



Women Empowerment Through Micro, Small And Medium Enterprises (MSMEs)

&

The Impact Of MSMEs Policy on Bihar(India)

(A case study of West Champaran)

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Abstract

It has become more prominent efforts for accelerating the pace of women empowerment in India in general and that of Bihar in Particular. Taking such view in mind, an attempt is made to assess and evaluate the impact of Micro, Small and Medium Enterprises, as stimulant for women Empowerment with special reference to a micro study undertaken in West Champaran district of Bihar. This study is purely a pilot study conducted in few samples' households running micro Small and Medium Enterprises for their livelihood.

The total number of Micro, Small and Medium Enterprises (MSMEs) registered on Udyog Aadhaar Memorandum (UAM) portal from August 2015 to July 12, 2018, is approx. 48.45 lakh. Out of this total, 43,18,851 are registered as micro, 5,00,947 as small and 19,771 as Medium Enterprises. The Central Minister of State (Independent Charge) for Micro, Small and Medium Enterprises Giriraj Singh stated this in written replies in the Rajya Sabha. He had given informed that the highest number of 7,70,871 MSMEs registered are from Bihar followed by Uttar Pradesh (5,96,036), Delhi (5,88,483), Maharashtra (5,70,101), and Gujarat (4,86,080). The number of Micro, Small and Medium Enterprises registered from the Northeastern states, including Sikkim is 27, 724, with Manipur standing highest at 17,240. The Central Minister informed that MSMEs registration allows entrepreneurs the benefits from various schemes like Credit Guarantee Scheme, Credit Linked Capital Subsidies Scheme, Lean Manufacturing Competitiveness Scheme, Micro and Small Enterprises Cluster Development Program, Scheme



for Promoting Innovation, Rural Industry & Entrepreneurship, Revamped Scheme of Fund for Regeneration of Traditional Industries, Design Clinic Scheme for MSMEs, and financial support to ZED certification in (micro-small and medium enterprises) MSMEs scheme, besides the schemes of other ministries.

Simple method of analysis is used to analyse the primary as well as secondary data collected through micro-study in this regard. The whole discussion made so far is classified in to five sections. Section-I Presents an introductory note on the topic, section-II Synopticview of the problem of women empowerment, section-III The impact of MSMEs policy on Bihar. Section-IV analyses the findings of the micro-study undertaken in this regard and Section-V reflected the summary and concluding remarks of the study with the suitable suggestions for making this programme most effective and efficient.

The whole discussion made so far in the present study enables us to say that women, the half part of our total population require a lot of efforts for their empowerment. Empowerment of any section of civilised society demand an adequate effort. Because, empowerment is not only concerned with the economic empowerment; but it stresses a lot of academic, social, cultural and political empowerment for overall empowerment of women.

This study is mainly concerned with the economic empowerment of women. The variables taken in to consideration is micro-finance, money income and micro enterprises. The hypothesis tested in this study is based on the hypothesis that micro enterprises have positive impact on the socio-economic and cultural academic status of women.

The finding of this study highlights that the availability of micro-finances accelerates the process of micro- enterprises establishment which in turn in fuels the process of women empowerment.



Section- I

Introduction

The Centre minister MSMEs informed that under the Public Procurement Policy, 358 product items have been reserved for exclusive procurement from MSMEs. Giriraj Singh also informed the House that Prime Minister's Employment Generation Program (PMEGP) is a credit linked subsidy scheme for setting up of new micro-enterprises and to generate opportunities of employment in rural as well as urban areas of the country through KVIC, State Khadi & Village Industries Board (KVIB) and District Industries Centre (DIC). The central minister said that recognizing the importance of MSME sector, a recent ordinance has empowered the government to provide MSMEs special dispensation under the Insolvency and Bankruptcy Code (IBC). The Minister (MSMEs) said that to increase the registration at UAM portal the state governments and industry associations have been urged through communication, interactive session over video conferencing.

About 95% of the industries in Bihar fall under the Micro Small and Medium Enterprises (MSMEs) category, of which, according to a recent RBI report, only 5% were exposed to banks.

Difficulty in arranging capital, inadequate and unreliable power supply, zero access to modern technology, dearth of latest information and lack of market and infrastructure were outlined as the major reasons for the little growth of MSMEs in the state, at a conference for "facilitating finance for MSMEs in Bihar".

"The micro-small and medium enterprises (MSME) sector is at a very nascent stage in Bihar and needs much more aid than just finance" as stated by Satyajit Singh, CEO Shakti Sudha Makhana, at the meeting of entrepreneurs and bakers of the state. He had suggested the formation of a task force of stakeholders of MSMEs under the government that would address the reasons of sickness in the sector and recommend solutions for its development in a time- bound manner. Micro, Small and Medium Enterprises (MSMEs) in the state have largely hailed the state government's approval to the Bihar Industrial Investment Promotion Policy (BIIPP) 2016, saying it will boost the pace of industrialization and investment.



Proposals by the Bihar Government:

The present Bihar Government's Cabinet (Nitish kumar) has given green signal to new industrial policy which has food processing and tourism as priority sectors among others. Also this, new policy has small machine manufacturing, IT, textile, plastic and rubber industry, renewable energy, health care, leather and technical education in the priority sectors.

Talking to KNN India about the new industrial promotion policy, President of Bihar Industries Association (BIA) Ram Lall Khetan had said that this is a good policy which should bring new investments in the state. The president of BIA said "Bihar is an appropriate place for food processing because it is a consuming state. There is available of Raw materials for food processing industry here. Hence there is enough scope for food processing in Bihar". Elaborating about the benefits of the policy, BIA president had stated that 10 per cent of the interest of the loan given to MSMEs will be borne by the government of Bihar and there are other incentives too for women and SC/ST entrepreneurs also. Startups comment, he had said "that apart from this government has come up with new startup policy which is very good. Few states in India having started startup policy.

The Government of Bihar is proactive for the MSMEs," he had added.

The promises made by the policy members:

The policy promises rich incentives including reimbursement of stamp duty and land conversion fees. There will be provision for setting up private industrial parks will be. (KNN Bureau)

As far as the economy of West Champaran is concerned, it is the extreme north remote rural district of north Bihar. Majority of the population of this district is residing in rural areas and compelled to live in acute poverty. As we know that the impact of poverty primarily falls upon the women. West Champaran is the most remote, rural district of Bihar, but its location is quite important due to its international boundaries with Nepal. The attachment with Nepal, not only gives an international status to the people of West Champaran, but in-fuels its intensity to development. Majority of people of this district are quite interested to initiate for national and international business. The women of some specific castes are also involved in such businesses



for their proper development. But due to acute dearth of financial support on the one hand and proper guidelines for business establishment, they are not flourished. A lot of policy prescriptions are launched by the government of Bihar as well as the government of India. Majority of women residing in border areas have succeeded to establish their micro businesses and developed their households. But still a lot of women are lacking behind it and waiting for that.

Section-II

Synoptic view of the problem of women empowerment

Women Empowerment:

Empowerment refers to policies and measures designed to increase the degree of autonomy and self-determination in the lives of people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting (again) on their own authority. Empowerment refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and eventually use their resources and chances. Empowerment is a multidimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (Surekharao and Rajamanamma, 1999). It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice. Generally development with justice is expected to generate the forces that lead to empowerment of various sections of population in a country and to raise their status specially in case of women. "Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources".

Problems Face by Women in Our Society:

There are various issues and problems which women generally face in the society Some of the problems are Following:- 1. Selective abortion and female infanticide, 2. Sexual harassment, 3. Dowry and Bride burning, 4. Disparity in education, 5. Domestic violence, 6. Child Marriages, 7. Inadequate Nutrition, 8. Low status in the family, 9. Women are considered as inferior to men



and 10. Status of widows.

Earlier women were facing problems like child marriage, sati pratha, pardapratha, restriction to widow remarriage, widows' exploitation, devadasi system, etc. However, almost all the old traditional problems have been disappeared gradually from the society but given rise to other new issue. Women are continuously facing many problems even after having self-confidence, individuality, self-respect, personality, capacity, talent, and efficiency more than men. They are facing problems in their daily life even after they are given equal rights and opportunities like men by the Constitution of India.

Section- II

THE IMPACT OF MSMEs POLICY ONBIHAR:

Status of Bihar

About 95% of the industries in Bihar fall under the Micro Small and Medium Enterprises (MSMEs) category, of which, according to a recent RBI report, only 5% were exposed to banks.

Difficulty in arranging capital, inadequate and unreliable power supply, zero access to modern technology, dearth of latest information and lack of market and infrastructure were outlined as the major reasons for the little growth of MSMEs in the state, at a conference for "facilitating finance for MSMEs in Bihar".

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Industrial Growth Of The State :

Presently, there is a requirement to provide a new industrialized shape full of industries to Bihar State. There is a necessity to establish new industries and to revive the sick and closed units of the state. For this a good environment friendly plan should be created to attract the investors of state and from abroad. The Industrial Policy – 2003 has been reviewed in this regard. After the reviewing of the current policy, a decision has been taken to prepare a new industrial policy in the present circumstances so that there may be a balanced industrial growth in the state. New industrial policy has been promoted, New Industrial Incentive Policy – 2006 has been prepared in consultation with Bihar Industries Association, Bihar Chamber of Commerce, Confederation of Indian Industry and all concerned Government Departments. In this policy the Industrial policies of different states have been kept in view. In this IIP (Industrial Incentive Policy)- 2006 there are



provisions for granting preproduction incentive of subsidy/exemption from stamp duty and registration fee and post production incentive of grant/exemption for preparation and reports of project, purchase of land/shed, technical know-how, captive power generation/diesel generating set, quality certificate. GST, luxury tax, electricity duty, conversion fee, market fee etc. The implementation of this Industrial Incentive Policy- 2006, it is expected that there will be growth in the per capita income of the state and industrial growth as well as accelerated employment opportunities.

Steps taken for promotion of the state:

To promote the evacuation procedures for establishment industries to promote all round development and industrial development of the state and industrial growth rapid clearance procedures for establishing industries, to issue certificates and license, to provide a congenial atmosphere to the investors of Bihar state and in this regard and for other concerned subjects Bihar Single Window Clearance Act – 2006 has been enacted.

- BID (Bihar Infrastructure Development) Enabling Act- 2006 – To provide for rapid development of physical and social infrastructure in the State and to attract private sector participation and to provide for a comprehensive legislation for designing, financing, construction, operation, maintenance of infrastructure projects, so that administrative and procedural delays are reduced, for identifying generic project risks, Bihar Infrastructure Development Enabling Act, 2006 has been enacted.
- Industrial development is already affected due to the complicated labour laws. Such laws of labour should be made simple and development oriented.
- Human resources will be developed in such a way, which can promote and create industrialization of high degree. At present, work will be done to strengthen the skills of different institutions. Land Bank will be established in the state government. The work of land Bank, to meet the requirements of land for industries. Through this Bank, Land will be made available according to the requirements to different industries and for development schemes.
- Market will be arranged for small, tiny, cottage industries, handloom and handicraft.



- To build international level infrastructure and basic facilities, to enhance capital investment in the industrial areas and invite the private sector for investment and to encourage public private partnership for this purpose.
- Development of Infrastructure.
- To revive sick and closed units, to identify such units and to suggest necessary remedial measures and to prevent sickness by developing a district level monitoring system.
 1. **Facilities for Expansion-Diversification and Modernization of Unit:** Those units under going Expansion/Diversification/ Modernization will be eligible for incentives, upon their incremental production.
 2. **Promotion On Quality Certification:** 75% of cost incurred in obtaining certificate of I.S.O. standard (or equivalent) from reputed national/international level organizations, would be reimbursed by the State Government.
 3. **Mission of information technology:** The State Government would launch an I.T Mission for the development of Information Technology Industries with the following objectives: (i) Economic Development. (ii) Development of Human Resource (iii) to provide simple, effective and transparent administration. (iv) The State of the Art Communication System.

The Government of state will provide the following help /relief / incentive to the Information Technology Sector for its rapid development. It has been observed that it is not necessary for IT industry to have many rule and regulations applicable to IT industry. As there would be a provision of self-certification and software units would be exempted from the following:

- (i) The Pollution Control Act to be effective only as per the Government of India guidelines.
- (ii) Legal Power Cuts.
- (iii) In respect of location zoning regulations.

At first on the onset of Nitish government there was a plea for declaring Bihar an SEZ state. But in the present status the Bihar state will be eligible to independently entrepreneur a business and considered as the priority states to do business. Other sectors of micro-small and



medium enterprises (MSME) are even being considered in the proposals of the Bihar government which often cloud the headlines of various newspapers.

Section - III

Women empowerment through MSMEs

The total number of Micro, Small and Medium Enterprises (MSMEs) registered on Udyog Aadhaar Memorandum (UAM) portal from August 2015 to July 12, 2018, is approx. 48.45 lakh. Out of this total, 43,18,851 are registered as micro, 5,00,947 as small and 19,771 as medium enterprises. The Central Minister of State (Independent Charge) for Micro, Small and Medium Enterprises Giriraj Singh stated this in written replies in the Rajya Sabha. He had given informed that the highest number of 7,70,871 MSMEs registered are from Bihar followed by Uttar Pradesh (5,96,036), Delhi (5,88,483), Maharashtra (5,70,101), and Gujarat (4,86,080). The number of Micro, Small and Medium Enterprises registered from the Northeastern states, including Sikkim is 27, 724, with Manipur standing highest at 17,240. The Central Minister informed that MSME registration allows entrepreneurs the benefits from various schemes like Credit Guarantee Scheme, Credit Linked Capital Subsidies Scheme, Lean Manufacturing Competitiveness Scheme, Micro and Small Enterprises Cluster Development Program, Scheme for Promoting Innovation, Rural Industry & Entrepreneurship, Revamped Scheme of Fund for Regeneration of Traditional Industries, Design Clinic Scheme for MSMEs, and financial support to ZED certification in (micro-small and medium enterprises) MSMEs scheme, besides the schemes of other ministries. The Centre minister MSMEs informed that under the Public Procurement Policy, 358 product items have been reserved for exclusive procurement from MSMEs. Giriraj Singh also informed the House that Prime Minister's Employment Generation Program (PMEGP) is a credit linked subsidy scheme for setting up of new micro-enterprises and to generate opportunities of employment in rural as well as urban areas of the country through KVIC, State Khadi & Village Industries Board (KVIB) and District Industries Centre (DIC). The central minister said that recognizing the importance of MSME sector, a recent ordinance has empowered the government to provide MSMEs special dispensation under the Insolvency



and Bankruptcy Code (IBC). The Minister (MSMEs) said that to increase the registration at UAM portal the state governments and industry associations have been urged through communication, interactive session over video conferencing.

A proposal was made to redefine MSMEs by the Micro, Small and Medium Enterprises Development (Amendment) Bill, 2018 to classify them as manufacturing or Service- providing Enterprises, based on their annual turnover.

Table - 1

Classification of Micro, Small and Medium enterprises (in Rs.)

Kind of Enterprises	Act of 2006		Bill of 2018
	Manufacturing	Services	All Enterprises
	Investment towards Plant & Machinery	Investment towards equipment	Annual Turnover
Micro	25 lacs	10 lacs	5 crore
Small	25 lacs to 5 crore	10 lacs to 2 crore	5 crore to 75 crore
Medium	5 crore to 10 crore	2 crore to 5 crore	75 crore to 250 crore

Sources: MSME Ministry of India.

Micro, Small and Medium Enterprises: The Government of India has introduced MSME in agreement with Micro, Small and Medium Enterprises development (MSMED) Act of 2006. These enterprises Development primarily engaged in the production, manufacturing, processing or preservation of Goods and Commodities.



As far as the economy of West Champaran is concerned, it is the extreme north remote rural district of north Bihar. Majority of the population of this district is residing in rural areas and compelled to live in acute poverty. As we know that the impact of poverty primarily falls upon the women. It would be pertinent to have an exhaustive programme for women empowerment for accelerating the process of overall development. To have an exact idea in regard to socio-economic, cultural-academic and psycho-political status of this district, we must have to go through After highlighting the main feature of the district, it could become urgent to have an idea of the rural-urban distribution of the total population of district is necessary for which one could be advised to go through the data of table 02

Table- 2

Distribution of population of W.Champaran- 2011.

Population	Persons	104,099,452	3935042
	Male	54,278,157	2,061,110
	Females	49,821,295	1,873,932
Rural	Persons	92,341,436	3,541,877
	Males	48,073,850	1,853,809
	Females	44,267,586	1,688,068
Urban	Persons	11,758,016	393,165
	Males	6,204,307	207,301
	Females	5,553,709	185,864
Percentage Urban Population		11.29	9.99

Sources: - Censes Report of West Champaran (Bihar) - 2011,

Though West Champaran is the most remote, rural district of Bihar, but its location is quite important due to its international boundaries with Nepal. The attachment with Nepal, not only gives an international status to the people of West Champaran, but in-fuels its intensity to development. Majority of people of this district are quite interested to initiate for national and international business. The women of some specific castes are also involved in such businesses



for their proper development. But due to acute dearth of financial support on the one hand and proper guidelines for business establishment, they are not flourished. A lot of policy prescriptions are launched by the government of Bihar as well as the government of India. Majority of women residing in border areas have succeeded to establish their micro businesses and developed their households. But still a lot of women are lacking behind it and waiting for that.

Having seen the peculiarity problems of women and the case of their empowerment, the government of Bihar, has launched a lot of schemes for women empowerment during 2010-15 and 2015-20, tenure of its government.

Table – 03

Details Of Existing Micro & Small Enterprises And Artisan Units In The West Champaran (Bihar).

NIC CODE NO.	TYPE OF INDUSTRY	NUMBER OF UNITS	INVESTMENT (Lakh Rs.)	EMPL OYMENT
20	Agro based	347	5124	3382
22	Soda water	6	196	50
23	Cotton textile	35	212	158
24.	Woolen, silk & artificial Thread based clothes.	40	160	190
25.	Jute & jute based	32	156	112
26.	Ready-made garments & Embroidery	56	224	186
27.	Wood/wooden based Furniture	260	1040	660
28.	Paper & Paper products	42	268	142
29.	Leather based	186	365	365
31.	Chemical/Chemical based	40	296	166



30.	Rubber, Plastic & petroBased	14	656	56
32.	Mineral based (NON METALIC)	46	286	186
33.	Metal based (Steel Fab.)	156	802	570
35.	Engineering units	10	220	120
36.	Electrical machinery and transport Equipment	46	459	159
97.	Repairing & servicing	253	872	672
01.	Others	266	1235	672
	Total	1835	12571	7846

Source: DIC WEST CHAMPARAN

An attempt is made to assess and evaluate those schemes in section-IV, i.e. section –IV presents the analysis of primary data, collected in this.

Section - IV

Analysis of Primary Data.

As it has widely been accepted that the role of Micro- Enterprises is quite important. Become, the process of women empowerment requires economic empowerment and the process of economic empowerment is nothing but the process of economic independency. For economic independency of women it would become necessary to make them efficient to run their own business unit. As we know women residing in rural regions are quite unable to acquire sufficient economic resources to initiate their own business units. But after the advent of the concept of micro-Entrepreneurship, it has become easy and popular for each and every individual willing to establish their own Micro- Business units. Taking this view in mind a few questions are set in questionnaire for acquitting data in this regard. The data collected so far are presented in Table 4, 4A and Table 4B. The data of Table 4 narrates the distribution of few Micro- Entrepreneurs with respect to social groups.

In this section an attendant in made to analysis the primary data collected throw micro observation presented in very establish as follows:-



Table- 4

Distribution of Samples with respect to social groups:

S.N.	Types of MSMEs	Social Group of Women Enterprises					Total Funds Rs in lacs
		SC	ST	OBC	OTH.	Total	
1	Paper/Wari/Audhori/ Achar Mix / Fruits	7	4	8	8	27	1.00
2	Wood/wooden based Furniture	5	2	8	9	24	2.00
3	Repairing & servicing	5	3	7	8	23	1.5
4	Garments Making /Children Dress Materials	6	5	11	13	35	7.0
5	Rubber, Plastic & petro Based	5	3	7	10	25	10.0
6	Tarling Training centre	5	2	10	7	24	10.0
7	Others	7	4	9	10	30	4.0
8	Total	40	23	60	65	188	35.5

Sources: On the basis of survey data.



Table – 4 A
Percentage distribution of samples with respect to social groups.

S.N	Types of MSMEs	Social Group of Women Enterp rises in percentage				
		SC	ST	OBC	OTH.	Total
1	Paper/Wari/Audhori/ Achar Mix / Fruits	25.9	14.8	29.6	29.7	100
2	Wood/wooden based Furniture	20.8	8.3	33.3	37.6	100
3	Repairing & servicing	21.7	13.1	30.4	34.80	100
4	Garments Making /Children Dress Materials	17.1	14.3	31.4	37.2	100
5	Rubber, Plastic & petro Based	20	12	28	40	100
6	Tarling Training centre	20.8	8.3	41.7	29.2	100
7	Others	23.3	13.4	30	33.3	100
8	Total	20.7	11.8	31.4	36.1	100

Sources: On the basis of survey.



Table-4 B

Percentage distribute on of samples with respect to type of micro enterprises taken into consideration.

S.N.	Types of Micro Enterprises	Social Group of Women Enterprises in percentage				
		SC	ST	OBC	OTH	TOTAL
1	Paper/Wari/Avdhor	17.5	17.4	13.3	12.3	14.4
2	Achar Mix	12.5	8.7	13.3	13.8	12.7
3	Fruits	12.5	13	11.7	12.3	12.2
4	Garments Marketing	15	21.8	18.3	20	18.6
5	Children Dress materials	12.5	13	11.7	15.4	13.3
6	Tailoring Training Centre	12.5	8.7	16.7	10.8	12.8
7	Others	17.5	17.4	15	15.4	16
8	Total	100	100	100	100	100

Sources: On the basis of survey data.

Without going in detail, it could be advised to go through the data of above tables; we conclude that micro enterprises are the most important means to initiate empowerment schemes. the success rate of these enterprises is quite satisfactory. As far as the case of global business is concerned, it has positive impact on the empowerment.

SECTION -V

Concluding remarks

To conclude the whole discussion, we would like to say that Micro, Small and Medium enterprises the most important, effective and efficient means for women empowerment. As we



know that Japanese's women are much more empowered and able to work at par with men. Their type of empowerment is outcome of influence flow of micro-enterprises in Japan. It is difficult in Japan to have a house or family without any enterprises. In other words, we may say that it is enterprises which provide energy to flourish the impression of women. But in case of India, our intention is not concerned with the establishment of enterprises and we failed to go ahead.

To stop the negative impact of global business on the women empowerment, government must notify the law to protect the enterprises from the advent of global business. Women factors must be given first priority for their overall empowerment, because, women empowerment is the most fundamental factor for accelerating the process of all types of empowerment of the society.

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