



डॉ. शैलेश कुमार सिंह वर्तमान में ललित नारायण मिथिला विश्वविद्यालय, दरभंगा के अनुषांगिक इकाई डी.बी. कॉलेज, जयनगर (बिहार) के वाणिज्य विभाग में सहायक प्रोफेसर के रूप में सेवारत हैं। डॉ. सिंह को इलाहाबाद केंद्रीय विश्वविद्यालय, इलाहाबाद और डॉ. राम मनोहर लोहिया विश्वविद्यालय, फैजाबाद (यूपी) के पुरातन छात्र के साथ-साथ महर्षि सूचना प्रौद्योगिकी विश्वविद्यालय, लखनऊ (यूपी) के प्रथम डॉक्टरेट होने का गौरव भी प्राप्त है। वह इंटरनेशनल जर्नल आफ टेक्नोलॉजी, मैनेजमेंट एंड ह्यूमैनिटीज, शोध समीक्षा और मूल्यांकन के संपादकीय सदस्य के रूप में महत्वपूर्ण योगदान दे रहे हैं। डॉ. सिंह इंडियन एसोसिएशन फॉर मैनेजमेंट डेवलपमेंट के त्रैमासिक जर्नल मैनेजमेंट डेवलपमेंट के मुख्य संपादक व वेकटेश्वरा अंतरराष्ट्रीय बहुभाषी शोध जर्नल के प्रबंध संपादक के रूप में अतुलनीय कार्य कर रहे हैं। डॉ. सिंह ने वर्ष 2014 में अपने शिक्षण करियर की शुरुआत की तदोपरांत वह सक्रिय रूप से बीमा, अर्थशास्त्र, लेखांकन और सामान्य प्रबंधन के क्षेत्र में शिक्षण और अनुसंधान का कार्य कर रहे हैं। डॉ. सिंह के से अधिक पुस्तकों का संपादन करने के साथ समसामयिक विषय तनाव पर आधारित स्ट्रेस मैनेजमेंट, वित्तीय प्रबंधन, लागत लेखांकन, प्रबंधकीय अर्थशास्त्र और जी.एस.टी. शीर्षक पुस्तकों का लेखन भी किया है।



डॉ. अनामिका तिवारी वर्तमान में गुरु घासीदास केंद्रीय विश्वविद्यालय, विलासपुर (छ.ग.) के वाणिज्य विभाग में सहायक प्रोफेसर के रूप में कार्य कर रही हैं। डॉ. तिवारी ने गुरु घासीदास विश्वविद्यालय से स्नातक व स्नातकोत्तर की डिग्री प्रथम श्रेणी में प्राप्त की है, साथ ही पण्डित रवि शंकर विश्वविद्यालय, रायपुर से डॉक्टरेट की उपाधि हासिल की है। डॉ. तिवारी ने वर्ष 2016 में अपने शिक्षण करियर की शुरुआत की तदोपरांत वह सक्रिय रूप से अर्थशास्त्र, लेखांकन और भारतीय अर्थव्यवस्था के क्षेत्र में शिक्षण और अनुसंधान का कार्य कर रहे हैं। डॉ. तिवारी के अंतरराष्ट्रीय/राष्ट्रीय सम्मेलनों और पत्रिकाओं में एक दर्जन से अधिक शोध पत्र प्रकाशित हैं साथ ही उन्होंने महिला सशक्तिकरण, जीएसटी सहित विभिन्न समसामयिक पुरस्कों का संपादन भी किया है। डॉ. तिवारी ऑल इंडिया कामर्स एसोसिएशन व अखिल भारतीय लेखांकन परिषद की आजीवन सदस्य भी हैं, वह शोध प्रकल्प व आई जे वी आर सी एस टी के संपादकीय सदस्य के रूप में अतुलनीय योगदान भी दे रही हैं।



अनिल कुमार बैरोलिया वर्तमान में जयनगर चौबेर ऑफ कॉमर्स के महासचिव के रूप में कार्यरत हैं। उनका जन्म 09 मार्च 1967 को उत्तरी बिहार के मधुबनी जनपद स्थित जयनगर के प्रतिष्ठित उद्यमी परिवार में हुआ था। श्री बैरोलिया की प्रारंभिक शिक्षा जयनगर अनुमंडल के दलभ्रुंगार बलदेव महाविद्यालय से 1984 में पूर्ण हुई। इसके उपरांत उन्होंने ललित नारायण मिथिला विश्वविद्यालय, दरभंगा के अनुषांगिक इकाई डी.बी. कॉलेज, जयनगर से वर्ष 1986 में स्नातक की उपाधि प्राप्त की। इसके उपरांत श्री बैरोलिया ने व्यवसायिक जीवन की शुरुआत युवा उद्यमी के रूप में वर्ष 1986 में श्याम साड़ी संगम व 1992 में आकाशदीप संस्थान को स्थापित कर किया।

तदोपरांत वह समाजसेवा के क्रम में वर्ष 1991 में बतौर सचिव मारवाड़ी युवामंच से जुड़कर मारवाड़ी वर्ग के उत्थान के लिए कार्य करते रहे। इसके उपरांत 1996 में श्री बैरोलिया ने जयनगर चौबेर ऑफ कॉमर्स की आजीवन सदस्यता ग्रहण की, तत्पश्चात वह 2002 से 2006 तक संयुक्त सचिव का पदभार संभाला। श्री बैरोलिया 2014 से जयनगर चौबेर ऑफ कॉमर्स के महासचिव के रूप में निरंतर कार्यरत हैं। श्री बैरोलिया महिला विकास मंच जयनगर, अखिल भारतीय प्रबंध विकास परिषद, आर्य कुमार पुस्तकालय समिति व रामनरेश सिंह एजूकेशनल फाऊंडेशन, उत्तर प्रदेश के सक्रिय सदस्य के साथ ग्रामीण क्षेत्र में प्राथमिक शिक्षा व महिला उत्थान के लिए विभिन्न गैर सरकारी संगठनों के साथ कार्य कर रहे हैं।



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नई दिल्ली- 110094 (भारत)

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Women Entrepreneurship Development India and its History

Dr. Shailesh Kumar Singh

ABSTRACT

Women Entrepreneurship Development is an essential part of human resource development. the development of women entrepreneurship is very low in India, especially in the rural areas. Entrepreneurship amongst women has been a recent concern. Development compared to other countries the development of women entrepreneurs is very low in India, especially in Rural areas. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class cities in urban cities. Factors like political instability, poor infrastructure, high production costs and non-conductive business environment affect women entrepreneurs more than men. Limited access to impediments. In the era of globalization changing pattern of trade and evolving technologies necessitate skill enhancement that many entrepreneurs in the continent are yet to possess. This paper focuses on role played by women entrepreneurs in the economic development of India. The paper also talks about the status of women entrepreneurs.

Keywords: Entrepreneurs Growth, Women Entrepreneurs, Contribution of Women Entrepreneurs.

Introduction

The Indian economy has been witnessing a drastic change since mid -1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. at present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs.

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- iv) Scheme for acquisition Is 509000 certification
 - v) factoring servers
 - vi) Bills Rs discounting scheme against Inland supply bills of SSIS
4. **Single window Scheme** : The object of Single window Scheme is to provide both term loan for fixed assets and loan for working capital through the same agency.
 5. **Mahila Vikash Nidhi** : This offers development assistance for pursuit of Income generating activities to women SIDBI has also taken Pintails to set up an Informal chem. Mel far credit needs on soft term giving special emphases to women Including training for credit utilization and credit delivery skills for the executives' of Voluntary organization- working for women.
 5. **Iso 9000 Scheme**- ISO 9000 Scheme is related with entrepreneur to meet the expenses on Consultancy documentation audit certification for, equipment and Calibrating Instruments required for obtaining ISO 9000 certification.
 6. **Venture Capital Scheme** : SIDBI Venture Capital or equity funding from Institution for Small entrepreneur is a relatively new and upcoming area. India entrapments typically start a business with own funds and those borrowed from banks.
 7. **Composite loan Scheme.**
 8. **Equipment finances Scheme.**
 9. Schems for fanning activation relating to marketing after analyzing it is found that SIDBI is key player in Development of women entrepreneurship. It is providing term and short term finance to women entrepreneurs to setup new enterprises units and startups.

Summarizing the paper it can be concluded that SIDBI has touched upon the numerous strategic Initiates undertaken by the bank to fill in the various financial and non financial gaps in the MSME eco-system. In the year 2018 SIDBI'S credit outstanding to mostly small units Unwashed by 39.5/.to Rs 95291 corers. The year also witnessed highest run profit of the Bank at Rs 1429 corer while the earning per Share (EPS) Incased to Rs 26.87 NPA percentage of

the Bank and declared to 0.94./Where as the net NPA percentage also Improved to 0.26./ SIDBI is manes for is a providing more credit to Micro and Small units from different Parts of the Country- more through digital mode.

SIDBI has been supporting various GOI Schemes like make in India a s startup INDIA MUDRA and so on. In order to give a boost to the make in India Programmer of the GOI In ease of Make in India programmer SIDBI had launched a Rs 10000 crore SIDBI' Make in India Soft loan fund

For MSME to make available soft loan to MSMEs .In the nature of quasi-equity to meet the requested dent-equity rate, and term loan to meet project cast on relatively soft terms. Under the scheme SIDBI is providing soft loans at a concessional rate of 8.12y to MSMEs. In order to further augment its credit reach to MSMEs. SIDBI has focused on MSE loans through many Chanel partner small finance banks like capital Small finance Bank AV Small finance etc. SIDBI has been constantly striving to augment credit flow to the MSME sector Through Various strategic tiptoe. Nearly all of the entices connecting into SFBs have received support from SIDBI in the early period and growth SIDBI will continue to play the same role in the growth as SFBs.

Apart /from the those there are also special other schemes of the Government at central these and state level which provide assistance for setting up training-learn income garneting activities for needy women to make them economic calls independent .Small Industries implementing special scheme for women entrepreneurs. Thus SIDBI is functioning very well in such a way a evaluation is made as-

SIDBI Refinances loans and advances extended by the Primary lending Institutions to small scale industrial units and also provide sources support to them it discount and re-discount bills arising from sale of machinery to our manufacture by Industrial units in the small Scale Sector. SIDBI as extends Seeds Capital/ Soft loan assistance under national and Equity fund. MAHILA UDYAM NIDHI and Seed Capital scheme through specialized lending agencies It also grants direct assistance as refinance loans extended by primary lending Institution for financing export of products Manufacture by Industrial concerns in the Small scale sector

Production facilities and adopt Improved and updated technology so as to strengthen their report capabilities and entrepreneurs can be benefited from it .

Along with SIDBI many other Public Sector Banks working for women entrepreneurs and providing financial assistance through various scheme these are -

- Annapurna Scheme (SBI)
- Stree Shakti package for women entrepreneurs (SBI)
- Bhartiya Mahila Bank Business Loan Scheme
- Dena Shakti Scheme
- Mahila Uddham Nidhi (SIDBI)
- Mudra Yojana scheme for women
- Orient- Mahila Vikash Yojana scheme
- Mahila Vikas Nidhi
- ISO 9000 scheme (SIDBI)
- MICRO credit scheme (SIDBI)
- Venture capital scheme (SIDBI)
- Single window scheme (SIDBI)
- National equity fund scheme (SIDBI)
- Technology development Modernization fund (TDMF)

When analyzing above scheme it has been found that SIDBI plays dominant role for women entrepreneurs by launching such specific schemes

1. **Mahila Udam Nidhi – Sidbi Mahila Udyam Nidhi** is designed to help meet group in equity in startups women by women entrepreneurs SIDBI or small industries' Development bank of India is the principal financial Institution to help women entrepreneurs meeting equity funds requirement with setting up a new business

Eligibility for the Mahila Udyam Nidhi Scheme is the cost of the project must not exceed Rs 10 lacs in such cases a soft loan limit of upto 25% of the project cost subject to a maximum of Rs 2.5

lakes per project is provided for deserving women entrepreneurs. The soft loan would be repayable within 10 years (inclusive of initial moratorium period of not more than five years) period of repayment of soft loan will be co-terminus with that of term loan sanctioned by a scheduled bank.

Cost of launching is 1%P.A. payable which may be retained by lending office as for the term loan the interest rates will be advised under the refinance scheme as fixed by SIDBI from time to time

2. **National Equity Fund Scheme:** National Equity fund (NEF) under small Industries development Bank of India (SIDBI) Provides equity bank type assistance to SSI units at five percent Service charges. The scope of the scheme was widened in 2000-01 raising the time limit of loan from Rs 6.25 lacs to Rs 10 lacs and project cost limit from Rs 25 lacs to Rs 50 lacs. Following are eligible for assistance under the scheme-

New Project in medium and small scale sectors for manufactured preservation or processing of goods irrespective of the location (except for the units in metropolitan areas) project cost should not exceed Rs 50 lacs in the case of new Project in the case of existing units and service enterprises the outlay on expansion /Modernization /Technology up gradation or diversification or rehabilitation should not exceed Rs 50 lacs per project there is no change in the existing level of promoters contribution at 10% of the project cost however the existing on short loan assistance under the scheme has been in hand from the present level of 15% lacs per project 30% of the Investment is earmarked for medium units

3. **MICRO - Credit School** - to meet the requirement of well managed voluntary organizations that are in existence for at least 5 years have a good track record and have established network and experience in small savings - can credit programmers with self help groups (SHGS) Individuals
 - i) To enhance the export capabilities of SSI units
 - ii) Scheme for marketing assistance
 - iii) Infrastructure development scheme

1. Mahila Vikasnidhi
2. Mahila Udhyanidhi
3. Micro Credit Scheme
4. Women Entrepreneurship Development Programme

Above all M.V.N. is designed specially for rural women. Training cum production centres set up by N.G.O. under M.V.N. Mostly attend to activities like sericulture, spinning, weaving, knitting, embroidery. Block printing handlooms bamboo products handicrafts, baking products shoe making etc. Thus this paper is emphasising on various programmes run by SIDBI for development of women entrepreneurs

Key words –Entrepreneurship, Entrepreneurs SIDBI, MSMES, MVN, MICRO – FINANCE

Introduction

The term “women entrepreneurs” deals with that section of the female population who venture out into industrial activities i.e. manufacturing assembling, job works, repairs/servicing and other businesses. Women entrepreneurs may be defined as the women or a group of women who initiate, organise and operate a business enterprise. Women are expected to innovate, initiate or adopt an economic activity to be called women entrepreneurs.

Role of SIDBI and other assisting Partner can be clearly explained by various schemes

Small Industries Development Bank of India (SIDBI) IS A development Financial institution in India. Its purpose is to Provide refinance facilities and short term Lending to Industries and serve as the Principal FINANCIAL Institutions in the MICRO Small and medium ENTERPRISES (MEMES) Sector SIDBI also co – ordination the orations of Institutions engaged in Similar activities SIDBI operates under the Department of financial service Government of India .SIDBI is one of the for all India Financial Institution regulated and Supervised by the R. B. I. other are Exim BANK NABARD and NHB. They are playing a Salutatory role in the financial markets through credit extension and refinancing operation activities and

cater to the long term financing needs of the Industrial Sector.

SIDBI is key financier of women entrepreneurs and directly Lends to department of micro finance through micro finances Institution Route Its promotion and disbursement Programme focuses on rural enterprises Promotion and women entrepreneurs development

SIDBI has launched the "UDHAMI MITRA" Portal to improve accessibility of credit and hand holding services to MSMES. They can select and apply for preferred banks through this Portal under the portal women entrepreneurs can apply for loan without physically visiting any bank branches and can select from our 1 lake bank branches track their application status and avails' multiple loan benefits. Through the Portal the MSMES can also seek hand holding support for getting finances.

SIDBI has also entered into an arrangement CSC i – government Services (CSCEGS) to take UDAMI MITRA Portal to the unsaved and undeserved MSMES. CSCEGS is a special purpose Vaccines (SPV) Set up by Ministry of electronic and It (MEATY) which acts as connect point for various digitally aligned Services to villages in the country.

- SIDBI has floated several other entities for related activities including –
- SIDBI venture capital Limited (SVCL) for providing venture capital (VC) assistance to MSMES
- Receivable Exchange of India Ltd (RXIL) to enable foster realization of receivable by MSMES
- SMERA Ratings limited (SMERA) for Credit Rating of MSMES
- India SMES Asset Reconstruction Company Ltd (ISARC) For Spreader Resolution of Non Performing Assets (NPA) in the Memes Sector
- SIDBI Supports The Government of India in its initiatives and work as a nodal agency for some of the schemes related to development of MSMES such as make in India and startup India.

SIDBI has set up technology development 'S Modrnisation Fond (TDME) schemes for direct assistances of small scale Industries to encourage existing Industrial Units in the sector to modernize their

and hopes, enhances knowledge and skills, provides the courage to meet the challenges of life and give freedom of expressions. Women should be encouraged and should be provides with opportunity to gain education to groom them as well as to educate the nation. This paper concludes that attaining gender equality and women's empowerment in all the pillars of overall development is unthinkable without educate women. Thereby using the entire potential of the country. Thus, this paper suggests that the government needs to work hard to change the existing position of women and achieve gender equality, which will have a positive spill over effect on the overall development of the country.

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