ACHIEVERS COLLEGE

OF COMMERCE & MANAGEMENT,

KALYAN (W) – 421 301

Organized

One Day

Interdisciplinary International Conference

On

IMPACT OF SOCIAL WELFARE SCHEMES IN INDIA

EDITORS

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M221 | 16 Feb 2019.

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Contents

A CRITICAL ANALYSIS OF MAHILA E-HAAT A WOMAN WELFARE SCHEME IN INDIA

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ABSTRACT

Entrepreneurship serves as a catalyst of economic development of the country. It is one of the largest sections for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can dictate the economic growth by their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is necessary to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources – labour, technology and capital. Social and economic development of women is necessary for development of any country. The women who start up their businesses have to face many teething problems with respect to finance, marketing, human resource etc. To resolve the marketing issues of the woman entrepreneurs the Government of India has started on line e portal "mahila e-haat" This social welfare scheme facilitates the marketing of the products through electronic commerce.

This research paper attempts to ascertain the problems faced by women entrepreneurs to market their products. Further it also assesses the effectiveness of this social welfare scheme in India.

Keywords: Women Entrepreneurship, Problem, Marketing, Financial, e-haat,

INTRODUCTION:

Entrepreneurship serves as a catalyst of economic development of the country. It is one of the largest sections for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can dictate the economic growth by their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is necessary to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources – labour, technology and capital.

Social and economic development of women is necessary for development of any country. The women who start up their businesses have to face many teething problems with respect to finance, marketing, human resource etc.

Out of these problems one of the major concerns is marketing of the products. To resolve the marketing issues of the woman entrepreneurs the Government of India has started on line e portal **"mahila e-haat"** This social welfare scheme facilitates the marketing of the products through electronic commerce.

OBJECTIVES OF THE STUDY:

1. The primary goal of this study is to examine the social welfare scheme **mahila e-haat**, and its benefits to the woman entrepreneurs.

2. The secondary objectives are

a. To study the need of electronic marketing schemes for woman entrepreneurs.

b. To study in detail the barriers faced by the woman entrepreneurs in managing their business.

c. To create awareness amongst various stakeholders about the benefits of the **mahila e-haat** a social welfare scheme.

LIMITATIONS:

This is a conceptual study. It is supported more by facts than by numerical data. The study is further limited to the discussion of the social welfare scheme **mahila e-haat**.

HYPOTHESIS

The social welfare scheme **mahila e-haat** has proved to be a golden resource of marketing for the woman entrepreneurs.

METHODOLOGY

This study is based on secondary data's. The information has been collected from books, journals, magazines, newspaper and websites.

Statement and Significance

In under developed economies the need of entrepreneurship is been recognized as the major factor of growth in an economy. As the number of entrepreneurs increasing in an economy the growth rate is high, reduction of employment and it also helps in the economic growth of the country. Entrepreneurship serves as a catalyst of economic development of the country. It is one of the largest sections for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can dictate the economic growth by their actions. Development of entrepreneurship culture and qualitative business development services are the major requirements for industrial growth. Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, employment creation, capital formation and economic security. Entrepreneurial skills are essential for industrialization and for alleviation of mass unemployment and poverty.

As technology speeds up lives, women are an emerging economic force, which cannot be neglected by the policy makers. The world's modern democratic economy depends on the participation of both sexes. Global markets and women are not often used in the same sentence, but increasingly statistics show that women.

Status of the woman entrepreneurs

Since the 21st century, the status of women in India has been changing as a result to growing industrialization and urbanization, spasmodic mobility and social legislation. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special emphasis on the need for conducting special entrepreneurial training programs for women to enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs, this has boomerang the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field. However, for women there are several handicaps to enter into and manage business ownership due to the deeply embedded traditional mindset and stringent values of the Indian society. Lets us look at what these obstacles that are faced by women entrepreneurs.

BARRIERS FACED BY WOMEN ENTREPRENEURS

1. FINANCE

The majority of women business owners have had to rely to a significant extent on self generated finance during the start up period of their business. Bank loans and grants have only been used in a minority of cases and have usually been accompanied by some form of self generated finance. The availability of bank credit appears to increase once businesses become established and/or a good relationship with the bank has been developed. Banks are reported to have been more forthcoming in the provision of loans once a business has begun to demonstrate a track record. Because of limited funds, they are not able to stock new materials and spend on advertising.

2. MARKETING

A lack of sales and marketing skills was the most commonly reported problem faced by female entrepreneurs, after finance. The fact that this is a characteristic shared with many other micro enterprises and small firms does not make it any less important to female entrepreneurs. Such problems are Stiff Competition, Non-Cooperation of Agents, Lack of Promotion Knowledge, Poor Packaging, and Poor Warehousing Facility, in proper pricing of goods.

It may be seen as part of a general need to raise the level of management skills and competencies in female owned and other small businesses.

Several barriers and constraints, viz. cultural, educational, technological, financial and legal lie in the way of women entrepreneurs throughout the world. In some parts of the globe, women are prevented by social customs from leaving their house and going to market. In other parts, women may be facing problems, such as lack of transport and storage facilities, market information, etc. and are also exploited by middlemen, due to poor bargaining power.

It is often found that enterprises started by women and men alike mostly experience financial problems at the nascent stage of the enterprise. Thereafter, crucial problems are increasingly seen in connection with general management, marketing and delegation of the responsibilities. Further, for a female business owner, the process of starting and operating a new enterprise can be difficult, because they often lack the skills, education, and support

Social Welfare Scheme by Government to resolve this problem:

Mahila e-Haat is an initiative for meeting aspirations and needs of women entrepreneurs. This start up at Rashtriya Mahila Kosh website leverages technology for showcasing products made/manufactured/sold by women entrepreneurs. They can even showcase their services reflecting their creative potential. This unique e-platform will strengthen the socio-economic empowerment of women. With the launch of the site itself more than 125000 women are likely to benefit. It is expected to result in a paradigm shift enabling women to exercise control over their finances by leveraging technology.

Vision of the Scheme

To empower and strengthen financial inclusion of Women Entrepreneurs in the economy by providing continued sustenance and support to their creativity.

Mission of the Scheme

To act as a catalyst by providing a web based marketing platform to the women entrepreneurs to directly sell to the buyers.

Goals set up by the Scheme

To support 'Make in India' through online marketing platform.

Invitation to display product on online marketing platform of

Mahila E-Haat

The Mahila E-Haat is an online marketing platform for women entrepreneurs/SHGs/NGOs, set up by the Ministry of Women and Child Development under the Rashtriya Mahila Kosh, to provide direct business between producers and consumers.

E-Haat requires a mobile number only, as entire business of E-Haat can be handled through a mobile by the producer. For the facilitation of buyer and seller, the product along with photographs, description, cost and mobile number/address of the producer will be displayed on the E-Haat portal. The buyer will have the option of approaching the seller physically, telephonically or through Email or any other means as convenient to him/her. E-Haat is thus a direct interface between buyer and seller, to facilitate, marketing of products/services of women entrepreneurs/SHG/NGOs.

Entrepreneurs/SHGs/NGOs fulfilling the Terms & Conditions will be eligible for showcasing their products/services in the E-Haat and will be responsible for direct supply of quality products/services to consumers and receipt of payments from consumers directly.

The participants/vendors are required to maintain details of product/products sold through this portal or services rendered through contact from this portal and furnish a report every quarter to RMK. Also the logo of Mahila E-Haat is to be displayed on packaging material.

Through this social welfare scheme government has invited woman entrepreneurs to participate in the above online market platform, and requested to send their products/services details along with some history/storyline of the product/manufacturers, which may catch the attention of the buyer.

Qualifying Products:-

Products will be displayed under the following categories:-

1 Clothing

2 Bags

3 Fashion Accessories / Jewellery

4 File Folders

5 Decorative and Gift items

6 Grocery & Staples / Organic Foods

7 Baskets

8 Natural Products

9 Boxes

10 Linen / Cushion Covers

11 Carpets, Rugs, Footmats

12 Home Décor

13 Pottery

14 Education Aids

15 Toys

16 Industrial Products

17 Services

18 Miscellaneous More categories will be added as and when necessary.

There is also a services section wherein details regarding services such as tailoring, mehendi, etc., can be provided along with contact addresses.

HIGHLIGHTS OF THE SCHEME

- The platform is free of cost.
- The Acceptance letter and Undertaking along with details of product/service are to be forwarded to the portal.
- Relevant forms can be downloaded from the portal itself.
- The information in the lucid form about the terms and conditions for the participants/ vendors are displayed on the web portal.

Terms and Conditions for Participants/ Vendors in Mahila E-Haat

I.   Must be an Indian women citizen/Women SHG/ women led enterprise.

II. Should be more than 18 years of age.

III. Goods and Services displayed and transacted through this portal should be legal.

IV. Both seller and buyers will have to indemnify RMK from any or all acts of transgression.

V.   Other terms and conditions:-

a.   Participants/ vendors should display product/products of good quality and would be solely responsible for quality of products and RMK shall not be responsible in this regard.

b.   Participants/ vendors shall deal with every defect and deficiency related to product/products and services and RMK shall not be responsible for any defect and deficiency.

c.   Participants/ vendors shall ensure timely delivery of product/products/ services to the consumer.

d.   Products will be displayed for a minimum period of 30 days and may be re exhibited after a break of 30 days.

e.   RMK shall reserve all rights to select the products/services to be listed on E-Haat. After selection RMK will inform the participants/ vendors upon which the participants/ vendors must send the acceptance letter and undertaking so that products/service contacts can be displayed.

f.   Participants/ vendors shall ensure that illegal or smuggled goods are not displayed or transacted by them nor any illegal services are conducted by them through this portal. Any breach on this account shall be the sole responsibility of the participants/ vendors including legal action.

g.   Participants/ vendors must ensure that all legal formalities as per the law of land are complied with for all overseas sales.

h.   Participants/ vendors shall ensure that all applicable taxes are paid and relevant laws/rules and regulations followed.

i.   Terms and conditions including eligibility may be changed at anytime at the sole discretion of RMK.

j.   The Participants/ vendors will receive the payment directly from the buyer.

k.   Participants/ vendors are required to maintain details of transactions conducted/concluded through this portal and send quarterly report to RMK and also display the logo of Mahila E-Haat on packaging.

l.   Participants/ vendors to furnish undertaking on stamp paper of minimum charges as applicable in their State.

CONCLUSION

In order to get rid from poverty and to improve their standard of living, women members have started their business ventures. The success rate of women entrepreneurs is minimal, as they have to face numerous problems like difficulty in marketing their products, followed by scarcity of capital, production problem, etc. In order to eradicate poverty and to uplift women community Government has offered numerous facilities to Women Entrepreneurs, thereby Community as well nation as a whole will definitely be enriched.

SUGGESTIONS

Based on the findings of the study the following suggestions have been put forth:-

1. Women entrepreneurs should know the marketing technique to succeed in the business.

2. The women entrepreneurs may adopt the technique of product differentiation, product diversification, and participation in trade fairs / exhibitions.

3. Such small entrepreneurs cannot survive, if its financial problems are not being properly addressed.

4. Women entrepreneurs may utilize their personal savings in times of financial crisis.

5. Women entrepreneurs may purchase quality materials and modern machinery, whereas they may due importance on research and development

6. To ensure free flow of production, the co-operation of employees is required. Therefore, women entrepreneurs may resort to the practice of using electronic commerce to market their products so that they can grow their business exponentially.

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A CRITICAL ANALYSIS OF UJJAWALA: A COMPREHENSIVE SCHEME FOR PREVENTION OF TRAFFICKING AND RESCUE, REHABILITATION AND RE-INTEGRATION OF VICTIMS OF TRAFFICKING AND COMMERCIAL SEXUAL EXPLOITATIONA WOMAN WELFARE SCHEME IN INDIA

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ABSTRACT

*Human trafficking is a social evil that encompasses the trade of humans for slavery, exploitation, commercial sex and unethical allocation of body organs. Human Trafficking is said to generate huge revenue and the forced labour alone accumulates billions per annum in profits. Human Trafficking is said to be one of the fastest growing activities. It could be seen in local or domestic levels. It is one of the quickest growing activities both in national and international criminal organizations. Such crimes have to be prevented, stopped and the initiative taken to prevent, avoid, stop and suppress such acts gave birth to a comprehensive scheme called **Ujjawala Scheme.** This is a Government of India: Ministry of Women and Child Development initiative. This scheme covers all the aspects of trafficking. It not only prevents the social evil called trafficking but also rescues the victims by introducing Rehabilitation centers for the victims. The scheme also covers the re-integration of victims of trafficking and commercial sexual exploitation*

This research paper is a critical analysis of UJJAWALA: a Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation.

Keywords: Victim, Human Trafficking, Rehabilitation and Re-integration, Ujjawala Scheme

INTRODUCTION

Trafficking of women and children in itself violates basic human rights. Trafficking women and young kids for commercial sexual exploitation is an organized crime. Lack of security and safety measures, lack of protective environment, poverty, lack of social awareness, low status of women are some of the causes for trafficking. Preventive measures, timely actions, a thorough study of the grave problem could resolve the problem to great extent. Arrest trafficking; enable rescue teams, introducing safety measures, generating rehabilitation centers and focusing on re-integration of the trafficked victims can cut down commercial sexual exploitation to a great extent. As a remedial measure the Government of India introduced UJJAWALA Scheme as an initiative to fight trafficking. Ujjawala scheme is a comprehensive scheme for prevention of trafficking and rescue them. It also provides facilities like rehabilitation and re-integration of victims.

OBJECTIVES OF THE STUDY

- The primary goal of this study is to examine the social welfare scheme called **UJJAWALA SCHEME** & its benefits to women and society as a whole.
- The secondary objectives are

    To study the need of such social welfare schemes

    To bring in awareness of such welfare schemes

LIMITATIONS

This is a conceptual study. It is supported more by facts than by numerical data. The study is further limited to the discussion of one particular social welfare scheme called UJJWALA Scheme.

HYPOTHESIS

The social welfare scheme UJJWALA Scheme is a Comprehensive Scheme for Prevention of trafficking.

METHODOLOGY

This study is based on secondary data. The information has been collected from books, journals, magazines, newspaper and websites.

STATEMENT AND SIGNIFICANCE

Human trafficking and commercial exploitation of women and children has become a matter of concern and an important challenge to Independent India. It is a violation of human rights as well. Being just vigilant, alert and active towards our female counterparts and children will not solve the problem completely. Introducing legal procedures, policies, law and order too will leave some loop holes in this matter. The grave problem needs to be worked carefully at the ground level till the core point where the women folks remain safe, independent, and healthy and at peace. Given that the victim of human trafficking is saved, care should be taken to see that the victim reaches rehabilitation centre and safe from sexual exploitation altogether.

Understanding the situation over and all, the Ministry of Women and Child Development under the Government of India, initiated a comprehensive scheme for Prevention of Trafficking and Rescue. Care about Rehabilitation and Re-Integration of Victims of Trafficking for Commercial Sexual Exploitation was also taken. The whole procedure came under the Ujjawala scheme. The Ujjawala scheme operates at the Panchayat level where both the state and the central govt. support the scheme. Indian Constitutional Laws and Legislative provisions of human trafficking help solve the problems to a great extent. Article 23(1), Protection of Children from Sexual Offences (POCSO) Act, 2012, The Immoral Traffic (Prevention) Act, 1956 (ITPA), Criminal Law (amendment) Act 2013, Prohibition of Child Marriage Act, 2006, Bonded Labour System (Abolition) Act, 1976, Child Labour (Prohibition and Regulation) Act, 1986, Transplantation of Human Organs Act, 1994 etc. are applicable in the said scheme.

Once the Social welfare Scheme is framed and introduced by the Government, awareness through seminars and workshops and word of mouth especially in the rural areas leave an impact. Ujjawala thus tries to break all these barriers through counseling, awareness and providing opportunities to understand and speak out as well. The scheme encompasses rehabilitation facilities which again comprises of food, clothing and shelter. The professional counseling , medical facilities , the educational opportunities , vocational training facility provided helps the victims re-integrate to normal life.

SOCIAL WELFARE SCHEME – A RAY OF HOPE

The Scheme covers all the needed criteria when it comes to trafficking, especially the women and children. The implementing agencies could be anybody from the Social Welfare /Women and Child Welfare Department of State Government, Women's Development Corporations, Women's Development Centers, Urban Local Bodies, reputed Public/ Private Trust to Voluntary Organizations. The organization must have basic experience in the field of trafficking, social defence, dealing with women and children in need of care and protection, children in conflict with law etc.

The agency can be registered under the said law mentioned in the procedure of the scheme. It should frame a properly constituted Managing Body with its power and authority, duties and responsibilities, clearly defined and laid down clause, in its Constitution. Care should be taken to see to it that the organization is a non- profit body.

The scheme also shelters the victims by providing the rehab center facility. The victims are motivated and encouraged to start afresh. A new lease of life well defined if properly understood, utilized and guided.

SCHEME AND STRUCTURE

The main structure of the scheme is

o   Prevention

o   Rescue

o   Rehabilitation

o   Re-integration

o   Repatriation

HOW IT WORKS

Prevention is better than cure and thus the very first thing that the individual or an implementing agency will work is towards human trafficking. Rescue operation would be channelized in first place and the victims or individuals trapped for the said would be rescued. Prevention Formation Group / Committee and functioning of Community Vigilance Groups are formed. (Each community vigilance group constituted under Prevention component should have a woman from the community duly nominated or recommended by the respective Municipality or Panchayat or Corporation, as the case is or where the project is being implemented). Awareness among the masses should be created. Workshops, Seminars. Talks, Films, Documentaries could be conducted. Invitees for the said programs should be of a high profile, the one representing Gram Panchayat, Municipality Corporation or some public sectors or eminent personality from the private sector. Mass Media both electronic and print will be of great help to reach the masses on a greater scale.

Rescue Operation is a task taken accordingly. Police, security, journalists, stringers, other media people, information gathering groups NGOs, Women development cells, Youth wings, Community workers , Tour operators join hands in the rescue operation operanda . Their task is to gather information and keep a vigil on traffickers and suspicious people. The scheme is inclusive of incentives to decoy customers, informers and stringers. Conveyance, documentation is taken care off. Food, shelter, clothing, toiletries, trauma care and counseling, medical facilities etc. are provided during the rescue operation.

Rehabilitation Centers, Remand Homes would shelter the rescued and the victims. Accordingly the administrative costs for shelter, education, counseling, training, incentives, alternate livelihood means is provided and completely housed by the said welfare scheme.

Re-integration process is taken care where the sheltered individuals, victims are fed, trained with new work skills, technical skills and channelized so as to meet people in the society and start a new life. Repatriation process is also taken care off in case the victim is lost and prefers going back to the place of domicile. Cross-border victim with a caretaker from destination area where she is sheltered to her place of origin with all the expenses incurred towards her food, travel and incidental expenses are covered in the scheme.

Detailed report and feedback of the individual or the implementing agency is done during the entire process of the scheme. Almost up to 90% of the cost in the entire procedure is borne by the said Social welfare scheme or the Government.

The project proposals under the scheme shall be received in prescribed format through   the State Governments or the channelized administrative offices meant for the same. Reports, forms, formats, creditability, capability undertaking, the utilization Certificate Guidelines for Chartered Accountants and the Government servants, the auditors shall be corresponded between the State Government / UT Administration and the individuals , victims or the implication bodies .The project proposal finally forwarded by the State Government/UT Administration to Joint Secretary (CP),Ministry of Women and Child Development, Shastri Bhavan, New Delhi-110001, preferably through Registered Post/Speed Post/Courier.

SANCTIONING OF THE PROJECT

A Project Sanctioning Committee is formed. The members are:

a) Secretary, Ministry of Women and Child Development, (Chairperson)

b) Financial Adviser, Ministry of Human Resource Development (MWCD)

c) Secretary in Charge of Women and Child Development of the concerned State Governments / UT Administration.

d) Joint secretary of the concerned Bureau in the Ministry (Convener)

A new project under the scheme shall be sanctioned for a period not exceeding 3years. A thorough inspection and review of its performance by the Ministry of Women and Child Development is made. If in need of continuing the project the implementing agencies forward their willingness to continue the project through the State Government / UT Administration immediately after completion of 2 ½ years of implementation. While forwarding the willingness of implementing agencies, the State Government has to justify the need to continue the project. Decision to continue the project or otherwise beyond three years year will be taken with the approval of Secretary (WCD) and in consultation with IFD.

The continuation of the Grant depends on the satisfactory performance reported by the State Government / UT Administration. Periodic inspection, evaluation, discussion takes place in the entire process. The said project could also be administered or undertaken by reputable institutions like Panchayat Raj Institutions, Block Level Institutions, District Level Institutions and such.

Monitoring at the State level is also done. The Secretary in-charge of Social Welfare / Department of Women and Child Development in the State Government / UT Administration is the chairperson of the State Level / UT Administration Monitoring Committee for the Scheme. The Secretary nominates the other members of the committee. The Committee meets at least twice a year and monitors the project. Monitoring at the Central Level is with the co-opting a representative from the State Government whenever necessary. The Ministry inspects P&R Home / Half Way Home whenever necessary. The Central Government can acquire expenditure up to 5% of annual outlay for monitoring and IEC activities. 3.5% for the Central level expenditure and 1.5% for giving non-recurring GIA to implementing agencies is maintained.

VISION OF THE SCHEME

To empower women and strengthen children who have been a victim of social trafficking and sexual exploitation. Shelter them with food, clothing and support them with education, vocational training, and need based skills. A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation

MISSION OF THE SCHEME

To fight social trafficking and be a support system to the victims of social trafficking till the said victim is safe and feels secure with a different and meaningful outlook of life .

GOALS SET UP BY THE SCHEME

Aims to fight human trafficking and support women and children .To support 'Make in India', project through social welfare schemes.

CONCLUSION

In order to fight human trafficking and eradicate the social evil in India, Government has taken an initiative to channelize things accordingly. The beauty of the scheme is that it takes the responsibility of taking care of the victim throughout the process and sees to it that the said is fed , sheltered , educated , trained and joins her fellow beings , friends or family happily feeling strong , self-sustained and independent . Rehabilitation, Re-integration and Repatriation is the most important part of the scheme which makes the scheme worthwhile.

SUGGESTIONS

Based on the findings of the study the following suggestions have been put forth

- Women and children should be well aware of such schemes
- School and College education syllabus should be inclusive of such information relating to Social awareness scheme
- NCC, NSS units should come forward in executing social awareness of such schemes as their academic annual projects
- Awareness through fairs , exhibitions, documentaries , street plays should be seriously considered
- School teachers , College academicians , working women be it in medicine or police should be included in the committees for all social awareness schemes so that word of mouth will go a long way
- Media, both electronic and print should cover the news on such schemes regularly.

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A STUDY ON IMPACT OF DIGITAL INDIA SCHEME WITH REFERENCE TO INDIAN SOCIETY

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Abstract :

Digitalization which is the need of today's world is the result of innovations and technological advances. Every country is aiming to achieve digitalization to empower society in a better way. The 'Digital India' programme, an initiative of honourable Prime Minister Mr. Narendra Modi, will emerge new progressions in every sector and generates innovative endeavours for generation next. The motive behind the concept is to build participative, transparent and responsive system. The Digital India drive is a dream project of the Indian Government to remodel India into a knowledgeable economy and digitally empowered society, with good governance for citizens by bringing synchronization and co-ordination in public accountability, digitally connecting and delivering the government programs and services to mobilize the capability of information technology across government departments.

Hence, an attempt has been made in this paper to understand Digital India – as a campaign where technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens. The objective of this paper is to know the impact, challenges of digital India on all aspects of governance and improvement in the quality of life of citizens. The research methodology is descriptive cum analytical in nature and the data for this study is collected through secondary sources such as websites, research journals, newspapers, magazines etc. The study gives an optimistic thought of providing more employment prospects for the youth which will boost the nation's economy if it comes into reality.

Key Words: Digital India, Digital Technology, e-Kranti, e-Governance

INTRODUCTION

Today, the world has transformed from a knowledge savvy to techno knowledge savvy. Think of something and it is available in one click. So, Digital India is a step by the government to inspire and connect Indian Economy to such a knowledge savvy world. The program targets to make Government services available to people digitally and enjoy the benefit of the newest information and technological innovations. It brings out various schemes like E-Health, Digital Locker, E-Sign, E- Education etc. and nationwide scholarship portal. The program strives to provide equal benefit to the user and service provider. The consumers will be benefited by way of saving time, money, physical & cognitive energy spent in lengthy government processes.

The Digital India Programme has been launched with an aim of transforming the country into a digitally empowered society and knowledge economy. The Digital India would ensure that Government services are available to citizens electronically. Digital India is a dream project of the government for the citizens and Industries of India which could help in connecting the various past and present projects to bring India to a global platform. Through this project government services are available for urban and rural citizens digitally or electronically. It will help to achieve digital innovation and create positive impact in the people living in rural and urban areas. It will attract investment in all product manufacturing industries. Andhra Pradesh is the first State to have opted this implementation.

VISION OF DIGITAL INDIA INITIATIVE

The three visions are shown in the diagram given below:

Digital   infrastructure as a core utility to every citizen

Governance and services on demand

Digital empowerment of citizens
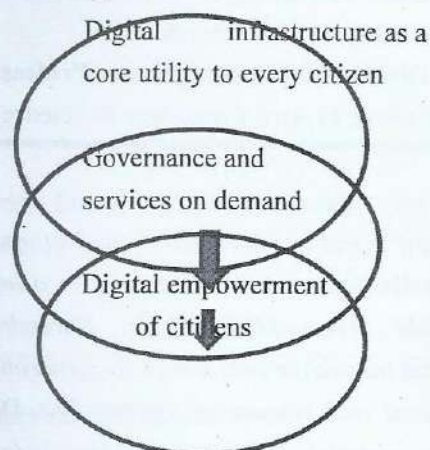
OBJECTIVES

1. To know how the technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of Indian citizens.
2. To find out how the government services can work effectively with practical solutions and innovative ideas to accomplish the vision of a digital India-a reality.
3. To find out the challenges in implementing this project.
4. To analyse the future prospects of the project.

DATA COLLECTION

The secondary data has been collected. For this purpose, various magazines and journals have been used as it is a conceptual paper. Thus, the focus is to know more about the concept, its application and the impact on economy via other parameters. Therefore, qualitative and quantitative data have been used.

RESEARCH METHODOLOGY

To make research a success, one has to define and plan the whole program properly and effectively. The research methodology is descriptive cum analytical in nature.

SCOPE and LIMITATIONS

The overall scope of this programme is:

➤ To develop India for a knowledgeable future by developing central technology for allowing revolution this covers many departments under one Umbrella Programme.
➤ On being transformative, that is to realize IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow). The programme weaves together a large number of thoughts and ideas into a single, extensive vision, and making the mission transformative in totality.
➤ The Digital India Programme will pull together many existing schemes which would be re-focused, restructured and implemented in a synchronized manner for their transformative impact.

The idea of Digital India is to bring abroad commitments to invest towards this initiative so that the investments would be utilized towards making internet devices and smart phones at an affordable price in India which would help in generating jobs, reduction in the time and cost of importing them from abroad. Digital India comprises of various initiatives under the single programme each targeted to prepare India as a knowledge economy and for bringing good governance to citizens through synchronized and coordinated engagement of the entire Government. Nine projects have been undertaken which are shown in the diagram given below:

1. Broadband Highways	4. E-Governance – Reforming government through Technology	7. Electronics Manufacturing – Target NET ZERO Imports
2. Universal Access to Phones	5. eKranti – Electronic delivery of services	8. IT for Jobs
3. Public Internet Access Programme	6. Information for All	9. Early Harvest Programmes
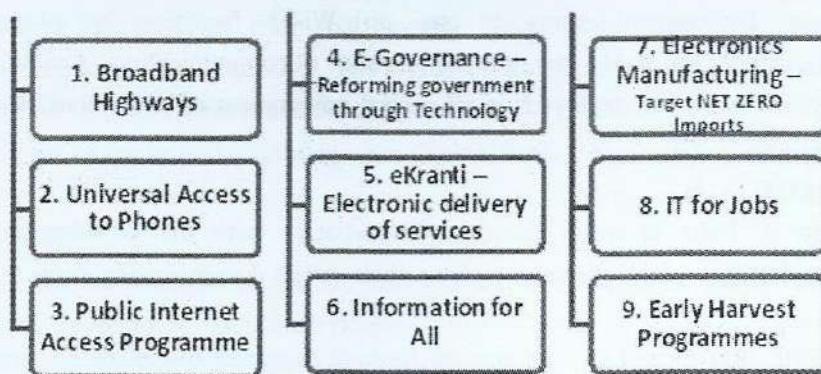
Limitations of the Study

Digital India is a dream project of the Modi government where some of the projects are ongoing and some of them are yet to start. Necessary design, redesign, reengineering activities is needed to for successful implementation of this project. As it is a new dream project much more data are not available and with the limited data this descriptive and analytical research has been made

1. MAJOR PROJECTS UNDER THE INITIATIVE

Digital India comprises of various initiatives under the single programme each targeted to prepare India for becoming a knowledge economy and for bringing good governance to citizens through synchronized and co-ordinated engagement of the entire Government. Nine projects have been undertaken. These are as follows:

1. **Highways to have broadband services:** Government aims to lay national optical fibre network in all 2.5 lakh gram panchayats. Broadband for the rural will be laid by December 2016 and broadband for all urban will mandate communication infrastructure in new urban development and buildings. By March 2017, the government aims to provide nationwide information infrastructure.

2. **Easy access to mobile connectivity:** The government is taking steps to ensure that by 2018 all villages are covered through mobile connectivity. The aim is to increase network penetration and cover gaps in all 44,000 villages.

3. **IT Training for Jobs:** This initiative seeks to train 10 million people in towns and villages for IT sector jobs in five years. It also aims to train 0.3 million agents to run viable businesses delivering IT services. Additionally, the project involves training of 0.5 million rural IT workforce in five years and setting up of BPOs in each North-eastern state.

4. **Manufacturing of electronics:** The government is focusing on zero imports of electronics. In order to achieve this, the government aims to put up smart energy meters, micro ATMs, mobile, consumer and medical electronics.

5. **Provide public access to internet:** The government aims to provide internet services to 2.5 lakh villages which comprises of one in every panchayat by March 2017

6. **E-Governance:** The government aims to improve processes and delivery of services through e-Governance with UIDAI, payment gateway, EDI and mobile platforms. School certificates, voter ID cards will be provided online. This aims for a faster examination of data.

7. **E-Kranti:** This service aims to deliver electronic services to people which deals with health, education, farmers, justice, security and financial inclusion.

8. **Global Information:** Hosting data online and engaging social media platforms for governance is the aim of the government. Information is also easily available for the citizens.

9. **Early harvest programs:** Government plans to set up Wi-Fi facilities in all universities across the country. Email will be made the primary mode of communication. Aadhar Enabled Biometric Attendance System will be deployed in all central government offices where recording of attendance will be made online.

IS INDIA DIGITALLY READY

✓ There is no doubt in it. India is ready for this. Immediately with the introduction of this campaign, many organizations came forward to lend their hands for achieving India a digitally equipped country.

✓ Organizations like BSNL, Reliance Ltd. are coming forward to spread digitalization among rural areas. And over 42000 villages all over India will be having seamless mobile connectivity by 2018.

✓ The Internet Saathi initiative aims to cover 4,500 villages over the next 18 months, starting with Gujarat, Rajasthan and Jharkhand. India is aiming to achieve universal digital literacy across the country.

✓ The prime importance is to make sure every individual can be able to leverage the potential of Digital India. The focus is at least one person in a household should transform into an e-literate.

✓ This can be achieved by BBNL which is planning to connect 2, 50,000 panchayats under the scheme. This will ensure the digitization and connectivity of local institutions like panchayats offices, schools, other government offices and libraries etc.

✓ India is reforming its government through technology in the name of E-Governance with the advancement of technology and digitalization. Under the e-governance programme, out of 252 schemes planned, 222 services have been provided in short span of time.

✓ The nine pillars of Digital India programme clearly confirms that India as a nation is at its nascent stage. One can easily assure that India will be digitally ready in the next three years.

IMPACT

- India's economy has witnessed a significant economic growth in the recent past by growing 7.3 per cent in 2015 as against 6.9 per cent in 2014. The steps taken by the government in recent times have shown positive results as India's gross domestic product (GDP) at factor cost at constant (2011-12) prices 2014-15 is Rs 106.4 trillion (US$ 1.596 trillion), as against Rs 99.21 trillion (US$ 1.488 trillion) in 2013-14, registering a growth rate of 7.3 per cent.

- This clearly shows that the Digital India initiative introduced by Indian government has contributed a lot to boost the economy of the country. The Digital India project itself will create employment opportunities for 17 million people directly or indirectly which will help in fighting against unemployment problems in India.

- Government has planned to give IT training to 100 million students in smaller towns and villages as employment opportunity in IT sector is very high in India. In the next 5 years, India will emerge to be a leader in using IT in sectors like health, defence, education, agriculture and banking.

- Also the service sectors will be digitally empowered. In the field of education, it also assures broadband connectivity in all panchayats, schools, libraries and other public places. Apart from Broadband connectivity, every village is provided with universal phone connectivity across the country.

- Mobile and internet banking can improve the financial inclusion in the country and can create win-win situation for all parties in the value-chain by creating an interoperable ecosystem and revenue sharing business models.

- Telecom operators get additional revenue streams while the banks can reach new customer groups incurring lowest possible costs. The digital inclusion among the country ensures the manufacturing sector to revive the electronics manufacturing.
- With the Make in India campaign and Digital India, the nation is planning to achieve net zero imports by 2020. This ensures the exports will be equal to the imports and this helps in the economic development of the nation.
- With the introduction of mobile connectivity in all villages, unique single portal can be maintained for all government related services.

India's Import of Software and Hardware

In Million USD
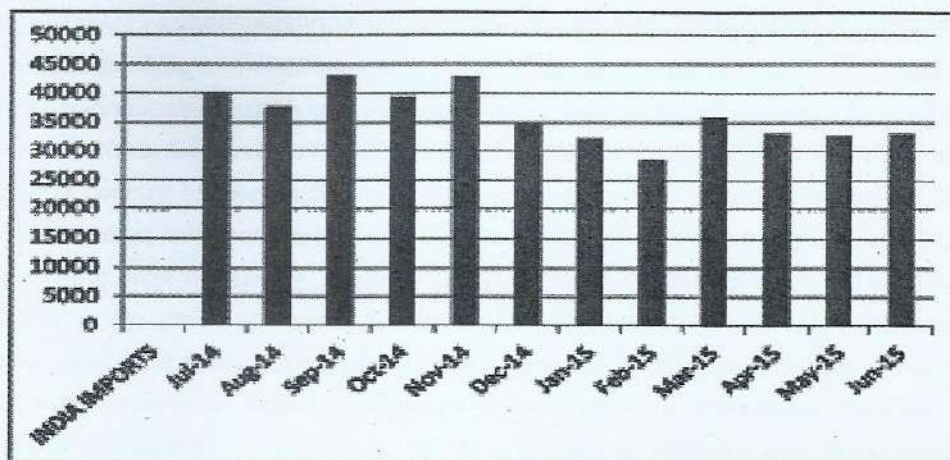
World's leading research firm McKinsey has commented that the adoption of new technologies and innovative ideas across sectors by the Digital India programme will help India boost its GDP by $550 billion to $1 trillion by 2025.

Thus, the estimated impact of Digital India by 2019 would be cross cutting, ranging from broadband connectivity in all Panchayats, Wi-Fi in schools and universities and Public Wi- Fi hotspots. The programme will generate huge number of IT, Telecom and Electronics jobs, both directly and indirectly. Success of this programme will make India Digitally empowered and the leader in usage of IT in delivery of services related to various domains such as health, education, agriculture, banking, etc.

The Digital India program is just the beginning of a digital revolution, once implemented properly it will open various new opportunities for the citizens

CONCLUSION

With the imminent of "Digital India" campaign, India will have a heavy and powerful infrastructure. The outcome of Digital India is to provide Wi-Fi to people, creating job, universal phone connection, high speed internet , Digital Inclusion, e- Services, e Governance, Digitally motivated people, National Scholarships Portal , Digital Lockers System, e-education and e-health making India to be pioneer in IT use solution. More employment prospects will open for the youth that will boost the nation's economy. And some of the aforementioned projects are under various stages of implementation which may require some transformational process reengineering, refinements and adjustment for successful implementation to achieve the desired objectives.

The success of this dream project lies not only in the hands of government but it requires all round support from the all citizens and other stake holders of the nation. Although, digital India

programme is facing some barriers, yet it has a great impact on India to make the best future of every citizen. We Indians and others should work together to shape the knowledge economy. Let us all look forward and join hands for the successful implementation of this project for the brighter and prosperous India

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MAHILA POLICE VOLUNTEERS (MPVs)

Prof. Pushpa C.P. Yadav

ABSTRACT

The Ministry of Women and Child Development in collaboration with the Ministry of Home Affairs has envisaged engagement of Mahila Police Volunteers (MPVs) in the States and Union Territories who will act as a link between police and community and help women in distress.

All Chief Secretaries of States/UTs have been requested to adopt this initiative in their respective States. Originally conceived by the Union Ministry of Women & Child Development, Mahila Police Volunteer is a joint initiative with the Union Ministry of Home Affairs.

The Mahila Police Volunteers scheme envisages creation of a link between the police authorities and the local communities in villages through police volunteers who will be women specially trained for this purpose.

Their primary job will be to keep an eye on situations where women in the village are harassed or their rights and entitlements are denied or their development is prevented.

In order to provide a link between police and community and facilitate women in distress, one Mahila Police Volunteer (MPV) is envisaged per Gram Panchayat across ½th the country. MPV must be atleast 21 years old and class 12 / Higher Secondary passed. These will be selected through a laid out procedure from among the empowered, responsible, socially aware women who will facilitate police outreach on gender concerns.

INTRODUCTION

Gender-Based Violence (GBV) faced by women both in public and private spaces, including domestic violence, sexual assault, rape; voyeurism, stalking etc. are a major threat to women equality and empowerment. A gender responsive police service requires specific training, increased presence of female personnel within the police force and community outreach to integrate gender issues into policies, protocols and operational procedures.

2017 saw the launch of Mahila Shakti Kendra scheme to address women's issues at the village level. Over 300 thousand student volunteers are being sent out in 115 most backward districts under this new scheme. These volunteers, mobilised through local colleges, NCC, NSS, NYK etc., will work with local women to help them access government schemes for their benefit. District Level Centres for Women are also being set up in 640 districts under this scheme, which will provide convergence at the district level for all initiatives related to women. State Resource Centres for Women will be the state-level mechanism to ensure coordination between blocks, districts, state and centre.

MPVs are envisaged as empowered, responsible, socially aware women for fostering leadership in local settings to facilitate police outreach on gender concerns. They will be an interface between the society and police.

OBJECTIVES

➢ To create awareness about 'Mahila Police Volunteer Scheme' (MPV) in India in the global context.

➢ To study the impact of Mahila Police Volunteer Scheme on various classes of population in India.

➢ To study the implementation process of Mahila Police Volunteer Scheme.

➢ To study the role of Indian government and implementing authorities in effective deployment of Mahila Police Volunteer Scheme.

➢ To encourage every Indian women to be a constructive resource towards the channelization to different schemes throughout the nation.

➢ To focus on the various problems related to Mahila Police Volunteer Scheme in India.

FUNCTIONS OF MPVs

An MPV could be any woman who is socially and voluntarily committed towards empowerment of women and girls, willing to raise her voice against gender based violence and supports the police in creating a gender just society free from violence.

The MPVs will be chosen by the Home Department of the concerned State/UT through the Superintendent of Police of the district. The MPV will directly report to the Circle Inspector in the Police Thana.

A woman nominated as an MPV shall be entrusted with the task of acting as a link between the police and the society on gender concerns. MPVs will as act as a facilitating link between the citizens and the police. During the course of her work, she shall undertake the following activities:

1. Create awareness of the existing services available for women and children for example, One Stop Centers (OSC), Short Stay Homes, Shelters, Police Helpline 100, Women's Helpline 181, Childline 1098, and Mobile Application for Emergency (Himmat App).

2. Inform the police personnel about any unpleasant behaviour or untoward incidences against women and girls in the community.

3. Act as an additional intelligence collection unit of the area regarding all issues pertaining to women in that area--spotting of new and suspicious arrivals in the village; information about missing women or children of the area; substance abuse and deviant behaviour among school children and college students.

4. Report incidences of missing children, violence against women such as domestic violence, child marriage, dowry harassment, trafficking and any other form of violence faced by women in both public and private spaces. In case of missing children, or child abuse cases, MPV shall immediately call up 1098 and inform police.

5. Mobilize and facilitate Mahila aur Shishu Rakshak Dal (MASRD) preferably of 10- 12 members (similar to "Shaurya Dal" - A community led initiative to curb violence against women and girls in Madhya Pradesh). MASRDs may comprise of local leader, Sarpanch/ward member/Resident Welfare Association member, Teacher, Social Worker, SHG member, Counsellor, Local Media representative, Frontline Workers (ASHA, AWW)/ Community /Youth volunteers to act as Community Watch Groups. The concept of MASRD and procedure for formation of these groups is given at Annexure I. In addition, the existing groups working in the community on women empowerment issues may be integrated with MASRDs.

6. Mandatory visit of the local Anganwadi Centre once in a week on the day when the ANMs and ASHA workers also visit the Anganwadi. This will facilitate building partnerships and provide a platform to meet women.

7. Familiarize herself with the existing awareness generating websites/portals such as www.wcd.nic.in and resources related to informational/educational material for sensitizing women/girls and children.

8. Conduct one-to-one meetings, home visits, and community meetings, Focus Group discussions to build confidence among women, families and peer groups to approach the Local Police, Women Helpline and One Stop Center in times of need.

9. Establish linkages with Protection Officers under "The Protection of Women from Domestic Violence Act, 2005" at district/ block level for convergence and coordination.

10. Tie -up and be in constant touch with the other stakeholders on women's and children's issues--the police station concerned especially the women police personnel posted there, ANMs, ASHA workers, women homeguards, NSS, NCC, Mahila mandal workers, women's collectives, SHGs, Mahila Samakhya (wherever available).

11. Participate in the meetings of Village Health Sanitation Nutrition Committee (VHSNC), Gram Sabhas, Special Gram Sabha, and Mahila Gram Sabha on regular basis and raise issues affecting women in these forums.

12. Engage and provide suggestions and feedback to the local administration and police about improving access to services and other related information.

ELIGIBILITY CRITERIA

➢ MPV should be a female.

➢ She should not be less than 21 years of age.

➢ The incumbent must possess at least 12th pass certificate.

➢ She should be from the same geographical area, conversant with the local dialects.

➢ She must not have been convicted or imprisoned for the violation of any criminal law.

➢ No criminal proceedings must have been instituted against her.

➢ She should not be a member of any political party.

SELECTION PROCESS

An MPV shall be selected by the Superintendent of Police (SP) of the respective districts. At least 1 MPV shall be engaged in each and every Panchayat/ Ward. Bigger villages can have more than 1 MPV depending upon the area/ requirement.

Suggestive Process of selection of MPVs

The process of selection of MPVs at district level should be done by the Senior Superintendent of Police in consultation with the Director General of Police of the State.

The suggestive selection process is as follows:

1. Issue of notice in Local Thana/Police Chowki/Panchayat Office/ Municipal Office, publicity through Tehsildar/ Block Development Officer/ AWWs/ANMs/ASHAs/PS/OP/DySP/SP Office/ DM Office.

2. Applications from suitable candidates shall be invited giving time of at least 1 month.

3. Applications shall be received by Superintendent of Police (SP) of the area. An appropriate mechanism shall be worked out at district level with the criterion for selection and rejection of candidates.

4. Short-listing of eligible candidates shall be done by a Screening Committee.

5. After verification of the credentials of the shortlisted candidates, the incumbents can be called by the Senior Superintendent of Police heading committee for interview and selection.

6. SP will issue Appointment Orders to the selected candidates. Members from the existing groups which are working at the grassroots for combating violence against women in different may be encouraged to apply for MPV. During the course of appointment, selected candidate will submit a "Self-Declaration" that she has no criminal proceeding against her and has no political affiliation.

Screening Committee and its composition

The Screening Committee shall be headed by District SP and shall have the following composition:

1. Deputy Superintendent of Police of the Sub Division: Member

2. Circle Inspector: Member

3. District Panchayat Officer: Member

4. Program Officer, ICDS: Member

5. 1 member from Civil Society Organizations: Co-opted Member

6. A least one member be a woman or a lady officer.

RECOMMENDATIONS

➢ Mahila Police Volunteer Scheme should start its operations on a grass-root level. Initially it should start its operations on Village Level to district level & district level to state level. Because 80% of the harassment cases against women happening in village level are not coming out due to unawareness and lack of education.

➢ Physical and Mental support training should be provided to the Mahila Police Volunteers to help and guide the victims.

➢ Regular Monetary Benefits & Incentives should be provided to the Mahila Police Volunteers for the motivation & encouragement towards the work.

➢ All basic necessary facilities & benefits should be provided to the Mahila Police Volunteers, such as ESIC, Health & Accidental Insurance to their families as well.

➢ Training programmes shall be organized by the Superintendent of Police to equip MPVs with adequate knowledge and capabilities to execute the responsibilities assigned to them.

➢ MPVs should stay connected with each other to the local SHO through social networking applications. Through such a group such as WhatsApp - photos, audio, video etc. can be easily shared by the victims.

➢ In case any MPV is faced with a threat/crisis, it may be shared in the group also so that others may become more alert and cautious and avert possible threats.

CONCLUSION

Mahila Police Volunteers are being appointed to encourage women to report crime and are serving as role models in their communities. The scheme is currently operational in 5 States.

An MPV will serve as a public-police interface in order to fight crime against women. The broad mandate of MPVs is to report incidences of violence against women such as domestic violence, child marriage, dowry harassment and violence faced by women in public spaces. She will act as a role model for the community.

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CHILD AND WOMEN WELFARE SCHEMES-ADOLESCENT GIRLS

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Abstract

Rajiv Gandhi scheme for empowerment of adolescent girls- SABLA. It would replaced KSY and NPAG in the 200 selected districts. SABLA would be implemented using the platform of ICDS Scheme through Anganwadi Centres. The scheme would cover adolescent girls 11-18 under all ICDS project in selected 200 districts in all the states/UTs in the country.

The scheme focuses on all out-of-school adolescent girls who would assemble at the Anganwadi Centre as per time table and the others i.e school going girls would meet at the AWC at least twice a month and more frequently during holidays/vacations ,where they receive life skill education,nutrition,health education& awareness about other social legal issues etc. This will give an opportunity for mixed gropu interaction between in school and out-of-school girls motivating the latter to join school.

Pradhan mantri has launched various Schemes such as Atal Pension Yojana, Bachat Lamp Scheme, Deen Dayal Upadhyaya Grameen Kaushalya Yojana ,Pradhan Mantri Gramin Awas Yojna, Pradhan Mantri Kaushal Vikas Yojana, etc. for promote rural areas people. But now P.M has launched A Scheme for Adolescent girls. This Scheme will help specially focus on school girls in the age of 11- 18 years. SAG Scheme will improve their health and nutritional status and upgrade their various skills like life skills, vocational skills and home skills.

Introduction

The term "Adolescence" literally means "to emerge" or "achieve identity". Its

origin is from a Latin word *"Adolescere"* meaning, "to grow, or to mature". It is a

significant phase of transition from childhood to adulthood. Having regard to this and other considerations, for the purpose of this scheme, the girls in the age group between 11 to 18 years will be considered in the category of adolescent girls.

In India, adolescents girls (11-18 years) constitute nearly 16.75 % (Registrar General and Census Commissioner, India, 2001) of the total female population .The Ministry of Women and Child Development, Government of India, in the year 2000 came up with scheme called **"Kishori Shakti Yojna"(KSY)** using the infrastructure of Integrated Child Development Services(ICDS)

to improve and upgrade their home-based and vocational skills, Thereafter **Nutrition Programme for Adolescent Girls (NPAG)** was initiated as a pilot project in the year 2002-03 in 51 identified districts across the country to address the problem of under-nutrition among adolescent girls.

The above two schemes have influenced the lives of AGs to some extent, but have not shown the desired impact. Moreover, the above two schemes had limited financial assistance and coverage. A need has therefore, emerged to formulate a new comprehensive scheme, merging the two schemes that would address the multi-dimensional problems of AGs. This Scheme shall be called

This Scheme shall be called **Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) -- "SABLA"**.It would replace KSY and NPAG in the 200 selected districts. KSY would be continued (where operational) in remaining districts.

The existing participation platform in SABLA are as follows:

a) Formation of Kishori Samooh (KS): Under the SABLA scheme, 'Kishori Samooh' has to be formed which is a group of average 15 to 25 out of school adolescent girls from the village/area of the Anganwadi centre. This

group acts as a platform for the out of school adolescent girls to come together, interact, learn, participate and develop their skills through trainings.

b) Celebration of Kishori Diwas: Another existing platform is celebration of Kishori diwas which is celebrated once in three months on a fixed day, when adolescent girls are mobilized to assemble at the AWC. This provides an opportunity for the adolescent girls and their families to participate and interact with service providers (ICDS and health personnel) to obtain basic services and information

c) Mixed group interaction sessions: There is planned interaction sessions for school going and out of school adolescent girls which are held at least twice every month. Though interactive activities like stories, games, group discussions, out of school girls are motivated to join mainstream education, like their peers. These sessions are designed to enhance life skills, understand public services, gather knowledge and develop decision making capacity.

d) Skill development training sessions: Through Skill Development Initiative Scheme (SDIS) the effort is made to provide employable skills to out of school girls through a flexible delivery mechanism, counseling and vocational guidance, and training is provided to create an enabling environment for informed and skilled adolescent girls to seek appropriate livelihood options. These training sessions encourages the adolescent girls to participate, receive training and be better equipped to find appropriate livelihood options for them.

e) Monitoring mechanism at village level: Monitoring and supervision plays a vital role in the success of the scheme and for this scheme, the Monitoring and Supervision Committees are formed at National, State, District, Block and Village level. However, it is only at the village level that Sakhi represents the Kishori Samooh and is a member of the monitoring committee. Participation in the supervision committee at the village level provides the opportunity to monitor the quality of the scheme.

Objectives:

- To study self-development and empowerment of adolescent girls.
- To study their nutrition programmes and improve their health status.
- To analyze the awareness about hygiene, adolescent reproductive and sexual health family and child care.
- To analyze the up gradation process of home-based skills, life skills and integrate with the National Skill Development Program (NSDP) for vocational skills..
- To study the information/guidance is given about existing public services such as CHC ,Post Office, Bank, Police Station, etc.

Limitations:

All AWWs interviewed were aware of the scheme but they had not all uniformly benefited from formal training about various dimensions of the scheme. About 75% of the AWWs reported that the information about the scheme was covered in monthly and quarterly reviews, for brief periods of 30 to 45 minutes. In all states under study, with the lone exception of Bihar, steering and monitoring committees had been formed at state, district, block and village level to ensure smooth implementation of the scheme. Meetings were also being held on a regular basis. Master Trainers from across states were trained about the components of the scheme at the regional centers of NIPCCD. But the capacity building of field level staff is still in progress and AWWs and Supervisors expressed the need for regular handholding and capacity support.

Hypothesis:

H0: There is no significance for future growth for adolescent girl's Development

H1: There is a significance that government services can work effectively on Nutrition Programme for Adolescent Girls.

METHODOLOGY:

This research is based on Secondary Data.

Data Collection Method:

This present study is entirely based on secondary data source which has been collected from government from official website, journals, newspapers and related studies.

Significance:

1. AG will be given Supplementary nutrition (SN) containing 600 calories, 18-20 grams of protein and micro-nutrients, per day for 300 days in a year.

2. There will be general health check up of all AGs, at least once in three months on a special day called the Kishori Diwas.

3. Its ultimate aim is to enable AGs in self development of life skills may include confidence building, self awareness and self esteem, decision making, critical thinking, communication skills, rights & entitlement, coping with stress and responding to peer pressure, functional literacy, etc.

4. This will include encouraging healthy traditional practices and dispelling harmful myths, healthy cooking and eating habits, use of safe drinking water and sanitation, personal hygiene, including management of menarche, etc.

5. This would also include imparting information about common ailments, personal hygiene, exercise/ yoga and holistic health practices.

Evaluation of problem and Data:

1. Adolescents will not be able to voice their issues and concerns to the stakeholders regarding their participation in SABLA scheme.

2. Programme managers will not understand the issues related to adolescent participation and identify gaps and barriers.

3. Key stakeholders will not be in position to identify the scope of adolescent participation and develop action points to develop a guideline for enhancing participation

4. There is a no platforms for adolescent at block, district or at the state level.

Finding and Suggestion:

1. There is a need to create platforms at block, district or at the state level

2. Government needs to set up "Adolescent need-specific" health clinics

3. There must be need that increase in Adolescent involvement in augment participation.

4. There must be Different Educational Scenario in the village.

5. It would be helpful to conduct meetings with the adolescent girls's mothers so that they are aware about the kind of information provided in the AWC and would cooperate at home.

6. It would suggested that although Saturday was best suited for younger girls but for older girls studying in class XI and XII, they should keep the meeting at different time so that these girls can also come.

7. It would also suggested use of charts, posters, toys, films, have a small library with books on Swami Vivekananda & general knowledge which would help them in acquiring knowledge and information.

8. It also suggested that having computer learning facility at the AW centre.

CONCLUSION:

The scheme focuses on providing knowledge and services through participation and regular interaction amongst the adolescent girls. The delivery of the services is designed based on a platform which provides opportunity and encourages for participation of the adolescent girls at village level. With the formation of Kishori Samooh

and celebration of Kishori diwas, the emphasis is to include as many adolescent girls, provide them the opportunity to participate, build their capacities through trainings and capacity building sessions. However these participation opportunities are available only to the sessions and interactions at the village level. where the adolescents can participate and voice their thoughts, their needs. The quality and the relevance of the training imparted to the adolescent girls needs to be reviewed. The monitoring framework can be strengthened by creating a platform for participation of the adolescent girls/sakhis/sahelis at block, district level and state level where they can discuss the community level challenges, share knowledge and information and develop action points. This would increased participation and interaction, the adolescent girls will be empowered to voice their need.

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WELFARE SCHEMES FOR ENLIGHTMENT AND EMPOWERMENT OF WOMEN IN INDIA

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Abstract :

The most basic capabilities for human development is to lead a long and healthy lives, to access to the resources needed to lead a decent standard of living, to acquire knowledge and to be able to participate in the social and political activities but women in India lack support for fundamental functions of human life. The purpose of human development is to expand human capabilities and human include both man and woman. Gender discrimination in the nation brings cultural, social, economic and educational differences which push country back. The most effective remedy to kill such devils is making women empowered by ensuring the Right to Equality mentioned in the Constitution of India. Giving priority to the gender equality facilitates women empowerment all over the country. The women in India are finally coming out of their shells and have started to fight for their own rights and for this; Government of India is helping them. The Government of India has started so many schemes for empowerment of Women.

Key-words: *Human development, gender equality, welfare schemes, women empowerment, equal rights and facilities.*

What is Welfare?

Welfare is a government program which provides financial aid to individuals or groups who cannot support themselves. Welfare programs are funded by taxpayers and allow people to cope with financial stress during rough periods of their lives. In most cases, people who use welfare will receive a weekly or monthly payment. The goals of welfare vary, as it looks to promote the pursuance of work, education or, in some instances, a better standard of living. Welfare programs are initiatives set up by the government to support the poor, developmentally challenged, and disadvantaged groups of a country. Government welfare is primarily aimed towards people with little to no income, the elderly, and the disabled. Welfare can be in the form of grants, food stamps, vouchers, Medicaid, health care, and housing assistance. An individual that is on welfare is usually provided free or deeply discounted goods and services. The government requires that individuals or families seeking assistance must provide proof that their annual income falls below the federal poverty level (FPL).

Human Development

Human development is a development paradigm that is about much more than the rise and fall of national incomes. The objective of human development is to create an environment in which people can develop their full potential and lead productive and creative lives as per their needs and interests. The real wealth of a nation is the people and more specifically the men, women and children of a nation. Thus, human development means the development of the nation as a whole. The most basic capabilities for human development is to lead a long and healthy lives, to access to the resources needed to lead a descent standard of living, to acquire knowledge and to be able to participate in the social and political activities but women in India lack support for fundamental functions of human life. They are less well nourished than men, less healthy, more vulnerable to physical violence and social abuse. They do not get adequate opportunities for education and career development. They face lot of obstacles in work place, and to participate in political life effectively. The purpose of human development is to expand human capabilities and human include both man and woman. Hence, it is necessary to create such environment that enlarges the choices of each child to be a perfect human being who can lead a creative decent standard of living in future.

The need of women empowerment arose because of the gender discrimination and male domination in the Indian society since ancient time. Women are being suppressed by their family members and society for many reasons. They have been targeted for many types of violence and discriminatory practices by the male members in the family and society in India and other countries as well. In the ancient Indian society, there was a custom of sati pratha, nagar vadhu system, dowry system, sexual violence, domestic violence, female infanticide, parda pratha, wife burning, sexual harassment at work place, child marriage, child labour, devadasi pratha, etc including other discriminatory practices. All such type of ill practices is because of male superiority complex and patriarchal system of the society.

Equality

Gender discrimination in the nation brings cultural, social, economic and educational differences which push country back. The most effective remedy to kill such devils is making women empowered by ensuring the Right to Equality mentioned in the Constitution of India. Giving priority to the gender equality facilitates women empowerment all over the country. In order to empower women, various steps have been taken by the government to prevent violence, social separation, gender discrimination and abuse against women. Gender inequality is the main social issues in India in which women are getting back in the male dominated country. Women empowerment needs to take a high speed in this country to equalize the value of both genders. Uplifting of women in all means should be the utmost priority of the nation. Inequalities between men and women in the society generate lots of problems which become a big obstruction in the way to success of nation. It is the birth rights of the women to get equal value to the men in the society. To really bring empowerment, every woman needs to be aware about their rights from their own end. They need to take positive steps and involve in every activities instead of only involving in the household chores and family responsibilities. They should know about all the happenings in their surroundings and country. Women empowerment has the power to change many things in the society and country. The women in India are finally coming out of their shells and have started to fight for their own rights and for this, Government of India is helping them. The Government of India has started so many schemes for empowerment of Women.

Women welfare and Empowerment Schemes of Government of India

Ministry of Women and Child Development, Government of India have come up with various schemes and programmes such as social welfare schemes, Health and Nutrition, scholarship for women empowerment, pregnant women, mothers, ward members, Anganwadi Workers, Women Health Volunteers, the women living in the rural & tribal areas, ex-servicemen, physically handicapped, nursing women, Lactating mother, widows/destitute, Old age women, women self-help group (SHG), Women Entrepreneurs and Adolescent Girls'. Also, it helps to the women and child belonging to Scheduled Caste(SC) and Scheduled Tribe(ST), Other Backward Classes(OBC), Socially and Educationally Backward Classes(SEBC) Minority Category, below poverty line(BPL) and also for General Category This scheme provides assistance for Education, Training, Financial assistance/Cash, Subsidy on the loans, Scholarship, Nutrition, self-employment and other facilities. The prime goal is for empowerment, development, protection and welfare of Women & Child.

Critical areas of concern

1. Women and Poverty
2. Education and training of women
3. Women and health
4. Violence against women
5. Women and economy
6. Women in power and decision-making

7. Institutional mechanisms for the advancement of women

8. Human rights and women

9. Women and media

10. Women and environment

Welfare Schemes for empowerment of women

The following are the details pertaining to the women welfare schemes intended for the development and empowerment of women. The department implements programs in the areas of employment, training for women, awareness generation and gender sensitization. The emphasis is on helping women to become self sufficient and economically independent with the help of training and income generating activities so as to enhance their earning capacity and to bring up their status in life. The department aims at the economic development and integration of women into the main stream of society and also as individuals with a right to human dignity. Besides expanding the on-going programs, the department has evolved some innovative schemes. In this paper, I have focused mainly on seven important schemes by Government of India, to empower women.

1. One Stop Centre Scheme for women

The Ministry approved Scheme for setting up 'One Stop Centre' to support women affected by violence, on 4th March 2015. The scheme aimed to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/case management, psychosocial counselling, and temporary support services to women affected by violence. One Stop Centres (OSC) are centres established by the Government of India through the Ministry of Women and Child development (MWCD) to support women affected by violence of any sort. The main objectives of the scheme is to provide support and assistance to women affected by violence at private or at any public place, irrespective of caste, class, religion, region, sexual orientation or marital status. These centres will provide immediate access to a range of services including medical, legal, psychological and counselling support to the victims. Aggrieved women facing any kind of violence due to attempted sexual harassment, sexual assault, domestic violence, trafficking, honour-related crimes, acid attacks or witch-hunting who have reached out or been referred to the OSC will be provided with specialized services. OSC are set up in each State/UT.

2. Working Women Hostel (WWH)

The objective of the scheme is to promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist. The many more women are leaving their homes in search of employment in big cities as well as urban and rural industrial clusters. One of the main difficulties faced by such women is lack of safe and conveniently located accommodation. Hence this scheme has been initiated by the Government of India.

3. Support to Training and Employment Program (STEP)

Under this scheme, Training is provided to poor and marginalized women in traditional trades which are largely in the informal sector. Support to Training and Employment Program (STEP) is a Central Sector Scheme which aims to provide skills that give employability to women and provide competencies and skills that enable women to become self-employed/entrepreneurs. Training is provided to women in traditional trades which are largely in the informal sector including Agriculture, Horticulture, Food processing, Handlooms, Traditional crafts like embroidery, zari, handicrafts, Gems & Jewellery, Hospitality etc. The programme strives to build upon the traditional knowledge of women and convert it into sustainable livelihood capacitation. The scheme is intended to benefit women who are in the age group of 16 years and above. STEP Program has been introduced to

address occupational aspirations of poor women who do not have the opportunity of formal skill training. This scheme emphasis on Skill Development for self or wage employment because Skills and knowledge are the driving forces of economic growth and social development of a country. The Ministry is at present getting the program evaluated. Based on the results of the evaluation, the scheme is proposed to be revamped.

4. MAHILA-E-HAAT

The Ministry of Women & Child Development launched "Mahila E-Haat" a bilingual portal on 7th March, 2016. This is a unique direct online marketing platform leveraging technology for supporting women entrepreneurs/SHGs/ NGOs for showcasing the products / services which are made/manufactured/ undertaken by them. It is an initiative for meeting aspirations and needs of women. This was done keeping in mind that technology is a critical component for business efficiency and to make it available to the majority of Indian women entrepreneurs / SHGs / NGOs.

5. Swadhar Greh Scheme

Swadhar - A Scheme for Women in difficult circumstances was launched by the Ministry to provide primary need of shelter, food, clothing and care to the marginalized women/girls living in difficult circumstances who are without any social and economic support. This scheme is meant to provide temporary accommodation, maintenance and rehabilitative services to women and girls rendered homeless due to family discord, crime, violence, mental stress, social ostracism or are being forced into prostitution and are in moral danger.

The benefits could be availed by women above 18 years of age of the following categories: Women who are deserted and having no any kind of social and economic support , Women survivors of natural disasters who have been rendered homeless and having no any kind of social and economic support , Women prisoners get released from jail and are without family, social and economic support.

6. Indira Gandhi Matritva Sahyog Yojana (IGMSY) for the pregnant women

The Indira Gandhi Matritva Sahyog Yojana (IGMSY) is a maternity benefit program run by the Government of India. It was introduced in 2010 and is implemented by the Ministry of Women and Child Development (WCD). It is a conditional cash transfer scheme for pregnant and lactating mothers of 19 years of age or above for the first two live births. It provides partial wage compensation to women for wage-loss during the childbirth and childcare, and aims to promote conditions for safe delivery, good nutrition, and feeding practices. It provides cash maternity benefit to the women. The pregnant women of 19 years of age and above is entitled to a cash incentive of Rs. 4000 in three installments for first two live births.

7. Rashtriya Mahila Kosh (RMK)

The Rashtriya Mahila Kosh was established by the Department of Women and Child Development, under the Ministry of Human Resource Development, for the purpose of delivery of credit through women's development corporations/non-governmental organisations and self-help groups to 2 lakh poor women from both rural and urban areas whose family income does not exceed Rs. 11,000/- per annum in rural areas and Rs. 11,800/- per annum in urban areas. The aim of this scheme is to provide lower income women with access to loans to begin small business. The women development corporation has been sanctioned a loan of Rs. 20 lakh from RMK to lend through self-help group Mahila Mandals for covering 1000 women.

Conclusion

Empowerment of women means developing them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent discussion in matters that affect them. Empowered women define their attitude, values and behaviors in relation to their own real interest. Empowered women maintain equal mindedness. Empowered women use their talent to live fulfilling lives. Empowering women is to make them independent in all aspects from mind, thought, rights, decisions, etc by leaving all the

social and family limitations. It is to bring equality in the society for both male and female in all areas. Women empowerment is very necessary to make the bright future of the family, society and country.

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IMPACT OF LEGAL RIGHTS & WELFARE SCHEMES FOR WOMEN IN INDIA

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ABSTRACT:

Women play a vivacious role in all aspects whether it is social, economic, political, etc. in our Indian society. As rightly said by Swami Vivekanand, 'Just as a bird cannot fly with one wing only, a Nation cannot march forward if the women are left behind'. Women are the creators of up-coming generation. Article 15 (1) of Constitution of India states that 'the State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them'. This was the first tread taken by the nation towards upliftment of women of our country after acquiring independence. Further under Article 15(3), the Constitution of India allows for positive discrimination in favour of women. The article, under right to equality, states: "Nothing in this article shall prevent the State from making any special provision for women and children". The research conducted is purely theoretical. The research is based on secondary data sources. The necessary information about the Women Welfare Programmes and Schemes in India and its various components are collected from Books, Journals, Internet Source or related topic. In this research an attempt is made to analyze the effectiveness of some of women programmes and schemes introduced by Government from time to time. The study reveals that the schemes are beneficial for achieving development of women in all spheres in a society.

KeyWords: women, welfare schemes, policy, rights, Government

Introduction:

From the day of independence till now, if we analyze the status of women in socio-economic aspects then it will not be wrong saying that: **'Women are the leaders everywhere, from housewife to CEO of Company'**. Women today have developed themselves and came out with various solutions of major problems. Before independence women have faced a lot of glitch everywhere. Child marriage, female infanticide, sati, no right in property, not any education, no adoption rights, no rights of divorce, etc. were some of the glitches which women faced. But with the influx of Britishersin India, the position and status of women saw many changes.Women were not given their rights. Women were only driven behind by ill-treatment. There was a lot of ambiguity and hardly there were laws which could throw some light on the rights of women. During the period of Britishers, social reformers like Mahatma Gandhiji, Dr. BabasahebAmbedkar, Mahatma JyotiraoPhule, SavitribaiPhule, VinobaBhave, Raja Ram Mohan Roy, etc who worked towards empowerment of women and upliftment of rights of women. After the era of Independence, the government adopted various measures through five year plan, viz, the Fifth five year plan stressed on employment of women. The eighth five year plan during year 1992-97 aimed to meet the needs of women and worked for empowerment of women. The ministry of Women and Child development, India, came into existence as a separate Ministry with the responsibility to protect the rights and issues related to women. Women can take advantage of these policies to seek employment and take advantage of these rights.

Objectives:

1. To highlight the important welfare schemes for women.
2. To suggest the measure to be implemented by Government for more effective working of welfare schemes for women.

Constitutional Rights to women:

The Constitution of India, 1950 also made special provisions for emancipation of women, they are as under:

Article 15 (1): The state shall not discriminate against any citizen of India on the ground of sex.

Article 15(3): The state is empowered to make any special provision for women. In other words, this provision enables the state to make affirmative discrimination in favour of women.

Article 16(2): No citizen shall be discriminated against or be ineligible for any employment or office under the state on the ground of sex.

Article 23(1): Traffic in human beings and forced labours are prohibited.

Article 39(a): The state to secure for men and women equally the right to an adequate means of livelihood.

Article 39(d): The state to secure equal pay for equal work for both Indian men and women.

Article 39 (e): The state is required to ensure that the health and strength of women workers are not abused and that they are not forced by economic necessity to enter avocations unsuited to their strength.

Article 42: The state shall make provision for securing just and humane conditions of work and maternity relief.

Article 51-A(e): It shall be the duty of every citizen of India to renounce practices derogatory to the dignity of women.

Article 243-D (3): One-third of the total number of seats to be filled by direct election in every Panchayat shall be reserved for women.

Article 243- D (4): One-third of the total number of offices of chairpersons in the Panchayats at each level shall be reserved for women.

Article 243-T (3): One-third of the total number of seats to be filled by direct election in every Municipality shall be reserved for women.

Article 243-T(4): The offices of chairpersons in the Municipalities shall be reserved for women in such manner as the State Legislature may provide.

Legal Rights to Women:

The following various legislation's, in the form of Actscontain several rights and safeguards for empowerment and upliftment of rights of women:

1. **Immoral Traffic (Prevention) Act (1956)**

   It is for prevention of trafficking for commercial sexual exploitation. It prevents trafficking in women and girls for the purpose of prostitution.

2. **Indecent Representation of Women (Prohibition) Act (1986)**

   It prohibits indecent representation of women through advertisements or in publications, writings, paintings, figures or in any other manner.

3. **Commission of Sati (Prevention) Act (1987)**

   It provides for the more effective prevention of the commission of sati and its glorification on women.

4. **Dowry Prohibition Act (1961)**

   It prohibits the giving or taking of dowry at or before or any time after the marriage from women.

5. **Maternity Benefit Act (1961)**

   It regulates the employment of women in certain establishments for certain period before and after child-birth and provides for maternity benefit and certain other benefits.

6. **Medical Termination of Pregnancy Act (1971)**

   It provides for the termination of certain pregnancies by registered medical practitioners on humanitarian and medical grounds.

7. **Pre-Conception and Pre-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act (1994)**

   It prohibits sex selection before or after conception.

8. **Equal Remuneration Act (1976)**

It provides for payment of equal remuneration to both men and women workers for same work or work of a similar nature.

9. **Dissolution of Muslim Marriages Act (1939)**

It grants a Muslim wife the right to seek the dissolution of her marriage.

10. **Muslim Women (Protection of Rights on Divorce) Act (1986)**

It protects the rights of Muslim women who have been divorced by or have obtained divorce from their husbands.

11. **Family Courts Act (1984)**

It provides for the establishment of Family Courts for speedy settlement of family disputes.

12. **Indian Penal Code (1860)**

It protects Indian women from dowry death, rape, kidnapping, cruelty and other offences.

13. **Code of Criminal Procedure (1973)**

It has certain safeguards for women like obligation of a person to maintain his wife, arrest of woman by female police and so on.

14. **Indian Christian Marriage Act (1872)**

It contain provisions relating to marriage and divorce among the Christian community.

15. **Legal Services Authorities Act (1987)**

It provides for free legal services to Indian women.

16. **Hindu Marriage Act (1955)**

It allows divorce on certain specified grounds. It provided equal rights to Indian man and woman in respect of marriage and divorce.

17. **Hindu Succession Act (1956)**

It recognizes the right of women to inherit parental property equally with men.

18. **Minimum Wages Act (1948)**

It does not allow discrimination between male and female workers or different minimum wages for them.

19. **Mines Act (1952) and Factories Act (1948)**

It prohibits the employment of women between 7 pm. to 6 am. in mines and factories and provides for their safety and welfare.

20. **Protection of Women from Domestic Violence Act (2005)**

It protects women in India from all forms of domestic violence. It also protects women who have been/are in a relationship with the abuser and are subjected to violence of any kind i.e, physical, sexual, mental, verbal or emotional.

Other Legal Rights:

The following other Indian legislation's also contain certain rights for women:

✓ Indian Divorce Act (1869)
✓ Indian Evidence Act (1872)
✓ Legal Practitioners (Women) Act (1923)
✓ Indian Succession Act (1925)
✓ Parsi Marriage and Divorce Act (1936)
✓ Employees' State Insurance Act (1948)
✓ Plantation Labour Act (1951)
✓ Special Marriage Act (1954)

✓ Hindu Adoptions and Maintenance Act (1956)
✓ Foreign Marriage Act (1969)
✓ Bonded Labour System (Abolition) Act (1976)

Women Empowerment Schemes/Programmes:

Sr. No	Welfare Schemes	Launching Year	Aim of Schemes
1.	Indira Gandhi MatritvaSahyogYojna	2010	Provides cash incentive between Rs. 4000-6000/- to pregnant mothers. All pregnant women of 19 years of age are entitled to get benefit, for first two life births
2.	Dhanlakshmi Scheme	2008	Provides cash transfer for girl child. And, an insurance coverage of the girl who remains unmarried till the age of 18years
3.	Rajiv Gandhi Scheme (RGSEAG)	2011	To empower adolescents girls of age 11-18 yrs. through improving their skills.
4.	Working Women Hostel	1972-73	Provides safe shelter for single,divorced,married and widowed mother whose family does not reside in same area and who are under training for any job
5.	STEP (Support to training & employment programme)	1986-87	Provides services in form of health checkups, health literacy, education, legal literacy and gender sensitization
6.	Bhagyalaxmi Scheme	2006-07	Female child is given financial assistance of Rs.10,000/- for one girl child as fixed deposit
7.	Kishori Shakti Programme	2001-02	Government gives grant and supplementary nutrition food to girls between the age group of 11-18 years

			Prevents gender biased sex selective elimination, ensures education of girl child
8.	BetiBachao	2015	Provides toll-free 24-hours telecom service to women affected by violence seeking support and information
9.	Women Helpline Scheme	2015	Provides one-time cash incentive to pregnant women for institutional/home births through skilled assistance
10.	Janani SurakshaYojna	2005	Objective of this platform is to act as a catalyst by providing a web-based marketing platform to the women entrepreneurs to directly sell their products.
11.	Mahila E-Haat	2016	Provides temporary accommodation, maintenance and rehabilitative services to women and girls
12	Swadhar Greh Scheme	2001	Provides training & capacity building to enhance and strengthen understanding of gender issues, build trainers at the National and State level
13.	National Mission for Empowerment of Women (NMEW)	2011	Fulfills credit needs of poor and women with no financial assistance
14	Rashtriya Mahila Kosh	1993	Ensures that SHG members avail the benefit of all schemes and services in an integrated and holistic manner
15.	Swayamsidha scheme	2001	

Suggestions:

Recently speaking in 2017 "Mee Too Campaign" took place which bought every woman together whether it was an ordinary women or working women. The initiative was taken by Hollywood Actress who encouraged women to come forward globally and share their issues and violence where they have been made victims either from their co-workers, bosses or their friends. Millions of women came forward at social media and expressed themselves about the violence faced by them.

Further, the need of an hour is to educate the women through proper channels which follow from some of the suggestion given below:

a) Proper awareness of schemes shall reach to every women working/living in rural areas, which are most of the times not reached and women though given various rights given by Government but are unable to get benefits of the same.

b) Various schemes introduced by Government are still on paper and are not implemented. Implementation of such schemes will empower women in attainment of their rights.

c) Camps shall be organized by the Government to aware the women so that women shall be made aware of new policies and schemes introduced by Government from time to time.

d) Media should be made aware of the schemes and programmes so that they can highlight everywhere and make women realize about their rights.

Conclusion:

From Sati in the past to Mary Kom in future, the Government of India had launched number of schemes and social, economic and legal provisions to ensure the development of women, theprogrammes and schemes implemented by Government from time to time have resulted into development of women at state and central level. The initiative taken by Government have pioneered to realize women about their rights, obligations and uplifted them in every circle which has resulted in growth of the country. Today women are not realized as a problem like they were before; instead today they are treated as a solution to many problems. They are asked for guidance when in doubt, they are treated as an opportunity of being enhanced through their moral values they have deserved an opportunity of being highlighted in many ways whether its home, office or community at large. Lastly as stated above, the welfare programmes and schemes provides financial assistance for training, education and in many other ways to enhance the growth of women.

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"GOVERNMENT SCHEMES IN INDIA FOR SMALL SCALE BUSINESS"

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ABSTRACT:

A small-scale enterprise is a business that employs a small number of workers and does not have a high volume of sales. Such enterprises are generally privately owned and operated sole proprietorships, corporations or partnerships. The legal definition of a small-scale enterprise varies by industry and country. There are various initiatives undertaken by Government for the best interest of the nation like handloom industries, food processing industry etc.

Make in India is one such initiative undertaken. The purpose of this initiative is to encourage our manufacturers to produce their own goods and market the same in our country, thereby helps to increase the investment. This is a swadeshi movement introduced by Government covering 25 sectors of the economy excluding the space industry(74%), defence industry (49%)and Media of India(26%). Zero defects Zero Effect is the slogan introduced by Prime Minister Mr. Narendra Modi.
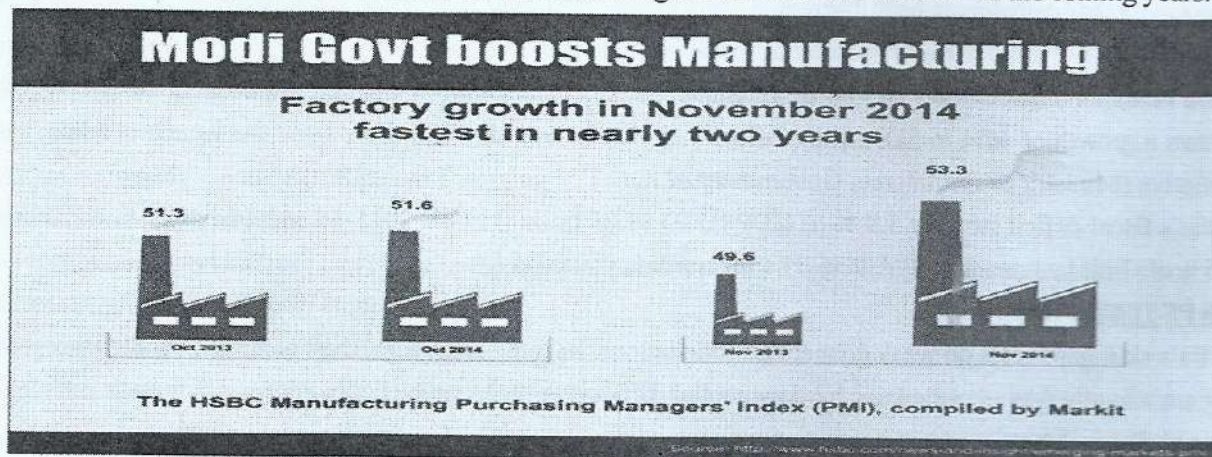
With the Make in India launch, India received investments commitment worth of ₹16.40 lakh crore and investment inquiries worth ₹1.5 lakh crore. India shifted to the top position surpassing USA and China globally.

Keywords: Small Scale enterprise, Industry, Economy, Initiative, Global, SME Cluster, Financial Crunch.

INTRODUCTION:

Since years policy-makers have been debating how to give an impetus to manufacturing in India and make India a Global Manufacturing Hub. But it is our Prime minister Narendra Modi, who within a matter of months, launched the 'Make in India' campaign to facilitate investment, foster innovation, enhance skill development, protect intellectual property & build best in class manufacturing infrastructure. The "Make in India" initiative is based on four pillars, which have been identified to give boost to entrepreneurship in India, not only in manufacturing but also other sectors.

The Make in India program has been built on layers of collaborative effort. There has been from Union Ministers, Secretaries to the Government of India, state governments, industry leaders, and various knowledge partners. A National Workshop on sector specific industries in December 2014 brought Secretaries to the Government of India and industry leaders together to debate and formulate an action plan for the next three years, aimed at raising the contribution of the manufacturing sector to 25% of the GDP in the coming years.

Modi Govt boosts Manufacturing — Factory growth in November 2014 fastest in nearly two years. The HSBC Manufacturing Purchasing Managers' Index (PMI), compiled by Markit

Make in India' has identified 25 sectors in manufacturing, infrastructure and service activities and detailed information is being shared through interactive web-portal and professionally developed brochures. FDI has been opened up in Defence Production, Construction and Railway infrastructure in a big way.
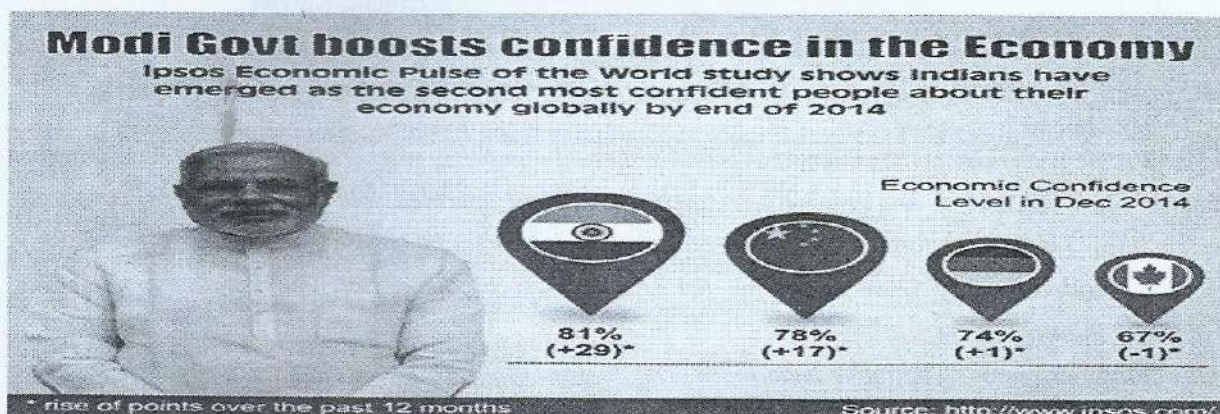
Arrays of measures focused on the ease of doing business in India have also been launched under the Make India program. Brand new, IT-driven application and tracking processes are replacing files and red tape. A number of new initiatives have been launched in order to streamline and rationalise licensing rules at the state government level, aligning them with global best practices.

From amendments in Labour law to online filing of returns & from rationalization of the regulatory environment to increasing the validity of industrial licenses, a lot of changes have been ushered in to make 'Make in India' a reality.

LITERATURE REVIEW:

A number of researchers have expressed their views on Make in India Campaign

India is likely to grow at consistently higher rates (>7%) and retain its position as one of the fastest growing economies till 2020 (International Monetary Fund)

In recent years, India has emerged as one of the most attractive destinations not only for investments but also for doing business, evident by its significant jump by 12 places in Ease of Doing Business rankings between 2014 and 2015(Ease of Doing Business, World Bank)

India accounted for 1.7% of global merchandise exports in 2014, compared to 0.8% in early 2000. Exports have increased at a Compound Annual Growth Rate of 11.6% in FY 2010 to USD 310 billion in FY 2015 (EXIM Bank Catalyzing India's trade and investment, July 1, 2015; WTO International Trade Statistics 2015)

Foreign exchange reserves have been at a comfortable level over recent years. Currently, India's reserves stand at USD 371.279 billion (Reserve Bank of India as on 9th September, 2016)

India ranks amongst the top 10 FDI destinations globally - surpassing USD 50 billion in FY 2015-16. India has shown a growth of 46% in FDI equity inflow and 37% in overall FDI inflow since the launch of Make in India initiative (Ministry of Commerce, Government of India)

India's fiscal deficit stood at 3.9 % of GDP (USD 81.85 billion) in FY 2015-16 and envisaged to come down to 3.5% of GDP by the end of FY 2016-17 (https://data.gov.in/)

GAPS IDENTIFIED:

India's skill gaps rests on weak conceptual foundations. In some industries, they genuinely suffer from real skill gaps while others are constrained by commercial difficulties that may be better addressed through policies other than skill development programmes.

OBJECTIVES OF THE STUDY:

1. To understand the various issues & challenges faced by SMEs Sector.
2. To understand the nature & the type of business.
3. To understand about the challenges faced by Businessman.
4. To understand the relevant schemes and about the various subsidies needed to the Businessman.
5. To study the impact & GST on the small business

RESEARCH METHODOLOGY:

Secondary Data Collection / Descriptive Survey

Detailed data of the activities including set up, role, services and facilities offered by the Make in India is collected from libraries, annual reports, economic survey and journals and other public domain avenues.

Primary Data Collection / Field Survey

The primary data has been collected by preparing one questionnaire and group discussion as per the details below:

1. To evaluate the various services and facilities provided by the Government towards the "Make in India" initiative.

2. Suggestions received were further filtered with qualitative research by attending open house meets and one to one discussion with the experts.

Research Instruments for Primary data collection are;

Direct mailing of above Questionnaires to the focused groups.

The questionnaire comprised of questions pertaining to;

Questionnaire

1. What is a FDI?

2. Who is a person of Indian Origin?

3. How can Indian company receive Foreign Investment?

4. What is meant by Government Route?

5. What is meant by ECB (External Commercial Borrowings)?

6. Who are the eligible investors under FDI?

7. What activities are permissible with this movement?

8. What are the various forms of ECB?

Sample Size

According to the knowledgeable source, there are many business persons around the world. Hence from the business person's population of the world I have collected a sample size of 100 respondents. I have selected on random basis covering all the groups. More than 40% of the sample size was of today's generation. The rationale behind selecting more of today's generation in the sample size was they contribute more than 50% to total business.

Type of Sampling – Stratified Random Sampling

Statistical Analysis of Data

The responses observed from each item in the questionnaire were scored and tabulated into a master sheet. Data was analysed with the help of Google form.

Interpretation and Report Writing

The analyzed data were finally interpreted to draw the conclusions and reported with the objective of the study in view.

Limitations of the Study

The research is confined to multi-product groups and markets; hence the findings will be generic in nature.

Expected benefits of the findings of Research

- Small scale enterprises to upgrade their services and improve their competitiveness.
- Exporters will gain knowledge and information for better performance.
- State Governments to prepare the export strategy for the State.
- Ministry of Commerce to take corrective policy measures.

Probable outcomes of the study

The study will focus on how to enhance the various subsidies provided or currently needed to them and on various schemes that are provided and currently needed to them by conducting primary research using a coded questionnaire targeted at Small scale enterprise Businessman's to get a view point. In addition, secondary research into innovative learning approaches will help create a well-rounded recommendation of actions to be taken in order to enhance various subsidies provided or currently needed to them and on various schemes that are provided and currently needed to them.

Usefulness of the study

The study will be of great use to Government to understand the need of small scale enterprises. The following aspects will add value to relevant schemes and about the various subsidies needed to the Businessman.

- Focusing on the various areas provided to the small scale enterprises.
- Focusing on the various Subsidies provided to the small scale enterprises.
- Focusing on the various Schemes needed to the business man and investors of Small Scale Enterprises.
- Provided dedicate pathway that enables investors and dealers to increase their business domestically and internationally.

The study is nutshell will enable all investors to assimilate new approaches and benefits to better resources utilization and higher success rates.

DATA ANALYSIS:

1. Willingness of entrepreneurs to Start aBusiness

As per our research major respondents were of the view to start the medium category business and rest of the others were willing to start small and large categorybusiness.

2. Sector

Major of our respondent have chosen for manufacturing sector and some of them have chosen services sector.

3. Nature of operation

We found in our research study that most of the respondents wanted to do perennial and seasonal activity and some few wanted to do casual business.
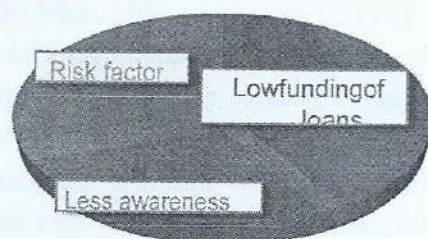
4. Type of Organization

Our research depicts that major respondents wants to do business through partnership firm,private limited and proprietary organizations
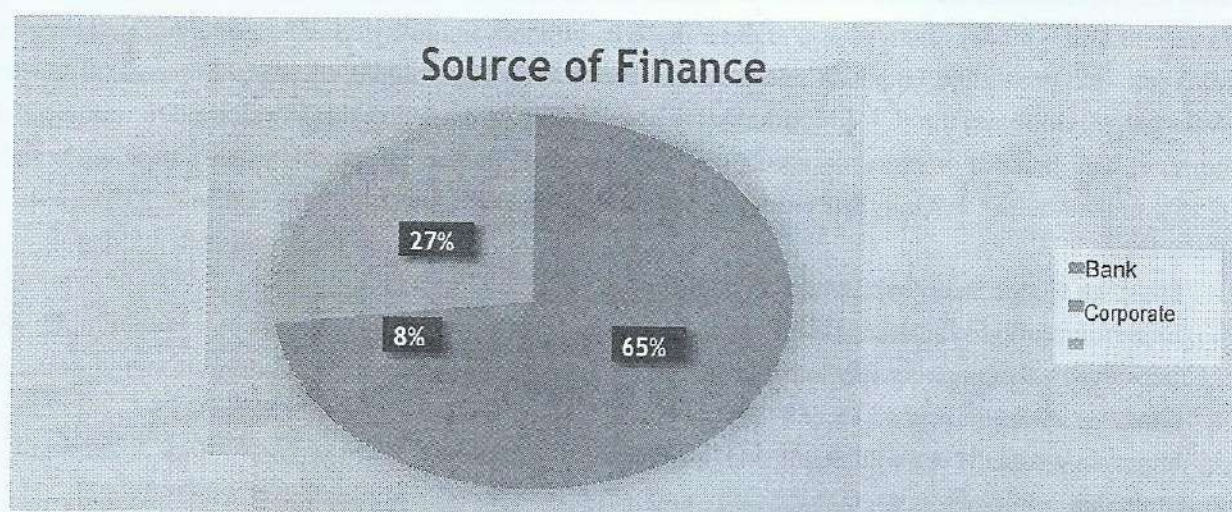
5. Financial Crunch and Clusters in financing sme's andStartups

COLUMN 1

Risk factor

Lowfundingof loans

Less awareness

6. Source of Finance:

As per our research, we found that the SME smainly depend for finance on banks and other sources still are not been utilized

Source of Finance

27%

8%

65%

Bank
Corporate

Scope of the Future Study: -

Small Scale Enterprises have manifold role to play as a catalyst in promoting investments. It not only constructs a platform for the dealers to redress their problems and suggestions to the concerned authority but also penetrate new markets for Indian products. Representations of SME are well received by the Diplomats, Governments in India and abroad. Having a wide global network, Small Scale Enterprises provide reciprocal trade promotion activities for the benefits of Indian exporters.

The Scope of the study is to understand the role and activities of:

- Department of Commerce & Government of India.
- To study and understand Small Scale Enterprises Market role and activities to be performed.

SUGGESTION

After t he detailed study of their search, we can form some of the suggestions to provide the proper and required financial help to SME clusters and Start-up enterprises:

Government of India along with the State Governments should take initiative and conduct various programs to make people aware about the various Schemes provided by the Governments to SMEs and SME cluster.

As the SMEs are a major player in the development of the economy of the country, Banks and other sources should provide the finance at cost effective manner according to the need of the various sectors of SME cluster.

As Startup scheme is a fully online facility, so government of India should provide internet facilities to all the remote areas of the Nation so that entrepreneurs get their innovation implemented through their own places.

CONCLUSION

The survey had fourteen questions. The report has been closed questions. Number of respondents were 100. Overwhelmingly the responses have shown a positive attitude to the questions asked. Although SMEs is a higher growth sector alongwith providing employment opportunities but it lacks in obtaining finance from the Government Departments, Banking Sectors, Financial institutions etc. and also financial planning, limited knowledge, lack of skill labour, Ineffective marketing Credit policy, not adoptability of new technology, continuous modernization.

Startup scheme is a great initiative by our honorable prime minister for all the young entrepreneurs who have innovative ideas but lacks platform which provide them to start their business. Now under this scheme they will get Tax exemptions for three years and concessions on capital gains tax.A single point of contact for interactions with the government.ManyNew Innovation Center, Research Center and Institutes will be established and also in case of Exit – 90 days for a startup to close down its business and many other benefits SMEs cluster plays a vital role into production output in selected products of India for example, the Auto Components cluster of Aurangabad. However, the majority of Indian clusters, especially in the handicrafts sector, are very small with no more than hundred workers, so specialized that no other place in the world matches their skills and the quality of their output. But only few clusters are globally competitive

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Questionaire

Q1. Which of the following enterprises you are willing to start?

    (a)   Micro

    (b)   Small

    (c)   Medium

    (d)   Large

Q2. As you are investing in the MSME sector, which of the following activity you would like to go for?

    (a)   ManufacturingEnterprise

    (b)   ServiceEnterprise

Q3. What will be your nature of operation?

    (a)   Perennial

    (b)   Seasonal

    (c)   Casual

Q4. What will be the type of organization?

    (a)   Proprietary

    (b)   HUF

    (c)   PartnershipFirm

    (d)   Public LimitedCompany

    (e)   Private Limited Company

 (f) Self – helpgroups

 (g) Others(specify)

Q5. If you are investing in manufacturing, which industry specifically under the head?

 (a) Chalkcrayons

 (b) Radio and TVcoils

 (c) Chappals andsandals

 (d) Others, please specify

Q6. And if you are planning to invest into service sector, which industry would you like to go for from the following?

 (a) CyberCafé

 (b) Xerox, fax and STD booth

 (c) Any other,specify

Q7.There are various schemes that are framed by the Government under the MSME sector.Which of the following you are aware of?

 (a) Prime Minister Employment GenerationProgramme

 (b) Scheme of Fund for Regeneration of Traditional Industries

 (c) Credit Linked Capital SubsidySchemes

 (d) National Manufacturing Competitiveness Programme

 (e) If others, pleasespecify

Q8. After Selection of particular project, how are you supposed to go with the technology? And which type of technology, you are planning to use for your business?

 (a) Labourintensive

 (b) CapitalIntensive

 (c) If any other kind, pleasespecify

Q9. As the facility of UdyogAadhaar is being introduced by the Government to make the registration online and user friendly. Is it benefitting you?

 (a) Yes

 (b) No

Q 10. Small and Medium Enterprises (SMEs) are vital for development of a country because it:

 (a) helps reshaping the productivesectors

 (b) Generates employment

 (c) Creating an environment forentrepreneurship

Q11. The financial crunch and clusters in financing SMEs and startups due to:

 (a) Low funding ofloans

 (b) Lessawareness

 (c) Riskfactor

Q12. What is the prominent source of financing for SMEs:

 (a) Banks

 (b) Corporate

 (c) Other privatesources

Q13.What problems are being faced by SMEs:

 (a) Non availability offinance

(b) Limited capital &knowledge

(c) Non availability of skilled labour at affordablecost.

Q14.Which is the best government measures available to SMEs:

(a) Taxbenefit

(b) Easyregistration

(c) Any othe

TRENDS IN TEXTILE INDUSTRY WITH SPECIAL REFERENCE TO POWER LOOM INDUSTRY -AN OVERVIEW

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Abstract

India is second largest producer of textile and garments in the world. The Indian Textiles and apparel industry is expected to grow to a size of US$ 223 billion by 2021, According to a report by Technopak Advisors. This Industry accounts for almost 24% of the worlds spindle capacity and 8% of global rotor capacity.

The textile industry has made a greater contribution to the national economy in terms of direct and indirect employment generation and net foreign exchange earnings. The sector contributes about 14% to industrial production, 4% to gross domestic production, and 27% to the country's foreign exchange.

Like food and shelter, clothing is also a basic need of every human being. The Indian textile industry has great legacy, which is perhaps unmatched in the history of industrial development. India's textile industries evolved at very early stage and its manufacturing technology was amongst the best. Prior to colonization India's manually operated textile machines were among the best in the world, and served as a model for production of the first textile machines in newly industrialized Britain and Germany

Keywords-*Current position, Personal, cultural and social*

Introduction

Textile industries which are in a dominant position are one of the major manufacturing industries in today's time. The textile industry plays a very important role in Indian economy. It ranks second after agriculture. It contributes about 20% of industrial production and 4% of GDP. The international market has provides great opportunities for new investment and there has occurred a veritable explosion of capacity in cotton-based industries. India is the third largest producer, consumer and exporter of 100% cotton yarn as well as blended yarn and it also enjoys low cost cotton sourcing compared to other countries. Besides industrial production it provides employment opportunities to 35 million people of the country and gives a handsome earning of foreign exchange through exports. It is the second highest employment sector in the country and is also a source of livelihood in villages and remote areas in the form of SSI, and government of India also states that it assists these units. Millions of people in our country depend on textile industry, it is estimated that out of six households one is dependent directly or indirectly on this sector. The rapid growth and development of this industry is remarkable. The industry uses wide variety of fibres ranging from natural fibres like cotton, jute, silk and wool to man-made fibres like polyester, viscose, acrylic and multiple blends of such fibres and filament yarn.

Like food and shelter, clothing is also a basic need of every human being. The Indian textile industry has great legacy, which is perhaps unmatched in the history of industrial development. India's textile industries evolved at very early stage and its manufacturing technology was amongst the best. Prior to colonization India's manually operated textile machines were among the best in the world, and served as a model for production of the first textile machines in newly industrialized Britain and Germany. Textiles have historically formed an important component of India's exports. Macro Polo's records show that Indian textiles used to be exported to China and South– East Asia. Textiles comprise power loom, handloom and composite mills.

Objective of study-

- To understand the working and production capacity of textile and power loom industry.

- To analyse the problems faced by textile and power loom industry.
- To suggest the various measures for development of Power loom industry.

Methodology-

The data used in this paper is collected from the secondarysource purely that is various journals, magazines, article, web links, books have been used as source of information. The scope of study is restricted to only textile power loom industry.

Significance of study-

The descriptive paper aims to study the functioning of Textile power loom industry. As textile industry is becoming the most attractive sector for the FDI and other foreign investment in India. There are various challenges and obstacles which are faced by Indian textile power loom industry. In this small study conducted to frame this paper I have tried to figure out those problem and their respective solutions.

Current position:-

The power loom industry is in an important position in the economic life of the nation. Total business of this sector is Rs.10, 000 crore per annum. Apart from providing basic necessities of life, this industry also plays very important role through its contribution in industrial input, employment generation and export earning of the country. The current growth of this sector has been restricted by out-dated technology, inadequate finance, low productivity, low-end quality products and power cut in states like Maharashtra. Changes are taking place in this sector, as many countries would be inventing new style of machinery that is likely to have low manual interface and power cost.

The research classifies the challenges on the basis of their nature into the following categories:

(i)Personal, cultural and social

(ii)Logistical and financial

(iii)Managerial and marketing

(iv)Technology and knowledge

(v)Government policies

Personal, Cultural and Social Challenges

It gives the details of various personal, cultural and social problems in the entrepreneurial functioning of the hand printing industry. More than two third of the established SMEshave reported that they lack support from the informal reference groups like relatives and friends due to which the performance of the venture is affected. Religion and caste based discrimination against the employees cannot be established. However, clusters are often formed on the basis of ethnicity and form the basis of support systems in the industry. Discrimination on grounds of education and networks is widespread amongst the workers. Both the established and SahajTambi and Aashima Praveen 1094startup enterprises face limitations due tothe tinted perception of families regarding the working of the industry and preoccupations about a professional and modern work environment. The biggest challengefaced by the entrepreneurs is linguistic insufficiencies and lack of cultural understanding. This factors as an obstacle for the Jaipur based SMEsto form international relations with foreign agencies and clients.

Logistical and Financial Challenges

The financial and logistical challenges constituted as another major problem area. The table 3 provides the details of various components that are involved in upholding these challenges.

One of the biggest challenges that SMEs face is finding labor. This is due to shortage of man force available at reasonable wages. Poor transportation, constant power cuts, poor quality of raw materials and shortage of water sources cause problems in functioning of all the SMEs. Lack of awareness about the finance procedures strongly affects the SMEs. The aspiring entrepreneurs in the field are being discouraged by the high rate of interests.

External agencies deliver minimal help for financing SMEs in the field. As finance forms the crux for any enterprise, insufficient awareness regarding finance; machinery, human resource, sound technology, positive environment, it is taxing for the industry to generate revenue.

Solutions

Introduction of resource management by the government will help entrepreneurs gain foundational help in starting up enterprises.

Provisions of funding schemes and loans at low interest rates can serve as an encouragement to the entrepreneurs and the industry. Information related to procedure of receiving loans should be circulated frequently. Some help should be provided for initial machinery installment. Most importantly, government should create an enabling environment allowing rural Self Help Groups (SHGs) to grow and perform their functions more effectively.

SHGs will help the industry workers gain professionalism, technical competence and entrepreneurial skills such that they become capable to start businesses independently. The government thus has an important capacity building role for the SHGs develop into self-reliant organizations over time.

Managerial and Marketing Challenges

In recent times, the importance of management and marketing for the successful working of an enterprise has increased manifold. ithighlights the details of various managerial and marketingchallenges. According to the study, SMEs found labor management as the most difficult challenge. Schemes like 'NREGA' have provided a minimum 100 days of employment at satisfying wages to rural laborers.

Thishas perhaps induced a complacent attitude in the working of the laborers. Lack of education and experience in terms of strategic and goal oriented planning hinders effective communication and research in the field. According to this study, more than 66 percent of the SMEs are limited in terms of market penetration due to poor organizational structures. The average size of a managing department comprises of mere 5 employees, which leads to delay in processes and unmanageable work load. Due to a myriad of management and marketing issues which resulted into low sales, many SMEs have shifted to screen printing and have abandoned the traditional hand printing techniques. This shift has further intensified the competition for traditional hand printing enterprises.

Solutions

As mentioned earlier Government should initiate some programs for education which will help the enterprises to communicate effectively. The SMEs are currently working in clusters to share the market knowledge and reduce the competition amongst them. The managing authorities should bring changes in the organization design as per the situation. The laborers should be provided bonuses and promotions to keep them loyal to the company.

Technology and Knowledge Challenges

An efficient execution of job has always required experience and knowledge, now this knowledge and experience has a new dynamic dimension called technology. Table 4 shows the various challenges related to technology and knowledge. Most of the executives face challenges due to less experience and knowledge. They are not skilled enough to execute tasks effectively and efficiently.

Due to the time and resource loss that occurs due to lack of skills and underutilization of available technology, hand printing industry in Jaipur is losing out on potential profit. The opportunity cost of these factors is extremely high. Most of the SMEs have poor infrastructure. During Monsoons, although a short-term period, there isa work impassedue to dampness in the weather which leads toleakingof coloron the cloth if printing is continued. Bright sun-shine provides fabrics an extra lustermaking it easy to dry.

No equipments are used to combat the natural obstructions caused to the industry.

Solutions

Action research on low cost technologies and effluent treatment is requiredto minimize impact of the industry. Development of a toolkit on sustainable textile production by the government canhelpthe start-ups in equipment installation. Skill development and dissemination workshops should be held to familiarize the workers with technology. Dissemination of policy briefs and research material by government organizationscan foster the growth of the SMEs

Government Policies Challenges.

Government gives great support for entrepreneurial development. It also runs special programs and schemes. The support from government comes by way of financial and technical support, and also through assistance in procuring raw material, establishment of entrepreneurial units. It always provides subsidies, concessions and tax rebates. Cent percent respondents of both the category did not have any idea about the current government schemes and policies.

Their knowledge was restricted to that of banks and financial institutes that provide loans. Sixty percent of established and eighty percent of start-up SMEs reported that timely procurement of information is a task. There exists a wide communication gap between the implementers and users at a lapse of ten years.

Solution

Government should use media for reducing the communication gap with the SMEs. Teams should be created which personally communicate with the SMEs. Government should continuously monitor the allowance distribution by creating special committees. It should plan camps and workshops to informthem about the different plans and policies launched by the government. A third party body should monitor the effective execution of government policies. Also, the government should employ a comprehensive feedback system to be in the loop with SME.

Conclusion

This research helps the reader to gain insights into the challenges faced by the SMEs of the hand printing industry in Jaipur. It sketches out a systematic and categorical system of understanding these threats to the industry's functioning and existence such that further research can be done to investigate potent solutions to address the dire situation. The research highlights key elements such as the importance of finance in The Challenges Faced by SMEs in the Textile Industry: Special Reference1099 the sector. It asserts that perhaps availability of finance is not as much of a problem as repayment of it is. The repayments of financial liabilities are stressful and discouraging due to low paying capacity and insignificant sales. Factors such as lack of knowledge, poor communication skills, shortage of labor and certain problems related to marketing and finance are given utmost importance in this paper. To ensure the success of these hand printing SMEs and fulfillment of its contributors such as education, skilled labor and efficient management, it is imperative for the government to take prompt action to address the issue. Organization of camps and workshops to spread awareness and build capacities are pivot to bring about change. It is also crucial to note that the government has to understand the structural problems with its policies and take stringent measures to abate infractions especially under the umbrella of corruption.

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