taken to boost women contribution in enterprise sector by offering a complete bundle of financial, training and institutional support.

The paper highlighted the various schemes available and subsidy of special benefits offered by the Government to women. The scheme offers benefits to both the present entrepreneurs as well as potential entrepreneurs occupied in MSME sector. There are schemes for the potential women entrepreneur schemes like Trade Related Entrepreneurship assistance and development schemes for women (TREAD), Entrepreneurship development Programme (EDP) and other schemes help in establishing their own enterprise, availability of finance, developing entrepreneurial skills, etc.

But sadly, the Government sponsored development actions provides benefit only to a small segment of women mostly the urban middle class women. Hence, the need of hour is to take measures to create awareness of schemes offered by the Government, educating women's, making them conscious of their strengths and importance in the country. Women entrepreneurs should be shaped by polishing their entrepreneurial skills and abilities to meet the changing trends of the global market and make them proficient to survive and grow in their own field. If every citizen of the country realizes the importance of women and work with such an outlook then within no time we can beat our own traditional and inflexible thought process that is the major hurdle in our country's development process.

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