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# Economic Empowerment of Rural Women through Enterprise Development in Maharashtra

Prof. Pratima Balasaheb Pawar

MVP'S College of Social Work, Nashik, Maharashtra, India

**ABSTRACT:** Maharashtra is the second-most populous state in India with over 112 million people. 17.4% of the population in Maharashtra live below the poverty line and all districts are to some extent food insecure. The states requires investment in order to address persisting rural poverty, vulnerability to climate shocks, and increasing rates of malnutrition. The Nav Tejaswini project aims to enable one million poor rural households overcome poverty sustainably while improving rural women's capacity to develop sustainable enterprises, engage in remunerative employment, and access markets. The project will support all existing nano and microenterprise clusters, as well as developing new commodity clusters. Target beneficiaries are marginal farmers, livestock/fisheries micro-entrepreneurs, producers of non-farm products, workers in the service sector, and agricultural labourers. This project builds on the success of the Tejaswini Rural Women's Empowerment Programme.

**KEYWORDS:** empowerment, rural women, enterprise, economic, development, Maharashtra, India

## I. INTRODUCTION

Pehle mein apne ghar ka paanch hazaar (rupaye) mein bhi kharcha nahi chala paati thi, abh mein pandrah hazaar rupaye mein ghar ka kharcha chalati hu. "Earlier I was not able to contribute even Rs. 5,000 (\$69) to run my house.<sup>1</sup> Today, I contribute Rs. 15,000 (\$208)," beams Lakshmi Amol Shinde from Wardha Lakshmi as she recalls the harsh financial conditions she and her family faced after her husband lost his job. This unexpected event motivated her to join a self-help group (SHG) and take out a loan to start a small snack (papad) business. Initially, she sold her food delicacies in her village. Later, she expanded her business and catered to shops in Nagpur, Maharashtra's winter capital. Her hard work paid off, and eleven women from her group joined Lakshmi's flourishing business.<sup>3</sup> Thanks to business and marketing training, the women's business has grown and is now processing the famous turmeric from Waigaon, another town in the district. By moving up the value chain, the women are running a profitable business. National Rural Livelihoods Mission (NRLM), a program under the Ministry of Rural Development (MoRD), which has organized about 56 million women into SHGs, thereby leveraging over \$30 billion in loans in the last five years.<sup>2</sup>

In short, NRLM's focus on social and financial inclusion has provided an impetus to women entrepreneurs to invest in their businesses and contribute toward a financially stable future through the National Rural Economic Transformation Project (NRETP). The project recently coordinated with United Nations Development Program and other stakeholders such as impact investors, social enterprises, fintech firms, e-commerce players, and incubators at a consultation on rural enterprise development.<sup>4</sup>

The event featured stimulating discussions on new avenues for promoting businesses through e-marketplaces, leveraging technology for advisory services, and accessing products and processes of various financial institutions catering to women-owned micro-enterprises. The NRETP plans to support these efforts through various web-based platforms, interactive mobile applications, face-to-face mentoring as well as through access to business-specific financial products. A combination of young professionals with management expertise and local entrepreneurs trained in mentoring will deliver support services such as access to credit, technology, skills and links to markets.<sup>5</sup> In January 2021, Maharashtra State Innovation Society set up a Women Entrepreneurship Cell (WEC) with a clear one-point focus of planning and undertaking initiatives for spurring women entrepreneurship in the state of Maharashtra. WEC will work in collaboration with public as well as private sector organizations and bring them on a single platform by listing their existing women-focused entrepreneurship schemes, initiatives, and programs. It shall also enable sharing of best practices amongst women entrepreneurs and partner organizations and promote evidence-based policy making for women entrepreneurship.<sup>6</sup>

Incubation plays a pivotal role in establishing a strong foundation for early stage entrepreneurs, hence MSInS has established a dedicated women focused incubator in the state in Partnership with SNDT Women's university, Mumbai. As per the mandate of the Maharashtra State Innovative Startup Policy 2018, MSInS is supporting and scaling state

incubators through a grant-in-aid of INR 5 Cr each over a stipulated time. We strongly believe that setting up an incubator at SNDT Women's University will play a strategic role in supporting women entrepreneurs in the state. The SNDT incubation center could be envisaged as a hub of women centric entrepreneurial activity and can run dedicated accelerator programs, provide necessary technical / business mentoring, investor connects and market access. The Cell shall undertake various initiatives to support state's women entrepreneurs and such mechanism ensures a more conducive environment for women to take up entrepreneurship. The Cell has planned various activities to support women led start-ups through different programs like Acceleration programs, Mentorship and Incubation support, Financial assistance & Compliance support. The Cell entails to provide a holistic support and thus programs like Hirkani Maharashtrachi have been designed to support women from rural backgrounds.<sup>7</sup> Women entrepreneurs are also eligible to take benefit from existing and future initiatives of MSInS:

- The Startup Week where 24 startups are eligible for work orders of INR 15 lakhs each
- Innovation Society-supported incubators being set up across the State
- Patent Support: Grants of up to INR 2 lakhs for domestic patents and up to INR 10 lakhs for international patents
- Quality Testing & Certification: Grants of up to INR 2 lakhs for quality testing & certification<sup>8</sup>

Village women are often equipped with artisan skills, yet do not have the opportunity to carve out a livelihood with them. Lacking business skills and access to raw materials and markets, rural women struggle to become economically self-reliant. Magan Sangrahalaya Samiti implements a uniquely integrated program in the Wardha district of Maharashtra, nurturing female entrepreneurs and farmers while enabling eco-friendly rural development. The program endeavors to showcase the skills of female village artisans and to train farmers in sustainable agriculture, while creating a viable market for organic products. IDRF has been supporting Magan Sangrahalaya since 2007, funding projects that have been boosting program impacts. Until 2007, transportation costs reduced the earnings of the women's enterprises supported by Magan Sangrahalaya. IDRF's grant for two mini-trucks helped these 350 entrepreneurs increase their income and efficiency.<sup>9</sup> We also funded a Centre for Women's Self-Help Groups and an Organic Shop used by 7,000 women in 70 self-help groups in Seloo block. Today, the Centre for Women's Self-Help Groups houses several female-run businesses, producing everything from organic pickles to school bags made of scrap fabric. At the Organic Shop, women sell their products to local customers, establishing a niche market for organic goods. In 2008 and 2010, IDRF provided funding for a Centre for Organic Farmers in Girad village. This Centre serves 2,000 farmers and provides organic inputs and agricultural training. Its Organic Produce Processing Unit allows local farmers from 10 nearby villages to process their crops and sell the products at fair prices,<sup>10</sup> cutting out the middlemen who once exploited them. Inspired by these successes, IDRF funded a workshed for female entrepreneurs in Hingni village in 2011. The women now have a secure space to make herbal mosquito repellent, candles, soap and incense. In late 2011 and early 2012, IDRF provided grants for an Organic Cafeteria equipped with energy-efficient devices such as solar cookers and a biogas plant. Once completed, the Cafeteria will provide the community with affordable, healthy, organic food. With IDRF's continued support, Magan Sangrahalaya is empowering more female entrepreneurs through eco-friendly businesses and spreading organic agriculture in the Wardha region.<sup>11</sup>

## II. DISCUSSION

Entrepreneurship has assumed prime importance, both in research and in action, for accelerating economic growth. An entrepreneur is a critical factor who strives to reorient the national strategies and bring out the desired changes in the development pattern. Contrary to the earlier belief that entrepreneurs are a special creed and are born with special traits, entrepreneurship can be cultivated through proper training and financial support. An entrepreneur is a catalyst who can mobilize different resources and put them to effective use. Women constitute the backbone of any nation. Prosperity of the nation depends upon the prosperity of its women. However, the role played by rural women in economic development has not been assigned sufficient importance. Women face gender-specific barriers in access to education, health and employment. Again, women have little control over the assets. Women are often under-paid or unpaid for their work. Their contribution to society and the economy are often ignored. Encouraging women, particularly in rural areas, to set up small enterprises is an effective method to promote their welfare, development and empowerment.<sup>12</sup>

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 favor of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have 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.

Purpose: The main aim of the paper is to study Schemes for Sustainable development and Women Empowerment.

Women participation and empowerment are fundamental women's rights to enabling women to have control over their lives and put forth influence in society.

Approach: Identifying the perception of the rural and urban women population towards the schemes and adapting to the fast-changing business environment. Skills and entrepreneurship development is a key to improving household productivity, employability and income-earning opportunities for women and also for enhancing sustainable development and livelihoods. Originality/Value: In this proposed study, the details of different schemes of Maharashtra state Government and Mumbai Municipal Corporation for women Self Help Groups are showcased and how it is giving direct impact on improving their sustainable socio-economic status. The critical part of education is to empower women through skill and entrepreneurship development. Women are an integral part of our society. Therefore, it has become a central issue for empowering women. Skill and Entrepreneurship development is not an end in itself; it is a way to fulfill another end or beginning of new journey as entrepreneur. Skill and Entrepreneurship can be developed through education and commitment. As education is a milestone for women empowerment. Hence skill entrepreneurship development enables women to respond to take opportunities to challenge their traditional roles and to change their livelihoods. Skills and knowledge are the motivating factors of the economic growth and community development of any country. They have become even more important in this increasing pace of globalization. Women entrepreneur is one who takes initiative and risks to set up a business enterprise and runs it in the face of risk and uncertainty for the purpose of generating self-employment, income and growth. She identifies opportunities and assembles the necessary resources to capitalize on them. Now a day's number of schemes and programs are there to promote self-employment among women. A number of state and center government institutions and non- government organizations are engaged in the field of promoting entrepreneurship among women.<sup>13</sup>

Vocational Training programme aim to provide skills and confidence to women from economically backward families and help them to achieve economic and social independence. Women have always been marginalized and relegated to the status of subjugated class in the Indian society. Due to lack of specific implementation of plans, local communities especially women have remained outside the scope and benefits of government schemes and programmes. Women have not actively participated in their emancipation due to their lack of economic independence and illiteracy. There is a need to address the issue by raising the status of women. The study it is discussed about various initiatives and schemes of women and child welfare department, Government of Maharashtra and Municipal Corporation of Greater Mumbai.

Women Empowerment Programs and Schemes Women and children together constitute about 7% of the country's population, as per 2011 Census. Empowerment and protection of women and children, and ensuring their wholesome development is crucial for sustainable and equitable development of the country. The Ministry of Women and Child Development is the apex body of Government of India for formulation and administration of regulations and laws related to welfare and development of women and children in the country. It came into existence as a separate Ministry with effect from 30th January, 2006; earlier, it was the Department of Women and Child Development set up in the year 1985 under the Ministry of Human Resource Development. The Ministry was constituted with the prime intention to address gaps in State action for women and children and for promoting inter-ministerial and inter- sectorial convergence to create gender equitable and child centered legislation, policies and programs.

Specific programmes for Women Empowerment through skill and entrepreneurship development have been implemented from last 15 years in Maharashtra and Mumbai city. Some of Women Empowerment and Skill Development Scheme by Government of Maharashtra as well as Municipal Corporation for Greater Mumbai (MCGM) are as follow. Various schemes of Government of India are being implemented by Maharashtra Government in both urban and rural areas for the women Self Help Group members for the skill and entrepreneurship Most of the schemes are coming under the welfare, health, education, and safety related areas. Out of 27 schemes we are going to discuss on few schemes which are leading towards skill and entrepreneurship for women.<sup>14</sup>

### III. RESULTS

Mahila Shakti Kendra (MSK) Scheme: The budget speech (2017-18) of the Finance Minister announced setting up of "Mahila Shakti Kendra" is meant to provide "one stop convergent support services for empowering rural women with opportunities for skill development, employment, digital literacy, health and nutrition". Accordingly, a new sub-scheme namely Mahila Shakti Kendra (MSK) under the Umbrella Scheme Pradhan Mantri Mahila Shashaktikaran Yojana (PMMSY) has been approved for implementation during 2017-18 upto 2019-20. The Scheme is providing an interface for rural women to approach the government for availing their entitlements and for empowering them through awareness generation, training and capacity building. Student volunteers will encourage the spirit of voluntary community service and gender equality. These student volunteers will serve as "agents of change" and have a lasting impact on their communities and the nation.<sup>15</sup>

Activities:

- Prepare Action Plans based on women issues specific to the State/UTs with the approval of State Department of Social Welfare/Women & Child
- Identify existing or potential problems in achieving convergence of government programmes, schemes and services;
- Coordination with different departments/ agencies/ missions in the state to identify factors in the design, process and delivery of schemes/legislations.
- Facilitate and monitor implementation of DLCW and MSK- Block Level
- Liaison with the existing institutions and structures for monitoring and reviewing government schemes with a gender
- Develop partnership models with Panchayati Raj Institutions (PRIs), Civil Society Organisations (CSOs) and Private Sector for initiating activities that promotes women's
- Identify best practices (Government, Civil Society Organizations, PRI) in various sectorial areas like health, education, microfinance, livelihoods, from a gender perspective, document initiatives and disseminate within the state.
- Send regular reports on the status of implementation of various women centric schemes and programmes (including DLCW and MSK) in the state
- Contribute to the national repository of information of best practices in the realm of women empowerment.<sup>16</sup>

Mahila Arthik Vikas Mahamandal (MAVIM) is the State Women's Development Corporation of Government of Maharashtra, established on the 24th February, 1975 on the occasion of International Women's year. MAVIM has been declared as a Nodal agency by Government of Maharashtra on 20th January 2003 to implement various women empowerment program through Self Help Groups (SHGs). The mission of the corporation are "To bring about gender justice and equality for women, investing in human capital and the capacity building of women, thus making them economically and socially empowered and enabling them to access sustainable livelihoods." The main objectives of MAVIM are to:

- Organization women through Self Help Groups
- Build the overall capacities of women
- Enhance self confidence amongst women
- Entrepreneurial development of women
- Synchronize employment opportunities & market linkages
- Promote women's initiative for equal opportunities, prosperity & participation in governance.
- Build grassroots institutions over SHGs as a way forward to sustainable development.
- Tejaswini Maharashtra Rural Women Empowerment<sup>17</sup>

The Tejaswini Maharashtra Rural Women Empowerment Program has been implemented with the assistance of the Government of Maharashtra and IFAD (International Fund for Agricultural Development). This program is aimed at providing stability and sustainability to the SHG movement in the state. It is based on following four work components.

- Grassroots Institution Building
- Micro Finance Services
- Livelihood & Micro Enterprise Development
- Empowerment of Women (Social equity)<sup>18</sup>

Commissionerate is working for Social, Economic and Political Empowerment of women and children through various policies and programmes. This includes creating awareness, mainstreaming gender concerns, providing institutional and legal support for enabling the needy women and children to develop to their full potential. Some of the key functions of the WCD Commissionerate are:

- Implementing legislations, policies, programmes and schemes for social and economic empowerment of women and protection and development of children.
- Implementation of Integrated Child Protection<sup>19</sup>
- Scheme
- Set Up and Control rehabilitation homes for women and children such as Children Homes, Shelter Homes for Women, Observation Homes, Special Adoption Agencies, After Care Homes and so
- Coordinating with the parent department, other govt. departments, govt. of India for convergence of programmes relating to women and children

- Skill up gradation for employment to the asset less and marginalized women and Improving access of women to micro credit finance<sup>20</sup>

The Municipal Corporation of Greater Mumbai

(MCGM) is the body responsible for providing all essential urban services in Mumbai as well as for the implementation of government schemes for the benefit of the general public. The Suwarna Jayanti Shahari Rozgar Yojna (SJSRY) of the central government and the Gender Budget of the MCGM, are both schemes implemented by MCGM to economically empower the disadvantaged women in Mumbai. Even though, Mumbai is a cosmopolitan city, more than half of its population lives in slums, where density of population is extremely high. Life in slums is particularly stressful for women and children, since slums also lack in proper infrastructure, due to its mostly unauthorized development. There are not even individual toilets and water supply is intermittent. Drainage facility is also very preliminary. The households in slums are economically weaker. Hence, MCGM decided in 2009-10 to introduce a Gender Budget to focus on schemes and issues of women in the city of Mumbai. The schemes focusing on women development are aiming at improving education, health and economic standards of girls and women. The MCGM works in the community to mobilize women from low-income families and encourages them come together and form self-help groups (SHGs) to improve their socio-economic conditions by accessing these schemes. With the help of these schemes, SHGs are linked to banks where they can get facilities like credit and savings. These groups are also given subsidies for their loans along with training in more than 65 different trades so that they can start their own small-scale enterprises and become socioeconomically independent, sustain and empowered. At present, there are thousands of women who have come together to form these groups in Mumbai and are poised to start their own microenterprises. The funds are being allocated under the gender budget, which was included in this year's outlay. Under this budget, a special financial provision had been made for several schemes for women and child welfare. These schemes include basic skill training in courses through which women can earn a living. These schemes can be availed by women whose families fall below the poverty line (BPL).<sup>21</sup>

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Following areas are covered under the schemes of MCGM

Economic and Social upliftment

For the economic and social upliftment of the women and girl child MCGM has introduced various schemes. Self-employment activities for deserving women, provision for Adhar Kendra centers for the promotion of business, self-employment for deserving Divyang (Physically Handicapped) women, training for self-defense for adolescents and skill upgradation programs for women Self Help Group members. For the empowering women Self Help Group MCGM started Revolving Fund for Self Help Group (SHG) and Subsidies for Micro Enterprises of Self Help Groups. Various activities under Adhar Project / Shelter to homeless and provision for Dilasa for the different types of victims. MCGM also initiated budget for different programmes like exhibition, International day for Senior Citizens, celebration of Women's Day etc. As support system MCGM providing hostel for women & working women started counseling center for women, providing them babysitting facilities in all wards for working parents and provision for financial assistance to widows of AIDS diseased and software development for various schemes of Gender Budget. MCGM has also provision for implementation of substantial programme to upgrade social status of women Provision for

implementation of special programme for education of children who born due to unfortunate incidents rape case and for self-employment to their mothers.<sup>24</sup>

(b) Educational upliftment

To impart quality education under the Right to Education act MCGM initiated various programs. Incentive to girl students for Std. 7th of Municipal School, special assistance to girl students studying in municipal schools for higher education provision for School Articles, provision for consumables. MCGM has also prepared Virtual Class Room giving scholarships to students in Municipal high schools who secured higher percentage of marks in the SSC examination. Initiated Vocational /Motivation / Guidance Lecturers on Professional Courses incentive & Scholarships to Divyang (Physically Challenged) students, conducting Pradnya Shodh Exam expenses for students.

Under the Beti Bachav Beti Padhav program. Expenses for Mainstreaming of out of School children and giving them reimbursement to BEST for Bus Fare to Municipal school students Organizing Balkotsav, Excursion & Scouting related Rallies, sports programme & Functions payment to Balwadis (Teachers & Assistants), creation of Language Lab / Vidnyan Kutuhall Bhavan And establishment / development of CBSE Board MCGM schools in City, Western & Eastern Suburb areas.<sup>20</sup>

(c) Health and Sanitation

Health is wealth, under this tagline MCGM is having mother child protection programme, providing artificial limbs to Divyang female and children's, structural/major repairs to various maternity homes, upgradation of maternity homes including purchase of equipment / replacement of lifts, upgradation and extension of NICU at various peripheral hospitals, construction of toilets at various places in Mumbai and installation of Sanitary Napkin Vending machines in various public toilet for Women.

(d) Development of Children Parks with modern equipment & Recreation Facilities

MCGM is providing all the basic amenities to its citizens with special focus on girls and women by taking along more than 50% women elected representatives.<sup>22</sup>

#### IV. IMPLICATIONS

Impact of MCGM programs- A study of the schemes implemented in the FY 2020-21

a. Self-employment for deserving women

This scheme is launched in the year 2013 by MCGM. To empower self-help groups by providing them with training, revolving funds, loan interest subsidy and other equipment like sewing machines sets, sanitary pads. As of now more than 1,50,000 women are trained under Bachat Gat Scheme. During the last financial year 227 sanitary pad machines, 227 sewing machines sets was provided with the budget provision of Rs 13 crore in 2020-21.<sup>24</sup>

b. Training for skill development

Under this, total 3,859 women trainees were trained for making sanitary pads catering and sewing. The proposed budget for implementation of this scheme in 2020-21 is of Rs 6 crore.

c. Employment skill training

Institute for Design of Electrical Measuring Instrument (IDEMI) skill training will provide training to 233 trainees. The budget provision of Rs 50 lakh is proposed in 2020-21. Revolving Funds for Self Help Group (SHG) 345 BPL self-help group and 908 orange, yellow ration card holding SHG are benefited by this The budget provision for this scheme is of Rs 4 crore is proposed in year 2020-21. Revolving fund to area level federation is of Rs 30 lakh Loan interest subsidies for SHG's. The budget for Rs 30 lakh is proposed for 2020-21, for the 227 SHG, they will be benefited by this scheme.<sup>21</sup>

d. Schemes for differently abled

Under this scheme, BMC has given 100 per cent concession in bus fare to blind and differently able person while travelling in the Brihanmumbai Electric Supply and Transport (BEST) undertaking's non-AC buses, for this budget of Rs 6 crore is proposed in 2020-21. Scheme for self-employment to the Divyang (Differently able) persons, a budget of Rs 3 crore was proposed during 2019-20 to distribute color Xerox The total numbers of beneficiaries were 254 for self-employment. In the years 2020-21, Rs 4 crore was proposed.<sup>23</sup>

e. Self-propelled scooters for differently abled persons has been provided

For procurement of the same Rs 70,000 or 85 per cent of the cost of the scooter whichever is less will be provided to the differently abled beneficiaries are 511. In year 2020-21, Rs 5 crore was proposed.

Role of Vocational Training Provider (VTP's) in implementing these schemes:

In Mumbai, the CDOs and COs are actively involved at the ward and community level to organise the SHGs. For the implementation of the skill training programme, MCGM has appointed some of the reputed Vocational Training Provider (VTP's) Skill Training Institutes from Mumbai region. Every financial year, more than 10,000 women are benefited from short term skill training at the community level or at the institution level from the VTPs training centres in Mumbai. These skill training includes courses such as beautician, cooking, tailoring, mehendi, artificial jewellery making, candle and agarbatti making, paper conversion, basic computer training, bakery products etc. More than 13000

women received training from one such VTP, the Don Bosco Centre for Learning, Kurla training institute under this programme.<sup>19</sup>

The vocational training is designed for 100 hours. After the completion of training all women are expected to start their businesses at the individual level or in a group. However, most of the women do not come forward to take initiative to start their own businesses for a variety of reasons. Entrepreneurial Skill Training programme is another vital component or area which needs to be focused upon for SHG women to start their business and become successful entrepreneurs. Some of the women do take the initiative and start business after the short-term skill training programme. However, due to improper knowledge of entrepreneurial skills, most women face problems in management, marketing, production, maintaining product quality, accounting and budgeting. To tackle this issue of the Women Self Help groups, the MCGM asked some of the institutes to design a short term EDP programme for the training women for different skills under the Gender Budget programme. At the same time MCGM asked some of the corporate agencies to take the initiative to support the EDP program from their CSR budget. More than 1800 women received training from the training institute under this programme.<sup>21</sup>

#### IV. CONCLUSIONS

The subject of empowerment of women has becoming a burning issue all over the world including India since last few decades. Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. Skill and Entrepreneurship is a crucial tool to empower the women in the country by increasing Family, Economic, Financial and Social Status. From the above study it has been safely concluded that Entrepreneurship brings gender equality and improves the overall status of women in the family, society and in the nation. Even though Maharashtra state government and MCGM has framed and implemented various supportive measures, skill training programs and women entrepreneurship schemes in India remains alarmingly low. <sup>23</sup>In Maharashtra only Mumbai and Pune Municipal Corporation is having separate gender budget to various skill and entrepreneurship programs. It is better to have separate programs for the women SHG's at Municipal level so that women will get direct benefit of the scheme and implementation will be faster. State scheme has been implemented at larger level, so impact of the state program is lessor the Mumbai municipal corporation programs. Majority of the women owned establishments are concentrated in unregistered sector and hence are unable to reap the benefits of government support. Impact assessment of existing policies and schemes may reveal novel ways in which women entrepreneurship can be nurtured. Women entrepreneurship is a diverse and complex domain which requires extensive and intensive research endeavors for decoding its dynamics.<sup>24</sup>

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