

Are Government Schemes Promoting Women Entrepreneurship?



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Always the question arises “Why make schemes specially for women?”: Women’s are one of the most important factor who can help in increasing the acceleration of economic development of a nation. Government of India through various five year plans have continuously implementing programs for including women’s in work force participation. Entrepreneurship is another vital factor which is given due importance to promote women entrepreneurship. Various schemes have been implemented based on the requirement of the area to capitalise the resources available and promote women. This study is being conducted in Sangli district in Maharashtra a place which is known as Turmeric city and a district headquarters and a highest sugar producing district. Various schemes offered for women entrepreneurship and its helpfulness is discussed in this paper.

Keywords: Women, Entrepreneurship, Government Schemes, India

I. INTRODUCTION

Sustained economic growth is the need of this era and is possible only by triggering productive economic activity, wherein equal contribution from women is also expected. Through Ministry of Women and Child development the Government of India in their XII five-year plan have emphasised women to be the agent for economic growth. Their participation in the workforce, the quality of work allotted, self-employment and entrepreneurial activity contributes to the GDP are also the indicators to understand the extent of them being accepted. On all these parameters women in India are far worse than men and the challenge is to bridge the inequality. Due to the opening up of the economic domain and its rapid growth have escalated some of the existing structural barriers faced by women and new challenges in the form of dismantling of traditional support structures, displacement due to migration, obsolescence of traditional skill sets has emerged. An important strategy of financial inclusion in India, particularly for women, has been Micro finance.

Policies are the road maps that guide the government bodies and the other machinery for implementation of programmes that are developmental. In order to develop the women entrepreneurs, the government through a statutory organizations and the Nation empowerment policy have implemented schemes.

These schemes and programmes are run in the state with help of government agencies and banks. The schemes are plans that are implemented by the government agencies. The state of Maharashtra has designed schemes offer women entrepreneurs on the base of the policy designed by the Government of India. These are the schemes which are implemented by DIC, KVIC KVIB MSME etc.

II. CONCEPTUAL BACKGROUND

Acc. to SBA (U.S Small Business Administration)
“An entrepreneur is a person who organizes and manages a business undertaking, assuming the risk for the sake of profit”.

Entrepreneurship involves decision making, innovation, implementation, forecasting of the future, independency, and success first and this is how entrepreneurship developed Entrepreneurship is a discipline with a knowledge base theory. It is a resultant of complex socio-economic, psychological, technological, legal and other factors.

Women entrepreneur is defined as the one who initiates, organizes and runs a business enterprise. Kamal Singh, a woman entrepreneur from Rajasthan has defined woman entrepreneur as “a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunity for others through establishing and running the enterprise by keeping pace with her personal, family and social life.”

III. STATEMENT OF THE PROBLEM

Women constitute 50 percent of human resources. Their contribution plays a vital role in the family as well as in the economic development and social transformation of that sector.

Following are the questions that initiated the present research problem

- 1) What government is doing for promoting women entrepreneurship?
- 2) How much are government schemes are helpful for women entrepreneurship?

IV. OBJECTIVE OF THE STUDY

The objective of the study is to understand the initiatives taken by government to promote women entrepreneurs. This study also tries to evaluate the helpfulness of Government schemes for women entrepreneurship.

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V. RESEARCH METHODOLOGY

The study is being conducted based on the most popular schemes that are working effectively were considered as per the interview with the officers of MAVIM, DUDO and DIC. This was based on the basis of the new schemes framed and replaced during the year 2015. Scheme named Suvarna Jayanti Shahari / Grameen Yojana (SJSRY and SJGRY) was converted in to National Rural / Urban Livelihood Mission (NRLM / NULM) which combined called as Maharashtra State Rural Livelihood Mission (MSRLM). Another scheme under MAVIM titled Ramai Mahila Sakshamikaran Yojana was replaced by Tejaswini Scheme. A new scheme by DUDA/DRDA with MAVIM introduced Community Management Resource Centre (CMRC) was introduced in several locations of Sangli district. Thus the schemes that are fully working in Sangli District were considered.

To understand the effectiveness of these schemes samples from the most popular schemes working effectively in Sangli District were identified. With the help of compound average growth rate of every individual the growth of the women is identified first and then the scheme that supported is been identified.

➤ MAHILA ARTHIK VIKAS MAHAMANDAL

One of the most effective agency formed for reaching the women population is through Mahila Arthik Vikas Mahamandal (MAVIM) placed in 34 districts of Maharashtra is the State Women's Development Corporation of Government of Maharashtra. The Mission behind the formation of MAVIM is to bring in gender justice and equality for women by investing in human capital and capacity building of women through SHG's. Thus making them economically and socially empowered and enabling them to access sustainable livelihoods. It bridges the gap between the employment opportunities available for women and creates market linkages for sustainable development of women. It works with the inclusion of the women selected from these villages called Sahayoginis. There are 35 to 40 Sahayoginies who work at the ground level to support around 30 to 40 SHG's individually by covering 8 to 10 villages in the stipulated taluka. They are responsible for providing the basic capacity building, training inputs to SHG members depending upon their demographic factors and level of maturity to nurture them effectively.

The various schemes implemented by MAVIM are Tejaswini Maharashtra Rural Women Empowerment Program, Minority Women Empowerment Program (MWEP), 4% Low interest rate scheme, Convergence of Agricultural Interventions in Maharashtra (CAIM), Skill Training for Women, Maharashtra State Rural Livelihood Mission (MSLRM), Integrated Watershed Management Program (IWMP).

➤ COMMUNITY MANAGED RESOURCE CENTRE

Community Managed Resource Centre (CMRC) is a federation of around 150-200 SHGs formed in a cluster of around twenty villages, within the radius of 20 to 25 km. All SHGs in the cluster, regardless of the agency that promoted them, they are eligible to become members and avail the services of CMRC. The CMRC'S are functioning with an extensive and holistic agenda for development and to

provide the basic primary services to SHGs. Activities like capacity building, training to members, bank linkages, gradation and audit of SHGs are performed. CMRC's also provide specialized services to SHGs such as assessing the livelihood needs, tapping the required resources through convergence with various government schemes, services and enable community development program.

MAVIM supports CMRCs in its initial period which then gradually decreases its support and allows CMRC to work independently. Thus SHGs make a contribution for the effective performance of CMRC right from the beginning. It is expected that CMRCs gradually becomes self-reliant from fourth year of their establishment.

Right now CMRCs are active in six talukas (Miraj, Kavte Mahankal, Jath, Tasgaon, Shirala and Unklekop) of Sangli district. These CMRC's are given a unique name for identification and for motivating the women members for becoming self-reliant. The name under which CMRC works in Miraj area is Navprabha. Likewise, Kavte Mahankal is termed as Parivarthan. The CMRC in Jath are is named as Kranti, Tasgaon with Suvedha, Shirala is namedas Bhagyoday and Unklekop is named as Savitri. The CMRCs first identify the business that be empowered in that particular village by going in to the history, availability of resources and the skill set available there. Later with which village ladies are selected at executive bodies who are designated as Sahayoginies. These Sahayoginies are assigned 6 to 7 villages where through their communication and various training obtained from the officers of CMRC try to influence the women to opt for business to utilize her free time. These Sahayoginies report the CMRC on a monthly meeting held between 1 to 4 days of the months starting. Thus CMRC not only provide them the training for that business but also give service throughout the period for effective running of the business as well as to provide timely help to the needy. This helps the women in gaining confidence to accept the business and run it efficiently and return back the benefit obtained. They are normally provided with 3 years' incubation time later which they start to repay the benefits obtained. As per the interviews with the CMRCs head, with in the period of three years they have obtained more than 50% of the invested amount. The assistance is provided through the intermediary's like ICICI and Dena bank. The amount provided is six times more than the amount based on the savings done through their SHG or a maximum of 2 lakhs is given. Thus these CMRC generate their income by charging 2% from the benefitted bank through loan and a yearly service of charge according to the number of years working. The business suggested by CMRCs is 70% farming or agro oriented business and 30% others as per the skill set.

➤ SUVARNA JAYANTI ROZGAR YOJANA (SJRY)

This is a centrally sponsored scheme which came into effect on 1 December 1997. The scheme strives to provide gainful employment to the urban unemployed and underemployed poor, through encouraging the setting up of self-employment ventures by the urban poor living below the poverty line.

SJRY seeks to provide gainful employment to the rural and urban poor (living below poverty line) unemployed or under-employed, through setting up of self-employment ventures or provision of wage employment.

The growth of SJRY scheme in the past five years can be understood. Here it can be noted that the amount sanctioned to female members is comparatively low as compared with the male counterparts. Except for the year 2013-14 the amount sanctioned is lower than 50% for female members. The scheme is helpful for those who are from urban and poor below poverty line. Thus it creates a hindrance for those women who don't come under poverty line but wants to start up a venture for upgrading her standard of living. This scheme is further merged in to MSRLM from the year 2014 onwards.

➤ **MAHARASHTRA STATE RURAL LIVELIHOOD MISSION (MSRLM)**

The Maharashtra State Rural Livelihoods Mission (MSRLM) was launched on July 2011 as a registered organization under the aegis of the National Rural Livelihoods Mission (NRLM) – Aajeevika – endeavours to impact rural poverty through a range of extensive and strategic livelihoods interference in a time bound manner. This program aims at eradication of rural poverty by building sustainable institutions of poor and ultimately leading them to sustainable livelihoods. The MSRLM program goes beyond income generation activities and employment programs to include capacity building, financial inclusion, social mobilization and marketing services as equally important elements of livelihoods enhancement.

Table 1 Taluka Wise Progress Report of all the MSRLM Scheme

Maharashtra State Rural Livelihood Mission Progress															March 2017		
2016-2017 PUNE Division												Sangli district					
S no	Taluka	Bank Linkage						Jan Dhan SHGs (Individual Bank Account)			ODF SHGs			No of SHGs member got job card under MGNREGS			
		Physical			Financial (Rs Lakh)			Target	Ahiev	%	Target	Ahiev	%	Target	Ahiev	%	
		Target	Ahiev	%	Target	Ahiev	%										
1	Miraj	298	62	21	525.17	78.07	15	76	77	101	836	860	103	1021	1023	100	
2	Tasgaon	180	61	34	317.21	73.15	23	76	82	108	836	839	100	1021	1022	100	
3	Khana pur	138	37	27	243.20	38.70	16	76	80	105	836	930	111	1020	1080	106	
4	Atpadi	138	45	33	243.20	66.52	27	76	78	103	836	840	100	1021	1021	100	
5	Jath	175	45	26	308.40	70.40	23	76	76	100	836	1506	180	1021	1043	102	
6	K Mahan	173	63	36	304.88	77.30	25	76	76	100	836	836	100	1020	1021	100	
7	Walwa	298	106	36	525.16	110.8	21	76	76	100	836	836	100	1021	1021	100	
8	Shirala	155	14	9	273.16	18.0	7	76	76	100	836	836	100	1020	1022	100	
9	Palus	155	46	30	273.16	76.10	28	76	84	111	836	843	101	1021	1022	100	
10	Kadegaon	155	33	21	273.16	32.35	12	76	126	166	836	836	100	1020	1022	100	
Mavim			1065			2130.8			0			0					
Total		1865	1577	85	3286.7	2772.2	84	760	831	109	8360	9162	110	10206	10297	101	

Source: DRDO Sangli

MAVIM had entered into an MOU with MSRLM from 17th April 2013. MAVIM is engaged as an implementation and technical partner MSRLM in 6 Block of 3 district Thane (Bhivandi, Shahapur), Solapur (Malshiraj, Mohal) and Gondia (Salekasa, Tiroda). MAVIM thus supports 295 villages and 1972 existing SHGs and will expand in 694 villages in upcoming 3 years, which will be implemented on Sahayogini model.

Are Government Schemes Promoting Women Entrepreneurship?

Table 2 Taluka Wise Progress Report of all the benefits provided under MSRLM Scheme

S No	Taluka	NSAP			PMSBY			PMJJBY			NREGA			R-Seti		
		Target	Achiev	%	Target	Achiev	%	Target	Achiev	%	Target	Achiev	%	Target	Achiev	%
1	Miraj	100	102	102	836	842	101	836	839	100	511	514	101	79	111	141
2	Tasgaon	100	102	102	836	841	101	836	844	101	510	511	100	49	89	182
3	Khanapur	100	102	102	836	854	102	836	841	101	510	565	111	33	30	91
4	Atpadi	100	106	106	836	840	100	836	839	100	510	582	114	33	82	248
5	Jath	100	128	128	836	842	101	836	842	101	510	717	141	72	55	76
6	K Mahan	100	100	100	836	836	100	836	836	100	510	511	100	39	33	85
7	Walwa	100	100	100	836	836	100	836	836	100	511	511	100	79	69	87
8	Shirala	100	100	100	836	836	100	836	836	100	510	460	90	39	31	79
9	Palus	100	101	101	836	842	101	836	851	102	511	513	100	39	38	97
10	Kadegaon	100	106	106	836	837	100	836	840	100	510	511	100	33	30	91
Total		1000	1047	105	8360	8406	101	8360	8404	101	5103	5395	106	495	568	115

Source: DRDO Sangli

In this model it can be observed that various programs are jointly held like linking every member by opening a bank account, Jan Dhan program. SHG members were provided with job cards under MGNREGS. Efficiently running various plans like National Social Assistance program (NSAP), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), National Rural Employment Guarantee Act (NREGA) and Rural Self Employment Training Institute (R-SETI).

➤ PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Prime Minister's Employment Generation Programme (PMEGP) is a centrally sponsored programme implemented by the State government for the introduction of a new credit linked subsidy programme. It is a merging of two schemes that were in operation till 2008 namely Prime Ministers Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. The main objectives of this programme are to generate employment opportunities through setting up of new self-employment ventures of traditional artisans / unemployed youths to reduce migration to urban areas.

Table 3 Gender Wise Loan Sanctioned under PMEGP

S No	Year	No of loans sanctioned	Gender		Percentage	
			Male	Female	% of Male	% of Female
1	2008-2009	14	9	5	64%	36%
2	2009-2010	116	59	57	51%	49%
3	2010-2011	41	25	16	61%	39%
4	2011-2012	20	14	6	70%	30%

5	2012-2013	55	39	16	71%	29%
6	2013-2014	43	28	15	65%	35%
7	2014-2015	51	38	13	75%	25%
8	2015-2016	50	41	9	82%	18%
9	2016-2017	73	48	25	66%	34%
10	2017-2018	87	47	40	54%	46%
11	2018-2019	64	46	18	72%	28%

Source: DIC, Udyog Bhawan, Sangli.

The information stated in Table 3 is collected from DIC Sangli region, which is responsible for providing loan approved by central government for the persons who want to opt for self-employment. In year wise loan sanctioned details can be observed for the year 2008 to 2015. Where for the year 2008-09 the number of loan sanctioned are 14, in which male 64% and 36% of loan was sanctioned to female members. Likewise, a sudden rise can be seen in the year 2009-10 where number of loan sanctioned is 116 with 51% male and 49% of female members respectively. For the 2010-11 there is a sudden fall in number with only 41 loans sanctioned where male constitute 61% and female with 39%. Sanctioned loan percentage for the year 2011-12 still a fall in loan availing members can be seen with 20 loans sanctioned where male percentage is 70% and female with 30% of loan sanctioned. Likewise, for the year 2012-13 the number of loan sanctioned were 55 with 71% loan approved for male members and 29% with female members is observed. In the year 2013-14 the number of loan sanctioned is 43 with 65% of male and 35% of female member. Likewise, in the year 2014-15 the total number of beneficiaries increased to a total of 51 constituting 75% male and 25% of female members. In the 2015-2016 the

total number of loan sanctioned is 50 out of which 18% are only female beneficiaries and 82% are male beneficiaries. In the year 2016-2017 the total number of loan sanctioned were 73 out of which 34% are female beneficiaries and 66% are male beneficiaries. From the year 2017-2018 the total numbers of beneficiaries are 87, out of which 46% are female and 54% are male members. In the 2018-2019 the total number of beneficiaries is 64, out of which 28% are female and 72% are male beneficiaries. From the Table 3 data it can be inferred that the number of loan sanctioned is very less for female members as compared to male members.

SEED MONEY SCHEME (SMS)

Seed Money Scheme (SMS) is the scheme which is a part of Prime Minister’s Employment Generation Programme (PMEGP). The scheme is active in Maharashtra State where under the scheme unemployed youths are motivated to take up self-employment as their earning source. It provides soft loans to these unemployed individual so that they can share the expenses and have a good start in their business. The repayment policies are also very affordable which does not create a burden on the beneficiaries.

Table 4 Gender wise Loan Sanctioned under SMS Scheme

S No	Year	No of Loan Sanctioned	Total Amount of loan sanctioned	No of Male	Amount sanctioned to male members	% of loan sanctioned	No of Female	Amount sanctioned to female members	% of loan sanctioned
1	1994-1995	30	1049886	27	963065	91.73%	3	86821	8.26%
2	1995-1996	26	1177132	24	1133632	96.3%	2	43500	3.69%
3	1996-1997	20	685126	18	674076	98.3%	2	11050	1.61%
4	1997-1998	32	1210938	26	1048421	86.57%	6	162517	13.4%
5	1998-1999	15	966646	13	872366	90.24%	2	94280	9.75%
6	1999-2000	7	386586	6	236586	61.19%	1	150000	38.8%
7	2000-2001	14	863408	14	863408	100%	0	0	0%
8	2001-2002	11	878791	10	743536	84.6%	1	135255	15.39%
9	2002-2003	12	447650	11	311350	69.55%	1	136300	30.44%
10	2003-2004	8	482230	7	417230	86.52%	1	65000	13.47%
11	2004-2005	6	353123	6	353123	100%	0	0	0%
12	2005-2006	4	241911	4	241911	100%	0	0	0%
13	2006-2007	6	216892	4	124392	57.35%	2	92500	42.64%
14	2007-2008	10	2388899	9	2169107	90.79%	1	219792	9.2%
15	2008-2009	2	75852	2	75852	100%	0	0	0%
16	2009-2010	17	1162971	13	1074721	92.41%	4	88250	7.58%
17	2010-2011	11	1063768	10	913768	85.89%	1	150000	14.10%
18	2011-2012	20	3209951	19	3179951	99.06%	1	30000	0.93%



Are Government Schemes Promoting Women Entrepreneurship?

19	2012-2013	44	3874650	35	2858950	73.78%	9	1015700	26.21%
20	2013-2014	34	4377195	29	3343437	76.38%	5	1033758	23.61%
21	2014-2015	35	6036125	27	4433025	73%	8	1603100	27%
22	2015-2016	34	1517578	33	1377638	91%	3	139940	9%
23	2016-2017	40	3860000	37	3337500	86%	3	522500	14%
24	2017-2018	37	2980000	30	2775000	93%	4	205000	7%

Source: DIC, Udyog Bhawan, Sangli

JOINT LIABILITY GROUP (JLG)

JLG is another plan introduced in the year 2014-15 by DCC Bank Ltd Sangli, which in this short period of time has proved following results. According to the opinion of lead bank manager DCC Sangli has around 75% of hold in Sangli for its effectiveness for the disbursal of loans under various schemes.

A Joint Liability Group is an informal group consisting of 4-10 individuals coming together for availing bank loan individually or in group with mutual guarantee.

Maharashtra Centre For Entrepreneurship Development

MCED is a training institute to empower unemployed youth in the district by providing training and encouragement for undergoing self-employment activity through government schemes. "Training for Excellence" is

the motto of MCED. For attain sustainable in the area of entrepreneurship develop plan, provide and monitor services. The focus of MCED is to provide quality services, optimum utilization of resources, delivery promptness, skill of trainer's employees and quality management system to enhance satisfaction of the beneficiaries.

MCED is considered to be one of the important aspect, as it is the institution that reaches to the rural people in villages and trains them accordingly. First with the help of its coordinators they identify the need and according to the need of the village and people prepare batch of around 30 for the training purpose. The training is conducted in talukas, so that it becomes easy for the people from every village of that taluka to easily attend the training and get benefitted. Later which the interested members are assisted for availing the loan from DIC and work accordingly.

Table 5 Year wise Status of Participants after attaining the training program

T	Year	Total Number of Participants Trained	Total Number of Self Employment after the training	%	Total Number of Employed in a company after the Training	%	Total Number of Un employed after the training program	%
1	2008-2009	0	0	0	0	0	0	0
2	2009-2010	488	167	34%	34	7%	287	59%
3	2010-2011	424	127	30%	52	12%	245	58%
4	2011-2012	123	30	24%	14	11%	79	64%
5	2012-2013	203	103	51%	2	1%	98	48%
6	2013-2014	284	97	34%	160	56%	27	10%
7	2014-2015	444	78	17%	167	38%	199	45%
8	2015-2016	214	38	17%	119	56%	57	27%
9	2016-2017	224	12	5%	24	11%	188	84%
	Total	2185	497	23%	620	28%	1068	49%

Source: Udyog Bhawan Sangli

Table 6 Training of Women Participants

Particulars	Women Beneficiaries	Percentage
Self-Employed	497	22.7%
Employed	620	28%
Unemployment	1068	48.8%
Total no of Participants Trained	2185	100%

Source: MCED Sangli, DIC Udyog Bhawan

Around 22% have been benefitted by the training program who have started with self-employment. 28% through the training has started working under others and 48% of the members are still unemployed.

Effectiveness of Government Scheme

To understand the effectiveness of the scheme, women undergoing entrepreneurship were identified. Government at different points have come up with various schemes to provide a helping hand to improve the standard of living.

These women have thus opted various schemes at some of time in their business either at the initial start phase or in middle of business as per their potential of the business. The various schemes that found to be very active in the study area were MSRLM, CMRC, PMEGP, MUDRA, SJRY, SHG etc.

who with varied objectives work in different areas of the district to reach people and provide support as much as possible. The sample obtained is as follows:

Table 7 Government Schemes Opted

S. No	Particulars	Frequency	Percentage
1	CMRC	102	22
2	MSRLM	102	22
3	MUDRA	54	12
4	PMEGP	101	22
5	SJRY	50	11
6	SHG	29	6
7	SMS	30	6
Total		468	100

Source: Compiled by Researcher
Note:

CMRC: Community Management Resource Centre
MSRLM: Maharashtra State Rural Livelihood Mission
MUDRA: Micro Units Development and Refinance Agency
PMEGP : Prime Minister Employment Generations Program
SJRY : Suvarna Jayanti Rojgar Yojana
SHG : Self Help Group
SMS : Seed Money Scheme

It can be observed that various agencies which support as per their objective set to help women entrepreneurs. As per the area covered (urban/rural), as per its motto (central/state) government and by understanding the number forecasted by the lead bank for the forth coming year the sample respondents from every agency were opted as sample. Thus out of 468 respondents 102 respondents were the beneficiaries from CMRC, MSRLM; PMEGP (101); Mudra (54); SJRY (50); SHG (29) and SMS (30) were selected.

Table 8 Helpfulness of the Scheme

S. No	Particulars	Frequency	Percentage
1	Highly Helpful	212	45
2	Somewhat Helpful	154	33
3	Helpful	79	17
4	Less Helpful	11	2
5	Not at all helpful	12	3
Total		468	100

Source: Field Survey

Note: Percentage has been rounded off.

The opinion of female beneficiaries about the helpfulness of the scheme is 45% opined these schemes were highly helpful for them to start with their venture, 33% of respondents opined the helpfulness to some extent, 17% opined helpful, 2% of the respondents opined less helpful and 3% opined not at all helpful. Thus it can be inferred that

maximum respondents felt scheme has helped them in pursuing entrepreneurship.

VI. CONCLUSION

Entrepreneurship is the core requirement for having economic development in a region. This gets dual acceleration when women participate in the process. To get the involvement of women and to create a conducive environment for women to start with entrepreneurship government is continuously taking steps. Various schemes are launched by central and state government as per the requirement of that particular place so that resources are used to its optimum level. The women having skill but no support from their family and the one who lack in confidence are benefitted through these schemes. The schemes provide all sorts of support to these women entrepreneurs to pursue entrepreneurship and continue it for the wellbeing of self and for the nation.

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AUTHORS PROFILE



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He has completed research projects on Entrepreneurial Finance which was funded by UGC and on Financial Inclusion which was funded by ICSSR New Delhi. He is now working on another project of financial inclusion entitled as 'Evaluation of PMJDY: A Road Ahead' which is funded by ICSSR under its IMPRESS scheme. He is also working on accounting policies, financial reporting, social performance reporting and entrepreneurship development etc. He is also looking after the reputed chair called The United Western Bank's Late R. N. Godbole Chair in Financial Management and Banking Research. He has published 47 research papers in reputed journals. He has authored and edited 12 books.