

A Study on Schemes of Government of Maharashtra and Municipal Corporation of Greater Mumbai for Sustainable development and Women Empowerment.

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ABSTRACT

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Purpose: The main aim of the paper is to study Schemes for Sustainable development and Women Empowerment. Women participation and empowerment are fundamental women's rights to enabling women to have control over their lives and put forth influence in society.

Approach: Identifying the perception of the rural and urban women population towards the schemes and adapting to the fast-changing business environment. Skills and entrepreneurship development is a key to improving household productivity, employability and income-earning opportunities for women and also for enhancing sustainable development and livelihoods.

Research Limitations: This study is purely theoretical and it is based on secondary data sources.

Originality/Value: In this proposed study, the details of different schemes of Maharashtra state Government and Mumbai Municipal Corporation for women self Help Groups are showcased and how it is giving direct impact on improving their sustainable socio-economic status. The critical part of education is to empower women through skill and entrepreneurship development. Women are an integral part of our society. Therefore it has become a central issue for empowering women.

Paper Type: Field Work

Keywords: Schemes for Women Skill and Entrepreneurship Development, Empowerment, Sustainability

1. Introduction

Skill and Entrepreneurship development is not an end in itself. It is a way to fulfill another end. Skill entrepreneurship can be developed through education and commitment. As education is a milestone for women empowerment. Hence skill entrepreneurship development enables women to respond to take opportunities to challenge their traditional roles and to change their livelihoods. Skills and knowledge are the motivating factors of the economic growth and community development of any country. They have become even more important in this increasing pace of globalization. Women entrepreneur is one who takes initiative and risks to set up a business enterprise and runs it in the face of risk and uncertainty for the purpose of generating self-employment, income and growth. She identifies opportunities and assembles the necessary resources to capitalize on them. Now a day's number of

schemes and programs are there to promote self-employment among women. A number of state and center government institutions and non-government organizations are engaged in the field of promoting entrepreneurship among women. Vocational Training programme aim to provide skills and confidence to women from economically backward families and help them to achieve economic and social independence. Women have always been marginalized and relegated to the status of subjugated class in the Indian society. Due to lack of specific implementation of plans, local communities especially women have remained outside the scope and benefits of government schemes and programmes. Women have not actively participated in their emancipation due to their lack of economic independence and illiteracy. There is a need to address the issue by raising the status of women. In this study

it will be discussed about various initiatives and schemes of women and child welfare department, Government of Maharashtra and Municipal Corporation of Greater Mumbai.

2. Literature Review

2.1 Laxmi Narayan (2015) stated that much of the work to improve the condition for women however is being done at the grassroots level, where some Indian and foreign NGOs are engaging with the male community in an effort to elevate women in society.

2.2 Singh (2015) in the paper “Challenging the concept of risk in relation to women's entrepreneurship” aims to challenge the myth of risk-averseness among women entrepreneurs and analyses risk in the context of gender. It explores risk perceptions and examines the relationship between the concept of risk and women's socially attributed roles. Risk is shown as a gendered concept which needs to be widened to suit the experiences of women entrepreneurs and the influences of the gendered expectations of care dictated by the socioeconomic environment.

2.3 V Krishnamoorthy and R Balasubramani (April 2014), identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success.

2.4 Seema Pandey (2015) in her study focused on attitudes, problems and work environment for working women in various strata of society.

3. Research Methodology

All data relating to this paper are collected from secondary sources. Besides these other required information has been collected from different journals, internet based sources and reports and publications of Government of Maharashtra women and child welfare department and Municipal Corporation for Greater Mumbai (MCGM). The present paper makes an attempt.

- To define the concept of skill development and entrepreneurship development for women SHG.
- To provide information of Maharashtra state government and MCGM schemes relating to skill development and women entrepreneurship.

4. About the Programs and Schemes

The principle of gender equality is enshrined in the

Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favor of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

Women and children together constitute about 67.7% of the country's population, as per 2011 Census. Empowerment and protection of women and children, and ensuring their wholesome development is crucial for sustainable and equitable development of the country. The Ministry of Women and Child Development is the apex body of Government of India for formulation and administration of regulations and laws related to welfare and development of women and children in the country. It came into existence as a separate Ministry with effect from 30th January, 2006; earlier, it was the Department of Women and Child Development set up in the year 1985 under the Ministry of Human Resource Development. The Ministry was constituted with the prime intention to address gaps in State action for women and children and for promoting inter-ministerial and inter-sectorial convergence to create gender equitable and child centered legislation, policies and programs.

Specific Programmes for Women Empowerment through skill and entrepreneurship programs in Maharashtra and in Mumbai city are been implemented from last 15 years. Women Empowerment and Skill Development Scheme by Government of Maharashtra as well as Municipal Corporation for Greater Mumbai (MCGM) are as follow.

4.1 Some of the schemes of **Government of India** are been implemented by **Maharashtra Government** in urban and rural areas for the women Self Help Group members for the skill and entrepreneurship development. Most of the schemes are coming under the welfare, health, education and safety related areas. Details of the few skill and entrepreneurship schemes are as under.

4.1.1 Mahila Shakti Kendra (MSK) Scheme: The budget speech (2017-18) of the Finance Minister announced setting up of “Mahila Shakti Kendra” is meant to provide “one stop convergent support services for empowering rural women with opportunities for skill development, employment, digital literacy, health and nutrition”. Accordingly, a new sub-scheme namely Mahila Shakti Kendra (MSK) under the Umbrella Scheme Pradhan Mantri Mahila Shashaktikaran Yojana (PMMSY) has been approved for implementation during 2017-18 upto 2019-20. The Scheme is providing an interface for rural women to approach the government for availing their entitlements and for empowering them through awareness generation, training and capacity building. Student volunteers will encourage the spirit of voluntary community service and gender equality. These student volunteers will serve as "agents of change" and have a lasting impact on their communities and the nation.

Objective: The new scheme MSK is envisaged to work at various levels. While, National level (domain based knowledge support) and State level (State Resource Centre for Women) structures will provide technical support to the respective governments on issues related to women, the District and Block level Centres will provide support to MSK and also give a foothold to women empowerment schemes including 640 districts to be covered in a phased manner. Community engagement through Student Volunteers is envisioned in 115 most backward districts as part of the MSK Block level initiatives. Student volunteers will play an instrumental role in awareness generation regarding various important government schemes/programmes as well as social issues that have an impact on lives of women in a given block (or equivalent administrative unit, when such blocks are not in place).

Strategy: Women empowerment is multi-dimensional and the services provided under MSK will build upon by leveraging available resources of variety of schemes/programmes of the government at the district/block level. Student volunteers will cater to awareness about government schemes/programs, 4 training and capacity building for empowerment of rural women through block level intervention. They will provide an interface for rural women to approach the government for availing their entitlements. Accordingly, mechanisms at national, state, district and block level have been provided under the

Scheme. The scheme will be implemented through the State Government /Union Territory Administration.

Activities:

- Prepare Action Plans based on women issues specific to the State/UTs with the approval of State Department of Social Welfare/Women & Child Development.
- Identify existing or potential problems in achieving convergence of government programmes, schemes and services
- Coordination with different departments/agencies/missions in the state to identify factors in the design, process & delivery of schemes/legislations.
- Facilitate and monitor implementation of DLCW and MSK- Block Level activities.
- Liaison with the existing institutions and structures for monitoring and reviewing government schemes with a gender perspective.
- Develop partnership models with Panchayati Raj Institutions (PRIs), Civil Society Organisations (CSOs) and Private Sector for initiating activities that promotes women's empowerment.
- Identify best practices (Government, Civil Society Organisations, PRI) in various sectoral areas like health, education, microfinance, livelihoods, etc. from a gender perspective, document initiatives and disseminate within the state.
- Send regular reports on the status of implementation of various women centric schemes and programmes (including DLCW and MSK) in the state
- Contribute to the national repository of information of best practices in the realm of women empowerment.

4.1.2 Mahila Arthik Vikas Mahamandal (MAVIM) is the State Women's Development Corporation of Government of Maharashtra, established on the 24th February, 1975 on the occasion of International Women's year. MAVIM has been declared as a Nodal agency by Government of Maharashtra on 20th January 2003 to implement various women empowerment program through Self Help Groups (SHGs).

Mission of MAVIM

The mission of the corporation are “To bring about gender justice and equality for women, investing in human capital and the capacity building of women, thus making them economically and socially

empowered and enabling them to access sustainable livelihoods.” The main objectives of MAVIM are to:

- Organization women through Self Help Groups
- Build the overall capacities of women
- Enhance self confidence amongst women
- Entrepreneurial development of women
- Synchronize employment opportunities & market linkages
- Promote women's initiative for equal opportunities, prosperity & participation in governance.
- Build grassroots institutions over SHGs as a way forward to sustainable development.
- Tejaswini Maharashtra Rural Women Empowerment Program.

The Tejaswini Maharashtra Rural Women Empowerment Program has been implemented with the assistance of the Government of Maharashtra and IFAD (International Fund for Agricultural Development). This program is aimed at providing stability and sustainability to the SHG movement in the state.

It is based on following four work components.

- ·Grassroots Institution Building
- ·Micro Finance Services
- ·Livelihood & Micro Enterprise Development
- ·Empowerment of Women (Social equity)

4.1.3 Women and Child Development Commissionerate

The Women and Child Development Commissionerate is working for Social, Economic and Political Empowerment of women and children through various policies and programmes. This includes creating awareness, mainstreaming gender concerns, providing institutional and legal support for enabling the needy women and children to develop to their full potential. Some of the key functions of the WCD Commissionerate are:

- Implementing legislations, policies, programmes and schemes for social and economic empowerment of women and protection and development of children.
- Implementation of Integrated Child Protection Scheme.
- Set Up and Control rehabilitation homes for women and children such as Children Homes, Shelter Homes for Women, Observation Homes, Special Adoption Agencies, After Care Homes and so on.

- Coordinating with the parent department, other govt. departments, govt. of India for convergence of programmes relating to women and children.
- Skill up gradation for employment to the asset less and marginalized women and Improving access of women to micro credit finance.

4.2 Schemes of Municipal Corporation for Greater Mumbai (MCGM)

The Municipal Corporation of Greater Mumbai (MCGM) is the body responsible for providing all essential urban services in Mumbai as well as for the implementation of government schemes for the benefit of the general public. The Swarna Jayanti Shari Rozgar Yojna (SJSRY) of the central government and the Gender Budget of the MCGM, are both schemes implemented by MCGM to economically empower the disadvantaged women in Mumbai.

Even though, Mumbai is a cosmopolitan city, more than half of its population lives in slums, where density of population is extremely high. Life in slums is particularly stressful for women and children, since slums also lack in proper infrastructure, due to its mostly unauthorized development. There are not even individual toilets and water supply is intermittent. Drainage facility is also very preliminary. The households in slums are economically weaker. Hence, MCGM decided in 2009-10 to introduce a Gender Budget to focus on schemes and issues of women in the city of Mumbai. The schemes focusing on women development are aiming at improving education, health and economic standards of girls and women.

The MCGM works in the community to mobilize women from low-income families and encourages them come together and form self-help groups (SHGs) to improve their socio-economic conditions by accessing these schemes. With the help of these schemes, SHGs are linked to banks where they can get facilities like credit and savings. These groups are also given subsidies for their loans along with training in more than 65 different trades so that they can start their own small-scale enterprises and become socioeconomically independent, sustian and empowered. At present, there are thousands of women who have come together to form these groups in Mumbai and are poised to start their own microenterprises. The funds are being allocated under the gender budget, which was included in this year's

outlay. Under this budget, a special financial provision had been made for several schemes for women and child welfare.

These schemes include basic skill training in courses through which women can earn a living. These schemes can be availed by women whose families fall below the poverty line (BPL).

4.2.1 The Budget Estimates for schemes as below

(a) Economic and Social upliftment

- Self-employment for deserving women
- Provision for Adhar Kendra
- Self-employment for deserving Divyang women
- Training for self-defense/skill upgradation
- Various activities under Adhar Project / Shelter to homeless
- Revolving Fund for Self Help Group (SHG)
- Subsidies for Micro Enterprises of Self Help Groups
- Provision for Dilasa
- Expenditure on Programmes (exhibition, Intel. Day for Sr. Citizens, Women's Day etc.)
- Hostel for women & working women
- Software development for various schemes of Gender Budget
- Running counselling center for Women
- Providing Babysitting facilities in all wards for working parents
- Provision for financial assistance to widows of AIDS diseased
- Provision for implementation of substantial programme to upgrade social status of women
- Provision for implementation of special programme for education of children who born due to unfortunate incidents rape case and for self-employment to their mothers

(b) Educational upliftment

- Provision for Right to Education
- Incentive to girl students for Std. 7th of Municipal School
- Special assistance to girl students studying in municipal schools for higher education. Provision for School Articles
- Provision for consumables
- Virtual Class Room
- Scholarship to students in Municipal high schools who secured higher percentage of marks in the SSC examination
- Vocational /Motivation / Guidance Lecture on Professional Courses

- Incentive & Scholarship to Divyang Students
- Pradnya Shodh Exam expenses to Students
- Beti Bachav Beti Padhav Expenses
- Expenses for Mainstreaming of out of School children
- Reimbursement to BEST for Bus Fare to Municipal Students
- Balkotsav, Excursion & Scouting related Rallies, sports programme & Functions
- Payment to Balwadis (Teachers & Assistants) - Creation of Language Lab / Vidnyan Kutuhall Bhavan
- Establishment / Development of CBSE Board MCGM schools in City, Western & Eastern Suburb

(C) Health and Sanitation –

- Mother Child Protection Programme.
- Providing artificial limbs to Divyang female and children's.
- Structural/major repairs to various maternity homes.
- Upgradation of maternity homes including purchase of equipment / replacement of lifts - Upgradation and extension of NICU at various peripheral hospitals.
- Construction of toilets at various places in Mumbai.
- Higher charges for sanitary napkin machine.
- Installation of Sanitary Napkin Vending machines in various public toilet for Women.

(d) Development of Children Parks with modern equipment & Recreation Facilities

- Thus MCGM is aiming for providing all the basic amenities to its citizens with special focus on girls and women by taking along more than 50% women elected representatives.

4.2.2 Impact of the project during the FY 2020-21 **Self-employment for deserving women**

This scheme is launched in the year 2013 by MCGM. To empower self-help groups by providing them with training, revolving funds, loan interest subsidy and other equipment like sewing machines sets, sanitary pads. As of now more than 1,50,000 women are trained under Bachat Gat Scheme. During the last financial year 227 sanitary pad machines, 227 sewing machines sets was provided with the budget provision of Rs 13 crore in 2020-21.

Training for skill development

Under this, total 3,859 women trainees were trained for making sanitary pads catering and sewing. The proposed budget for implementation of this scheme in 2020-21 is of Rs 6 crore.

Employment skill training

Institute for Design of Electrical Measuring Instrument (IDEMI) skill training will provide training to 233 trainees. The budget provision of Rs 50 lakh is proposed in 2020-21.

Revolving Funds for Self Help Group (SHG)

345 BPL self-help group and 908 orange, yellow ration card holding SHG are benefited by this scheme. The budget provision for this scheme is of Rs 4 crore is proposed in year 2020-21. Revolving fund to area level federation is of Rs 30 lakh. Loan interest subsidies for SHG's. The budget for Rs 30 lakh is proposed for 2020-21, for the 227 SHG, they will be benefited by this scheme.

Schemes for differently-abled

Under this scheme, BMC has given 100 per cent concession in bus fare to blind and differently-able person while travelling in the Brihanmumbai Electric Supply and Transport (BEST) undertaking's non AC buses, for this budget of Rs 6 crore is proposed in 2020-21.

Scheme for self-employment to the Divyang

Differently able persons, a budget of Rs 3 crore was proposed during 2019-20 to distribute color Xerox machines. The total number of beneficiaries were 254 for self-employment. In the years 2020-21, Rs 4 crore was proposed.

Self-propelled scooters for differently abled persons has been provided,

For procurement of the same Rs 70,000 or 85 per cent of the cost of the scooter whichever is less will be provided to the differently abled beneficiaries are 511. In year 2020-21, Rs 5 core was proposed.

5. Role of Vocational Training Provider (VTP's) in implementing these schemes:

In Mumbai, the CDOs and COs are actively involved at the ward and community level to organise the SHGs. For the implementation of the skill training programme, MCGM has appointed some of the reputed Vocational Training Provider (VTP's) Skill Training Institutes from Mumbai region. Every

financial year, more than 10,000 women are benefited from short term skill training at the community level or at the institution level from the VTPs training centres in Mumbai. These skill training includes courses such as beautician, cooking, tailoring, mehendi, artificial jewellery making, candle and agarbatti making, paper conversion, basic computer training, bakery products etc. More than 13000 women received training from one such VTP, the Don Bosco Centre for Learning, Kurla training institute under this programme.

The vocational training is designed for 100 hours. After the completion of training all women are expected to start their businesses at the individual level or in a group. However, most of the women do not come forward to take initiative to start their own businesses for a variety of reasons.

Entrepreneurial Skill Training programme is another important component or area which needs to be focused upon for SHG women to start their business and become successful entrepreneurs. Some of the women do take the initiative and start business after the short term skill training programme. However, due to improper knowledge of entrepreneurial skills, most women face problems in management, marketing, production, maintaining product quality, accounting and budgeting.

To tackle this issue of the Women Self Help groups, the MCGM asked some of the institutes to design a short term EDP programme for the training women for different skills under the Gender Budget programme. At the same time MCGM asked some of the corporate agencies to take the initiative to support the EDP program from their CSR budget. More than 1800 women received training from the training institute under this programme.

6. Conclusion:

The subject of empowerment of women has becoming a burning issue all over the world including India since last few decades. Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. Skill and Entrepreneurship is an important tool to empower the women in the country by increasing Family, Economic, Financial and Social Status. From the above study it has been

safely concluded that Entrepreneurship brings gender equality and also improves the overall status of women in the family, society and in the nation. Despite the fact that Maharashtra state government and MCGM has framed and implemented various supportive measures, skill training programs and women entrepreneurship schemes in India remains alarmingly low. In Maharashtra only Mumbai and Pune Municipal Corporation is having separate gender budget to various skill and entrepreneurship programs. It is better to have separate programs for the women SHG's at Municipal level so that women will get direct benefit of the scheme and implementation will be faster. State scheme has been implemented at larger level so impact of the state program is lessor the Mumbai municipal corporation programs. Majority of the women owned establishments are concentrated in unregistered sector and hence are unable to reap the benefits of government support. Impact assessment of existing policies and schemes may reveal novel ways in which women entrepreneurship can be nurtured. Women entrepreneurship is a diverse and complex domain which requires extensive and intensive research endeavors for decoding its dynamics.

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