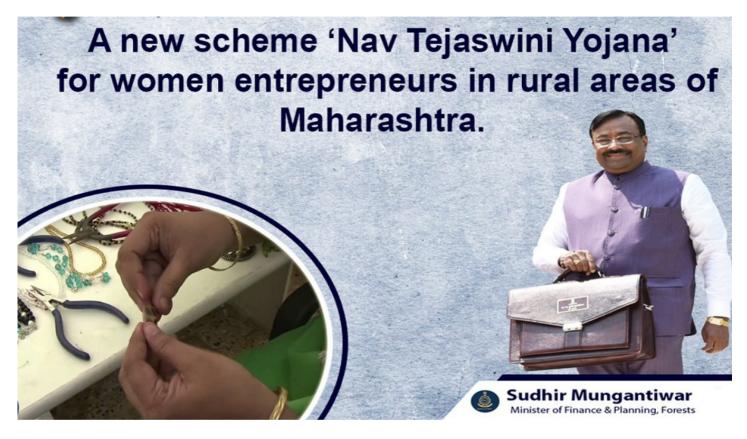


# Maharashtra Nav Tejaswini Yojana 2020 – Rural Women's Empowerment Scheme

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Nav Tejaswini Yojana has been approved by the **Maharashtra** cabinet on 8 October 2020. Ministry of Women and Child Development's (WCD) will implement Nav Tejaswini Scheme for which Rs. 523 crore will be granted to Mahila Bachat Gat or women Self-Help Groups (SHGs). This programme focuses on women's development through women's self-help groups which are an effective means of improving the living conditions of poor households.

Maharashtra Nav Tejaswini Scheme will ensure that poor rural women have a wider range of opportunities and support. It would strengthen women's self-help groups and provides access to financial services. This Rural Women's Empowerment Scheme would improve income generation by developing participants skills and providing market and policy support.

This programme will increases women's access to functional literacy and labour-saving infrastructure. The new Tejaswini project will also boost participation of women in local

governance and supports government policies that empower women.

# Nav Tejaswini Yojana 2020

The Nav Tejaswini Yojana will be implemented under the Mahila Arthik Vikas Mahamandal. MAVIM is a state women's development corporation which aims to empower women and provide employment to SHG women. The Nav Tejaswini Scheme will benefit around 10 lakh families in rural areas. Nav Tejaswini Rural Women's Empowerment programme will provide financial support to such rural families to pull them out of poverty. Also, the Tejaswini project will facilitate low-interest loans to women.

The cabinet committee of Maharashtra govt. has also approved provisions for boosting rural women entrepreneurship in Maharashtra. For this purpose, the International Funds for Agriculture Development (IFAD) will grant Rs. 333 crore and the state government will provide funds amounting Rs. 190 crore. This grant is for establishing and supporting rural women entrepreneurship.

### Rural Women Entrepreneurship in Nav Tejaswini Rural Women Empowerment Programme

The state govt. of Maharashtra aims to financially empower women through Self Help Groups (SHGs) movement. The SHG movement in rural areas is being vigorously run through the MAVIM. Since women did not own property, they were not part of any formal banking system as independent individuals for seeking loans. Currently, loans are provided through SHGs but the loan amount is small and it is sanctioned to the self-help groups and not the women members independently.

Even though women are capable and trained for the industry or entrepreneurship, yet they face difficulties seeking loan approvals. Women find it difficult to get loans to set up businesses, small enterprises and produce goods among others. Accordingly, Maharashtra Nav Tejaswini Rural Women Empowerment Programme will prove to be revolutionary. The emphasis of Nav Tejaswini Yojana will be on providing personal loans to women and bank linking of SHGs' Bachat Gat.

#### Vikel to Pikel Initiative in Nav Tejaswini Scheme

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Under the Vikel Te Pikel initiative under Nav Tejaswini Scheme, the Maharashtra govt. aims to uplift the SHGs to the next level. This would be done by initiating ways like establishing their cooperatives, federation and companies. Laying emphasis on local need, productivity and demand, Vikel to Pikel Scheme will focus on procuring products from SHGs.

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To upgrade the quality and presentation of SHG products, IFAD will be facilitating international standard skills and guidance to the groups. Moreover with the help of modern technology the SHGs products will be manufactured at par with private manufacturers as well as corporate sector products. MAVIM will provide every possible assistance for branding of products, packaging and quality of products.

The main objective of Nav Tejaswini Yojana is to empower women, children nourishment and make Maharashtra a healthy state. The Tejaswini project will also focus on the nutrition of women and children. Besides, acknowledge the plight of women and efforts will be made to increase their participation in the decision-making process.