

# Government schemes in promoting women entrepreneurship in india

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Over the last five decades, Micro, Small and Medium Enterprises (MSME) sector has come into form as a dynamic sector. It plays an essential role in providing large employment opportunities at fairly lower capital cost as comparing with large industries. For industrialization of rural & backward areas, regional imbalances get reduced and assured more balanced distribution of national income and wealth. Many ancillary units get merged with MSMEs and thus contribute immensely to the socio-economic development of the country.

Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were merged on 9 May 2007 to form the Ministry of Micro, Small and Medium Enterprises (M/o MSME) in order to facilitate MSMEs in India. The above Ministry designs various policies and also promotes different programs, projects and schemes and continuously monitors their implementation in order to assist MSMEs and focus them to scale up.

The Office of the Development Commissioner (DC (MSME)), an attached office for the implementation of policies, undertook various programs and schemes for providing infrastructure and support services to MSME's, These schemes and programs are implemented with the assistance of National Small Industries Corporation, Khadi and Village Industries Commission, the Coir Board, and three training institutes, National Institute for Entrepreneurship and Small Business Development, National Institute for Micro, Small and Medium Enterprises, Hyderabad, Indian Institute of Entrepreneurship, Guwahati and Mahatma Gandhi Institute for Rural Industrialization.

**Ministry facilitates various schemes or programs that are undertaken by the Ministry and its organizations:**

1. financial institutions/banks provide plenty flow of credit ;
2. Technology upgradation and rejuvenation took place;
3. Incorporated infrastructural amenities;
4. Quality official recognition along with modern testing services ;
5. Able to get access towards the recent management practices;
6. entrepreneurship development and skill upgradation all the way through appropriate training facilities;
7. It provides various supports for product development, design intrusion and packaging;
8. Focused on the welfare of artisans and workers;
9. Assistance for enhanced access to home and overseas markets and
10. Cluster-wise actions to promote aptitude building and empowerment of the units collectively.

Women entrepreneurs have achieved noteworthy success. Several programs for developing Women Entrepreneurs have been conducting by the Office of DC (MSME), the various State Small Industries Development Corporations (SSIDCs), the nationalized banks and even NGOs. Potential women entrepreneurs, who may not have adequate educational background and skills, focused the needs of the Office of DC (MSME). Different process/product oriented EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc. has been introduced. Various recognition measures starts and provide incentives for women entrepreneurs

such as a special prize to “ Outstanding Women Entrepreneur” of the year is being given.

Women entrepreneurs are facing specific problems, so the Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to them. Special assistance for setting up training-cum-income generating actions for needy women to make them economically sovereign, several other schemes by the administration such as Income Generating Scheme, implemented by the Department of Women and Child Development get started. The Small Industries Development Bank of India has implemented scheme, for giving equity to women entrepreneur, known as Mahila Udyam Nidhi and the Mahila Vikas Nidhi scheme which offers developmental sustain for search of income generating actions to women. The SIDBI has also taken initiative to set up a casual channel for credit needs on soft terms giving special importance to women. SIDBI also provides preparation for credit consumption as also credit delivery skills for the executives of intentional organizations running for women. Funding for locale up a making unit is also obtainable under Socio-Economic Program of Central Social Welfare Board.