

**“A STUDY ON RURAL WOMEN EMPOWERMENT IN
INDIA:
THROUGH THE EYES OF ENTREPRENEURSHIP
AND SKILL DEVELOPMENT”**

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ABSRTACT:

The challenge for women living in rural India is more severe as compared to their urban counterparts. In rural societies, gender discrimination reduces economic opportunities for girls and young women. Deprivation and bias, cultural norms force many girls from poor families into early marriage and childbearing, where they are extremely vulnerable to HIV, sexual violence, and physical exploitation. The burdens of domestic tasks are added. Impoverishment compels several young women to hunt employment within the formal sector, wherever they notice themselves restricted to low-skilled jobs with negligible financial gain potential, long hours and unequal power relations that always cause exploitation. Opportunities for girls in rural areas are restricted, because of restricted mobility and access to education. One stop solution for all these types of problems for rural women is empowering through skill and entrepreneurship will provide a perfect reply. The present study is descriptive in nature and primarily based on secondary sources of data, it studies the concept of women empowerment and entrepreneurship, present conditions of rural women in India, the government initiatives for empowering rural women, and given suitable suggestions to improve the conditions of rural women. In a nutshell, women have the capability to accelerate the economic growth of the country, if their participation in the workplace is increased.

Keywords: Entrepreneurship, Rural development, Skill, Women empowerment.

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INTRODUCTION:

“One of the biggest growth markets in the world may surprise you. You’ve heard about the opportunities opening up in countries like China, regions like Asia and industries like green technology. But one major emerging market hasn’t received the attention it deserves: women.”

.....**Hillary Clinton.**

The empowerment of rural women typically refers to the process of raising the standard of living and therefore the economic welfare of women living in comparatively isolated and sparsely populated areas. In keeping with the census of India, 2011, the population of Bharat is quite 1.21 billion and out of it, 72.20 percent population belongs to the rural agriculture space. Women represent nearly fifty percent of the population; perform two-thirds of the work and turnout fifty percent of food commodities consumed by the country. They earn one-third of remuneration and own ten percent of the property or wealth of the country. Women are regarded as the “better half” of the society and at par with the men. But unreality, our society is still male-dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact, they are treated as weak and dependent on men. As such Indian women enjoy an unfavorable status in society. Especially Rural Women in India constitute 77.00 percent of the female population They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the household activities like rearing, feeding, about to farm labor, tending livestock and therefore the like, even when they suffer from being each economically and socially invisible. At intervals, the framework of democratic policy, our laws, development policies, plans, and programmes have aimed toward women’s advancement in several spheres.

“Women Entrepreneurs can't solely contribute to the Gross Domestic Product however also can play a key role in addressing social group challenges. However, the amount of lady entrepreneurs in Bharat remains comparatively low. In India, an oversized proportion of women enterprises are small and micro enterprises that ladies undertake as a forced economic activity. These small and micro-enterprises are often classified into farm and off-farm enterprises. They seldom come through scale and serve solely to barely sustain the women entrepreneurs and their families. In rural India, historically, plenty of women primary producers are often classified as entrepreneurs.

For example, a dairy farmer who provides milk to a close-by dairy farm or family is an entrepreneur. However, family responsibilities, traditional social norms, and therefore the established parental structure mean that these lady entrepreneurs have restricted exposure to the surface world. This restricts their mobility and makes them hooked into intermediaries to reach the market or achieve scale”^[1].

OBJECTIVES OF THE STUDY:

1. To study the concept of rural women empowerment,
2. To study the present conditions of rural women,
3. To study the various government initiatives towards empowering rural women,
4. To give suggestions for empowering rural women.

METHODOLOGY:

The present study is descriptive in nature and primarily based on secondary sources of data. The information and data for the research have been collected from government publications, published articles, journals, newspapers, reports, books, and official websites of news agencies, Ministry of Rural Development, and Government of India.

THE CONCEPT OF WOMEN EMPOWERMENT AND WOMEN ENTREPRENEURSHIP:

Surprisingly, there's no common definition of women's empowerment. In fact, the word “empowerment” doesn't exist in most languages. Though the phrase “women's empowerment” is employed pervasively within the Gender Equality & Women's Empowerment space (and beyond), it's usually within the context of problems — economic empowerment, political participation, and girls' education. According to United Nations Development program (1994) empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill, and training), decision-making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves. “It may

be a decision to action to support women and young girls in self-actualizing their inner power - empower - to really leapfrog women's empowerment. The successive generation of empowered women leaders and alter manufacturers can remodel our world" ^[2]. Women enterpriser is also outlined as a woman or cluster of girls who initiate, organize, and run a commercial enterprise. In terms of the Schumpeterian conception of innovative entrepreneurs, women who initiate, imitate or adopt a business activity are known as "women entrepreneurs" ^[3]. Kamala Singh who is a woman enterpriser from Rajasthan has outlined woman enterpriser as "an assured, innovative and inventive girl capable of achieving self-economic independence on an individual basis or in together, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace along with her personal, family and social life."

The Government of the Republic of India has outlined women entrepreneurs supported girls participation in equity and employment of a commercial enterprise. Consequently, the Government of India (GOI2006) has outlined women enterpriser as "an enterprise owned and controlled by a woman having a minimum monetary interest of fifty-one percent of the capital and giving a minimum of fifty-one percent of the employment generated within the enterprise to women." However, this definition is subject to criticism primarily on the condition of employing over fifty percent women employees within the enterprises owned and surpass the women. In India, it's calculable that lady entrepreneurs presently comprise regarding ten percent of the entire variety of entrepreneurs with the proportion growing each year. If the prevailing trends continue, it's probably that in another 5 years women can comprise twenty percent of the entrepreneurial force. Even supposing girls own around 10% of the entire enterprises within the small-scale sector, the gross output of those units is simply 3.5% of the entire output of the SSI sector. In distinction, in developed countries such as the United States of America, women own nearly 91 lakh small businesses and also the variety of women-owned start-ups goes at nearly double the speed of their male counterparts. The Republic of India has now 397 million employees, 123.9 million are women, 106 million are in rural areas, 18 million are in urban areas, solely 7% of India's labor is within the organized sector; 93% is in the unorganized sector. In nutshell, women entrepreneurs are those women who think about a commerce enterprise, initiate it, organize and mix the factors of production, operate the enterprise and undertake risks and handle economic uncertainty concerned in running a commerce enterprise.

PRESENT CONDITIONS OF WOMEN IN RURAL INDIA:

Majority of our population lives in the rural areas (71.2 %). The challenges for ladies living in rural India are a lot of severe as compared to their urban counterparts. In rural societies, gender discrimination reduces economic opportunities for girls and young women. Deprivation and bias, cultural norms force many women from poor families into early marriage and childbearing, where they are extremely vulnerable to HIV, sexual violence, and physical exploitation. The burden of domestic tasks such as caring for siblings or the elderly, tending to livestock and collecting water and firewood- also restricts girls' access to educational, social, and economic opportunities. Poverty compels many young women to seek employment in the informal sector, where they find themselves limited to low skilled jobs with minimal income potential, long hours and unequal power relations that often lead to exploitation. Opportunities for women in rural areas are limited in rural India, due to restricted mobility and access to education.

Table.1: Number of females (per 1000 females of age 5 years and above usually engaged in domestic duties in the usual principal status) who carried out specified activities.

| Sl. No | Specified activities | Rural | | | Urban | | |
|--------|------------------------------------|---------------|------------------|-----|---------------|------------------|-----|
| | | With SS Works | Without SS Works | All | With SS Works | Without SS Works | All |
| 1. | Maintenance of kitchen garden, etc | 239 | 232 | 233 | 95 | 77 | 78 |
| 2. | Work in hh. Poultry, dairy, etc | 378 | 183 | 215 | 141 | 19 | 24 |
| 3. | Free collection of fish, etc. | 221 | 182 | 188 | 51 | 16 | 18 |
| 4. | Free collection of fire wood, etc. | 580 | 407 | 435 | 175 | 48 | 53 |
| 5. | Husking of Paddy (own produce) | 71 | 51 | 54 | 12 | 2 | 3 |

| | | | | | | | |
|-----|--|-----|-----|-----|-----|-----|-----|
| 6. | Grinding food grain (own produce) | 45 | 41 | 41 | 9 | 5 | 3 |
| 7. | Preparation of gur (own produce) | 0 | 2 | 2 | 0 | 0 | 0 |
| 8. | Preservation of Meat (own produce) | 6 | 8 | 7 | 0 | 1 | 1 |
| 9. | Making Basket, etc. (own produce) | 22 | 16 | 17 | 8 | 2 | 2 |
| 10. | Husking of paddy (acquired) | 26 | 41 | 39 | 15 | 14 | 14 |
| 11. | Grinding food grain (acquired) | 44 | 47 | 46 | 30 | 23 | 23 |
| 12. | Preparation of gur (acquired) | 17 | 28 | 27 | 10 | 10 | 10 |
| 13. | Preservation of Meat etc. (acquired) | 25 | 34 | 32 | 16 | 13 | 13 |
| 14. | Making Basket etc. (acquired) | 23 | 34 | 32 | 16 | 14 | 14 |
| 15. | Preparing cow dung Cakes | 558 | 379 | 409 | 204 | 40 | 46 |
| 16. | Sewing, tailoring, etc. | 280 | 272 | 273 | 378 | 229 | 235 |
| 17. | Free tutoring of own/ other's children | 51 | 72 | 68 | 123 | 120 | 120 |
| 18. | Bringing water from outside hh. Premises | 402 | 287 | 306 | 191 | 92 | 96 |

| | | | | | | | |
|-----|-------------------------------------|---|---|---|--|--|--|
| 19. | Bringing water from outside village | | | | | | |
| | a) Distance up to 1 km | 6 | 6 | 2 | | | |
| | b) Distance 2-5 km | 3 | 2 | 2 | | | |
| | c) Distance 6 km & above | 0 | 0 | 0 | | | |
| | d) All | 9 | 9 | 9 | | | |

Source: NSS Report No.559: Participation of women in specified Activities along with Domestic duties.

The NSSO 68th Round Report (Table.2) reflects the huge gap between the participation of women in care economy, the situation is worse in rural areas. It shows that during 2011-12, an estimated 57 percent of the rural women of age 5 years and above engaged in domestic duties pursued any activity under specified activities while the corresponding figure of Urban India is only 13 percent. For lack of education or specific skill, for most of the rural women, manual work is still the easily available work. As depicted in Table 2, the women above the age of 15 years who had any skill/experience to undertake the desired work was the highest work 'dairy' (74 percent).

Table.2: Proportion of women having skill/experience to Accept Specified Work.

| Type of work acceptable | Rural | Urban |
|--|-------|-------|
| Dairy | 735 | 645 |
| Poultry | 529 | 557 |
| Other animal husbandry | 655 | 711 |
| Food processing | 543 | 514 |
| Spinning | 546 | 612 |
| Manufacturing in wood and cane product | 483 | 239 |
| Tailoring | 465 | 574 |

| | | |
|-----------------------------|-----|-----|
| Leather goods manufacturing | 400 | 433 |
| Others | 358 | 449 |
| All | 536 | 544 |

Source: NSSO 68th round.

THE GOVERNMENT OF INDIA INITIATIVES FOR EMPOWERING RURAL WOMEN:

A number of policy initiatives have been taken in this regard. The main focus of the Government of India is to transform the manual labor into the skill-based workforce. This article discusses the various programs related to the women empowerment in rural India like Skill Development, MUDRA Bank, STEP, DDU-GKY, Stand-Up India and DAY-NRLM etc.

Skill Development:

Women have the capability to accelerate the economic growth of the country if their participation in the workforce is increased. ‘Census (2011) data has revealed that there has been a continuing fall in labor force participation of women in labor force participation rate of women from 33.33 percent to 26.50 percent in rural areas and from 17.8 percent to 15.5 percent in urban areas between 2004 and 2011^[4]. Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.

The National Policy on Skill Development and entrepreneurship 2015 focused on improving the productivity of the economy through the participation of women in the labor force. ‘The aims and objective of this mission are to ensure skill development of women by creating more seats in the vocational training institutions. In order to bridge the gender gap, the policy identifies the need for special delivery mechanisms such as mobile training units, flexible afternoon batches along with local needs based training. The policy also deals with issues of safe and gender sensitivity training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. Skilled women get an intent or mobile-based platform to keep regular touch with the employers^[5].

Trade Related Entrepreneurship Development Assistance Scheme (TREAD):

Trade Related Entrepreneurship Development Assistance Scheme (TREAD) envisages economic empowerment of women. There is a provision of Govt of India Grant up to 30% of Loan/credit sanctioned subject to maximum ceiling of 30 Lakh to NGOs as appraised by Lending Institutes/Banks for undertaking capacity building activities such as Training, counseling, Participation in exhibitions, establishment of new SHGs etc and other components as approved by Bank/Steering Committee. The non-farming activities preoccupied with women are Craft, Tailoring, Handicrafts, Embroidery, Toy making, Readymade clothes, Candle making, Agarbatti making, Drinking paper cup and plate making, Masala powder making, Saree weaving, fiber and coir mat making, Pickles making, Readymade garments, basketry and brooms making, Jute bag making etc ^[6]. The focus of the scheme is to promote self-employment and income generation activities for women mostly from SHG groups in the non-farm sector.

Table.3: Trade Related Entrepreneurship Development Assistance Scheme (TREAD) women entrepreneurship programme.

| Year | Number of NGOs/ Institutes benefitted | Number of women benefitted | Total grant released (Rs. in crore) |
|-------------|--|-----------------------------------|--|
| 2014-15 | 24 | 8265 | 2.54 |
| 2015-16 | 12 | 3560 | 2.00 |

| Year | Number of NGO benefitted from North East States | Number of women benefitted from North East States | Total grant released in North East States (Rs. in crore) |
|-------------|--|--|---|
| 2014-15 | 3 | 750 | 0.225 |
| 2015-16 | 0 | 0 | 0 |

Source: <http://pib.nic.in/newsite/PrintRelease.aspx?relid=153653>

This Press Release is based on information given by the Minister of State for MSME Shri Giriraj Singh in a written reply to a question in Rajya Sabha on 16.11.2016 (Wednesday).

Deen Dayal Upadhyay Grameen Kaushalya Vikas Yojana (DDU-GKY):

‘According to the Census two thousand and eleven (2011), the Republic of India has five hundred and fifty lakh potential employees between the ages of fifteen and thirty-five years in rural areas. At an equivalent time, the world is anticipated to face a shortage of fifty-seven million employees by 2020. This presents a historic chance for Bharat to rework its demographic surplus into a demographic dividend. The Ministry of Rural Development implements DDU-GKY to drive this national agenda for comprehensive or inclusive growth, by developing skills and productive capability of the rural agricultural youth from poor families’^[7]. ‘DDU-GKY is unambiguously targeted on rural youth between the ages of fifteen and thirty-five years from poor families. As a section of the Skill India campaign, it plays a semantic role in supporting the social and economic programs of the govt just like the Build in Bharat or Make in India, Digital India, Smart Cities and Start-Up India, Stand-Up India campaigns. Over one hundred and eighty million or sixty-nine percent of the country’s youth population between the ages of eighteen and thirty-four years living in its rural areas. Of these, the rock bottom of the pyramid youth from poor families with no or marginal employment variety concerning fifty-five million’^[8]. The National Policy for ability or Skill Development & Entrepreneurship 2015 has known a skills gap of 109.73 million in twenty-four key sectors by the year 2022. This number can’t be achieved while not addressing the BoP fifty-five million from rural Bharat. Also, a FICCI and Ernst – Young study published in 2013 identified or known a shortage of over forty-seven million skilled employees across the world by 2020. This presents an unprecedented chance for Bharat to coach its BoP youth population and place them in jobs across the globe and understand its demographic dividend. DDU-GKY is present in twenty-one States and UTs, across five hundred and sixty-eight districts, impacting youth from over 6,215 blocks. It presently has over six hundred and ninety projects being enforced by over three hundred partners, in additional than three hundred and thirty trades from eighty-two business sectors.

Table.4: Deen Dayal Upadhyaya Grameen Kaushalya Yojana.

| Year | Trained | Placed | Centers | Trades |
|---|---------|--------|---------|--------|
| 2017-18 (as on 31 st August) | 62478 | 32694 | 478 | 381 |
| 2016-17 | 162586 | 84900 | 654 | 329 |

Source: <http://ddugky.gov.in/>

note: page last updated on Friday, November,

2017

STEP (Support to Training and Employment Programme for Women):

The Govt of India's 'MWCD (The Ministry of Women and Child Development) has revised STEP ('Support to Training and Employment Programme for Women) scheme pointers for guidelines in December 2014. The Ministry has been executing STEP theme since 1986-87 as of a 'Central Sector Scheme. The STEP theme aims to produce ability or skills that offer employability to ladies and to produce competencies and skill that change ladies to become self-employed/ entrepreneurs. The theme is meant to teach women who are within the age bracket of sixteen years and on top of across the country. The grant-in-aid under the Scheme is given to institutions/ organizations including NGOs. The assistance under Support to Training and Employment Programme Scheme can be available in any type of sectors for teaching skills related to employability and entrepreneurship, as well as but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Laptop (Computer) & IT change services besides soft skills and skills for the workplace like spoken English, Gems& Jewellery, Travel and Touristy. The utmost period of the project is eighteen months and also the maximum variety of beneficiaries during a project shall not exceed two hundred. The financial assistance to meet a maximum of 90% of the project cost can be sanctioned by the Government of India. The remaining 10% will have to be borne by the implementing agency from its own resources^[9].

Stand Up India:

The PM Narendra Modi initiated the 'Stand up India' theme on 5th April 2016 as a part of the govt efforts to support entrepreneurship among ladies and SC & ST communities^[10]. The theme

offers bank loans of between ten lakh (US\$16,000) and one crore (US\$160,000) for SC's and ST's and ladies putting in a new enterprise outside of the farm sector ^[11]. The Stand up India theme, by that, specializes in entrepreneurship, allows creative thinking that will not be outlined by educational qualifications however one that ought to lead to productive work. For landless Dalits, whose current choices could also be restricted to operating as menial servants or farm hands or battle through education to urge government jobs, this is often a window of chance to rise from their standing as untouchables over the centuries.

Currently, at the national level, this scheme provides the subsidy to Mahila Coir Yojana run by MSME, Govt. of India. This is the first women-oriented self-employment scheme being implemented by the Coir Board for the empowerment of rural women artisans in the coir sector. The scheme imparts skills among the artisans through the training programs in collaboration with co-operatives, NGOs, and other recognized training institutions.

National Rural Livelihoods Mission (NRLM):

NRLM is that the revisited version of Swarna Jayanti Swarojgar Yojana (SGSY). It's a pet programme of Ministry of Rural Development. It aims to scale back impoverishment by facultative the poor family to access gainful self-employment and skilled or trained wage employment chance leading to a sustainable support.

NRLM is based on three pillars ^[12]:

- Enhancing and increasing the prevailing livelihood choices of the poor
- Building skills for the work market
- Nurturing self-employed and entrepreneurs.

NRLM plans to relinquish special concentrate on the poorest households who are presently obsessed on the MGNREGA. The planning of NRLM is additional probably to succeed as a result of its implementation is in an exceedingly a mission mode that allows it to shift from the current allocation based approach to demand-based approach. This allows the states to formulate their own sustenance supported on poverty reduction action plans. It additionally focuses on targets, outcomes, and time-bound strategic ways. The observation would be done against the targets of the impoverishment outcomes. National Rural Livelihood Mission can have the continuous capability building, impartation of requisite skills and be making linkages with bread

and better opportunities for the poor, as well as those arising from the organized sectors. NRLM funds are directly free to the state level agencies and DRDA supported the elaborate district wise yearly action plan set up. It'll involve the Self Help Group in the implementation that will increase the chance of its success. National Skill Development Council will coordinate in the skill development part within the implementation of NRLM. so as to confirm institutional arrangement for ability or skill development for self-employment and wage employment, the dedicated coaching institute for rural BPL youth i.e. Rural Self Employment Training Institutes (RSETIs) are being come upon with the aim of getting a minimum of one such establishment in every district in India. These RSETIs come upon with the partnership of banks. This can facilitate in achieving the targets of NRLM.

SUGGESTIONS FOR IMPROVING RURAL WOMEN EMPOWERMENT:

- **A space created for safety:** Women in rural India often have nowhere to gather with other women and talk about issues like gender equity, women's rights, or health. Centres like READ India^[13], Anganwadi's etc... provide a safe, trusted space for women to gather and learn.
- **Support free mobility and independence:** Mostly women in rural India have to ask their husbands for permission to leave home. Because of their local business enterprise a large majority of women being able to freely travel outside of their home unaccompanied.
- **Train the women to read and update:** If women in rural are illiterate, simple things like reading signs on a road, numbers on a phone, or directions on a medicine bottle make daily life a struggle. It is essential to update them to acquire command over latest technology including digital.
- **Encourage to Increase savings and income:** Savings cooperatives allow women to invest money and then take turns receiving micro-loans to start micro-businesses or invest in education for their children. '63% of women increased their savings or income after joining savings cooperatives at READ Centers in Nepal'^[14], this may replicate in India also.
- **Train the women in seed businesses and job skills:** Women learn beekeeping, mushroom farming, sewing, and other income-generating skills through training programs. One in five 'Bangladesh rural women report'^[15] going on to start her own income-generating business after joining a savings cooperative at micro credit banks and taking skills training at related centers.

- **Generate confidence and improve self-esteem:** women as business leaders must lead the team and to become more comfortable speaking in front of groups and sharing opinions so with that it is essential to build their self-esteem and confidence.
- **Training for improve decision-making power:** establish special decision-making training centers for rural women, say that they have greater decision-making power in their homes, communities, and commerce activities.
- **Focus on improving health:** good healthy Women increased influence in their families and communities after receiving training or information from trained experts on health matters. Local health Centers on health care, family planning, domestic violence and reproductive rights, access health information and services at Centers that they would improve their health as well as family and society.
- **Building networks:** By building social networks, women have more support and greater opportunities to effect change in their business enterprises. Women would be once this network is in place, they are emboldened by the knowledge that they are not alone in facing issues like domestic violence, reproductive health or family planning, and that they are inspired to help other women in their community and commerce by sharing the knowledge they have learned about these topics.
- **Create entrepreneur leaders:** In India (particularly Rural), women rarely hold public business leadership roles. Government should provide leadership training for women to increase their presence in the entrepreneurship sphere.

CONCLUSION;

Women's' economic empowerment is one of the world's most promising areas of investment, biggest emerging markets, talent pools and demographic dividends to be tapped. Indeed, gender equality and women's empowerment are an integral part of the 2030 Agenda for Sustainable Development, adopted by the United Nations General Assembly in September 2015. Government of India through its various programs for skill development is providing skill to the youth like DDU-GKY imparting skill by reserving seats in vocational training institutions, Stand Up India to transform job seekers to job creators especially women and SC/ST and NRLM providing a platform to mobilize women in SHGs to raise their voice and upliftment of their family from the clutches of poverty. This will enable them to access new job opportunities in the

service sector, connecting hitherto lagging rural regions to the mainstream economy, and help India to capitalize on its demographic dividend. These programs connect rural women to the mainstream economy where they claim their stake in the global economy and became the engine of economic growth. At eventually, we can conclude this paper in the words of Amartya Sen “...empowerment can accelerate development. From in any of direction or dimension, the problem is looked into, it enables justification for giving economic empowerment to women”.

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