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WOMEN ENTREPRENEURIAL DEVELOPMENT AND MSME's

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ABSTRACT

Promotion of Women Entrepreneurship is a vital issue for several countries including India. Micro, Small and Medium Enterprises (MSMEs) play a vital role in the development of Women entrepreneurs. This paper focuses on the schemes available for development of women entrepreneurship through micro, small and medium enterprises. The schemes are created by Government and processing through MSME to encourage the existing women entrepreneurs in the business sector and also to encourage the budding business of women entrepreneurs. For the existing women entrepreneurs, the MSME provides Micro and Small Enterprises Cluster development programmer (MSE-CDP) and other schemes to enhance competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. For the budding women entrepreneur, MSME provides Trade Related Entrepreneurship assistance and development schemes for women (TREAD), Entrepreneurship development Programmer (EDP) and other schemes for setting up their own venture, capital investment, educational skills and ability to run the business. MSME is providing Credit linked Capital Subsidy Scheme (CLCSS) for Technology Up gradation. The paper throws light on the available schemes and subsidy of special benefits to women and also creates awareness of these schemes to women entrepreneurs.

KEYWORDS

Micro, Small and Medium Enterprises (MSMEs), Entrepreneurial development, Women entrepreneurs.

WOMEN ENTREPRENEURS DEVELOPMENT

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs such as men and women are considered as instrumental in initiating and sustaining socio-economic development of country. The emergence of women entrepreneurs' contribution is lesser than the men contribution to the national economy in India. To Increase the women contribution government to motivate number of women entrepreneurs in small and medium enterprises.

Women Entrepreneurs is defined by Government of India "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 by the enterprise to women." Now women have taken up entrepreneurial role in order to create a meaning for themselves. The traditional roles of housewives are gradually changing into women entrepreneurs. Some of the factors responsible for these changes are better education, changing socio cultural values and need for supplementary income. The entrepreneurial role of women is now accepted as an indicator of a stage of development and therefore to support women entrepreneurs government frame policies and enhancing the rights, roles, opportunities and promotion of women entrepreneurs through various schemes, incentives and promotional measures.

CLASSIFICATIONS OF WOMEN ENTREPRENEURS

Women Entrepreneur is classified into three categories, i.e. women employer, women own account workers and bosses wives. These categories are based on, how the women started their business with the help of others

- Women employers refers to those women who provide work opportunities to paid employees.
- Women own account workers are those self- employed business owners who do not hire employees.
- Bosses wives are referring those women who normally hide behind their husbands but are the real managers of their husbands business. They are often behind the scene operator of their small and medium entrepreneurs. Although they are normally without wages, most of them in fact are half owners and half managers in their husband companies.

SCHEMES OF MSME

Micro, Small & Medium Enterprises (MSMEs) plays an important role in the economic growth of our country. It provides employment to nearly 60 million people and contributes over 45% of the total manufactured output and 40% of total exports. The primary responsibility of promotion & development of the MSMEs lies with the State Govt. However, the Central Govt. is playing a proactive role in supplementing the State Govt.'s efforts for the promotion & development in several sectors, such as Infrastructure Development, Technology Up gradation, Credit Support, marketing & Export Promotion, Entrepreneurship Development & Training and Database and information service. Most of the programmers for the development of the MSE sector are implemented through the two organizations of the Ministry of MSME. These are- MSME Development Organization (MSME-DO) and National Small Industries Corporation Limited (NSIC). Under MSME-DO, thirty (30) MSME-DIs and 28 Branch offices are functioning and networking throughout the country for the promotion and development of the MSME sector in India.

In order to develop the women entrepreneur in micro small and medium enterprises (MSME). The government provides several schemes to women entrepreneur such as Trade Related Entrepreneurship Assistance and development scheme for women(TREAD), Micro & Small Enterprises Cluster Development Programme (MSE – CDP), Credit Guarantee Fund Scheme, Entrepreneurship Development Programme (EDPs), Technology Up gradation and Marketing development Export promotion.

SCHEMES FOR THE DEVELOPMENT AND PROMOTION OF WOMEN ENTREPRENEURS**1. TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND DEVELOPMENT SCHEME FOR WOMEN (TREAD)**

During 11th plan Trade Related Entrepreneurship Assistance and Development Scheme has been created by the government for the empowerment of women to development their entrepreneurial skills. The components of this scheme are:

Sl.No	Components of this scheme
1.	Government grant up to 30% of total cost to Non Government Organization (NGO) for promoting Entrepreneurship among women and 70% of Project cost is financed by the lending agencies as a Loan.
2.	Government grants up to Rs.1 lakh per training programme to selected institutions / NGOs for providing training to the women entrepreneurs.
3.	Government grants upto Rs.5 lakh to National Entrepreneurship Development Institutions and any other institutions of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc

PROCEDURE TO OPERATE THE SCHEME

The scheme envisages that Women Associations/NGOs/SHGs should prepare composite bankable proposals for a group of women entrepreneurs, and submitted to the bank, which are signatories to participate in the scheme, namely, Syndicate Bank, State Bank of India, Canara Bank and Allahabad Bank. A copy of the proposal submitted to the bank should be endorsed to DC (MSME). Bank examines the proposal and issues approval. On the basis of the approval proposal considered by M/o MSME and 30% of the loan amount is sanctioned as grant and made available to the bank

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

Government of India has enhanced the cluster development programme (MSE-CDP). It is a key strategy of productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs). The scheme is promoting group of enterprises, normally producing same and similar product and services units into one industry. The cluster development objectives are improvement of technology, up gradations of technology, upgrade infrastructural facilities, marketing of products and competitiveness.

Schemes	Project Cost	Government Contribution
Diagnostic study	Maximum Cost Rs. 2.50 Lakhs	-
Soft Interventions	Maximum cost of project Rs. 25 Lakhs	75% Contribute by GOI (90% for Special Category States and for clusters with more than 50% Women/ Village/Micro/SC/ST units)
Hard Interventions	Maximum cost of project Rs.15 crore	70% Contribute by GOI (90% for Special Category States and for clusters with more than 50% Women/ Village/Micro/SC/ST units)
Infrastructural Development (New/existing industrial)	Maximum cost of project Rs. 10 crore	60% Contribute by GOI (80% for Special Category States and for clusters with more than 50% Women/ Village/Micro/SC/ST units)

PROCEDURE TO OPERATE THE SCHEME

i) A Cluster Development Executive (CDL) is required for executing and monitoring all soft interventions in a cluster. Normally, 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 creation of physical infrastructure require to set up a users body/special purpose vehicle which could be society/trust/company to be formed by the cluster beneficiaries.

3. CREDIT GUARANTEE FUND SCHEME

To ensure better flow of credit to MSMEs by minimizing the risk perception of financial Institution & banks in lending without collateral security, a Credit Guarantee Fund Scheme for Micro and Small Enterprises was introduced by the Govt. of India. The Scheme covers collateral free facility up to Rs One crore extended by eligible lending institution to new & existing MSMEs. In the State limited application of propagation of this scheme is contoured at present.

Category	Maximum Extent of Guarantee where credit facility is		
	Up to Rs. 5 Lakh	Above Rs.5 Lakh upto Rs. 50 Lakh	Above Rs.50 Lakh upto Rs. 1 Crore
Micro Enterprises	85% of the amount in default subject to a maximum of Rs. 4.25 Lakh	75% of the amount in default subject to a maximum of Rs. 37.50 Lakh	Rs. 37.50 Lakh Plus 50% of amount in default above Rs. 50 Lakh subject to overall ceiling of Rs.62.50 Lakh
Women entrepreneurs	80% of the amount in default subject to a maximum of Rs. 40 Lakh		Rs. 40 Lakh Plus 50% of amount on default above Rs. 50 Lakh subject to overall ceiling of Rs. 65 Lakh
All other Category of borrowers	75% of the Amount in default subject to a maximum of Rs.37.50 Lakh		Rs. 37.50 Lakh Plus 50% of amount in default above Rs. 50 Lakh subject to overall ceiling of Rs.62.50 Lakh

4. ENTREPRENEURSHIP DEVELOPMENT TRAINING PROGRAMME:

The EDIs is created by government for supporting entrepreneurship and skill development activities. Its main objectives is providing training to first generation entrepreneurs and assisting them in setting up of new micro and small enterprises and enlarging the entrepreneurial base in rural as well as urban areas. The various training programme were conduct by MSME – Dis

- Industrial Motivation Campaign
- Entrepreneur Development Programme
- Entrepreneurship Skill Development Programme
- Management Development Programme
- Skilled Development
- Business Skill Development Programme
- Other Specialized programmes like Bio- technology, etc.

MSME Dis regularly conducts EDPs/MDPs for existing and New entrepreneurs. To encourage more entrepreneurs among the SC/ST, women and physically challenged groups. It is proposed such benefit to entrepreneurs. It will not be charged any fees instead of paid a stipend of Rs.500/- per month. The entrepreneurs will be trained in IT, Fashion Technology, Catering, Agro & Food Processing, Pharmaceutical; biotechnology etc. through specialized courses run by MSME Dis. 20% of courses conducted by these Institutions shall be exclusively for women.

5. TECHNOLOGY UP GRADATION**a) NMCP SCHEME**

The Government has created a National Manufacturing Competitiveness Programme to support the manufacturing sector of Small and Medium Enterprises (SMEs) in their endeavor to become competitive in this age of globalization and freer trade.

Sl.No	Name of Scheme	Scheme Guidelines
1.	Marketing Support/Assistance to MSMEs (Barcode)	strengthen the existing "Bar Coding Scheme" to facilitate product traceability, streamline to exporters.
2.	Support to Entrepreneurial and managerial development of SMEs through Incubators	To provide assistance to first generation entrepreneurs. The main objective of the Incubator Scheme is to assist incubation of innovative ideas and encourage the SMEs.
3.	Enabling Manufacturing sector to be competitive through Quality Management Standard & Quality Technical Tools (QMS/QTT)	To create awareness of latest manufacturing techniques & tools; effective utilization of modern manufacturing tool for quality improvement.
4.	Building Awareness on Intellectual Property Rights(IPR)of MSME	To create awareness of IPR, and to protect their ideas & strategies, and to utilize IPR tools for technology up gradation and to enhance their competitiveness.
5.	Lean Manufacturing Competitiveness Scheme for MSMEs	To provide direct assistance to enterprises for improving their manufacturing systems & Competitiveness.
6.	Design Clinic Scheme for design Expertise to MSMEs Manufacturing Sector (Design)	To provide expert advice and solutions on real time design problems and to develop alternative design strategy, etc.
7.	Marketing Assistance & Technology Up- Gradation Scheme in MSMEs	To strengthen SMEs to be competitive by way of building export worthiness of their products
8.	Technology and Quality Up – Gradation support to MSMEs	Enhancing awareness of latest technological & quality standards; training of staff of MSME-DI/ MSME-Testing Centers & entrepreneurs.
9.	Promotion of ICT in Indian Manufacturing Sector (ICT)	To promote usage of ICT tools to SMEs for the purpose of best practices, standardization of business processes, and improved manufacturing Planning processes etc.

b) CLCSS

The Credit Linked Capital Subsidy Scheme is created for Technology Up gradation of Manufacturing Enterprises by providing 15% Capital Subsidy. The scheme is created due to insufficient investment, access to modern technologies and to increase the price competition of the economy. Technology up gradation of both the process of manufacture and corresponding plant and machinery is necessary for the small enterprises to reduce the cost of production and remains price competitive. The capital subsidy is calculated through the purchase price of plant and machinery. Maximum Limit of Loan for Calculation of Capital Subsidy is from 40 Lakhs to 1 crore is amended from the year of 2005. The latest supplement, Till the date 31st march 2013, 22000 units have availed the capital subsidy for Rs. 1146 crore by government due to the scheme.

c) ISO 9000/14001/22000/27000/HACCP REIMBURSEMENT SCHEME

Government introduced an incentive scheme for their technology up gradation, Quality Improvement and environment management. The scheme provides incentive to those registered in Small scale /Ancillary/ Tiny/Small Scale Service Business Enterprises (SSSBE). The Scheme envisages reimbursement of charges of acquiring ISO-9000/ISO-14001/HACCP certifications. It is only one time reimbursement is allowed. The total reimbursement shall be limited to 75% of the total expenditure incurred by the concerned units or Rs. 75,000/- whichever is less; and each SSI unit shall get the amount on pro-rata basis.

6. MARKETING DEVELOPMENT EXPORT PROMOTION

The Indian MSME products in international markets is at 34% in national exports. The India's export promotion strategy includes simplification of procedures, incentives for higher production of exports, preferential treatments to MSMEs in the market development fund, simplification of duty drawback rules, etc. DC (MSME) has formulated a scheme for women entrepreneurs to encourage Small & Micro manufacturing units owned by women.

MARKETING ASSISTANCE AND EXPORT PROMOTION SCHEME

Sl.No	Name of Scheme	Scheme Guidelines
1.	Participation in the International Exhibitions/ Fairs	75% Subsidy on air fare of economy class to general category of entrepreneur(100% to sc/st women entrepreneur and entrepreneur of NE region)
2.	Training Programmes on Packaging for Exports	The programme is of One, Two & Three days duration and 20 to 35 existing and potential entrepreneurs and 20-25 programmes are being conducted every year .
3.	Marketing Development Assistance Scheme for MSME exporters (MSME-MDA)	the Govt. of India will reimburse the 75% of air fare by economy class and 50% subsidy on space rent. to general category and 100% to sc/st women entrepreneur and entrepreneur of NE region
4.	National Award for Quality Products	These awards are given on the basis of recommendation by the State/ UT Level Selection Committee and the final selection by the National level Selection Committee for every calendar year. Winners of National Awards get a Trophy, a Certificate and a Cash Prize of Rs.25,000/-

DETAILS OF THE ORGANIZATIONS THAT ARE ASSOCIATED WITH MSMEs

- Small Industries Development Organization (SIDO)
- Small Scale Industries Board (SSIB)
- National Small Industries Corporation Ltd. (NSIC)
- Confederation of Indian Industry (CII)
- Federation of Indian Chamber of Commerce and Industry (FICCI)
- PHD Chamber of Commerce and Industry (PHDCCI)
- Associated Chamber of Commerce and Industry of India (ASSOCHAM)
- Federation of Indian Exporters Organization (FIEO)
- World Association for Small and Medium Enterprises (WASME)
- Federation of Associations of Small Industries of India (FASII)
- Consortium of Women Entrepreneurs of India (CWEI)
- Laghu Udyog Bharti (LUB)
- Indian Council of Small Industries (ICSI)
- Indian Institute of Entrepreneurship (IIE)
- National Institute of Small-Industry Extension Training (NISJET)
- National Backward Caste Finance Development Corporation
- National Institute for Entrepreneurship and Small Business Development (NIESBUD)
- Small Entrepreneurs Promotion and Training Institute (SEPTI)
- Small Industries Development Bank of India (SIDBI) etc...

CONCLUSION

The paper looked at the various available schemes and subsidy of special benefits to women and also creates awareness of these schemes to women entrepreneurs. The scheme benefits both the existing entrepreneurs and budding entrepreneurs whether they engaged in MSME sector. The existing women entrepreneurs are availing the following the schemes such as MSE – CDP, Technology Up gradation and marketing development export promotion etc. The budding women entrepreneurs are availing the schemes such as TREAD, EDPs Programme etc. A women entrepreneur occupies nearly 45% in Indian population. Though there are several schemes contributing to the development of women entrepreneurs, and there are some of organization that are associated with MSMEs. Its support the sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

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