



# Women Empowerment through Entrepreneurship in the Era of Digitalisation

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## Abstract:

*The woman, whose status and role traditionally was well-defined and almost fixed in the society, is now experiencing far-reaching changes. The woman in modern times is entertaining into certain new fields that were unknown to the woman's sphere of role-sets. They are actively participating in social, economic, and political activities.*

*The women, now, are playing the role on just threshold of transition from tradition to modernity. They urge to raise their status and position in the society and it must be higher.*

*In the Era of Digitalisation, women win the race with a superior interpersonal skills that could not be replaced by any machine. Social skills such as empathy and group building are an important part of it. The Government have come out with various web-based instruments and online networks for women targeted at nurturing their entrepreneurial skills and facilitating access to mentors. Increased use of digital technologies, e.g., in financial services, have also been a platform for women with better access to start-up capital. Representatives of W20 countries met in Turkey on 6 September 2015 to launch Women 20 (W20) that aimed to promote women's involvement in financial decision-making, more emphasis on entrepreneurship, expand their peripheries for employment as well as self-employment, among others. Thus, the objective of this research paper is to examine the current status of the women in the field of entrepreneurship under the impact of Digitalisation in the process of empowerment in India. Another principle motivation behind this paper is to investigate various means of Indian government for women such as Pradhan Mantri Kaushal Vikas Yojana, National Skills Development Mission, etc. This study concludes that nourishing a woman's knowledge, ability, and skills will empower her with the capacity to gain all the capabilities, open style of critical thinking, eagerness to take risks, knowing how to attain best qualities of the world.*

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**Keywords:** Empowerment, Digitalisation, W20, Entrepreneurship

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## 1. Objectives

- 1.To discuss the contemporary role of empowered women.
- 2.To find out the factors that encourage women to be entrepreneurs
- 3.To study the growth of women entrepreneurs in the Digital India.
- 4.To study the schemes brought out by the government to support women entrepreneurs.
- 5.To examine the obstacles faced by women entrepreneurs.
- 6.To study concerns that surround women Entrepreneur in the era of Digitalisation.
- 7.To study global initiatives for Women Entrepreneurship
- 8.To study Government organisation directing Women Entrepreneurs

## 2. Methodology

For this study, descriptive research work has been carried out by the researchers. Secondary data is the source for this study.

## 3. Introduction

Mr. Davutoglu, Turkish Prime Minister said: "If the women are smiling, you can be sure that their country is happy."

Women Empowerment is a process that redefines gender roles that allows women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and well-being.

Women have been historically known for their inequitable representation in the society at various levels. Until modern times, legal and cultural practices, combined with the inertia of longstanding religious and educational conventions, restricted women's entry in various spheres including their participation in the workforce. The 21<sup>st</sup> Century saw a transition in the same with the women-led movements followed by observance of International Women's Day. Countries have been promoting the fulfilment of women's potential through education, skill development and employment, giving paramount importance to the elimination of poverty, illiteracy and ill health among women.

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. With an increase in Digitalisation, women are socially more connected and have been empowered to express themselves in a better way. Through online activism, women are able to empower themselves by organizing campaigns and voicing their opinions for equality rights without feeling oppressed by members of society. For example, on May 29, 2013, an online campaign started by 100 female advocates forced the leading social networking website, Facebook, to take down various pages that spread hatred about women. In recent years, blogging, among others, has also become a powerful tool for the educational empowerment of women.

The G20 summit in Turkey launched Women (W20) with a strong signal to strengthen gender equality and bring more women workforce in the times to come. The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself and Entrepreneurship in the era of Digitalisation serves as a catalysts for the same.

## 4. Literature Review

### 4.1 Women Empowerment

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as: freely live their life with a sense of self-worth, respect and dignity; have complete control of their life, both within and outside of their home and workplace; to make their own choices and decisions; have equal rights to participate in social, religious and public activities; have equal social status in the society; have equal rights for social and economic justice; determine financial and economic choices; get equal opportunity for education; get equal employment opportunity without any gender bias; get safe and comfortable working environment.<sup>1</sup>

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life.

<sup>1</sup> <https://www.importantindia.com/19050/essay-on-women-empowerment/>

United Nations Population Fund, Issue 7, Women Empowerment 4.4, emphasis on

- Establishing mechanisms for women's equal participation and equitable representation at all levels of the political process and public life in each community and society and enabling women to articulate their concerns and needs;
- Promoting the fulfilment of women's potential through education, skill development and employment, giving paramount importance to the elimination of poverty, illiteracy and ill health among women;
- Adopting appropriate measures to improve women's ability to earn income beyond traditional occupations, achieve economic self-reliance, and ensure women's equal access to the labour market and social security systems;

#### 4.2 ICPD +5

- **43.** Governments should establish mechanisms to accelerate women's equal participation and equitable representation at all levels of the political process and public life in each community and society and enable women to articulate their concerns and needs and ensure the full and equal participation of women in decision-making processes in all spheres of life.
- **44.** Governments should take measures to promote the fulfilment of girls' and women's potential through education, skills development and the eradication of illiteracy for all.
- **45.** Governments should take every possible action to remove all gender gaps and inequalities pertaining to women's livelihoods and participation in the labour market through the creation of employment with secure incomes, which has been shown to advance women's empowerment and enhance their reproductive health. Legislation ensuring equal pay for equal work or for work of equal value should be instituted and enforced.

#### 4.3 World Conference on Human Rights, Vienna, 1993

The World Conference on Human Rights urges Governments and regional and international organizations to facilitate the access of women to decision making posts and their greater participation in the decision making process. It encourages further steps within the United Nations Secretariat to appoint and promote women staff members in accordance with the Charter of the United Nations, and encourages other principal and subsidiary organs of the United Nations to guarantee the participation of women under conditions of equality.

#### 4.4 FWCW, Beijing, 1995

•**181.** The Universal Declaration of Human Rights states that everyone has the right to take part in the Government of his/her country. The empowerment and autonomy of women and the improvement of women's social, economic and political status is essential for the achievement of both transparent and accountable government and administration and sustainable development in all areas of life. Achieving the goal of equal participation of women and men in decision-making will provide a balance that more accurately reflects the composition of society and is needed in order to strengthen democracy and promote its proper functioning.

•**69...** Equality of access to and attainment of educational qualifications is necessary if more women are to become agents of change. Literacy of women is an important key to improving health, nutrition and education in the family and to empowering women to participate in decision-making in society.

•**196.** National machineries for the advancement of women have been established in almost every Member State to, inter alia, design, promote the implementation of, execute, monitor, evaluate, advocate and mobilize support for policies that promote the advancement of women.

#### 4.5 World Summit for Social Development, Copenhagen, 1995

**Commitment 5.** We commit ourselves to promoting full respect for human dignity and to achieving equality and equity between women and men, and to recognizing and enhancing the participation and leadership roles of women in political, civil, economic, social and cultural life and in development.

We will promote full and equal access of women to literacy, education and training, and remove all obstacles to their access to credit and other productive resources and to their ability to buy, hold and sell property and land equally with men.

## 5. Entrepreneurship

The entrepreneur who is a business leader looks for ideas and puts them into effect in fostering economic growth and development. Entrepreneurship is one of the most important input in the economic development of a country. The entrepreneur acts as a trigger head to give spark to economic activities by his entrepreneurial decisions.

Key Elements of Entrepreneurship are Innovation, Risk Taking, Vision and Organizational skills. Entrepreneurs act as catalytic agent for change which results in a chain reaction. They multiply their entrepreneurial activities, thus creating an environment of enthusiasm and conveying an impetus for overall development of the area.

The Government of India has come out with various schemes to promote entrepreneurship such as Prime Minister Employment Generation Programme, Development of Production Infrastructure etc. "District level Incubation and Accelerator Programme" across the nation has been an important aspect to generate new ideas and promote entrepreneurship with all the necessary support. Introducing a federal ministry for entrepreneurship and skill development, the Government has been greatly emphasising on developing and promoting entrepreneurial start-ups and has targeted to obtain skill development for more than 500 million people by 2022. Allocation of Rs.20,000 crore for MUDRA BANK, Government's 'Make in India' initiative and its thrust on expanding the percentage of manufacturing to India's GDP has the vigour to transform the fortunes of the micro, small and medium enterprises (MSMEs) in the country.

### 5.1 National Skill Development Mission

The National Skill Development Mission launched by the Ministry of Skill Development and Entrepreneurship on July 15, 2015, aims to create convergence across sectors and States in terms of skill training activities. To achieve the vision of 'Skilled India', the National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standards. Mission Directorate will be supported by three other institutions: National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate General of Training (DGT).

### 5.2 Prime Minister Vikas Yojana

This is the flagship scheme for skill training of youth to be implemented by the new Ministry of Skill Development and Entrepreneurship through the National Skill Development Corporation (NSDC). The scheme aims to cover 10 million youth during the period 2016 -2020. Under this Scheme, Training and Assessment fees are completely paid by the Government. Skill training would be done based on the National Skill Qualification Framework (NSQF) and industry led standards. Training would include soft skills, personal grooming, behavioural change for cleanliness, good work ethics.

Its key components include Short Term Training, Recognition of Prior Learning, Special Projects, Kaushal and Rozgar Mela, Placement Guidelines, Monitoring Guidelines.

## 6. Women Entrepreneurs

India ranked 52 among 57 countries studied for the Mastercard Index of Women Entrepreneurs (MIWE) as on March 2018.

Government of India has defined women entrepreneur is “an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”.

The hidden business potentials of women have been increasing with the growing sensitivity to the role and economic status in the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures.

Ever since independence a number of innovative schemes have been launched for the upliftment of women in our country. Indian government has taken lot of initiatives to strengthen the institutional rural credit system and development programmes. Viewing it in the welfare programmes of Ninth Five Year Plan (1997-2002) and shifting the concept of Development to Empowerment. The Indian government adopted the approach of Self Help Groups (SHGs) to uplift the rural poor women. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual woman and women groups but also the families and community as a whole through collective action for development. Most women business owners in Indian organization were either housewives or fresh graduates with no previous experience of running a business. These women business owners were in traditionally women - oriented business like garments, beauty care, and fashion designing, which either do not require any formalized training or are developed from a hobby or an interest into a business. The classic example will be of herbal queen Lady Shehnaz Hussain who started her herbal-based treatment from a relatively small scale. Infact, she started literally from her kitchen domain to a chain of beauty parlours spread out across the nation and world.<sup>2</sup>

However, for women there are several handicaps to enter into and manage business ownership due to the deeply embedded traditional mind set and stringent values of the Indian society. Let us look at what these obstacles that are faced by women entrepreneurs.

1. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money. The women entrepreneurs are suffering from inadequate financial resources and working capital. The majority of women entrepreneurs lack access to external funds due to inability to provide tangible security.
2. The financial institutions are sceptical about the entrepreneurial abilities of women. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by United Nations Industrial Development Organization (UNIDO), “despite evidence that women’s loan repayment rates are higher than men’s, women still face more difficulties in obtaining credit”, often due to discriminatory attitudes of banks and informal lending groups.
3. Women entrepreneurs may have low-level management skills or training. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business.
4. Problems with administrative and/or regulatory requirements are judged to be major issues of female entrepreneurs. Micro enterprises of all types may experience problems in meeting administrative and regulatory requirements, because of the disproportionate effect of compliance costs on small companies compared with large firms.
5. Access to technology and problems with intellectual property protection were regarded as problems for women entrepreneurs. The lack of computer knowledge of employees is a major problem as computer skills are a key part of the business. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training.
6. Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession.

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<sup>2</sup> (R, 2014)



7. The Patriarchal-Male dominated society and the socio-cultural barriers add to the above.

At present, the Government of India has several schemes for women. Some of these are:

- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
- Entrepreneurial Development programme (EDPs)
- Indira Mahila Yojana
- Indira Mahila Kendra
- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Management Development programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Mahila Vikas Nidhi
- Mahila Samiti Yojana 299
- Mahila Vikas Nidhi
- Micro Credit Scheme
- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP)
- NGO's Credit Schemes
- NABARD- KfW-SEWA Bank project
- National Banks for Agriculture and Rural Development's Schemes
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains'
- Prime Minister's Rojgar Yojana (PMRY)
- Rashtriya Mahila Kosh
- Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- SIDBI's Mahila Udyam Nidhi
- SBI's Stree Shakti Scheme
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women's Forum
- Training of Rural Youth for Self-Employment (TRYSEM)

## 7. Era of Digitalisation

Digital Economy refers to the full range of economic, social and cultural activities supported by the information and communications technologies.

Digitalization offers a variety of opportunities for female empowerment and for a more equal female participation in labour markets, financial markets, and entrepreneurship. A Digital economy allows opportunities for 'flexi-work' and diminishes the reliance on physical workspaces and balancing work-home commitments. Digital payments promote women's economic empowerment and yield social and economic gains.

Digitalization has brought positive move for women entrepreneurs. Direct Benefit Transfer have allowed women have greater access to finances which improve the socioeconomic circumstances of women. It has enabled women entrepreneurs to succeed and to grow their business at the same rate as their male counterparts.

Digitalisation has helped women entrepreneurs in easy access to the target market, raw material procurement, and quick payments. As a part of the 'Digital India' initiative, 'ArogyaSakhi' helps rural women developing their own personality in order to providing health care to the rural area. It's a mobile application that helps rural women entrepreneurs deliver preventive health care at rural doorsteps.

Women armed with tablets and mobile healthcare devices like glucometers, blood pressure checking machine visit homes and collect data from the village women. This data can be accessed by doctors at any location who could provide treatment to the patients remotely. .

Current Digital India Initiative provides several opportunities for women empowerment. It is based on the pillars such as Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Program, E-Governance: Reforming Government through Technology, E-Kranti – Electronic Delivery of Services

**Internet Saathi:** A long term vision from the Chairman of Emeritus of Tata Sons, Ratan Tata recently launched an initiative called 'Internet Saathi'. This aims to go deep with the internet usage among rural women in India. Ratan Tata has joined hands with Google and Intel to help women in rural India to access the internet in large number.

**The Amakomaya Project (Nepal):** The Amakomaya project means Mother's Love. It started with a thought of providing Nepali rural women with lifesaving digital content in their own local language via the Internet. It serves a social cause which is to providing pregnant women during and after pregnancy advices. By this way, it helps reducing population and diseases in new born children. With the high mobile tapping, the program has expanded with a mobile platform, and it also connects rural health workers with urban based hospital doctors.

**W2E2 (India):** Women for Empowerment and Entrepreneurship, in short W2E2 is helping rural women with digital tools, e-learning, internet connection. Women tend to use the Internet for their own projects in fields like sustainable agriculture and rural health. Some are setting up their own kiosks and shops to provide online services to the local community, while others have taken up work as digital literacy trainers in their own local communities.

Similarly, **National E-Governance Plan** gives a chance to the rural entrepreneurs to provide citizen-centric services including access to land records and utility bill payments. This plan helps them to follow up on rural enterprise, facilitate community participation, enable citizens to make informed decisions and act as a single-window interface, eliminating corruption process. Women have been matured in computer literacy, that's the only qualification needed. The cost of hardware, such as computers and printers, and the Internet connection is usually on the learners' side.

Vaijanti Devi, 38, a resident of Bhusia village in Gaya district of Bihar, once applying for a loan became a big issue for her. Now, after some training on using a computer, she runs a Common Service Centre (CSC) which offers online banking services, government certificates and enrolls villagers for the Aadhaar Identity program. Nuzhat Mohiduddin, 36, of Jammu & Kashmir's Baramulla, gets almost 300 footfalls a day at her CSC as she handles services that include loan documentation, bank account opening and mobile recharges.

A few years back, these were dream only. But now we're proud to say that Indian women are developing, so does India.

Digital India hopes to provide phone connectivity and access to broadband in 2.5 lakh villages by 2019 and that is truly the clarion call for entrepreneurs and policy planners to take advantage of the opportunity to build new solutions for rural markets. Mobile technology will play the lead role to provide information and digital empowerment to the rural people. With the advancements, there also comes certain

#### **Concerns/Challenges:**

- Key challenge is unequal access to the internet.
- Getting women educated about the digital world.

- The gender gap in mobile ownership
- According to a survey, in rural areas majority of the women who owned cell phones did not know how to operate the phone.
- There have been numerous report of khap panchayats and other conservative groupings banning or restricting mobile phone use for women. There exists gender biased belief and value systems that impose restrictions on the education and free mobility of women.
- Sometimes digital technologies can act as tools of control and surveillance, not empowerment.
- Cumbersome banking procedures and delayed funds flow under DBT in some cases.
- Automation is expected to spread across most sectors and occupations, affecting women.

## 8. Global Entrepreneurship Summit

Hyderabad, India, November 28-10,2017

The United States of America and the Republic of India proudly announced the eighth Annual Global Entrepreneurship Summit (GES) in Hyderabad, India on 28-30 November, 2017. The Summit highlighted the theme **Women First, Prosperity for All** that focussed on supporting women entrepreneurs and fostering economic growth globally.

## 9. Women 20 (W20)

G20 leaders launch 'W20' group to promote Women's Empowerment & Entrepreneurship Marking a historic step for women's rights and gender equality, representatives of G20 countries, that constitute two-thirds of the world's population and 85 per cent of GDP, launched a new engagement group to advance the economic empowerment of women & entrepreneurship.

Representatives of G20 (world's 20 leading economies) countries met in Ankara, Turkey on 6 September launched Women 20 (W20). Under Turkey's leadership, with the strong support of UN Women, W20 is aimed to promote women's involvement in financial decision-making while monitoring G20 commitments to among other priorities, entrepreneurship, employment and education of women.

Turkish Prime Minister Ahmet Davutoğlu said he saw the W20 as a vehicle for holding the G20 accountable for commitments made to gender equality and women's empowerment, such as the pledge made in 2014 to reduce the gap in labor force participation rates between men and women by 25 per cent by 2025. International organizations estimate that this, in itself, is expected to bring more than 100 million women into the labor force. He also stressed the need for concerted efforts to bring women's role in decision-making to extend beyond the household, into economic and other spheres of influence. Speaking at the launch, UN Women Deputy Executive Director Lakshmi Puri was quick to underline the link to Financing for Development to channel resources to support closing the gender gap in the labor force, and also to address issues such as unpaid care work that constrain women's ability to engage in employment and entrepreneurship.

"Addressing the significant underinvestment in gender equality and women's empowerment is critical in and of itself," Ms. Puri added. "The W20 has the potential to influence economic governance and promote gender-inclusive economic growth in a more potent way than has ever been possible in the G20 until now."

The C20(Civil 20)and the W20(Women 20) have jointly called upon G20 leaders to:

- Recognise and minimise women's unpaid care work in order to reduce the burden this places on women. This should include a significant increase in investment in the infrastructure for social care – including child care, care for the elderly, social protection and disable care – to support a better work-life balance for women. This will bring more women into the work force.
- Establish legal and policy frameworks to eliminate workplace discrimination, including gender-based wage gaps and occupational segregation



- Take measures to strengthen women's economic, social and political networks in order to amplify women's collective voices and raise awareness about policies and opportunities.
- Unleash the economic power of women by lowering their tax burden, and taking steps to secure women's access to financial and productive assets and to markets.
- Support women-owned micro- small- and medium-enterprises and innovation, including different ownership structures such as women's cooperatives, which are democratic, member-driven enterprises generating employment and social inclusion for all segments of the population, especially in rural and informal economies.

Such measures would moreover enable women around the world to unleash their potential and contribute fully to the G20's overarching aim of truly inclusive economic growth.

### ***9.1 FIWE: The Federation of Indian Women Entrepreneurs***

The Federation of Indian Women Entrepreneurs (FIWE) which is a National-level Organization brings the businesswomen on a common platform and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various other agencies respectively for the development of Entrepreneurship amongst Women. FIWE is working towards National and International Co-operation amongst Women Entrepreneurs with a singular motive: Together towards a Glorious Future!

### ***9.2 Mission***

- To promote Entrepreneurship among Women and thereby empower them to join the economic mainstream.
- To enhance the Status of Women in the society, by creating a culture of Entrepreneurship amongst women, both in Rural and Urban areas.
- To develop successful models of Entrepreneurship for emulation world-wide.

### ***9.3 The key objectives of the Federation of Indian Women Entrepreneurs (FIWE)***

- To provide training facilities in Export Marketing and Management, Domestic Marketing, Quality Control and Standardization, Management of Enterprise Laws, Regulations, Procedures and Systems for running Small & Medium sized enterprises and sustaining their growth.
- To facilitate Enterprise to Enterprise Co-operation within the country and with SME and Women Entrepreneur counterparts in 96 countries of the world as on 30th June, 1994, having Members and Associates of World Association of small and Medium Enterprises (WASME), with which FIWE is affiliated;
- To provide greater access to latest technologies, know- how, related equipments and services for modernization and expansion of existing small & medium sized enterprises run by Women Entrepreneurs;
- To facilitate participation in International and Regional exhibitions, buyers-sellers meet, trade fairs, seminars and symposia, to help women entrepreneurs to get greater exposure to Regional and Global business environment and opportunities;
- To effectively articulate the problems and constraints faced by women entrepreneurs to get greater exposure to regional and global business environment and opportunities;
- To strengthen affiliated Associations of Women Entrepreneurs by providing them package of services including information, contracts, training facilities and other related supporting measures;
- To bring out a quarterly newsletter to educate and inform women entrepreneurs on business opportunities, management and exchange of experience and expertise;
- To enhance access to term working capital loan, and
- Assisting in the identification of investment opportunities.

### 10. The Women Entrepreneurship Platform (WEP)

The Women Entrepreneurship Platform (WEP) in NITI AAYOG is a first of its kind, unified access portal which brings together women from different parts of India to realize their entrepreneurial aspirations with an overarching theme of ‘Women first, prosperity for all’. As an enabling platform, WEP is built on three pillars- Iccha Shakti, Gyaan Shakti & Karma Shakti where-Iccha Shakti represents motivating aspiring entrepreneurs to start their business; Gyaan Shakti represents providing knowledge and ecosystem support to women entrepreneurs to help them foster entrepreneurship; and Karma Shakti represents providing hands-on support to entrepreneurs in setting-up and scaling up businesses.

### 11. Role of Indian Government and Society in Women Empowerment

“You can tell the condition of a nation by looking at the status of its women”

– Pt. Jawaharlal Nehru

Indian government has always tried to come out with schemes where they can promote women Development and Empowerment. Women Development and empowerment had always been one of the prime focus in government policies. There has always been a huge amount of budget allocated to these schemes. Either it was planning commission earlier or Niti Aayog today, they are working in formation of policies in this direction. In the context of women studies in India the most important landmark has been the enactment of National policy on Education 1986. The literacy rate among Women has grown substantially.

There are many schemes which are working in the direction of providing vocational training to the women, which guides in making them empowered and move towards Entrepreneurship. Some of them are:

**Support to Training and Employment Programme for Women (STEP):** The Ministry has been administering ‘Support to Training and Employment Programme for Women (STEP) Scheme’ since 1986-87 as a ‘Central Sector Scheme’. The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The grant under the scheme is given to an institution/ organization including NGOs directly and not the States/ UTs. The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc. Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, and Hospitality.

**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. This exclusive portal is the first in the country to provide a special, focused marketing platform for women. Being a bilingual portal, it aims at financial inclusion and economic empowerment of women. This unique e-platform showcases products and services.

**Mahila Shakti Kendras (MSK):** Government of India has approved a new scheme namely, Mahila Shakti Kendra for implementation during 2017-18 upto 2019-20 to empower rural women through community participation and to create an environment in which they realize their full potential. It will

provide an interface for rural women to approach the government for availing their entitlements also empowering them through training and capacity building.

**Mahila police Volunteers:** Role of Police is pivotal in safety and security of citizens in general and women in particular. To increase the visibility of women in the police force, Home Ministry has carried forward the initiative to give 33% reservation to women in police force by implementing it in UTs and propagating in the States.

## 12. Conclusion

Women carry out the vast majority of unpaid labour across the globe and are vastly overrepresented in informal, insecure and vulnerable employment. They are also subject to occupational discrimination and lack access to social protection and pension systems. For women to realize their full potential, policies and programs across sectors ranging from infrastructure to manufacturing, from trade to financial regulation, and from tax systems to health and education, should be designed with gender equality in mind. Attempts have been in progress by leaders across the globe in widening their participation in workforce. India, too, has been escalating the wheel of women entrepreneurship in its initiative of Digital India. It has come out with numerous schemes to benefit women entrepreneurs. Despite the on-going challenges in implementation of the same, rhetorical commitment to women's economic empowerment and entrepreneurship in the ever-evolving digital world is a welcome and significant step forward.

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