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Impact of MSME and NDDB initiatives on rural women's empowerment in India

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Abstract

Women empowerment in rural India is a key driver of inclusive and sustainable development. Government initiatives, particularly those under Micro, Small and Medium Enterprises (MSME), National Dairy Development Board (NDDB), and rural livelihood missions, have significantly contributed to enhancing women's economic independence, social status, and participation in decision-making. This review paper examines the role of these schemes in promoting women empowerment through entrepreneurship, dairy cooperatives, and self-help groups (SHGs). Drawing on recent literature and policy reports (2023-2026), the paper highlights achievements, challenges, and future directions. The findings indicate that integrated approaches combining financial support, skill development, and institutional frameworks are essential for long-term empowerment.

Keywords: Women empowerment, MSME, NDDB, SHGs, rural development, entrepreneurship, India

1. Introduction

Women empowerment is central to achieving inclusive economic growth and sustainable development. In rural India, where women constitute a significant portion of the agricultural and informal workforce, empowerment is closely linked to access to resources, education, and economic opportunities. Government initiatives such as MSME schemes, NDDB dairy programs, and rural livelihood missions have transformed women from passive beneficiaries into active economic agents. These programs focus on entrepreneurship, cooperative participation, and financial inclusion, thereby improving livelihoods and social status. MSME schemes empower women by providing financial assistance, lowering entry barriers, and offering training, which fosters economic independence and business ownership. Programs like PMEGP, Mudra Yojana, and Stand-Up India offer subsidized loans, 25-35% margin money for women, and collateral-free credit, facilitating over 30% project participation by women.

2. Concept of Women Empowerment in Rural India

Women empowerment in rural India involves creating an environment where women have equal access to education, healthcare, and decision-making, aiming to eliminate discrimination and foster financial independence. It enables women to lead in agriculture, entrepreneurship, and local governance, addressing challenges like limited resources and gender-based discrimination to drive sustainable community development.

Women empowerment refers to:

- Economic independence
- Decision-making power
- Social and political participation
- In rural India, empowerment is often achieved through:
 - Self-Help Groups (SHGs)
 - Micro-enterprises
 - Dairy cooperatives



3. Role of MSME Schemes in Women Empowerment

MSME schemes empower women in India by providing financial assistance, subsidies, and skill training, facilitating their transition from homemakers to entrepreneurs. Key initiatives like PMEGP, Mudra Yojana, and Stand-Up India

offer low-interest loans, concessions, and up to 35% subsidies to women, enabling economic independence. These schemes enhance access to capital, encourage business ownership, and promote self-reliance in manufacturing and service sectors.



3.1 Overview of MSME Sector

The MSME sector is a major contributor to employment and entrepreneurship. It plays a vital role in:

- Income generation
- Skill development
- Rural industrialization

3.2 Key MSME Schemes for Women

3.2.1 Prime Minister's Employment Generation Programme (PMEGP)

- Provides subsidies up to 35% for rural women entrepreneurs
- Women contribute only 5% of project cost

3.2.2 Trade Related Entrepreneurship Assistance and Development (TREAD)

- Provides grant up to 30% of project cost
- Facilitates credit through NGOs

3.2.3 Udyam Sakhi Portal

- Supports 8 million women entrepreneurs with training, mentorship, and market access

3.2.4 Credit Guarantee Scheme (CGTMSE)

- Provides collateral-free loans up to ₹2 crore

3.3 Impact of MSME Schemes

- Increased participation of women in entrepreneurship
- Job creation and income generation
- Transformation of traditional skills into businesses
- MSME initiatives have helped women transition from homemakers to entrepreneurs.
- Role of NDDDB Schemes in Women Empowerment

4. Dairy Cooperatives as Empowerment Tools

Dairy cooperatives act as powerful empowerment tools for rural women by providing financial independence, enhancing decision-making roles, and improving social status. With nearly 70% of India's dairy workforce being female, these cooperatives ensure fair income, market access, and technical training, transitioning women from informal labor to organized dairy business stakeholders. The dairy sector is one of the most effective means of empowering rural women due to:

- Low capital requirement
- Daily income generation
- Compatibility with household responsibilities

4.1 NDDDB Initiatives

NDDDB actively promotes women's empowerment through dairying by facilitating all-women cooperatives, providing technical training, improving access to credit, and implementing manure management initiatives. Key initiatives include establishing all-women dairy cooperatives (like Shreeja MPO), fostering manure value chains (biogas/slurry) for income, and implementing training under the Women Dairy Cooperative Leadership Programme (WDCLP).

4.1.1 Women Dairy Cooperative Leadership Programme (WDCLP)

- Enhances leadership and participation of women in dairy cooperatives
- Promotes women as decision-makers and board members

4.1.2 Formation of Women Dairy Cooperative Societies

- Encourages women-only cooperative societies
- Strengthens collective bargaining power

4.1.3 Impact of NDDDB Programs

- Increased income and financial independence
- Leadership development
- Enhanced participation in governance

- Recent initiatives have enabled thousands of women to become financially independent through dairy enterprises (e.g., milk producer organizations and cooperatives).

5. Conclusion

The initiatives spearheaded by MSME development policies and the National Dairy Development Board (NDDDB) have not merely provided economic support; they have acted as catalysts for a profound social transformation in rural India. By connecting over 90 lakh rural women to Self-Help Groups (SHGs) and modernizing dairy cooperatives, these initiatives have empowered women to transition from subsistence-level workers to active owners of their futures. The surge in women-owned MSMEs, particularly in agriculture, handicrafts, and food processing, shows a significant shift towards "Nari Shakti" (women's power) as a driving force of rural prosperity.

Looking ahead, this journey from financial inclusion to holistic empowerment is essential for a "Viksit Bharat" (Developed India) by 2047. While challenges related to formal credit access and scaling micro-enterprises persist, the strong foundation laid by NDDDB's, Pashu Sakhi programs, and MSME mentorship proves that when women are equipped with skills, digital tools, and institutional support, they become resilient catalysts for poverty reduction and community welfare. Ultimately, supporting rural women entrepreneurs is not just a tool for economic growth; it is the most powerful investment in building a more inclusive, prosperous, and equitable nation.

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