

'Multi-dimensional approach needed to promote women'

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LUCKNOW: Deputy chief minister Keshav Prasad Maurya said here on Monday that a multi-dimensional approach from different government sectors was needed for development and empowerment of women.

Maurya expressed these views at a national conference organised by Assocham's Stand-up India - Standup Women - Driving India's Economic Development.

The objective of the event was to promote entrepreneurship among women, SCs and STs by enabling them secure easy loans.

Addressing the gathering, Maurya said: "There will be an end to ill governance and 'gandharaj' in the state and development will be seen everywhere. Prime Minister Narendra Modi has



■ **By CM Keshav Prasad Maurya at a national conference organised by Assocham in Lucknow on Monday.** SUBHAMAR CHAKRABORTY/HT PHOTO

been trying to promote innovations at the ground level."

"This scheme (Standup India, Standup Women) will transform lives of dalits and tribal commu-

nities. Under the scheme, SC/ST and women entrepreneurs will be provided loans between Rs10 lakh and Rs1 crore for setting up new enterprises," informed

Maurya. "It will help in creating 2.5 lakh entrepreneurs throughout the country as every bank branch will be required to provide two such loans to a dalit or a woman," he added.

"The scheme aims to empower every Indian and enable him/her to become self-sufficient. It seeks to convert job-seekers into job-creators," said Maurya.

Women entrepreneurs were excelling in an entrepreneurial ecosystem and if they were given proper support than they would do very well, he said.

Under the Standup India scheme launched in 2016-17 to support entrepreneurship among dalits, tribal and women, over 16,000 new enterprises have come up in areas such as food processing, garments and diagnostics, among others.

According to the sixth eco-

nomics census there are 8,05,08,19 establishments under female entrepreneurs in the country. Tamil Nadu has the highest percentage of female entrepreneurs at 13.5% out of the total establishments. Union territories and north-eastern states are at the bottom, as per a report released at the event. According to the report, UP Information Technology and Start Up policy is formulated to facilitate all stages of IT industry, micro, small and medium enterprises by providing best of the incentives with conducive policy framework. In addition to developing tailored products and services and a 'women-friendly' brand, financial institutions could align policies, procedures and systems to become more accessible to women entrepreneurs, said experts at the event.

'Multi-dimensional approach needed for women's dev'

PIONEER NEWS SERVICE ■ LUCKNOW

There is a need for a multi-dimensional approach from different sectors from the government, financial institutions and individual women entrepreneurs for a flexible, integrated and coordinated specific approach towards development and promotion of women, Deputy Chief Minister Keshav Prasad Maurya said on Monday.

The Deputy Chief Minister inaugurated the 'ASSOCHAM National Conference and Awards. The objective behind this 'Stand-up Women' cam-

paign was to promote entrepreneurship among women, Scheduled Castes and Tribes by enabling them to secure easier loans and this could be an engine of job creation for the youths.

"The Prime Minister has been trying to increase innovations at the ground level where we have seen a major lacuna for the past few years, Maurya said. He added that this scheme would transform the lives of Dalits and tribal communities. Under the scheme the SC/ST and women entrepreneurs would be provided loans between Rs10 lakh and Rs 1 crore for setting up new enterprises. This will help in creating 2.5 lakh entrepreneurs throughout the country as every bank branch will be required to provide two such loans - to a Dalit or SC/ST person and a woman. The aim of the scheme is to empower every Indian and enable him or her to stand on his or her feet. It seeks to convert 'job-seekers into job-creators', Maurya said.

ASSOCHAM also released the Resurgent India report on the occasion which stated that it had always been a tall task for women to start their own businesses. As per the report under the Standup India scheme launched in 2016-17 to support entrepreneurship among the Dalits, tribal and women, over 16,000 new enterprises have come up in areas such as food processing,



garments, diagnostic centres etc. It states that the Uttar Pradesh Information Technology and Start-up policy is formulated to facilitate all stages of IT/ITeS industry encompassing Start-ups, Entrepreneurs, MSME (Micro, Small and Medium Enterprises) and a large IT, ITeS industry by providing the best incentives with a conducive policy framework.

The state has 48,23,79 women-led enterprises com-

prising 5.99 pc of the total women entrepreneurs in India. The government in Uttar Pradesh is taking several initiatives to promote women-led enterprises thereby boosting employment in the state.

The report stated that a simplified collateral regime will greatly encourage women entrepreneurs and enable access. The governments may focus on developing an effective, secured transaction regime for women enterprises

characterised by a wide range of allowable collaterals (immovable and movable), the establishment of clear, priority rankings of claims over collateral, efficient collateral registries and effective enforcement of collateral in case of default. Governments may focus on developing a credit guarantee scheme to enable women entrepreneurs borrow from formal financial institutions in the absence of collaterals.

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Director of St Xavier's Convent School, Gomti Nagar, Arjumand Zaidi was honoured with 'Best Woman Entrepreneur Award'. The award function was organised under Prime Minister's Scheme 'Stand up India', in association with ASSOCHAM at Vivanta by Taj on Monday.

ASSOCHAM releases report on 'resurgent India'

Lucknow (PNS): ASSOCHAM released its report on a resurgent India at a programme which was held at the Vivanta by Taj on Monday. Its Secretary General, DS Rawat, while talking to 'The Pioneer' said that the programme was aimed at giving a boost to the entrepreneurs under the Stand-up Scheme of the Central Government.

"This scheme was launched in 2016 and through this programme we aim to bring to the notice of the state government that we are ready to provide the right kind of ambience which is needed to make it effective in terms of training which is required to enhance the entrepreneurial skills. It is important that the entrepreneurs learn these skills because it is difficult to market products," he said. The recommendations made by the report state that financial needs and support services required by women entrepreneurs will have to be researched and documented.

"Due to limited knowledge and experience in this area financial institutions may have to begin the product development process with market research followed by pilots in select geographies,"

says the report. It points out that with an understanding of the needs of women entrepreneurs financial institutions can focus on building a 'brand' as a financial partner for women-owned businesses, catering to the full spectrum of their financial needs. A slew of financial products and services specifically tailored to the financial needs of these entrepreneurs can be offered along with associated sourcing and marketing strategies.

As per the recommendations, in addition to developing tailored products and services and a 'women-friendly brand' financial institutions can align policies, procedures and systems to become more accessible to women entrepreneurs. Financial institutions can build 'brands' as banks that serve women entrepreneurs through targeted sourcing, marketing strategies, generate awareness about products and services and provide tailored tools to women such as doorstep services, online and phone support. "Non-financial services can be a strong complement to the core business of credit delivery. Potential services could include programmes to make women aware about banking products and processes," says the report.

Govt schemes failed to benefit Dalits, says Udit Raj

TIMES NEWS NETWORK

Lucknow: Udit Raj, Lok Sabha MP and national chairman of the All India Confederation of SC/ST organisations, said on Monday that Dalits in UP have lagged behind in growth due to lack of awareness about the central schemes and bank subsidies meant to promote entrepreneurship among them. He said that more than government schemes, it is the private agencies and organisations that can impart entrepreneurship skills to Dalits that would enable them to increase and advance their business.

Raj was addressing ASSOCHAM's national conference on Stand-up India and Stand-up Women campaign.

Raj further said that many initiatives have been taken by the government to provide assistance to the weaker sections of society but no significant benefits have reached the actually needy people in reality.

"Hence, now the banks have come forward by holding camps to spread awareness about various schemes and funds that the Centre is extending to them," he added.

