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NATIONAL SEMINAR

On
**CHALLENGES BEFORE
WOMEN ENTREPRENEURSHIP
IN INDIA**

On 14th July 2017

Entrepreneur

Women

inspire | motivate | change

Organized by,

**Chhatrapati Shahu Institute of Business
Education and Research, Kolhapur**

D.K.Shinde College of Education Gadhinglaj

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Chh. Shahu Institute of Business, Education and Research, Kolhapur (CSIBER)

D.K.SHINDE COLLEGE OF EDUCATION

GADHINGLAJ

ORGANIZES

ICSSR SPONSERED

NATIONAL SEMINAR

ON

CHALLENGES BEFORE WOMEN ENTREPRENEURSHIP

IN INDIA

Date : 14th July 2017

CHIEF PATRON

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President CSIBER

PATRON

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About the Seminar

In present scenario of development the role of women has changed, the dimensions like cultural expressions, work and mobility, education health and family size, political expressions and social awareness have changed the role of women over the years. Women have made their mark in different walks of life and are competing successfully with men; despite the different barriers the role of women in economic development of our country is as important as that at their male counterparts.

Women entrepreneurs are those who explore new parts of economic involvement and contribution. Women Entrepreneurs have been making a significant impact in all segments of the economy. Women get empowered through their entrepreneurial attitude and skill either choosing as a profession or as a challenge and do something new or take up business enterprises to get financial difficulties and responsibilities thrusts on them due to family circumstances. This seminar will contribute significance to the growth and development of women entrepreneurship.

Objectives of the seminar

- 1.To overview the Role of Government Organizations for empowering in Women Employers.
- 2.To study the Women Entrepreneurship Problems and Prospects of Indian Economy.
- 3.To study the Sociological Dimensions of Women Entrepreneurship.
- 4.To overview the Self Help Groups (SHGs) - Way Towards Women Entrepreneurship.
5. To discuss the Impact of Technologies on women Entrepreneurship.
6. To study the Role of Indian Constitution, Government Organizations and the Non Government Organizations in women Entrepreneurship.
7. To study the rural Women Entrepreneurship Problems and Prospects.

Areas of subthemes

- Women Entrepreneurship in India Now and In Future.
- Role of Government Organizations for empowering in women Employers.
- Rural women Entrepreneurship Problems and Prospects.
- The Need of Developing Women Entrepreneurs in India.
- Women Entrepreneurship Development Empowerment and Constraints.
- Women Entrepreneurship in India- Opportunities and challenges.
- Role of Indian Constitution, Government Organizations and the Non – Government Organizations in women Entrepreneurship.
- Role of Information and Communication Technologies in women Empowerment.
- Women Entrepreneurship Problems and Prospects of Indian Economy.
- Impact of Technologies on women Entrepreneurship.
- Self Help Groups (SHGs) - Way Towards Women Entrepreneurship

About the college



D. K. Shinde college of Education Gadhinglaj is permanently affiliated to the Shivaji University Kolhapur, recognized by NCTE Bhopal and accredited by NAAC. It has established in 1990. The college is performing its duty sincerely and honestly. College is having its moderate campus with spacious academic and administrative blocks. It is under the management and organization of Chhatrapati Shahu Institute of Business Education and Research Kolhapur (CSIBER). The campus is environmentally free from all kinds of pollution. There is a network of community, School and Institution. The institute is running training programme for the bachelor's degree, where interactions take place with the teacher educators and the teachers teaching at secondary and higher secondary level. While discussing on different issues institute felt the need regarding the awareness about the Women entrepreneurship, so keeping this background in mind the institute has selected this theme for seminar. This seminar will contribute significance to the growth and development of women entrepreneurship.

ORAGANIZING COMMITTEE



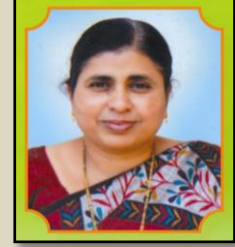
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Mr.S.N.Chougule



Mr.C.B.Patil



Mr.S.L.Nikam

CHIEF PATRON MESSAGE



I am indeed happy that a seminar on ‘Challenges before Women Entrepreneurship in India’ is being conducted by D. K. Shinde College of Education, Gadhinglaj. I congratulate Principal Dr. S. M. Raykar and his colleagues for the decision. A women entrepreneur is a person who accept challenging role to meet her personal need and become economically independent. A strong desire to do something positive is a built quality of entrepreneur. Though woman deals a great attention in developing country her entrepreneurial world is still male dominated. There are several reasons for this slow growth. We are talking about globalization but the question is that how many percentage women entrepreneurs are able to compete such a global competitor. The present seminar focuses on real situation of Women Entrepreneurship at Indian scenario.

I wish the seminar all the success.

Adv. S.D.Shinde
President CSIBER

PATRON MESSAGE



It is a matter of pride that D.K.Shinde College of Education, Gadhinglaj is organizing one day seminar on ‘Challenges before Women Entrepreneurship in India’ to be held on 14th July 2017.

Indian Women have good potential. However due to customs in India women lack opportunities in their businesses regarding finance, technology and marketing etc. To face these challenges and to understand the opportunities, it is necessary to create awareness amongst Women Entrepreneurship. They can overcome the social and institutional barriers and strengthen their participation. I am sure that these themes will be discussed in this seminar. I wish the seminar a grand success.

Dr. R. A. Shinde

Secretary and managing trustee, CSIBER

CHIEF GUEST MESSAGE



Entrepreneurship is an inner voice of women which gives birth to 'Entrepreneur' who has outstanding qualities and innovative thinking in rural area, especially for women. Entrepreneurship means resource management for conversion of raw material into finished products with the help of innovative ideas. Rural Women Entrepreneurship Development (RWED) through skill development programme is an innovative and out of the box thinking approach. A rural woman entrepreneurship development is mainly depends on motivation and creativity which will be developed by way of training and innovative programmes. To support the thought of father of the nation Mahatma Gandhi, i.e. "we should move towards rural area and then only '*Gramin Bharat*' will come into reality". Rural Women Entrepreneurship (RWE), Rural Women Employment (RWE) and Rural Women Empowerment (RWE) have positive partial correlation among 3RWE. At the same time Women Entrepreneurship Development (WED) and Rural Development (RD) has positive partial correlation in the globalized world at local and rural level. It can be interpreted that there is inter and intra correlation among RWE³, WED and RD in rural India. Innovation is the key for women entrepreneurial success which leads to productivity and growth of economy. Rural Women Entrepreneurship Development in rural area through training programmes and creativity is possible.

Rural area is full of natural resources where Leaf cups, Leaf plates, Packed Vegetables, Tomato processing-Ketchup, Soups, Pickles-Mango, Chile, Lemon, Turmeric, Mayien mula, Jaggery Industry, Jaggery Cake, Jaggery Chocolate, Jaggery gift and decorative items, Sugar cane juice, Grass Cultivation, Grass bundles, Dairy- Buffalo and Cow, Farm equipments shops, Nursery: Floor, indoor plants, vegetable plants, show plants, bonsai, Floriculture....Rose, Nishigandha, Gerbera, Hen farming, Duck farming, Fish farming, Goat Farming, Training centers for employees and farmers, Chilly powder, Corn flake process unit, Soya process units, *Kokan Meva* - Collection, processing and marketing units, Karavand, Jambkul, Avala.....juice, syrup, Hirada, Behada: Plantation, Nursery, Collection, Processing, Auryedic medicine, Cashew nuts: Plantation, Processing, Oil extraction, Powder, Rice mills, Poha mills, Chirmura mills, Honey farming, Wood craft: Collection, Marketing, Show pieces, Medical plantation and extraction, Rabbit Farming, Auryedic Herbal Shampoo, Mushroom development, Green house / Poly house, Farm

equipments production and marketing, Pickles and Chutani, Readymade salad packs preparation and marketing, Horticulture, Sericulture, Sericulture, Potato Processing, Chips, Wafers, Powder, Sweet potato (*Ratala*) processing units, Mango canning, Packing material, Winery from grapes, Seed shops, Pesticide shop, Food processing units etc. Internet marketing for farmers, Ready to cook vegetable packing, Agro hardware shop, Soil testing lab, Plant testing lab, Herbal Soap Business, Plastic Business for agriculture, Logistic Management for agro products, Technology purchases consultancy, Floriculture - production, packing, marketing, perfume extraction etc are the avenues available for rural women entrepreneurs. **“Kar Bhala Hoga Bhala”** in the education and become one of the biggest trusts in the state of Gujarat who have been running **“Roti”** making machine in the mess at hostel campus. The machine can be adjusted according to hardness or softness, size, width, thickness of roti by adjusting the rollers. The machine speed can be adjusted according to requirement of number of roties in one hour. The present capacity of the machine is to serve roti for 1300 people in one hour. This machine is definitely useful for students’ mess where bulk roti supply in less time is required. The institution has set a slogan, **‘Do Good, for Goodwill comes to you’**. Considering the analysis it is proved that the “Roti making machine is more suitable for mess, big hotels, railway pantry, big companies canteens, mangal karyalayas and caterers, *especially women entrepreneurs*”. The cost of roti by machine is **Rs. 00.85** and cost of roti by manual production is **Rs. 3.21**, so cost of roti making by machine is economical, which has really proved by this sample SVKM Institute, Gandhinagar, Gujarat.

Dr. A.M. Gurav

Coordinator,

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KEYNOTE ADDRESS



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At

D.K.SHINDE COLLEGE OF EDUCATION, GADHINGLAJ

National Seminar on "Challenges before women Entrepreneurship in India "

Distinguished Participants, Ladies and Gentlemen,

I am honored to Key note address on " Challenges before women Entrepreneurship in India " A one day National seminar organized in your Esteemed College .This workshop dealing with key issues on Women Entrepreneurship in India now and in future, The role of Government Organizations for empowering in women employers, Rural women entrepreneurship problems and prospects, The need of Developing women Entrepreneurs in India, Women Entrepreneurship development empowerment and constraints, Women Entrepreneurship in India opportunities and challenges, Role of Indian Constitution ,Government Organization and Non-government organizations in Women Entrepreneurship, Role of Information and communication Technologies in women Empowerment, Women Entrepreneurship problems and Prospects of Indian economy, Impact of Technologies on Women Entrepreneurs and Self Help Groups(SHG)-Way towards Women Entrepreneurship.

Dear friends and delegate, I am trying to cover all the above mentioned sub-themes/key issues of this workshop in my key note address, however due to time constraints, I would like cover only the Basic concept of Entrepreneurship, Women Entrepreneurship, Growth of Women Entrepreneurs in India, Characteristics of Entrepreneurship, Entrepreneurial Process, Functions of Women Entrepreneurs, Factors Influencing Women Entrepreneurs, Problems faced by Indian women Entrepreneurs, Numbers of Women Entrepreneurs Registered in India Successful leading Business women in India and Ways to Develop Women Entrepreneurs.

Dear friends before knowing to understand the Challenges and problems of Women Entrepreneurship in India it is very important to known basic terminology or concept Entrepreneurship and then Women Entrepreneurship.

The word "Entrepreneur" is derived from the French verb 'entrepredre'. It means 'to undertake'.

In the early 16th century, the Frenchmen who organized and led military expeditions were referred as 'Entrepreneurs'. In the early 18th century French economist, Richard Cantillon used the term entrepreneur to business. Since that time, the word entrepreneur means one who takes the risk of starting a new organization or introducing a new idea, product, or service to society.

According to J.B. Say, "An Entrepreneur is the economic agent who unites all means of production; land of one, the labour of another and the capital of yet another and thus produces a product. By selling the product in the market he pays rent of land, wages to labour, interest on capital and what remains is his profit." Thus, an Entrepreneur is an organizer who combines various factors of production to produce a socially viable product

According to Joseph Schumpeter, "An entrepreneur in an advanced economy is an individual who introduces something new in the economy, a method of production not yet tested by experience in the branch of manufacture concerned, a product with which consumers are not yet familiar, a new source of raw material or of new market and the like".

According to Cantillon "An entrepreneur is the agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at uncertain prices in future". To conclude an entrepreneur is the person who bears risk, unites various factors of production, to exploit the perceived opportunities in order to evoke demand, create wealth and employment.

Concept of Entrepreneurship: - Literature abounds as to what entrepreneurship is all about.

Davis in 1983, as cited in Igbo (2005) sees entrepreneurship as the creation and running of one's own business. Timmons in 1987 also cited in Igbo (2005), sees it as the creation, building and distribution of something of value from practically nothing to individuals, groups, organizations and society. He summed up by stating that it involves planning and organizing small business ventures through the mobilization of people and resources to meet people's needs.

According to Schumpeter (1995), entrepreneurship is a process of change where innovation is the most vital function of the entrepreneur. It is the basic requirement for economic development in a free enterprise or mixed economy where innovation is the basis of development. Innovation in a system can increase the marginal productivity of the factors of production.

The above definitions and discussions point to the fact that entrepreneurship involves innovation, development, recognition, seizing opportunities and converting opportunities to marketable ideas, value while bearing the risk of competition, A theory of evolution of economic activities, Continuous process of economic development, An ingredient to economic development, Essentially a creative activity or an innovative function, A risk taking factor which is responsible for an end result, Usually understood with reference to individual business, The name given to the factor of production, which performs the functions of enterprise, Creates awareness among people about economic activity and Generates Self-employment and additional employment.

Concept of Women Entrepreneurship

Entrepreneurship is an economic activity, which is undertaken by an individual or group of individuals. Entrepreneurship can be defined as the making of a "new combination" of already existing materials and forces; that entrepreneurship throws up as innovations, as opposed to inventions and that no one is entrepreneur forever, only when he or she is actually doing the innovative activity. Women entrepreneurship is the process where women organise all the factors of production, undertake risks, and provide employment to others. The definition of women entrepreneurship has never been differentiated based on sex and hence could be extended to women entrepreneurs without any restrictions.

According to Medha Dubhashi Vinze, a woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses.

Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprises.

In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate, or adopt a business activity are called “women entrepreneurs.

Thus, a woman entrepreneur is one who starts business, manages it independently, and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

Women entrepreneurship’ is like a discipline for a child that begins at home. Women have been entrepreneurs in different ways. A house-wife is an entrepreneur as she manages her time, strategizes and plans on ways to secure her children’s future, passionate about her home and family and wears so many more different hats for a successful life.

Today, we have given it a name “Entrepreneur” as she steps out into the arena. In today’s world, women have scaled greater heights in different industries. Women entrepreneurs have to find a balance economically and financially both, home front and career. It is always a great idea to be active and inculcate a habit to be part of local networks of women entrepreneurs. This helps to enhance the role of women entrepreneurship, where their self-owned business involves directly the policy makers at local, regional, and national levels.

Women play a very important and vital role in every aspect of life thereby needs a great balance between work, personal life, family life, and social life. The main reason for most start-ups and entrepreneurial ventures to fail are the operational costs and overheads thereby directly affecting sustainability.

The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, the Government of India (GOI2006) has defined women entrepreneur as “an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.” However, this definition is subject to criticism mainly on the condition of employing more than 50 per cent women workers in the enterprises owned and run by the women.

In nutshell, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

Growth Of Women Entrepreneurs In India

If the society is a vehicle, both men and women are its two wheels. Contributions of both women and men are required to the activities of building a nation. India has about seven lakh villages, in which more than 70 per cent of its population lives. The labour force in the rural sector is formed by 56 per cent of the male and 33 per cent of the female. Women struggle in India for entrepreneurial freedom though more than 60 years have completed after the independence. They still face various socio-economic problems.

Women entrepreneurs in India comprise a small proportion of the total entrepreneurs. The emergence of women entrepreneurs has been hampered by attitudinal constraints, social traditions, and kinship system. Due to the lack of technical knowledge and little competition from men, Indian women have contributed for the most part to household industries. The spread of education and growing awareness among women have motivated women to enter the fields of engineering, electronics, energy, and such other industries.

In spite of the small number of such units, women start units for manufacturing solar cookers, TV, capacitors, electronic ancillaries, and small foundries. The growth of women entrepreneurs in the country has been accelerated by several government agencies and voluntary organization like Mahilamandals and so on Indian women have become more career-minded, economically independent, and more achievement-oriented. They would like to widen their scope of work and taste the fruit of achievement.

However, now, the scenario is changing fast with modernisation, urbanisation, and development of education and business. Thus, the opportunities of employment for women have increased drastically.

Characteristics & features of Entrepreneurship:

1. Economic and dynamic activity:

Entrepreneurship is an economic activity because it involves the creation and operation of an enterprise with a view to creating value or wealth by ensuring optimum utilisation of scarce resources. Since this value creation activity is performed continuously in the midst of uncertain business environment, therefore, entrepreneurship is regarded as a dynamic force.

2. Related to innovation:

Entrepreneurship involves a continuous search for new ideas. Entrepreneurship compels an individual to continuously evaluate the existing modes of business operations so that more efficient and effective systems can be evolved and adopted. In other words, entrepreneurship is a continuous effort for synergy (optimization of performance) in organizations.

3. Profit potential:

“Profit potential is the likely level of return or compensation to the entrepreneur for taking on the risk of developing an idea into an actual business venture.” Without profit potential, the efforts of entrepreneurs would remain only an abstract and a theoretical leisure activity.

4. Risk bearing:

The essence of entrepreneurship is the ‘willingness to assume risk’ arising out of the creation and implementation of new ideas. New ideas are always tentative and their results may not be instantaneous and positive.

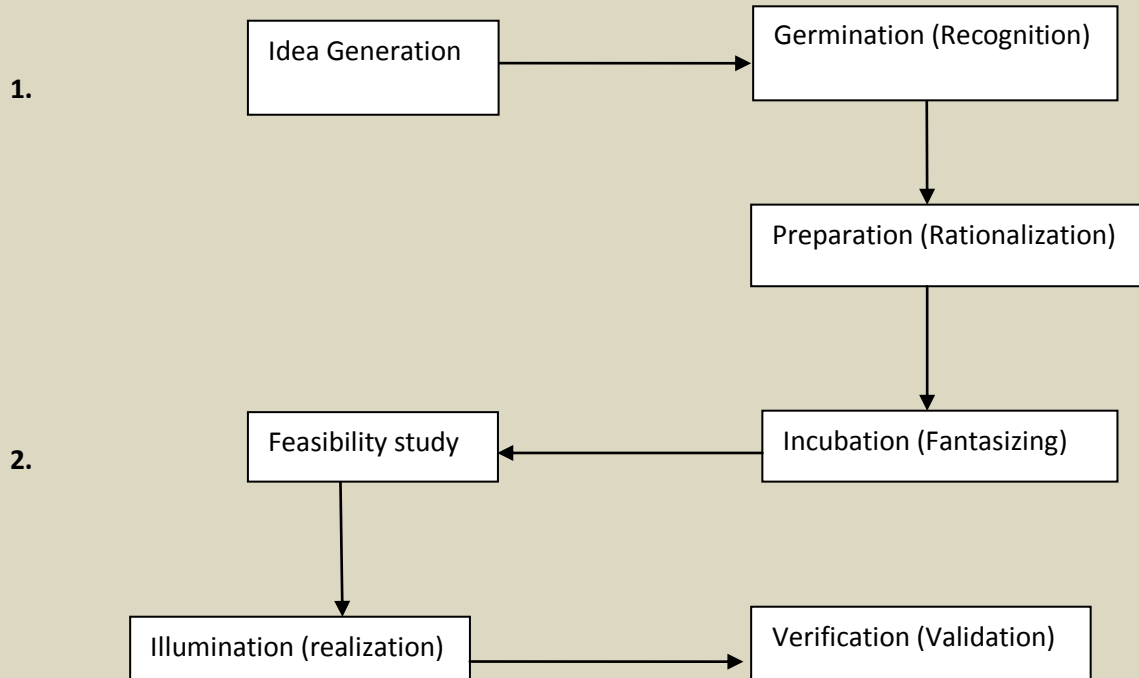
An entrepreneur has to have patience to see his efforts bear fruit. In the intervening period (time gap between the conception and implementation of an idea and its results), an entrepreneur has to assume risk. If an entrepreneur does not have the willingness to assume risk, entrepreneurship would never succeed.

Entrepreneurial Process

Entrepreneurship is a process, a journey, not the destination; a means, not an end. All the successful entrepreneurs like Bill Gates (Microsoft), Warren Buffet (Hathaway), Gordon

Moore (Intel) Steve Jobs (Apple Computers), Jack Welch (GE) GD Birla, Jamshedji Tata and others all went through this process.

To establish and run an enterprise it is divided into three parts – the entrepreneurial job, the promotion, and the operation. Entrepreneurial job is restricted to two steps, i.e., generation of an idea and preparation of feasibility report. In this article, we shall restrict ourselves to only these two aspects of entrepreneurial process.



Functions of Women Entrepreneurs:

As an entrepreneur, a woman entrepreneur has also to perform all the functions involved in establishing an enterprise. These include idea generation and screening, determination of objectives, project preparation, product analysis, and determination of forms of business organization, completion of promotional formalities, raising funds, procuring men, machine, and materials, and operation of business.

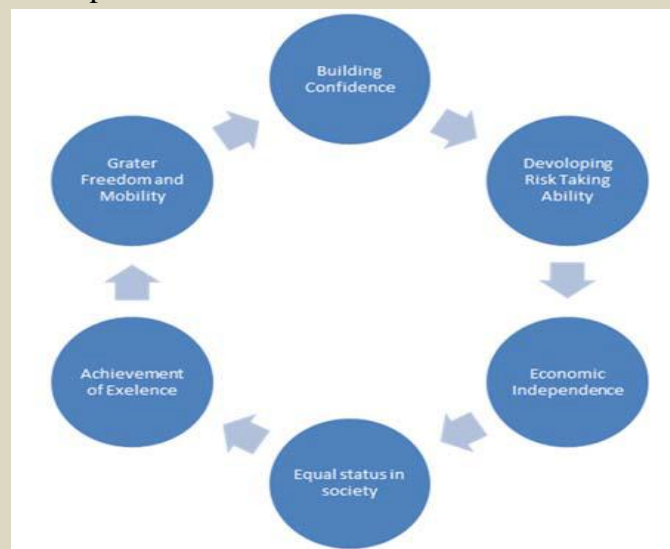
Frederick Harbison (1956) has enumerated the following five functions of a woman entrepreneur:

- Exploration of the prospects of starting a new business enterprise.
- Undertaking of risks and the handling of economic uncertainties involved in business.
- Introduction of innovations or imitation of innovations.
- Coordination, administration, and control.
- Supervision and leadership.

The fact remains that, like the definition of the term ‘entrepreneur’, different scholars have identified different sets of functions performed by an entrepreneur whether man or women.

Factors Influencing Women Entrepreneurs

- 1. PUSH FACTORS-** Push factors are elements of necessity such as insufficient family income, dissatisfaction with salaries job, difficulty in finding work and a need for flexible work schedule because of family responsibilities. These factors may have more importance for women than for men.
- 2. PULL FACTORS-** Factors that work as entrepreneurial drive factors relate to independence, self-fulfillment, entrepreneurial drive, and desire for wealth, power and social status, co-operation and support of family members and a strong network of contacts. The most prominent factor is self-achievement expressed in terms of challenge, which helps women to start, run their own business, and turn it into a profitable venture. When a strong need for achievement could not be fulfilled through a salaried position or when there was a desire to transform a perceived opportunity into a marketable idea, then these factors work for a person to state their own venture



PROBLEMS FACED BY INDIAN WOMEN ENTREPRENEURS

Besides the above basic problems, the other problems faced by women entrepreneurs are as follows:

- **Family ties:** Women in India are very emotionally attached to their families. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are over burden with family responsibilities like extra attention to husband, children and in laws, which take away a lots of their time and energy. In such situation, it will be very difficult to concentrate and run the enterprise successfully.
- **Male dominated society:** Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these put a break in the growth of women entrepreneurs.
- **Lack of Education:** Women in India are lagging far behind in the field of education. Most of the women (around sixty per cent of total women) are illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing, and other governmental support, which will encourage them to flourish.

- **Social Barriers:** The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinder women entrepreneurs too. In rural areas, they face barriers that are more social. They are always seen with suspicious eyes.
- **Shortage of raw materials:** Neither the scarcity of raw materials, sometimes nor, availability of proper and adequate raw materials sounds the death-knell of the enterprises run by women entrepreneurs. Women entrepreneurs really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.
- **Problem of finance:** Women entrepreneurs suffer a lot in raising and meeting the financial needs of the business, Bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problem due to blockage of funds in raw materials, work-in-progress finished goods and non-receipt of payment from customers in time.
- **Tough competitions:** Usually women entrepreneurs employ low technology in the process of production. In the market where the competition is too high, they have to fight hard to survive in the market against the organized sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprises
- **High cost of production:** Several factors including inefficient management contribute to the high cost of production, which stands as an obstacle before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology, which is a major factor of high cost of production.
- **Low risk-bearing capacity:** Women in India are by nature weak, shy, and mild. They cannot bear the amount risk, which is essential for running an enterprise. Lack of education, training and financial support from outsiders also reduce their ability to bear the risk involved in an enterprises.
- **Limited mobility:** Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects.
- **Lack of entrepreneurial aptitude:** Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even after attending various training programmes on entrepreneurship women entrepreneurs fail to tide over the risks and troubles that may come up in an organizational working.
- **Limited managerial ability:** Management has become a specialized job, which only efficient managers perform. Women entrepreneurs are not efficient in managerial functions like planning, organizing, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.
- **Legal formalities:** Fulfilling the legal formalities required for running an enterprise becomes an upheaval task on the part of an women entrepreneur because of the prevalence of corrupt practices in government offices and procedural delays for various licenses, electricity, water and shed allotments. In such situations, women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

- **Exploitation by middlemen:** Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middlemen tend to exploit them in the guise of helping. They add their own profit margin, which result in less sales and lesser profit.

Numbers of Women Entrepreneurs Registered in India

Women Entrepreneurship States	No of Units Registered	Rank	No of Women Entrepreneurs	Rank	Percentage
Tamil Nadu	9,618	1.	2,930	2	30.36
Uttar Pradesh	7,980	2.	3,180	1	39.84
Kerala	5,487	3.	2,135	3	38.91
Punjab	4,791	4.	1,618	4	33.77
Maharashtra	4,339	5.	1,394	6	32.12
Gujarat	3,872	6.	1,538	5	39.72
Karnataka	3,822	7.	1,026	7	26.84
Madhya Pradesh	2,967	8.	842	8	28.38
Other States and UTs	14,576	9.	4,185	9	28.71
Total	57,452		18,848		32.82

From above table, it discloses that Tamil Nadu stands first out of the total number of units registered in India. Regarding the number of women entrepreneurs in India, the first place goes to Uttar Pradesh followed by Tamil Nadu which holds the second place. It is understood from the table that Tamil Nadu has taken more steps to improve the growth and development of women entrepreneurs in Tamil Nadu with the help of financial institutions and government agencies.

SUCCESSFUL LEADING BUSINESS WOMEN IN INDIA

The 21st leading businesspersons in India:-

- Akhila srinivasan, Managing Director, Shriram Investments ltd.
- Chanda Kocchar, Executive Director, ICICI Bank
- Ekta Kapoor, Creative Director, balaji Telefilms Ltd
- Jyoti Naik, President, Lijjat Papad.
- Kiran Mazumdar Shaw, Chairman & Managing director, Biocon Ltd. Lalita D.Gupte, JMD , ICICI Bank.
- Naina Lal Kidwar, Deputy CEO , HBSE
- Preetha Reddy , Managing Director, Apollo hospitals.
- Priya Paul, Chairman, Apeejay Park Hotels.
- Rajshree Pathy, Chairman, Rajshree Sugars & Chemicals ltd.
- Ranjana Kumar, Chairman, NABARD.

Ways to Develop Women Entrepreneurs

1. Believe that women as specific target group for all developmental programmers.
2. Better educational amenities and schemes should be extended to women folk from government part.

3. Sufficient training program on management skills to be provided to women community.
4. Give confidence to women's participation in decision-making.
5. Professional training to be extended to women community that enables them to understand the production process and production management.

Conclusion -

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance. Even though we have many successful Women Entrepreneurs in our country, but as we have a male dominated culture, there are many challenges, which women entrepreneurs face from family & Society. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be moulded properly with entrepreneurial personality and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial are

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FROM THE PRINCIPAL DESK



Difference has seen in men and women in the world and India too. Woman has an individual identity, has the capacity to develop her image, to face the difficult situation and overall she is a human being. When we think about world's population, half of the population is of women. In India according to census of 2011, India's population is 1,21,08,54977. From it the population of male is 62,32,70,258 and population of Women is 58,75,84.719 which is 48.52% of total population. One can't say that women development didn't take place before or after independence but due to different barriers women are not empowered and self dependent in these days.

In India Varna categorization was introduced by religion. This categorization neglected the women and shudras. Women were restricted to go out of their home. Male dominated society created barriers purposely in their freedom, education and self dependency so it's a fact that there is a difference between the development of men and women.

Nation and society cannot be developed without education and prosperity of women who are half of the population. Our aim must be to empower the women socially and psychologically, Different institutions, personalities and government are working for women's self dependence and empowerment.

UNO has declared the year 1975 as 'International Women's Year'. Year 1975 to 1985 was the decade declared as the 'Women's Decade' and implemented different schemes and activities for women's empowerment. In India National Conference was organized on Women Entrepreneurship in 1981 in New Delhi. Social reformers, different social institutions and Government are making efforts for women's economical, educational and social empowerment.

150 years ago Mahatma Phule said that nations development is depended on the way of behavior of male with female. Woman is our mother who gives us birth. We expect and insist for globalization on one side and on the other we neglect women's empowerment, prosperity and self dependency. Women's empowerment is a challenge before us. Women should have equality with men for the sustainable development of human being.

"Education is the most powerful weapon which you can use to change the world"
..... Nelson Mandela.

According to Nelson Mandela

Women education, gender equality, women empowerment and women Entrepreneurship should be created through education. To fulfill the aim of sustainable development there is a need of each one to be active towards women Entrepreneurship.

Prin.Dr.S.M.Raykar

Seminar Director.

FROM CONVENER'S DESK



It gives me immense pleasure to welcome you for National Seminar at our college. In Indian Scenario inequality between men and women in terms of access to capital resources and government prove less development of women entrepreneurship. It is resulted in getting a limited access to legal aspect, access to market and technology, participation in policy and dialogue which are important aspects in development of women entrepreneurship .There is an urgent need to look into these undeveloped abilities of women entrepreneurship. The present seminar proposes to address this aspect by bringing together the senior professors, teachers and students.

In the light of new introduced financial policies, marketing technology, experts view will provide new insights to the required policy to all entrepreneurs.

I hope that the seminar will serve you as a good forum for enriching theme and enlightening the delegates

Dr.T.Y.Patel
Seminar Convener

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Information and Communication Technology and Entrepreneurship Development

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Abstract

The advent of information technology has changed all the aspects of the world in the third millennium to a great extent and the entrepreneurship in particular. IT contributes to the entrepreneurship in different ways. This paper focuses on “the development of Technology and its positive effects on the entrepreneurial development especially in Indian context. It will discuss how technology has been an aid to the entrepreneurial process and how start – up and established ventures can be benefitted through the systematic use of technology

Key words - Technology, Entrepreneurial, Development, Ventures, Innovation

Introduction

Information and Communication Technology (ICT) is a general-purpose technology and as such has a pervasive impact on the economy. It introduces a new paradigm for the configuration of economic activities radically changing the approach to technology for development. The term Information Technology (IT), as a component of ICT, refers to the gadgets with which information is generated and disseminated. It includes such gadgets as the Telephone; analog, digital; the Television, Radio, Fax and all other emerging technologies that make it possible to communicate ever more conveniently across borders and cultures. Its role has changed the notion of “entrepreneurship” from a time and space limited entity to a rather more pervasive concept involving the use and modification of intangibles such as ideas and experiences in the creation of equally virtual and intangible enterprises.

ICT has created a platform for ease of exchange of information and ideas between people. The internet for instance has provided a virtual environment where anybody can set up a business without the stress of seeking out a particular location and/or physical facilities.

The rapid growth and expansion of ICT has become a phenomenon that touches every aspect of human life. From the home front to the work place, ICT have had a tremendous effect on the way things are done. Mothers can now order groceries and sundry items from the comfort of their kitchens and at the same time monitor their children’s itinerant movement in school. Some entrepreneurial mothers go as far as starting a small, internet-based business from home. For the worker, ICT has made it possible for his service to be available and accessible at virtually any time thus making it possible to work at a considerable pace.

With the proliferation of new technologies such as super computers, the Internet and Satellites, a communication revolution was unleashed on the world which gradually became a smaller village of a conglomerate of cultures and nationalities. This has been termed “globalization”, that is, a global village where borders and boundaries are continually being eroded by factors beyond the control of any singular government or cartel. With this trend also comes a new generation of risk takers, innovators and enterprise builders. These are the new generation of entrepreneurs whose calculated risk-taking is built upon the ICT revolution.

Mobile telephony has become the most important mode of communication in developing countries. While internet access has become a reality for many businesses and public institutions,

and for individuals with higher levels of education and income, for the vast majority of low-income population mobile telephony is likely to be the sole tool connecting them to the information society in short to medium term. The rate of acceptance of the new technology in the country bewilders the analysts and other observers.

ICT manifests in all aspects of lives, be it health, education, etc, and it is a pathway to achieving the Millennium Development Goals (MDG), Most public services in advanced countries are ICT-oriented. Most offices, even homes are equipped with computers. These are expensive in terms of cost of materials, installation and maintenance in low per capita income countries. Irregular power supply and the relatively underdeveloped communication system, among other poorly developed infrastructures, are also sources of worry in a country. In addition, the cost of basic ICT training has been overwhelming, considering the fact that computer literacy is at the core of most types of training and has continued to positively influence many forms of training at basic and advanced education levels.

Entrepreneurship however, is the recognition of an opportunity to create value, and the process of acting on this opportunity, whether or not it involves the formation of a new entity. While concepts such as “innovation” and “risk taking” in particular are usually associated with entrepreneurship, the Global Entrepreneurship Monitor (2008) considers entrepreneurship as a process involving not only the initial attitudes and aspirations of would be entrepreneurs but also their changing attitudes, activities and aspirations in different phases of the entrepreneurship venture. The phases were divided into three growth stages namely; conception, birth and persistence. At the conception stage, general intentions are followed by “a more active early or “nascent” phase where businesses are in gestation”). The birth stage marks the actual attainment of the initial operational objectives of the new firm such as payment of salaries for at least three months both to the business owner and sundry employees. At the persistence stage, the business is already established for at least three years and is still surviving through innovative ideas and proper management

The Importance of Technology in Entrepreneurship

It is evident that the impact of technology on our day to day lives has grown exponentially over the past decade. Whether it be laptops or cell phones, technology helps us connected with the world around us and acts as a portal to vast amounts of knowledge which can be accessed with ease. However, many new entrepreneurs do not utilize technology to its full extent to propel themselves to new heights.

Following is a list of reasons of why entrepreneurs should incorporate technology in their businesses:

1. **Communication:** good communication is necessary to allow efficient flow of information in a business. Technology provides multiple channels for businesses to communicate both internally and externally. Whether it's setting up virtual workspaces where employees can interact and develop ideas, or connecting to international businesses through the use of video conferencing, technology can be used as an outlet which allows businesses to collect feedback from their customers, which can be used to improve or alter a product to suit the needs of the customers better.

2. **Research and Development:** through the use of technology, businesses can research the market through the use of secondary data. This is extremely useful as it provides businesses with in-depth knowledge about markets before penetrating them. Along with secondary research, businesses can use technology to conduct primary research in addition to using online surveys and customer feedback.
3. **Web Based Advertising:** one the most beneficial use of technology is advertising to millions of people around the globe just at a click of a button. Web based advertising consists of websites and social media. Websites can be built using DIY tools such as WordPress or SquareSpace or professional web developers can be hired to create them. Unlike websites, social media accounts are very easy to build for your business and provide exposure on a wide variety of platforms such as Facebook, Twitter and YouTube.

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Entrepreneurship For Women: A Tool For Multi Dimensional Development

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Abstract

From the national developmental perspective India as a country still has highly potential source of manpower and talent which remains to be unutilized. The source is nothing else but a women population of the country which is almost the half in numbers of the total population. Empowerment of this immense source is not only essential for their own development, but is also crucial for the country's development in today's scenario where India is marking its place as the fastest growing economy to make an investment in on the global canvas.

Capitalizing on the scope for entrepreneurship in era of globalization and so in mobilizing and utilizing resources, it may be of vital importance to encourage entrepreneurship among women for multi dimensional development. Empowering women for entrepreneurship will make women capable of running an enterprise which will further cause creation of jobs for others. The department of Life Long Learning and Extension is working for the economic and social development of people, especially from rural areas, of three district of Kolhapur, Sangli and Satara through skill development programmes. The department has done considerable work to encourage entrepreneurship among women of the localities for their economic empowerment for their all round development .This paper intends to outline the significance of Entrepreneurship development progammes in empowering women individually as well as in making them capable for employment generation.

Keywords: Skill development, Entrepreneurship, Women Empowerment ,Employment opportunities, All-round Development

Introduction:

From the national developmental perspective India as a country still has highly potential source of manpower and talent which remains to be unutilized to its fullest capacity. The source is nothing else but a woman's population of the country which is almost the half in numbers of the total population. Empowerment of this immense source is not only essential for their own development, but is also crucial for the country's development in today's scenario where India is marking its place as the fastest growing economy to make an investment in on the global canvas.

Capitalizing on the scope for entrepreneurship in era of globalization and so in mobilizing and utilizing resources, it may be of vital importance to encourage entrepreneurship among women for multi dimensional development. Empowering women for entrepreneurship will make women capable of running an enterprise which will further cause creation of jobs for others.

Objectives

- 1 . To address need of women's empowerment in India
2. To point out importance of entrepreneurship development in creating employment opportunities for women's as well as national development

3. To discuss role of the Department of Life Long Education and Extension in conferring employability and entrepreneurship development

Methodology

Approach of the study

The Department of Life Long Education and Extension earlier known as The Department of Adult and Continuing Education and Extension Work, Shivaji University, Kolhapur, Maharashtra is engage in conducting various Life Long Learning programmes for the people of its jurisdiction. The Researcher, has been one of the active functionaries of various development programmes in different roles for these programmes. This paper intends to cast light upon how skill development can attain entrepreneurship development further resulting into more job creations. The main focus of the study is to bring potentials of entrepreneurship development in women for their empowerment on individual as well as community level to the light. This study is based on the real time experience of the researcher. The researcher by sharing her positive experiences in building and enhancing entrepreneurship among women for their empowerment wishes to contribute in the endeavour of women's empowerment. Hence this paper is a mix of theoretical framework and real time experience and is based on the descriptive research methodology.

Review of Literature

This paper is primarily based on the real time experience of the researcher in developing entrepreneurship skills among the women for their empowerment. However to support the view this paper also has referred literature by various experts, researchers, scholars, policy makers , government and institutional entities available in different media such as books ,journals, articles and documented information on print and online resources.

Scope of the study

With more or less differences efficacy and usefulness of any capacity building skills remains the same universally. In line with this belief the study is put forth to cast light upon the usefulness of encouraging and developing entrepreneurship among the women in India irrespective of their location. However the study has been formulated based on the programmes and feedback received from the beneficiaries from the three district of Kolhapur, Sangli and Satara which come under the Jurisdiction of the Department of Life Long Learning and Extension Shivaji University, Kolhapur. Hence the scope of the study may be said to be limited to the confines of the three districts.

Entrepreneurship for Women in India

Entrepreneurship plays very important role in the economic development of a country. In recent times women have become major factors contributing to the economy of the country. Having understood their rights and capabilities they have entered into many fields of business and entrepreneurship. There have been efforts by the Government and various institutions to provide entrepreneurship training to create successful entrepreneurs .In order to encourage entrepreneurship women entrepreneurs are being given facilities, incentives, relaxations and concessions under many schemes, programmes and provisions.

In Indian context ,the societal structure has been changing positively .As a result of the efforts by social contributors and the government's measures by the way of awareness ,lawful provisions and most importantly as the women themselves have proved their mettle in many fields the Indian society is becoming fairer with both the sexes for their development. They are emerging

like never before powerful source in whatever ventures they are taking. Many success stories of women bring their entrepreneurial potentials into the light and compel us to give them consideration as contributing players in the economic development and so in national development of the country. Women have certain inherent qualities and if trained with skills and knowledge they can prove to be a highly potential human resource in any field. With these skills and knowledge they can not only build their own entrepreneurial venture but they can also become the source for employment for others.

However, on the other hand ,in many parts of India women are still economically dependent of their counter parts or some other person. Owing to their familial obligations many women are not able to use their skills and capabilities to the fullest to work outside the household to generate extra income. In majority parts of the country, especially in rural areas, women are still not in the capacity to enjoy their basic right of decision making. In some places the scenario is so worst that in some families they cannot even take decision about child bearing. Therefore to be not able to take decision and be independent is one of the chief causes of shortcoming in the fullest utilization of the human resource in the country. In addition to that lack of factors such as education, knowledge and exposure owing to lack of adequate economic capacity, facilities and perception towards them as a weaker sex, keeps most of the women in the country away from development .Hence regardless of their age, educational background and socio-economic status women in India are still in need of their empowerment. As it is correctly said education is a key to development, women empowerment can be achieved by providing them learning opportunities at any time in their life for their empowerment. Thus Life Long Learning programmes can play key role in attaining the objective of women's empowerment.

The Department of Life Long Learning and Extension ,Shivaji University, Kolhapur

With an aim to reach out to and take education to the masses the Department of Adult and Continuing Education and Extension Work was established in 1982 by Shivaji University, Kolhapur. Recently it has been renamed as The Department of Life Long Learning and Extension. The Department of offers various kinds of need based (short duration) Continuing Education Courses. The Department offers Leadership and Human Resource Development, Quality of Life Improvement, Individual Interest promotion, Social and Citizenship, Role Awareness programmes and courses. The department also offers orientation and training in Life Long Education to teachers, students, social workers administrative staff etc. The department acts as link between University & affiliated colleges and society at large. The department strives to bring about all round development of people especially of rural areas of the department's jurisdiction by the ways of organizing various programmes for their socio-economic, spiritual and health development.

The three district of Kolhapur, Sangli and Satara come under the jurisdiction of the Department of Life Long Learning and Extension, Shivaji University, Kolhapur .The department organizes various skill development programmes. The prime objective of the skill development programmes is to enhance the employability of the participants for generating or increasing their income. The programmes such as Jute article making, edible item like papad, spices and pickles making, Floriculture, repairing electronic gadgets like Mobile , TV etc. ,computer literacy, event management, gardening, imitation jewellery etc. organized for the people ,especially women of rural and slum areas of the jurisdiction of the Department. The programmes are designed and conducted keeping in mind the need of the hour of conferring employability skills for self employment as well as entrepreneurial venture giving job opportunities to others. One's

employability capacity consists of set of different skills in the area of technical knowledge, administration, peoples management, customer service, statutory compliance etc. The department, by keeping holistic approach, tries to touch upon all the aforementioned skills through its different programmes so as to create good entrepreneurs .Hence to serve this purpose the department organizes course and programmes for personality development, communication skills, legal literacy, event management etc. Gender discrimination at family and societal level is also one of the main causes that hampering women’s development in India. It is very important to lend support to women for their development. Hence to attain this the department organizes awareness and counselling programmes for gender equality.

According to the feedbacks received from the beneficiaries, the programmes organized by the Department of Adult and Continuing Education and Extension Work, Shivaji University Kolhapur has proved helpful for many beneficiary women to start the enterprise or small business from the scratches or with a minimum capital investment. According to them these programme have not only helped gain the technical knowledge about the activity but also has created and encouraged confidence among them to become an entrepreneur for self employment and giving jobs to others creating win-win situation. Therefore it can be suggested that entrepreneurship development can be attained by such programmes among the unprivileged classes of the society to empower them for their self as well as national development as a whole

Conclusion:

From the national developmental perspective India as a country still has highly potential source of manpower and talent which remains to be unutilized. The source is nothing else but a women population of the country which is almost the half in numbers of the total population. Empowerment of this immense source is not only essential for their own development, but is also crucial for the country’s development in today’s scenario where India is marking its place as the fastest growing economy to make an investment in on the global canvas. Entrepreneurship plays very important role in the economic development of the country. In recent times women have become major factors contributing to the economy of the country. However regardless of their age, educational background and socio-economic status women in India are still in need of their empowerment Education is a key to development, women empowerment can be achieved by providing them learning opportunities at any time in their life for their empowerment. Thus Life Long Learning programmes can play key role in attaining the objective of women’s empowerment. The Department of Life Long Learning and Extension, Shivaji University, Kolhapur has been actively engaged in promoting entrepreneurship development among the women of its jurisdiction by the way of skill development and lifelong learning programmes and extension work. According to them these programme have not only helped gain the technical knowledge about the activity but also has created and encouraged confidence among them to become an entrepreneur for self employment and giving jobs to others creating win-win situation. Therefore it may be concluded that entrepreneurship development can be attained by such skill and entrepreneurship programmes among the women from all strata of the society to empower them for their self as well as national development of the country.

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Problems and Challenges of Women Entrepreneurship in Indian Context

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Abstract

Women entrepreneurship is essential for every nation. If we want to compete with well-developed nations, both men and women should participate in all activities on equal basis. Men performance is good, as an entrepreneur, women also should grow well as an entrepreneur. Government should introduce such schemes, which facilitates to progress women as an entrepreneur. Introducing schemes should not only introduce (or) implement systematically for the sake of development of women entrepreneurs. Certain social and cultural factors should support women to progress well as an entrepreneur. The Primary motivations to women to get success as an entrepreneur not only in the form of financial assistance and government schemes, there should be psychological support from family members and husband. Even though, government supporting in financial aspects, without having moral support from near and dears women may not get success as an entrepreneur. Now a days the aspirations of women entrepreneurs are increasing because their self-confidence, self-esteem, self-motivations are increased. The literacy rate is gradually increasing, becoming well aware of all things; enhancements in knowledge levels will make women to aspire in future. This paper high lights on issues ,Introduction, Goals and Objectives of National policy for empowering the women's entrepreneurship in India, Problems of Women Entrepreneurs in India, Suggestions to Overcome the Problems Faced By Women Entrepreneurs in India, Role of Government and Non -Government Organization to Develop Women Entrepreneurs in India and conclusion.

Key words: Entrepreneurship, Women Entrepreneurship, Credit Facilities, & Develop Blue Print etc

Introduction

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. There are many reasons for women to enter into entrepreneurial ventures in a predominantly society. Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the family and the society as a whole. Therefore, development of entrepreneurship among women has received special attention of the policy makers. In this direction, a special character in the seventh plan has converted into the integration of women in economic development. The new industrial policy has stressed the need for conducting special Entrepreneurial Development Programme (EDPs) for women. Besides this, today, a network of institutions exists in the country to promote women entrepreneurship. The commercial banks and the financial institution are an integral part of this network. Many organizations / institutions and association promote and develop women entrepreneurship by providing financial assistance at concessional rates of interest and organize industrial fairs and exhibitions. Entrepreneurship Development Programme (EDPs) for women creates entrepreneurial awareness among them.

Goals and Objectives of National policy for empowering the women's entrepreneurship in India

The goal of this Policy is to bring about the advancement, development, and empowerment of women. The Policy will be widely disseminated to encourage active participation of all stakeholders for achieving its goals.

Specifically, the objectives of this Policy include:

- Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil.
- Equal access to participation and decision making of women in social, political, and economic life of the nation.
- Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office, etc.
- Strengthening legal systems aimed at elimination of all forms of discrimination against women.
- Changing societal attitudes and community practices by active participation and involvement of both men and women.
- Mainstreaming a gender perspective in the development process.
- Elimination of discrimination and all forms of violence against women and the girl child;
- Building and strengthening partnerships with civil society, particularly women's organizations.

Problems of Women Entrepreneurs in India

Women in India are faced many problems to get ahead their life in business. Women entrepreneurs face many problems in their efforts to develop their enterprise. There are umpteen problems faced by women at various stages beginning from their initial commencement of enterprise, in running their enterprise. The main problems faced by the women entrepreneurs in India are as follows:

- **Absence of Entrepreneurial Aptitude:** One of the biggest problems of women is the lack of entrepreneurial aptitude. They have no entrepreneurial bent of mind. The basic characteristics of an entrepreneur such as innovation, risk bearing etc. are absent in a women entrepreneur. Many women take the training by attending the Entrepreneurship Development Programmes without entrepreneurial bent of mind.
- **Credit Facilities:** Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51 percent of share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access to risk capital is limited. The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out. At the same time, a good deal of self-employment programme has been promoted by the govt. and commercial banks.
- **Family Conflicts:** One of the main duties of women in India is to look after the children and other family members. A very little time and energy is left for business activities. A married woman entrepreneur has to make a perfect balance between domestic activities and business activities. The woman entrepreneur cannot succeed without the support and

approval of husband. Their success in this regard also depends upon supporting husband and family. Thus, occupational back grounds of families and education level of husbands have a great influence on the growth of women entrepreneurship.

- **Legal Formalities:** Women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses etc.
- **Letting Fear Stand in the Way:** In general, women can be less prone to taking risks and can let their own fears (such as the fear of failure, fear of success, fear of being on their own etc.) stand in the way of “going for it” and pursuing the path of entrepreneurship. Confidence is a great way to combat these fears and the best way to feel confident in what you are doing is to make sure that you are as prepared as possible before you start your business endeavor. Also, believe in what you bring to the table and value your time, efforts, and capabilities.
- **Lack of managerial ability:** Women entrepreneurs may not be expert in each function of the enterprise. She will not be able to devote sufficient time for all types of activities. High cost of production: The high cost of production is another problem, which undermines the efficiency and restricts development of women entrepreneurs. Women entrepreneurs so face the problems of labour, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc.
- **Problems of Marketing:** Women entrepreneurs often depend upon the middlemen for marketing their products who pocket large chunk of profit. The middlemen exploit the women entrepreneurs. Women entrepreneurs also find it difficult to capture the market and make their products popular. It is one of the core problems as males mainly dominate this area and even women with adequate experience fail to make a dent.
- **Not Being Taken Seriously:** Within the business world, women’s opinions and advice are not always viewed as “expert” compared to a man’s opinion. And when a female starts a business, sometimes family, friends, and others in the business community can view it as a hobby or a side project to family duties, rather than a bona fide business. Seeking out extra support can help to help overcome this bias, but women need to realize that this is a true gender bias obstacle.
- **Lack of Support by Society:** One of the biggest problems women entrepreneurs is the social attitude in which she has to live and work. There is discrimination against women in India despite constitutional equality. Women do not get equal treatment in male-dominated Indian society and male ego puts barriers in their progress. Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream
- **Lack of Financial Support:** Women entrepreneurs always suffer from inadequate financial recourses and working capital. They are not able to afford external finance due to absence of tangible security and credit in the market. Women have a very less property and bank balance to their name. Male members of the family do not want to invest their capital in the business run by women due to lack of confidence in their ability to run venture successfully. The complicated procedure of bank loans also creates lot of problems in getting the required finance. Women entrepreneurs even face problems in getting requisite working capital financing day-to-day business activities. Women entrepreneurs have to depend upon their personal saving and loans from family friends. Most of the women entrepreneurs fail due to lack of proper financing facilities, because finance is lifeblood of every business activities.

- **Shortage of raw materials:** The shortage of required raw materials is also one of the big problems faced by women entrepreneurs. Women entrepreneurs find it difficult to procure the required raw materials and other necessary inputs for production in sufficient quantity and quality.
- **Travelling:** Women entrepreneurs cannot travel from one place to another as freely as men do. Women have some peculiar problems like staying out in the nights at distant places etc.
- **Wanting to Please Everyone:** Females are often taught to “be nice” and “people pleasers”, which can lead to seeking the approval of others. Subsequently, women can have a harder time saying “No,” which can lead to under-charging for their products/services or being too giving of their time and help in general. This typically comes at the expense of their own needs, business or otherwise.

Suggestions to Overcome the Problems Faced By Women Entrepreneurs in India

Female entrepreneurship has been steadily climbing in recent years, but these new opportunities and growth are not without a unique set of challenges. Women entrepreneurs face many different "stumbling blocks," throughout their careers and offered the following suggestions:

Creating financial assistance: A large number of various finance cells may be open to provide easy finance to women entrepreneurs. These special cells should provide finance to women entrepreneurs at low and concessional rates of interest and on easy repayment facilities. Even these finance cells should operate by women officers and clerks. Efforts should be made to provide finance at the local level.

Establishing marketing Co-operative Societies: Marketing co-operatives should be established to encourage and assist to women entrepreneurs. Government should give preference to women entrepreneurs while purchasing their requirements. These marketing cooperating will help the women entrepreneurs to sell their products on remunerative prices. This will help in eliminating the intermediaries.

Providing Raw materials: The required, scarce, and imported raw materials should be made available to women entrepreneurs at priority basis at concessional rate.

Creating Educational awareness: The educational and awareness programmers should be arranged to change the negative social attitudes towards women. The attitude of elders needs to be changed about the potential of girls and their due role in society.

Training facilities: Training and developments programmers play very essential role for the development of entrepreneurship. Special training schemes should be so designed that women can get full advantages. Mobile training centers, part time training facilities etc. should be offered to attract more and more women to the training centers.

Develop a Blue Print: Wesman said one of the top issues she experiences with women entrepreneurs is that they lack having a set plan in place because so many women fall into their business accidentally. "They seem to fall into the business because it's something they like doing, so they don't create a specific plan or strategy," she said. Wesman advised all women entrepreneurs to write up a business blue print when starting out that includes a clear description of the product or service, their target audience and how the business will be run on a daily basis. This blueprint should also touch on the specific responsibilities of the business owner and employees, as well as an estimate of what it will cost to run the business in the first year.

Teamwork: Many female entrepreneurs try to handle every aspect of the business alone, it's important that female entrepreneurs surround themselves with team members that have different

strengths and expertise that can help run a successful business. Women think they can do it all themselves, and are not thinking about team building and tapping resources the way that men are. Men in the business world tend to realize that, whereas women are used to multitasking.

Developing healthy relationship: Women often try to build relationships with prospective clients or customers, which can set themselves up for disappointment, women need to build relationships, but shouldn't be scared to be competitive when pitching sales.

Hiding from cash flow issues: Managing cash flow and following up on owed money and payments is critical to every successful business, but women tend to be less assertive when it comes to collecting money. Owners need to face those debtors head on, and get what they are due.

Developing social rapport with employees: While many small businesses adopt that "family" mentality, female entrepreneurs are often very guilty of getting too close with their workers, treat employees like family and friends. It is about having a good business relationship, but not getting involved in too personal relationship. When a relationship reaches that point, it becomes harder to make decisions in the best interest of the business..

Role of Government and Non -Government Organization to Develop Women Entrepreneurs in India

The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures. These programmes are as follows: In the seventh five-year plan, Government introduced a special chapter on the "Integration of women in development" with following suggestion:

- **Arranging training facilities:** It is also suggested in the chapter to devise and diversify vocational training facilities for women to suit their changing needs and skills.
- **Decision-making process:** It was also suggested to involve the women in decision-making process.
- **Developing new equipments:** Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipments, and practices.
- **Marketing assistance:** It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.
- **Specific target group:** It was suggested to treat women as a specific target groups in all major development programs of the country.

The Government of India devised special programs to increases employment and income-generating activities for women in rural areas. The following plans are lunched during the Eight, Ninth and Tenth Five Year Plan:

- 'Women in agriculture' scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities.
- Prime Minister Rojgar Yojana and EDPs were introduced to develop entrepreneurial qualities among rural women.
- Several other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started to alleviated poverty.30-40% reservation is provided to women under these schemes.
- To generate more employment opportunities for women KVIC took special measures in remote areas.

- Women co-operatives schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.
- Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban, and urban areas by developing entrepreneurial qualities.
- Women Component Plan, a special strategy adopted by Government to provide assistance to women entrepreneurs.
- Support for Training and Employment Programme of Women (STEP).
- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centers (DICs)

Conclusion:

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. Women are willing to take up business and contribute to the nation's growth.

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Women Entrepreneurship: A Sustainable Growth of Women Empowerment

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1. Introduction:

Women constitute around half of the total world population. So is in India also. They are therefore regarded as the better half of the society. In traditional societies, they were confined to the four walls of houses performing household activities. In modern societies they have come out of the four walls to participate in all sorts of activities. The global evidences prove that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now they have started plunging into industry also and running their enterprises successfully. Therefore while discussing on entrepreneurial development of women entrepreneurs in the country.

All through small businesses owned by women have traditionally focused on fashion, food and other services sector, but recently women entrepreneurs have been moving rapidly into manufacturing, construction and other industrial field. Women owned business are lightly increasing in the economics of almost all countries. The hidden entrepreneurial potential of women have gradually been changing with the growing sensitivity to the role and economic status in the society. It means women have the potentials, skill, knowledge and adaptability to run a business successfully.

2. Meaning of Women Empowerment:

Women empowerment is a process in which women gain greater share of control over resources-material, human and intellectual like knowledge, information, ideas financial resources like money and access to money and control over decision making in the home, community, society and nation and to gain power.

Women entrepreneur is a person who accepts challenging role to meet her personal need and become economically independent. There are economical, social, religious, cultural and other factors existing in the society which responsible for the emergency of the entrepreneurs.

The Government of India has defined a 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 ".

3. Objectives of the Study:

1. To study the Problems of Women Entrepreneurship in Indian Economy
2. To suggest certain remedial measures to solve the problems of Women Entrepreneurship in Indian Economy.

4. Methodology of Study:

The study is mainly based on secondary data taken from the reputed Published Sources like Economic Survey, various books and websites on Internet.

5. Problems of Women Entrepreneurs:

Women Entrepreneurs encounter two sets of problems i.e. general problems entrepreneurs and problems specific to women entrepreneurs. These are discussed follows.

I. Problem of Finance: Finance is regarded as life blood for any enterprise be in big or small. However women entrepreneurs suffer from shortage of finance on two counts. Firstly women do not generally have property on their names to use them as collateral for obtaining funds from external sources. So that access to the external sources funds is limited. Secondly the banks also consider women less credit-worthy and discourage women borrowers on belief that they can at any time leave their business.

II. Scarcity of Raw Materials: Most of the women enterprises are plagued by the scarcity of raw materials and necessary inputs. Added to this is a high price of raw materials, on the one hand and getting raw material at the minimum of discount on the other. The failure of many co-operatives in 1971 engaged in based making is example how the scarcity of raw material sounds the death knell of enterprises run by women.

III. Male dominated Society: The constitution of India speaks of equality between sexes. But in practice women are looked upon as abla i.e. Weak in all respects. In male dominated Indian society, women are not treated equal to men. This turn serves as a barrier to women entry into business.

IV. Lack of Education: In India around 60% of women are still illiterate. Illiteracy is the root cause of socio- economic problem. Due to the lack of education women are not aware of business, technology and market knowledge. Also lack of education causes low achievement motivation among women.

V. Market Oriented Risk: A number of women have to face the challenges of market because of stiff competition. Many business women find it difficult to capture the market and compete with their product. They are not fully aware of the changing market conditions.

VI. Motivational Factors: Successful businessmen can be self motivated through setting up a mind and taking up risk and accepting social responsibilities on shoulder. The other factors such as family support government policies financial assistance etc. are also important to set up business.

VII. Lack of Confidence: Women lack confidence in their strength and competence. The family members, the society and unwilling to stand beside their entrepreneurial growth.

VIII. Training Programs: Training programs are essential to new rural and young entrepreneurs who wish to set up a small and medium scale unit. The programs enrich the skill and potential of women entrepreneur.

6. How to Develop Women Entrepreneurs?

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmers.
2. Better educational facilities and schemes should be extended to women folk from government part.
3. Adequate training programmed on management skills to be provided to women community.
4. Encourage women's participation in decision-making
5. Vocational training to be extended to women community that enables them to understand the production process and production management.
6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
7. Training on professional competence and leadership skill to be extended to women entrepreneurs.

8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
10. Continuous monitoring and improvement of training programmers.
11. Activities in which women are trained should focus on their marketability and profitability.
12. Making provision of marketing and sales assistance from government part.
13. To encourage more passive women entrepreneurs the Women training programmed should be organized that taught to recognize her own psychological needs and express them.

7. Successful Leading Business Women in India:

Sr.No	Name	Position	Company
1	Chanda Kocchar	Executive Director	ICICI Bank.
2	Ekta Kapoor	Creative Director	Balaji Telefilms
3	Jyoti Naik	President	Lijjat Papad
4	Lalita .D. Gupte	Jt.Managing Director (MD)	ICICI Bank.
5	Preeta Reddy	Managing Director (MD)	Apollo Hospital
6	Rashree Pathy	Chairman	Rashree Sugar and Chemicals Ltd.
7	Ravina Raj Kohli	Media Personality and Ex- President	Star News
8	Renuka Ramanath	CEO	ICICI Ventures
9	Tarajani Vakil	Former Chairman and MD	EXIM Bank.
10	Ritu Nanda	CEO	Escolife
11	AkhilaSrinivasan	Managing Director	Shriram Investments Ltd
12	KiranMazumdar-Shaw	Chairman and Managing Director	Biocon
13	Ranjana Kumar	Chairman	NABARD
14	Ritu Kumar	Fashion Designer	
15	ShahnazHussain	CEO	Shahnaz Herbals

8. Schemes for Women Entrepreneurs:

1. Seed Capital Scheme
2. National Equity Fund
3. Prime Minister’s Employment Guarantee Scheme
4. Single Window Scheme.
5. Bank Schemes for Women Entrepreneur
6. Mahila Artik Vikas Mahamandal

9. Conclusion:

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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Women Empowerment through Entrepreneurship Development (Self Help Group)

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“Unless women are empowered, issues like literacy, health, population explosion will remain unresolved problems of developing countries. Hence the development of women entrepreneurship is very much essential not only for the economic empowerment but also for well-being of the whole country”.

-Amartya Sen

1. Introduction:

The concept of women empowerment is at the infant stage in India. Our social structure doesn't accept the idea of the women as an equal partner to the male in the society. In India through women have played key role in the society, their abilities have not been properly tapped due to the lower status of women in the society.

To overcome this education must reach the grass root level and the society as a whole must provide necessary incentives for the development of women entrepreneurs i.e. Self Help Group. Women constitute half of the world's population. Any strategy aimed at economic development will be incomplete without involving them. Women empowerment has gained momentum in the last three decades. At present women are emerging as an economic force which can't be neglected by the policy makers. The industrial performance of Asia-pacific region driven by foreign direct investment, technological innovation has brought a wide range of economic and social opportunities to women.

According to the statistics women constitute 50% of population, 30% of labour force, 60% of working hours but they have only 10% share in income 1% share in property. It means that women have the right to work but not the right to own property. This is the biggest hurdle in the women empowerment. Women empowerment is possible through economic empowerment only. Entrepreneurship is the only key to economic empowerment of women. In view of the scarcity women entrepreneurial talents in developing countries, attempts are now made to promote and develop women entrepreneurship so that it can act as the much needed stimulant in economic growth.

2. Need of Women Empowerment:

1. Women constitute nearly one-half of the segment of population in India. They can't be kept out of the mainstream of development.
2. Women are vital and productive workers in India's national economy. They make nearly one third of the labour force. But they are neglected at present.
3. Women empowerment is an important strategy for improving the welfare of Indian households.
4. If the potential of women is properly tapped for productive channels, they will prove as the major engines of global economic growth. Therefore the highest national priority should be for unleashing of women power which is the most important source of societal energy.

5. In India women are powerless with almost no control over resources with little decision making authority.
6. In the 21st century the status of women is changing gradually. They are becoming well-educated with technical and professional qualifications. They have entered in non-traditional activities like engineering, electronics, energy etc. They expect equal partnership in their family businesses.
7. A large number of highly educated women are unemployed. Marriage and family are their first choices. Female role prescriptions have created mind blocks. There is an urgent need to strengthen women entrepreneurship development.
8. Women have abundant opportunities in this era of globalization. They need to be recognized and constraints should be removed.
9. There is a significant gap between especially women's potential and actual entrepreneurship. Optimum utilization of human resource is needed.

3. Women empowerment and entrepreneurship development through Self Help Group:

Women are highly superior in some entrepreneurial qualities than men such as -

- Competency to handle critical situation
- High degree of diligence
- Unpredictable commitment to work
- Creative and Innovative in solving problems
- Greater degree of sincerity
- Time management skills
- Hard work, dedication, aggressiveness
- Adventurous but studious
- Intelligent but patient
- Optimistic but cautious

With these qualities they can become successful entrepreneurs and handle both family and business responsibilities.

4. Challenges faced by women entrepreneurs means to Self Help Group:

Major challenges faced by women entrepreneurs in different operating areas are –

a. Production:

- Non-availability of raw materials at wholesale rate
- Frequent electricity failures
- Space constraint
- Shortage of raw material
- Inadequate water supply, especially to dyeing units
- Inadequacy of skilled staff

b. Marketing:

- Difficulty in recovering receivables by doing aggressive follow-up
- Hesitation from customers to place orders with women entrepreneurs, as they lack confidence in the technical abilities of women entrepreneurs
- More time to establish credibility with customers as compared to male entrepreneurs
- Lack of interest among distributors in promoting the products of women entrepreneurs.
- Inadequacy of infrastructure resulting delays in delivery of products

c. Finance:

- Tedious formalities for obtaining loans
- Demand for collateral security from financial institutions
- Absence of a single window system to give all kinds of financial information

d. Human Resource:

- Difficult to manage unskilled workers, who are lethargic and prefer to remain idle and have no desire to work
- Constant demand for increasing wages
- More preference by women for family problems than business work
- High turnover rate of unskilled labor
- Difficult to train and motivate employees from rural areas
- High rate of corruption.

e. Government schemes and Policies:

- Very rigid and bureaucratic Govt. system
- Inadequate subsidies & high tax rates
- Highest electricity and water charges in Maharashtra
- High sales tax

5. Suggestions:

1. Family problems should not become an obstruction while starting a new business.
2. Business in global scenario is a 24 hours service, so to become a successful entrepreneurs, dedication, hard work and consistent efforts are required.
3. Business should not suffer because of emotions or personal relationships. In the era of science and technology practical and professional approach is important.
4. Prime lending rates should be brought down. Octroi and toll rates are very high and should be reduced. Also the government should minimize the tedious formalities for availing incentives.
5. Women need to change their mindset, feel confident, and get rid of their inferiority complex to start a new business and succeed. They should adopt new technology.
6. Our educational system should provide for imparting vocational skills, which can ensure a quick beginning of the earning.
7. Government should take the necessary steps to address the marketing problems by developing markets in the rural and semi-urban areas.
8. Development of infrastructure, efficient communication and transport systems, uninterrupted power supply, to establish information bureaus for providing guidance to women entrepreneurs etc. should be made.

The women will be economically self-reliant and empowerment of women will be possible with the above suggestions.

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Women Entrepreneurship In India Now And In Future : With Special Reference To
Teacher Education

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Abstract:

This paper deals with how women from education field can enter and get success in different enterprises. Initially the paper explains the meaning of word Entrepreneurship and how Prime Minister Narendra Modi's start up friendly environment in the country has proved to be a blessing for female entrepreneurs. In next part the paper discusses about existing condition of Women Entrepreneurship in India and in the last part it throws light on how Women Entrepreneurship in India in future will be with special reference to Teacher Education.

Key Words: Women, entrepreneurship, teacher education, India.

Gone are the days when women were considered no match for all powerful men in this world. The new generation women across the world have overcome all negative notions and have proved themselves beyond doubt in all spheres of life including the most intricate and cumbersome world of entrepreneurship.

Women have come a long way from just being a homemaker. Narendra Modi's start up friendly environment in the country has proved to be a blessing for female entrepreneurs and instrumental in fighting gender stereotyping in the business community.

Word Entrepreneurship comes from the French word 'Entreprendre' and the German word 'Uternehmen' both meaning individuals who are 'undertakers' i.e. those who take a risk of a new enterprise. Entrepreneurship is a dynamic activity which helps the entrepreneur to bring changes in the process of production, innovation in production, new usage of materials, creator of market etc. It is a mental attitude to foresee risk and uncertainty and do something new in an effective manner to achieve certain goals.

• **Functions of entrepreneur:**

- Identification of opportunities
- Introduction of a new product
- Gathering resources or Introducing new methods of production
- Developing new markets

• **Characteristics of an Entrepreneur:**

- **Vision:** She is able to visualize market demand, socio-economic environment and the future of business venture,
- **Knowledge:** She has sound conceptual knowledge about all the technicalities of his business.
- **Desire to succeed:** She has multiple goals and seeks opportunities to be productive.
- **Independence:** She must be independent in work and decision making.
- **Optimism:** She knows how to exploit opportunities.
- **Value addition:** She does not follow the conventional rule of thumb, they have a desire to create, innovate and add value.

- **Initiative:** She takes initiatives to make an action plan from limited resources.
- **Goal setting:** She sets realistic goals.
- **Problem solver:** She is creative in problem solving.
- **Good human relations:** She is a good leader, motivator and the team builder.
- **Communication skills:** She has the ability to persuade others.

• **Women Entrepreneurship in India :**

Women Entrepreneurship is like a discipline for a child that begins at home. Women have been entrepreneurs in different ways. A house wife is an entrepreneur as she manages her time , strategizes and plans on ways to secure her child's future, passionate about her home and family. Today, we have given it a name entrepreneur as she steps out into the arena. In today's world , women have scaled greater heights in different industries. Women entrepreneurs have a to find a balance economically and financially both , home front and carrier. It is always a great idea to be active and inculcate a habit to be part of local networks of women entrepreneurs. Women play a very important and vital role in every aspect of life thereby needs a great balance between work, personal life, family life and social life.

For quite a few years now, we have known that there is a major problem with India's labour force: the women are missing. Indian women are not only staying out of the workforce, they are doing so in increasing numbers across the board. The World Bank's latest development update for India reiterates these trends but also draws attention to an interesting insight: Women employers tend to hire a significantly greater number of women.

Of course, this is partly the result of the kind of businesses that women set up in what is already a heavily gendered labour force. For example, a beauty salon or a small tailoring unit owned by a woman can be expected to mostly hire other women. Also, many of these women-owned firms have only a single worker, which also skews the picture. But the trend holds true even in medium-sized firms. This lends credence to the idea that a targeted focus on women's entrepreneurship might be the tool needed to improve the labour force's gender balance.

The World Bank's report builds on a working paper by Ejaz Ghani, Arti Grover Goswami, Sari Kerr and William Kerr, *Will Market Competition Trump Gender Discrimination In India?*, which finds "a clear pattern of gender segmentation in both manufacturing and services, where, for instance, about 90% of employees in female-owned business in unorganized manufacturing are females". Gender segmentation is a double-edged sword in the sense that just like female-owned or female-led firms tend to hire more female workers, male owners and employers have the same tendencies. A 2014 paper, *Political Reservations and Women's Entrepreneurship in India*, by Ghani and others noted that "97% of working men are employed in male-owned enterprises". In the long run, such extreme levels of gender segmentation are obviously undesirable and inefficient. But in the short term, it may help to view this trend as a catalyzing opportunity that will bring more women into the workforce.

In this context, it is worth considering why the labour force participation rate (LFPR) for working-age women (15 years and older) is so dreadfully low in India—at about 27%, it performs only slightly better than Afghanistan, Pakistan and Saudi Arabia. Experts offer a whole host of reasons—that young women are studying longer; that as incomes have increased, women who worked only out of necessity have retreated to their homes, that as agriculture has come under stress and rural women have been squeezed out of their farm jobs on the one hand, educated urban women haven't moved into the workforce in considerable numbers on the other, etc. The pressures

of urbanization, social norms and biases, and infrastructure issues put these trends in context but they still do not fully explain why the numbers are so low. Specifically, why have urban women, who seem to be the big drag on women’s overall LFPR, not been able to find a place in the country’s supposedly booming women-friendly services sector?

One reason for this is the lack of jobs overall, paired with men taking the lion’s share. Another reason is the quality of jobs. Women want jobs that are well-paying, close to their homes, and have flexible working hours, according to World Bank research, and these are hard to come by. Also, there are many jobs to which women’s access is restricted by law, such as those in mines and hazardous industries. Resolving this mess will, of course, require a multifaceted response from regulatory changes to public awareness campaigns to improving law and order so that women feel secure outside their homes. But encouraging entrepreneurship in women can be a good starting point: Women will be creating jobs and opportunities for themselves, and bringing other women on board.

India currently ranks 70 out of 77 nations on the Female Entrepreneurship Index, but moving up that index might not be as difficult as it seems. Certainly, long-term, structural reforms are needed but in the short term there are a few examples from around the world that indicate how targeted policy measures can deliver specific goals even when the rest of the infrastructure (such as ease of doing business, access to credit facilities and affordable childcare) may not be in place.

A good example here is Bangladesh, where the export-oriented garment industry has brought a large section of women into the workforce. Indeed, the Mastercard Index of Women Entrepreneurs 2017 notes that even though Bangladesh fares poorly in terms of its ‘women’s advancement outcomes’, ‘knowledge assets’, ‘financial access’ and ‘supporting entrepreneurial conditions’, it ranks sixth among 54 countries on ‘women business ownership’, while India is at the bottom of the pile along with Iran, United Arab Emirates, Egypt and Saudi Arabia.

• **Opportunities as entrepreneurs after completing Teacher Education Programme:**

As far as teacher education is concerned, there is hardly any scope in services as teachers. The government policy is hampering the admission procedure. There are very less vacancies and changing policy of government does not allow new teachers to enter in the education system. There are many hurdles in completing the teacher education course. First of all one has to appear for the CET (Common Entrance Test). Once the candidate gets admission, in two years she/ he complete the course. After the candidate has to clear TET (Teacher Eligibility Test)

We can observe the gradual increase in female candidates trying to enter in education field. The number of students admitted in last 15 years (gap of five years each) is shown in following table.

Table 1: No. of students admitted in different years

Year	Students Admitted	Male Students	Percentage	Female Students	Percentage
2005-06	160	45	28.13	115	71.87
2010-11	160	32	20	128	80
2015-17	83	16	10	67	90
2016-18	57	11	19.30	46	80.70

So the female candidates who have already passed and waiting for the job opportunity as teacher , should enter in different entrepreneurships like chalk making, preparing visiting cards , preparing innovative teaching aids, preparing power point presentations etc. as the educational

industry is increasing day by day. All the characteristics of an entrepreneur which are discussed earlier are mostly practiced in practical's of teacher training course. So, definitely if the female candidates decide to enter in these different fields of entrepreneurship, they are going to get a huge success.

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Role Of Ngo's In Women Entrepreneurship

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Abstract-

Women Entrepreneurship has very low progress rate in India. There are many reasons behind this like Poor degree of financial freedom, no direct ownership of the poverty, paradox of entrepreneurial skill, no awareness about capacities, problems of work with male, lack of self confidence. To increase the Women Entrepreneurship in India the Indian government has launched 27 schemes for women operated by different departments of ministries. Before this also many schemes have launched but all not run successful, what is the reason behind them? One reason is that schemes not reached to needed women then who will take initiatives to increase Women Entrepreneurship. The answer is N.G.O's because they work on not profit base and can reach to grass root level women. N.G.O's is not profit organization that is independent from states and international government organizations. They are usually funded by donations. They can be classified into 3 type's primary level, Intermediate, Grass root levels. These N.G.O's can do a lot for women Entrepreneurship. The role of are mentioned in this paper.

Introduction:

Women entrepreneurship is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in rural areas there are number of obstacles faced by women entrepreneurship during startup and running up of their entrepreneurs. For the women entrepreneurship Indian government have also take efforts by making various entrepreneur schemes for women like TREAD, Mhila Vikas Nidhi, Swarna Jayanti Gram Swarozgar Yojana, Women's Development Co-program me (CEDPS) this various schemes can strength the Indian economy. But very few women in India is get entrepreneur by t his various schemes. Are these schemes get failure why this all schemes not successfully run? When we start to discover the reasons many reasons can arise one of the reasons among that is all these schemes not reached to grass root level women's. Proper guidance also is not given to them. How we will give them proper guideline or motivation the answer is that NGO's by t his paper we are going to find out what will be role of NGO's in women entrepreneurship in India.

Women Entrepreneurship:

Is the process in which women initiate a business, gather all resource, undertake risks, face challenges, provides employment to others and manages the business independently.

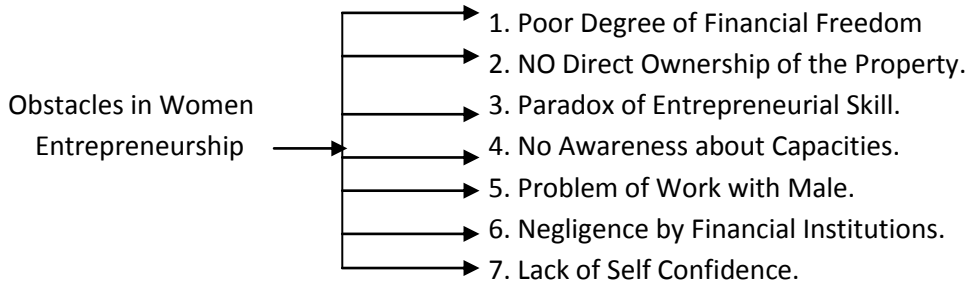
"A women entrepreneur is defined an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% employment generated to women."

- **Government of India**

"Women entrepreneurship means a women or group of women, who is initiated, organize and run a business enterprise."

Obstacles In Women Entrepreneurship In India.

Following are the major obstacles in women entrepreneurship in India.



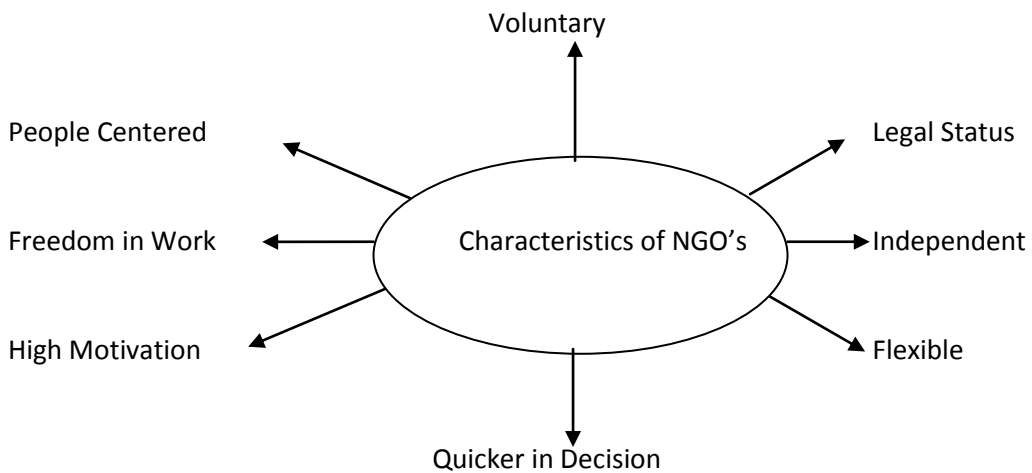
Non Governmental Organization Ngo:

Is a not for profit organization that is independent from states and international government organizations they are usually funded by donations but some of organizations engaged in a wide range of activities and take different forms in different parts of the world. Some may have charitable status while others may be registered for tax exemption based on recognition of social purposes. Others may be fronts for political, religious or other interests since the end of World War II, NGO's have had an increasing role in international development particularly in the field of humanitarian assistance and poverty alleviation.

The number of NGO's worldwide is estimated to be 37 million. In India about 2 millions NGO's was working in 2009 just over one NGO per 600 Indians and many times of the number of primary schools and primary health centers in India. The term non - governmental organization was first coined in 1945 when the United Nation (UN) was created.

Most of the NGO's working on the literacy programs, Health Matter, Climate Problem/Environmental issues. Now a day these NGO's are also working on the women entrepreneurship and self employment.

Following are the Characteristics of NGO's



1. Voluntary:

NGO are formed voluntarily and are building upon the commitment of a few people.

2. Legal Status:

NGO's are registered with the government under the society's act, trust act they are also registered under foreign contribution regulation act (FCRA) with the ministry of home affairs.

3. Independent:

NGO are independent in planning and implementation of their program.

4. Flexible:

NGO are flexible in interventions. They are not bound by redtapism and bureaucratic obstacles.

5. Quicker in Decision Making:

NGO take quick decision in response to the needs of the community as decisions are taken quickly their services are delivered time to the people.

6. High Motivation:

The members and the staff are endowed with high motivation and inspiration to work for the cause of the people.

7. Freedom in Work:

NGO workers enjoy freedom in their field work in organizing the community and carrying out the development.

8. People Centered:

NGO's facilitated people participation they plan things with the people and implement the some through the people.

The NGO's have revealed the following strengths as an edge over other.

- a) The lean overhead and operating cost to reach the poor and needy.
- b) Flexibility and responsiveness in operation to invent appropriate solution.
- c) Nearness to client group made them to be sensitive to community need.
- d) Capacity for innovation and experimentation with new groups and untried development approach.
- e) Stimulating and mobilizing interest in the community.
- f) Dependence on customer satisfaction.
- g) Act as a test bed and sound board for government policies and programmers.

The Well Noted Weaknesses the Ngo's Suffer.

- a) Role conflict to as the traditional areas of operation and micro-entrepreneurship development.
- b) Doubtful leadership & succession.
- c) Anti business philosophy, integration due to lack of proper understanding of entrepreneurship approach.
- d) Inadequate opportunities to work as trainer.

In spirit of these so called weaknesses the role of NGO's in entrepreneurship development cannot be undermined evidences are galore to mention that a few NGO's in India have succeeded largely in importing entrepreneurial skills among t he weaker sections of the society.

Today we have several NGO's contributing the entrepreneurship development in the country the ones are National Alliance of Young Entrepreneurs (NAYA) World Assembly of small and medium Entrepreneurs (WASME), AWAKE (Association of Women Entrepreneurs of Karnataka), SEWA of Ahmadabad.

The Ngo's Involved In Entrepreneurship Development Can Be Classified Into 3 Types. :

1) Primary level NGO's:

The NGO's who mobilize their own resources operate in international level and execute developmental activities themselves or through intermediate fall within this category, christen children fund, OXFAM are prominent examples of the primary level of NGO's in India.

2) Intermediate NGO's :

These NGO's procure funds from various agencies impart training and conduct workshops for target work force. SEWA and AWAKE are examples of intermediate NGO's.

3) Grass Root Level NGO's:

These NGO's are those who conduct field activities by establishing direct contact with the grass root needy people. Examples of such NGO's are ANARDE Foundation (Gujrat), Indian Institute of Youth Welfare (IIYW) of Maharashtra etc.

Role Of Ngo's In Women Entrepreneurship:

NGO's have worked on Education, Health and Social issues problems. Now the NGO's have changed his track. NGO's are working on the women entrepreneurship their work can change the life of Indian women. Because this NGO's work with proper intension. Only NGO's can reach to grass root level women they can motivate and understand the problems of Indian women. The following are some of associations which have played pivotal role for growth and development of women entrepreneurs Mahila Udyam Nidhi, Mahila Vikas Nidhi, SWEI, MIT, SEWA, SHG's, FIWE, NABARD, FIWE, Federation of India, Women Entrepreneurs, SEWA, Self Employed Women's Association.

Following role can be played by these NGO's for women entrepreneurship in India:

1. Legal Awareness and Property Rights:

In rural India only 13% of women inherited land from their father as daughters. In the rural areas, the daughter many and leaves the village hence no inheritance of right exist the government schemes also allot land to male house hold heads. An adult married son get compensation for displacement but the adult daughter gets nothing, NGO's can work closely with women to generate awareness regarding their rights and help them get land by extending loan facilities to buy land in groups.

2. Fair Trade:

"Fair is a relative term" the idea is also to cut down on the middlemen so that the product reaching the buyer in the richer part of the world is still desirable, price wise fair trade is about giving poor people power it is attiring business concept. It means paying producers a fair price to their work helping them gain the skill and knowledge they need to develop their businesses and challenging away of trading which keep people poor. NGO can often act as facilitator in this process.

3. Credit/Micro Credit/Self Help Groups:

Provision of credit is an exercise in self help and community reinvestments. Credit leads to social justice and empowerment facility of credit/micro credit should make available by the NGO's. Now a day's effort is being made by credit planners to target women as they have history of being better repairs of loan.

4. Motivating or Encouraging Activities:

Indian women's are far away from this entrepreneurship. She don't have courage to start her own entrepreneur. So NGO can give her motivation, encourage her to foot fourth is legs in this field and give time to time advise to them.

5. Awareness Program me:

Indian women's are not waring what they can do? So awareness program me should be conducted on a mass scale with the intension of creating awareness among women about various areas to conduct business.

6. Vocational Training:

NGO's can give vocational training to understand the production process and production management.

7. Arrange Seminar and Conference:

International, National, Seminar and Conference can be arranged by the NGO's to help women to facilitate interaction with other women entrepreneurs.

8. Personality Development Program:

NGO's can provide education of women in general as well making effective provisions for their training practical experiences and personality development program to improve their overall personality standard.

9. Skill Training:

All government program should focus on skill improvement, employment generation, transfer of technology rural industrialization and promotion of self reliance among the people, NGO's can assist in raw material assistance, skill training, marketing, co-ordination and inter institutional linkages and render advice to the government on policy matter concerning the small scale sector there is a need to motivate educated and employed youth for self employment by setting up small enterprises.

10. Women Empowerment:

Self help groups (SHG's) of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban area bringing women together from all sphere of life to fight for their right or cause. Since the overall empowerment of women is crucially dependent on economic empowerment. So these women empowerment can make by the women entrepreneurship can lead to women empowerment too.

11. Organize Training Program:

NGO's can organize training program to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning maintaining books of accounts and other skills. This will encourage women to undertake business.

Conclusion:

NGO's can use this various ways for entrepreneurship of women when all the educated and non educated women's in India get entrepreneurs then Indian economy become stronger or strengthen.

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Woman Entrepreneurship - Problems and Prospects

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Introduction

Development of any country depends mainly on the development of the business in that country as the economic development of the country depends on the development of businesses. Entrepreneurs play a key role in the economic development of the country as they help in developing the businesses.

Nearly fifty percent of the population in the society is of women and so the development of businesses can be boosted with the participation of Woman Entrepreneurs. In this light it is important to know the problems and prospects for Woman Entrepreneurs, especially in India, as India is a developing country.

Educated Indian women have to go a long way to achieve equal rights and position because Indian society is male dominated and the traditions of the male dominance is deep rooted in India. Yet the fact that many women are now getting out of this situation and standing ahead as the Woman Entrepreneurs, is really motivating for other women who are the budding Woman Entrepreneurs.

Though women in India face many problems and hurdles to get ahead in their life in business, they should explore the prospects of starting new enterprise, undertake risks ,introduce innovations, coordinate administration and control business and provide effective leadership in all aspects of business.

Definitions

An entrepreneur:

Someone who exercises initiative by organizing a venture to take benefit of an opportunity and, as the decision maker, decides what, how, and how much of a good or service will be produced. An entrepreneur supplies risk capital as a risk taker, and monitors and controls the business activities. The entrepreneur is usually a sole proprietor, a partner, or the one who owns the majority of shares in an incorporated venture.

According to economist Joseph Alois Schumpeter (1883-1950), entrepreneurs are not necessarily motivated by profit but regard it as a standard for measuring achievement or success.

- Business Dictionary

Entrepreneurship has traditionally been defined as the process of designing, launching and running a new business, which typically begins as a small business, such as a startup company, offering a product, process or service for sale or hire. The people who create these businesses are called entrepreneurs

Entrepreneurship is the act of being an entrepreneur, or "an owner or manager of a business enterprise who makes money through risk and initiative." -Wikipedia

Woman Entrepreneur:

Woman Entrepreneur is the woman or group of women, who initiate, organize and operate a business enterprise.

Government of India has defined Woman Entrepreneur as an enterprise owned and controlled by a woman having minimum financial of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women.

Statement of the Problem

To study the Woman Entrepreneurship - Problems and Prospects.

Objective of the Study

1. To study the problems faced by Woman Entrepreneurs.
2. To give suggestions for the growth of Woman Entrepreneurs.

Sample

Woman Entrepreneurs from Vita city were selected randomly for the study. Total 52 Woman Entrepreneurs from Vita were selected.

Tools

A questionnaire prepared by the researcher was used to collect the data

Data Gathering Tools

A questionnaire prepared by the researcher was used as a data gathering tool

Research Procedure:

The aim of this study was to study the problems faced by Woman Entrepreneurs and to give suggestions for the growth of Woman Entrepreneurs.

A total of fifty-two respondents were sampled in the survey, using questionnaire schedule that was designed in open and close-ended pre-coded form. The data collected was tabulated and using percentage the conclusions were drawn.

	Financial Problems	Family Conflicts	Patriarchal Society	Absence of Entrepreneurial Aptitude	Marketing Problems	Shortage of raw Materials	Credit Facilities	High Cost of Production	Heavy Competition	Quality of EDPs
Total	50	48	47	40	39	35	32	30	30	29
Percentage	96.15	92.30	90.38	76.92	75	67.30	61.53	57.69	57.69	55.76

Conclusions

Problems of Woman Entrepreneurs

Financial Problems

The tasks related to the financial matters like obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domain. Many of the small scale industries or the cottage industry entrepreneurs don't know the financial

operations. In the matters like marketing and financial problems where training doesn't help the women.

Family Conflicts :-This problem faced by every working woman. They have to spend time at their work place and so feel that they are not playing their role as a housewife properly. Inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts.

Patriarchal Society :- In our male dominated society doing any business is supposed to be a man's job. Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream. Women also have to face role conflict as soon as they initiate any entrepreneurial activity

Absence of Entrepreneurial Aptitude:- There is very less entrepreneurial attitude in women. They go for training or attend the Entrepreneurial Development Programme(EDP) without the attitude. The EDPs can sharpen the skills but they cannot develop the attitude.

Marketing Problems :-It is one of the core problems as marketing is mainly dominated by males. Women entrepreneurs face the problems in marketing their products. For marketing the products women entrepreneurs have to be at the mercy of middlemen who pocket the chunk of profit. Women entrepreneurs also find it difficult to capture the market and make their products popular.

Shortage of raw Materials :-The lack of knowledge Women entrepreneurs regarding the raw material suppliers and the places from where to get the raw material gives rise to this problem of shortage of raw-materials. This problem also arises because of the inadequate availability of raw materials.

Credit Facilities :-Women entrepreneurs are often denied credit by bankers on the ground of lack of collateral security. Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51% of share capital is less than 5 percent. So the women entrepreneurs donot get the benefit of united power.

High Cost of Production :-High cost of production undermines the efficiency and stands in the way of development and expansion of woman's enterprises. In the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible.

Heavy Competition :-Severe competition from organized industries is a big threat to the women entrepreneurs. Many of the women enterprises have imperfect organizational set up yet they try to establish their business. The severe competition from organized industries becomes a great hurdle for them.

Quality of EDPs :-All women entrepreneurs are given the same training through EDPs.Women entrepreneurs go for training or attend the Entrepreneurial Development Programme(EDP) without the attitude The EDPs can sharpen the skills but they cannot develop the attitude. The quality of the EDP should be improved so as to develop business the qualities in women entrepreneurs.

Suggestions for the growth of Woman Entrepreneurs.

Education :-In our education system we don't encourage the entrepreneurship qualities. Neither for men nor for women. Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards

Awareness Programmes :-Awareness regarding entrepreneurship should be developed among women. There should be a continuous attempt to inspire, encourage, motivate and co-operate

women entrepreneurs. An Awareness programme should be conducted on a mass scale to create awareness among women about the various areas to conduct business.

Organizing EDPs :-Our technical institutions should provide the Entrepreneurial Development Programme(EDP). Skill development to be done in women's polytechnics and Industrial Training Institutes. Skills are put to work in training-cum-production workshops.

Vocational Training Programmes :-Vocational Training Programmes must be organized in colleges in order to develop the skills, values and attitude among women entrepreneurs.Vocational training to be extended to women community that enables them to understand the production process and production management

Skill Development Programmes :-Training programmes should be organized to develop professional competencies in managerial skills, leadership, marketing, financial, production, profit planning, maintaining books of accounts and other skills.

Tie-Ups :-Tie-Ups of Educational Institutes with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.

Exhibitions:- Various International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.

Financial Help :-Women in business should be offered soft loans and subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures

Credits :-Provision of micro credit system and enterprise credit system to the women entrepreneurs at local level should be made. Skill development should be done in women's polytechnics and Industrial Training Institutes.

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Rural Women Entrepreneurship: Problems and Prospects

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Abstract

Rural Women Entrepreneurship (RWE), Rural Women Employment (RWE) and Rural Women Empowerment (RWE) have positive partial correlation among 3RWE. At the same time Women Entrepreneurship Development (WED) and Rural Development (RD) has positive partial correlation in the globalized world at local and rural level. It can be interpreted that there is inter and intra correlation among RWE³, WED and RD in rural India. In India there is a considerable gap between educated youth and employed youth. The Indian literacy rate was 52.21% in 1991 and 64.84% in 2001. This growth rate can be predicted up to 70% on time series basis by 2020 which is a prospect but employment generation is a problem. The urban women entrepreneurs are acquiring and developing skills for reaching top in businesses but it is very less in rural area, especially Rural Women Entrepreneurship. Innovation is the key for women entrepreneurial success which leads to productivity and growth of economy. Rural Women Entrepreneurship Development in rural area through training programmes and creativity is possible.

Key words: RWE², WED, RD, Gap, Training.

1. Introduction:

Entrepreneurship is an inner voice of women. 'Entrepreneurship' gives birth to 'Entrepreneur' who has outstanding qualities and innovative thinking in rural area, especially more in rural area for women. For development of entrepreneurship one should have rural entrepreneurship development programme which is a challenge and prospectus too. Entrepreneurship means resource management for conversion of raw material into finished products with the help of innovative ideas. Rural Women Entrepreneurship Development (RWED) through skill development programme is an innovative and out of the box thinking approach.

A rural woman entrepreneurship development is mainly depends on motivation and creativity. Motivation and creativity of rural women will be developed by way of training and innovative programmes. In rural area, there is a good scope for entrepreneurial and business development. To get government benefits and concessions, women should think to start resources mobilization and resources utilization in rural, which will support the thought of father of the nation Mahatma Gandhi, i.e. "we should move towards rural area and then only 'Gramin Bharat' will come into reality".

Rural area is full of natural resources, although our parents and our mentors are asking to secure a job in urban area and not to involve your own business set up (Except Exceptions) in rural area and especially to women. It is observed by the research paper writer that there is an uneven development of entrepreneurship in all states, districts, talukas and villages. Considering this situation almost all (Except Exceptions) business units are located in city areas and male dominated businesses but not in the rural areas and for female.

2.Women Entrepreneurship Development Programmes in Rural Area:

Following are the avenues or prospectus to develop rural entrepreneurs by way of WEDPs in rural areas. Government should support following area business houses for rural women entrepreneurship development.

Paper cups, Paper napkins, Paper plates, Paper Envelopes, Vegetables Production, Packed Vegetables, Tomato processing-Ketchup, Soups, Pickles-Mango, Chile, Lemon, Turmeric, Mayien mula etc. Jaggery Industry, Jaggery Cake, Jaggery Chocolate, Jaggery gift and decorative items, Sugar cane juice, Grass Cultivation, Grass bundles, Dairy- Buffalo and Cow, Farm equipments shops, Nursery: Floor, indoor plants, vegetable plants, show plants, bonsai etc. Packing boxes, Floriculture...Rose, Nishigandha, Gerbera, etc. Internet service centre for farmers, Farm equipments production, Tractor and farm equipments repairs and maintenance centre, Bricks production, Oil mills, Vegetables selling chain shops. Polythene paper production for munching, Tobacco process units, Seeds development: Sugar cane, Banana, Vegetables, Tobacco etc. HR supply centre, Mineral water factory, Banana plantation and process unit, Hen farming, Duck farming, Fish farming, Goat Farming, Training centers for employees and farmers, Chilly powder, Corn flake process unit, Soya process units , Kokan Meva - Collection, processing and marketing units, Karavand, Jambkul, Avala.....juice, syrup etc. Chavan prash production business, Hirada, Behada: Plantation, Nursery, Collection, Processing, Auryedic medicine, Extraction for chemical and leather industry, Cashew nuts: Plantation, Processing, Oil extraction, Powder, Rice mills, Poha mills, Chirmura mills, Honey farming, Wood craft: Collection, Marketing, Show pieces, Medical plantation and extraction, Rabbit Farming, Auryedic Herbal Shampoo, Mushroom development, Coffee plantation, Green house / Poly house, Farm equipments production and marketing, Pickles and Chutani, Ready made salad packs preparation and marketing, Horticulture, Sericulture, Sericulture, Potato Processing, Chips, Wafers, Powder, Sweet potato (Ratala) processing units, Mango canning, Packing material, Winery from grapes, Seed shops, Pesticide shop, Food processing units. Internet marketing for farmers, Ready to cook vegetable packing, Agro hardware shop, Soil testing lab, Plant testing lab, Herbal Soap Business, Plastic Business for agriculture, Logistic Management for agro products, Technology purchases consultancy, Floriculture - production, packing, marketing, perfume extraction etc., Agro Account writing business, Sugar cane harvesting machine, Cold storage - for processed goods and agriculture commodities, Mobile - Fertilizer and Seeds selling shop, All seeds development project, HR supply to Farmers, Mineral water factory and marketing, Banana production and processing, Internet service to farmers, Bricks production, Wood craft-collection, marketing and show pieces, Corn flake process unit, Training centre for farm employees and farmers, Transport - all types of agriculture products, Marketing - all types of agro products and services, Bakery products, Beauty parlor in rural area, Dry food industry, Event management-All events, Consultancy - all types of rural consultancy etc. Entrepreneurship Development Cell, Research for local Agro Industrialist and Traders, BPO, KPO - Contractual Work, Investment consultancy to rural people, Agro Project Reports, Agro Goods Export. Water analyses, soil analyses, plant analyses, environment problem analyses, agriculture consultancy at rural areas, animal husbandry consultancy etc.

3.Requirements for Rural Women Entrepreneurship Development (RWED) (Problems and Solutions):

1. List out the rural resources village wise.
2. Conduct small workshop for selecting exact business in rural area.
3. Motivate to the rural female youth that not to attract towards urban area.
4. Elimination of the fear of business from the rural women youth.
5. To provide practical and real training to the young rural female masses.
6. To organize brain storming sessions for rural parents.

7. Rural women Maitry (Kinship) groups, Quality Circle etc. for rural business potential discussion.
8. One should tell and discuss successful entrepreneurs' stories to the rural women.
9. Internet, market, business trend analyses facilities should be provided to the rural women in the rural area.
10. Paper work formalities for starting new venture should be minimized, especially for women.
11. Single window clearance should be started for all permissions, licenses and operating formalities for rural based business unit proposed by rural women.
12. NGO's, Banks, Politicians, MLA's, MLC's, Corporate sector under CSR etc should adopt villages for "Rural Women Business Ventures and Guidance".
13. Venture capital, subsidized rate of interest and financial guidance should be provided to the rural women entrepreneurs.
14. Finishing Schools and Skill Development Centres should be started at rural area.
15. Off line, on line, secured or special market support should be provided to the rural women entrepreneurs.

4. A Case study of Roti Making Machine - A Cost Study Approach"

The paper writer has visited to IIM Ahemadbad and stayed at Sarva Vidyalaya Kelvani Mandal (SVKM), Gandhinagar, Gujarat. SVKM is a public trust with more than 98 years of philanthropic experience. Having started in the year 1919 by its founder "Puja Chhaganbha" with the principle of "*Kar Bhala Hoga Bhala*" in the education and become one of the biggest trusts in the state of Gujarat. At present the trust is running various Institutions and Hostels. The trust is imparting quality education and quality food to the hostilities too. To provide quality food and timely food to the hostel students, the trust is using "*Roti*" making machine in the mess at hostel campus.

The roti making machine is very easy to handle and clean. The roti making machine is designed very systematically, so, the illiterate man can run this machine very easily. The machine is 3 X 15 foot width and length with rollers, chains and temperature measurement devise. Due to temperature measurement devise, the roti is frying very well and test is also good. The machine used cloth belt for feeding the raw material for roti preparation. The machine has three chain belts through which the roti has fried. The gas flame is given for roti frying. The machine can be adjusted according to hardness or softness, size, width, thickness of roti by adjusting the rollers. The machine speed can be adjusted according to requirement of number of roties in one hour. The present capacity of the machine is to serve roti for 1300 people in one hour.

The paper writer has come across the roti making machine in SUKM, Ahmadabad. It is a unique and suitable machine for quick roti preparation. Hygiene is nicely maintained through this roti making machine. To provide quick roti service with comfortable hot and fresh to the students or consumers, this roti making machine is very useful. This machine can be used for preparation of "puri" and / or "poli" and / or "papad" and / or 'bhakari" etc. for daily use; such type of edible items. The cost of machine is affordable and very easy to operate. Qualified and trained staff is not required for operation of this machine. This machine is useful for self service counters, banquet and regular food service on table. The machine has producing uniform size and quality of roti, which is more suitable for meals parcel business. This machine can be used for railway pantry, Marriage halls, *mangal karyalayas*, big public functions, mess, big hotels, big companies canteens and caterers where roti has to be served. It can be run by the SHG's and Women as an entrepreneur. The roti

making machine is easy to handle, use and clean. The illiterate man can run this machine. The machine has temperature measurement device which helps for good frying of roti. Cloth belt has installed in the roti making machine for feeding raw material (*kanik*) for preparation of roti. The machine has three chain belts (rotating) through which the roti has frayed. The gas flame is given to the rollers for roti fraying. The machine can be adjusted according to hardness or softness of roti, size, width, thickness of roti by adjusting the rollers. The machine speed can be adjusted according to requirement of number of roties in one hour.

Machine Details:

S. N.	Particulars	Remark
1	The cost of Machine	Rs. 7,00,000
2	Size of the Machine	15' X 3' (Length & Width)
3	Area required for machine installation and operation	200 to 300 sq. ft.
4	Number of employees are required for operations	2 – 3 persons
5	Wastage of Material	No wastage (Recycling is possible the process waste)
6	Capacity of Roti preparation per hr.	3000 pieces
7	Input – Output Ratio	75 pieces of Roti ----- X 100 = 1 kg Aata 75 pieces of Roti X 15 gram per roti -----X100 = 1 kg.Aata 1125 ----- X 100 = 113% 1000 grams
8	Gas Consumption	2 cylinders for 2 hrs. (At list Two cylinders are required) (Electricity can be used for Frying)
9	Maintenance Expenses	Not more. Only greasing and cleaning
10	Weight of Roti	15 to 20 grams
11	Test of Roti	Good
12	Size of Roti	5' Diameter. (Size can be changed)
13	Multi use of Machine	Yes (Preparation of Puri, Poli, Bhakari, Nan, Chapati etc production)
14	Spares parts availability	Yes, easily available.
15	Cleaning	Easy. By cloth. Daily 10 minutes required.
16	Address	Rajpura, Hariyana, India
17	Level of Risk	No Risk

Considering above references and analysis the SVKM, Gandhinagar, Gujarat has running various courses and hostels too. To provide good food and for effective manpower management, the institute probably installed the “Roti’ making machine in their mess. Considering this analysis, it is found that the roti making machine is viable from economical, technical, hygiene and time point of view, so that, this business can be started by the rural women and roti can be supplied to the urban area by using hot pot for serving hot roti. In short where more number of roties are required daily,

where quick supply of roti is required, where hygiene is very important, where big dinner / lunch functions have been organized, their this roti making machine is very useful. This machine is definitely useful for students' mess where bulk roti supply in less time is required. The institution has set a slogan, ***'Do Good, for Goodwill comes to you'***, which has really proved by this sample SVKM Institute. The intention behind this research paper is that there is one saying that ***"what is achieved is not important but what is shared is important"***, so, the researcher has wrote on this subject that what he seen in the SVKM Institute and to motivate rural women entrepreneurs. The women entrepreneurs, women *karyalaya* owners, women hotel owners and mess owners can think to design or produce or purchase this type of machine and use this machine for "Roti" production.

Cost of Roti:

S. N.	Machine Production		Manual Production	
	Particulars	Cost Per Roti	Particulars	Cost Per Roti
1	Cost of Aata: 75 pieces rotis from one kg Aata. Rs. 44 ÷ 75 pieces = 0.58	00.58	Cost of Aata : 50 pieces roti from one kg Aata. Rs. 44 ÷ 50 pieces = 00.88	00.88
2	Gas Cost: 2 hrs, 2 cylinders required i.e. - 1 hr -1 cylinder Cost per cylinder = Rs 700 Per hr roti production = 3000 pieces. Rs 700÷3000 = Rs. 00.23	00.12	Gas Cost: 2 hrs for production of one kg's Roties Cost per cylinder = Rs 700 Per hr roti production = 50 pieces. Rs 700 ÷ (25 days X 4 hrs per day X 50 roties per hr) = Rs. 0.14	00.14
3	Manpower Cost: 3 persons salary @ Rs. 10,000 per person. 5 hrs effective working of employees. Rs. 10,000 x 3 = Rs. 30,000. 4,50,000 roties can be prepared per month. Per roti labour cost = Rs. 30,000 ÷ 4,50,000 Roties = 00.07	00.03	Manpower Cost: Per person per month salary Rs. 10,000. 5 hrs effective working of employees. Per hr 50 roties X 5 hrs effective working per day X 30 days = 7500 Roties production per month. Per roti labour cost = Rs. 10,000 ÷ 7,500 = 1.33	1.33
4	Maintenance and Cleaning: Per day Rs 100 Per Day Roti production = 15,000. Per Roti Cost = Rs. 100 ÷ 15,000 = Rs. 00.007. i.e. 00.01	00.01	Maintenance and Cleaning: Per day Rs 50 Per Day Roti production = 250. Per Roti Cost = Rs. 50 ÷ 250 = Rs. 00.02	00.02
5	Electricity consumption: 1 HP Motor for Roti production and Aata preparation. One unit electricity is required. Per hour Electricity cost Rs. = 7-50 (Housed Consumption Rate) Per hr Roti production = 3,000 i.e. Electricity Cost per Roti = 7.50 ÷ 3,000 = Rs. 00.01	00.01	Electricity consumption: Nil	00.00

6	Cost of Capital: Machine cost = Rs. 7,00,000 Life of the machine - 10 years Per year Cost (Depreciation) = Rs. 7,00,000 ÷ 10 years = Rs.70,000 Per year Roti production = Per month Roti 4,50,000 X 12 months = 54,00,000. Per Roti cost = Rs. 70,000 ÷ 54,00,000 = 00.13	00.02	Cost of Capital: Gas Shegadi, Frying pan, Parat / Polpat etc. Total Cost = Rs. 50,000 Life of these devises - 10 years Per Year cost:- Rs. 50,000 ÷ 10 Years = Rs.10,000 Per year Roti production = Per month Roti 7,500 X 12 months = 90,000. Per Roti cost = Rs. 50,000 ÷ 90,000 Roties = 00.55	00.55
7	Miscellaneous Expenses (Assumed 10% of total Roti cost)	00.08	Miscellaneous Expenses (Assumed 10% of total Roti cost)	00.29
8	Total Cost Per Roti	00.85	Total Cost Per Roti	3.21

Considering above all analysis it is proved that the **“Roti making machine is more suitable for mess, big hotels, railway pantry, big companies canteens, mangal karyalayas and caterers, especially women entrepreneurs”**. It means that the cost of roti by machine is **Rs. 00.85** and cost of roti by manual production is **Rs. 3.21**, so cost of roti making by machine is economical. The set slogan by sanstha is, **‘Do Good, for Goodwill comes to you’**, which has really proved by this sample SVKM Institute, Gandhinagar, Gujarat.

5. Conclusion:

Rural women entrepreneurship is a matra for **“Samrudha Bharat”**. To develop RWE, we should use BEST model (B=Behaviour - Man, E=Economical - Money, S=Strategic - Management, T=Technical - Machinery) in the rural area. Development of rural entrepreneurship **“Jar Hat Ke”** i.e. think out of the box is required. Total Resource Management is required for women entrepreneurial development in the rural area. To develop the rural women entrepreneurship, empowerment programmes through **“CLUSTER and LEAN MANUFACTURING”** techniques have to be adopted. For Cluster and Lean Manufacturing State and Central government can provide financial and technical assistance from Rs. 2 cr. to 50 cr. The Cluster will provide hard and soft intervention through CFC (Common Facility Center). Lean manufacturing concept includes zero down time, zero scrap, zero inventory, zero set up time, 5 S’s, TPM, TQM, Kaizen, Kanban and 3 M’s (Muri, Mura, Muda in Japanese language). **Muri** focuses on the preparation and planning of the process, or what work can be avoided proactively by design. **Mura** focuses on how the work design is implemented and the elimination of fluctuation at the scheduling or operations level, such as quality and volume. **Muda** is traditional general Japanese term for activity that is wasteful and doesn't add value or is unproductive, which is required for rural women entrepreneurship development. Rural Women Entrepreneurship Development is an equation of ...

$$I = \int TA$$

I = My self = Women self respect

∫ = Summation / Integration of resources

TA = Thoughts and Action

It means that I am the sum total of my thoughts and actions. Karma theory suggested that the performance of positive action results in positive effects and performance of negative action results in negative effects, it is happening in rural entrepreneurship development. To develop the Panchmukhi Vikas (Five fold development) Physical, Practical, Aesthetic, Morale and Intellectual of rural women development is required. To develop ‘Per capita happiness’ we should follow the

philosophy of M. Gamdhi that, “Chala Khedayakade”. For rural women entrepreneurial development we should use BEST model (B=Behaviour - Man, E=Economical - Money, S=Strategic - Management, T=Technical - Machinery) in rural area. For rural women Entrepreneurial Development “**Jar Hat Ke**” i.e. think out of the box is required which is the recent trend at present. Total Resource Management is required for rural women entrepreneurial development. Total Resource Management includes TRIM = Total Risk Management, TCM = Total Cost Management, THRM = Total Human Resource Management, TQM = Total Quality Management, TKM = Total Knowledge Management, TIM = Total Intangible Management, TPM = Total Productivity Management, TVCM = Total Value Chain Management, TTM = Total Time Management. In brief for rural women entrepreneurship development 8 P’s (Product, Price, Promotion People, Process, Physical Evidence, Place, and Prestige) and 8 C’s (Choice, Comparable, Contact, Connectivity, Capability, Comfort, and Concern) should be used.

Rural Entrepreneurship Development Schemes of the Government -

S N	Name of the scheme	Objectives
1	Community Development programme.	To develop rural community by participating them into development process. To develop local leadership. To give training in the field of agricultural, animal husbandry etc.
2	Crash Scheme for Rural Employment.	To generate employment through a network of rural project of various kinds which are labor intensive and productive. To produce works o assets of durable nature in co-operation with local development plans.
3	PILOT Intensive Rural Employment Project.(RIREP)	To develop minor irrigation strategies and roads.
4	Special Live Stock Production Programme.(SLPP)	To increase the production of animal products like milk. Wool. Eggs etc. To take up health, marketing and insurance cover schemes also.
5	Anthodaya Programme.	To tackle the problem of rural poverty in Rajasthan.
6	Employment Guarantee Scheme (EGS) Maharashtra	To provide employment with special emphasis on daily wages during the lean agricultural season.
7	Jawahar Rozar Yojana	To generate employment for unemployed and underemployed men and women in rural areas. To create sustainable employment. To create community and social assets. To increase standard of living of rural people.
8	Jawahar Gram Samridhi Yojana (JGSY)	To create durable assets.
9	Employment Assurance Scheme (EAS)	To provide assured employment of 100 days of unskilled manual work to rural poor.
10	Swarnjayanti Gram Swaozgar Yojana (SGSY)	To bring the assisted poor families above the poverty line by organizing them into self-help-groups.
11	National Rural Employment programme.	To help that segment of rural population which largely depends on wage employment and has virtually no source of income during the lean agricultural period.

12	Rural Landless Employment Guarantee Pogramme (RLEGP)	To generate employment. To create productive assets in rural areas. To improve the overall quality of rural life.
13	Training of Rural Youth for Self employment (TRYSEM)	To provide the technical skills to upgrade the traditional skills of rural youth of below poverty line.
14	Development of Women and Children in Rural Area (DWCRA)	To raise income level of women of poor households by making they participate in organized socio-economic activities.
15	National Employment Guarantee Scheme (NEGS)	To provide guarantee of work of 100 days in rural areas.
16	Integrated Rural Development Pogramme (IRD P)	To bring small, marginal farmers, agricultural and non-agricultural persons, above poverty line by providing self employment.
17	Artisan Credit Cards (ACC) Scheme	To provide adequate and timely credit assistance to the artisans to meet their investment as well as working capital needs in a flexible and cost effective manner.
18	Venture Capital Fund (NABARD)	To provide interest free loan / interest subsidy on the Bank loan to the entrepreneurs for undertaking certain activities in dairy and poultry sector.
19	Sep-Help Groups.	To empower the rural women To form homogeneous group to save whatever amount they can conveniently save out of their earning and mutually agree to contribute to common fund end to the member for meeting their productive and emergent credit needs.

Thus, the paper covers the necessary background for the study in the area of Rural Women Entrepreneurship and different government schemes. This research paper has focused on ***Rural Women Entrepreneurship Development by self and by way of Government schemes in the rural area.*** Considering above mentioned all schemes it has revealed that ***Rural Women Entrepreneurship Development Programme*** is possible. By using above mentioned various schemes and thoughts the entrepreneurship will develop in coming future in rural area.

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Empowering Women Entrepreneurship in Rural Areas: Present Scenario

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Abstract

In the modern era, it is proved that women are the asset of every nation. Women have ability to work in any field like teacher, house wife, doctor, scientist, lawyer, and driver and also as entrepreneur.

The Government of India has defined women entrepreneurship as enterprise owned or controlled by women having minimum financial interest of 51% of capital and giving at least 51% employment generated to woman.

Rural women's economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly running their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment. Empowerment through entrepreneurship leads to self-fulfilment and makes women aware about their status, existence, right and their position in the society

The present paper will explain the concept of women entrepreneurship, various types of women entrepreneurship, the need of empowering women entrepreneurship and constitutional provisions.

Keywords: women entrepreneurship

In the modern era, it is proved that women are the asset of every nation. Women have ability to work in any field like teacher, house wife, doctor, scientist, lawyer, driver and also as entrepreneur. The entrepreneur is defined as the person who tries to maximise his/her profit by innovation.

As the title of the paper indicates, there arise some questions. They are what is concept of women entrepreneurship? What are the types of women entrepreneurship? What is the need to empower the women entrepreneurship? What are the constitutional provisions to empowering rural women entrepreneurship?

Women entrepreneurship

The Government of India has defined women entrepreneurship as enterprise owned or controlled by women having minimum financial interest of 51% of capital and giving at least 51% employment generated to woman.

Women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business enterprise. Women owned business are highly increasing.

Women Entrepreneur, in a larger sense, a woman who accepts challenging role to meet her personal needs and become economically self-sufficient.

Rural entrepreneurship

Rural entrepreneurship implies entrepreneurship emerging in rural areas. Rural entrepreneurship means rural industrialization. Industrialization can't originate or sustain without entrepreneurship whether rural or urban.

The basic principle of women entrepreneurship is, To activate such system to provide basic '6 m'- manpower, money, material, machinery, management and market to the rural population.

Types of Rural women entrepreneurship

Individual Entrepreneurship

It is basically called proprietary i.e. single ownership of the enterprise.

Group Entrepreneurship

It mainly covers partnership, private limited company and public limited company.

Cluster Formation

It covers NGOs, VOs, CBOs, SHGs and even networking of these groups. These also cover formal and non-formal association of a group of individuals on the basis of caste, occupation, income, etc.

Cooperatives

It is an autonomous association of persons united voluntarily for a common objective. An entrepreneur has to decide on a particular type of entrepreneurship based on the various options available.

(Source: <http://www.scribd.com/doc/26661470/RuralEntrepreneurship-in-India>)

Need of empowering rural women entrepreneurship

Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among Women:

Women:

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Rural women's economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly run their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment. Empowerment through entrepreneurship leads to self-fulfilment and makes women aware about their status, existence, right and their position is in the society. Entrepreneurship of Women development is an essential part of human resource.

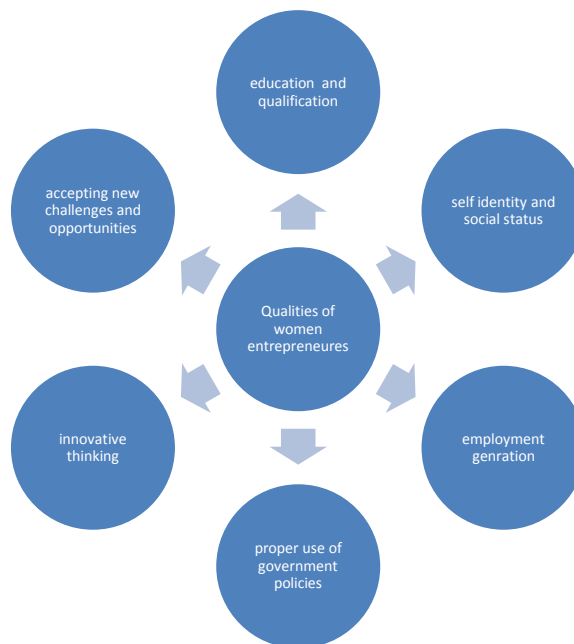


Figure: Qualities of women entrepreneurs

The above figure explains the qualities of women entrepreneurs. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family. Entrepreneurship of Women development is an essential part of human resource.

Constitutional provisions for empowering women entrepreneurship

The whole Women entrepreneurship development (WED) package consists of :

- Pre- promotion activities
- Promotion & identification of entrepreneurs
- Selection
- Training
- Post-training support and follow-up

However, special emphasis has to be laid on development of PECs (Personal Entrepreneurial Characteristics) through training as a part of WED.

The First Five-Year Plan (1951-56)

The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

Second Five-Year Plan (1956-61)

In the second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

Third and Fourth Five-Year Plans (1961-66 and 1969-74)

The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure.

Fifth Five-Year Plan (1974-79)

The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission

of Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare.

Sixth Five-Year Plan (1980-85)

The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

Seventh Five-Year Plan (1985-90)

The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment.

Eight Five-Year Plan (1992-97)

The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the Gross Roots Level, through Panchayati Raj Institutions.

Ninth Five-Year Plan (1997-2002)

The Ninth Five-Year Plan (1997-2002) adopted a strategy of Women's Component Plan, under which not less than 30 percent of funds/ benefits were earmarked for women related sectors.

Tenth Five-Year Plan (2002-07)

The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

Eleventh Five-Year Plan (2007-12)

The Eleventh Five-Year Plan (2007-12) : emphasized on strengthening women related legislations, institutional mechanisms and empowering women. Envisaged Swayam siddha and Indira Gandhi Matritva Sahayog Yojana (IGMSY) as the main interventions through Self Help Groups never really took off.

Twelfth Five Year Plan (2012-2017)

The twelfth Five Year Plan (2012-2017): Emphasizing at raising the sex ratio for age group 0–6 to 935 by 2011–12 and to 950 by 2016–17 and ensure that at least 33 percent of the 50 Status and Scope of Women Entrepreneurship direct and indirect beneficiaries of all government schemes are women and girl children and free education to them without any compulsion to work.

Organizations promoting women entrepreneurship

National Resources centre for women (NRCW)

The Government of India has set up a National Resource Centre for Women (NRCW) under National Mission for Empowerment of Women (NMEW). The NRCW comprises of gender experts from various thematic domains like health and nutrition, gender budgeting and gender mainstreaming, gender rights and gender based violence, economic empowerment and poverty alleviation, communication and advocacy etc. the NRCW is responsible for devising suitable media strategy to highlight the programmes and schemes of the Government as well as public service campaigns to focus on retrograde practices which afflict the society.

Women's India trust

The nature of activities at WIT has evolved with the changing needs of society, but as an organization, WIT has remained women-centered and continues to help less fortunate women secure a better future. WIT remains dedicated to the original aims of its founder, KamilaTyabji: to help women to help themselves; to encourage women from less privileged backgrounds to acquire

new skills; to give them the self-confidence and self-esteem required to earn by their own industry and initiative; to enable them to carry this newly discovered skill and confidence into the wider world as well as within the framework of WIT.

WIT's mission is to help women to help themselves by providing a platform for advancement and empowerment to unskilled and disadvantaged women. WIT provides easy access to education, vocational skills training and employment.

Association of Women Entrepreneurs of Karnataka (AWAKE)

The very idea of an organized association for women entrepreneurs stemmed from the compelling need to empower and employee women stand on their foot and so, Association of Women Entrepreneurs of Karnataka (AWAKE) was born in 1983.

In its stated organizational policy, AWAKE's vision is "to develop self-reliance amongst women" and its mission is to "empowering women through entrepreneurship development to improve their economic condition."

The focus of the association is on empowerment of women from rural and urban areas as its philosophy is founded on the believe that economic empowerment of women would enable them to integrate themselves into the main stream and make available to the region vast resources in terms of motivated populace whose contributions can be channeled to ensure a dynamic, positive and vibrant social fabric.

"Awake is a two-faceted organization. It is an industrial association on one side while on the other, AWAKE is a rural developmental organization. As an industrial association, we are part of all the policy making bodies at both the state and the central governments and on the rural developmental side, our sole focus is to create entrepreneurs,"

Working women forum

Working Women's Forum (WWF) was born out of an activist's commitment that the poor are entitled to their rights, in terms of organised social platform, access to credit, education, health care and all the other basic services

Self-employed women association (SEWA)

SEWA is a trade union registered in 1972. It is an organisation of poor, self-employed women workers. These are women who earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organised sector. They are the unprotected labour force of our country. Constituting 93% of the labour force, these are workers of the unorganised sector. Of the female labour force in India, more than 94% are in the unorganised sector. However their work is not counted and hence remains invisible.

Conclusion

Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the economic development. Government should draw up a plan so that the Indian Women Entrepreneurs can work more on empowerment through training and capacity building programs. If our universities and institutions join this resolve with increasing focus on women's business education, the future will see more women entrepreneurs. It is very true that rural entrepreneurship

cannot be developed without proper training. Therefore, it is necessary to provide training to rural women to enhance their entrepreneurial skill and giving a path of success to rural women.

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Rural Women Entrepreneurship Problems & Prospects

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Entrepreneurship for Women development is an essential part of human resource. In Comparison to other countries, the development of women entrepreneurship is very low in India, especially in rural areas. However, middle class women are not too eager to alter their role due to fear of social backlash. The progress is more visible among upper class families in urban areas.

“When women moves forward, the family moves the village moves and the nation moves.”

- Pandit Jawaharlal Nehru

Government of India defines

A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life in India, women entrepreneurship is a recent topic which started only after the 1970s with the introduction of the Women’s Decade (1975 to 1985) and which mostly picked up in the late 70s. This phenomenon was particularly visible only in the metropolitan and state capitals in India. The participation of women in economic activities not only helps in propelling the economy of the country but at the same time, it will help in women empowerment. Empowerment refers to decision-making power. Economic independence will help the women to make their own decision. Government of India along with the state governments of different states has understood the importance of women empowerment and its impact and accordingly they have started to give importance to Women Entrepreneurship.

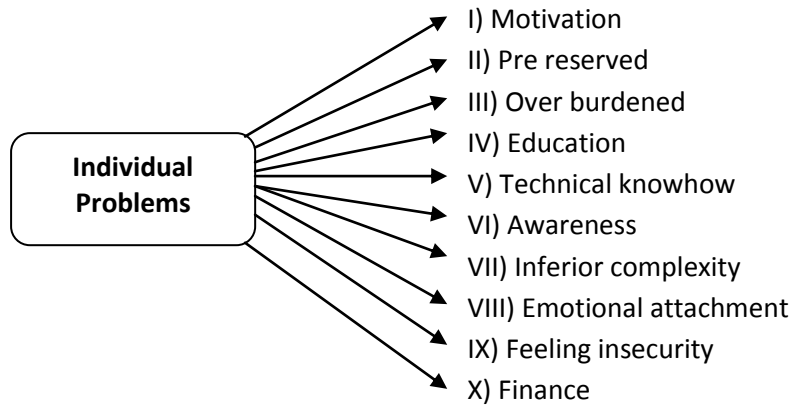
Women entrepreneurship refers to the activities related to managing and owning of business enterprise by a woman or group of woman. Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. The definition given by the government of India lacks practical applicability because of employment generation clause. Requirement of providing 51% of total employment of the enterprise to woman is very irrational. So in general understanding, the women entrepreneur are those women who own and run their business enterprise in the pursuit of earning profit by taking risk and providing employment opportunities for others.

A) Problems:

The growth of rural entrepreneurship among women in rural areas is not satisfactory. Women in rural areas suffer with many problems that create hurdles in their entrepreneurial activities. Many even could not start their venture. Failure rate is also very high in rural areas. The problems of women entrepreneurship in rural areas of Assam can be discussed at three different levels viz. Individual problems, Social problems and Structural problems.

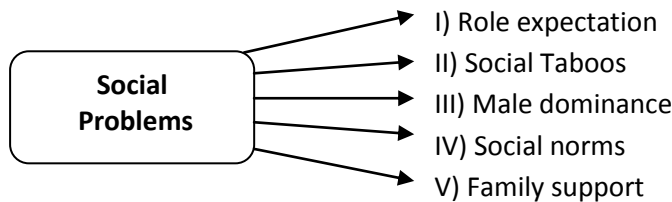
a) Individual Problems

Individual problems are personal in nature and the degree of control over it is very high. Such problems are very important as the entrepreneurship is highly about personal aspirations and lot depend on individual efforts. The individual problems suffered by rural women entrepreneurs are as follows:



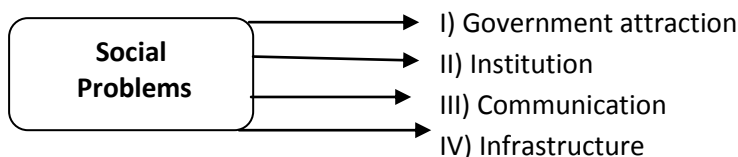
b) Social Problems

Society is a very strong factor in the development of entrepreneurial activities. They create opportunities as well as obstacles in the process of entrepreneurship development. Social problems are been better understood in following ways:



c) Structural Problems

Structural problems refer here to the problems that are related to actions from the governments. Government is the sole authority to prepare and implement the policies regarding different sphere of the state. Unless and until government does not initiate and implement the policies effectively for the development of women entrepreneurship in rural Assam, the growth of such activities won't be achieve in reality. Some of the structural problems may be discussed as follows:



B) Prospects

Though there is lots many problems that are creating hurdles for the women entrepreneurship in rural Assam, the prospects of growth cannot be underestimated. The government of India and the banks and financial institutions are playing an important role for the development of women entrepreneur. The prospect for the development of women entrepreneurs is possible, when the government, social and financial institution collectively takes initiative. The central government have introduced several schemes for facilitating the women for setting up their

business. Government of India has entrusted the responsibility for the development of micro, small and medium enterprise to Ministry of MSME. Ministry of MSME has launched many schemes for the development of entrepreneurship. More thrust is been provided to the assistance of women entrepreneurs. A few of the schemes are highlighted below:

1. Steps taken in Seventh Five-Year Plan:

In the seventh five-year plan, a special chapter on the “Integration of women in development” was introduced by Government with following suggestion:

A) Specific target group:

It was suggested to treat women as a specific target groups in all major development programs of the country.

B) Arranging training facilities:

It is also suggested in the chapter to devise and diversify vocational training facilities for women to suit their changing needs and skills.

C) Developing new equipments:

Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipments and practices.

D) Marketing assistance:

It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.

E) Decision-making process:

It was also suggested to involve the women in decision-making process.

2. Steps taken by Government during Eight Five-Year Plan:

The Government of India devised special programs to increases employment and income-generating activities for women in rural areas. The following plans are lunched during the Eight-Five Year Plan:

- I) Prime Minister Rojgar Yojana and EDPs were introduced to develop entrepreneurial qualities among rural women.
- II) „Women in agriculture“ scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities.
- III) To generate more employment opportunities for women KVIC took special measures in remote areas.
- IV) Women co-operatives schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.
- V) Several other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started to alleviated poverty.30-40% reservation is provided to women under these schemes.

3. Steps taken by Government during Ninth Five-Year Plan:

Economic development and growth is not achieved fully without the development of women entrepreneurs. The Government of India has introduced the following schemes for

promoting women entrepreneurship because the future of small scale industries depends upon the women-entrepreneurs:

A) Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities.

B) Women Component Plan, a special strategy adopted by Government to provide assistance to women entrepreneurs.

C) Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana were introduced by government to provide reservations for women and encouraging them to start their ventures.

D) New schemes named Women Development Corporations were introduced by government to help women entrepreneurs in arranging credit and marketing facilities.

E) State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These schemes are:

F) Mahila Udyam Nidhi

G) Micro Credit Scheme for Women

H) Mahila Vikas Nidhi

I) Women Entrepreneurial Development Programmes

J) Marketing Development Fund for Women

4. Consortium of Women entrepreneurs of India provides a platform to assist the women entrepreneurs to develop new, creative and innovative techniques of production, finance and marketing. There are different bodies such as NGOs, voluntary organizations, Self-help groups, institutions and individual enterprises from rural and urban areas which collectively help the women entrepreneurs in their activities.

5. Training programmes:

The following training schemes especially for the self employment of women are introduced by government:

(i) Support for Training and Employment Programme of Women (STEP).

(ii) Development of Women and Children in Rural Areas (DWCR).

(iii) Small Industry Service Institutes (SISIs)

(iv) State Financial Corporations

(v) National small Industries corporation

(vi) District Industrial Centers (DICs)

6. Mahila Vikas Nidhi:

SIDBI has developed this fund for the entrepreneurial development of women especially in rural areas. Under Mahila Vikas Nidhi grants loan to women are given to start their venture in the field like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo products etc.

7. Rashtriya Mahila Kosh:

In 1993, Rashtriya Mahila Kosh was set up to grant micro credit to poor women at reasonable rates of interest with very low transaction costs and simple procedures.

Successful Leading Business Women In India

The 21st leading business women in India:-

- 1 .khila srinivasan, Managing Director , Shriram Investments Ltd.
- 2 .Chanda Kocchar, Executive Director, ICICI Bank
- 3 .Ekta Kapoor, Creative Director, balaji Telefilms Ltd.
- 4 .Jyoti Naik, President, Lijjat Papad.
- 5 .Kiran Mazumdar Shaw, Chairman & Managing director, Biocon Ltd.
- 6 .Lalita D.Gupte, JMD , ICICI Bank.
- 7 .Naina Lal Kidwar, Deputy CEO , HBSE.
- 8 .Preetha Reddy , Managing Director, Apollo hospitals.
- 9 .Priya Paul, Chairman, Apeejay Park Hotels.
10. Rajshree Pathy, Chairman, Rajshree Sugars & Chemicals Ltd.
- 11.Ranjana Kumar, Chairman, NABARD.

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Role of Non-Government organization in Women's Entrepreneurship

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Abstract

Women Entrepreneurs may be define as the women or a group of women who commence and operate a business venture. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of innovations, coordination, administration, and control of business and providing effective leadership in all aspects of business. Government of India has described women entrepreneurs as an enterprise/venture owned and controlled by women having at least financial interest of 51% of the capital and giving at least 51% of employment generated in the organization to women. This paper highlight the concept of women Entrepreneurship, problems in promoting effective women's entrepreneurship, looks into the dynamism of the process through which women entrepreneurship is achieved and the status of women are uplifted with the aid of NGO's and self-help groups in India, and deals with Entrepreneurship of rural women through NGOs and the advantages entrepreneurship among the rural women. The present paper focuses on concept of Entrepreneurship, Problems in promoting effective Women Entrepreneurship in India, Goals and Objectives of National policy for empowering the women's entrepreneurship in India, Role of Non-Government Organization (NGO) in developing Women Entrepreneurship, Structure of Self Help Group (SHG), Functional areas of SHG's in developing women Entrepreneurship, Roles and Functions of NGO (SHG) in promoting women's entrepreneurship & Functional areas of SHG's in developing women Entrepreneurship

Keywords: Women Empowerment, sustainable rural development, NGOs, Self Help Groups (SHGs), upliftment, vocational training, self-employment.

Introduction

It is the fact that economy of a nation can be improved only when the quality of life of the citizens of a nation can be effectively improved by raising the standards of living of the people on the street and in backward areas. In India and in many other developing countries women plays a very important role in the upliftment of the nation in all the aspects like social, political, economical, and legal. Empowerment means control over material assets, intellectual resources, & ideology, which involves ability to get what one wants & to influence others on our concerns. Women empowerment includes the lives of women at multiple levels, family, community, market, & the state. The question surrounding women's empowerment, the condition and position of women have now become critical to the human rights based approaches to development. Empowering the women in social, political, economical, and legal aspects is necessary to convert the idle society into self-sustainable society.

Women empowerment can be achieved through political power, education, employment, NGO and SHG. Among these, NGO and SHG dominate and fruitful success of the women empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. Human development

report since 1999 demonstrated that practically no country in the world treats its women as well as men according to the measures of life expectancy wealth and education.

Problems in promoting effective Women Entrepreneurship in India

Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as;

- **Business Administration Knowledge** – Women must be educated and trained continuously to acquire the skills and understanding in all the required functional areas of business venture. This will make women to excel in decision-making and develop good business skills.
- **Cost** - some business have highly production and operation cost that adversely affects the expansion of women entrepreneurs. The installations of new machineries during expansion of the productive capacity and like similar factors discourage the women entrepreneurs from entering into new areas.
- **Financial Assistance** – most of the women especially in rural areas are not aware about the financial assistance provided by various institutions. The efforts taken for women entrepreneurs may not able to reach the entrepreneurs in rural and backward areas.
- **Mobility Constraints** - Women in India have to face lot of restriction on their mobility, our society still have some conservativeness, and due to that career of women is limited to four walls of kitchen. Though women faced lots of problems being mobile in entrepreneurial activity, the mobility problem has been eliminated to very certain extent by the expansion of education awareness to all.
- **Risks Related To Market** – tuff competition in the market and lack of mobility of women make them dependent on intermediary essential. Many businesspersons find it very difficult to capture the market share and make their products well popular and accepted by customer. They are not fully conscious of the changing market environment conditions and hence can effectively exploit the services of media and internet.
- **Short Of Self-Confidence** – In India women have lack of self-confidence in their strength and ability. The family members and the society are unwilling to stand beside their organizational growth. To a certain degree, this situation is changing with Indian women and yet to face an incredible amend to boost the rate of growth in entrepreneurship.
- **Socio-Cultural Barriers** –family and personal obligations sometimes works as a great barrier for succeeding in business career of women entrepreneurship. Only few women are capable of managing both home and business efficiently, giving sufficient time to perform all their responsibilities in priority.
- **Training Programs** - Depending upon the needs, duration, skill, and the purpose of entrepreneur there are various workshops and training programs available the social & welfare association. Such kinds of programs are helpful to new and young entrepreneurs who desire to start a small and medium sized business on their own.

Goals and Objectives of National policy for empowering the women's entrepreneurship in India

The goal of this Policy is to bring about the advancement, development, and empowerment of women. The Policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving its goals.

Specifically, the objectives of this Policy include:

- Building and strengthening partnerships with civil society, particularly women's organizations.

- Changing societal attitudes and community practices by active participation and involvement of both men and women.
- Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- Elimination of discrimination and all forms of violence against women and the girl child;
- Equal access to participation and decision making of women in social, political and economic life of the nation.
- Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office, etc.
- Mainstreaming a gender perspective in the development process.
- Strengthening legal systems aimed at elimination of all forms of discrimination against women.
- The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil.

Role of Non-Government Organization (NGO) in developing Women Entrepreneurship

A non-governmental organization (NGO) is any non-profit, voluntary citizens' group, which is organized on a local, national, or international level. Task-oriented and driven by people with a common interest, NGOs perform a variety of service and humanitarian functions, bring citizen concerns to Governments, advocate and monitor policies and encourage political participation through provision of information.

Some are organized around specific issues, such as human rights, environment, or health. They provide analysis and expertise, serve as early warning mechanisms and help monitor and implement international agreements. Their relationship with offices and agencies of the United Nations system differs depending on their goals, their venue, and the mandate of a particular institution. Promoting employment is of particular interest to some NGOs working with poor woman. Nonprofit organization, term is usually applied only to organizations that pursue wider social aims that have political aspects, but are not openly political organizations such as political parties. The following diagram illustrates the framework under which Government agencies, village cooperatives, private business and NGO's work in a village to promote rural development.

Structure of Self Help Group (SHG)

The SHG offers the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skills, solve problems and develop autonomy (Meenai, 2003). Self-help assist the rural area people in their financial needs that ensures that unemployed a low level people get the better opportunity and they start to earn their livelihoods by themselves.

- Compulsory attendance.
- From one family, only one member (More families can join SHGs this way)
- Members have the same social and financial background
- The group consists either of only men or of only women. (Mixed groups are generally not preferred)
- The ideal size of an SHG is 10 to 20 members.

- Women's groups are generally found to perform better.

In India, NABARD plays a key role in assisting banks and NGOs involved in micro finance schemes.

The member of SHG's may exhibit the following outputs, resulting from their activities:

- Acquisition of literacy and numerically skills;
- Active role in organization of group and other political bodies, viz. Panchayat;
- Awareness of basic legal rights;
- Awareness of projects and state development activities;
- Critical political consciousness; electoral process, societal analysis and gender issues;
- Enhanced decision making powers within the household
- Enhanced social status as perceived by self and other's;
- Ensuring literacy and education of girl child;
- Freedom from exploitation, money lenders, landlords etc;
- Health consciousness;
- Restructuring of women's time utilization; and

Functional areas of SHG's in developing women Entrepreneurship

The following are the main functions of SHGs:

- The members should participate actively in every activity conducted by it and the members should be responsible for the savings of its members.
- These savings can be provided as a loan to the members. Everything related to finances should be decided by the group itself.
- To resolve its member's problem, meetings should be conducted so that the members can share their problem openly.

Roles and Functions of NGO (SHG) in promoting women's entrepreneurship

Women Entrepreneurship has been the central agenda for both government and NGO's. Voluntary action promoted by voluntary agencies engaged in development play a significant role at the grass roots level in the India for the success of rural development, which is dependent upon the active participation of the people through Non-Government Organizations (NGO). The various roles of NGOs are described below for better understanding:-

- Activating the Rural Delivery System
- Building various Model and Experiment
- Educating the Rural Women
- Efforts Organizing the Rural Women
- Ensure Women's Participation in their empowerment
- Impact assessment.
- Mobilizing the optimum Resources
- Monitoring and Evaluation.
- Planning and Implementation.
- Promoting Rural Leadership
- Promoting Technology in Rural areas
- Providing effective & efficient Training to Rural Women.
- Representing the Rural Women
- Supplementation of Government Efforts

Conclusion

There is significant impact of NGOs on women in India. After joining NGO's, drastic changes are seen in the life style and living standard of women. Now women have started earning money, becoming independent and self motivated. They can take their own decisions in some matters and give their suggestions in family concerns. The study found significant difference in NGOs' efforts towards implementation of interventional measures in the area of health and to increase literacy level of women. But even after a lot of effort of NGO's in the area of women empowerment, still the situation need to be improved at the paramount level. NGOs and SHGs helps to Women for their empowerment.

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Rural Women Entrepreneurship: Problems and Prospects

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A) Introduction:

Entrepreneurship is the core of Economic development. Entrepreneurship is necessary to establish the process of economic development of both developed and developing countries. It is also instrumental in sustaining the process of economic development. Every country tries to achieve economic development for richness, success and better life of society. So the contribution of both men and women is important in building a healthy nation. The emergence of Women Entrepreneurs and their contribution to Indian economy is transparent and very much visible in India. In India, the women Entrepreneurs have grown over a period of time, especially in last two decades.

Indian economy makes it evident that the structure of ownership in the industrial sector, in agriculture, in the trade and commerce sectors has changed. Many women entered the world of business, of trade, commerce and they have become successful entrepreneurs in various business activities. However, the rate of participation or rate of their inclusion in the business world is very low, in spite of its increase during the last ten years. This growth rate of women's participation in economic activities is much lower than the expected rate. If we look at the developed countries we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. But in India, there are still many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India.

According to Khadi and Village Industry Commission (KVIC), "The meaning of rural industry or village industries which is any business or industry located in rural areas, population of which does not exceeding 10,000 or such other figure which produces and provide any goods or services with or without use of power and in which the fixed capital investment per head of a worker or a craftsperson does not up to Rs. 1,000 ".

The altered description has been given by Government of India in order to increase its scope. Government of India is define, "Any business or industry started in rural area, village or town with a peoples of 20,000 and below and an investment of Rs.3 crore in any plant and machinery is classified as a village industry".

We can say that women entrepreneurs are those who organize and lead the business enterprise or industry and provide the employment to other. Rural Women Entrepreneurship is the activity done by women those who establish their own business or industry in rural areas and use of the agriculture sources to create employment for rural people. The basic concepts of rural entrepreneurship which applied in the rural development:

- i. Best use of local resources in an entrepreneurial project by rural people to better distributions of the farm produce results in the rural society
- ii. Entrepreneurial occupations reduce discrimination and providing alternative employments against the rural migration in rural areas.
- iii. To activate the basic system of '6M'- Money, Material, Manpower, Machinery, Management and Market to the rural zones.

Rural Women Entrepreneurship is an emerging concept. Since Women Entrepreneurism is an untapped resource of the nation that can be utilized effectively and due to the raising importance of women entrepreneurship, an attempt has been made to discuss the problems and prospects of rural Women entrepreneur in this field.

B) Objectives of the Study: Following are the objectives behind this study

- 1) To know about the concept of Rural Women Entrepreneurs
- 2) To study the problems faced by Indian Rural Women Entrepreneurs.
- 3) To review and find out the steps taken by the Govt. towards motivating and prospecting Indian rural women Entrepreneurs.
- 4) To offer suggestions to improve the satisfaction of women entrepreneurs and to framework for the promotion of women entrepreneurship

C) Research Methodology of the Study:

The nature of the research is both exploratory and descriptive. This study is based on secondary source of data. The data collected from published reports of NABARD and MSME, Census Surveys, SSI Reports ,newspapers, various websites, published books, Journals, Periodicals etc.,

D) History of Women Entrepreneurship in world:

Before the 20th century women were operating businesses as a way of supplementing income or in many cases they were simply trying to avoid poverty and making up for the loss of a spouse. The ventures that these women undertook were not known as entrepreneurial due to the time in history and usually had to yield to their domestic responsibilities. The term entrepreneur is used to describe individuals who have ideas for products and or services that they turn into a working business. In earlier times this term was reserved for men. Women became more involved in the business world after it was a more acceptable idea to society. This does not mean that there were no female entrepreneurs until that time. In the 17th century, Dutch Colonists who came to what is now known as New York City operated under a matriarchal society. In this society many women inherited money and lands and through this inheritance and became business owners. During the mid 18th century and on it was popular for women to own certain businesses like brothels, alehouses, taverns, and retail shops among others. Most of these businesses were not perceived with good reputations mostly because it was considered shameful for women to be in these positions. Society at the time frowned upon these women because it took away from their more gentle and frail nature. During the 18th and 19th centuries more women came out from under the oppression of society's limits and began to emerge into the public eye. In the 1900's due to a more progressive way of thinking and the rise of feminism, female entrepreneurs began to be more accepted and although these women entrepreneurs serviced mostly women consumers they were making great steps. Even still with the added popularity of women in business, the availability of technology, the support from different organizations, today female entrepreneurs still are fighting. The economic downturn of 2008, did not serve to help them in their quest. With the continual attention given to female entrepreneurs and the educational programs afforded to those women who seek to start out with their own business ventures, there is much information and help available. Since 2000 there has been an increase in small and big ventures by women, including one of their biggest obstacles, financing. There was a blind belief that men are the only bread winners of their families. This has been proved incorrect because Gender and Development has clearly identified the role of women entrepreneurs. Now-a-days, service sector has played a significant role

in providing employment opportunities to women. Besides most of women lives in semi-urban and rural areas and a lot of measures have been taken to promote women entrepreneurs. It is observed that women can establish business units in those areas where they have core competency. Women have proved their core competency in the areas of Information Technology (IT), management, personal care services and health care services. Women are encouraged in these areas of business as they have core-competency. Besides the above areas, women entrepreneurs have emerged in the new areas like data base management, designing and multi-media services.

E) Definition of Women Entrepreneurship:

Entrepreneurs shape the economy by creating new wealth and new jobs, invent new products and services. Social and economic development of women is necessary for overall economic development of any society or a country.

The term “Women Entrepreneurship” refers to an act of business ownership and business creation that empowers women economically increases their economic strength & position in society. The Government of India has defined women entrepreneurs as “an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent.”

F) Problems of Rural Women Entrepreneur in India:

- 1) **Absence of goal of life:** In rural India, most of the women are either illiterate or semi-literate and they have not a proper idea of self-esteem and self-respect. Therefore, the question that immediately arises is how they can try to get self-respect and have a definite agenda in order to acquire good positions in society.
- 2) **Lack of Professional Education:** The educational level and professional skills also influence women participation in the field of enterprise. We are providing education to the women but not providing professional education. If we look in the professional schools we find that there is a very few number of women students. If we analyze rural - urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled in this type of education. Even parents are not ready to send their daughters for undergoing professional education.
- 3) **Lack of Self Confidence:** Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work. The family members and the society are reluctant to stand beside their entrepreneurial growth.
- 4) **Primary Importance to Family Responsibility:** Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and family. The business success also depends on the support the family members extended to women in the business process and management.
- 5) **Male Dominant Society :** Male chauvinism is still prevalent in many parts of the country yet. Women are looked upon as —“Abla” i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman’s entry into business. Male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

- 6) **Lack of knowledge about information technology:** Women controlled business are often small and it is not always easy for women to access the information they need regarding technology, training, innovative schemes, concessions, alternative markets, etc. Just a small percentage of women entrepreneurs avail the assistance of technology and they too remain confined to word processing software in the computer. They hardly make use of advanced software available like statistical software SAP, Accounting Package like TALLY, Animation software 3D MAX, internet, etc
- 7) **Poor degree of financial Freedom :** In Indian families, the degree of financial freedom for women is very poor, especially in lower educated families and rural families. In these families women can't take any entrepreneurial decision without the consideration of the family members as well as considering social ethics and traditions. Due to the financial dependency, a woman can't start any business or any economic activity to become independent.
- 8) **Lack of awareness of financial Assistance :** Lack of awareness about the financial assistance in the form of incentives, loans, schemes etc. by the institutions in the financial sector. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.
- 9) **Old and Outdated Customs of Society :** The old and outdated social outlook to stop women from entering in the field of entrepreneurship is one of the reasons for their failure. They are under a social pressure which restrains them to prosper and achieve success in the field of entrepreneurship.
- 10) **High Production Cost :** High production cost of some business operations adversely affects the development of Women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas
- 11) **Male – Female Competition :** Women entrepreneurs considered good in keeping their service prompt and delivery in time, due to lack of organisational skills compared to male entrepreneurs women have to face constraints from competition
- 12) **Legal Formalities :** This kind of problem is faced by the entrepreneurs who enter into business without any preparation. So, they face some legal formalities such as the trademarks, copyrights and intellectual property problems.
- 13) **Risk Bearing Capacity :** Any kind of business is considered as continuous risk taking and strategic decision all the time. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Whereas, low-level education provides low-level self- confidence and self - reliance to the women in the business.
- 14) **Lack of Interactions :** Lack of interaction with successful entrepreneurs is also one of the problems in women entrepreneurship in India. Successful entrepreneurs always play the role of model in the society for women who have the ability of entrepreneurial activities. But unfortunately there is no sufficient provision of such type of interaction to inculcate knowledge and provide experience of successful women entrepreneurs.
- 15) **Absence of Knowledge of Marketing:** Most women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the appearance of helping. They work in order to add their own profit margin which results in less sales and lesser profit for women entrepreneurs.

- 16) **Mobility Constraints:** Women mobility in India is highly limited and has become a problem due to traditional values and limited driving skills. Moving alone and asking for a room to stay out at night for business purposes is still looked upon with suspicious eyes. Sometimes, inexperienced women feel uncomfortable in dealing with men who show extra interest in them other than work related aspects.
- 17) **Lack of Entrepreneurial Skill:** Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have limited entrepreneurial abilities. Even after attending various training programmes on entrepreneurship women entrepreneurs fail to overcome the risks and troubles that may come up in an organizational working.

G) Steps taken by Government:

Development of women has been a policy objective of the government since independence. In 80s three core areas of health, education and employment achieved utmost attention. Women are given priorities in all the sectors including SSI sector. Government and non government bodies have tried to increase women's economic contribution through self employment and industrial ventures.

- The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.
- In the second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.
- The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure.
- The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare.
- The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor restricting their growth.
- The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment.
- The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the Gross Roots Level, through Panchayati Raj Institutions.
- The Ninth Five-Year Plan (1997-2002) adopted a strategy of Women's Component Plan, under which not less than 30 percent of funds/ benefits were earmarked for women related sectors.
- The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.
- During (2007-12) Govt. ensured that at least 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children. A CSS training programme, STEP provides training for skill up gradation to poor and asset-less women in

traditional sectors of agriculture, animal husbandry, dairy, fisheries ,handlooms, handicraft, Khadi and village industries, sericulture, social forestry, and wasteland development.

- In framing policies/schemes for the Twelfth Five Year Plan (2012-17) the special needs of women must be taken due care of. The Mahila Kisan Sashaktikaran Pari yojana (MKSP) which is a sub-component of NRLM was recently launched to meet the specific needs of women farmers, and help them achieve social, economic and technical empowerment.

H) Institutional support for Women Entrepreneurs:

The followings are some of associations or institutions which have played pivotal role for growth and development of women entrepreneurs:

1. MAHILA UDYAM NIDHI , MAHILA VIKASH NIDHI , Micro Credit Scheme by SIDBI (Small Industries Development Bank of India), Dena Shakti scheme of Dena Bank , Udyogini Scheme of Punjab & Sind Bank are some of the important schemes introduced by various Banks.
2. SBI and NABARD are also involved in development and financing of enterprises set up by women entrepreneurs.
3. SIDO (Small Industries Development Organization), CWEI (consortium of women entrepreneurs of India), WIT (Women India Trust) , SEWA (Self Employed Women Association), FIWE (Federation of India Women Entrepreneurs) , Central Social Welfare Board (CSWB), National alliance of young entrepreneurs (NAYE) are some of the organizations which are engaged in providing technical, financial and marketing assistance to women entrepreneurs.

Other schemes for the development of women entrepreneur are as below :

- 1.Schemes of Ministry of MSME :
 - Trade related entrepreneurship assistance and development (TREAD) scheme for women
 - Mahila Coir Yojana
2. Schemes of Ministry of Women and Child Development :
 - Support to Training and Employment Programme for Women (STEP)
 - Swayam Siddha
3. Kerala Government's Women Industries Programme
4. Delhi Government's Stree Shakti Project
5. Schemes of Delhi Commission for Women (Related to Skill development and training)
6. PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP) contemplates to provide self employment to unemployed youths by extending financial assistance to start their units.
7. IFCI scheme of interest for women entrepreneurs whose main objective is to provide incentives to women having business women and entrepreneurial skills, for their industrial development.
8. Promotional package for micro & small enterprises - MSME has formulated a scheme for women entrepreneurs to encourage Small & Micro manufacturing units owned by women in their efforts to enter overseas markets.
9. MahilaVikashSamabaya Nigam (MVSN) by Orissa Govt. to give training, loans to WSHG & to market their products.
10. Misson Shakti scheme by Orissa Govt. to support bank,ngos,WSHG's Who work for women entrepreneurs,

11.Support to Training &Employment Programme (STEP) Orissa Govt. for coastal districts to train the women to prepare hygienic dry fish & prawn.

I) Suggestions to overcome from Problems: Following are the some suggestions for effective improvement of women Entrepreneurship.

- 1) Provision for better educational facilities should be provided starting from school and further for higher education and also several vocational studies.
- 2) Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.
- 3) Government must initiate steps to supply scarce Raw material to rural Women Entrepreneurs on priority basis and at concessional Rate.
- 4) A large number of finance cells may be formed to provide access to easy finance to women Entrepreneurs at Concessional Rate with convenient Repayment Facility.
- 5) Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.
- 6) Women should try to upgrade themselves in the changing times by adapting the latest technology benefits. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network
- 7) Training on professional competence and leadership skills to be extended to women entrepreneurs. Training and counselling on a large scale of existing Women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success
- 8) Women Entrepreneurs' Guidance cell should be opened in all cities to handle problems related to day to day functioning like production, marketing, and distribution problems.
- 9) Organization of fairs, exhibitions and workshops for women entrepreneurs which will help them to connect with each other and share ideas and problems. It will also provide guidance to new women entrepreneurs who can take help and suggestions from their already established counterparts.
- 10) There should be a continuous attempt to inspire, encourage, motivate and cooperate women entrepreneurs. Encourage them in Taking Business Decisions.

J) Conclusion:

Rural Women's are not aware and literate as to handle all the legal procedure regarding getting loans and establishing Business unit. They also have lack of confidence in their ability to run Business. Therefore Steps are to be taken to promote women entrepreneurship. Renaissance of entrepreneurship is the need of the hour and this is possible only by educating women, spreading awareness and consciousness amongst women to outshine in the enterprise field. They should be made to realize their strengths, and important position in the society and the great contribution they can make for the entire economy. Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets. Right kind of Assistance from family, society And Government can make these women Entrepreneur as a part of the mainstream of National Economy and they can Contribute to the economic progress of India in this era of Globalisation.

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Women Entrepreneurship Development Empowerment and Constraints

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Abstract

Entrepreneurship of Women development is necessary part of human resource development. Compared to other countries development of women entrepreneurship is very stumpy in India, especially in the rural areas. Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurship amongst women has been a recent concern. Entrepreneurs have been considered influential in initiating and sustaining socio-economic development. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and development of their socio-economic conditions. This paper focuses on women entrepreneur. Any understanding of Indian women, of their uniqueness, and especially of their role taking and breaking new paths, will be incomplete without a walk down the corridors of Indian history where women have lived and internalized various role models. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. Therefore, the development of opportunities for women is imperative, not only for reasons of equity but also because it makes economic sense and is "good development practice". Any understanding of Indian women, of their identity, and especially of their role taking and breaking new paths, will be incomplete without a walk down the corridors of Indian history where women have lived and internalized various role models. The paper talks about the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

Introduction

The Indian economy has been witnessing a drastic change since mid -1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. At present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs. Women perform 66 percent of the world's work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property. Globally, women represent 49.6 percent of the total population, but only 40.8 percent of the total workforce in the formal sector. Since ages India has been men-dominated country. But, time is changing now. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with men at the same pace in each and every field. In former days, for women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps- Powder, Papad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering. Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. When a woman is empowered it does not mean that another individual

becomes powerless or is having less power. On the contrary, if a women is empowered her competencies towards decision- making will surely influence her family's behavior.

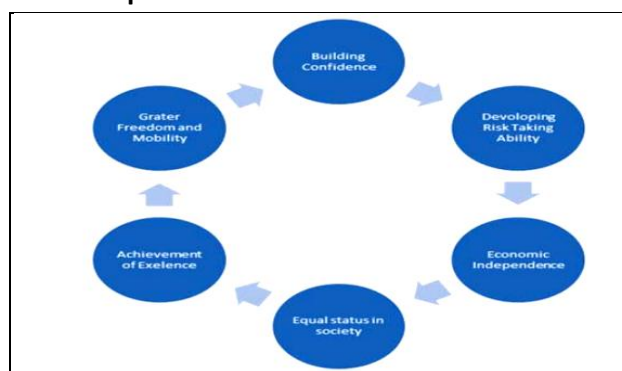
In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India.

There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments. In the words of president APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."When a woman is empowered it does not mean that another individual becomes powerless or is having less power. On the contrary, if a women is empowered her competencies towards decision- making will surely influence her family's behavior.

Development of Women through Entrepreneurship in Small and Cottage Industries

"Women in business" is considered a recent phenomenon in India. Status of women liberty depends on economic conditions even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or someone else, and dependents are never free. These were the ideas of Pandit Jawaharlal Nehru, the first Prime Minister of India, who vibrantly highlighted the importance of economic independence of women. The 1991 Industrial Policy has envisaged special training programmes to support women entrepreneurs. Accordingly women entrepreneurs are receiving training through Entrepreneurship Development Programmes (EDPS) conducted by various institutions and organizations both at central and state levels. The Small Industries Development Organization (SIDO), with its field offices all over the country has been carrying out development programmes for women entrepreneurs and is providing technical schemes for setting up of SSI units. In view of the changing outlook for the promotion of women enterprises, the SSI Board in 1991 revised the definition of women enterprises by omitting the condition of employing 50 percent of women workers. This provided a boost to women entrepreneurs to take up business and avail all facilities / concessions as are applicable to SSI

Factors Influencing Women Entrepreneurs



Concept of Entrepreneur

The word ' entrepreneur' derives from the French word "Entreprendre" (to undertake) .in the early 16th Century it was applied to persons engaged in military expeditions, and extend to cover construction and civil engineering activities in the 17th century, but during the 18th century , the word 'entrepreneur' was used to refer to economic activities. Many authors have defined 'entrepreneur' differently. Generally, an entrepreneur is a person who combines capital and labour for production. According to Cantillon "entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost". According to P.F Drucker " he is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity."

Concept of women Entrepreneur Enterprise-

" A small scale industrial unit or industry –related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders of the private limited company, members of co-operative society".

Categories of Women Entrepreneurs : Women in organized & unorganized sector, Women in traditional & modern industries, Women in urban & rural areas, Women in large scale and small Scale industries, Single women and joint venture.

Direct & Indirect Financial Support: Nationalized banks, State finance corporation, State industrial development corporation, District industries centers, Differential rate schemes, Mahila Udyug Needhi scheme, Small Industries Development Bank of India (SIDBI), State Small Industrial Development Corporations (SSIDCs)

Yojna Schemes and Programme: Nehru Rojgar Yojna, Jacamar Rojgar Yojna, TRYSEM, DWACRA

Technological Training and Awards : Stree Shakti Package by SBI, Entrepreneurship Development Institute of India, Trade Related Entrepreneurship Assistance and Development (TREAD), National Institute of Small Business Extension Training (NSIBET), Women's University of Mumbai.

Women Entrepreneur Associations

The efforts of government and its different agencies are supplemented by NGOs and associations that are playing an equally essential role in facilitating women empowerment. List of various women associations in India is provided below. Details of Women Entrepreneur Associations in India

Federation of Indian Women Entrepreneurs (FIWE), Consortium of Women Entrepreneurs (CWEI), Association of Lady Entrepreneurs of Andhra Pradesh, Association of Women Entrepreneurs of Karnataka (AWAKE) , Self-Employed Women's Association (SEWA), Women Entrepreneurs Promotion Association (WEPA), The Marketing Organization of Women Enterprises (MOOWES), Bihar Mahila Udyog Sangh Bihar Mahila Udyog Sangh, Mahakaushal Association of Woman Entrepreneurs (MAWE), SAARC Chamber Women Entrepreneurship Council, Women Entrepreneurs Association of Tamil Nadu (WEAT), Tie Sree Shakti (TSS) Women Empowerment Corporation.

Some Examples of Women Entrepreneur in India

- Mahila Grih Udyog- 7 ladies started in 1959: Lizzat Pappad
- Lakme– Simon Tata
- Shipping corporation– Mrs. Sumati Morarji
- Exports– Ms. Nina Mehrotra
- Herbal Heritage– Ms. Shahnaz Hussain
- Balaji films- Ekta Kapoor
- Kiran Mazumdar- Bio-technology

Ways to Develop Women Entrepreneurs

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmers.
2. Better educational facilities and schemes should be extended to women folk from government part.
3. Believe that women as specific target group for all developmental programmers.
4. Give confidence to women's participation in decision making.
5. Encourage women's participation in decision-making.
6. Vocational training to be extended to women community that enables them to understand the production process and production management.
7. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
10. Continuous monitoring and improvement of training programmers.
11. Activities in which women are trained should focus on their marketability and profitability.
12. Making provision of marketing and sales assistance from government part.
13. To encourage more passive women entrepreneurs the Women training programme should be organized that taught to recognize her own psychological needs and express them.
14. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
15. Women's development corporations have to gain access to open-ended financing.
16. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
17. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
18. Repeated gender sensitization programmers should be held to train financiers to treat women with dignity and respect as persons in their own right.
19. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.

Problems of Women Entrepreneurship in India

Definitely, there are a number of problems regarding women entrepreneurship in India, researchers having identified issues relating to social aspects, economic life, skill problems, problems of family support, courage etc.

- **Absence of Balance between Family and Career Obligations:** As Indians, most of the women are very serious about family obligations but they do not equally focus on career obligations. Indian women devote their lives to take care of their family members but they are not concerned with their self-development. Many women have excellent entrepreneurial abilities but they are not using their abilities to create additional income sources for their families, which would go hand in hand with boosting their self-reliance. Sometimes they are not even aware of the concept of self-reliance. Moreover the business success depends on the support the family members, extended to women, in the business process and management.
- **Poor Degree of Financial Freedom:** In Indian families, the degree of financial freedom for women is very unfortunate, especially in lower educated families and rural families. In these families women can't take any entrepreneurial resolution without the consideration of the family members as well as considering social ethics and traditions. Due to the financial need, a woman can't start any business or any economic activity to become independent. Therefore, this has become a cruel circle of dependency for women in India.
- **No Direct Ownership of the Property:** No doubt, the right of property is given as a legal provision in India, but it raises one of the most important questions regarding the right to property for women. There are very few women having on paper the right of property because, firstly, they are not aware of this right. They only become aware when problems are created in their families due to family disputes. Otherwise, women are not enjoying their right of property, being treated as second-class citizens, which keeps them in a pervasive cycle of poverty.
- **Problems of Work with Male Workers :** Many women have good business skills but they do not want to work with male workers and sometimes male workers are not ready to work with women entrepreneurs. According to Shruti Lathwal, 2011, most of women entrepreneurs argued that semi-educated or uneducated class of workers cannot visualize a "female boss" in their field of work.
- **Lack of Professional Education:** The poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship in our country. The educational level and professional skills also influence women participation in the field of enterprise. We are providing education to the women but not providing professional education. If we look in the professional schools we find that there is a very few number of women students. If we analyze rural - urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled in this type of education. Even parents are not ready to send their daughters for undergoing professional education. Sometimes it happens, however, that many women taking the training by attending the entrepreneurial development programme do not have an entrepreneurial bent of mind.

Conclusion

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance. Even though we have many successful Women Entrepreneurs in our country, but as we have a male dominated culture there are many challenges which women entrepreneurs face from family & Society. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be moulded properly with entrepreneurial personality and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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An Analysis of Investment Avenues available In Gadhinglaj City perspective to Women

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Introduction –

The money you can earn is partly spent & the rest is saved for meeting future expenses. Instead of keeping the savings idle you may use savings in order to get return on it in future. People earn money for their livelihood i.e to satisfy the basic needs. People satisfies the basic needs by increasing their standard of living or by saving the earned money for their future as they know that till they work ,they will get money, but after retirement or any miss –happenings to their life they will not able to meet requirements in the monetary forms. Also people try to increase standard of living along with the savings. Now if people are investing some part of their income, the question arises as to what, how when and where the person should invest. The various avenues available in the market are right from personal & bank savings to equity market such as putting money into stocks, bonds, mutual funds etc.

In this analytical study area of study is Gadhinglaj city as it is developing city which includes rural & urban population & all types of investment avenues are available here for investment. Researcher collects data from Government employees, Bank employees, Teachers, Doctors, Advocates, Farmers, Hawkers etc.

Review of Literature

The researcher has reviewed the following articles published in various journals and magazines, in order to know the earlier research work done.

1) Prof. Soumya Shah & prof .Munmun Dey in their article, **“Analysis of factors affecting Investors perception of Mutual Fund** “have mentioned as under -

The study focused on measuring the investor’s expectations & their preferences to Mutual Fund.The study revealed that, consumers prefer safety than followed by good returns liquidity, flexibility & tax benefit as features for investing in mutual funds.

2) Prof. Syed Tabassum Sultana in her article **“An empirical study of Indian Individual Investors behavior** “has highlighted the following aspects

The objective of the study was to know the profile of investors & also to know their characteristics in order to understand their preferences with respect to their investments.

The study revealed that investors decision are based on their own, most of them preferred investment in fixed income avenues like PPF, Bonds & Bank FD followed by.

3) Prof. Dharmendra Singh in his article **“Factors affecting customers preferences for Life Insurers** “ has mentioned as under :-

The objective was to determine the important factors influencing the customers for selecting an insurance company to buy insurance policy.

The study revealed that product features accessibility, low premiums advertising & better claim settlement are factors that drastically influence the choice of a company.

4) Prof. Sunayna Khurana & Prof. S.P.singh in their article **“An analytical study of customers preferences & satisfaction in credit card industry** “mention as under -

The study was carried out to identify the factors that influence the choice of credit cards. The objective was also to know the customer satisfaction factors & consumer behavior regarding credit card.

The result showed that the choice of credit card depends upon income gender & profession of customers. Customer satisfaction depends upon income frequency of usage in a month & amount of usage per month.

5) Prof. Mark Gerard Hayes in his article entitled “Investment & finance under fundamental uncertainty” explained that “We can link the behavior of investor with the liquidity theory of Keynes analysis under the uncertainty.”

Gap Analysis –

After having review of the market, it was brought to the notice of the researcher that there are very few investors who select the right preference & right avenue for the investment. Understanding this problem researcher has decided to make in depth study of the subject. Hence the study entitled “An Analysis Of Investment Avenues Available In Gadhinglaj City , “ come up for further depth study. The need for the study is to observe the investment preferences of the people of Gadhinglaj city as to what are the drivers that motives them to invest in any investment mode available in the market.

Objectives of the Study –

- 1) To identify the different investment options available in the market.
- 2) To study the people’s preferences towards the investment.
- 3) To identify the factors affecting the investment.
- 4) To evaluate time horizon for the investment during investment.

Hypothesis-

- 1) There is no relation between profession of the investor & Investment Avenue opted.
- 2) There is no relation between salary of the investor & pattern of Investment Avenue opted.

Research Methodology

Research Methodology refers to the logic of scientific investigation. Research Methodology refers to the scientific procedure for the acquisition of knowledge based on empirical observations & logical reasoning.

For our research Survey Method is very useful. Data should be collected from Gadhinglaj City. In order to fulfill the above objectives the relevant information has been collected through the following methods.

Primary Data –

Primary data are original observation collected by researcher for the first time for any investigation and used by them in the statistical analysis.

Data is collected through the discussions with relevant selected persons working in a particular sector. These respondents will be Government employees, Bank employees, Teachers, Business owners, Doctors, Advocates, farmers & from other sectors.

Secondary Data –

Secondary data refers to the data available in published & unpublished form already collected by some other agency to be used for investigation. The sources of secondary data are

Government publications , publications of banks ,financial institutions , news papers and periodicals ,publications of international bodies like UNO, IMF ,World Bank etc.

The data is collected tabulate after analyzing the information. Data will be collected from published Annual report, magazines ,news Papers , journals ,books & Various research projects from library as well as internet facility.

Sample Design

By considering the spread for the study it is decided to use the population from the gadhinglaj city as the base for selecting the sample size .In the present study the geographical scope of the population is included from gadhinglaj city only.

As per the population survey for the year 2011 , the population of Gadhinglaj is 27,185 (Twenty Seven Thousand One Hundred Eighty Five), From which Male population is 13,618 (Thirteen Thousand six hundred and eighteen) and women population is 13,567 (Thirteen Thousand five hundred sixty seven). Population Ratio for every ten years is 7.21

The population of the study is all the investors who are invested in insurance policies, mutual funds , share markets , gold , silver, real estate, post office and other investment avenues . But it will not possible to contact all these investors, so out of this population 400 respondents will be selected for the research study.

Analysis of Data-

The analysis of data in present paper is based on the questionnaire collected from the population of Gadhinglaj city.

The study revealed that, Women respondents are not so aware about different investment avenues. After making the vast survey of working women it is seen that women respondents are investing their income in Insurance policies, post office, bank F.D. gold, real estate etc. but in share market, mutual fund etc. options are less obtained by women. Lack of knowledge of share market, safety factor are some of the reasons for that.

Some of the Challenges before Women Entrepreneurship are as follows:

- 1)Lack of Finance – Women entrepreneurs suffer from shortage of finance. Banks also consider women less credit-worthy & discourage women borrowers on the belief that they can at any time leave their business. Without sufficient finance women can't take a step towards business.
- 2)Lack of Raw Material-Most of the women enterprises are plagued by the scarcity of raw material & necessary inputs. Added to this are the high prices of raw material, on one hand, & getting raw material at the minimum of discount, on the other.
- 3)Tough Competition – Women entrepreneurs do not have organizational set up to pump in a lot of money for canvassing & advertisement .Thus, they have to face tough competition for marketing their products with both organized sector & their male counterparts.
- 4)Family Ties-In India, it is mainly a women's duty to look after the children & other members of the family. In case of married women, her total involvement in family leaves little energy & time to devote for business.
- 5)Lack of Education –In India, around 60% of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of qualitative education, women are not aware of business, technology & market knowledge.

6) Male – Dominated Society-The constitution of India speaks of equality between male & female but in the male –dominated Indian Society women are not treated equal to men. This in turn serves as a barrier to women entry into business.

7) Low Risk-Bearing Ability-Women in India lead a protected life .They are less educated & economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk-bearing is an essential requisite of a successful entrepreneur.

Because of the above challenges women are not generally desire to make investments. Even when women earn well they are less likely to be managing their own money, their savings & their investments.

The growth & development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women .Therefore there is a need of Government, non-Government, promotional & regulatory agencies to come forward & play the supportive role in promoting the women entrepreneur in India. In Modern India more & more women are taking entrepreneurial activity.

Conclusion – Women entrepreneurship is seen as an effective strategy to solve the problems of rural & urban poverty. Gadhinglaj is a developing city. It is a market place to all the nearby villages. Agricultural, electronics, Dairy & Bakery products, cloth centre etc. Reputed Educational colleges & institutes, sports academy, hospitals, government offices, District level court is available in gadhinglaj. Women’s here are actively participate in day to day trading. Some women’s are Doctors, Advocates, Bankers, Government employees, Beauticians and some are hawkers earning their income by selling fruits, vegetables. As women are working it results in the financial growth of the city.

In today’s world, more number of jobs opportunities available in every stream of life. Investment sector is also one of the upcoming sectors which have proved over a period of time. It has been found that most of the respondents have started investing in one or the other option, irrespective of their education, job sector experiences in their job etc. Financial problems, proper knowledge of their occupation, family support are some of challenges faced by the women entrepreneurs. Knowledge of share market should be given to women respondents.

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Information Technology, Its Impact on Society and Its Women Future

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Abstract

As we are aware of Information Technology had its modern existence from late sixties of the last century when the Arpanet was introduced, funded by the department of defence of USA. After that the IT industry has come a long way to its current shape where it is playing a very dominant role in our every sphere of life. It has made revolutionary changes in information gathering and dissemination as well as in global communication. It is creating a virtually paperless work environment. Also we can now send a message very easily to anywhere in the world in seconds. From education point of view we can have a virtual class where the instructor could sit in any part of the world and his students scattered in all different parts of the world through video conference with presentation of study materials as well as question and answer sessions. A doctor now sitting in any part of the world could perform a surgery where the patient is lying in another part of the world. These simple examples show where we stand today compared to what it was half a century back. But as we know nothing in this world is purely good as everything has a dark side. In this paper we would discuss the merits and demerits of implementing IT globally and where we are heading to in future.

Keywords: Information technology, Impact, Society, Future

1. Introduction

The first definition is of “information technology”. Information technology is the technology used to store, manipulate, distribute or create information. The type of information or data is not important to this definition. The technology is any mechanism capable of processing this data [1]. As it is widely known to perform a calculation of any type manually is very cumbersome and time consuming. But if we could develop efficient programs written in many languages and get them thoroughly tested for every function it is expected to perform before putting to use could save lot of efforts and time. Also the chance of human errors that could occur when things are done manually could also be avoided provided the programs are developed keeping in mind the exact requirements that are sought after and developed properly to address the issues correctly without problems. Information technology works based on these simple concepts. As we know it’s applications in our lives is extremely wide ranging from simple addition, subtraction to flying an aircraft though autopilot and controlling a spaceship which has landed in Mars from the ground of the earth. Electronic databases now can store huge volume of data which can be used very easily and internet can be accessed for any information on any field of activities.

Section one gives an introduction of the area. Section two presents the analyses of works done in the field. Section three presents the impacts of Information Technology on society so far and where it is heading to in future. We put our concluding remarks in section four.

2. Analyses of Works Done

The influence of information technology on religious practices has mainly been to the effect of making information about them more accessible. The most relevant question though is whether the developments in information technologies have influenced the continuity of social attitudes, customs or institutions.

Social attitudes have changed with the effect that citizens of a society now expect the various elements of that society to be better informed than previously. They also expect to be able to access more information about a specific product, service or organisation so that they can make informed decisions with regard to their interactions with that entity [1].

The “government” of a nation will be comprised of many varied institutions. However developments in information technology have helped governments to improve their “service” to their citizens. Advances in Database technology for example have enabled the governments of

various countries to collate and monitor statistical information that they can use to combat fraud and manage the economy in a more informed way [1].

Information Technology also has a major impact on the defence capabilities of governments. This covers both a government's capability to wage war and their intelligence gathering capability. Advances in weapons technology and weapons design have increased the effectiveness of various governments' armed forces [1].

Information Technology has also had a major impact on a government's intelligence agencies. Encryption of sensitive information has enabled governments to obtain added security. However attempting to decrypt information is also a major area of work for those employed by the government [1].

The advances in information technology have heavily influenced commercial businesses in several ways. The most important role of information technology in a commercial business, however, is to provide a commercial advantage. Advances such as computer aided design; relational database technologies, spreadsheets, and word processing software all provide a commercial benefit to the business, as does automation of manufacturing processes [1].

The use of information technology to monitor a business performance can also enable the business to highlight areas where they are not making the most use of their resources. The use of information technologies can also increase the businesses income through advertising in the various available forums [1].

Developments such as the Internet and satellite television have created new media and audiences through which and to which News & Media organisations can disseminate their information [1].

An infrastructure of computing and communication technology, providing 24-hour access at low cost to almost any kind of price and product information desired by buyers, will reduce the information barriers to efficient market operation. This infrastructure might also provide the means for effecting real-time transactions and make intermediaries such as sales clerks, stock brokers and travel agents, whose function is to provide an essential information link between buyers and sellers redundant [2]. The information technologies have facilitated the evolution of enhanced mail order retailing, in which goods can be ordered quickly by using telephones or computer networks and then dispatched by suppliers through integrated transport companies that rely extensively on computers and communication technologies to control their operations [2].

The impact of information technology on the firms' cost structure can be best illustrated on the electronic commerce example. The key areas of cost reduction when carrying out a sale via electronic commerce rather than in a traditional store involve physical establishment, order placement and execution, customer support, staffing, inventory carrying, and distribution. Although setting up and maintaining an e-commerce web site might be expensive, it is certainly less expensive to maintain such a storefront than a physical one because it is always open, can be accessed by millions around the globe, and has few variable costs, so that it can scale up to meet the demand. By maintaining one 'store' instead of several, duplicate inventory costs are eliminated [2].

Computers and communication technologies allow individuals to communicate with one another in ways complementary to traditional face-to-face, telephonic, and written modes. They enable collaborative work involving distributed communities of actors who seldom, if ever, meet physically. These technologies utilize communication infrastructures that are both global and always up, thus enabling 24-hour activity and asynchronous as well as synchronous interactions among individuals, groups, and organizations [2].

By reducing the fixed cost of employment, widespread telecommuting should make it easier for individuals to work on flexible schedules, to work part time, to share jobs, or to hold two or more jobs simultaneously. Since changing employers would not necessarily require changing one's place of residence, telecommuting should increase job mobility and speed career advancement. This increased flexibility might also reduce job stress and increase job satisfaction [2].

The rapid increase in computing and communications power has raised considerable concern about privacy both in the public and private sector. Decreases in the cost of data storage and information processing make it likely that it will become practicable for both government and private data-mining enterprises to collect detailed dossiers on all citizens. Nobody knows who currently collects data about individuals, how this data is used and shared or how this data might be misused. These concerns lower the consumers' trust in online institutions and communication and, thus, inhibit the development of electronic commerce. A technological approach to protecting privacy might be cryptography although it might be claimed that cryptography presents a serious barrier to criminal investigations [2].

It is popular wisdom that people today suffer information overload. A lot of the information available on the Internet is incomplete and even incorrect. People spend more and more of their time absorbing irrelevant information just because it is available and they think they should know about it. Therefore, it must be studied how people assign credibility to the information they collect in order to invent and develop new credibility systems to help consumers to manage the information overloads [2].

Technological progress inevitably creates dependence on technology. Indeed the creation of vital infrastructure ensures dependence on that infrastructure. As surely as the world is now dependent on its transport, telephone, and other infrastructures, it will be dependent on the emerging information infrastructure. Dependence on technology can bring risks. Failures in the technological infrastructure can cause the collapse of economic and social functionality. Blackouts of long-distance telephone service, credit data systems, electronic funds transfer systems, and other such vital communications and information processing services would undoubtedly cause widespread economic disruption. However, it is probably impossible to avoid technological dependence. Therefore, what must be considered is the exposure brought from dependence on technologies with a recognizable probability of failure, no workable substitute at hand, and high costs as a result of failure [2].

Increasing representation of a wide variety of content in digital form results in easier and cheaper duplication and distribution of information. This has a mixed effect on the provision of content. On the one hand, content can be distributed at a lower unit cost. On the other hand, distribution of content outside of channels that respect intellectual property rights can reduce the incentives of creators and distributors to produce and make content available in the first place. Information technology raises a host of questions about intellectual property protection and new tools and regulations have to be developed in order to solve this problem [2].

There are a lot of positive things to do with social communication for example you can communicate with people at the other end of the world there is no limit to how far you can communicate as long as there is another person who is able to reply to your email / Facebook comments. You can meet a lot more friends over the social network and can arrange to meet new people [3].

The internet is a wonderful thing when it comes to searching for information. People who would like to learn new things can do this via the internet you don't need to read paragraphs and paragraphs of information you can just get the answer you need by a click of a mouse [3].

Improved communication using email, social networking - This is a good way to communicate. People use the web to send emails to people at other ends of the world. They do this because it is a cheap and easy and quick way to communicate [3].

This is a bad thing because you do not know who you are talking to and if you arrange to meet this person they might not be who you think they are and this is a big danger and can hurt people a lot [3].

More chance of bullying. Cyber stalking- This is quite possibly one of the worst things that happens on the internet. These things happen every day and can lead to all sorts of things like people hurting other people, people threaten other people or even people getting depressed because of it and going and hurting themselves [3].

More information available - This is one great thing about the internet that you can find all the information in the world on it. This can help you in all your work. You can find out anything what is going on. Quicker access to information for coursework- The internet is a great place to research information for the topic that you are doing. You can find all sorts of facts and opinions in seconds [3].

Investments to increase the level of explicit coordination with outside agents have generally resulted in increased risk to the firm; firms have traditionally avoided this increased risk by becoming vertically integrated or by under investing in coordination. This paper argues that information technology (IT) has the ability to lower coordination cost without increasing the associated transactions risk, leading to more outsourcing and less vertically integrated firms. Lower relationship-specificity of IT investments and a better monitoring capability imply that firms can more safely invest in information technology for inter firm coordination than in traditional investments for explicit coordination such as co-located facilities or specialized human resources; firms are therefore more likely to coordinate with suppliers without requiring ownership to reduce their risk. This enables them to benefit from production economies of large specialized suppliers. Moreover, rapid reduction in the cost of IT and reduction in the transactions risk of explicit coordination makes possible substantially more use of explicit coordination with suppliers. The resulting transaction economies of scale, learning curve effects, and other factors favour a move toward long-term relationships with a smaller set of suppliers [4].

The society in the developed countries will be divided into two major groups: On the one hand, there will be technophile people, who embrace the new possibilities which Information Technology offers to their lives. On the other hand, there will be technophobic people, who will obstruct the inroads of Information Technology into their daily lives. Contrary to what most people would think, this part of the population will not only consist of ecologists, but also of conservative people who see technology as something unnatural for humanity, people who don't immediately profit from technological progress such as the rural population and people who are simply overwhelmed by the new technologies and cannot keep up with the pace anymore. This group of technophobic people has a potential to grow temporarily to at most 25% of the total population [5].

The definition of society for the 75% of the population who will embrace Information Technology will change radically. What makes a society today will not be of much importance in the future. People would these days agree that a society is defined mostly by location, language, culture, political system, shared customs, standard of living and common history. Most of these things will fade in importance, instead other things will be much more important, namely personal preferences and interests. Due to the new technical possibilities, societies will look different and consist of different kind of people [5].

POSITIVE IMPACTS OF ICT ON PEOPLE
Access to information: Possibly the greatest effect of ICT on individuals is the huge increase in access to information and services that has accompanied the growth of the Internet. Some of the positive aspects of this increased access are better, and often cheaper, communications, such as VoIP phone and Instant Messaging. In addition, the use of ICT to access information has brought new opportunities for leisure and entertainment, the facility to make contacts and form relationships with people around the world, and the ability to obtain goods and services from a wider range of suppliers.

Improved access to education, e.g. distance learning and on-line tutorials. There are new ways of learning, e.g. interactive multi-media and virtual reality. There are new job opportunities, e.g. flexible and mobile working, virtual offices and jobs in the communications industry.

New tools, new opportunities: The second big effect of ICT is that it gives access to new tools that did not previously exist. A lot of these are tied into the access to information mentioned above, but there are many examples of stand-alone ICT systems as well:

a) ICT can be used for processes that had previously been out of the reach of most individuals, e.g. photography, where digital cameras, photo-editing software and high quality printers have enabled people to produce results that would have previously required a photographic studio.

b) ICT can be used to help people overcome disabilities e.g. screen magnification or screen reading software enabling partially sighted or blind people to work with ordinary text rather than Braille [6].NEGATIVE IMPACTS OF ICT ON PEOPLE

Job loss: One of the largest negative effects of ICT can be the loss of a person's job. This has both economic consequences, loss of income, and social consequences, loss of status and self-esteem. Job losses may occur for several reasons, including: manual operations being replaced by automation e.g. robots replacing people on an assembly line. Job export. e.g. data processing works being sent to other countries where operating costs are lower. Multiple workers are being replaced by a smaller number who are able to do the same amount of work e.g. a worker on a supermarket checkout can serve more customers per hour if a bar-code scanner linked to a computer is used to detect goods instead of the worker having to enter the item and price manually.

Reduced personal interaction: Being able to work from home is usually regarded as being a positive effect of using ICT, but there can be negative aspects as well. Most people need some form of social interaction in their daily lives and if they do not get the chance to meet and talk to other people he or she may feel isolated and unhappy.

Reduced physical activity: A third negative effect of ICT is that user may adopt a more sedentary lifestyle. This can lead to health problems such as obesity, heart disease, and diabetes. Many countries have workplace regulations to prevent problems such as repetitive strain injury or eyestrain, but lack of physical exercise is rarely addressed as a specific health hazard [6].ICT CAN HAVE A POSITIVE EFFECT ON ORGANIZATIONS

By using ICT has brought a number of benefits to organisations, such as: Cost savings by using e.g. VoIP instead of normal telephone, email / messaging instead of post, video conferencing instead of traveling to meetings, e-commerce web sites instead of sales catalogues. This could allow access to larger, even worldwide, markets [6].

3. Impacts of Information Technology on Society

With the development of computer industry and internet networks during the last three decades things have changed and global communication has reached an unprecedented height [11]. With these developments immense scopes have come to the surface to impart learning in a much more efficient and interactive way. Multimedia technology and internet networks have revolutionized the whole philosophy of learning and distance learning and provided us with the opportunity for close interaction between teachers and learners with improved standard of learning materials compared to what was existing only with the printed media. As we mentioned earlier it has gone to such an extent to create a virtual class room where teachers and students are scattered all over the world.

We could be able to work on jobs being thousands of miles away through electromagnetic wave. That way the problem of skills shortage in some countries could be reduced and efficient people would be available to do the job.

Quick dispatch of information globally has facilitated the commercial expansion to an extremely high level with a small firm being able to sell its products to another part of the world very easily as they can communicate to each other in no time and fix up the deal. Development of electronic commerce has made it very convenient for individual buyer to select the product online and make payment immediately. However this has its problem as the buyer has not seen whom he/she is buying from and can never hear from the seller once the money has been paid. This kind of case has come to our attention.

Virtual reality, probably much more advanced and more seamlessly integrated devices (e.g. one could think of a device projecting images (perhaps from glasses) directly onto the lens of a human's eye), allowing people to disregard their surroundings. This will allow people to travel virtually, e.g. one could go on holidays just by playing a certain program, relax there, walk around, take it easy [5].

These days one can attend business meetings without having to be there physically. The business partners in such a virtual meeting are able to see and hear each other as if they are real. Mobility may be very important these days, however, in the new century, the need to travel physically is decreasing significantly, instead of flying to a meeting in New York one can just attend the meeting virtually and save a lot of time and money (and protect the environment) [5].

Contact with other people will only happen if desired by a person, everything else will be done by technology. As an example, nobody will need to go shopping anymore, one will order things needed via some special sophisticated devices which are easy to handle and understand. One can display the goods, possibly even smell, feel or hear them [5].

Treating untreatable disease like cancer would be much easier as the DNA structure could be defined accurately to guide the kind of cell-based treatment required for a particular patient.

4. Conclusions

In this paper we studied the impacts of information technology in our lives so far. We also studied the future of our society with more sophisticated developments in information technology and its applications in our society. We also discussed the negative effects of information technology like loss of privacy, unauthorized access to important data. Hacking of government run systems by hackers can paralyse a government functioning and can cause immense disruptions. But we believe benefits from information technology far outweigh the negative aspects of information technology. As we discussed we can access information for our studies or research very quickly these days. Also the global communications have become unbelievably quick through email services. We strongly believe in future also information technology would bring much more conveniences in our lives than any negative impacts.

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Role of Self Help Group in promoting Women Entrepreneurship in India

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Abstract

Entrepreneurship is a driver of competitive advantage. Entrepreneurship is viewed as a key competency creativity and innovation. Entrepreneurship has been recognized as being of fundamental importance for the economy in every country. The entrepreneurial process involving all the functions, activities, and actions associated with the perception of opportunities and creation of organizations to pursue them has generated considerable academic interest. On the other hand Entrepreneurs in all of the organization has a significant role to the success and growth of organization, Society and country. Women empowerment can be achieved through provision of adequate education facilities, political support, and effective legislation system and employment generation for women. Here, NGO'S and the self-help groups (SHG) play a very pivotal role in women empowerment by providing basic education, vocational training, training for self-employment, legal aid, protection for women and self-awareness programme. Thus, they are mainly concerned with the upliftment of the women in the society. The main purpose of this paper is to known the Concept Entrepreneurship, Women Entrepreneurship. Also, in this paper high lights the Concept of Self Help Group, Need and Importance of Self Help Group in promoting Women Entrepreneurship, Characteristics of SHGs, Functions of SHGs in developing Women Entrepreneurship, Thus the SHGs function on the principle of the five 'p's. and conclusion

Key words: Entrepreneurs, Women Entrepreneurship, Self Help Group (SHG) & self-reliant and self-dependent etc

Introduction

Concept of Entrepreneurship: - Literature abounds as to what entrepreneurship is all about.

Davis in 1983, as cited in Igbo (2005) sees entrepreneurship as the creation and running of one's own business.

Timmons in 1987 also cited in Igbo (2005), sees it as the creation, building and distribution of something of value from practically nothing to individuals, groups, organizations and society. He summed up by stating that it involves planning and organizing small business ventures through the mobilization of people and resources to meet people's needs.

According to Schumpeter (1995), entrepreneurship is a process of change where innovation is the most vital function of the entrepreneur. It is the basic requirement for economic development in a free enterprise or mixed economy where innovation is the basis of development. Innovation in a system can increase the marginal productivity of the factors of production.

The above definitions and discussions point to the fact that entrepreneurship involves innovation, development, recognition, seizing opportunities and converting opportunities to marketable ideas, value while bearing the risk of competition, A theory of evolution of economic activities, Continuous process of economic development, An ingredient to economic development, Essentially a creative activity or an innovative function, A risk taking factor which is responsible for an end result, Usually understood with reference to individual business, The name given to the factor of production, which performs the functions of enterprise, Creates awareness among people about economic activity and Generates Self-employment and additional employment

Concept of Women Entrepreneurship

Entrepreneurship is an economic activity, which is undertaken by an individual or group of individuals. Entrepreneurship can be defined as the making of a “new combination” of already existing materials and forces; that entrepreneurship throws up as innovations, as opposed to inventions and that no one is entrepreneur forever, only when he or she is actually doing the innovative activity. Women entrepreneurship is the process where women organise all the factors of production, undertake risks, and provide employment to others. The definition of women entrepreneurship has never been differentiated based on sex and hence could be extended to women entrepreneurs without any restrictions.

According to Medha Dubhashi Vinze, a woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses.

Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise.

In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate, or adopt a business activity are called “women entrepreneurs.

Thus, a woman entrepreneur is one who starts business, manages it independently, and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, to be prospective entrepreneur and skilled worker. The Government promotes the SHGs as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support. SHGs become more or less a part of the society.

Concept of Self Help Group

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.² As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following.

- To save small amount of money regularly.
- To mutually agree to contribute a common fund.
- To meet their emergency needs.
- To have collective decision-making.
- To solve conflicts through collective leadership mutual discussion.

- To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self-help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank.

A self-help group is defined as a group consisting either of people who have personal experience of a similar issue or life situation, directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping.

Self-help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

A self-help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

Need and Importance of Self Help Group in promoting Women Entrepreneurship

Self-help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. A group becomes the basis for action and change. It also helps buildings of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions. Thus, self-help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

The rural poor are incapacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered

to overcome many of these weaknesses, hence there are needs for SHGs, which is specific terms, and are as under:-

- To mobilize the resources of the individual members for their collective economic development
- To uplift the living conditions of the poor
- To create a habit of savings, utilization of local resources.
- To mobilize individual skills for group's interest.
- To create awareness about right.
- To assist the members financial at the time of need.
- Entrepreneurship development.
- To identify problems, analyzing and finding solutions in the groups.
- To act as a media for socio-economic development of village.
- To develop linkage with institution of NGOs.
- To organize training for skill development.
- To help in recovery of loans.
- To gain mutual understanding, develop trust and self-confidence.
- To build up teamwork.

Characteristics of SHGs :-The important characteristics of self-help groups are as follows:

1. At periodical meetings, besides collecting money, emerging rural, social, and economic issues are discussed.
2. Defaulters are rare due to group pressure and intimate knowledge of the end use of the credit as also the borrower's economic resources
3. Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
4. Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
5. Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks are but lower than those of moneylenders.
6. The amounts loaned are small, frequent and for short duration.
7. The groups evolve a flexible system of operations often with the help of the non-governmental organizations (NGOs) and manage their common pooled resource in a democratic manner.
8. They usually create a common fund by contributing their small savings on a regular basis.

Functions of SHGs in developing Women Entrepreneurship

The important functions of SHG are the following:-

- Enabling members to become self-reliant and self-dependent.
- Providing a forum for members for discussing their social and economic problems.
- Enhancing the social status of members by virtue of their being members of the group.
- Providing a platform for members for exchange of idea.
- Developing and encouraging the decision making capacity of members.
- Fostering a spirit of mutual help and cooperation among members.

- Instilling in members a sense of strength and confidence which they need for solving their problems.
- Providing organizational strength to members.
- Providing literacy and increasing general awareness among members, and
- Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.

Thus the SHGs function on the principle of the five 'p's.

1. Propagator of voluntarism
2. Practioner of mutual help
3. Provider of timely emergency loan
4. Promoter of thrift and savings, and
5. Purvey or of credit.

Conclusion

Empowering women entrepreneurs is crucial for achieving the goals of sustainable development and the bottlenecks hindering their growth must be reduced to enable full participation in the business. Apart from training programs Newsletters, mentoring, trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Therefore promoting entrepreneurship among Indian women is certainly a short cut to rapid economic growth and development. Let us try to eradicate all kinds of gender bias and thus allow 'women' to be a great entrepreneur at par with men.

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Rural Reconstruction Through Strengthening Skill Development Amongst Women

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Abstract

Rural reconstruction is the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Women participation and empowerment are fundamental women's rights. Women often face discrimination and gender inequalities. Skill development and training are essential to improve their productivity that improves rural incomes. Skill is the bridge between job and workforce. Women often have different training needs than men, since they are more likely to work as contributing family workers, subsistence farmers, home-based micro entrepreneurs, or low-paid seasonal laborers. Women also deal with their domestic work and care responsibilities. Skills development is a key to improving household productivity, employability and income-earning opportunities for women and also for enhancing sustainable rural reconstruction.

Introduction

In our nation women have equal rights with men. Because of lack of acceptance from the male dominant society, Indian women suffer immensely. Women are

Responsible for bearing children, yet they are malnourished and in poor health. Women are also overworked in the rural agricultural field and complete the all of the domestic work. Most of the women are uneducated. So there is a need to provide skills and confidence to women from economically backward families and help them to achieve economic and social independence. Women should be organized and strengthened at the grass root level. Skills and knowledge are the tools of economic growth and social development.

Objectives:

- 1.To study the concept of rural reconstruction and women empowerment and rural reconstruction.
2. To find out various ways to empower women in rural area.

Rural Reconstruction:

In India the village population has been growing without a proportionate increase in production or income. The average villagers have a pitifully low standard of comfort. The effect of poor harvesting adversely affects them. Rural reconstruction implies renovation of villages for the total wellbeing of the realities. It is oriented to their social, economic and political development. The establishment of schools and hospitals, creation of charity funds to cater to the needs of the rural poor, moral appeals to landlords and money lenders to relax their pressures on the peasants and laborers. The economic misery and socio- cultural backwardness of the realities. Therefore, stress the need of reformation of the social institutions for the healthy functioning of the social system in order to bring about holistic development of the rural community.

Aspects of Rural Reconstruction: The rural reconstruction has three aspects. They are material, intellectual, and moral. The material aspect is oriented to improve the health and raise the standard

of living of the ruralites by encouraging better sanitation and by the provision of medical aid. As regards to the intellectual aspect, educational facilities are provided to the boys, girls, and adults. The moral aspect is the most fundamental. It seeks to awaken the villagers from the long stupor of ages, so that he may realize his due in life.

Women Empowerment

Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Empowerment of women means developing them as more aware individuals, who

Are politically active, economically productive and independent and are able to make intelligent discussion in matters that affect them. Women empowerment as a concept was defined as redistribution of social power and control of

Resources in favor of women. The Indian Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women so that women can improve their livelihood. Within the framework of a democratic polity, our laws, development policies.

Plans and Programmes for women's advancement in different spheres:

From the Fifth Five Year Plan (1974-78) onwards there has been a marked shift in the approach to women's issues from welfare to development and then from Eighth Five Year Plan emphasis was shifted from development to empowerment. Declaring 2001 as the Year of Women's Empowerment the Government of India passed the National Policy for the Empowerment of Women which has the goal to bring about the advancement, development and empowerment of women. The National Mission for Empowerment of Women was launched by the Government with the aim to strengthen generally processes that promote all-round development of women. It has the mandate to strengthen the inter-sector convergence; facilitate the process of coordinating all the women's welfare and socio-economic development programmes across ministries and departments. One of the key strategies of NMEW is investment in skill and entrepreneurship development, microcredit, vocational training and development for economic empowerment of women. This finely conveys that mere imparting literacy would not be sufficient; the women need vocational training or skills also to be able to stand on their feet and be the earning members of the family. Women have been taking increasing interest in recent years in income generating activities, self-employment and entrepreneurship that also lead to property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development

Women form an integral part of the Workforce:

According to the information provided by the office of Registrar General & Census Commissioner of India, As per Census 2011, the Women Empowerment through Skills Development & Vocational Education 77 Vol. II No.2 ; June-2016 total number of female workers in India is 149.8 million and female workers in rural areas is 121.8 million. Women often have limited access to education and to skills because of cultural norms about their role. Other sensitive groups are rural communities and people with disabilities, because of limited access to vocational education and training.

Skill enriches Human Resource:

Skill Development means developing yourself and your skill sets to add value for the organization and for your career development. Fostering an attitude of appreciation for lifelong learning is the key to workplace success.

The National Policy on Skill Development has been formulated by the Ministry of Labor & Employment. The objective is to create a workforce empowered with improved skills, knowledge and internationally recognized qualifications to gain access to decent employment and ensure India's competitiveness in the dynamic Global Labour Market. It aims at increase in productivity of workforce both in the organized and the unorganized sectors, seeking increased participation of youth, women, disabled and other disadvantaged sections and to synergize efforts of various sectors and reform the present system. India has target of creating 500 million skilled workers by 2022.

Ways of Skill Development:

Skill development for employability will be used as an agent of change in promoting women's employment. Women face a multitude of barriers in accessing skills and productive employment.

1. There is a need to create a safe space where Women often have nowhere to gather with other women and talk about issues like gender equity, women's rights, or health.
2. Majority of women in rural India have to ask their husbands for permission to leave home. So they need Support independence and mobility:
3. If you are illiterate, simple things like reading signs on a road, numbers on a phone, or directions on a medicine bottle make daily life a struggle.
4. Incomes after joining Savings cooperatives allow women to invest money and then take turns receiving micro-loans to start micro-businesses or invest in education for their children. It increases income and saving.
5. If Women learn beekeeping, mushroom farming, sewing, and other income-generating skills through training programs. It also boosts their self-esteem and confidence.
6. By building social networks, women have more support and greater opportunities to effect change in their communities. They are emboldened by the knowledge that they are not alone in facing issues like domestic violence, reproductive health or family planning, and those they are inspired to help other women in their community by sharing the knowledge they have learned about these topics.

Conclusion:

In spite of the huge task ahead with many intrinsic in skill development landscape in India at present, it is believed that the Government of India has been adequate attention on skilling the women as per world standards. The separate ministry for Skill Development and Entrepreneurship schemes clearly gave the priority for skill development in India. The missions - Skill India and - Make in India shall come to exercise only when all the stakeholders concerned viz. government, training institutions, industry and more importantly, the women work hand-in-hand under a structured format of design – develop – train – assess – certify and place the skilled workforce as per the industry standards and aspirations of the women concerned.

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ICT: A Key Factor in Women Empowerment

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Abstract:

Women's status is the best indicator of progress of any nation. In the recent times ICT is catering a greater platform for women to rise from their subjugated and prove themselves on par with their counterparts. Similarly, it is providing novel avenues for women to empower themselves economically, technologically, socially and politically. The present times are earmarked by the use of Information and Communication Technologies that are evident in almost every field. ICTs mean a diverse set of technological tools and resources to create, disseminate, store, bring value-addition and manage information. In the present times women are using ICT in almost every walk of life. These technologies have boosted not only the morale of the women entrepreneurs, managers, professionals and students, but it has also it has opened new avenues of income, identities and social statuses for rural women as well. The present paper attempts to examine the role of ICTs in the empowerment of women in India in the recent times.

Key Words: ICT, women empowerment, status.

Introduction:

Women play a pivotal role in the development of any country. Women's status is the best indicator of progress of any nation. The present times are earmarked by the use of Information and Communication Technologies [ICTs] that are evident in almost every field. ICTs mean a diverse set of technological tools and resources to create, disseminate, store, bring value-addition and manage information. This sector consists of segments as diverse as telecommunications, television and radio broadcasting, computer hardware, software and services and electronic media. The terms Information and Communication Technologies needs to be traced. ICT is generally accepted to mean all devices, networking components, applications and systems that combined allow people and organizations to interact in the digital world. Wikipedia defines Information and communication technology (ICT) as "an extended term for information technology (IT) which stresses the role of unified communications and the integration of telecommunications (telephone lines and wireless signals), computers as well as necessary enterprise software, middleware, storage, and audio-visual systems, which enable users to access, store, transmit, and manipulate information." (Web)

Wikipedia defines women empowerment as, "Women's empowerment refers to the ability of women to enjoy their rights 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 wellbeing." (Web) The recent times showcase increase in women entrepreneurship in India wherein women are exploiting their capacities as entrepreneurs and business executives. They are holding the financial resources and power of decision making.

Scope of the Study:

Information and communication technology are the key role performers in empowering women. They are equal beneficiaries to the advantages of technology, and the product and processes, which are by product of the technology use. At the same time, it is not limited to elite

group of society alone. The study aims to know about the role of ICT in empowering women from almost all segments of society.

Objectives of the Study:

1. To assess the role of Information and Communication Technologies (ICTs) in women empowerment.
2. To study how ICTs are helpful for the enhancement of living standard of women.
3. To assess accessibility of ICTs for women empowerment.
4. To make suggestions and recommendations for the effective implementation of further ICTs based programmes for women empowerment.

The growing access of the web in the late 20th century has allowed women to empower themselves by using various tools on the Internet. With the introduction of the World Wide Web, women have begun to use social networking sites like Facebook and Twitter for online activism. Through these, women are able to organize campaigns and voicing their opinions for equality rights without feeling oppressed by members of society. On May 29, 2013, for instance, 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. Similarly, blogging has also become a powerful tool for the educational empowerment of women. By reading others' experiences, patients can better educate themselves and apply strategies that their fellow bloggers suggest. Consequently, with the easy accessibility and affordability of e-learning, women can now study from the comfort of their homes. By empowering themselves educationally through new technologies like e-learning, women are also learning new skills that will come in handy in today's advancing globalized world. There is a growing reality that women's engagement in ICTs is important for multiple forms of development, including social and political justice, as well as economic development.

Further, in the nations like India, where women are still in parochial constrains; ICTs facilitate them as a powerful tool for gender empowerment. The teledensity in India is increasing with a greater pace. Also, the number of internet accounts is growing at a rate of 50% per annum. By the year 2004, the ITES-BPO sector showcases 59% growth. Further, employment reached 106,000 by 2004. There is a strong digital segregation in society. According to the 2004 report by the Cisco Learning Institute women comprise only 23% of India's internet users. In 2005, Tamil Nadu introduced India Shop, an e-commerce website designed to sell products made by rural women's co-operatives and NGOs. Correspondingly, in 2004 Dhan Foundation and Swayam Krishi Sangam started using ICTs. These organizations intended to empower poor women through handheld devices and smart cards. The Self-Employed Women's Association (SEWA) has several ICT projects for women, including community learning centers, a school of Science and Technology for self-employed women. Similarly, Telephone Project provides mobile phones to women in the informal sector.

In India more than 90% of females work in the informal sector and also in rural areas who are engaged in economic activities like handicrafts and sewing or rolling cigarettes, weaving of baskets and fabrics, working in cities as vendors – working without any contracts or benefits. ICT expose these women to telecommunication services, media and broadcast services which create markets for their products and services. Subsequently, the challenge will be to reach these women and provide them with ICT tools that they feel can make a difference in their income generation potential.

ICT plays a pivotal role in changing the concept of work and workplace. New areas of employment such as tele-working, i.e. working from a distance, are becoming feasible with new technology. As a result, women are getting more opportunities. Software services have opened up tremendous work opportunities for women in India.

These days ICTs are tending to be more useful and meaningful, particularly for rural and poor women as relevant information and tools are provided to women taking into consideration their needs and demands. Multimedia is providing information both in spoken and written language. One of the strategies adopted to increase access of remote areas and marginalized groups to ICT is the development of public access centers, such as public phones, telecenters, libraries, information centers or cybercafés. Telecenters can be part of existing institutions such as health centers, schools and community centers. The growth of cybercafés and booths has been very speedy in India, especially in the southern states where literacy is high. It is observed that approximately 63% non-working women access the net from cybercafés and 32% from home. Of course, the number of net users is on the hike.

ICT has become a major solution for comprehensive development starting from poverty eradication and empowerment of minority groups, such as women and minorities. Also, it has been observed that effective application of any technology is not gender neutral, neither in design nor in implementation. ICT establishes social, cultural and economic equality in India. Further, the urban-rural divide is wiped off as both cosmopolitan and marginal entrepreneurs are treated equally in the global market. This technology usage has benefitted the women in a large scale. Women are increasingly adopting ICT for various business related tasks like preparing letters and memos, producing report, data storage and retrieval, budgeting, planning and analyzing problems and alternatives. ICT has changed the way women entrepreneurs work. Women are found to be active and enthusiastic on computer training, computer repair work and e enabled businesses.

Women entrepreneurs are using modern and advanced ICT tools. Use of ICT fetches increased profits through business networking. IT increases productivity, improves job performance and enhances job effectiveness in women oriented businesses. ICTs allow women entrepreneurs to sell their products in the most profitable markets and determine the optimum timing of scale. Further, it has reduced transaction costs for businesses run by businesses and also enhanced market performance. Besides, women entrepreneurs can easily plan their product mix and input purchases in an efficient manner as information on prices are readily available. It also leads to reducing broker's exploitation. ICTs open new avenues for education, communication and information sharing and the marketable skills of women entrepreneurs are enhanced through training in emails, word processing and internet. Moreover, ICT reduces business costs, improves productivity and strengthens the firm in the competitive market. Government, therefore, should formulate special policies and schemes for financial support, infrastructural support and training facilities to promote and develop the usage of ICT among women entrepreneurs to make them self independent and self confident.

New prospects of ICT for Women:

ICT is empowering women from various dimensions, including education, employment and empowerment. According to the 2001 census, female literacy amounts to 54.16 % as against male literacy of 75.85 % in India. The enrolment of girls in Engineering/ Technology/ Architecture at the Bachelors level in 1998 is 57,968 as against 285,137 boys. The imbalance shows the prospects of women in the arena of ICT. Since the percentage of women enrolling for higher education is quite

low, the benefit of ICT can go to a large section if more and more IT courses at 10+ or 12+ levels are introduced as vocational streams.

Government of India is providing special packages for rural women who are involved in home based or small-scale activities related to handloom, handicraft and sericulture. From identification of projects to the marketing of products, these packages are helping women entrepreneurs to a greater extent. Government of India has established Community Information Centres) at all block levels, designed as the prime movers of ICT in the most economically backward and geographically difficult terrains. This boosts their economic and social status. ICTs have created new types of work that favour women as it enables work to be brought to homes within work and family schedules. New ICT jobs for women in India are in the service industries in information processing, banking, insurance, printing and publishing. So far, the most promising potential for women is in the creation of new jobs at Call Centres and in work involving data processing.

Success Stories from India:

ICT has been empowering women through NGOs like Self Employed Women's Association (SEWA), which is establishing Technology Information Centers in 11 districts of Gujarat to provide computer awareness training for their "barefoot managers", build the capacity of women organizers and strengthen their members' micro-enterprises. Similarly, Community Radio in Andhra Pradesh has become popular due to development of Mana Radio, a community radio station run by members of the women's Self Help Groups (SHG) in Orvakal village, Kurnool district, Andhra Pradesh. Realizing the role that Community Media can play in development, empowerment and the right to information. Such programme orient women regarding their rights and assist them to earn their livelihood. Furthermore, Budhikote Cable Radio Network is run by 36 women's self-help groups in Budhikote, a cable radio network, first set up by UNESCO. With a contribution of 50 rupees every month from each woman, the network has grown to cover 250 of the 750 households of the village. The audio programs are narrowcast from the Budhikote Community Multi-media Center, where the women use computers to edit and produce the radio programmes on relevant issues, such as organic farming, sericulture, health, electricity and water problems.

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Rural Women Entrepreneurship Problems and Prospects

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Abstract:-

Entrepreneurship is the core development .It is multidimensional task and essentially creative activity. Entrepreneurship has been a male dominated phenomenon from the very early age but time has changed the situation and brought woman as today's most memorable. Today women are entering in variety of sectors, they are daring well but facing different problems such as limited cooperation from their home, knowledge of business, its impact is seen at every step of entrepreneurship .Women Entrepreneurs face problems due to the lack of technical knowledge.

Money and family problems. This paper focuses towards problems occurring in women entrepreneurship in rural areas in India.

Rural Women Entrepreneurship Problems and Prospects

“Whatever it is that you think you want to do, and whatever it is that you think stands between you and that, stop making excuses. You can do anything.

- katia beauchamp

It is true, said by katia beauchamp, that if you want something then rather making excuses, we have to concentrate more on how we can achieve that thing.

Till the time there was a blind belief that men are only bread winners of their families, this has been proved incorrect because gender and development has clearly identified the role of women entrepreneurship. Woman from all over the world and from all parts of the world are now starting a home business or being an entrepreneur.

It's been said if you are not facing any problems while doing something or searching for something then you are not doing enough.

Just like that, woman in rural area face more problems in starting up a business, because of lack of knowledge about technology, laws, schemes and support from government they face more problems in development.

Problem in Rural Women Entrepreneurship

1. Family problems -

In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business.

2. Male dominance -

Male chauvinism is still the order of the day in India. The Constitution of India speaks of equality between sexes. But, in practice, women are looked upon as abla, i.e. weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly

3. Financial problems -

Finance is regarded as “life-line” for any enterprise. Women entrepreneurs suffer from shortage of finance on two counts.

Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited.

4. Lack of knowledge -

As it is said knowledge is wealth, due to lack of knowledge woman are unable to interpret the ideas they have in their mind, so lack of knowledge is important key in entrepreneurship.

5. Lack of entrepreneurial attitude-

Entrepreneurial attitude is missing in woman, by conducting different camps and motivational stunts in certain areas the attitude should has to be changed. So the motivated woman could lead ahead.

6. Legal formalities-

Because of lack of legal knowledge and rules in government, woman entrepreneurs face major problems while doing legal formalities.

7. Lack of self confidence-

From early childhood girls and woman are treated as if they have to be behind the curtain this may create problem with self confidence, so due to lack of self confidence a woman could have certain problems in business start-up.

8. Exploitation by middle man-

Now a day's even if business is started, the middle man is biggest problems faced by the entrepreneur especially in rural areas, because of middle man they get the material but due to him there is less profit to the entrepreneur.

9. Low risk bearing capacity-

Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk-bearing is an essential requisite of a successful entrepreneur.

10. High cost production-

High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises, government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult situations. However, in the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible, other than these, women entrepreneurs so face the problems of labor, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc.

11. Social barriers-

The society till now has seen a women only behind the doors of kitchen, so now seeing her as a face of business is sometimes looks odd to some people , a those people create a most problem as called social barriers. They can harm a kind of confidence in women or can limit the power of woman.

12. Tough competition-

Women entrepreneurs do not have organizational set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

13. Limited managerial ability -

Being in male dominancy, woman has limited managerial ability, due to lack of sources and lack of attitude to work over or with people cause problems in management.

These are the hurdles in front of women entrepreneurs in rural areas. To overcome these problems is not that easy, they have to sacrifice things like time, money, and many other things. As being said, "Dear, optimist, pessimist and realist: while you guys were busy arguing about the glass of wine, I drank it, Sincerely the opportunist!"

So in life if an opportunity is there a person has to take it, and should make worth from it. Government is also organizing various programs as opportunities especially for women who want to start business in rural areas.

Some Schemes Are Operated By Government:-

By Ministry Of Rural Development

- Swarnjayanti Gram Swarozgar Yojana (SGSY)
- Sampoorna Grameen Rozgar Yojana (SGRY), including Food Grains Component
- Assistance for Rural Employment Guarantee Schemes
- National Social Assistance Programme (NSAP)
- National Rural Employment Guarantee Act (NREGA)
- National Food for Work Programme (NFWP)
- National Common Minimum Programme (NCMP)

By Ministry Of Micro, Small And Medium Enterprises

- Credit Support Programme
- Rajiv Gandhi Udyami Mitra Yojana
- Prime Minister's Employment Generation Programme
- Workshed Scheme for Khadi Artisans

To make world a better place, with men woman too has to stand in front of the whole world and create her own identity, which is beneficial for her in all aspects, but just as its said a calm sea never made a skilled sailor, woman has to go through different experiences to become a successful entrepreneur.

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Women Entrepreneurship In India Problems And Remedial Measures

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Abstract:-

Women had equality status and rights in ancient period in India like Vedic period Aryan period. They were also educated. They also have good position. In the medieval period the status of women deteriorated. After independence the Indian constitution give the equal status to women and healthy environment of life.

Now in the 21st Centaury the women want to prove themselves. They have to support their family in economical condition. They have to support their family in economical condition. They also promote their creativity and generate new ideas and ways of doing things. They want to become good entrepreneurs.

Men mostly become entrepreneurs with the end aim being to make money. Women tend to create something to make a positive impact on the world. Women bring to the table a specific skill set, be it stronger communication skills or better listening skills. Women entrepreneurs tending to help empower other women in the process. It help make the women entrepreneur more empowered. "9C"s list for women entrepreneurs.

- | | | | |
|----------------|----------------|-----------------|-----------------|
| 1) Control, | 2) Confidence, | 3) Courage, | 4) Creativity, |
| 5) Conviction, | 6) Clarity | 7) Contribution | 8) Connections, |
| 9) Commitment. | | | |

Governments has come forward with so many lucrative schemes like facilities, concessions and incentive exclusively for women entrepreneur. Women entrepreneurs face to many problems in india. And some of the Remedial Measures.

Key words : Problems of women entrepreneur and there Remedial Measures.

Introduction :

Women had equality status and rights in ancient period in India like Vedic period Aryan period. They were also educated. They also have good position. In the medieval period the status of women deteriorated. After independence the Indian constitution give the equal status to women and healthy environment of life.

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| 9) Commitment. | | | |

- **Reasons for women entrepreneur**

- 1) Innovative thinking
- 2) New challenges and opportunities for self-fulfilment
- 3) Employment generation
- 4) Freedom to take own decision and be independent
- 5) Family occupation
- 6) Need for additional income
- 7) Need for additional income
- 8) Bright future of their words
- 9) Increasing standard of living.

- **Categories of women Entrepreneurs**

Women Entrepreneurs can be categorized in three groups. Educated and professionally qualified this is the first group of entrepreneurs women. They take initiative and manage business as men do.

The second group of women. Who may not have educational or formal training in management but have developed practical skills enterprises. They chose the products with which they are familiar example – handcraft. Garments, retail, beauty salons etc.

The third group of women entrepreneurs works in cities and slums to help women with lower means of livelihood. There is a service motivated organization to assist economically backward section of society.

- **Women in India :**

Now the Indian women enjoy a unique status of equality with the men as per constitutional and legal provision. But the Indian women have come a long way to achieve the present positions. First gender inequality in India can be traced back to the historic days.

Secondly in Indian society, a female was always dependent on male members of the family and thirdly, a female was not allowed to speak with loud voice in the presence of elder members of her in-laws. Other hand, she has very little share in political, social and economic life of the society. The early twenty century Mahtma Gandhi, Raja Ram Mohan Rai, Ishwar Chandra Vidyasagar and various other social reforms laid stress on womens education.

After independence of India. The constitution makers and the national leaders recognized the equal social position of women with men. However, women in India face many problems in almost all the areas of life they face denial or limited access to education, health and property rights, sercal violence and recently seen an up word trend in India thre is women entrepreneurs

- **Challenges and problems faced by women Entrepreneurs in India :**

Women entrepreneurs face a serious of problems right from the beginning till the enterprise functions. Being women itself poses various problems to a women entrepreneur, The problems of Indian women pertains to her responsibility towards family, society and lion work. The tradition, customs, socio cultural values ethics, motherhood, subordinates to ling husband and men. Physically weak. Hard work areas, felling of insecurity. Cannot be tough etc are some peculiar problems that the Indian women are coming across while they jump into entrepreneurship.

Women in rural areas have to suffer still furthers, They face tough resistance from men. They are considered as helpers. The attitude of society towards her and constraints in which she has to live and work are not very conducive. She has to live and work are not very conducive. Besides the above basic problems the other problems. Faced by women entrepreneurs are as follows :

- 1) **Family restriction** :Women are expected to spend more time with their family members. They do not encourage women to travel extensively for exploiting business opportunities.
- 2) **Lack of Education** :Women are generally deprived of higher education. Especially in rural areas and under their knowledge in technical and research areas to introduce new products.
- 3) **Male dominated society** :Even though our construction speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these put a break in the growth of women entrepreneurs.
- 4) **Social barriers** :-The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinder women entrepreneurs too. In rural areas, they face more social barriers. They are always seen with suspicious eyes.
- 5) **Problem of finance**:-Women's entrepreneurs suffer a lot in raising and meeting the financial needs of the business. Bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure.
- 6) **Tough competition** :-Usually women entrepreneurs employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organized sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprise.
- 7) **Limited mobility** :-Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicle. Moving alone and asking for a room to stay out in night for business purposes are still looked upon with suspicious eyes.
- 8) **Lack of entrepreneurial aptitude** :-Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even
- 9) **Exploitation by middle men** :-Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities middle men tend to exploit them in the guise of helping. They add their own profit margin which results in less sales and lesser profit.
- 10) **Lack of self confidence** :-Women entrepreneurs because of their inherent nature, lack of self-confidence which is essentially a motivation factor in running an enterprise successfully. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two.
- 11) **Role Conflict** :-Marriage and family life are given more importance than career/and social life in Indian society.
- 12) **Unfavorable Environment** :-The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.
- 13) **Lack of Mental Strength** :-Any kind of Business involves risk. Women entrepreneurs get upset very easily when loss arises in business.
- 14) **Lack of persistent Nature** :-Women generally have sympathy for others. They are very emotional. This nature should not allow them to get easily cheated in business

- **Remedial Measures** :-Some of the remedial measures that can be undertaken to promote women entrepreneurship in India, are as follows :-
 - 1)**Promotional Help** :-Government and NGOs must provide assistance to entrepreneurs, both financial and non financial areas.
 - 2)**Training** :-Women entrepreneurs must be given training to operate and run a business successfully. Training has to be given to women who are still reluctant to take up the entrepreneurial task.
 - 3)**Selection of Machinery and Technology** :-Women require assistance in selection of machinery and technology. Assistance must be provided to them in technical areas so that the business unit become successful.
 - 4)**Finance** :-Finance is one of the major problems faced by women entrepreneurs. Both family and government organizations should be liberal in providing financial assistance to them.
 - 5)**Family support** :-Family should support women entrepreneurs and encourage them to establish and run business successfully.
 - 6)**Marketin Assistance:-** Due to limited mobility, women are unable to market their goods. Assistance must be providing to help them to be mark their goods successfully in the economic environment.
- **Conclusion :**

In the words of APJ Abdul Kalam “Empowering women is prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential. As their thoughts and their value systems lead to development of good family, good society and ultimately good nation.” Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the society in general and family members in particular is required to help them scale new heights in their business ventures. Government and family should be undertaken the remedial measures to promote women entrepreneurship.
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Need of ICT in Women Empowerment

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Abstract :

This paper to examine the possible characteristics of ICT in women empowerment learning activities grounded in rural area. Rural women in Maharashtra have limited access to resources and public spheres due to socio-cultural restrictions. Women suffer from severe discrimination, and it is thought this is heightened due to a lack of access to information. Information communication and technology (ICT) is a potential tool that can reach rural women and enrich their knowledge. Since empowerment is a complex phenomenon to measure because of its multidimensional aspects and its relationship with time as a process, the methodology used in this research was an integration of qualitative and quantitative methods. Using a structured questionnaire, data was collected from women in two different villages where ICT projects have been introduced.

Keywords: Information Communication Technology (ICT), Women empowerment, rural area etc.

Introduction

Maharashtra is a country with 35% people living below the poverty line. Gender inequality, lower education, unemployment, income inequality, business failure, poor infrastructure, political instability and environmental degradation are the main causes of poverty in Maharashtra. Although the focus of the study was the impact of ICT intervention on rural people generally, the study showed there are positive prospects in Maharashtra in terms of ICT use by women for their empowerment. In Maharashtra, ICT can play an important role in changing the social and cultural behavior towards females, helping them to build their capacity to utilize their own potential, and educate them on various issues. Therefore, there is scope for research on this issue. The research reported in this paper is part of a wider investigation on the issue of women empowerment through ICT tools in terms of change of perception. The aims of this paper are to: identify factors affecting women's empowerment; find the potential of ICT for women's empowerment; implement a model for measuring empowerment; and identify any perceptual change due to intervention activities.

2. Literature Review:

- 1.Mason, (2005)- Women empowerment refers to the ability of people to control their own destinies in relation to other people in society. There is no universal definition of women's empowerment as factors such as socio-cultural, geographical, environmental, political and economic, as well as many other aspects of countries and regions influence it.
- 2.Kabeer, (1994)-Offers a definition of empowerment as: the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.
- 3.The World Bank, (2008)- Women empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. So, one definition of women's empowerment could be a process that gives them control of power and resources, and changes women's lives over time through their active participation in that process.
- 4.Lennie, (2002)- Shifts in spaces are closely connected to changes in the micro and macro environments, both backward and forward. For that reason, women's empowerment needs to be measured in all three dimensions and all spaces of women's life.

5.Charmes , (2003) - The mental space of women remains the most critical issue since it has a complex relationship with other non-mental spaces. Mental or psychological space consists of the feeling of freedom that allows a person to think and act. For example, it often happens that interventions that expand a woman’s economic space with increased income do not empower her if she has no control over the income. Therefore, expansion in economic space alone will not bring about empowerment. If the interventions increase a woman’s level of confidence and self esteem, then a process of empowerment has began. An expansion of this space implies a change in perception and leads to a feeling of strength. Hence, understanding the link with other spaces will help policy makers to understand why some interventions fail in spite of an increase in physical, economic and political spaces 6.Obayelu, (2006)- Women are, therefore, not only the representatives of impoverished people in the world but they are also the most deprived and the cross-cut category of individuals that overlaps with all other disadvantaged groups. Although actively participating in taking care of children, family members, livestock and agricultural work, household work, health care and so forth, women have limited access to resources and economy.

3. Factors in Women’s Empowerment-

Generally, two key factors in the process of empowerment are identified: control over resources and agency. It can be understood that empowerment is a dynamic process that may be separated into components, such as enabling resources, agency and outcomes.

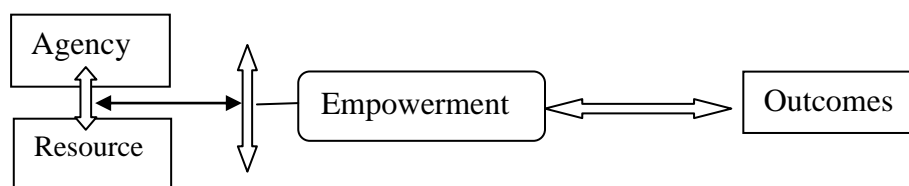


Figure 1

The conceptual framework showing relationship between resources, agency and outcomes correlating empowerment. Material pathway, through which changes in access to or control over material resources, such as in the level of income, in the satisfaction of basic needs or in earning capacity, are experienced. Cognitive pathway, through which changes in level of knowledge, skills or awareness of wider environment are experienced. Agency Resources Empowerment Outcomes

4. ICT helps Women Empowerment in Rural Maharashtra -

Perceptual pathway, through which changes in individual confidence level and self-esteem and vision of the future as well as changes in recognition and respect by others are experienced. Relational pathway, through which changes in decision-making roles, bargaining power, participation in non-family groups, dependence on others and mobility are experienced. This framework is useful because it reflects the culture and context of rural Maharashtra for measuring women’s empowerment. In the model, a new dimension of women’s empowerment was added, that of technological empowerment. Other dimensions, such as social, political, and psychological empowerment are also interrelated. The questions which were used to identify the changes in women’s technological issues after using ICT were incorporated in this study since ICT affects the mental space of women. The developing areas in the world, there is no rigorous method for measuring and tracking changes in levels of empowerment by ICT intervention. For example, multiple research methods (including participant observation, individual interviews, group interviews, analyses of selected email messages, feedback questionnaires that provided qualitative

and quantitative data, and statistical analysis of demographic and personal information) were used to investigate empowerment.

5. Methodology- This research focuses on individual level impacts. Therefore, the unit of analysis chosen is individual people, i.e. women, and involves interviews with rural women, ICT trainees and members of ICT interventions projects. This is an effective way for collecting original data and for measuring attitudes and the impact of ICT intervention in women's life.

6. Analysis- The data was collected from participants using convenience sampling from two different villages in Maharashtra. The interviewees were rural women whose demography is given. It can be seen that the highest percentage of women respondents were from age group 21–30 years (61%). Most of the women were married (77%) and had no employment (67%) outside the home. On the other hand, although a high percentage of women have some form of education and can read (80.46%), only a small percentage of women who can read had completed secondary school (10%) or higher secondary education (24.3%). The majority of women can use a mobile phone as an ICT tool (83%), but only few women could use the Internet (14%) and computers (17%).

7. Discussion –

The responses to the questions exploring perceptual changes are plotted in using average values to compare women who are using ICT tools with women who are not. It can be seen from Figure 6 that women with ICT skills have a higher confidence level, more self-esteem, self-awareness and dignity. These women are showing less confidence, self awareness, dignity, freedom and independence than non-ICT participants. Only self-esteem is slightly more than non-ICT participants. This is a positive sign for ICT intervention projects. The development of ICT skills in women is said to produce perceptual changes in their mental spaces, such as level of confidence, self esteem, self respect, freedom and so on. The analyses in this research give us an interesting insight.

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**Opinions of Student Teachers about Problems Faced by Women Entrepreneurs in India
& Remedial Measures – A Study**

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Abstract:

In present situation, so many policies are implemented for empowering Indian women. Indian women have good managerial skill. They are even tempered, hardworking & have good communication skills. As per the opinions of people in majority, these competencies should be used for entrepreneurship. But these expectations are on paper-only, because the percentage of women entrepreneurs is negligible in India. No doubt there are some women entrepreneurs working confidently in various industries, but this percentage is very low if compared with the population of India, which is nearly 50% of men.

Key Words: Student Teachers, Women Entrepreneurs, Problems, Remedies.

Introduction:

In present situation, so many policies are implemented for empowering Indian women. Indian women have good managerial skill. They are even tempered, hardworking & have communication skills. As per the opinions of people in majority, these competencies should be used for entrepreneurship. But these expectations are on paper only, because the percentage of women entrepreneurs is negligible in India. No doubt there are some women entrepreneurs working confidently in various industries, but this percentage is very low if compared with the population of India, which is nearly 50% of men.

To know “What future teachers are thinking about present condition and challenges that women entrepreneurs are facing?”, researcher prepared an opinionnaire. It included opinions on remedies because teachers are backbone of any nation as they are developing a new generation. It became necessary to know what they think about women entrepreneurs, challenges before them & their suggestions on taking remedial measures for empowering women entrepreneurship.

With this background, researcher prepared an opinionnaire for student teachers in Azad College of Education Satara (ACES). This opinionnaire was given to 40 student teachers which include 32 female student teachers and 8 male student teachers. The responses were collected, analyzed and interpreted. Present research paper brings into light, the opinions of student teachers about the problems faced by women entrepreneurs in India and solutions to overcome them. The study majorly concludes problems faced by women entrepreneurs being – Financial Problem, Opposition of Family, Family Responsibilities, Lack of entrepreneur or vocational education, Mentality of Society, Health Problems, Lack of technological skills, Lack of professional competencies, Selection of proper industry, Lack of proper place, Lack of marketing knowledge, etc.

The major remedial measures suggested by the student teachers are Financial management, Family support, Safety measures, Development of confidence, Proper guidance & Counselling facility, Empowerment, Equal opportunity, Selection of proper industry, etc.

Analysis & Interpretation

Table A: Challenges faced by women entrepreneurs as per opinions of student teachers

Sr. No.	Problems Faced by Women Entrepreneurs	Respondents	Percentage (%)
1	Financial Problems (Mortgage)	42	98
2	Family Problems	41	95
3	Responsibilities of Family (Children)	40	93
4	Lack of Training	09	21
5	Unsafe Environment	40	93
6	Lack of self-confidence	32	74
7	Lack of Opportunities	31	73
8	Health Problems	09	21
9	Unavailability of Place for Enterprise	18	42
10	Lack of Marketing knowledge	18	42
11	Lack of Manpower	09	21
12	Lack of technological skills	21	50
13	Lack of Practicality	09	21
14	Scarcity of Raw material	10	23
15	Limits on Mobility	15	35
16	Dependency	02	5
17	Competition by male entrepreneurs	11	26
18	Lack of Planning	04	17
19	Limitation of Time	32	74
20	Lack of Education	13	30

Observations: As per the opinions given by student teachers, the following observations can be recorded.

- 1) According to majority of student teachers, Financial Problems (98%), Family Problems (95%), Family responsibilities (93%), Unsafe Environment (43%), Lack of self-confidence & Time limitation(64%), Lack of opportunities (73%) are the major problems/challenges before the women entrepreneurs.
- 2) Lack of training (21%), Lack of Marketing (42%), Lack of technological knowledge (50%), Limits on Mobility (35%), Competition by male entrepreneurs (26%) affect the women entrepreneurship

Table B: Remedies suggested by student teachers for enhancing women entrepreneurship

Sr. No.	Remedies Suggested	Respondents	Percentage (%)
1	Financial Management & Awareness	19	44
2	Orientation of Families for Support	35	81
3	Provision of Safe Environment by taking necessary precautions	43	100
4	Empowerment of women	20	47
5	Organization of confidence building programmes	22	51

6	Guidance & Counselling	05	12
7	Physical facilities	18	42
8	Provision of Safe Travel	20	47
9	Equal Opportunity	31	72
	Legal Literacy	09	21
11	Changing mindset of unemployed women	07	16
12	Orientation of male entrepreneurs	09	21
13	Selection of proper enterprise	07	16
14	Financial & other support by government and NGOs	03	07
15	Making aware about risk factors in business	18	42
16	Training programmes for women entrepreneurs	43	100
17	Reservation of Industrial plots for women	10	23
18	Subsidy on loans (Tax-free loan for 3 years)	10	23
19	Skill orientation	31	72
20	Fearless opportunity to express thoughts	15	35
21	Development of marketing chains & women entrepreneur chains	18	42
22	Use of New technology by women	31	72
23	Status & Respect among society	40	93
24	Awareness among society	30	70
25	Creation of separate institution for women	05	12
26	Preparation of SHGs (Self Help Groups)	06	19

Observations:

- 1) Major remedies suggested for empowering women entrepreneurs are provision of safe environment with safety measures & legal support (100%), Organization of Training programmes (100%), Orientation of families for their support (81%), Use of new technology by women entrepreneurs (72%) & Respect from society (93%).
- 2) Student teachers also discussed about other opportunities like empowerment (47%), Confidence building programmes (51%), Legal literacy (21%), Financial & Technical support (41%), etc.

Conclusions:

- 1) Female entrepreneurs face major problems such as financial problems, family restrictions & responsibilities, unsafe environment, lack of self-confidence, lack of opportunities, limits on mobility, lack of technological knowledge, competition, etc. according to future teachers' opinions.
- 2) The major remedies suggested by the student teachers are financial support, family support, organization of confidence building programmes, provision of secure environment, legal literacy, Skill orientation training, use of technology, establishing women entrepreneur chains, status & respect from society & preparing SHG groups & support by GOs & NGOs.

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Impact of Technologies on Women Entrepreneurship

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Abstract

Entrepreneurship is the core development .It is multidimensional task and essentially creative activity. Entrepreneurship has been a male dominated phenomenon from the very early age but time has changed the situation and brought woman as today's most memorable. Today women are entering in variety of sectors; they are daring well but facing different problems such as limited cooperation from their home, knowledge of business, market study, requirement for the business etc. One of such problems is their use of technology. Technology matters in all kinds of entrepreneurship. It's impact is seen at every step of entrepreneurship .Women Entrepreneurs face problems due to the lack of technical knowledge. This paper focuses towards problems occurring in use of technology and impact of technology on their businesses.

Key words: Entrepreneurship, market study, technical knowledge etc.

Life offers few guarantees but generally the harder and longer you work, the more likely you succeed
–William Harley

In the same way the maximum use of technology makes us successful in our life. Technology is a body of knowledge devoted to creating tools, processing actions and extracting of materials. Technology enables the rapid transfer of information to any location in the world, provides access to all the tools needed. It has revolutionized the way people all over the world to communicate and interact direct and instantly. This impact of technology has been seen in woman entrepreneurship too. Entrepreneurs use these technologies for betterment of their businesses. This paper focuses on different types of technologies and their impact at different steps of businesses.

Though these technologies are in developed form, Woman entrepreneurship in India are facing problems due to their illiteracy and family problems .This paper focuses on different technologies, problems in using these technologies and their impact on entrepreneurship.

Objectives

1. To understand the types of technology.
2. To understand the role of modern technology.
3. To understand the problem in use of technology.
4. To develop knowledge about constraints and opportunities in Woman entrepreneurship.

What Is Technology?

- Technology is a human knowledge which involves tools, materials and systems.
- Technology can be an invention an industrial design ,a skill ,technical information a new plant hybrid ,service provided and so on

Uses of Technology

- For communication
- For Transportation
- For Learning
- For manufacturing
- For creating artefact
- To deliver product
- To provide services to customer on tome
- To create a new economic environment.
- For securing data- scaling businesses

Types of Technology

1. Communication technology
2. Instructional technology
3. Assistive technology
4. Medical technology
5. Information technology

Women Entrepreneurship and its Changing Scenario

At the household level women entrepreneurs play a vital role in uplifting the status of their poor household. It builds women's confidence, develops skills and economic status with accumulated to the community and future generations.

Prior to these Women were in the informal sectors and operating their businesses for subsistence purposes. These women have limited or zero legal rights, zero status at home and in the society. They get very less social protection. All these aspects resulted in development of skills and other factors.

This situation has changed due to the easy access of technologies. These technologies offer better access to essential information in areas such as business development, market and pricing, production technologies, compliance, forecasts and training. It enables Entrepreneurs to communicate better along the value chain as well as make their administration more efficient.

Role of Technology

Product evaluation process –aircraft, houses cars computers telephones etc. to entrepreneurial venture formation and solve some of the basic problems.The electronic computer is central to many of the advances in communication technology.

Computerized electronic switching systems for the telephone industry, computerized information storage retrieval systems computerized word processing, miniaturization the use of orbiting earth satellites and television conferencing have rapidly changed the way individuals businesses and countries, communicate with each other and has promoted explosive entrepreneurship in information industry. It covers all fields where information contained in the international networks accessible on the touch of a buttons on an expensive terminal.

Improvement in communication has brought about the capacity of making the information contained in international networks accessible on the touch of a buttons on an expensive terminal.

New electronic technology offers so many opportunities for productive innovations and communication that the concept of office as a set of connected rooms with people working in them may be outmoded by the end of this 21st century.

Technological knowledge is as the heart of modern entrepreneurial growth in the industries of the developing countries. Technology change means the provision of new information of knowledge that is used effectively in industrial operations and has measurable effects on costs, product qualities, level of output or sales and other ancillary operation of the firm.

Constraints Occurring In Women Entrepreneurship

UNCTAD'S Information Economy report identified 4 areas in which women entrepreneurs face specific challenges and practical constraints in contrast to their male counterparts. It delineated the role that technology could play in empowering Women entrepreneurs and enabling them to overcome these barriers.

In the following table constraints regarding different aspect of businesses are given and how technologies have impacted on women Entrepreneurship is discussed.

CONSTRAINTS	IMPACT OF TECHNOLOGY
1.Access to financing- -Denial of right to inherit land and property titles by customs and laws. -Women have little awareness of their financing option and opportunities	<ul style="list-style-type: none"> • ICT gives access to basic information on financing and on their financial rights. • rapid uptake of mobile money which enables users to send and receive money through their mobile phone
2.Women’s time constraints or time poverty- -Family and caretaking responsibilities and biased division of labour in the household	<ul style="list-style-type: none"> • ICT offers more flexibility and capacity to combine work from anywhere to anytime • use of internet ,webmail enables women flexibility efficiency and time saving
3.Constraints on Women physical mobility- -family responsibilities	<ul style="list-style-type: none"> • ICT offers mobile phones and internet to communicate with customers • explore prospective markets • attending business training courses • networking from their home without need of travel.
4.Constraints on Women’s access to education Traditional gender role lack important education and training	<ul style="list-style-type: none"> • ICT offers E-learning distance learning • offers opportunities and methods for promoting businesses • gaining access to business • support services • creating network with customer, business partner and other stakeholder • combined use of different types of ICT such as radio in conjunction with mobile phone and internet • mobile phone reduce the amount of time and money spent on travel • improve marketing and increase productivity by obtaining pricing information and outlets for their product • television show for Women Entrepreneurs
5.Gender sensitive legal and regulatory system that advances women’s economic empowerment	<ul style="list-style-type: none"> • Trainings are provided for the Awareness of labour laws and regulations about business registration and licensing regulation procedures. • property and inheritance rights
6.Effective leadership and coordination for the promotion of Woman’s entrepreneurship development	<ul style="list-style-type: none"> • Provision of training by Government organizations and non government organization. • Support from Government for the promotion coordination and support action.
7.Access to gender sensitive financial services	<ul style="list-style-type: none"> • Awareness about participation in generic financing programmes by Government.
8.Access to gender sensitive Business Development Support services	<ul style="list-style-type: none"> • Women’s access to mainstream Business Development Support services • Presence of women focused mainstream

	Business Development Support services
9.Access to markets and technology	<ul style="list-style-type: none"> • Export promotion for Women Entrepreneurship • Supply chains and linkages that integrate women owned enterprises
10.Presentation of Women Entrepreneurship and participation in policy Dialogue	<ul style="list-style-type: none"> • Representation and voice of women in business /sector membership association • Participation of Women Entrepreneurship in public private sector policy dialogue and influence on outcomes

Thus woman entrepreneurship can be enhanced with the help of maximum utilization of technology.

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**Overview of National Policy for Skill Development and Entrepreneurship 2015 in
Perspective of Women Entrepreneurship**

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Abstract

India is a one of the developing country. Also today, India is one of the youngest nations in the world. . Our country presently faces a dual challenge of paucity of highly trained workforce, as well as non-employability. So Ministry for Skill Development and Entrepreneurship has announced National Policy for Skill Development and Entrepreneurship 2015. The primary objective of this policy is to meet the challenge of skilling at scale with speed, standard (quality) and sustainability and the core objective of the entrepreneurship framework is to coordinate and strengthen factors essential for growth of entrepreneurship across the country. This policy framework, cognizant of the need for the full ecosystem to be present to unlock entrepreneurial potential, proposes a nine part entrepreneurship strategy. From women entrepreneurial perspective Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision. In this Policy Framework Women-owned enterprises are an important component of the Indian Economy and play a strategic role in the growth and development of the nation. The objective of this policy is to ensure priority for mentorship and support system for women entrepreneurs in existing business centers and incubators. Conclude that this policy will help to promote entrepreneurship among Indian women.

Introduction

Every nation should promote Women Entrepreneurship. Such a policy in country like India would help strengthen economy of the country. Women Entrepreneurs some time face gender discrimination, traditional practices, lack of entrepreneurial knowledge and skills, lack of motivation, restricted mobility, moral and financial support are the barriers of women entrepreneurship. So there should be continuous efforts from the society and government. Central government is promoting Entrepreneurship in India through schemes like Make in India, Skilling India, MUDRA Bank and Startup India. As a part of it, Department of Skill Development and Entrepreneurship has imparted National Policy for Skill Development and Entrepreneurship. This paper takes overview of opportunities for promotion of women entrepreneurship through the Policy.

Overview of National Policy for Skill Development and Entrepreneurship

Today, India is one of the youngest nations in the world with more than 62% of its population in the working age group (15-59 years), and more than 54% of its total population below 25 years of age. This poses a formidable challenge and a huge opportunity. To reap this demographic dividend which is expected to last for next 25 years, India needs to equip its workforce with employable skills and knowledge so that they can contribute substantively to the economic growth of the country. Our country presently faces a dual challenge of paucity of highly trained workforce, as well as non-employability of large sections of the conventionally educated youth, who possess little or no job skills. Ministry for Skill Development and Entrepreneurship (earlier Department of Skill Development and Entrepreneurship notified in July 2014) has been set up in November 2014 to give fresh impetus to the Skill India agenda and help create an appropriate ecosystem that facilitates imparting employable skills to its growing workforce over the next few decades.

The first National Policy on Skill Development was notified in 2009. In the aftermath of this policy, National Skill Development Corporation (NSDC) was established in 2009 to promote private sector participation via innovative funding models. NSDC has tied up with more than 211 training providers, many of whom have started scaling up their operations, to offer short term training programmes. They also supported and incubated 37 Sector Skills Councils (SSCs) which are intended to facilitate much needed participation and ownership of industry to ensure needs based training programmes. National Skills Development Agency (NSDA) which was created in June 2013 has been working with State governments to rejuvenate and synergies skilling efforts in the States. National Skills Qualification Framework (NSQF) skilling and education outcomes with the competency based NSQF levels.

National Policy for Skill Development and Entrepreneurship 2015 supersedes the policy of 2009.

Aims and Objectives of the Policy-

The primary objective of this policy is to meet the challenge of skilling at scale with speed, standard (quality) and sustainability.

Vision -

To create an ecosystem of empowerment by Skilling on a large Scale at Speed with high Standards and to promote a culture of innovation based entrepreneurship which can generate wealth and employment so as to ensure Sustainable livelihoods for all citizens in the country.”

Mission

- Create a demand for skilling across the country;
- Correct and align skilling with required competencies;
- Connect the supply of skilled human resources with sectoral demands;
- Certify and assess in alignment with global and national standards; and
- Catalyse an ecosystem wherein productive and innovative entrepreneurship germinates, sustains and grows leading to creation of a more dynamic entrepreneurial economy and more formal wage employment.

The core objective of the entrepreneurship framework is to coordinate and strengthen factors essential for growth of entrepreneurship across the country. This would include:

- i. Promote entrepreneurship culture and make it inspirational
- ii. Encourage entrepreneurship as a viable career option through advocacy.
- iii. Enhance support for potential entrepreneurs through mentorship and networks.
- iv. Integrate entrepreneurship education in the formal education system
- v. Foster innovation-driven and social entrepreneurship to address the needs of the population at the bottom of the pyramid’.
- vi. Ensure ease of doing business by reducing entry and exit barriers
- vii. Facilitate access to finance through credit and market linkages
- viii. Promote entrepreneurship amongst women
- ix. Broaden the base of entrepreneurial supply by meeting specific needs of both socially and geographically disadvantaged sections of the society including SCs, STs, OBCs, minorities, differently bled persons

Policy Framework for Entrepreneurship

The entrepreneurship policy framework has been developed to address the objectives underlined in Chapter three of the document. Vibrant entrepreneurship requires support from an enabling ecosystem of culture, finance, expertise, infrastructure, skills and business friendly regulation. Many government and non-government organizations are playing enabling roles across each of these crucial supporting elements. This policy framework, cognizant of the need for the full ecosystem to be present to unlock entrepreneurial potential, proposes a nine part entrepreneurship strategy:

- Educate and equip potential and early stage entrepreneurs across India
- Connect entrepreneurs to peers, mentors and incubators.
- Support entrepreneurs through Entrepreneurship Hubs (E-Hubs).
- Catalyse a culture shift to encourage entrepreneurship.
- Encourage entrepreneurship among under-represented groups.
- Promote Entrepreneurship amongst Women
- Improve ease of doing business.
- Improve access to finance.
- Foster social entrepreneurship and grassroots innovations

Governance Structure and Financing

The objectives and targets under the National policy will be met in mission mode approach. The National Skill Development Mission will be launched to implement and coordinate all skilling efforts in the country towards the objectives laid down in the policy. The Mission will be housed in MSDE and the key institutional mechanisms for achieving the objectives of the Mission will be divided into a three-tier structure at the Centre to steer, drive and execute the Mission's objectives. The Mission will consist of a Governing Council at apex level, a Steering Committee and a Mission Directorate (along with an Executive Committee) as the executive arm of the Mission. At State level, States will be encouraged to create State Skill Development Missions (SSDM) along the lines of National Skill Development Mission with a Steering Committee and Mission Directorate at State level. States will in turn, be supported by District Committees at the functional tier.

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) all of which will have horizontal/vertical linkages with Mission Directorate to facilitate smooth functioning of the national institutional mechanism.

Entrepreneurship Institutes: National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE), Guwahati were transferred to MSDE on 2nd May, 2015. NIEBUD is a society engaged in Training, Consultancy, Research and Publication, in order to promote entrepreneurship. It is operating from an integrated campus in Noida, Uttar Pradesh, and its major activities include training, conducting research/evaluation studies, developing course curricula/syllabi for Entrepreneurship Development Programmes, undertaking development programmes in clusters, running an incubation centre etc.

Monitoring and Evaluation

Government desires to set up a 'Policy Implementation Unit' (PIU) so as to review the implementation and progress of the various initiatives under this policy. The PIU will be housed in MSDE with Secretary as the Chairperson and representation from NITI Aayog. For the smooth

functioning of the PIU, it will also ensure constant consultation with stakeholders to get feedback so as to enable improvements, if required.

National Policy for Skill Development and Entrepreneurship 2015 in Perspective of Women Entrepreneurship

- **Skill Development and Entrepreneurship Landscape**

Women constitute almost half of the demographic dividend. The key challenge here is to increase their participation in the country's labour force, which is directly linked to economic growth of the country. Census data has revealed that there has been a continuing fall in labour force participation rate of women from 33.3% to 26.5% in rural areas and from 17.8% to 15.5% in 6 urban areas between 2004 and 2011. Mainstreaming gender roles by skilling women in nontraditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.

- **Aims and Objectives of the Policy:-** Promote entrepreneurship amongst women
- **Policy Framework for Entrepreneurship**

1. Catalyse a culture shift to encourage entrepreneurship

Institute Awards for young achievers (for both men and women entrepreneurs separately) at all levels viz., district, state and national levels to recognize the achievements of entrepreneurs below the age of 30 years.

2. Promote Entrepreneurship amongst Women

- The Economic Survey conducted for India by OECD in November 2014 clearly enlists low female economic participation as one of the major findings. Creating more and better employment for women has high growth potential. Currently the contribution of women in workforce is limited to only 24%. Head of UN Women has also indicated that India's GDP will leapfrog by another 4.2% if women in India can contribute their full potential to the economy.
- Women-owned enterprises are an important component of the Indian Economy and play a strategic role in the growth and development of the nation. However, as far as support for women entrepreneurs is considered there exists no reliable data on the public contracts which go to Women Owned Business (WOB). Efforts will be made to encourage women entrepreneurs through appropriate incentives for women owned businesses under the public procurement process. It will also be ensured that gender neutral incubation/, network of mentors, industry, resource centers and credit institutes are developed to facilitate Women Entrepreneurs.
- Ensure priority for mentorship and support system for women entrepreneurs in existing business centers and incubators. Build entrepreneurial capacity for women by facilitating access to capital at relaxed credit terms. Steps will also be taken to assemble gender disaggregated data.

Conclusion

- National Policy for Skill Development and Entrepreneurship 2015 gives chance to develop Women Entrepreneurship.

- Mainstreaming gender roles by skilling women in nontraditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.
- Institute Awards for young achievers for both men and women entrepreneurs separately.
- Efforts will be made to encourage women entrepreneurs through appropriate incentives for women owned businesses under the public procurement process
- National Policy for Skill Development and Entrepreneurship 2015 is Promote Entrepreneurship amongst Women.
- From this policy, women Entrepreneurs are getting equal opportunity for development as their male counterparts.

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Entrepreneurship Skill for Women Teacher Students

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Introduction:-

Socially Useful Productive Work has been described by the Ishwarbhai Patel committee (1978) as purposive meaningful, manual work resulting in to either goods or services which are useful to the community. It is essential that the Socially Useful Productive Work should either result in to some material product or involve in some form service. The committee has strongly recommended that Socially Useful Productive Work must find a central place in the school curriculum. In school life activity based experiences should be given to the students are essential for their Cognitive, Affective & Psychomotor development. The skills which they acquired through these experiences will be helpful for their participation in socially useful productive works. So there is great need of secondary level of education for the fulfillment of this need training of different skills related to entrepreneurship must be seriously given in teacher –education institutions. Unfortunately we can find negative attitude towards SUPW in teacher education institutions. In fact SUPW is taught only for the practical completion of the actual application of the skills in condition researcher chooses that subject. The developed teaching strategies based on SUPW will be helpful to teacher –education institutions to enhance entrepreneurship skills among students-teacher and for students-teachers for being a skillful entrepreneur.

In entrepreneurship is not born he/she must take lot of effects to make his /her matter of profit or loss he/she thinks only about the happiness after the goal achievement . The most famous example of that is TATA. They are still or no.1 position from salt making to steel business with this business they are also participating in social well-being works for eg Building TATA cancer hospital. For being a good Entrepreneur there is need of strong will power, new ideas,confidence,advanced knowledge. Study of future impacts, scientific training etc.If these needs will be fulfilled at the time of personality development at the secondary of education then the problem of educated unemployed will be definitely vanished/destroyed /over.

Importance:-

This research is useful for all B.Ed. students in Maharashtra being a good entrepreneur. For being a good entrepreneur there is need if strong willpower, new ideas, confidence, advance knowledge, futurology, marketing skills etc. These needs will fulfil by this research and help to solve problems of unemployed women student teachers.

Objectives:-

- 1) To find out entrepreneurship skills among women student- teachers education colleges.
- 2) To find out essential skills, techniques &tools for the development of entrepreneurship skills.
- 3) To develop different teaching strategies for acquiring Entrepreneurship skills.
- 4) To study the impact /efficiency of the developed strategies.

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'To Develop Teaching Strategies based on SUPW for entrepreneur education in teacher training college'

Methodology:-For this research study experimental method was used by the researcher. In this experimental method only post test research design was used.

Research Design: Equal group design

Tools: -For the present researcher study test and questionnaire were used to collect essential data.

Sampling:-For the present study, researcher used probability method and Random Sampling method

Analysis and interpretation of data: For the present research study researcher used 'T'test and percentage for data analysis.

Recommendations:-

1. At the primary stage of education i.e. from std. 1st to 5th, Socially Useful Productive Work (SUPW) entrepreneur skills form an integral part of the curriculum.
2. At the middle school stage SUPW and Entrepreneur programmes aim at developing confidence and sufficient psychomotor skills in students to enter the world of work directly or through certain occupational training courses.
3. The SUPW programmes for the secondary stage are viewed as the linear extension of the middle stage.
4. The existing SUPW at the teacher education stage may be strengthened.
5. The SUPW programme may be systematically implemented.
6. The SUPW programmes are required for new literates.
7. Unemployed or partially employed persons with special attention to women student teachers need to acquire these skills.
8. SUPW support entrepreneurship skills.
9. SUPW should be integrated with general education in the academic stream to equip all the students with certain elementary skills.

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Use of Social Media As A Marketing Tool By Women Entrepreneurs

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Abstract

In the modern digital era, Social media network with its dynamic nature is becoming the most used tool for people to stay connected. This conceptual paper focuses on the effectiveness of use of Social Media by women entrepreneurs to promote their business. The aim of the study is to make women entrepreneurs aware of use of social media for marketing. Women entrepreneurs will get to know about various social media such as weblogs, messaging apps and channels. Also they will know how to use these applications for promotion of their business and its benefits. Previous Studies show that the contribution of Women entrepreneurship in economy of the country is very less. Thus it is necessary to promote women entrepreneurship in the country. Social Media can be the effective tool for Women Entrepreneurs to promote their business. The more the use of Social media as a marketing tool, the greater will be growth of the business. The concepts in this study can be used by women entrepreneurs. This study would provide the necessary information to women entrepreneurs who wish to impart technology in their business marketing.

Introduction

As telecom companies in India are providing internet facility at reasonable prices with 3G and 4G speed, the use of Social Media for communication is increased extensively. It has become the tool for personal relationship management as well as a tool for business marketing. Due to the massive use of social media by the society and its effectiveness to attract people, many companies are using Social media as a marketing tool. The customer-acquisition cost of social media marketing is much less than traditional outbound methods such as TV commercials and newspaper classifieds. It is more effective because of the impact.

When we look at Entrepreneurship in India, Women Entrepreneurs face many challenges in this field. There are several reasons, but the most important is the gender based approach which restricts the mobility of the women entrepreneurs. Due to restricted mobility, women entrepreneurs find it difficult to reach to the masses which ultimately affect their products sell. But as the Social Media is emerging as a source of marketing it is quiet easier for business women to promote their product and also it is encouraging more and more women to enter the entrepreneurial world.

Challenges at Marketing Level faced by Women Entrepreneurs

1. Negative Approach of Society towards women Entrepreneurs

Women Entrepreneurs often come across gender discrimination. Be it in urban or rural area, society has a negative approach towards women entrepreneurship. As men entrepreneurs can reach to people for marketing of their product, it is tough for women entrepreneurs to reach the customers.

2. Lack of Entrepreneurial knowledge

Especially in rural area, women have skills and willpower but they don't get entrepreneurial knowledge. They don't have knowledge about legal procedures of business, financial rules and marketing strategies.

3. Conflicts between Work and Household Responsibilities

As our traditional laws insist women to take up the household responsibilities, there is always a conflict between work and household responsibilities. Many women give up their career for the domestic responsibilities.

4. Lack of Finance

Women entrepreneurs often find it difficult to receive finance for their business in the beginning. So, they can't spend much on marketing which is essential for the business. The outbound methods of marketing require a good amount of money. Due to limited budget they can't spend much part of it on marketing.

5. Lack of Motivation and Confidence

It is seen that many women have skills but don't have confidence to start their own venture. They need motivation but they don't get the required support from the family and society.

6. Limitations of mobility and contacts.

In rural area it is hard for women to travel like men. Insecurity as a women, insufficiency of public transport facility, traditional laws these are the main reasons. So, it is difficult for them to use outbound marketing methods, where one needs to travel more.

Due to these major factors women entrepreneurs have limited opportunities to grow their business. The more they reach the people the more they can promote their business. SM gives this opportunity to women entrepreneurs.

About Social Media

Concept of Social Media

Social Media is the social interaction among people in which they create, share and exchange the information and their views in virtual communities. There are many applications known as apps developed by various companies.

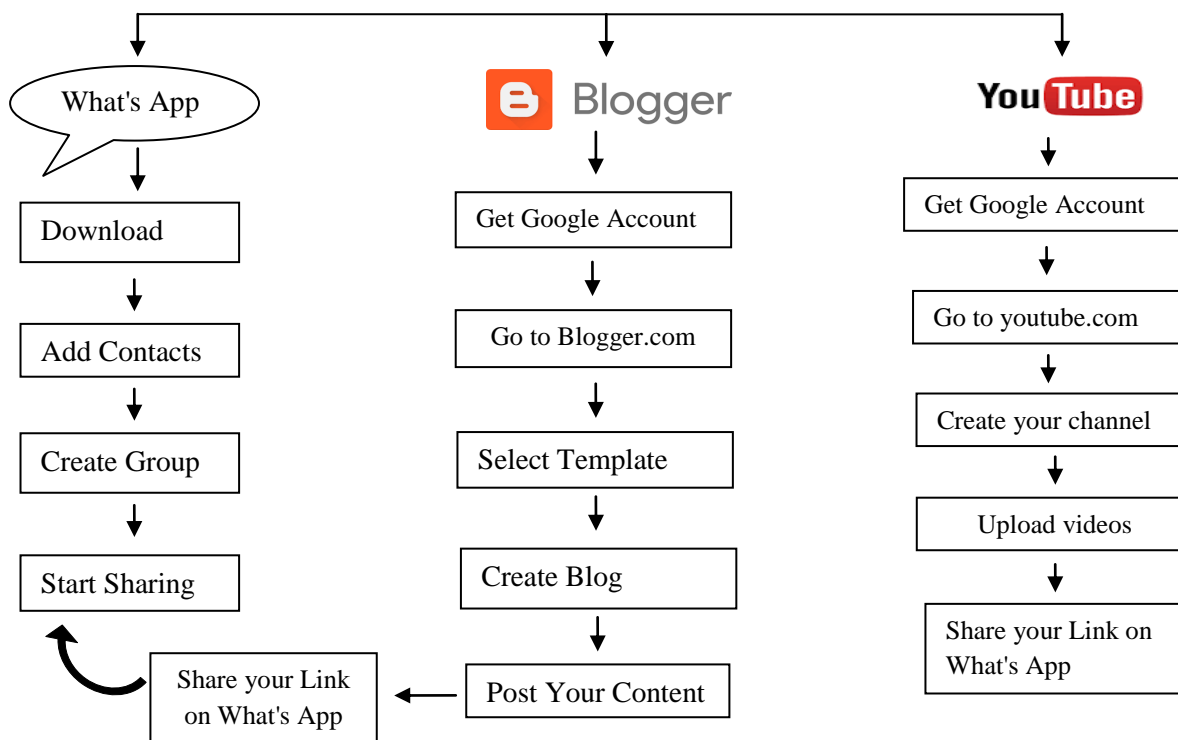
Classification of Social Media

Social Media comes in various forms which include Forums, Weblogs, Messaging Apps, Video logs i.e. Vlogs etc. Some of them are web based media whereas others are mobile based media. Some examples of such SM are blogger by Google, What's app, Facebook, You Tube Channels etc. Every Application has different features and depending on that, proper selection of Social media target customers can be reached.

Social Media as a tool for Marketing

As the features of every SM are different, its use for marketing purpose varies accordingly. As per the popularity of apps the following apps are selected as an example to show how these are used for marketing.

How your products can reach masses?



How-to set up a YouTube channel

1. Set up your YouTube account

Go to [YouTube](https://www.youtube.com) and click on the **Sign In** button on the top right hand corner of the screen. In the next screen [Create an account](#) and Gmail address. On the next screen, click on the YouTube icon to continue setting up your account. In the top right hand corner click on the **blue icon** with the outline of a head and shoulders to bring up **Create Studio** and click on this button. On the next screen click on the **Create a channel button**.

2. Set up your YouTube presence

In the **Set up your channel on YouTube** panel, select the **To use a business or other name** option. This takes you to a box where you can **Name your channel**. Select a category from the pull down menu. Press **Agree**. Go to the Dashboard in the sidebar on the left hand side. On the next screen, beneath the name of your organisation, click on View Channel. To upload a video go to the Upload button at the top right hand side of your screen. Click on Select files to upload and select a file.

3. Settings

In Basic info put the title of your video and a description. Beneath the description, add tags and key words that increase the likelihood of viewers finding your video. On the right hand side you will see a drop down menu with the option to set your video to public view, unlisted or private. The default setting is public and this allows everyone to see your video. In the box beneath, on the right hand side, add a short title. This is linked to your subscribers list and alerts them to new videos you have posted. The Add to Playlist tab allows you to create groups of videos to watch in a particular order. Create a Playlist here. You can upload videos directly to the Playlist. In Advance settings select a category. Here you can allow or disable Comments and display or hide the number of views you have had.

4. Publish your videos

Now go to the blue button on the top right hand side to publish your video and click on the link to your video displayed on the following screen.

How SM is beneficial to women entrepreneurs to promote business

1. Women entrepreneurs can reach masses through SM virtually. So, there is no need to reach person to person physically.
2. It costs very low and is almost 90 % less than the traditional marketing methods.
3. The business has no geographical boundaries.
4. It's efficient and saves the time to be spent for marketing.
5. This could be done while dealing with household responsibilities.

Social media gives women entrepreneurs an opportunity to connect with their customers personally and in a meaningful way. Women entrepreneurs can respond quickly to customer support issues, share and praise compliments about their business, and provide offers to people who are going out of their way to show their business support. The one point that differentiates social media from traditional media is user participation. Traditional media can work as a one way communication, whereas social media serves as a two way communication tool and allows customers to share their feedback. This can act both as an advantage and a challenge. Although most businesses have embraced social media, or are in process of doing so, the whole idea of reaching out to their consumers via online social networks is relatively new to the business, and in fact to the marketing world as a whole thus posing various challenges (Kasavana et al., 2010). The studies show that even using a single social media tool has immensely benefitted some businesses. Many of the users have not fully utilized the potential of social media for their businesses. So it is recommended to our local small business owners to start using at least one such medium for the marketing purpose. Later they can move forward to use the other SM tools depending upon their demands. Successfully using social media takes time and patience. Entrepreneurs should consistently listen, measure and learn, then adjust their social media strategy on the basis of what's working best for their business.

There are few women entrepreneurs who are using SM as a marketing tool and successful in their venture. This automatically inspires other women entrepreneurs thus empowering women economically.

Conclusion

To sum up, Social Media marketing can help break barriers of women entrepreneurship to a great extent and promotes business effectively. This will automatically inspire other women entrepreneurs thus empowering women economically.

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Challenges before Women Entrepreneurship In India

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Introduction

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized.

Objective

1. Find out problems faced by women entrepreneur in India.
2. Suggestions to overcome the challenges.

It's a known fact that success doesn't happen overnight. Things take time; it demands hard work and enthusiasm. In the process to start their own work, women entrepreneurs face a number of challenges that can get in the way of their growth. They counter various issues of acceptance not only from the family and society but also in the corporate world where they go through prodigious hurdles.

1. **First and foremost:-**Finance is regarded as "life-blood" for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited.

Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51 percent of share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access to risk capital is limited.

Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meagre and negligible. Thus, women enterprises fail due to the shortage of finance.

2. **Advertisement issues:-**Women entrepreneurs do not have organizational set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.
3. **Limited mobility:-** Many women entrepreneurs are unable to travel to different cities or country as they are restricted by their own family members. The situation of the Indian cities,

environment, and inability to drive vehicles are some of the main causes. The problem lies in the perception of people. To overcome, make sure your family knows your limit and gain their trust.

4. **Male Dominance:**-Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream. Any deviation from the norm is frowned and if possible, immediately curbed. Women also have to face role conflict as soon as they initiate any entrepreneurial activity. It is an uphill task for women to face such conflicts and cope with the twin role.

In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business.

Support and approval of husbands seem necessary condition for women's entry into business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities.

Male chauvinism is still the order of the day in India. The Constitution of India speaks of equality between sexes. But, in practice, women are looked upon as able, i.e. weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This, in turn, serves as a barrier to women entry into business.

5. **Lack of Education:**-In India, around three-fifths (60%) of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.
6. **Lack of practical experience:** -Women generally don't get the right exposure when compared to men, which leads to no entrepreneurial bent of mind in them. Many women lack entrepreneurial aptitude due to lack of practical knowledge. This can be improved by attending different workshops and conferences meant for their business. From my personal experience, every aspiring women entrepreneur should first gain some experience in the field before they venture into it. This will help them get some exposure and give them a better perspective of the situations that they may encounter in their entrepreneurial journey. Also, practical experience is anytime beneficial than the knowledge gained from books.
7. **Society Aspect** :-Women are often looked down upon with suspicion in this country when they ask for a space to run their business. The attitude of the society in general towards a woman trying to compete in a man's world is deterring. This also results in women receiving lesser access to varied resources like raw materials, labour, machinery etc.
"Be yourself, and have confidence in who you are," said Hilary Genga, founder and CEO of women's swimwear company Trunkettes. "You made it to where you are through hard work and perseverance, but most importantly, you're there. Don't conform yourself to a man's idea of what a leader should look like." –
8. **Women protected Life** :-Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk-bearing is an essential requisite of a successful entrepreneur.
9. **Marketing related problem** :-For marketing the products women entrepreneurs have to be at the mercy of middlemen who pocket the chunk of profit. Although the middlemen exploit the women

entrepreneurs, the elimination of middlemen is difficult, because it involves a lot of running about. Women entrepreneurs also find it difficult to capture the market and make their products popular.

According to Babson College's 2012 Global Entrepreneur Monitor, the fear of failure is the top concern of women who launch startups. Failure is a very real possibility in any business venture, but Delia Passi, CEO of Women Certified and founder of the Women's Choice Award, said it shouldn't be viewed as a negative. "You need to have massive failure to have massive success," Passi said. "You may need 100 'noes' to get one 'yes,' but that one 'yes' will make you more successful tomorrow than you were today."

10. **Exploitation by middle men:**-Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margin which results in less sales and lesser profit.

In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socioeconomic constraints also hold the women back from entering into business.

Women with small families enter into entrepreneurship compared to those with large families who are generally depending on wage employment. Immediate gratification is the driving force for the women with large families to decide on the strategy for economic development

For developing women entrepreneur after analyzing this problem it is required to that inspired Global Fund for Women's founders that continues to drive our work today: trusting grassroots women leaders to innovate and to do what's best for their own communities.

Suggestions to Overcome the Challenges

- i. Government should provide separate financial aid to women entrepreneurs so that they do not face any difficulty in setting up their organization.
- ii. Special infrastructural facilities should be provided to help women in establishing their enterprise easily and quickly.
- iii. Training Programmes specially directed at women entrepreneurs should be conducted to enhance their entrepreneurial skills and abilities which help them in day to day functioning of business.
- iv. Top ranking women entrepreneurs must be felicitated so that more women are encouraged and motivated to pursue such careers.
- v. Provision for better educational facilities should be provided starting from school and further for higher education and also several vocational studies.
- vi. Women Entrepreneurs' Guidance cell should be opened in all cities to handle problems related to day to day functioning like production, marketing, and distribution problems.
- vii. Several legal policies and regulations for the setup of an enterprise by women must be simplified to help women entrepreneurs in establishing their business and getting speedy approval regarding several legal formalities.
- viii. Mostly importantly the support of family members is required so that women can move out of their homes with confidence. They can give better output when it is known to them that their decisions are supported by their family.
- ix. Organization of fairs, exhibitions and workshops for women entrepreneurs which will help them to connect with each other and share ideas and problems. It will also provide guidance

to new women entrepreneurs who can take help and suggestions from their already established counterparts.

- x. Making provision for marketing and sales assistance so that women entrepreneurs are not cheated by middle men.

According to **Kamala Singh**, "A women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life.

According to Government of India—An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women.

According to APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

Conclusion :

Women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindsets of society. Therefore, programs should be designed to address changes in attitude and mindset of the people. It is important to promote entrepreneurship among women to improve the economic situation of the women. This can be made possible with the help of education as education is a powerful tool in bringing out the entrepreneurship qualities in a human being. Moreover, attempts to motivate inspire and assist women entrepreneurs should be made at all possible levels. Proper training should be given to the women by establishing training institutes that can enhance their level of work-knowledge, risk-taking abilities, enhancing their capabilities. After setting up training institutes, there should be continuous monitoring, improvement of training programs so that they can improve upon the quality of the entrepreneurs being produced in the country. Undoubtedly the women participation rate in the field of entrepreneurship is increasing rapidly. However, efforts need to be taken at larger scale to give the position in the field of entrepreneurship that they deserve. The actions & steps that has been taken by the government sponsored development activities have benefited only a small strata of society and more needs to be done in this area. Effective steps need to be taken to have entrepreneurial awareness and skill development to women.

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Problems in Women Entrepreneurship

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Abstract

At present, the role of women in families and in society is changing very fast and women are working in all fields of activities. At present, their life has not remained within four walls of her home, but they are experiencing the rising up of new horizons of several different opportunities to prove their talents and capabilities. The women entrepreneurs are defined as the women or a group of women who initiate, organize and operate a business enterprise. They are expected to innovate, imitate or adopt an economic activity. Women entrepreneurs are facing variety of problems and some of them are male dominant culture, family responsibilities, Educational problems, financial problems, Lack of experience of information. Inability of accepting risks, Social restrictions, Social custom and tradition, Self problem, Inadequate marketing facilities, High competition, Complicate legal Framework, Non-co-operation from government machinery. So these problems are discussed in the article.

Objectives

1. To understand the meaning of women entrepreneurship.
2. To find out the problems of women entrepreneurship.
3. To understand the previous and present status of women entrepreneurship.

Introduction

In India, due to customs and traditions, women were expected to confine their activities to household duties therefore; the growth of women entrepreneurship was very slow or negligible. However, due to wide spread of education, there is a growing awareness among the women and now they have started to make their career in entrepreneurship. At present, Indian women are willing to accept challenges and assume responsibilities in economic, social and political field. Previously, they had confined themselves to petty business and tiny cottage industries but now these women entrepreneurs are contributing in almost all business areas. However, though women have entered in business activities, their proportion is very small. As per 1981 Census women constitute 47.7% of total population but women workforce constitutes, only 28% of female population. Out of total self-employed persons. Women account for 5.2% . In 1995-96 there were 3 lakh women entrepreneurs in India sharing nearly 11.2% of total entrepreneurs. In case of small scale industries nearly 8% of total units are run by women entrepreneurs. It is observed that the fastest growing segment of the USA economy is women-owned business. The US Bureau of Census found that women owned 26% of the business in 1980 of this increased to 32% in 1990. In Canada. $\frac{1}{3}$ of small businesses are owned by women and in France $\frac{1}{5}$ of such businesses are under women ownership and control.

Definition of Women Entrepreneurs-

“The women entrepreneurs are defined as the women or a group of women who initiate. Organize and operate a business enterprise. They are expected to innovate, imitate or adopt an economic activity”

The Govt. of India has defined women enterprise as an enterprise owned and controlled by woman having a minimum financial interest 51% of the employment generated in the enterprise to women.

The problems of women entrepreneurs

Women entrepreneurs are facing variety of problems and some of them are as follows.

1. Male dominant culture: The greatest problem of women entrepreneurs is that they are women and in a male dominated society, there is general tendency that women are kept away from high flaying economic activities. Men suppose that these activities are preserved only for men. Human culture particularly Indian culture is male dominated and women have no equal status with men. Women activities are supposed to be limited to household and looking after the children.
2. Family responsibilities: In Indian culture, women have to spend all their time and energy in looking after household work, children and other members of family, At present, due to the existence of divided family system, the responsibilities of women are increasing constantly, Men suppose that their role in this regard is subsidiary and of course they suppose that it is not our work. Due to this reason it is difficult for women to become entrepreneurs. Due to this reason it is difficult for women to become entrepreneurs.
3. Educational problems: Women entrepreneurs are facing many educational problems, Lack of education and particularly technical education is the important problem of women entrepreneurs particularly in developing countries like India. Education creates confidence in women and they become ambitious to create something new for the society. Education provides professional knowledge to women but women have failed to acquire such knowledge due to many reasons.
4. Financial problems: Inadequate sources of finance and working capital is an important problem of women entrepreneurs. In male dominated society, it seems that women depend on men for financial activities. This is the main problem before women entrepreneurs in starting a business or industrial unit. Even the financial institutions are skeptical about the entrepreneurial abilities of women to risk their funds on them. They look for men behind the women applicants. It is also found that women do not become entrepreneurs due to complicated loan procedure of banks.
5. Lack of experience and information: Lack of experience is the major problem of women entrepreneurs. Like lack of education, family responsibility, male dominated society etc. technical and market experience and information is also an important problem of women entrepreneurs. Due to lack of information, they fail to get adequate information about government policies and schemes.
6. Inability of accepting risks: There are number of risks and uncertainties in every business and entrepreneurs must be capable to accept such risks. Such risks and uncertainties relate to production, market quality, finance, profit etc. However, it is found that women in Indian society are not capable to accept risks are one of the major problems of women entrepreneurs.
7. Social restrictions: Even in present modern society, women have no freedom to take their own decisions. and to choose their own profession. Women cannot take their own decisions regarding what education they should take and what business they should prefer but such decisions are imposed on them. All such restrictions have created many problems for women entrepreneurs.

8. Social custom and traditions: The customs and traditions existing in the society had created many problems in women entrepreneurship. In India such customs and traditions are different in different regions and they stand as problems of women entrepreneurs. In some regions, there is a tradition that women should not go out of the house or should not take independent decisions. In some regions women education has no importance and women do not get co-operative attitude of husband and family members.
9. Self Problem: If women have self confidence. It is likely that the society cannot believe on such women. Generally women lose their confidence if family members are not ready to accept risk or they do not provide any motivation or they do not support activities of women. Therefore, it is true that without self confidence, no women can become successful entrepreneur. They must be confident to accept all risks.
10. Inadequate marketing facilities: Due to lack of knowledge and experience about marketing, women entrepreneurs have to depend up on market intermediaries for selling their products. These intermediaries charge high commission and thus profit is reduced. Thus, marketing is a complicated process and women entrepreneurs cannot perform all marketing functions efficiently.
11. Shortage of raw material: Shortage or inadequate supply of raw material is also an important problem of women entrepreneurs. Women find difficulty in getting raw material regularly. Sometimes they are facing the problem of high pricing of raw material and because of this some industries run by women have become sick and have stopped their production.
12. High Competition: High and cut-throat competition is one of the major problems of women entrepreneurs. Most of the women industries are unorganized and therefore, they are unable to fight against organized or men managed industries. Generally, women industries running on traditional basis are facing many problems of competition in the market.
13. Complicated legal framework: Government has made certain laws and legislations to control the activities of industries and every industry must fulfil these legal provisions. Starting of industry is not an easy job and number of legal provisions has to be completed. All these activities are very complicated for women and they find many problems in completing these legal provisions.
14. Non co-operation from government official: In addition to the number of problems which women entrepreneurs are facing they also face a major problem of non co-operation of government officials Government officials do not treat women entrepreneurs in proper manner. They make harassment of women entrepreneurs in completion of documents and other formalities.

Though there is an increase in women entrepreneurs, its progress is still slow due to the above reasons

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Use of Information and Communication Technology for
Women Empowerment in India

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Abstract

The Information and Communication Technology (ICT) revolution has not only opened up new opportunities for economic growth and social development but has also posed problems and challenges. It can shape and enhance wide range of developmental applications in agriculture, industry and social sectors and is influencing all sections of the society. ICT provides unique opportunities for human development. At the same time, ICT has been widening the gaps between and within countries, regions, gender while increasing disparities divide between the rural-urban, rich-poor, elite neglected and also within the different categories of women in various spheres of activity. It is necessary to build-up women capacities to involve them in productive activities, institutional building, family and social transformation, decision-making process, political representation, trade and commerce, entrepreneurial development and social leadership. There is a need to enhance opportunities to women to enable them to own, manage and control industries and service enterprises including IT-based units. There is also need to provide more opportunities in related sectors to them in higher managerial, technical positions in government and non-government agencies, research, educational institutions in private and public sectors, without confining their role to only call centers, telecentres, data-entry-level and lower levels in the organizations. ICT has to address to all these problems of women as a whole and has to be used to facilitate to build women empowered society in India.

Key words: Women Empowerment, Information and Communication Technology, ICT Tools, Knowledge acquisition, e-learning, e-education, livelihoods, capacity building of women.

Introduction:

Information and Communication Technology (ICT) has become potent force in transforming social, economic, and political life globally. Without its incorporation into the information age, there is little chance for countries or regions to develop. More and more concern is being shown about the impact of those left on the other side of the digital divide the division between the information "haves" and "have-nots." Most women within developing countries are in the deepest part of the divide further removed from the information age than the men whose poverty they share. However, it is not a choice between one and the other. ICT can be an important tool in meeting women's basic needs and can provide the access to resources to lead women out of poverty in a country like India. Women work two thirds of the world's total working hours spending mainly on growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water, etc.

Objectives

This paper focuses on the concept and meaning of Women Empowerment, women empowerment rights, importance of women empowerment and the current ICT tools like e-governance, e-learning, e-education and ICT development and their use for women empowerment in India.

Women Empowerment

Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.

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 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.

Why Women Empowerment is important?

1. Under-employed and unemployed:

Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The World economy suffers a lot because of the unequal opportunity for women at workplace.

2. Equally competent and intelligent:

Women are equally competent. Now-a-days women are even ahead of men in many socio-economic activities.

3. Talented:

Women are as talented as men. Previously, women were not allowed higher education like men and hence their talents were wasted. But now-a-days they are allowed to go for higher studies and it encourages women to show their talents which will not only benefit her individually but to the whole world at large.

4. Overall development of society:

The main advantage of Women Empowerment is that there will be an overall development of the society. The money that women earn does not only help them and or their family, but it also help develop the society.

5. Economic Benefits:

Women Empowerment also leads to more economic benefits not to the individuals but to the society as well. Unlike earlier days when they stayed at home only and do only kitchen stuffs, now-a-days, they roam outside and also earn money like the male members of the society. Women empowerment helps women to stand on their own legs, become independent and also to earn for their family which grow country's economy.

6. Reduction in domestic violence:

Women empowerment leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than educated women.

7. Reduction in corruption:

Women Empowerment is also advantageous in case of corruption. Women empowerment helps women to get educated and know their rights and duties and hence can stop corruption.

8. Reduce Poverty:

Women Empowerment also reduces poverty. Sometimes, the money earned by the male member of the family is not sufficient to meet the demands of the family. The added earnings of women helps the family to come out of poverty trap.

9. National Development:

Women are increasingly participating in the national development process. They are making the nation proud by their outstanding performances almost every sphere including medical science, social service, engineering etc.

10. Irreplaceable in some sectors:

Women are considered irreplaceable for certain jobs. Now we will see various measures about ICT tools and it's women empowerment.

ICT- Women Empowerment

Despite the numerous challenges to equity in the ICT arena, many social actors have exploited ICTs as tools for social transformation and gender equality. Women artisans are directly accessing global markets through e-commerce initiatives and are using the Internet to support their activities with market and production information. E-governance programmes have been initiated using ICTs for delivering government services; in some cases with an explicit strategy to ensure these services reach women and others who face barriers to access. Health educators have used the radio to communicate information related to women's sexual and reproductive health. Email, online newsletters and List Serves have enabled women to communicate on a global scale, resulting in increased collaboration to push the agenda of gender equality. New technologies do offer remarkable advantages in terms of ease of communication, unprecedented possibilities for interaction, and efficiency in information storage and retrieval; however they are not universally available. New initiatives have been most effective where they go beyond issues of access and infrastructure to consider the larger social context and power relations

Knowledge acquisition

In today's developing environment usage of Information Technology has become a day-to-day activity which has exposed women to the new technologies, and hence are not difficult to be trained on them. It is observed that women in general have good concentration power owing to their nature of work, and hence are easily trained to acquire any new skills. As the women at lower strata are constrained to the homes, if we can get the technology to the women at home we will be sure to succeed in empowering them. NGO's and Government departments have to plan training programs, to provide the required skills and establish groups for the follow up action.

Impact on women's work

Information and communication technologies are both enabling as well as a contributing factors to globalization. Information and communication technologies made global financial markets possible. Examining the issue of the impact of information technology on women's work in the context of globalization underlines the differences in the issues of information technology and women's work between developed and developing countries. In developed countries, most of the literature on the impact of information technology on gender and work deals with the association of

men with technology and power. In developing countries like India women are looking at the issue not only in terms of gender relations with the men in their society, but also at Western dominance over innovation and as the source of technology. Some argue that the new technologies are not appropriate for women because they are imported. However, this position seems to be head-in-the-sand. Information technology is no more foreign than air travel or electricity. The technologies are there and will not be displaced. It is more appropriate and effective for women to devise ways of dealing with them to improve the situation of women than to reject them for being foreign. As with globalization generally, the impact of information technology on women's work through globalization has been most evident in Asia first, than in Latin America and the Caribbean. Africa is effectively absent from this process.

5. Ict Tools-Women Empowerment

Livelihoods: New ICTs provide opportunities to reorganize economic activities in ways that can bypass the traditional dependence of women producers on male-dominated and exploitative market structures, including “middle-men”. In many places, initiatives are being tried that link women artisans directly to global markets through the Internet, as well as support their activities with market and production information. The ‘Inter-city Marketing Network of Women Entrepreneurs’ project in Chennai, India has set up a communication network among women’s community-based organizations (CBO’s) to market their produce. The CBO’s are provided with cellular phones, and women have been trained to maximize the use of telephones for selling not only in their immediate neighbourhoods but also reaching new markets within the city. The impact is that poor women from CBOs constrained by pressures of time and mobility are able to assess and aggregate market demand by trading through their peer CBOs, and evolve cost-effective mechanisms to increase business turnover by making the most of business networking.

Health: The technologies are being successfully used in many places for information dissemination about health. The Self Employed Women’s Association (SEWA), a trade union of women workers from the informal sector in India uses video to convey basic health information to its women members. Women themselves have produced video footage on how to address diarrheal through oral rehydration therapy, and they distribute this through their networks. New ICTs can also play a critical role in health delivery. The use of networked information exchange systems, and offline information tools like CD ROMs, databases and mobile ICT devices can enhance public health delivery. They can enable health education and information dissemination, bring communities and health facilities closer to each other through regular and systematic information exchange, and offer simple solutions for collecting and analyzing information about disease and health-seeking behaviour to help health interventions become more locally relevant. ICTs are being used in response to the crisis posed by HIV/AIDS. ICT’s to promote better access to AIDS advice, counseling and test results without fear of being stigmatized.

E-education: ICTs like satellite, radio and TV offer many possibilities for non-formal and continued education, which can have important gender implications. They can deliver education content to the doorstep, which, for women with constraints on mobility and access to public places, can be a significant starting point. Technologies are being used the world over for open and distance learning. Azim Premji Foundation in India is among the few NGOs that work with the government to strengthen the public education system. The organization produces CD ROM’s of creative content based on the primary school curriculum, which is gender-sensitive, uses local dialects and is

designed to appeal to rural students. In India, computers are being introduced in schools, as a tool to support the learning process and ICT interventions is a precondition to ensure equal access and effective use by girl students of computers in the classroom environment. In the formal education at the graduation level the educational system should introduce Job Oriented Certificate courses as an add-on course and should be made mandatory for a student to get trained at least in one of them. Apart from direct employment, ICT has benefited women in a number of ways. It is a viable tool of information and communication which goes a long way in empowerment of women. Immense amount of information is obtained through the internet. Effective and efficient use of information technology like internet can help in assimilating information about variety, range and quality of products, publicity and marketing of products and services. Apart from being used as a tool of information and communication and employment, application of ICT has created avenues for women empowerment. Noteworthy examples are that of Gyandoot, Embalam, SEWA, Datamation and Smile

SEWA: (Self Employed Women's Association), uses ICT for women empowerment. The main goal of SEWA is to promote local income generating opportunities among women. The SelfEmployed Women's Association SEWA, with 200,000 membership is spread over 800 villages in Gujarat. It uses an interactive satellite communication and Internet-based training programme to develop a cadre ofbarefoot managers among the poor women workers, focusing on women in panchayats, forests, water conservation and so on. Through ICT, training is provided on issues as disaster management, leadership building, health and education, child development etc

Gyandoot: is a project started in Madhya Pradesh to fund rural networked cyber kiosks through panchayats. The project was started in Dhar district, to offer villages multiple services through internet based project. Through this project, information is available about rural life and agricultural projects. The internet gives information which was earlier available through middlemen. Information is available about education and employment opportunities. Complaints can be lodged on the internet which is of great help to men and women

M.S. Swaminathan: research project in Pondicherry in Embalam district has led to creation of information villages. Ten villages are connected by a hybrid wired and wireless network, consisting of PC's,telephones, VHF duplex radio devices and email connectivity through dial-up telephone lines that facilitates both voice and data transfer. This has enabled villagers to obtain the information that they need and use this information to make improvements. Local volunteers gather the information, feed it into an Intranet, and provide access through nodes in different villages. There is value addition to raw information, use of the local language (Tamil), multimedia (to facilitate illiterate users), and participation by local people. Most of the operators and volunteers, providing primary information, are women more than50%, thus giving them status and influence.

Smile :(Savitri Marketing Institution for Ladies Empowerment) is a voluntary organisation in Pune. This project has increased literacy level of underprivileged women through the usage of ICT. Internet has also helped them market their various products like soft toys, candles, bags, utility items,etc. Through Internet, there is greater awareness and exposure and market reach for the products.

Datamation Foundation: started a project in 2003 in Seelampur area of Delhi for Muslim women. The project localised appropriate communication and information networks by setting up an ICT centre at a Madarsa. This helped link resource-poor women to the information and tools for

knowledge management. It also helped establish buyer-seller linkages towards eradication of absolute poverty. It has established its standing in the community and became a big attraction for the women of Seelampur. People drop in to consult on matters other than computer training. The ICT centre has created self confidence in women and creating awareness about their interest and helped them take collective decisions.

Dairy Information Services Kiosk:(DISK) is a project which uses Information and Communication Technology (ICT) in the dairy sector in Gujarat. ICT enables the creation of cost effective solutions that strengthen the exchange of useful information between farmers and the union. ICT facilitates dairy farmers with timely messages and education to manage their milch cattle and enhance the production of quality milk. It is also assisting dairy unions in effectively scheduling and organizing the veterinary, artificial insemination, cattle feed and other related services. Usage of ICT goes a long way in empowering men and women.

Aamagaon Soochna Kendra:

(My village's information centre) is a project started by Government of Orissa by setting up 73 Information and Communication Technology (ICT) kiosks in the rural areas of 12 districts of Orissa. These kiosks are run by Women SHGs/ Panchayats/ NGOs / CBOs / Youth Clubs and managed by the Community IT volunteers paid through user charges collected and managed by the local hosts. Under a partnership with Mission Shakti, women SHG members are being trained on computer fundamentals and Internet basics at the IT Kiosks on payment of an affordable fee. Access to IT training goes a long way in empowerment of women the usage of ICT is prevalent in several villages in Maharashtra. In Warana Project (Warnanagar,Kolhapur), in a VSAT-and-RF-based computer-communication network, a highly user-friendly information system in Marathi was developed. This was used for marketing of agriculture produce with a number of online features for selling the product of the 70 villages to wholesale outlets in Pune and other cities and towns in Maharashtra. Information is updated daily with the help of the villagers themselves. Internet thus provides suitable opportunities to men and women

Capacity building of Women

Several organizations are building the capacities of girls and women to make ICTs accessible and useful to them. At one level, girls and women are being provided general training in ICTs for ICT-related jobs; at another, women in business, women entrepreneurs and women in the professions, are systematically being supported for skill enhancement, career growth and greater work efficiency. In the Deccan Development Society, in South India, socially disadvantaged women have used radio and video to document and disseminate traditional farming practices, to reach policy-makers, and to archive their community-based development work. Such development activities in fact have deeper meanings; they reflect the recording by women of their own history and reclamation of their knowledge. Rights-based information for women ICT's have been used by gender equality advocates the world over for putting out rights-based information. From multilateral agencies like UNIFEM to feminist activists at local levels, actors at different levels are involved in creating, collating and disseminating material on rights– legal rights, sexual and reproductive rights, women's human rights. This is done through websites, e-magazines and email. In many developed countries, websites provide assistance to women seeking help on domestic violence.

Concluding Notes

The majority of women in the developing India do not have access to ICTs due to variety of barriers as such the infrastructural, social, cultural and linguistic. While it may be necessary for the progressive elite to mediate information dissemination, real democratization of information depends on making ICTs relevant to the majority and accessible to every woman. Today, print media and radio are used extensively by feminist groups for information dissemination. ICTs can strengthen these media strategies. Community access points such as telecentres can be a simple tool for conveying information to women that supports their social and political empowerment. Telecentres need to be used as strategic spaces where information on the law (e.g. violence, religious law), on worker rights (e.g. minimum wages), and citizenship rights can be obtained. Governments and NGOs have to take a lead in this process of universal access to rights-based information, especially in rural areas. ICTs can provide spaces for diverse, bottom-up and low-cost communication. They can amplify women's voices, help publicize women's experiences and perspectives and integrate their specific concerns with the mainstream policymaking and development process. Engendering ICTs is not merely about greater use of ICTs by women. It is about transforming both gender politics and the ICT system. It is evident that the ICT system is organized on elitist, patriarchal, techno-centric, non-democratic lines and based on capitalist values. Transformatory gender politics will need to question these values and search for ethical alternatives. This calls for synergy between a new bottom-up culture of ICT production and use and the re-engineering of the global ICT system that will guarantee sustainable changes towards gender equality. Addressing the ICT arena is part of a larger struggle to build an information society based on protecting people's right to communicate, own and use knowledge for their own ends, and resisting curtailments on freedom to use, share and modify information tools and content.

Suggestions

In order to create an enabling environment and to support women's social and economic empowerment through ICT, actions are necessary by different sectors, at local, regional national and international levels. The following recommendations are aimed at promoting such actors.

- Adopt legislative, regulatory and administrative measures to promote gender equality in the ICT area, and in particular, adopt legislation in ICT-specific sectoral areas to address gender equality, and create monitoring frameworks and capacity to ensure implementation
- All educational institutes by law should be made to offer ICT based Job Oriented courses to the down trodden women in the society for free as their societal obligation.
- Develop gender-sensitive technical and regulatory instruments when addressing such ICT policy issues as universal access, regulatory frameworks, licensing, trifling, spectrum allocation, infrastructure, ICT industry development and labour policies; attention is drawn to the detailed list of ICT policy issues and the gender aspects related to them. Develop reporting mechanisms to monitor progress towards gender equality in the ICT area.
- Collaborate with national machineries for the advancement of women to promote gender equality in ICT.
- Strengthen their own capacity, through increased financial resources and technical expertise to lead advocacy in gender equality and ICT.
- Encourage and facilitate collaborative action among government bodies with responsibilities for the ICT area and for gender equality.

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Effectiveness of Stress Management Techniques for B.Ed. College Girl Students

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Abstract:

Researcher reviewed theories of stress and stress management. Researcher talked about the physical and psychological effects of stress, identification of girl student's stressors and the techniques to manage it. Researcher used real life examples and case studies. Researcher discussed coping strategies to deal with stressors and asked girl students to reflect upon their ways to deal with stressors. Researcher mentioned behavioural and cognitive techniques to manage stress.

Introduction:

The stress for girl student to get into B.Ed. colleges increases the incidence of major depression in this population. If appropriate intervention is not offered (for example, training in appropriate anger expression or stress management) girl students experience emotional, social, or academic problems to such a degree that they drop out of college. To help girl students have a successful and productive B.Ed. college experience teacher educators offer campus wide programs and individual assistance. The goal of a comprehensive program is to make a positive impact upon girl students and help them to identify problems or concerns at strategic points where intervention strategies may be most beneficial. The role of teacher educator is to sensitize girl students to the multiple issues that face them and constructively deal with these unfolding issues and themselves. Teacher Educators can reduce stressors of girl students by adopting different counselling techniques. Different schools of thought such as behavioural, cognitive, behavioural cognitive and humanistic schools gave different techniques to manage stress. A teacher educator can apply these techniques to manage the girl student's stress.

Objectives of the Study:

- To know the techniques of stress management for girl students in B. Ed. Colleges.
- To implement the techniques of stress management for girl students in B. Ed. Colleges.
- To suggest the remedies for different types of stresses of girl students in B. Ed. Colleges.

Scope & Limitations of the Study:

- The study is limited to College of Education Barshi affiliated to Solapur University, Solapur only.
- The study is limited to girl students studying in College of Education Barshi in the academic year 2016-2017 only.

Research Methodology:

- The researcher used a questionnaire for girl students to obtain information about present setting of B. Ed. course instruction related to stress management. This helped to the researcher in survey the techniques used by teachers.
- The researcher interviewed ten teachers and ten experts to obtain further related data.

- The researcher reviewed theories of stress and stress management, researcher talked about the physical and psychological effects of stress, identification of girl student's stressors and the techniques to manage it. Researcher used real life examples and case studies. Researcher discussed coping strategies to deal with stressors and asked participants to reflect upon their ways to deal with stressors. Researcher also mentioned behavioral and cognitive techniques to manage stress.
- The researcher analyzed and interpreted the data obtained in his study and from that concluded the results.
- Conclusions were drawn about the effectiveness of the techniques used by researcher and suggestions were stated.

Use of Techniques for Stress Management used in present study with reference to theoretical background:

Coping Strategies: The term coping is the process of managing demands that are appraised as taxing or exceeding the individuals resources Pearlin & Schooler (1978) defined coping as the thing people do to avoid being harmed by life strains. There are different coping strategies used by researcher to manage stress of girl students.

a. Problem focused coping:

In this type of coping strategy the girl student remains focused to solve the problem. Girl students try to analyze the problem, find new options and view the problem with different dimensions. Many of the efforts directed at self fall in the category of reappraisal, for example, changing the meaning of situation, reducing ego involvement, or recognizing the existence of personal resources or strengths. It is also called Functional Coping which includes accepting responsibility for solving the problems, Seeking accurate information, Seeking dependable advice or help, developing realistic plans, staying focused by postponing competing activities and having optimistic attitudes about one's ability.

b. Emotion focused coping:

Emotion focused coping deals with the girl students feeling and reactions to the stressful situation which is regulating the stressful emotions. These tactics include such efforts as Venting emotions, wishful thinking, seeking social support, exercising and meditating.

c. Avoidance focused:

In this type of coping a girl student wants to be away from the stressful situation so she uses withdrawal, escape, denial, distancing, selective attention behavioral disengagement from the stressful situation. It also involve Dysfunctional Coping which is accepting little responsibility, Seeking inaccurate information, Seeking advice or support from inappropriate sources (fortune teller), Developing unrealistic plans, Procrastination (waste time), Pessimistic view of her ability to solve problems.

Time Management (TM) Technique to Reduce Stress:

Time is a precious resource; can never be replaced like other resource one minute gone is gone forever. Almost always, available time is limited. Other resources may vary money, manpower etc. but all girl students have equal amount available in a day. The success of a decision depends not

only on its quality but also on its time. Feeling so overwhelmed and anxious about girl students work that you “freeze”; put things off and don’t get anything done Solution.

Useful Guidelines provided to girl students for Stress Management to Reduce Stress in the present study:

- Be organized.
- Make checklists.
- Set priorities.
- Allocate proportionate time.
- Try to follow schedules.
- Don’t do your subordinates’ work.
- Avoid useless discussions.
- Reduce idleness.
- Don’t be perfectionist all the times.
- Adopt a habit of recap time logs.
- Develop social skills to reduce stress which are Communication skills, Problem solving skills, Assertive skills, Interactive skills.
- **Develop Cognitive behavioral Approach:** Cognitive behaviorist such as Meichenbaum (1977) emphasized on the importance of mental process in human mind, viewed thoughts as a type of behavior. Cognitive behaviorists form a bridge between behavior and cognition “Nothing is good or bad but thinking makes it so” Shakespeare Cognitive behaviorists said that: Stress is due to irrational and self defeating beliefs How we respond emotionally the situation depends on our interpretation of the event, our views and beliefs Functional analysis (ABC of behavior) is done A: Antecedent (What caused stress, failure) B: Belief (belief about A) & C: Consequences (reactions, depression, anxiety, or hard work).
- **Positive Thinking:** Looking at the brighter side of the things, See the positive, even in a bad situation, Have confidence on your abilities, Have an optimistic approach, Count blessing instead of misfortunes, Perceive the tasks as challenging not threatening.
- **Systematic Desensitization:** The idea is that a girl student can not feel anxious and relaxed at the same time. It is used to help clients overcome anxiety. A girl student is asked to describe the situation that causes anxiety (delivering speech at the stage) then requested to rank this situation and relate events on a hierarchical scale, from aspects that cause the client no concern (0) to those that are the most troublesome (100). The higher up the scale, the more anxious the client becomes. To help the client avoid anxiety she teaches her to relax physically and mentally. When the client’s anxiety begins to mount, she is helped to relax again.
- **Faith:** To cope with external crisis and intra psychic conflict researcher turn to religion as a way of reducing stress. Faith is a thought, a desire of heart Stress is perceived as disconnection from our divine source. Faith and hope reduces the stress. Faith produces optimism.
- **Exercise:** Girl students are advised to do regular daily exercise can help us to manage stress. It reduces depression and anxiety and enhances speed and accuracy of our work.
- **Assertive Training:** A girl student should be free to express thoughts and feelings without undue anxiety. The girl student is taught that every one has the right of self expression. The

teacher should clear about the rules. The girl student can follow the rules or face the consequences. The girl student learns the difference among aggressive, passive and assertive reactions.

- **Confrontation:** It is an invitation that challenges a girl student to examine, modify, or control an aspect of behavior that is improperly used. Take the responsibility of the consequences of her actions.
- **Humour:** It is a funny and unexpected response by girl student to a question or situation to lessen the intensity of the situation. It is the mental experience of discovering and appreciating the absurd ideas, events or situation that bring enjoyment to the individuals. Find out humor in daily life events. Learn not to take life events seriously.
- **Cognitive Restructuring:** In this processes the girl student are taught to identify, evaluate, and change self defeating or irrational thoughts that negatively influence behavior through self instructional training. In this process of coping the girl students are taught to modify the internal self dialogue by tuning into the conversation within the mind. Recognize and stop self defeating or irrational thoughts and replace it with positive, self enhancing, or coping thoughts. The girl student is trained to become aware of her maladaptive thoughts (self statements). A number of procedures are used under this technique, such as thought stopping, regaling, disputing irrational beliefs, imagery, Stress inoculation, relaxation exercise, and systematic problem solving.
- **Thought Stopping:** It helps those girl students who ruminate about past or have irrational thoughts to stop such self defeating behavior and live more productively. The counselor asks the client to think in a self defeating manner. In the midst of such thoughts she tells, “stop” The shout interrupts the thinking process and makes it impossible to continue.
- **Stress Inoculation:** It is a preventive technique in which girl student are taught a set of coping strategies to help them handle stressful events. It is basically learning to face a stress and finding ways to handle it.
- **Behavioral Rehearsal:** It consists of practicing a desired behavior until it is performed the way a girl student wishes. Home work assignments are given to girl students to get mastery in the behavior (doing rehearsal for speech).
- **Emotion Focused Coping:** It can be done to reduce the intensity of the stress. Allow the girl student a chance to talk about feelings and problems. Emotional ventilation, release of tension.
- **Social support:** girl students can manage their stressors by sharing it with their support group. Share your feeling with someone you trust so you would not become overwhelmed. Sometimes another person can help you get a new perspective on your problem.
- **Relaxation Techniques:** This is done by getting the girl student into deep state relaxation then presenting, with increasing intensity, the cause of anxiety. This is done verbally or by using the real cause of anxiety. These are provided through breathing exercise, visualization exercise and muscle relaxations. For doing so-Select a secluded room. Sit on a comfortable chair. Close your eyes. Begin to relax. Breathe through nose and become aware of your breathing. Ignore worries, ideas, and anxieties as you meditate.
- **Stress Reduction Tips:** The girl students are advised to do some enjoyable activities whenever possible. Walk, work, and eat at a relaxed pace. Observe nature, weather or scenery on daily basis, if possible. Take breaks during the day to relax hard physical activity,

running, tennis and working in garden is good. Learn to accept what you can not change which can not be cured must be endured. Get enough rest. Do something for others. Take one thing at a time. Give in once in a while. It is relaxing to admit that you are wrong. Make yourself available to others.

- **Teaching Approaches:** Teacher Educator used Case or problem based method, Project based learning, Active lecture, Observation & Questioning instructional methods while teaching to B.Ed. classes.
- **Learning Activities:** All the girl students identified techniques they use for stress management and compare it with the above mentioned techniques.

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**Trade Related Entrepreneurship Assistance and Development (Tread) Scheme:
An Initiative For Women Entrepreneurship Development**

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1. Introduction

Entrepreneurship plays a vital role in growth of any country. It helps to solve acute problems. The economic development of country cannot take place without the participation of women in the economic activities like entrepreneurship. Participation of women in economic activities was not acceptable in the society. Entrepreneurship among women is a recent development. Development of Entrepreneurship among women is very essential because women constitute about half of the total population of the country (48.52% as per census 2011 report). The Indian Society is still having the deep trace of traditional cultural beliefs. Before independence, women in India since ages confined to house hold. Marriage is the only career for most of women. Women enter in the business is very rare. In traditional social system of India, women were neglected by the male dominated society. They were expected to give birth to the children & support the family by working in household activities. But after independence women entering into teaching, office work, nursing and baby care.

Women are regarded as better half of the society. In traditional Indian societies, they were confined to four walls. In modern society, they come out of four walls to participate in all types of activities including entrepreneurship. In India empowering women through entrepreneurship has become an integral part of our development efforts because of 3 important reasons viz. Women development, Economic growth and Social stability. The women as an important human resource should be utilized for productive purpose. Therefore, it is a need of an hour to utilize the women as a human resource for the overall development of the country.

Entrepreneurship is a process to create and develop economic activity. Entrepreneurial activities will initiate formation of new enterprises, reenergize weakening economics. Entrepreneurship is known as the creative destruction which leads to innovation. Entrepreneurial behavior has an effect in increasing the economic wealth of a nation.

Entrepreneurship is grabbing major attention worldwide. Entrepreneurship training and skill development has to be introduced in engineering education. More attention has been given to the university research as an additional way for enrichment of entrepreneurial activities.

Important attributes and skills required for an engineer to become an entrepreneur should be taught which includes examples of existing instruments. Should interact with his environment through knowledge and skill to identify and exploit a business opportunity to start a new venture.

Implementation will be through the following: Self-study component, embedded approach in other courses and projects, extra-curricular.

2. The Research Problem

The proposed study is an attempt to study trade related entrepreneurship assistance and development (tread) scheme: an initiative for women entrepreneurship development.

For present study, Researcher will refer annual report of MSME Ministry. This study will explain role of different schemes and training institutions of TREAD (Under PMEGP) in last few years (2010-2014).

3. Objectives Of Study

- a. To study Trade related entrepreneurship assistance and development scheme.
- b. To study various activities under TRADE for Women.
- c. To study numbers of women participation in various under TREAD Scheme.

4. Research Methodology

The present study based on secondary data. For secondary data, researcher used annual reports of Ministry of MSME, Government of India. Researcher has year wise data for the period of 2009-2014.

5. Scope Of Study:

- a. **Conceptual Scope:** Present study is limited to Role of Trade related entrepreneurship assistance and development scheme in Women empowerment.
- b. **Geographical Scope:** Present study is limited to States and Union Territory of India.
- c. **Time Scope:** Present study is based on annual reports of ministry of MSME, Government of India from 2009-10 to 2013-14.

6. Data Interpretation

A. Trade Related Entrepreneurship Assistance And Development (Tread) Scheme For Women.

The scheme envisages economic empowerment of women through development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme;

- (i) Government's grant up to 30% of the total project cost to the Non-Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.
- (ii) Government's grant up to Rs.1 lakh per programme to training institutions / NGOs for imparting training to the women entrepreneurs subject to such institutions/ NGOs contributing their share to extent of minimum 25 % of the GoI grant and 10 % in case of NER.
- (iii) Need-based Government's grants upto Rs. 5.00 lakh to National Entrepreneurship Development Institutions and any other institution of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc. During the year 2013-14, Government of India grant of Rs. 233.34 lakh has been given to 20 NGOs against the loan amount of Rs. 1072.00 lakh sanctioned by various banks for the benefit of 5535 women for their economic empowerment/ self employment through non-farm activities.

B. Objectives of TRADE

Experience has revealed that apart from counseling and training, delivery of credit poses the most serious problem for the poor women. Since such women will not be able to have an easy access to credit, it has also been envisaged that the credit will be made available to applicant woman through NGOs who would be capable of handling funds in an appropriate manner. These NGOs will not only handle the disbursement of such loans needed by women but would also provide them adequate counseling & training for taking up productive activities. The focal point of the scheme is to provide grant assistance to the nodal NGO which has been sanctioned bank loan for passing through the same to eligible women for taking up non-farm activities.

C. Activities and Salient features

1.1 Credit

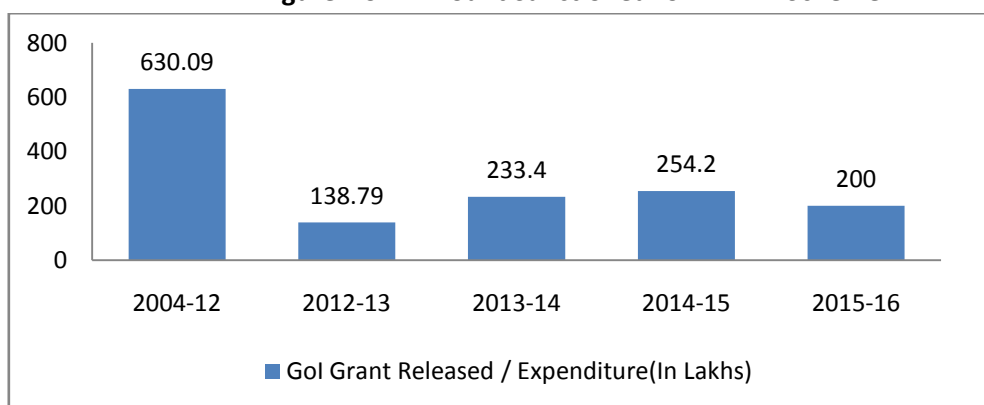
There is a provision for Government of India Grant up to 30% of the loan/ credit maximum up to Rs. 30.00 lakh as appraised by lending institution/ banks. The lending institutions/ banks would finance loan assistance for women through NGO for undertaking non-farm activities , who usually have no easy access to credit from banks due to cumbersome procedures and because of their inability to provide adequate security demanded by banks in the form of collaterals. GOI Grant and the loan portion from the lending agencies to assist such women shall be routed through NGOs engaged in assisting poor women through income generating activities. While the loan amount will be passed on to women beneficiaries, the Grant shall be utilized by the NGOs for activities accepted as grant activities in the appraisal report of the lending agency and capacity building of the NGOs. NGO which has been selected for Government Grant will not be considered for GoI grant again in the subsequent two years from the date of release of GoI grant.

Table No.1 Amount Sanctioned for TREAD Scheme.

Sr. No.	Year	GoI Grant Released / Expenditure (Rs. in Lakh)	No. of Women Benefited
1	2004-12	630.09	28023
2	2012-13	138.79	11168
3	2013-14	233.40	5455
4	2014-15	254.20	8265
5	2015-16	200.00	3560
Total		1456.48	56471

Source:<http://www.msme.gov.in/schemes/entrepreneurship-and-skill-development-programs>

Figure No.1 Amount Sanctioned for TREAD Scheme.



Above table and figure shows that amount sanctioned for TREAD scheme under PMEGP for Assistance and Development of women entrepreneurship. During the period of 2004 to 2012 GoI released amount of Rs. 630.09 Lakh for women Entrepreneurship development under TRADE. In the year of 2012-13, Rs. 138.79 lakh amount sanctioned for TREADE scheme. In the year of 2013-14, Rs. 233.4 lakh amount sanctioned for TREADE scheme. In the year of 2014-15, Rs. 254.2 lakh amount sanctioned for TREADE scheme. In the year of 2015-16, Rs. 200 lakh amount sanctioned for TREADE scheme.

1.2 Training & Counselling

Training organizations viz. Micro, Small and Medium Enterprises – Development Institutes (MSME-DIs), Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD and NGOs conducting training programmes for empowerment of women beneficiaries identified under the

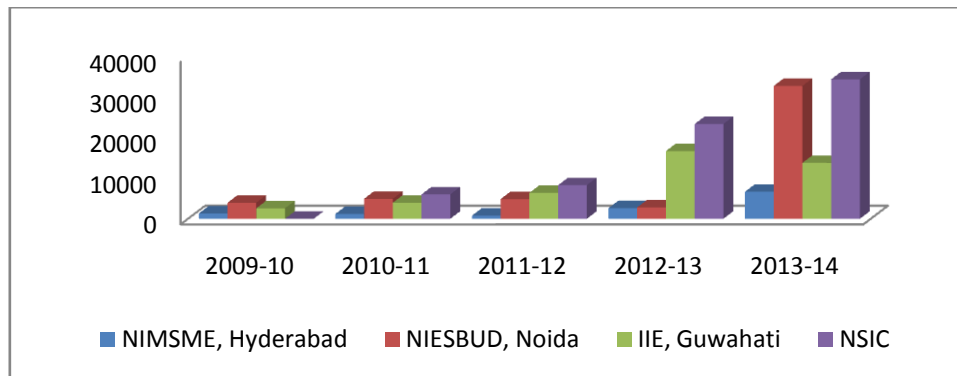
scheme would be provided a grant upto maximum limit of Rs. 1.00 lakh per programme provided such institutions also bring their share to the extent of minimum 25% of the Government grant and 10% in case of NER, subject to the condition that applications from NER are recommended by NSIC/ IIE , Guwahati.

Table No. 2 Participation of women in training program

Sr. No.	Year	NIMSME Hyderabad	NIESBUD Noida	IIE, Guwahati	NSIC	Total
1	2009-10	1296	3946	2575	00	7817
2	2010-11	1177	4909	3947	5996	16029
3	2011-12	746	4847	6375	8265	20233
4	2012-13	2598	2786	16668	23319	45371
5	2013-14	6648	32701	13750	34337	87436
Total		12465	49189	43315	71917	176886

Source: PMEGP Report from 2009-10 to 2013-14

Fig. No. 2 Participation of women in training program



Different institutions of PMEGP has played vital role in providing training to women entrepreneurs. Above table and figure shows that number of women participation for training program is increasing year by year in different training institutes of PMEGP. NSIC provided training to 71917 women in last four years. In the year of 2010-11 NSIC has given training to 5996 women. In the year of 2011-12 NSIC has given training to 8265 women. In the year of 2012-13 NSIC has given training to 23319 women. In the year of 2013-14 NSIC has given training to 34338 women.

NIMSME Hyderabad provided training to 12465 women in last five years. In the year of 2009-10 NIMSME Hyderabad has given training to 1296 women. In the year of 2010-11 NIMSME Hyderabad has given training to 1177 women. In the year of 2011-12 NIMSME Hyderabad has given training to 746 women. In the year of 2012-13 NIMSME Hyderabad has given training to 2598 women. In the year of 2013-14 NIMSME Hyderabad has given training to 6648 women. NIESBUD Noida provided training to 49189 women in last five years. In the year of 2009-10 NIESBUD Noida has given training to 3946 women. In the year of 2010-11 NIESBUD Noida has given training to 4909 women. In the year of 2011-12 NIESBUD Noida has given training to 4847 women. In the year of 2012-13 NIESBUD Noida has given training to 2786 women. In the year of 2013-14 NIESBUD Noida has given training to 32701 women. IIE Guwahati provided training to 43315 women in last five years. In the year of 2009-10 IIE Guwahati has given training to 2575 women. In the year of 2010-11 IIE Guwahati has given training to 3947 women. In the year of 2011-12 IIE Guwahati has given

training to 6375 women. In the year of 2012-13 IIE, Guwahati has given training to 16668 women. In the year of 2013-14 IIE Guwahati has given training to 13750 women.

1.3 Eliciting Information on Related Needs

Institutions such as Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD, IIE, MSME-DIs, EDIs sponsored by State Govt. and any other suitable institution of repute will be provided need based Government grant limited up to Rs. 5.00 lakh per project primarily for undertaking activities aiming at empowerment of women such as field surveys, research studies, evaluation studies, designing of training modules, etc. covered under the scheme.

7. Findings

1. Under TREAD, All Training institutions are played vital role on women empowerment through providing entrepreneurial training to women. The numbers of participation in training program is increasing year by year.
2. Under TREAD, Number of women participation increasing year by year.
3. Under TREAD, Government of India also providing financial assistance for organizing training programs. But it is not sufficient.

8. Suggestions:

TREAD play vital role in development of women empowerment through women entrepreneurship. For better business, TREAD has been played a successful role in the developing women entrepreneurs. To meet balanced development, TREAD should concentrate and continuing their efforts in women entrepreneurship to enhance entrepreneur activities and generate employment opportunities so it will be help to women to participate in main stream of development. GOI should extend the scope of these training institutions or increase the numbers of training institutions so they can work at whole nation at a time.

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Women Entrepreneurship Development through Self-Help Groups (Shgs) In India

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Abstract:

Women self-help groups initiate, organize and operate a business enterprise. Women entrepreneurship development is a part of human resource development and an engine of economic development of a country. It is a creative and innovative activity related with business, industry, agriculture, education banking etc. Self- Help-Groups (SHGs) have provided opportunities to women for running business activities. They need guidelines to develop their enterprise through good management practices. Earlier there was 3 Ks-Kitchen, Kids, and Knitting. Later on came the 3Ps-Powder, Papad, and Pickles (spices). But now these 3Ps are converted into 3Es- Electronics, Energy and Engineering. The number of saving linked SHGs now stands at 74.3 lakhs with a membership of over 96.6 million poor households. The average savings bank balance of SHGs with banks as on 31.3.2014 was Rs. 13,322/-. The researcher has reviewed the progress of women entrepreneurship development through SHGs in India and suggested measures to create conducive environment for future growth in women entrepreneurship and for good working of SHGs.

Key Words: MYRADA, SGSY, SHGs,

1) Introduction:

Women entrepreneurs play a significant role in economic development of the country. Around 50% of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male preserve. Indian women are in no way inferior to men in all walks of life and they can be good entrepreneurs as the men in the country. Therefore, it is essential to exploit the potential of Indian women. (Harshit Dwivedi, 2012). Our first Prime Minister Jawaharlal Nehru said that, "When women move forward, the family moves, the village moves and nation moves". Give a man a fish; he will eat for a day. Give a woman micro-credit, she, her husband, her children and her extended family will eat for a lifetime- Bono (CMA Madan. M. Jana, (2015). An enterprise owned and controlled by women having minimum financial interest of 51% of capital and giving at least 51% of the employment generated in the enterprise to women is called women entrepreneur. Women self-help groups initiate, organize and operate a business enterprise. SHGs have provided opportunities to women for running business activities. Earlier there was 3 Ks-Kitchen, Kids, and Knitting. Later on came the 3Ps-Powder, Papad, and Pickles (spices). But now these 3Ps are converted into 3Es- Electronics, Energy and Engineering. In rural areas 56% male and 33% female are in labour force in India. About 66% of female population in the rural sector is idle and unutilized. This is mainly due to the existing customs and traditions. Here SHGs have come up to help for the development of entrepreneurship.

2) Objectives of the study:

- a) To study the overall working of self-help-groups (SHGs) in India.
- b) To review women entrepreneurship development through SHGs in India.

3) Research Methodology:

The present study is based on purely secondary data.

4) Review of Women Entrepreneurship Development through SHGs in India:

Women empowerment has been the catch phrase for most politicians and social organizations since decades, several crores of rupees have flown into schemes aimed at upliftment of women folk so far, but no effort has ever flourished as the self-help-group movement or micro-credit to encompass a broader sense. Micro-finance is an innovative approach to bridge gap between 'haves' and 'haves not.' Dr. Mohammad Yunus, a Bangaldeshi Economist and Nobel Prize winner (2006) coined the concept of Micro-finance. Nearly 150 countries in the world have adopted the pattern and started self-help-group movement. Self-help group (SHG) is a small homogenous group of people ranging from 10 to 20, (may be 05 in certain cases) which is formed voluntarily and managed democratically. At present, it has been decided by Government (GOI) that five members can form the SHG. Each member has to save equal amount each month and depending upon savings and other criteria, after 6 months of group formation, credit is provided to SHG by banks. Now-a-days, the group can get loan and revolving fund after three months savings. Revolving fund is Rs. 1,000/_ per member and between Rs. 10,000 to Rs.25,000/-. The Government provides subsidies on project loans. The amount of subsidy is given one third to fifty percent of the project finance, depending upon the categories like SC/ST/women under BPL. Presently the interest subsidy (interest above 7% is paid by government) is given on loans to SHGs. The amount of subsidy depends on the project cost.

Hon. Prime Minister, Narendra Modi asked to take inspiration from the success of women self-help groups. (Cooperative Perspective, Editorial, 2015) and has launched start-up India, Stand-up India, Skill India Schemes for promoting the entrepreneurship and finance under Micro Units Development and Refinance Agency (MUDRA) Yojana on 8th April, 2015.

The SHG-bank linkage programme (SHG-BLP) which commenced as a pilot programme during 1992 to link 500 SHGs with banks, has grown exponentially during the last two decades. NABARD provides refinance support to banks and loans provided to SHGs have been included in priority sector lending. The number of saving linked SHGs now stands at 74.3 lakhs with a membership of over 96.6 million poor households. The average savings bank balance of SHGs with banks as on 31.3.2014 was Rs. 13,322/-. (Editorial, the Management Accountant, July 2015).

According to Alen S. and Maheshwari K., (2016), several studies have reported that the SHGs women members have been effectively receive the following benefits- Development of saving habits, Increased income, Easy access to loan, Improvement of standard of living, Access to various promotional assistance, Decision making power, Able to contribute towards the family income, operate banking operations, Participation in community affairs, awareness in health, education, Independent marketing, Greater respect within the family, Better agricultural practices, Prevent domestic problems, Awareness about environment protection, sanitation and cleanliness, Better response for development scheme, etc.

Different products of SHGs are being sold in national and international markets. For example, the Pragati Mahila Bachat Gat, Dhamapur (Ratnagiri Dist) has got export orders of "Papad" from Germany, Italy and France. According to P.D. Karandikar (2005) in every cluster of village, a number of SHGs have made remarkable strides, in both on- farm and non - farm activities. One shop from Velhe block of Pune has successfully exported pickles through "Savitri" shop. In Solapur, SHGs have established a highly successful handloom unit. In Kolhapur, SHGs units make Kolhapuri Chappals, Ayurvedic medicine products. For each District a district brand identity has been developed.

Dinesh Pant (2012), studied “Livelihoods Improvement Project for the Himalayas” (LIPH) aims at helping vulnerable groups in the rugged highlands of the Himalayas to improve their livelihoods and develop alternatives for increasing their incomes.

Naidu, M.C., Dasartharamaiah (2006) revealed that the annual income of the SHG members have been increased to a considerable amount. The self employment programmes like dairying, poultry, artisans, and tailoring, petty shops are very essential to create self-employment as well as wage employment among rural women. Gladis Mary John (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found the attitude of relatives and friends towards the women in SHGs. Solmon Raj, (2005) stated that the employment generation programmes in rural areas through SHGs directly reflects the upliftment of rural people below poverty line. Padmavathy, (2005) in her survey in Thanjavur says that most of the respondents have joined SHG to get a loan for self-employment. These loans are used for the purpose of sewing machine, cattle, raw material etc. Among the samples 62.5% have undergone entrepreneurship development training. These programmes have changed the occupation of some of the respondents. In some cases women increased autonomy has been temporary. It only benefits women who are already better off. But in most cases the poorest women are least able to benefit because of their low initial resources base and lack of skill. (R.Ramachandra Rao, 2014)

Sahu and Tripathy,(2005) views that “70% of world’s poor are women. SHG have emerged as the most vital instrument in the process of participatory development and women empowerment. They can lift themselves from the morass of poverty and stagnation through micro-finance and formation of SHGs”

Kishore Jagtap, (2016), concluded in his study that “The Swarn Jayanti Gram Swarojgar Yojana (SGSY) generally observed as unsuccessful in providing economic empowerment to poor individual swarojaries but is very successful to the groups under SHGs, especially women. S. Thangamani and S. Muthuselvi, (2013), found that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Ansuman Sahoo, (2013), explained that the SHG movement in India has been working in the right direction in empowering women and eradicating poverty in rural and urban areas. Many women in India strongly believe in SHG and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. He analyzed the role and performance of SHGs in promoting women’s empowerment in Cuttak Distt. of Odisha.

Gaonkar Rekha R., studied the impact of SHGs on women in Goa. The study revealed that SHGs made a lasting impact on the lives of the poor and their quality of life was improved in terms of increase in income, savings, consumption, and expenditure, and self-confidence, productive use of free time, getting opportunity to improve hidden talents and getting more importance in the family.

Ritu Jain R.K., Kushawaha and A.K. Srivastava., in their study on socio-economic impact through self help groups have asserted that the Self Help Groups enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

Amrinder Singh and Mehta S.K., (2015), inferred that the main reason for forming the SHGs in Jammu region is to obtain financial support from the government, NGOs, and the banks to improve their economic status.

Karimzadeh, Nematina et al., (2011), tried to link the three aspects, namely, MF, SHGs, and micro-entrepreneurship of women, and made an attempt to review the importance of these three aspects in poverty alleviation and women empowerment in India.

In Nandurbar which is adivashi area, Sou. Rekha Choudhari has obtained patent of Spa Treatment. (Loksatta, 18/03/2016 p. 10, titled Global Wellness Brand Ambassador, Viva Puravani) .

Several women organizations have been seriously working for the economic betterment of women for decades. Mysore Resettlement and Development (MYRADA) at Mysore in Karnataka had started first SHG in the decade of 1980. Kerala state had started Kudumbshri means progress of family scheme to eradicate poverty among women in the year 1998, May, 17.

These are some examples: Sri Mahila Griha Udyog Lijjat Papad (1959), Self-Employed Women Association (SEVA), established in 1972, The Working Women's Forum (WWF) established in 1978, Mann Deshi Mahila Sahakari Bank Ltd. Mhaswad (MDMSB), (Founder, and Hon, Chairman Chetana Gala Sinha), in 1997. However, there is no magic bullet that can change the structural barriers on women overnight. Still, majority of women are poor, culture-bound, marginalized, disempowered and alienated.

In Maharashtra Mahila Arthik Vikas Mahamandal (MAVIM) contributed a lot in SHGs movement. 'Bachat Bazar' was started in the year 2005 and "Savitri Bazar" from 2013 to exhibit and sale SHG products in Pune. Every year in Pune "Bhimthadi Jatra" is organized by Baramati Krishi Vikas Pratisthan to promote products of SHGs. In 2011-2012, "Ashok Diwali Faral Yojana" was held which attracted people towards food products of SHGs in Pune. Pune Municipal Corporation has shouldered the responsibility of preparing Mid-Day Meal for school children to SHGs from the year 2007. In 2011, 180 SHGs have provided mid-day meal/ Poshan Ahar to 97,757 students in Pune under this programme of PMC. PMC provides financial help to prepare paper bags to SHGs. Savitri Marketing Institution for Ladies Empowerment (SMILE), Pune helps to market the SHG products.

Nilima Mishra, won Raman Mangsese Purskar, she is from Bahadarpur of Jalgaon District. In 200, she observed the situation in her village about women as she is post graduate in Psychology of Pune Uni. and trained women to produce 'Godhadi' and sold the shg product- Godhadi in different countries. She (Didi) started Nivedita Gramin Vidyan Niketan in 2005, and promoted women entrepreneurship in that area. She got an international award of Raman Mandsele Purskar in 2011 for making rural women self-reliant.

The Mandeshi Mahila Bank is known as the first Mahila Gramin Bank in the country founded on 9/8/199 and developed by Chetana Sinha at Mhasawad in Man block of Satara District. Mandeshi has 95% recovery of loan given.

Nirupama Deshpande and Sunil Deshpande in Melghat, dist, Amaravati have developed Bamboo industry through SHGs.

Hon. Supriya Sule promoted Yashasvini Abhiyan in 2008, Jan, 02, to promote SHGs. Firstly, Yashvantrao Chavan Pratisthan Mumbai under Hon. Sharad Pawar, s leadership in 2005, helped for women empowerment and demanded 4% rate of interest to SHGs.

In Tripura State, 'Jirania' an Adivasi area, in 2002, eleven adivashi women formed 'Kovaifung Bodal' SHG and cultivated common farming, and also produced 'Panchera Vastra'. In 1998, in Tamilnadu's Vellore district, Chennankuppam village, Mother Teresa SHG was formed by 'Ruhasa' NGO and done remarkable work for poor women in their area, e.g. obtaining 7-12 extract, houses for poor families, safe drinking water, rural roads, and readymade garments, handicraft products etc. In Assam, 'Laxmi Narayan SHG started rice saving and then thrift and further started the production activity, (of Betei nut or Supari). In TamilNadu Perumanur village, under the leadership

of M. Lata, SHG purchased tractor and gave it on rental basis and earned income. One of the woman members has started 'Idali-Wada-Tea Counter'. In Maharashtra SHG movement has started with the intervention of NABARD in 1990's only. Bhagyaxmi SHG in Sivrai village of Kannad Block of Aurangabad district, in 2007, generated income through dairying. Om Namha Sivaya SHG of Soygaon block of Aurangabad provides Poshan Ahar. In Sillod block's (in Aurangabad district) Bahuli village, 'Dilasa" NGO promoted 'Rajmata mahila SHG' gave internal loans, for housing, daughter's marriage at the rate of interest of 24% p.a.). The group also do goat rearing common farming of vegetables. Sarthak SHG in Kannad block produced the 'Khamang Chakali of sprouts' and 'Anarase', and produced sunkot, Dron-Patrali and paper-dishes.

Chhaitanya Gramin Mahila Vikas Sanstha, Pune an NGO, trains women in agro-processing, dairying, vrmiculture, horticulture,etc. other areas where SHGs are doing different farm and non-farm activities in Maharashtra are – Nandurbar, Sindhudurg, ratnagiri, Kolhapur, Satara. Jaitapur's SHGs in Ratnagiri district sale their 'papad' in local markets and some SHGs make export of 'Papad'. Deepali Valase Patil from Nirgudsar, in Ambegaon block of Pune produce fencing network and earns more than Rs. 15,000/- p.m. Jagruti SHG of Khopadi of Sinnar block of Nashik collects water bills, house-tax of the grampanchayat. Rajmata Jijau SHG in Gopikanagar at Mahagaon, in Yavatmal District, formed in 2009, do activities for environment protection like plantation, other social work, protecting women against abuses. Shivparvati SHG under the leadership of Sharada Gaikawad, at Nigdale, in Manchar block of Pune, started 'Hotel Sai'.

According to Inbalakshmi (2004), cited in Dr. R. Ramachandra Rao's book (2014), Training is given to prepare instant food products and women entrepreneurs identify the opportunities. Establishment of beauty parlor is new innovation. Doll making is considered to be another profitable venture for WE. He surveyed SHGs in New Kokkavapatti village in Dhamapuri district.

Women have been encouraged to think of new business and ways to earn money due to the experience of earning through SHG activities. Now-a-days SHGs in Kolhapur city are marketing food items through mobile vans to college students in their recesses period at college premises and earn thousand of rupees. In Gadhinglaj block, SHGs have participated in sales exhibition held at Pune, Mumbai, Solapur, Kolhapur and Gadhinglaj Taluka.

5) Conclusions and Suggestions:

In male dominated society it is necessary to strengthen the status of women to utilize their potential energy and skill for development of women themselves and the economic development of nation as well. SHGs have helped to organize and develop entrepreneurial activities among women in India . With the help of SHGs, women in India can develop micro-enterprises related to farm and non-farm activities. A poor female or group cannot become successful entrepreneur on its own, so entrepreneurship development is an essential, which involves training, provision of incentives, consultancy services and sectoral development of women. Women entrepreneur is an agent of change in the global economy with ethics and transparency.

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Women Entrepreneurship in India Opportunities and Challenges

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Abstract:-

The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. The transformation of social fabric of the Indian society in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women she has competed with man and successfully stood up with him in every walk of life and business is no exception for this .These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

Women Entrepreneurship in India:-

There was blind belief that men are the only bread winners of their families. This has been proved incorrect because GAD (Gender and Development) has clearly identified the role of women entrepreneurs now-a-days, service sector has played a significant role in providing employment opportunities to women.

Besides most of women lives in semi-urban and rural areas and a lot of measures have been taken to promote women entrepreneurs. It is observed that women can establish business units in those areas where they have core competency. Women have proved their core competency in the areas of information Technology IT, Management, Personal care services and health care services.

Objectives:-

- To identify the opportunity and challenges for women for involving themselves in entrepreneurial activities.
- To determine the possible success factors for women in such entrepreneurial activities.
- To make an evaluation of people opinion about women entrepreneurship.

Indian Government defines women owned business as an entity where a women or a group of women own at least "51%" of the capital and give "51%" of generated employment to women. Women are "48%" of Indian population but their participation is still below par as only 34% of Indian women are engaged in financial and economic activities many of which are unpaid or underpaid workers with gender-bias problems in some regions of India. Women have also become victims of unemployment.

The Merits are innumerable:-

- Indian industries, think-tank gets bigger.
- New opportunities are created.
- More employment opportunities are generated.
- Pre-capita income increases.
- Indians enjoy better standard of living.
- Education and awareness becomes common.
- Future becomes brighter for the next generation.
- Women gain a better understanding of managing family and business concurrently.
- Indian women achieve a sense of self-realization and self-fulfillment.
- Women gain better ability to take risks and business decisions.
- Women become more confident.

Opportunities to Indian women entrepreneurs

Educated, gifted and qualified females can enter virtually any business successful women have been representing and still continue to represent brands like, Times of India , PepsiCo, ICICI, HP , HSBC , along with other names. The list in the lines to come put forward few sectors where women entrepreneurs of India can excel as senior managers and owners.

- | | |
|---------------------------------------|---------------------------------------|
| ❖ Eco-friendly / Bio-friendly sectors | ❖ Food, food processing and beverages |
| ❖ IT sectors | ❖ Telecommunications |
| ❖ Event Management | ❖ Financing |
| ❖ Travel and tourism | ❖ Plastic manufacturing |
| ❖ Lifestyle sector | ❖ Local and international trading |
| ❖ Beauty and cosmetic | ❖ Property and estate |
| ❖ Healthcare | |

Challenges faced by women entrepreneurs in India

- ❖ Family Restriction: - Women are expected to spend more time with their family members. They do not encourage women to travel extensively for exploiting business opportunities.
- ❖ Lack of finance: - Family members do not encourage women entrepreneurs. They hesitate to invest money in the business ventures initiated by women entrepreneurs bank and other financial Institutions do not consider middle class women entrepreneurs as proper applicants for setting up their project and they are hesitant to provide financial assistance to unmarried women or girls as they are unsure as to who will repay the loan ---- either their parents or in-laws after their marriage.
- ❖ Lack of Education :-Women are generally denied of higher education, especially in rural areas and under developed countries. Women are not allowed to enrich their knowledge in technical and research areas to introduce new products.
- ❖ Role conflict: - Marriage and family life are given more importance than career and social life in Indian society.
- ❖ Unfavorable environment: - The society is dominated by males many business men are not interested to have business relationship with women entrepreneurs, male generally do not encourage women entrepreneurs.
- ❖ Lack of persistent nature :- Women generally have sympathy for others. They are very emotional. This nature should not allow them to get easily cheated in business.
- ❖ Lack of mental strength ;- Business involves risk, women entrepreneur get upset very easily when loss arises in business.
- ❖ Lack of information: - Women entrepreneurs are not generally aware of the subsidies and incentives available for them lack of knowledge may prevent them from availing the special schemes.
- ❖ Stiff competition :- Women face lot of competition from men. Due to limited mobility they find difficult to compete with men.
- ❖ Mobility :- Moving in and around the market is a again a tough job for middle class women entrepreneurs in Indian social system.

Top 10 Women Entrepreneur of India :-

- Mallika Srinivasan :- Position – Director TAFE (Tractor and Farm equipment .
- Priya Paul :- Position – Chair Person, Appejay Park Hotels.

- Sulajja Firodia Motwani :- Position – JMD ,Kinetic Motors .
- Neelam Dhawan :- Position – MD , HP – India
- Simone Tata :- Position – Chair Person , Trent Limited .
- Indu Jain :- Position – Founder President :- The Ladies wing of FICCI
- Chanda Kochar :- Position – MP and CEO ICICI Bank
- Kiron Mazumdar Shaw :- Position – CMD Biocan .
- Naina Lal Kidwai :- Position – Country Head , HSBC Bank
- Indra Nooyi :- Position – Chairman and CEO :- Pepsico .

Conclusion:-

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate . Effort are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunity and rights in education and employment were enacted . But unfortunately , the government sponsored development activity have benefited only a small section of women i.e. the urban middle class women .

Women sector occupies nearly 45% of the Indian population. At this juncture , effective steps are needed to provide entrepreneurial awareness , orientation and skill development programs to women . we always viewed that a smart women can pick up a job any day . but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least ...!!

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Women Entrepreneurs and their Empowerment with Special Reference to MSMEs

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Abstract

Entrepreneurship for development of women is an essential part of human resources. In this dynamic world, women entrepreneurship is growing at a rapid rate in the world. Women entrepreneurship is growing at a rapid rate in India. It is good sign of economic development sustainable Development. MSMEs sector has been given scope to women to become entrepreneur. The share of women in enterprise has increased from 7.69 per cent in the 2nd Census to 13.83 per cent in the 4th census; it is sign of women entrepreneurship development and women empowerment.

Key words: Women Entrepreneurs, Women Empowerment

Introduction

Entrepreneurship for development of women is an essential part of human resources. In this dynamic world, women entrepreneurship is growing at a rapid rate in the world. But, the growth of women entrepreneurship is very low in India, especially in the rural areas. The performance of a women entrepreneur depends upon capabilities of the individual factor such as education, family background, age, labour supply, existing capital and state of technology affect the entrepreneurial performance. Especially after independence rapid industrialization, and the increasing number of Indian women going for higher education and profession courses has led to far reaching changes in the criteria of values and standard of behavior. Therefore, women workforce and women entrepreneurs have been increasing in India. As well as, the Central Government and State Government have initiated a number of measures for giving a fillip to the cause of women entrepreneurial development. These measures include granting a variety of special concessions, incentives, subsidies, and assistance of varied nature, financial, technical, organizational and managerial supports, promotion, monitoring, evaluation and expansion of women entrepreneurship programmes.

Definitions of Women Entrepreneurs:

According to Report on the Second All India Census of Small Scale Industry Units, "An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women."

According to Kamal Singh, "A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life."

Objectives of the study:

- a. To study the Women Entrepreneurship Development in India.
- b. To study the women work participation in the global level.
- c. To suggest appropriate suggestion for women entrepreneurship development.

Research Methodology:

The data used for the study is secondary data comprising of official websites, journals, magazines and articles Since the data is secondary it is more dependable and reliable.

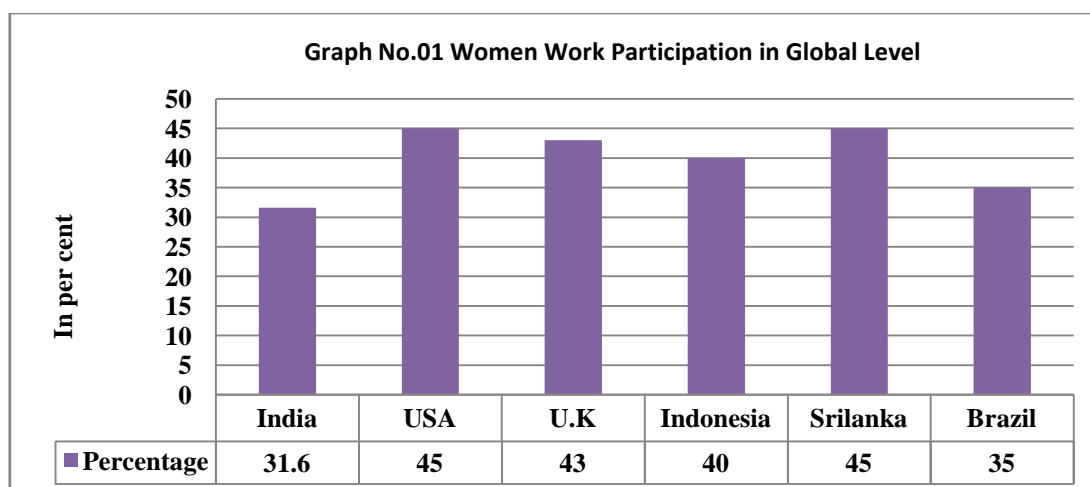
Development Activities of Women Entrepreneurs in India

In India, various government agencies are involved in the development, promotion, monitoring, evaluation and expansion of women entrepreneurship programmes. Some of them are listed here, namely Entrepreneurial Development Institute, National Small Industries Corporation Limited, Small Industries Development Organisation, District Industries Centre, National Level Standing Committee on Women Entrepreneurs, National Research Corporation of India, World Association of Women Entrepreneurs, Associated Country Women of the World, National Association of Women Entrepreneurs and Executives, The Industrial Development Bank of India, The National Alliance of Young Entrepreneurs, Indian Council of Women Entrepreneurs, Federation of Indian Chambers of Commerce and Industry, National Commission of Self Employed Women in the Informal Sector, Industrial Finance Corporation of India, Self-Employed to Educated Unemployed Youth, Women Development Project, Development of Women and Children in Rural Area, Science and Technology for Women, Training of Rural Youth for Self Employment, National Institute for Entrepreneurship and Small Business Development. The women entrepreneurs have to approach the nearest commercial banks, institutions and co-operatives to know the different schemes and to take advantage of this programme of assistance.

Table No. 01 Women Work Participation in Global Level (In percentage)

Country	Percentage
India	31.6
USA	45
U.K	43
Indonesia	40
Srilanka	45
Brazil	35

Source: Women Entrepreneurs in India, Arakeri, V. Shanta National Monthly Referred Journal of Research in Arts and Education, Vol.No.1, Issue No.3, ISSN 2277-1182, p.5.



Above table and graph no.01 shows that the women work participation in the global level. The highest share of percentage in women work participation were USA and Shri lanka, which is 45

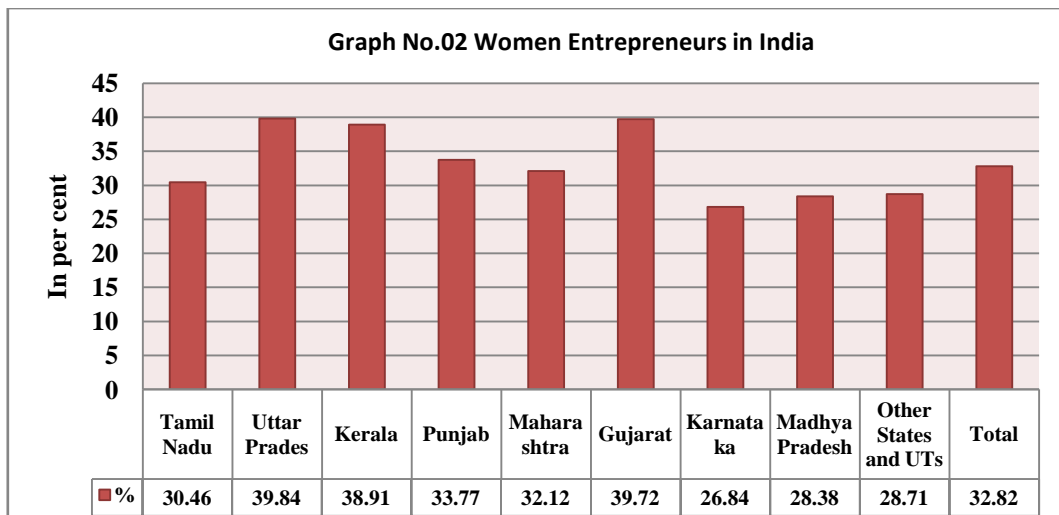
per cent followed by UK (43 per cent), Indonesia (40 per cent), Brazil (35 per cent) and India (31.6 per cent) respectively. Researcher has found that the lowest share of India in women work participation.

Table No. 02 Women Entrepreneurs in India

(In number- Unit Registered and Women Entrepreneurs, in %)

Women Entrepreneurship States	No of Units Registered	No of Women Entrepreneurs	Percentage
Tamil Nadu	9,618	2,930	30.46
Uttar Pradesh	7,980	3,180	39.84
Kerala	5,487	2,135	38.91
Punjab	4,791	1,618	33.77
Maharashtra	4,339	1,394	32.12
Gujarat	3,872	1,538	39.72
Karnataka	3,822	1,026	26.84
Madhya Pradesh	2,967	842	28.38
Other States and UTs	14,576	4,185	28.71
Total	57,452	18,848	32.82

Source: Report of MSMEs, 12th Five year plan 2012-2017.



Above table and graph no.02 reveals that the women entrepreneurs in India. Tamil Nadu stand first out of the total number of units registered in India followed by Uttar Pradesh, Kerala, Punjab, Maharashtra and Gujarat respectively. Regarding the number of women entrepreneurs in India, the first place goes to Uttar Pradesh followed by Tamil Nadu, Kerala, Punjab and Gujarat respectively.

Table No.03 Working Enterprises in India (In percentage)

Sr.	Indicators	2 nd Census	3 rd Census	4 th Census
1	SC	6.84	7.85	7.73
2	ST	1.70	3.53	3.03
3	Women	7.69	8.32	13.83
4	OBC	N.A	N.A	38.70
5	Other	N.A.	N.A	50.55

Source: Various Reports on All India Census of Micro, Small & Medium Enterprises. Note: N.A- Not Available

Above table no.03 indicates that the percentage of working enterprises by types of ownership by social category and women enterprise in various censuses. In the 2nd census 7.69 per

cent women enterprise, further increased to 8.32 per cent in 3rd census again rose to 13.83 per cent in the 4th census.

Table No.04 State-wise Distribution of Working Enterprises by Types of Ownership by Social Category and Women Enterprise

State/ UT	Owned by		Owned by				Total
	Female	Male	SC	ST	OBC	Others	Units
Jammu and Kashmir	3067	11467	950	717	956	11912	14534
Himachal Pradesh	1316	10621	2175	526	1566	7670	11937
Punjab	3163	46950	6606	670	14798	28039	50113
Chandigarh	99	902	10	15	37	939	1001
Uttaranchal	2432	21335	3524	835	2037	17372	23767
Harayana	1487	32296	2840	411	8318	22214	33783
Delhi	105	623	14	3	9	702	728
Rajastan	5970	49138	4496	1464	20519	28629	55108
Uttar Pradesh	8373	179150	14120	1467	67550	104385	187523
Bihar	2681	49507	6440	1083	30614	14050	52188
Sikkim	22	101	9	25	38	51	123
Arunachal Pradesh	109	342	13	332	39	67	451
Nagaland	217	1114	74	1145	8	104	1331
Manipur	2169	2338	196	2563	535	1213	4507
Mizoram	1293	2421	130	3513	6	65	3714
Tripura	160	1093	144	43	288	778	1253
Meghalaya	1198	1865	49	2868	4	142	3063
Assam	3963	14708	1469	1377	3608	12217	18671
West Bengal	4324	38311	4253	381	4291	33710	42635
Jharkhanad	752	17448	1398	709	7973	8121	18200
Orissa	2162	17425	980	455	5431	12721	19587
Chhatisgarh	2418	23817	3326	4320	11185	7404	26235
Madhya Pradesh	10346	98458	13890	7141	52300	35473	108804
Gujrat	23411	206419	4900	3469	18068	203393	229830
Daman &Diu	13	582	14	1	17	563	595
D. & Nagar Haveli	38	1677	18	10	52	1635	1715
Maharashtra	9372	77263	4986	1470	12468	67711	86635
Andhra Pradesh	2646	22246	1261	282	10252	13096	24892
Karnataka	27403	112237	17001	5960	65849	50831	139640
Goa	391	2746	50	56	281	2751	3137
Lakshadweep	0	89	89	0	0	0	89
Kerala	38276	111570	6165	1184	83619	58878	149846
Tamil Nadu	54648	179348	18195	2457	176649	36696	233996
Pondicherry	480	1629	125	23	1348	612	2109
Andaman & Nicobar	206	544	38	7	99	605	750
All India	214710	1337780	119948	46982	600812	784749	1552490
% age share	13.83	86.17	7.73	3.03	38.7	50.55	100

Source: Report on Fourth All India Census of Micro, Small & Medium Enterprises 2006-07, p-42.

Above table no.04 shows that the State-wise Distribution of Working Enterprises by Types of Ownership by Social Category and Women Enterprise in the 4th Census. 13.83 per cent units were reported to be women enterprise where 49.46 per cent enterprises were found to be owned by socially backward groups, viz., SC, ST, and OBC. In the state of Tamil Nadu, Kerala, Karnataka and Gujrat, the share of women enterprises was significantly higher and Daman and Diu, Sikkim, Dadar and Nagar Haveli and Chandigarh were significantly lower in the 4th Census.

Conclusion:

Women entrepreneurship is growing at a rapid rate in India. It is good sign of economic development sustainable Development. MSMEs sector has been given scope to women to become entrepreneur. The share of women in enterprise has increased from 7.69 per cent in the 2nd Census to 13.83 per cent in the 4th census; it is sign of women entrepreneurship development and women empowerment.

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यशस्वी महिला उद्योजकतेसाठी आवश्यक गुण

श्रीमती कापसे एम.डी.

ग्रंथपाल,

दि. के. शिंदे शिक्षणशास्त्र महाविद्यालय गडहिंग्लज.

सारांश

देशाच्या एकूण लोकसंख्येत स्त्रियांचे प्रमाण ४८ टक्के आहे तरी देखील व्यवसाय उद्योगात त्यांचा सहभाग नगण्य आहे. परंतु स्वातंत्र्य प्राप्तीनंतर स्त्रियांच्यासंदर्भात अनेक स्तुत्य बदल घडून आले. भारताचे पहिले पंतप्रधान पंडित जवाहरलाल नेहरू यांचे स्त्रीविषयक कार्य अतिशय प्रेरक होते. ते म्हणत असत की, देशातील जनतेला जागृत करावयाचे असेल तर प्रथम स्त्रियांना जागृत करावयाला हवे. ती जेव्हा जागृत होईल तेव्हा तिच्या कुटुंबाची प्रगती होईल. कुटुंबाची प्रगती झाली की गावाची प्रगती होईल व गावाच्या प्रगतीतूनच देशाची प्रगती होईल मगच आपण उद्याचा समृद्ध भारत घडवू शकू.

१९४७ नंतर भारतातील सामाजिक परिणामामध्ये आमूलाग्र बदल झाला आहे. स्त्रियांच्या शिक्षणाकडे विशेष लक्ष देण्यात येऊन देशातील अनेक राज्यांनी मुलींना मोफत शिक्षणाची दारे खुली केली आहेत. स्त्री अर्थाजिनसाठी घराबाहेर पडून स्वतःच्या प्रगतीचा विचार करू लागली आहे. कुणाची तरी मुलगी, कुणाची तरी पत्नी, कुणाची तरी आई, पालक या भूमिकांबरोबर कुणाची तरी भागिदार म्हणून ती स्वतःकडे पाहू लागली आहे. स्त्री ही दुर्गेचा अवतार या संबोधनाऐवजी स्त्री एक व्यक्ती असून तिचे सामाजिक स्थान पुरुषाबरोबर असावे असा विचार समाजात दृढ झाला आहे.

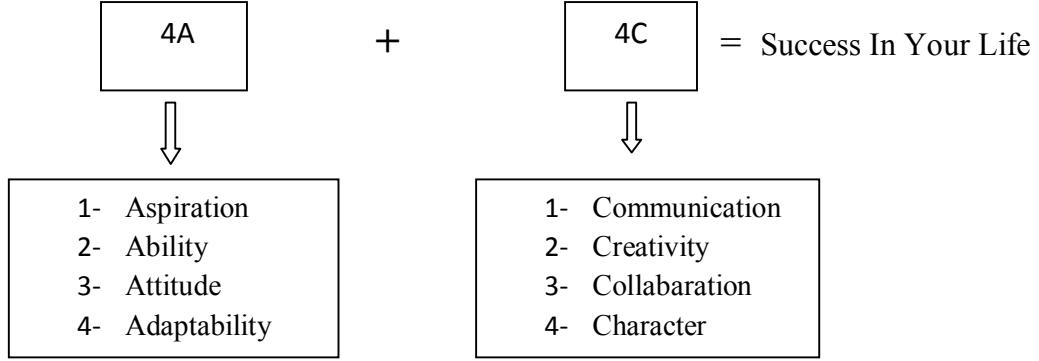
स्त्रियांना शिक्षणाबरोबरच औद्योगिक प्रशिक्षण देण्याकडे कल वाढला असून स्त्रियांसाठी स्वयंरोजगार व उद्योगाच्या संधी वाढवण्यासाठी संघटित रीतीने प्रयत्न केले जात आहेत. महिलांमधील काही गुण त्यांना उद्योजक म्हणून यशस्वी करित आहेत. उदा. स्त्रिया माणसांचे आणि वेळेचे व्यवस्थापन प्रभावीपणे करू शकतात. या गुणांचा लाभ त्यांना उद्योग व्यवसायात मिळतो. स्त्रिया कुटुंबाचे अंदाजपत्रक प्रभावीपणे आखू शकतात व राबवू शकतात. स्त्रियांना अनेक प्रसंगात समतोल साधणे जमते. हाच गुण त्यांना कर्मचारी वर्ग व ग्राहकांशी संबंध प्रस्थापित करण्यास उपयुक्त ठरतो. त्या आपल्या पूर्ण क्षमतांचा वापर करून आपला उद्योग यशस्वी करण्याचा प्रयत्न करतात. त्यामुळे या लेखात महिला उद्योजकतेसाठी आवश्यक इतर गुणांचा आढावा घेण्यात आला आहे.

प्रस्तावना

उद्यमशिलता व्यक्तिपरत्वे भिन्न भिन्न आढळते तसेच पुरुष उद्योजक अथवा महिला उद्योजक म्हणजे लिंग परत्वे उद्यमशिलता वेगवेगळी असू शकते. आधुनिक समाजव्यवस्थे मध्ये महिलांची भूमिका गतिमान झाल्यामुळे महिला उद्योजक ही संकल्पना पुढे आली. व्यवसायाच्या वेगवेगळ्या क्षेत्रामध्ये महिलांची संख्या वाढली आहे. जागतिक स्तरावर 1980 मध्ये कोपनहेगन डेन्मार्क येथे संयुक्त राष्ट्रसंघातर्फे महिलांसाठी संयुक्त राष्ट्रांचे दशक यावर जागतिक परिषद घेण्यात आली होती. त्यामध्ये महिलांच्या स्वयंरोजगाराच्या संधी वा त्याबाबतच्या जबाबदाऱ्या, अपारंपारिक उद्योग क्षेत्रामध्ये महिलांना संधी, व्यवस्थापकीय पातळीवर महिलांची भूमिका इत्यादी विषयांवर चर्चा होऊन महिलांसाठी एक कृति कार्यक्रम आखण्यात आला. त्या अनुषंगाने नोव्हेंबर 1981 मध्ये नवी दिल्ली येथे महिला उद्योजकांचे पहिले राष्ट्रीय संमेलन आयोजित करण्यात आले होते. त्या संमेलनामध्ये महिला उद्योजकांना व्यवसायासाठी जमीन, वीज पुरवठा व औद्योगिक परवाना याबाबत अग्रक्रम देण्याबाबत शिफारशी करण्यात आल्या. कोपनहेगनची जागतिक परिषद व भारतातील राष्ट्रीय संमेलन या पार्श्वभूमीवर भारतामध्ये महिला उद्योजक ही संज्ञा प्रथम उदयाला आली.

मुलगी शिकली आणि प्रगती झाली या म्हणीप्रमाणे स्त्रीची आपल्या समाजातील प्रतिमा हळूहळू बदलली आहे. ती अधिक कार्यक्षम व धडाडीची झालेली आहे. त्यामुळे तिने पुरुषप्रधान समाजामध्ये संघर्षाने स्वचे आस्तित्व सिद्ध केलेले आहे. पण उद्योगक्षेत्रात आजही म्हणावे तसे तिचे आस्तित्व जाणवत नाही. भारतात उद्योगक्षेत्रात स्त्रियांना खूप वाव आहे. गरज आहे जास्तीत जास्त स्त्रियांनी उद्योगक्षेत्राकडे वळण्याची, व्यावसायाभिमुख अभ्यासक्रमाकडे मुलींचा ओढा वाढतोय ही समाधानकारक बाब नक्कीच आहे. घर संसार, मुल या सर्वांची जबाबदारी सांभाळत व्यवसायात उतरताना काही गोष्टी स्त्रियांनी जाणून घ्याव्यात.

महिलांनी नेहमी सकारात्मक विचार करावा. यासाठी महिलांनी नेहमी 4A,4C नेहमी लक्षात ठेवले पाहिजेत.



हे चार A व C जर महिला उद्योजकतेने लक्षात ठेवले तर कोणतीही महिला एक यशस्वी उद्योजकता बनू शकते.

जीवन ही एक संधी आहे संधी ही प्रत्येकाच्या आयुष्यात येते. अष्टभुजा हे देवीचे रूप आहे या रूपाची संकल्पना मुळात सर्वसामान्य स्त्रीकडे पाहूनच केली असणार कारण एकाच वेळी अनेक कामे करण्याचे कौशल्य तिच्याकडे असते. स्त्रीला आर्थिकदृष्ट्या स्वावलंबी बनवण्यासाठी विशेषतः स्वयंरोजगार चालू करण्यासाठी तिच्या या अष्टावधानी हाताना चांगल्या व्यावसायिक गुणांची आवश्यकता आहे.

महिला उद्योजकतेची उद्दिष्टे

- १) महिला उद्योजकतेचे आवश्यक गुण शोधणे.
- २) महिला उद्योजकतेचे आवश्यक कौशल्य शोधणे.
- ३) महिला उद्योजकतेच्या व्यक्तिमत्त्वाची ओळख निर्माण करणे.

महिला उद्योजक संकल्पना

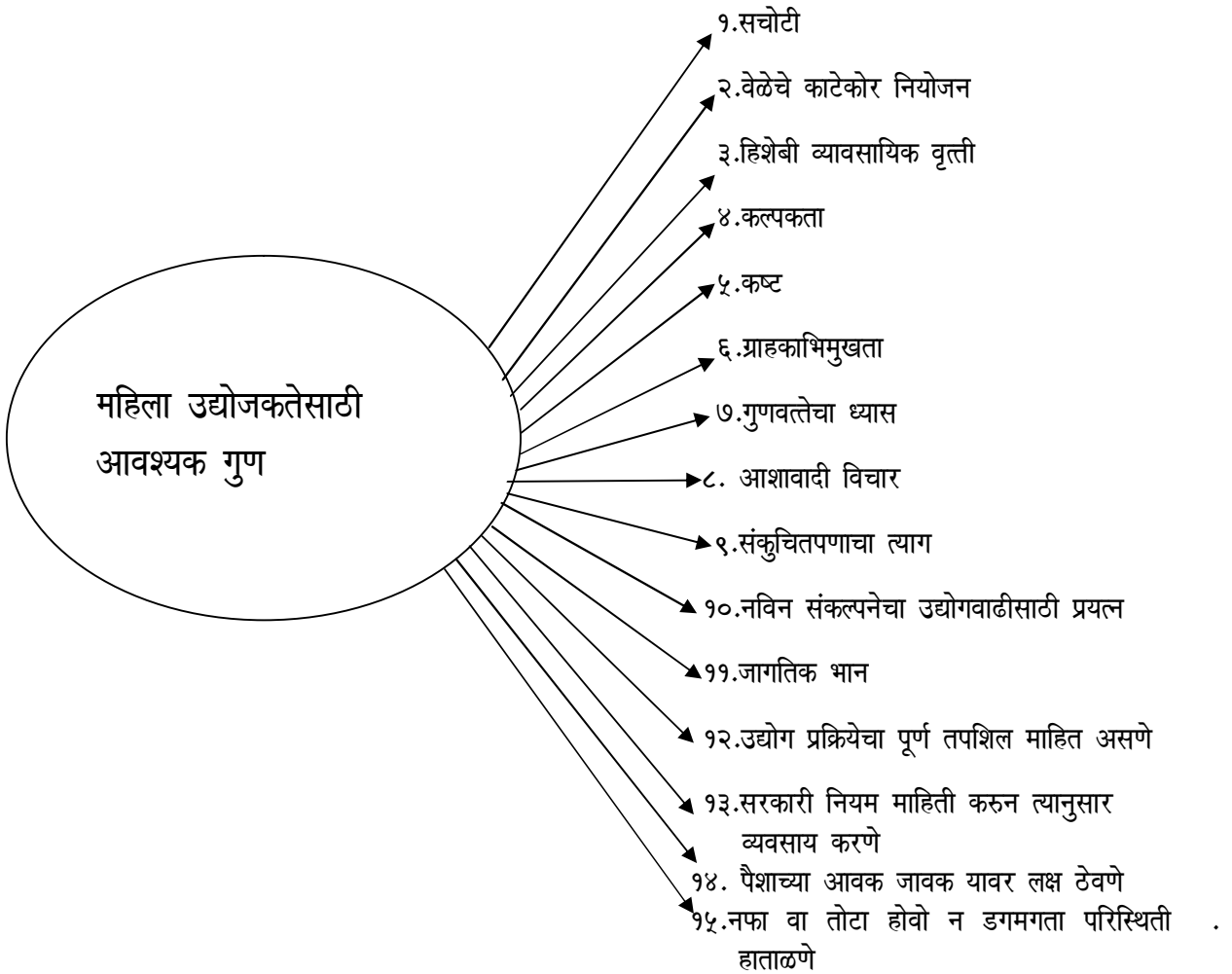
- महिलेने स्व पुढाकार घेऊन संभाव्य उपक्रमाची नवनिर्मिती, कल्पना विकसित करुन जोखीम स्वीकारुन त्या नवकल्पनेच्या आधारे स्वतःच्या कर्तृत्वावर उपक्रम अथवा व्यवसाय क्रिया सुरु केल्यास ती महिला उद्योजक होय.
- "A Women Enterprise Means An Enterprise Owned & Controlled By Women With A Minimum Financial Interest of 51 Percent of The Capital And Giving At least 51 Percent of The Employment In The Enterprise To Women ." केंद्र सरकार

महिला उद्योजकतेचे प्रकार खालील प्रमाणे

- | | | |
|-----------------------------|--------------------------|--|
| १ उद्योग क्षेत्राच्या आधारे | <input type="checkbox"/> | अ. लघुउद्योग क्षेत्रातील महिला उद्योजक
ब. मोठ्या उद्योग क्षेत्रातील महिला उद्योजक |
| २ भूप्रदेशाच्या आधारे | <input type="checkbox"/> | अ. शहरी क्षेत्रातील महिला उद्योजक
ब. ग्रामीण क्षेत्रातील महिला उद्योजक |
| ३ प्रशिक्षणाच्या आधारे | <input type="checkbox"/> | अ. प्रशिक्षित महिला उद्योजक
ब. अप्रशिक्षित महिला उद्योजक |

- ४ संधीच्या आधारे
- अ. निसर्गत: महिला उद्योजक
 - ब.योगायोगाने झालेल्या महिला उद्योजक
 - क.अनिवार्यतेतून महिला उद्योजक
- ५ सहभागाच्या आधारे
- अ.सक्रिय महिला उद्योजक
 - ब.नाममात्र महिला उद्योजक
 - क.बेनामी महिला उद्योजक

यशस्वी उद्योजक होण्यासाठी स्त्रियांकडे काही उपजत गुण असतात. त्यामुळे महिलांनी आपल्यातील सुप्त गुणांना हेरून जास्तीत जास्त स्त्रियांनी व्यवसायाकडे वळायला हवे. स्त्रियांना उपजतच वेळेचे नियोजन, व्यवहार, आर्थिक अंदाजपत्रक, संवादकौशल्य, सामंजस्य अशा उद्योजकाला लागणाऱ्या गुणांची शिदोरी असते.त्याप्रमाणे एक यशस्वी उद्योजक होण्यासाठी आणखी काही गुण किंवा कौशल्ये तिच्याकडे असावीत. ती पुढीलप्रमाणे.



१.सचोटी

आजकाल कोणत्याही क्षेत्रात ज्याच्याकडे सचोटी व प्रामाणिकपणा आहे त्यालाच सर्वात जास्त महत्त्व आहे आणि असे लोक प्रगती ही फार झपाट्याने करतात. एकदा सचोटी विसरलात की, आपोआपच प्रतिष्ठा कमी होते. आपण व्यवसाय करताना यशस्वी होण्यासाठी जर ग्राहकाच्या पसंतीस १०० टक्के विश्वासपात्र राहिलो किंवा गोपनीयता बाळगून नियम पाळल्यास आपण यशस्वी होऊ शकतो. सचोटी हे दुधारी अस्त्र आहे. आपण दिलेला शब्द नाही पाळला तर, त्याला आपल्याबद्दल अविश्वास वाटेल त्यासाठी व्यवसायात सचोटी पाळणे महत्त्वाचे आहे.

२. वेळेचे काटेकोर नियोजन

यशाची व्याख्या वेगवेगळ्या लोकांसाठी वेगवेगळी आहे. एखाद्या शिक्षकाला आपले विद्यार्थी चांगले गुण मिळवीत आहे हे पाहण्यासाठी तर एखाद्या व्यावसायिकाला व्यवसायातील स्पष्ट अग्रेसर राहण्यात यश दिसेल.यासाठी वेळेचे काटेकोर नियोजन केल्यास यश आपोआपच आपल्या समीप येते. या जगात विधात्याने सर्वांना सारखाच वेळ दिलेला आहे. असे असूनही काहीजण यशस्वी तर काही अपयशी होतात. तर याचे कारण एकच असू शकते आणि ते म्हणजे वेळेचे नियोजन होय.

३. हिशेबी व्यावसायिक वृत्ती

सर्वसाधारण मराठी माणूस हा प्रामाणिक व सचोटीने काम करणारा असतो परंतू संधीसाधूपणा तसेच हिशेबी व्यवहारपणाचा अभाव मराठी माणसामध्ये दिसून येतो. त्यामुळे यशस्वी उद्योजक होण्यासाठी काटकसर वृत्ती व हिशेबीपणा हा महिला उद्योजकाकडे असला पाहिजे.

४. कल्पकता

कुठल्याही उद्योग व्यवसायात यशाची नवीन परिमाणे निर्माण करायची असतील तर जिद्द व निर्धार हे गुण लागतात पण त्यासोबतच कल्पनाशक्तीला सातत्याने खतपाणी देणे तितकेच आवश्यक आहे. सर्जनशील किंवा नाविन्यपूर्ण हा कल्पकतेचा मूलाधार आहे हे जरी खरे असले तरी केवळ असा विचार म्हणजे कल्पकता नव्हे तर सर्जनशील किंवा नाविन्यपूर्ण विचार मनात येणे आणि तो प्रत्यक्ष वास्तवात उतरणे यासाठी प्रत्येक टप्प्यावरची कल्पकता आवश्यक असते. जुन्या उत्पादनामध्ये काळानुरूप बदल करून नविन उत्पादन बनवण्याची कल्पकता महिला उद्योजकतेकडे असली पाहिजे.

५. कष्ट

विविध क्षेत्रातील नामवंत व यशस्वी व्यक्तींना पाहतो तेंव्हा त्याची प्रसिद्धी, पैसा व यशाबद्दल एक गोष्ट जाणवते ती म्हणजे त्यासाठी घेतलेले अथक परिश्रम, अभ्यास व चिकाटी होय. त्यामुळे एक यशस्वी महिला उद्योजक व्हायचे झाल्यास आपल्याकडे अथक परिश्रम घेण्याची चिकाटी असली पाहिजे.

६. ग्राहकाभिमुखता

जेंव्हा व्यवसाय करावयाचा असेल तेंव्हा त्या व्यवसायाचे स्वरूप काय आहे याचा विचार करावा. त्यासाठी तज्ज्ञांचा सल्ला घेऊन आपण जे उत्पादन बनवणार आहोत ते ग्राहकांच्या पसंतीस उतरेल काय ? याचा विचार महिला उद्योजकाने केला पाहिजे. ग्राहकांच्या गरजा ओळखून उत्पादन व सेवा यांची निवड करावी. ग्राहकांची व बाजारपेठांची विभागणी केल्यामुळे उत्पादन परिस्थिती अनुकूल वा प्रतिकूल बनू शकते.

७. गुणवत्तेचा ध्यास

वस्तूचा दर्जा, अंगभूत वैशिष्ट्ये, कठीणपणा, वस्तूतील घटक व त्यावरून ठरणारा दर्जा, रंग, रूप, चव ही सर्व आपल्या उत्पादनाची गुणवत्ता आहे. तेंव्हा व्यवसायात उतरण्यापूर्वी याचे प्रशिक्षण घेऊनच महिलांनी व्यवसायात यावे. तुमच्या उत्पादनाच्या गुणवत्तेवरच यश अवलंबून असणार आहे. हे महिलांनी लक्षात ठेवले पाहिजे.

८. आशावादी विचार

एकादा व्यवसाय करण्याचा तुम्ही जेंव्हा निर्णय घ्याल तेंव्हा सतत हे मला जमेल का ? हे काम माझ्या हातून होईल की नाही असा विचार न करता नेहमी सकारात्मक विचार करून जिद्दीने पुढे पाऊल टाका. मी योग्य प्रशिक्षण घेऊन मेहनत करूनच खात्रीने यशस्वी होईन अशा आत्मविश्वासाने महत्वाकांक्षा बाळगून वाटचाल केल्यास तुम्ही नक्कीच यशस्वी होऊ शकाल.

९. संकुचितपणाचा त्याग

उद्विष्टपूर्तीसाठी कार्यरत असताना सहकार्यांशी स्पर्धा करण्याऐवजी स्वतःशी स्पर्धा केल्यास स्वतःमधील वैगुण्य किंवा कमतरता काय आहेत हे प्रत्येक टप्प्यावर दिसून येतात. ही वैगुण्ये किंवा कमतरता दूर सारून आणखी नवी कौशल्ये आत्मसात केल्यास व आपण एक स्त्री आहोत हे विसरून न लाजता सर्व जबाबदारी खंबीरपणे पेललात तर एक यशस्वी उद्योजक बनू शकाल.

१०. नवीन संकल्पनेचा उद्योगवाढीसाठी प्रयत्न

उद्योग व्यवसाय जुना असला तरी काळानुसार त्यात योग्य तो बदल केला पाहिजे. नवनवीन कल्पनांचा वा शक्यतांचा विचार केला पाहिजे. कोणतेही काम चांगल्या पद्धतीने कमी वेळेत व जास्त दर्जेदार कसे होऊ शकेल याबाबत प्रयोगशिल राहायला हवे. मग तो व्यवसाय तांत्रिक क्षेत्रातील असो की, काही सेवा पुरवण्याबाबत (सर्व्हिस इंडस्ट्री) असो. तसे एकादे काम नव्याने करावयाचे असेल, तर इतर कोणी मदत करेल असा विचार न करता स्वतः त्या कामात पुढाकार घेऊन ते काम केले पाहिजे.

११. जागतिक भान -

व्यवसायात यशस्वी होण्यासाठी भविष्याचा वेध घेण्याची क्षमता आपल्याकडे असायला हवी. जगात होत असलेल्या बदलांचा व्यवसायावर व बाजारपेठेवर काय परिणाम होईल, याचा वेध घ्यावा लागतो. आदर्श उद्योजक हा भविष्याचा वेध घेऊनच आपल्या व्यवसायामध्ये त्याला अनुसरून बदल घडवून आणतो व त्या त्या वेळी आपल्या व्यवसायामधील लवचिकपणा दाखवतो. म्हणूनच उद्योजक महिलेला जागतिक भान असले पाहिजे.

१२. उद्योग प्रक्रियेचा पूर्ण तपशिल माहित असणे

कोणत्याही व्यवसायात मार्केटची जाण, बाजारपेठेचा अभ्यास, ग्राहकांची मागणी याचे सर्वेक्षण किंवा त्याचा अभ्यास करणे फार महत्त्वाचे आहे. देशातील इतर परिस्थिती, आर्थिक परिस्थिती या साऱ्याचा आपल्या व्यवसायावर होणारा बरावाईट परिणाम याची जाण आपल्याला असायला हवी. यासाठी व्यावसायिक प्रशिक्षण घेतल्यास त्याचा फायदा होऊ शकतो.

१३. सरकारी नियम माहिती करून त्यानुसार व्यवसाय करणे

नविन व्यवसाय सुरू करावयाचा असेल तर सरकारी नियमानुसार कोणकोणत्या प्रक्रिया कराव्या लागतात याची आपल्याला माहिती असायला हवी. तसेच सरकारच्या कोणकोणत्या योजना आहेत हे जाणून घेऊन आपल्या व्यवसायाशी निगडित कोणत्या योजना असल्यास त्याचा लाभ आपल्याला उठवता आला पाहिजे.

१४. पैशाच्या आवक जावकर लक्ष ठेवणे

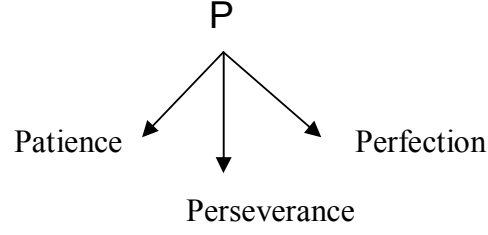
व्यवसायासाठी पैसा हा खूप महत्त्वाचे साधन आहे. प्रत्येक उद्योजकाने पैशाला महत्व दिलेच पाहिजे. आपण व्यवसाय यशस्वी करत आहोत की नाही हे आपल्याला प्रॉफिट वरून समजते. पैसा कमवायचा असेल तर प्रत्येक गोष्टीवर लक्ष ठेवायला हवे. जेव्हा माल घेताना कमी दर असतो व उत्पादन विकताना मार्केटमध्ये मालाला भाव असल्याशिवाय न विकणे याचे कौशल्य उद्योजकाकडे असले पाहिजे.

१५. नफा वा तोटा होवो न डगमगता परिस्थिती हाताळणे

प्रशिक्षण घेऊन व योग्य प्रयत्न करूनही धंद्यात कधीकधी अपयश येऊ शकते. तेव्हा पराभवाने किंवा अपयशाने खचून न जाता झालेल्या चुकांचे विश्लेषण करून त्या चुका सुधारण्याचा प्रयत्न केला पाहिजे. अडचणी, संकटे अडथळा न समजता ती आव्हाने संधी समजून जे त्यातून धीराने वाट काढतात व चिकाटीने कार्यरत रहातात तेच यशस्वी उद्योजक होऊ शकतात. प्रत्येक व्यवसायात जोखीम असते. यामध्ये सफल होणे किंवा असफल होणे आपल्या हातात नसते. तेव्हा प्रत्येक गोष्टीत लाभ होईल हे तत्त्व व्यवसाय रोखू शकतो. तेव्हा येईल त्या परिस्थितीला सामोरे जाणे हीच खरी यशस्वीता आहे.

समारोप

व्यवसायाच्या विविध क्षेत्रामध्ये महिलांचा सहभाग वाढलेला आहे. वरील सर्व कौशल्ये निश्चित महिला उद्योजकाना यशस्वी होण्यासाठी उपयोगात येतील. आजच्या उद्योगक्षेत्रात वावरणाऱ्या प्रत्येक स्त्रीने तीन P प्रामुख्याने लक्षात ठेवावेत.



चिकाटी, संयम, दीर्घोद्योग आणि परिपूर्णतेकडे जाण्याचा तिचा ध्यास कोणत्याही अडचणीवर सहजगत्या मात करू शकतो.आपले ध्येय, जिद्द, कष्ट, आणि अभ्यासूवृत्ती या गोष्टींच्या सोबतीने उद्योग सुरू केला तर यश हे तुमचेच असेल.

संदर्भ

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दिनकरराव के.शिंदे शिक्षणशास्त्र महाविद्यालय,गडहिंग्लज

सारांश

भारतात प्रत्येक स्त्रीचा दर्जा मिळवून त्यांचा स्तर वाढवा यासाठी शासनाने १ ते १० पंचवार्षिक योजनेत स्त्री बाबतीत विचार केला आहे.यासाठी आतापर्यंत २७ योजना जाहिर केल्या आहेत.जसे महिला व्यावसायिकता व महिला उद्योजकतामध्ये फेसबुक, ट्विटर, ई-मेल, वॉट्सअप, इ. द्वारे माहिती पुरविण्याचे कार्य केले आहे.ट्रेड संबंधित उद्योजकता सहाय्य आणि विकास महिलासाठी योजना यामध्ये माहितीचे प्रशिक्षण व समुपदेशन, प्रकल्पाच्या ३० टक्के अनुदान व ७० टक्के कर्ज देते.महिला विकास निधी यामध्ये स्त्रियांना कंत्राटासाठी, हातमाग, विणकाम, हस्तउद्योग इ. साठी कर्ज पुरवठा करते.तर सहकार्य योजनेतून कुकुटपालन, दुग्धव्यवसाय, पशुपालन, फलोत्पादन यासाठी कर्ज पुरवठा केला जातो.सुवर्ण जंयती ग्राम रोजगार योजनेतून स्त्रियांची पात्रता व कौशल्यावर आधारित स्वयंसेवा गटांच्या मार्फत स्वयं रोजगाराची संधी उपलब्ध करून दिली जाते.पंतप्रधान रोजगार योजनेतून दररोज १० लाख शिक्षित बेरोजगारांना रोजगाराच्या संधी उपलब्ध करून देते.शिवाय प्रत्यक्ष शेतीसाठी मदत न करता शेतीपुरक व्यवसाय प्राधान्य दिले जाते.सूक्ष्मपत आणि महिलांचे सक्षमीकरण यामधून ग्रामीण भागातील गरीबांच्या आर्थिक मजबूतीसाठी मदत करण्याची क्षमता प्रदीक्षित केली आहे. महिला विकास मार्गदर्शन योजनेतून महिलांच्या सक्षमीकरणसाठी तर राष्ट्रीय समितीतून आंध्र प्रदेशातील दुष्काळप्रवण स्त्रियांसाठी रासने उपक्रम कार्यक्रम तयार केले.इंदिरा महिला योजनेतून स्त्रियांच्या आर्थिक व सामाजिक उन्नतीसाठी प्रशिक्षण दिले जाते.तर राष्ट्रीय महिला कोष योजनेच्या माध्यमातून गरीब स्त्री च्या पगारवाढीसाठी, संपत्ती निर्माण करण्यासाठी व बचतीला चालना देण्यासाठी या कोषाची निर्मिती केली आहे.एकूणच शासनाने २७ योजना जाहिर करून आर्थिक, सामाजिक व दुर्बल स्त्रियांच्या विकासासाठी व स्त्रियांना चांगले स्थान प्राप्त होण्यासाठी प्रयत्न केले आहेत.

शासनाच्या पंचवार्षिक योजनेत या २७ योजना खालील प्रमाणे आहेत.

१.एकात्मिक ग्रामीण विकास कार्यक्रम २.खेडी व गावे औद्योगिकरण समिती ३.स्वयंरोजगारासाठी ग्रामीण युवकांना प्रशिक्षण ४.पंतप्रधान रोजगार योजना ५.व्यवस्थापनात्मक विकास कार्यक्रम ६.इंदिरा महिला योजना ७.राष्ट्रीय महिला कोष ८. इंदिरा महिला केंद्र ९.एस आय डी बी आय महिला उद्यम निधी १०.विकास निधी ११.महिला समिती योजना १२.स्त्री शक्ती योजना १३. शेती व ग्रामीण विकासाच्या कार्यक्रमासाठी राष्ट्रीय बँका १४.राजीव गांधी महिला विकास परियोजना १५.सूक्ष्म आणि समूह विकास कार्यक्रम १६.एन ए बी ए आय डी के एफ डब्ल्यू एस ई डब्ल्यू बँक प्रकल्प १७. अशासकीय संस्था पत योजना १८.प्रियदर्शनी प्रकल्प ग्रामीण महिलांचे सक्षमीकरण आणि मध्य राज्याच्या पठारावरील उपजिविका १९.उद्योजकता विकास कार्यक्रम २० महिला विकास संघटना २१.अशेती विकास योजनेमध्ये ग्रामीण महिलांना मदत २२.व्यवसाय संबंधित उद्योजकता सहकार्य आणि विकास २३. कामकरी स्त्रियांचे संघटन अशा २७ योजना शासनाने जाहिर केल्या आहेत.

प्रस्तावना

प्राचीन काळापासून स्त्रीचा विचार केला तर त्यांना समाजात सन्मान मिळाला होता का ? यासाठी आपल्याला कालखंडानुसार विचार करावा लागेल.वैदिक काळत स्त्रियांच्या दर्जाच्या दृष्टीने सुवर्णकाळ मानला जातो.यावेळी आत्मविकास, शिक्षण, विवाह, संपत्ती या बाबतीत स्त्रियांना पुरुषांच्या बरोबरीने मान मिळत होता.

उत्तर वैदिक काळात इ. स. पूर्व ६०० ते इ.स.पूर्व ३०० पर्यंतचा काळ यावेळी स्त्रियांचे सर्व अधिकार हिसकावून घेतले.बालविवाह, सामाजिक शिक्षण, धार्मिक संस्कारात बंदी, यामुळे शिक्षणाचा स्तर घसरल्यामुळे स्त्रियांचा मान कमी झाला.किंबहुना स्त्रियांना शुद्र समजू लागले.स्मृतीकाळ हा रामायण महाभारताचा काळ होय.स्त्रियांची स्थिती अधिकच हिन व बिकट बनली.स्त्री ही पुरुषाच्या अधिन झाली, गृहकार्य, पत्नीधर्म सांभाळणे एवढेच कार्य मर्यादित राहिल्यामुळे या काळातही स्त्री ची अवस्था वेगळी झाली.

मध्ययुग हा काळ 11 व्या शतक ते 18 व्या शतकापर्यंतचा.या काळात मोहमंद बिनकासी, मोहमंद गझनीने भारतावर आक्रमण केल्यामुळे भारतातील समाजात गोंधळाची स्थिती निर्माण झाली.यामुळे यांच्यापासून स्त्रियांचा बचाव करण्यासाठी हिंदूनी स्त्रियांवर सामाजिक, धार्मिक बंधन घातली.त्यामुळे स्त्रियांचा दर्जा खालावला.

ब्रिटीश राजवट 19 व्या शतकात ब्रिटीश भारतात आले. त्यांनी व्यापाराला सुरुवात केली.याचवेळी ख्रिश्चन मिशनरी यांनी स्त्री शिक्षणासाठी सन 1824 मध्ये मुंबई येथे पहिली शाळा, 1842 पूणे येथे महात्मा जोतिराव फुले यांनी स्त्रियासाठी शाळा, 1852 मध्ये सर्वासाठी शाळा, व 1855 मध्ये मुलीसाठी रात्रशाळा सुरु केली.याचा परिणाम म्हणून 1901 मध्ये 6 टक्के स्त्रिया साक्षर झाल्या तर 1991 मध्ये यांचे प्रमाण 39-42 इतके झाले.शिक्षणामुळे स्त्री साक्षरतेच्या प्रमाणात वाढ झाल्यामुळे स्त्रियांचा स्तर उंचावला गेला.

खरेच असे वाटते की, संस्कृत सुभाषिताप्रमाणे यत्र नार्यास्तु पूजते तत्र रमते देवतः आज आपण पाहतो की. स्त्रियांच्या शिक्षणामुळे आज स्त्री पुरुषाच्या बरोबरीने कार्य करत आहेत मग ते शिपाई पदापासून ते एखाद्या बँक मॅनेजर पर्यंत किंवा अनेक उद्योगात आज भरारी घेतलेल्या आहेत.पण तरी देखील काही ग्रामीण भागात,मागासलेला भाग.किंवा शहरी भागात असो अजूनही अधिकाधिक स्त्री आपल्या पायावर उभी राहिलेली दिसून येत नाही.यासाठी शासनाने स्त्री स्वतःच्या पायावर उभी,सक्षम बनावी,समाजात योग्य स्थान मिळावे यासाठी काही योजना जाहिर केल्या आहेत जशा इंदिरा महिला विकास योजना,इंदिरा महिला केंद्र,एकात्मक ग्रामीण विकास कार्यक्रम,महिला उद्यम निधी, स्त्री शक्ती योजना, महिला समिती योजना,अशा जवळजवळ 27 योजनांचा विचार शासनाने करून स्त्रियांना योग्य दर्जा मिळवून त्यांची उन्नती होण्यासाठी योजना जाहिर केल्या आहेत.

१. महिला व्यवसायिक महिला उद्योजकता :

महिला उद्योजकतेला प्रोत्सहन देण्यासाठी सरकारने उचलेली पावले

स्त्रियांचे सक्षमीकरण करणे, त्यांची योग्यता दाखविण्यासाठी संधी मिळवून देणे, सध्या सरकारची प्रमुख चिंता आहे. आणि त्यासाठी भारत सरकार काय करित आहे ? महिला काम करित नाहीत ? भारतात सर्वात मोठ्या हर्बल कॉसमॉटिक उद्योगाचे मालक असलेल्या शाहनाझ हुसेन यांच्याकडून भारतातील अनेक महिला व्यवसाय आणि उद्योगजगतेत दिवसेंदिवस जोडत आहेत. इंग्लीश विंग्लीश सारख्या चित्रपटामधून श्रीदेवीने दाखवून दिले आहे की, महिला सुद्धा मोठ्या उद्योजक बन्नू शकतात.यांना गरज आहे त्या सर्वांची योग्य प्रेरणा, प्रशिक्षण आणि प्रचार.उद्योजकता आणि त्यास प्रदान करण्यासाठी असंख्य संधी महिलांना योग्यरित्या सुशिक्षित माहिती आणि मार्गदर्शन यांबद्दल सरकारने काही पावले उचलली आहेत.

१. ट्रेड संबंधित उद्योजकता सहाय्य आणि विकास महिलासाठी योजना : या योजनेमध्ये ट्रेड संबंधित माहितीचे प्रशिक्षण व समुपदेशन केले जाते. त्याचबरोबर सरकारी अनुदान एकूण प्रकल्प खर्चाच्या ३० % पर्यंतदेखील पुरवितात.ज्या कर्ज देणाऱ्या संस्थाकडून मूल्यांकन केले जाते.जे उर्वरित ७० % आर्थिक मदतीसाठी अर्जदार महिलांना कर्ज म्हणून देतात. जास्तीत जास्त या योजनेतून गरीब, शिक्षित, अशिक्षित महिलांना उद्योग करण्यास सुरु करण्यास मदल होते.

२. महिला विकास निधी : ग्रामीण भागातील स्त्रियांना सहजपणे आपली उद्योजकता सुरु करण्यासाठी सीडीबीने हा निधी दिला जातो.स्त्रियांनी कंत्राट करणे, विणकाम करणे, भरतकाम उत्पादने, ब्लॉक, पेंटींग, हातमाग, हस्तशिल्प, बांबू उत्पादने यासारख्या क्षेत्रातून आपले उपक्रम सुरु करण्यासाठी महिलांना कर्ज दिले जाते.

३. सहकार्य योजना : सरकार कडून पूर्ण आर्थिक सहकार्यासह दुग्ध व्यवसाय, कुकुड पालन,पशूपालन,फलोत्पादन,इ. अशा शेतीवर आधारित उद्योगाना मदत करण्यासाठी महिला सहकारी योजनांची निर्मिती करण्यात आली आहे.

४. सरकारी योजना : सुवर्ण जयंती ग्राम रोजगार योजना व सुवर्ण जयंती शहरी रोजगार योजना या सरकारद्वारे सुरु केलेल्या दोन महत्वाच्या योजना आहेत.याचा उद्देश महिलांना आरक्षण देऊन त्यांचा उद्योग सुरु करण्यास बळ देणे असा आहे.

५. सुवर्ण जयंती ग्राम रोजगार योजना (एस जी एस वाय) : ही देशातील ग्रामीण आणि शहरी भागातील गरीब नागरीकांना कायमस्वरूपी उत्पन्न पुरविण्यासाठी भारत सरकारद्वारे सुरु करण्यात आलेला एक पुढाकार आहे.ही योजना

१ एप्रिल १९९९ रोजी सुरु करण्यात आली आहे. एस् जी एस् वाय (सुवर्ण जयंती ग्राम रोजगार योजना) हे स्वयंसेवा गटांच्या मार्फत ग्रामस्थांना स्वयं रोजगाराची संधी मिळवून देणे हा आहे.त्यांच्या जास्तीत जास्त संभाव्य क्षमते प्रमाणे पोषक असलेल्या लोकांच्या योग्यता आणि कौशल्यावर आधारित क्रियाकलाप क्लस्टरची स्थापना केली आहे. यांच्यासाठी निधी एन् जी ओ, बँक, वित्तीय संस्थानी उपलब्ध करून देते.

योजनेचे कार्य : लाखो गावकऱ्यांना स्वयं रोजगार देण्यासाठी (एसजीएसवाय) चा काहीसा उद्देश होता. सरकारी सबसिडी आणि गुंतवणूकीच्या बँकामधून मिळालेल्या कर्जासह स्थापन केलेल्या सेल्फ हेल्प ग्रुप (एसजीएच)मध्ये दारिद्र रेषेच्या खाली राहणाऱ्या गरीब कुटुंबांना एकत्रित केले होते.या स्वयं सहायत गटांचा मुख्य उद्देश दारिद्र रेषेच्या खालील या गरीब कुटुंबांना एकत्रित करणे आणि संयुक्त प्रयत्नाच्या माध्यमातून उत्पन्न निर्मितीवर लक्ष केंद्रित करणे या योजनेद्वारे त्यांच्या कौशल्यांचे व क्षमतांच्या आधारे एकत्रित केलेल्या गटांचे गट किंवा गटांची स्थापना करण्याची शिफारस करण्यात आली. या प्रत्येक क्लस्टरने लोकांच्या योग्यता व कौशल्ये, संसाधन आणि बाजारपेठेची उपलब्धता याच्या अधारावर निवडलेल्या विशिष्ट कृतीवर काम केले.

स्वायत्त गटांना एनजीओ, सीबीओ, व्यक्ती बँका आणि स्वः मदत प्रमोटिंग संस्थाद्वारे अनुदानितचे पाठबळ आणि प्रशिक्षण दिले जाते. सरकारी जिल्हा पातळीवरील विकास संस्था (बीआएडीए) आणि संबंधित राज्य सरकार देखिल प्रशिक्षण आणि आर्थिक मदत पुरवितात.हा कार्यक्रम ग्रामीण भागात सूक्ष्मअंतर्गत प्रकल्प स्थापन करण्यावर केंद्रित आहे. सदस्याची भूभाग आणि शारीरिक क्षमतेवर आधारित स्वयंगटाची स्थापन वेगवेगळी असू शकते.ती निर्मितीच्या तीन टप्प्यात जाते.

गट निर्मिती घूमजाव आणि कौशल्याद्वारे भांडवल उभारणी तयचे कौशल्य निर्मिती आर्थिक क्रियाकलाप उचलणे एसजीएच सहसा ग्रामिसभाने दिलेल्या गरीबी रेखा (बीपीएल) यादीतील व्यक्ती निवडून तयार केल्या जातात.स्वमदत गटांना विविध ब्लॉकमध्ये विभागले गेले आहेत. आणि या प्रत्येक ब्लॉकला एस जी मुख्य कृतीवर लक्ष केंद्रित केले जाते. एसजीएसवाय प्रामुख्याने स्थानिक सरकारी संस्था,बँका आणि पंचायत राजसंस्था टप्प्याच्या सहायाने सरकारी मालकीच्या डीआडीए मार्फत चालवली जाते.

आपल्या मालाचे विपन्न केले किंवा मेळावे प्रदर्शन इ. चे आयोजन करून ग्रामस्थांना मदत करते.सुवर्ण जयंती रोजगार योजना (एसजीएसवाय) चे नाव बदलून राष्ट्रीय ग्रामीण आजिवीका मिशन असे करण्यात आले.या योजनेद्वारे सार्वत्रिक अधिक केंद्रित आणि दारिद्र निर्मूलनासाठी वेळ असेल २०१४ मध्ये भारतातील लोकांना सुवर्ण जयंती शाहिर रोजगार योजना केंद्र पुरस्कृत योजना १ डिसेंबर पासून लागू झाली. ही योजना शहरी बेरोजगार आणि बेरोजगारांना दारिद्र रेषेखालील शहरी व ग्रामीण जीवनशैलीच्या स्थापनेस प्रोत्साहित करून लाभदायक रोजगार देण्याचा प्रयत्न करते. एसजीएसआरवाय योजना केंद्र व राज्यामध्ये ७५-२५ गुणोत्तराने खर्च भागधारक तत्वावर राबविली जाते.योजनेसाठी कमी वाटप केवळ २ लाख शहरी व गरीब कौशल्य विकास अर्तगत आणि ५०००० स्वयंरोजगार अर्तगत एसजीएसआरवाय च्या अर्तगत लाभ होत आहे. शहरी गरीबाच्या कौशल्य विकासातगत २००४-०५ मध्ये शहरी गरीबांची संख्या ८१ दशलक्ष होती. २०२२ पर्यंत ५०० दशलक्ष लोकांना कौशल्य प्रशिक्षित केले गेले आहे.

६.स्वमदत गट (एसएचजी)

एक ग्रामीण आधारीत आहे.आर्थिक मध्यस्थ समिती सहसा १०-२० स्थानिक महिला/पुरुष बनलेला एक मिश्रीत गट सहसा प्राधान्यकृत नाही.बरेच स्वयंसेवा गट भारतात आहेत.लक्ष्य गैर सरकारी संस्था (एनजीओ) ने स्वयं सहाय गटांची सुरुवात केली आहे.जे साधारणपणे व्यापक दारिद्र विरोधी अर्जेडा आहे.

स्वयं मदत गटांना महिलांचे सशक्तीकरण, गरीब लोकांमध्ये नेतृत्व क्षमता विकसित करणे, शाळेतील नाव नोंदणी वाढविणे, पोषण सुधारणे आणि जन्म नियंत्रण वापरणे यासह ध्येयासाठी उपकरणे म्हणून पाहिले जाते.प्राथमिक उद्दिष्ट म्हणून नव्हे तर आर्थिक मध्यस्थी सामान्यपणे या इतर उद्दिष्टांना प्रवेश बिंदू म्हणून अधिक पाहिले जाते.हे त्यांच्या विकासास ग्राम राजधानीचे स्त्रोत्र म्हणून तसेच फेडरेशनच्या माध्यमातून स्थानिक भांडवल एकत्रित करण्याच्या त्यांच्या प्रयत्नांना अडथळा निर्माण करू शकते. जसे ऐतिहासिक दृष्ट्या क्रेडिट युनियन्सनी पूर्ण केले.एसएचजी द्वारे वित्तपुरवठा

लाभ एका गटाप्रमाणे आर्थिक दृष्ट्या खराब व्यक्तीला ताकद मिळते. याशिवाय स्वमदत गटांच्या माध्यमातून वित्तपुरवठावर कर्जदार व कर्जदारांना लहान आकाराच्या व्यक्तिगत खात्यापेक्षा एकाहून एक एसएचजी खाते हाताळण्याची गरज असते तर एसएचजीचा एक भाग म्हणून कर्जदारांनी कागदी काम पूर्ण करण्यासाठी (आणि शाखेत आणि इतर ठिकाणी) खर्च कमी केला आहे.

७. पंतप्रधान रोजगार योजना : पीएमआरवाय ही योजना १९९३ पासून लागू केली जात आहे. ही योजना ८ व्या योजनेच्या कालावधीत दररोज १० लाख शिक्षित बेरोजगार युवकांना रोजगाराच्या संधी उपलब्ध करून देण्याच्या आणि प्रदान करण्यास तयार करण्यात आली आहे. त्याच्या अंमलबजावणीच्या शेवटच्या ५ वर्षात असे वाटले की, पीएमआर योजनेच्या काही विशिष्ट बाबीमध्ये सुधारणा आवश्यक आहे. उदा. वयोमर्यादा, पात्रता, शैक्षणिक पात्रता काही प्रकरणांमध्ये योजनेच्या व्याप्तीवर विस्तार करण्याच्या मार्गाने येत होती. त्याचप्रमाणे काही व्यवहार्यकृतीच्या बाबतीत प्रत्येक प्रकरणात एकूण आर्थिक मदत अपूरी असल्याचे आढळून आले.

बदल म्हणूनच सरकारने या योजनेतील काही बाबी सुधारण्याचा निर्णय घेतला आहे. अनुसूचित जाती जमाती आणि महिलांसाठी ३५ वर्षांपेक्षा जास्त वयोमर्यादा व ३५ वर्षांपेक्षा कमी या योजनेच्या अंतर्गत पात्रतेसाठी शैक्षणिक पात्रता मॅट्रीक (उत्तीर्ण किंवा अपयशी) पासून आठवी पास उत्तीर्ण करण्यात आली आहे. त्याचप्रमाणे प्रकल्प खर्चाची मर्यादा १ लाख ते २ लाख रूपये. पीएमआरवाय आता सर्व आर्थिक दृष्ट्या व्यवहार्य कृती समाविष्ट करेल यामध्ये शेती आणि संबंधित उपक्रमांचा समावेश आहे. परंतु प्रत्यक्ष शेती व्यवसायाचा समावेश नाही. जसे की, पीक काढणे, खत खरेदी करणे. पीएमआरवाय योजनेच्या पॅरामिटरसमधील बदलाचे तपशील खालील प्रमाणे.

प्रकल्पाच्या खर्चाच्या वरील मर्यादित सुधारित आर्थिक पॅरामिटर रु. १ लाख ते २ लाखापर्यंत १/४/१९९९ पासून प्रभावी.

पीएमआरवाय मध्ये कुटुंबाची वार्षिक उत्पन्न रु. प्रत्येक लाभार्थीसाठी ४०००० रु त्याच्या/तिच्या पत्नीसह आणि वरच्या वयाची मर्यादा ४० वर्षांपर्यंत शिथिल करण्यात येईल. २ लाखापेक्षा जास्त उद्योग क्षेत्रास मदत मिळण्यासाठी पात्र ठरतील. रु. ३०००० पर्यंतच्या प्रकल्पासाठी कोणतेही अनुशंगिक अनुदान दिले जाणार नाही १ लाख समूहातील वित्तपुरवठा रु ५ लाखापर्यंत पात्र असेल. ज्याची कमाल रु १५००० रु प्रकल्प खर्चाच्या २०% रकमेवर सबसिडी आणि मार्जिन देण्याकरिता मार्जिन खर्च प्रकल्पाच्या खर्चाच्या ५% ते १२ % पर्यंत बदलू शकतो.

८- खाजगी संस्था : महिलांना स्वतःचे उद्योग सुरू ठेवण्यासाठी ग्रामीण व शहरी पातळीवर काही एन् जी ओ, स्वमदत संस्था, खाजगी संस्था, स्वयंसेवी संस्था कार्यरत आहेत.

१. सूक्ष्मपत आणि महिलांचे सक्षमीकरण – Microw Credit and Womens Empowerment

परिचय १९९० च्या दशकापूर्वी ग्रामीण स्त्रीयासाठी पत योजना जवळजवळ नगण्य होती.स्त्रियांच्या कर्जाची संकल्पना स्त्रियांच्या जन्मावर आधारित होती.असे अभ्यासावरून लक्षात येते.ज्यामुळे स्त्रियांना भेदभाव आणि स्त्रियांना मिळणारा संघर्ष आणि क्रेडिटवर प्रवेश मिळतो.तथापि ग्रामीण क्षेत्रातील विशेषतः ज्या महिलांना ग्रामीण भागाच्या खऱ्या गरजा पूर्णविण्यात एक लक्षणीय अंतर आहे.गरीब लोकांबद्दल काही गैरसमज आहे की, त्यांना कमी अटीवर व्याजाच्या अनुदानित दराने कर्जाची आवश्यकता आहे.त्यांना शिक्षण, कौशल्य, बचत करण्याची क्षमता, क्रेडिट योग्यतेची आवश्यकता नसते. आणि त्यामुळे बँक सक्षम नसतात. असे असले तरी, अनेक (एसजीएस) स्वयं मदत गट च्या अनुभवातून दिसून येते की,ग्रामीण गरीब क्रेडिट वित्तसंस्थांचे वास्तव्य प्रभावी व्यवस्थापक आहेत.क्रेडिट सबसिडी ऐवजी कोणत्याही आर्थिक घडामोडी वेळेवर आणि पुरेसा क्रेडिट उपलब्ध करणे आवश्यक आहे.दारिद्र्य निर्मूलन कार्यक्रमाच्या अंमलबजावणीमुळे गरीबांना मदत करण्यास शासनाच्या उपाय योजनानी प्रयत्न केले असले तरी त्यावर फारसे यश आले नाही.त्यापैकी बहुतेक हे लक्ष्य आहे की, कर्ज वितरणाच्या व्यवहार्य प्रक्रियेसाठी उच्च व्यवहाराचा खर्च आणि पर्यवेक्षण आणि देखरेखीचा अभाव यांचा समावेश आहे.बँकांना बऱ्याचदा नुकसान भरपाईची आवश्यकता असते आणि त्यामुळे उच्च स्तरीय नॉन परफॉर्मिंग मालमत्ता एनपीए वाढते.कारण ग्रामीण भागातील गरीबांच्या पतविषयक गरजामुळे प्रकल्प कर्ज घेण्याच्या दृष्टीकोनातून अवलंब करता येत नाही.कारण संघटीत क्षेत्रात त्याचप्रमाणे एसएचजीएस च्या माध्यमातून अनौपचारिक

पतपूरवठा करण्याची गरज निर्माण झाली आहे.एनजीओ च्या सहायाने ग्रामीण भागातील गरीबांना आर्थिक आणि आर्थिक मजबूतीसाठी स्वतःची मदत करण्याची क्षमता प्रदर्शित केली आहे.विविध प्रकरणामध्ये दिसून येते की, क्रेडिटची उपलब्धता आणि महिला सबलीकरण यामध्ये सकारात्मक सहसंबंध आहे विकास,बँका, भूमिका, लहान उद्योग विकास बँक, बँक ऑफ इंडिया (सीडीबी) प्रोबोधनी आणि विकासात्मक उपक्रमामुळे लघु उद्योग क्षेत्रातील वाढ, रोजगार निर्मिती आणि ग्रामीण गरीबांच्या उन्नतीसाठी प्रोत्साहन दिले जाते.सूक्ष्म पतपूरवठा योजना धोरण बदलाच्या आणि क्रेडिटच्या दृष्टीने एक प्रमुख जोर देण्यात आली आहे. सूक्ष्म कर्ज योजना (एमएसी १९९८) मार्च १९९४ साली कार्यान्वित करण्यात आली.

९- महिला विकास मार्गदर्शक - MUN

हे महिलांचे आर्थिक सक्षमीकरणासाठी निधी डिझाईन करण्यात आले आहे. आवश्यक पायाभूत सुविधांची निर्मिती करून त्यांना प्रशिक्षण आणि रोजगाराची संधी देण्यात आली आहे. सुधारित निधी उत्पादन आणि तांत्रिक सुधारणा या गोष्टींचा समावेश आहे. मार्च १९९७ पर्यंत ११३ स्वयंसेवी संस्थाना १४ हजार महिलांना देण्यात आलेली मदत ४९९.६ लाख

१९९२ मध्ये नाबार्डने स्वयंमदत गटांना जोडण्यासाठी एक पायलट प्रोजेक्ट लॉंच केला होता. भारतीय रिझर्व बँक आरबीआय, व्यापारी बँका, प्रादेशिक विकास बँका, आणि सहकारी बँका यांना जोडण्यासाठी कार्यक्रमात सक्रिय भाग घेण्यास भाग पाडला. आरबीआय च्या मार्गदर्शक तत्वानुसार बँका स्वमदत गटांच्या नावावर बचत खाते उघडण्यास आणि सुरक्षा गरजांच्या विश्रांतीची परवानगी देण्यासाठी देण्यात आली होती. अशाप्रकारे औपचारिक पत व्यवस्था निर्माण झाली. योजनेमध्ये सहभागी असलेल्या एजन्सी, नाबार्ड बँक, एनजीओ आणि एसएचजी सदस्य.

मुख्य हेतू खालील प्रमाणे -

- स्वमदत गटांना पुरवठा करणे.
- राष्ट्रीयकृत आणि ग्रामीण विकासासाठी राष्ट्रीय बँक (नाबार्ड) आणि त्यांचे ऑपरेशन कागदी काम करून दोन्ही बँकासह तसेच स्वमदत गटांना व्यवहार शुल्क कमी करणे.
- गरीब ग्रामीण महिलामधील छोट्या बचत करण्याची सवय लावणे.
- बँका स्वयंसेवी संस्था आणि ग्रामीण गरीब यांच्यातील परस्पर विश्वास आणि विश्वास निर्माण करण्यासाठी.
- स्वमदत गटांच्या सदस्य आणि दुवा साधण्याच्या एजन्सीज यांच्यात सदृढ संबंध निर्माण करणे
- स्वयंसेवी संस्थामार्फत बँकद्वारे सतत देखरेख.

१०.राष्ट्रीय सेवा समिती (रास)

पार्श्वभूमी - १९८१ मध्ये तिरुपती येथे रास ची स्थापना झाली. आंध्रप्रदेशातील दुष्काळप्रवण रायलसीमा जिल्ह्यातील गरीबांच्या विकासासाठी आरएसएस चे उपक्रम आणि कार्यक्रम तयार करण्यात आले होते.अनुसूचित जाती व मागासवर्गीयांची मालकी असलेल्या या प्रदेशातील लोकसंख्या जास्त आहे.काही प्रोसेसिंग युनिट्स वगळता या क्षेत्राचे कोणतेही मोठे उद्योग नाहीत.हे मूलभूत सुविधांच्या बाबतीत राज्यातील इतर भागापेक्षाही मागे जाते.लोकसंखेतील जलद वाढीमुळे रायलसीमा विभागात दारिद्र्य, बेरोजगार आणि पर्यावरणाची हानी होत आहे. दारिद्रेषेखालील काही कार्यक्रम निष्फळ ठरले. कारण मानवी विकासाऐवजी सिद्धीवर ते अधिक होते.याव्यतिरिक्त ग्रामीण,गरीब हा नियोजनाच्या स्तरापासून अंमलबजावणीच्या स्तरावर आणि त्यांच्या उन्नतीसाठी वापरल्या जाणाऱ्या कार्यक्रमाच्या मूल्यांकनात गुंतलेले नाहीत.

उद्दिष्टे - आरएसएस चा मुख्य हेतू अशा धोरणांचा अवलंब करणे हे होते ज्यामुळे विकास प्रक्रियेत गरीबांचा समावेश होईल रास, खालील गाष्टीवर विश्वास ठेवतो.

- नियोजनाच्या देखरेखीपासून विकास प्रक्रियेमध्ये गरीबांचा सहभाग
- गरीब, स्वतःच्या प्राधान्य ओळख.
- गरीबांच्या स्वयंपूर्ण विकासासाठी महिलांचे सबलीकरण
- आत्मनिर्धारित वाढीसाठी आवश्यक पूर्व स्थिती म्हणून समुदाय पायभूत सुविधांची तरतूद.

५. स्थानिक ज्ञान आणि स्थानिक संसाधनाचा वापर करून शेती आणि संबंधित कार्याचा विकास करणे अधुनिक तंत्रांव्यतिरिक्त दारिद्र आणि बेरोजगारीचे प्रमाण कमी करणे

११ इंदिरा महिला योजना {Indra Mahila yojana}

या योजनेनुसार समस्याग्रस्त, पिडीत, कठीन परिस्थिमध्ये दारिद्र्य रेषेखाली राहणाऱ्या स्त्रियांच्यासाठी आर्थिक सामाजिक विकासासाठी प्रशिक्षण दिले जाते. त्यामुळे रोजगार मिळू शकतील. हे प्रशिक्षण अशा संस्थेच्या माध्यमातून दिले जाते ज्याच्या संस्थेद्वारा डीग्री प्रमाणपत्र शासकीय अशासकीय सेवेत मान्य होईल. प्रशिक्षणासाठी लागणारा पूर्ण खर्च, प्रशिक्षण शुल्क, राहण्याच्या व्यवस्थेचे शुल्क जेवण व शिष्यवृत्तीचा समावेश असेल. अशा स्त्रियांची निवड जिल्हापातळीवरील गठीत समितीद्वारा केले जाते. ही योजना जिल्हा पातळीवर राबविली जाते. प्रत्येक जिल्ह्याच्या आवश्यकतेनुसार विचार करून नैतिक व आर्थिक ध्येय निश्चित करतो. जिल्हा योजना समितीच्या माध्यमातून अंदाजपत्रक प्रसारित केले जाते. प्रशिक्षणाचा खर्च सरळसेवा प्रदान संस्थेत होतो.

उद्देश -

- १- स्त्रियांना स्वयं रोजगारासाठी प्रेरित करणे.
- २- पिडीत स्त्रियांना पुनर्स्थापित करणे.
- ३- संकटग्रस्त स्त्रियांना मदत करणे.
- ४- स्त्रियांना आत्मनिर्भर करणे.
- ५- स्त्रियांची आर्थिक, सामाजिक व शैक्षणिक पातळी वाढविणे.
- ६- समस्याग्रस्त पिडीत, निराधार स्त्रियांना आत्मनिर्भर बनवून समाजाच्या मुख्य प्रवाहात आणून पुनर्स्थापन करणे.
- ७- योजनेचा प्रसार, प्रचार व हवालीकरण करणे.

लक्ष्य समूह

- १- बलात्कारानी पिडीत स्त्रिया मुली.
- २- वाईट व्यापारापासून वाचलेल्या स्त्रिया ज्या दारिद्र्य रेषेखाली जीवन जगतात.
- ३- ॲसिड हल्ला झालेल्या स्त्रियांना.
- ४- तुरंगातून सुटलेल्या स्त्रिया.
- ५- परितक्त्या, घटस्फोटीत स्त्रिया ज्या दारिद्र्य रेषेखाली जीवन जगतात.
- ६- शासकीय किंवा अशासकीय आश्रित गृह, बालिकागृह, अनुरक्षण गृह, इ. गृहामध्ये आश्रित समस्याग्रस्त मुली, स्त्रिया.
- ७- हुंडा पिडीत, अग्नीपिडीत स्त्रिया.

पात्रता : व्यासायिक प्रशिक्षणाच्या दृष्टीने खालील स्त्रिया पात्र ठरतात.

- १- हितग्राही लक्षित समूहानुसार पिडीत ढपबजपउध
- २- लक्ष समूहानुसार निवेदक यांच्या कुटुंबातील प्रमुख दारिद्र्य रेषेखाली जीवन जगतो.
- ३- मानसिकतेने विकसित नसलेल्या.
- ४- सामान्य स्त्रीचे वय ४५ पेक्षा कमी असावे परितक्त्या, घटस्फोटीत, विधवा एससी, एसटी मागावर्गीय स्थितीतील स्त्रियांचे वय ५० असावे.
- ५- प्रशिक्षण पाठयक्रमानुसार कमीत कमी शैक्षणिक पात्रता असावी दृ
- ६- कमी शिकलेल्या साक्षर स्त्रियांसाठी त्यांच्या योग्यतेनुसार प्रशिक्षण दिले जाईल.

समिती :

- १- कलेक्टर किंवा समकक्ष अधिकारी अध्यक्ष.
- २- पोलीस अधिक्षक, सदस्य.
- ३- प्राचार्य पॉलिटेक्निकल आय. टी. आय., सदस्य..
- ४- महाप्रबंधक जिल्हा उद्योग किंवा व्यापार, सदस्य.
- ५- मुख्य चिकित्सा किंवा स्वास्थ अधिकारी शिवील सर्जन, सदस्य.

प्रशिक्षण संस्थेची निवड

लाभ घेणाऱ्या प्रत्येक जिल्ह्याने 9 एप्रिल ते 30 एप्रिल मध्ये बातमीपत्रात जाहिरात देऊन निवेदने मागवावी. निवेदने मागवण्याचा कालावधी दोन महिने असावा. मिळालेल्या निवेदनाच्या चर्चेनंतर एक महिन्याच्या आत निवड समितीची बैठक घेऊन लाभार्थी संस्थेची निवड बारकाईने निश्चित करेल. प्रत्येक लाभार्थीची विस्तृत “ profile ” ची निश्चित करेल. निश्चित केलेल्या मानकानुसार निवड लाभार्थीच्या संबंधात प्रपत्रात प्रमाणपत्र संबंधित जिल्हा महिला सशक्तीकरण अधिकार्याच्या अंदाजपत्रकाच्यावेळी प्रस्तुत करील.

निवड लाभार्थीच्या प्रशिक्षण विषयानुसार ठरवलेली शुल्क किंवा अन्य शुल्क जसे होस्टेल, भोजन इ. माहिती संस्थेतून मिळवून प्राप्त कराचे विवरणसुद्धा सादर केला जाईल. त्यामुळे वर्षात होणारा खर्चामध्ये अंदाज येवू शकतो.

१२ राष्ट्रीय महिला कोष

एक परिचय :- स्त्रियांसाठी राष्ट्रीय क्रेडिट फंड वा राष्ट्रीय महिला कोष (RMK) ची स्थापना 1993 मध्ये भारत सरकारच्या मानव संसाधन मंत्रालयद्वारा किंवा बालविकासद्वारे एक स्वतंत्र रजिस्टर सोसायटीच्या सीमा रु. 390,000,000 होती. याचा उद्देश बँकिंग सेक्टरला विस्थापित करणे नाही तर गरीब आणि बँकिंग क्षेत्रामध्ये अंतराला कमी करणे आहे.

उद्देश

1. गरीब स्त्रियांना पगारवाढीच्या कार्यासाठी किंवा संपत्ती निर्माण करण्यासाठी या (प्रवधान) कार्याला चालना देणे.
2. एक अपूर्ण अनौपचारिक प्रणालीला मानतात माणसे जी ग्राहक उन्मख असेल सरळ आणि कमीत कमी प्रक्रिया असेल, पैशाची अपूर्ति लगेच आणि पुन्हापुन्हा करत असेल, ज्यापर्यंत पोहचण्यासाठी लाचशील असेल जी कर्जाबरोबर कमी खर्चाची किंवा बचतीला चालना देणारी आणि कमीत कमी देवघेव करणारी असेल.
3. स्त्रिगटात कमी खर्चाची किंवा बचत आणि कर्ज यांच्यात प्रभावपूर्ण पद्धत दाखविणे आणि पुनरावृत्ति करणे
4. समूह अवधारणा किंवा कर्ज घेण्याच्या सशक्तीकरण, सामाजिक, आर्थिक परिवर्तन किंवा विकासाच्या स्वरूपात वापर करणे.
5. कोषाच्या उद्देशांना चालना देण्यासाठी भारत सरकार, राज्य सरकार, केंद्रशाषित प्रशासन, कर्ज देणाऱ्या संस्था औद्योगिक व व्यवसायिक संघटना, बिनसरकारी संघटना अथवा इतराबरोबर संबंध ठेवणे अथवा संबंध दाखवणे.
6. गरीब स्त्रियांच्या लघु वित्त क्षेत्रातील सरकारी अथवा बिनसरकारी क्षेत्राशिवाय वरील एजन्सीच्या माध्यमातून अनुभव किंवा सूचनांचा प्रसार करणे.
7. कोषाच्या उद्देशाला प्रोत्साहन मिळविण्यासाठी सहाय्यक पैसा, दान, कर्ज इ. प्राप्त करणे.

शासनाने ज्या काही योजना मांडल्या आहेत त्या गरजू गरीब लोकांपर्यंत पोहचल्या गेल्या तरच ग्रामीण भागातील महिला उद्योजक बनण्यासाठी मदत होईल.

संदर्भ सूची

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स्त्री आणि लिंगभेद : एक चिंतन

प्रा.डॉ.चव्हाण सुरेश मारुती

इतिहास विभाग प्रमुख

कला, वाणिज्य व विज्ञान

महाविद्यालय, गडहिंग्लज

प्रास्ताविक - आज प्रगतीपथावर असणाऱ्या आधुनिक काळातही स्त्री आणि लिंगभेद यांचे अतूट नाते निर्माण झालेले दिसून येते. स्त्रीयांच्या संदर्भात विचार करता भारतीय राज्यघटनेच्या 98 व्या अनुच्छेदानुसार स्त्री-पुरुष समानता मान्य केलेली असून स्त्रियांना एक स्वतंत्र व्यक्ती म्हणून जगण्याचा, आपला विकास करण्याचा अधिकार देण्यात आला आहे.पण, लिंगभेदामुळे स्त्रीची दुय्यम अवस्था आहे तशीच असून मानवी हक्कांची पायमल्ली होताना दिसते.समाजातील लिंगभेदास स्त्रियांच्या जन्मापासूनच सुरुवात होते.आज सर्वच क्षेत्रात स्त्री पुरूषांच्या खांद्याला खांदा लावून काम करते आहे.तिने सामाजिक,राजकीय,आर्थिक क्षेत्रात अनन्यसाधारण स्थान निर्माण केले आहे.घर व नोकरी सांभाळून ती आपल्या जबाबदाऱ्या पार पाडत आहे. असे असले तरी समाजात असमानता असून लिंगभेद केला जातो हे मान्य करावे लागते. प्रत्येक स्त्री,मुलगी,पत्नी आई,सून,सासू अशा वेगवेगळ्या भूमिका पार पाडत असते. ती स्वतःचे अस्तित्व विसरून कुटुंबासाठी आपले आयुष्य खर्च करते. पण तिला जन्मतःच बाईपणाचे संस्कार करून बाई बनवले जाते.तिच्याबद्दल असमानतेची किंवा लिंगभेदाची कळत-नळकत वाक्येसुद्धा उद्गारली जातात.उदा. बायकासारखं बोलू नकोस, काय, ते स्पष्ट बोल ? बायकांसारख काय भितोस ? बाईच वागणं थोड पुरुषी वाटतं ? पळून जायला मी काय बाई नाहीये. यावरून समाजाचा स्त्रीकडे पाहण्याचा दुय्यम दृष्टिकोन स्पष्ट होतो.स्त्री या शब्दात पवित्र, मांगल्य, प्रेम, जिवाळा, माया त्याग आणि वात्सल्य सामावलेले असते. स्त्री म्हणजे एक प्रेरणास्रोत असून जीवनाला आकार देणारी व जीवन सफल करणारी एक महान शक्ती असते पण तिलाच लिंगभेदाला बळी पडावं लागत आहे. वर्षानुवर्षे सीता-सावित्रीच्या कथा सांगून आजही स्त्रियांच्या समोर आदर्श प्रतिमा उभ्या केल्या जातात.पण आजची स्त्री जुन्या संस्कृतीने लादलेल्या आदर्श प्रतिमा नाकारून घुसमटणारी आपली भावना व्यक्त करताना सति-सावित्रीला उद्देशून म्हणते की,'निघून गेलीस स्वतः पावित्र्याचे धडे अन् प्रेमाच्या कसोट्या आमच्यावर लादून,तू झालीस नायिका पुराणकथेने फोफावलेल्या वटवृक्षाची,पण आमचे काय ? आम्ही पाचोळा झालो या जुनाट वटवृक्षाचा.या मतलबी सत्यवानाने केली आहे होळी आमच्या आयुष्याची, त्यांचे वाढू द्यायचे अनाठायी तण की संपवायच्या या जीवन मरणाच्या वेदना, ते एकदा सांगून जा', यातून आजच्या स्त्रीची होणारी घुसमट स्पष्ट दिसून येते, प्रस्तुत शोधनिबंधामध्ये समाजातील प्रतिनिधिक क्षेत्रामध्ये होणारा लिंगभेद सादर करण्याचा प्रयत्न केला आहे.

सामाजिक क्षेत्रातील लिंगभेद :-

स्वतःचा जोडीदार निवडण्याचे स्वातंत्र्य स्त्रीला नसून पतीच्याच जीवनपद्धतीचा आधार घेऊन जीवन जगावे लागते. विद्यमान समाजव्यवस्थेमध्ये एखादा पुरुष पहिल्या निधनानंतर दुसऱ्या किंवा तिसऱ्या स्त्रीशी विवाह करू शकता. पण दुसऱ्या बाजूला पहिल्या पतीच्या मृत्यूनंतर दुसऱ्या किंवा तिसऱ्या पुरुषाशी विवाह करण्याचे स्वातंत्र्य स्त्रीला मात्र दिसत नाही. विधवा झालेल्या स्त्रीला अनेक बंधने असतात.पण पत्नी मेलेल्या पतीला कोणतीही बंधने नसतात.हुंडाबळी नावाच्या प्रथेला अनेक स्त्रिया बळी पडलेल्या दिसतात.पण पुरुष बळी पडलेले पहावयास मिळत नाही. समाजामध्ये अशी अनेक ठिकाणे असतात की,जिथे पुरुषांना मुक्तपणे संचार करण्याचे स्वातंत्र्य असते,पण स्त्रियांना मात्र नसते.बहुतांशी घरातील मुलांना घराबाहेर पडण्याचे व परत घरी येण्याचे बंधन नसते पण,मुलीवर मात्र ते बंधन असते.एक तर मुलगी जन्मास येऊ दिली जात नाही आणि जन्मास आलीच तर बंधनयुक्त साचेबद्धपणांच्या विचारांचा मारा तिच्यावर केला जातो. अनेक ठिकाणी तसेच धार्मिक ठिकाणी पुरुषांना प्रवेश दिला जातो.पण स्त्रियांना प्रवेश निषिद्ध मानला जातो.हा सुद्धा एक प्रकारचा लिंगभेदच आहे.समाजातील बहुतांशी घरातघरात मुलांच्या इच्छा-आकांक्षा पूर्ण केल्या जातात.पण मुलींच्या इच्छा

आकांक्षा पूर्ण केल्या जात नाहीत. समाजातील अन्याय,अत्याचार,हिंसाचार व बलात्कार यांचा विचार केल्यास तुलनेने पुरुषांपेक्षा स्त्रीलाच बळी पडावे लागते.

जन्मासंबंधी लिंगभेद -

जन्मापूर्वीच मुलींचा खून करणे ही रानटी व राक्षसी प्रवृत्ती भारतीय समाजात रुजलेली असून ही बाब निश्चितच लिंगभेद करणारी व निंदनीय आहे. कारण २१ व्या शतकात शिकलेल्या व पुढारलेल्या कुटुंबातच स्त्री-भ्रुण हत्येचे प्रमाण सर्वाधिक असलेले पहावयास मिळते.स्त्री-भ्रुणहत्या करू नका तर “मुलीच्या जन्माचे स्वागत करा” अस म्हणण्याची वेळच का यावी ? जिच्या ठिकाणी मातृशक्तीचा अविष्कार आहे. वात्सल्याचे अमृत आहे. निर्मितीची क्षमता आहे. देवी सामर्थ्याचे प्रतिबिंब आहे जिच्या-हृदयात प्रेम आहे तिच आपल्याला आज नकोशी झालेली आहे.माया पाहिजे, प्रेम पाहिजे, वात्सल्य पाहिजे, स्नेह पाहिजे, सेवा पाहिजे, पण हे सगळे देणारी आई नको, बहीण नको, वहिनी नको, आज्जी नको म्हणून गर्भातच तिचा अंश घालवण्याचा विचार करून डॉक्टरांकडे जायचं, सोनोग्राफी करून घ्यायची आणि कायद्याने बंधन असतानासुद्धा गर्भपात करायचा हे दृष्टचक्र लिंगभेदाचा उच्चांक गाठणारे असून मानवी हक्कांची पायमल्ली करणारे आहे. आज विज्ञानाची प्रगती मानवास शाप की वरदान हा प्रश्न पडतो कारण जिथे-जिथे सोनोग्राफी सेंटर्स अधिक आहेत जिथे तिथे स्त्रीभ्रुणहत्येचं प्रमाण अधिक आहे. संपूर्ण देशाचा विचार केला तर ग्रामीण-शहरी, गरीब-श्रीमंत, विकसित-अविकसित अशा सर्व भेदांना ओलांडून सर्वच ठिकाणी मुलींना आईच्या गर्भातच जाणीवपूर्वक गायब केले जाते.ज्या पुणे शहरात स्त्री शिक्षणाचा प्रसार फुले दांपत्यांनी केला,महर्षी कर्वेनी स्वतंत्र महिला विद्यापीठाची स्थापना करून इतिहास घडविला,त्याच पुरोगामी महाराष्ट्रातील पुणे शहरात उमलू पाहणाऱ्या कळ्यांना गर्भातच तोडून टाकण्याचा घृणास्पद प्रकार मोठ्या प्रमाणात दिसून येतो. देशाच्या सर्वोच्च मानल्या जाणाऱ्या राष्ट्रपती पदावर प्रतिभाताई पाटील आरुढ होत असतानाच ओरिसा राज्यातील नायगढ शहरातील एका नर्सिंग होमच्या पाठीमागे असणाऱ्या या विहिरीत नवजात अर्भकांचे मृतदेह सापडले. त्यात बहुतांशी मृतदेह महिलांचे होते.म्हणजेच एकीकडे देवतेसमान आणि दुसरीकडे तिला माणूस म्हणून जगता येणार नाही याचा दांभिकपणा दाखवायचा किंवा एका बाजूला तिला कमी/दुय्यम प्रतीचे मानून तिचे अस्तित्व झुगारून द्यायचे आणि दुसऱ्या बाजूला तिच्या लैंगिक संबंधांचा हव्यास बाळगायचा अशा विचित्र मानसिकतेत आजचा समाज अडकलेला दिसतो.

शैक्षणिक क्षेत्रातील लिंगभेद -

आज शिक्षणासारख्या महत्त्वाच्या व पवित्र क्षेत्रामध्येही मोठ्या प्रमाणात लिंगभेद पहावयास मिळतो. शिक्षणापासून कुणीही वंचित राहणार नाही अशी घोषणा करणाऱ्या या देशात ५९ टक्के मुस्लिम महिला कधीच शाळेत गेलेल्या नाहीत. तर फक्त १० टक्के मुस्लिम महिलानीच शालेय शिक्षण घेतलेले आहे. कोणत्याही देशाच्या समाजाची गतिमानता ही लोकांच्या शैक्षणिक पातळीवर अवलंबून असते. पण भारतात लिंगभेदामुळे ती समानता दिसत नाही.कारण पुरुष साक्षरतेचे प्रमाण ८२-९८ टक्के तर स्त्री साक्षरतेचे प्रमाण ६५-४६ टक्के आहे.रूढी आणि परंपरेच्या नावाखाली स्त्रीवर होणाऱ्या या अन्यायाला आळा घालण्यासाठी स्त्रीला शिक्षण देऊन स्वावलंबी केले पाहिजे.पण आज भेदभाव करून मुलींना १२ वी ते पदवीपर्यंचेच शिक्षण दिले जाते. माझ्या महाविद्यालयात सर्वात जास्त मुलींचे विवाह हे बी. ए. भाग एक मध्ये असतानाच होतात. कारण आईवडीलच स्वतःच्या पायावर उभे करून स्वावलंबी करण्यास उत्सुक नसतात.म्हणून एखादे चांगले स्थळ आले की, कोणताही विचार न करता पालक तिचे लग्न उरकून टाकतात. पण दुसऱ्या बाजूला मात्र मुलांच्या शिक्षणाची व्यवस्था जिद्दीने व जोमाने करतात. शिक्षणासंबंधी मुलांच्या सर्व अपेक्षा पूर्ण केल्या जातात.पण मुलीच्या अपेक्षांना डावलेले जाते.मुलगा हा वंशाचा दिवा असून मुलगी ही दुसऱ्याचे धन आहे. हा नकारात्मक व उदासिन दृष्टिकोन पालकांचा असलेला दिसतो. त्यामुळेच ज्या स्त्रिया शिक्षणापासून वंचित आहेत. त्यांची संख्या साक्षर स्त्रियांच्या तुलनेत जास्त आहे. स्त्रिया शिक्षण घेत आहेत असं जरी वरून वाटत असले तरी वास्तवात स्त्री साक्षरतेचं प्रमाण खूपच कमी आहे.उदा. सेन्सथ ऑफ इंडिया २००१ नुसार ७ ते १५ वयोगटातील स्त्री निरक्षरतेचं प्रमाण पुढीलप्रमाणे आहे.

स्त्री निरक्षरतेचे प्रमाण दर्शविणारा तक्ता

वयोगट	एकूण स्त्रिया	निरक्षर स्त्रिया	टक्केवारी
7	9,24,632	2,27,414	24.59
8	10,45,813	128996	12.33
9	9,81,373	96,407	07.7
10	12,67,068	96,867	7.64
11	9,82,138	43,222	4.40
12	12,08,92	86,850	7.18
13	9,59,012	54,884	5.72
14	9,74,345	68,937	7.07
15	9,05,377	81,462	9

वरील तक्त्यावरून ढोबळमानाने स्त्री निरक्षरता स्पष्ट होत असली तरी ग्रामीण भागातील स्त्री साक्षरतेचे प्रमाण खूपच कमी व असमान स्वरूपाचे दिसून येते.

राजकीय क्षेत्रातील लिंगभेद

राजकारण क्षेत्र हे स्त्री-पुरुष असमानता दाखवणारे, लिंगभेद करणारे व मानवी हक्कांची पायमल्ली करणारे सर्वात मोठे क्षेत्र आहे. कारण राजकारणातील स्त्रियांचे प्रमाण पुरुषांच्या तुलनेत खूपच कमी असून सामाजिक विषमता दर्शविणारे आहे. २०११ मध्ये महाराष्ट्र सरकारने स्थानिक स्वराज्य संस्थांमध्ये महिलांना ५० टक्के आरक्षण देणारे विधेयक मंजूर केल्यामुळे स्थानिक स्वराज्य संस्थांमधील स्त्रियांचा सहभाग निश्चितच वाढला आहे. अहमदनगर जिल्ह्यातील आदिवासी सरपंच सौ. सुशिलाबाई मकासूरे यांनी युनस्कोचे महाराष्ट्रातील पहिली संगणीकृत ग्रामपंचायत म्हणून पारितोषिक मिळवून दिले.

गडचिरोली जिल्ह्यातील सौ. उर्मिला गोमसाळ व भाग्यश्री पाटील यांनी उत्कृष्ट कामाचा आदर्श घालून फक्त पुरुषच कांही करू शकतात हा सिद्धांत खोडून काढला. पण खरा प्रश्न आहे तो देशपातळीवरचा. कारण लोकसभा व राज्यसभेतील स्त्री सदस्यांशांची संख्या पाहिल्यास या देशात किती मोठा लिंगभेद केला जातो हे स्पष्ट होण्यास मदत होते. या संदर्भात १९५२ पासून ते २००९ पर्यंत लोकसभा व राज्यसभेतील स्त्रीसदस्य प्रमाण दर्शविणारा तक्ता बराच बोलका आहे.

संसदेतील स्त्रीसदस्य दर्शविणारा तक्ता

वर्ष	1952	1957	1962	1967	1971	1977	1980	1984	1989	1991	1996	1998	2004	2009
लोकसभा	22	27	34	31	22	19+	28	44	27	39	40	43	45	59
राज्यसभा	16	18	18	22	17	25	24	28	24	38	22	22	22	19

देशाच्या राजकारणात प्रतिभाताई पाटील, सोनिया गांधी,मिरा कुमार,सुषमा स्वराज,शिला दिक्षीत,वसुंधराराजे, जयललिता, मायावती, ममता बॅनर्जी, या सारख्या शेकडो स्त्रियांनी आपली गुणवत्ता सिद्ध केलेली आहे.तरी आज देशपातळीवर स्त्रियांना ५० टक्के जागा म्हणजेच समान जागा दिलेल्या दिसत नाहीत.म्हणजेच लिंगभेद झालेला दिसतो. कारण पुरुषांच्या तुलनेत स्त्रियांचा राजकारणात सहभाग खूपच नगण्य आहे. शिवाय हजारो गावच्या सरपंच महिला असल्या तरी वास्तव कारभार तिचा पतीच पाहताना दिसतो. ही मानवी हक्कांची पायमल्लीच आहे.एक तर महिलांना राजकारणात पुढे येऊ दिले जात नाही. पुढे आणले तर निवडून दिले जात नाही. निवडून आणले तर प्रत्यक्ष कारभार करू दिला जात नाही. आणि प्रत्यक्ष कारभार केलाच तर पतीचा हस्तक्षेप मान्य करावा लागतो.आज स्त्रिया पुरुषांच्या खांद्याला खांदा लावून राज्यकारभारात उत्तुंग भरारी घेत आहेत. हे पुरुषी अहंकारात बसणारे नाही.सर्वच पुरुष स्त्रीच्या राजकारणातील सहभागाचे तोंड भरून कौतुक करत असले तरी अंतर्मनातून त्यांचा पाठिंबा आहे असे खात्रीने सांगता येत नाही.

करिअर क्षेत्रातील लिंगभेद -

काही क्षेत्रांचा अपवाद वगळता बहुतांशी नोकरी किंवा करिअरच्या क्षेत्रातील लिंगभेद मनाला थक्क करणारा आहे. आजच्या घडीला अनेक क्षेत्रातील उच्च पदावर काम करणाऱ्या स्त्रीची पात्रता असूनही तिची सेवा ज्येष्ठता नाकारली जाते. स्त्रीची गुणवत्ता असूनही योग्य ती दखल घेतली जात नाही.पदोन्नती दिली जात नाही.उलट स्त्रीचे विविध पद्धतीने शोषण केले जाते.उदाहरणच द्यायचे झाले तर मिलटरीमध्ये सेवा ज्येष्ठतेनुसार उच्चपदावर असूनसुद्धा त्यांना मानाची वागणूक मिळत नाही.तर हलक्या दर्जाची कामे करावी लागतात. कामाच्या ठिकाणी स्त्रीच्या लैगिंग शोषणाचे प्रमाण दिवसेदिवस वाढतच आहेत. आज रोजी माझ्या महाविद्यालयात स्त्री -पुरुष प्राध्यापकांचे प्रमाण १०:२ असे आहे. सर्व साधारणपणे अशीच अवस्था सर्वच महाविद्यालयांची दिसून येते हे एक प्रकारे लिंगभेदाचेच प्रतिक आहे. शिक्षण क्षेत्र, पोलीस, आर्मी, विविध कंपन्या,विविध महामंडळे,उद्योगधंदे,सोसायट्या,पतसंस्था,विविध कार्यालये,कारखाने,सुतगिरण्या,प्रशासकीय सेवा आणि बँकींग क्षेत्र या सारख्या अनेक करिअरच्या क्षेत्राचा अभ्यास केल्यास पुरुषांच्या तुलनेत स्त्रियांचे प्रमाण अतिशय अल्प असल्याचे पाहावयास मिळते.केवळ स्त्री आहे म्हणून तिला डावलले जाते.निवड झाली तर तिची पदोन्नती केली जात नाही. पदोन्नती झाली तर सहकार्य केले जात नाही. आणि त्याही अवस्थेत स्त्री कार्यक्षम राहिल्यास वेगवेगळ्या मार्गांनी तिचे शोषण करण्याचा प्रयत्न केला जातो.

आर्थिक क्षेत्रातील लिंगभेद -

आर्थिक क्षेत्रातील लिंगभेदाचा इतिहास फारच जुना आहे.कारण पुरुषप्रधान संस्कृतीमध्ये आर्थिक व्यवहारात स्त्रीला नेहमीच दुय्यम स्थान दिले गेले आहे. खरेतर अर्थ व समाजव्यवस्थेत स्त्रीला दुय्यम स्थान असल्यामुळेच ती आजपर्यंत संधीवंचित,अर्थवंचित,सत्तावंचित आणि प्रतिष्ठावंचित राहिलेली आहे.महिला समस्यांचे मूळ आर्थिक असल्याने व ते त्यांच्या हातात नसल्याने स्त्रीला आर्थिक सुबत्ता येऊ शकली नाही.म्हणजेच श्रमाच्या बाजारपेठेत महिलांची कामे निकृष्ट दर्जाची असून त्यांना व्यवहाराचे निर्णय घेण्याचे स्वातंत्र्य नसते.एकतर तिला घरगुती कामातून सवड मिळत नाही,आपल्या क्षमतांचा विकास करण्याची किंवा आवडीचे क्षेत्र निवडून काम करण्याची संधी मिळत नाही आणि संधी मिळालीच तर मिळेल ती नोकरी करून मिळणारा आर्थिक मोबदला मात्र पतीच्या स्वाधीन करावा लागतो.कारण पुरुषप्रधान समाजव्यवस्थेमध्ये स्वातंत्र्याचे, प्रगतीचे व खर्चाचे सर्व मार्ग पुरुषांच्या ताब्यात असतात.एका सर्वेक्षणानुसार सुमारे १६ टक्के नोकरी करणाऱ्या स्त्रियांना घराबाहेर पडताना पतीकडून पैसे घ्यावे लागतात.अर्थात पुरुषांची मानसिकताच अशी असते की, स्त्रीने घरी राहून कुटुंबाचा सांभाळ करावा आणि अगदीच गरज भासली तरच तिने घराबाहेर पडून काम करावे. त्यामुळेच भारतीय महिला पुरुषांबरोबर कमी प्रतिष्ठेची कमी वेतनावर सर्व कामे करतात,पण त्यांच्या कामांची नोंद व मोबदला याची कुठेच नोंद आढळत नाही.कामाच्या वेतनावर तिचा हक्क नसून ते पतीच्या हातात द्यावे लागते.परिणामी अशा स्वरूपाच्या लिंगभेदांमुळेच आज भारतीय स्त्रिया आर्थिकदृष्ट्या स्वावलंबी नसलेल्या दिसतात.

उपाययोजना :स्त्रियांच्या हक्कांची जपणूक होण्यासाठी लिंगभेद होणार नाही यासाठी पुढील उपाय महत्त्वाचे ठरू शकतील.

- १) अनिष्ट रूढी व परंपरांचा नाश करणे.
- २) समाजातील मानवतेची मानसिकता तयार करणे.
- ३) स्त्री-पुरुष समानता या तत्त्वाचा स्वीकार करणे.
- ४) भ्रूण हत्या प्रतिबंधक कायद्याचे काटेकोरपणे पालन करणे.
- ५) कायद्याचे उल्लंघन करणाऱ्यांना कडक शिक्षा देणे
- ६) लिंगभेदाविरुद्ध जनजागृती करणे.
- ७)कुठल्याच पातळीवर लिंगभेद होणार नाही याची दक्षता घेणे.
- ८)शासकीय, निमशासकीय पातळीवर जनजागृती व प्रयत्न करणे.
- ९)सभा, कार्यक्रम, चर्चासत्रे आणि विविध स्पर्धांचे आयोजन करणे.
- १०)याक्षेत्रात चांगले काम करणाऱ्यांचा सन्मान करून इतरांना प्रेरित करणे.

समारोप

लिंगभेदामुळे होणारी स्त्री हक्कांची पायमल्ली हा २१ व्या शतकातील समाजासमोरचा एक महत्त्वाचा प्रश्न आहे. लिंगभेद होणार नाही याची दक्षता घेत मानवी हक्कांची जपणूक करणे ही बाब कुटुंब, समाज व देशासाठी निश्चितच गरजेचे आहे. भारतीय पुरुष मातेच्या चरणावर भक्तिभावाने लोटांगण घालतो.पण मातेचे चरण सोडून बाहेर आला की, बायकोला चोपण्यास प्रवृत्त होतो. म्हणजेच स्त्री ही समानतेच्या तत्त्वाने वागण्याऐवजी तो तिला आपल्या ताब्यात ठेवण्याचा प्रयत्न करतो. ही प्रवृत्ती घातक असून ती बदलावयासच हवी.समाजाने बाई या संकल्पनेचा त्याग करून माणूसपणाची संकल्पना स्वीकारायला हवी.मुलाप्रमाणेच मुलींनासुद्धा स्वातंत्र्य देणारे आईवडील आपण व्हायला हवे.महिलांना सर्वांगीणदृष्ट्या समान संधी देऊन स्वावलंबी बनवून पुरुषांएवढेच महत्त्वाचे स्थान कुटुंब व्यवस्थेत द्यायला हवे.

स्त्री केवळ शरीर नाही तर ती सुद्धा एक माणूस असून समाजाचा एक अविभाज्य घटक आहे हे मान्य करायला हवे.लिंगभेदाचा विचार हद्दपार करण्याचा प्रयत्न केला तरच समानतेचा जन्म होईल आणि त्या समानतेमधूनच मानवी हक्कांची जपणूक होईल.शेवटी जोपर्यंत समाजची मानसिकता बदलत नाही,तिला समानसंधी देण्यासाठी पुरुष एक पाऊल मागे येणार नाही, आणि आलेल्या संधीचा स्वीकार करून स्त्री एक पाऊल सामर्थ्याने पुढे टाकणार नाही. तोपर्यंत खऱ्या अर्थाने स्त्री-पुरुष समानता आणि त्यावर आधारित नव समाज निर्माण होणार नाही.

संदर्भ -

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- २) श.वा.दांडेकर, भारतातील थोर स्त्रिया, पुणे १९६३
- ३) महात्मा फुले आणि स्त्रीमुक्ती आंदोलने - मुंबई १९८१
- ४) प्रबोधन प्रकाशन ज्योती, इचलकरंजी - मे २००९
- ५) प्रबोधन प्रकाशन ज्योती, इचलकरंजी - जून २००९
- ६) प्रबोधन प्रकाशन ज्योती, इचलकरंजी - मार्च २०१०
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- १२) विविध क्षेत्रातील निवडक महिलांच्या मुलाखती २०११

महिला बचत गट—स्त्री उद्यमशिलता विकसनाची प्रक्रिया

डॉ.डिसले महादेव सदाशिव
सहाय्यक प्रध्यापक,
शिक्षणशास्त्र महाविद्यालय बार्शी.
जि:सोलापूर

सारांश:—

स्वातंत्र्यपूर्व काळात महिलांचे सक्षमीकरण करण्यासाठी छत्रपती शाहू महाराज, महात्मा ज्योतिबा फुले,सावित्रीबाई फुले अशा मान्यवरांनी मुलींना शिक्षणासाठी शाळा सुरु करुन महिलांचे सक्षमीकरण करण्याचा प्रयत्न केला आहे.त्यानंतर स्वातंत्र्योत्तर काळात महिलांच्या विकासासाठी जाणीवपूर्वक प्रयत्न करण्यात आलेले असले, तरी अपेक्षित यश प्राप्त झालेले नाही.कारण, सर्व यशापयश आर्थिक समस्यांचा स्वरूपावर अवलंबून असते, सर्व समस्यांचे मूळ आर्थिक असते.समाजात आर्थिक सुबत्ता आली तर समाजात स्थान प्राप्त होते.समाजात आर्थिक स्वायत्तता,क्षमता,परिपूर्णता असेल तर व्यक्ती स्वावलंबी होऊ शकते,व्यक्तीचा आत्मविश्वास वाढतो.आत्मबल वृद्धिंगत होते आणि त्यामुळेच वर्तमानाबरोबर जगतानाच व्यक्ती भविष्याचाही साधक—बाधक विचार करण्यास प्रवृत्त होते आणि त्यातूनच 'स्व' प्रगतीचा,कुटुंबाचा प्रगतीचा आणि त्याचबरोबर देशाच्या प्रगतीचा मार्ग आपोआप खुला होतो.

परावलंबीत्वातून सुटायचं असेल,आत्मविश्वास आणि आत्मबल वाढवायचं असेल तर प्रथम आर्थिकदृष्ट्या सक्षम होणं गरजेच आहे.महिलांना सक्षम करण्यासाठी तर त्याची खूप आवश्यकता आहे.कारण समाजात महिला घटक उपेक्षित आहे. त्याच्या गुणांची,कष्टांची कदर होत नाही.ती आयुष्यभर मुलगी,पत्नी,आई या स्वरूपात जीवन कंठीत असते.ती अहोरात्र काबाडकष्ट करते,लहानमोठ्यांची काळजी करण्यात आयुष्य घालविते.परंतु महिला या घटकाचा कोणी मान ठेवत नाही.याचे मूळ कारण आर्थिक आहे.म्हणून महिलांना आर्थिकदृष्ट्या स्वावलंबी बनवून सक्षम करण्यासाठी महिलांच्या स्वयंसहाय्यता बचत गटाची कल्पना पुढे आली आणि स्वयंसहाय्यता गटाची निर्मिती झाली.

प्रस्तुत संशोधनासाठी वर्णनात्मक संशोधन पद्धती,सर्वेक्षण पद्धती वापरली आहे.सोलापूर जिल्हयातील बार्शी तालुक्यातील ग्रामीण भागातील महिला स्वयंसहाय्यता बचत गटातील महिलांच्या उद्यमशीलता विकसन प्रक्रियेसंबंधीचा दृष्टिकोन,महिलांमध्ये आत्मविश्वास, आत्मनिर्भरता वाढविण्यासंबंधी अभ्यास करण्यात आला आहे.मुलाखत अनुसूची व मतावलीचा वापर करुन माहिती संकलीत करण्यात आली.संकलीत माहितीचे विश्लेषण व अर्थनिर्वचन करुन मुख्य निष्कर्ष मांडण्यात आले.

मुख्य शब्द :—महिला बचत गट, उद्यमशीलता विकसन.

➤ प्रस्तावना:—

स्वातंत्र्यपूर्व काळात महिलांचे सक्षमीकरण करण्यासाठी छत्रपती शाहू महाराज,महात्मा ज्योतिबा फुले, सावित्रीबाई फुले अशा मान्यवरांनी मुलींना शिक्षणासाठी शाळा सुरु करुन महिलांचे सक्षमीकरण करण्याचा प्रयत्न केला आहे. त्यानंतर स्वातंत्र्योत्तर काळात महिलांच्या विकासासाठी जाणीवपूर्वक प्रयत्न करण्यात आलेले असले, तरी अपेक्षित यश प्राप्त झालेले नाही.कारण, सर्व यशापयश आर्थिक समस्यांचा स्वरूपावर अवलंबून असते,सर्व समस्यांचे मूळ आर्थिक असते. समाजात आर्थिक सुबत्ता आली तर समाजात स्थान प्राप्त होते. समाजात आर्थिक स्वायत्तता,क्षमता,परिपूर्णता असेल तर व्यक्ती स्वावलंबी होऊ शकते,व्यक्तीचा आत्मविश्वास वाढतो. आत्मबल वृद्धिंगत होते आणि त्यामुळेच वर्तमानाबरोबर जगतानाच व्यक्ती भविष्याचाही साधक—बाधक विचार करण्यास प्रवृत्त होते आणि त्यातूनच 'स्व' प्रगतीचा,कुटुंबाचा प्रगतीचा आणि त्याचबरोबर देशाच्या प्रगतीचा मार्ग आपोआप खुला होतो.

परावलंबीत्वातून सुटायचं असेल,आत्मविश्वास आणि आत्मबल वाढवायचं असेल तर प्रथम आर्थिकदृष्ट्या सक्षम होणं गरजेच आहे. महिलांना सक्षम करण्यासाठी तर त्याची खूप आवश्यकता आहे.कारण समाजात महिला घटक उपेक्षित आहे.त्याच्या गुणांची, कष्टांची कदर होत नाही.ती आयुष्यभर मुलगी,पत्नी,आई या स्वरूपात जीवन कंठीत असते.ती अहोरात्र काबाडकष्ट करते, लहानमोठ्यांची काळजी करण्यात आयुष्य घालविते.परंतु महिला या घटकाचा कोणी मान ठेवत नाही.याचे मूळ कारण आर्थिक आहे.म्हणून महिलांना आर्थिकदृष्ट्या स्वावलंबी बनवून सक्षम करण्यासाठी महिलांच्या स्वयंसहाय्यता बचत गटाची कल्पना पुढे आली आणि स्वयंसहाय्यता गटाची निर्मिती झाली.

महिलांच्या समस्यांबाबत अनेक चर्चासत्रे व मेळावे आयोजित केले जातात.यातून असे लक्षात येते की, महिला सबलीकरणाचे विविध पैलू असले तरी स्वयंसहाय्यता समूह किंवा बचतगट चळवळी हा आर्थिक पैलू फार

महत्त्वाचा आहे. महिला स्वयंसहाय्यता बचतगट स्थापना करून महिलांचे सबलीकरण त्याद्वारे होऊ शकते हे अनेक उदाहरणाद्वारे सिद्ध करता येते.

महाराष्ट्राच्या ग्रामीण भागात महिलांच्या सक्रीय सहभागामुळे गावोगावी स्वयंसहाय्यता बचत गटांची चळवळ जोमाने वाढत आहे.बचतगटामुळे बचत संकलनाच्या कामाला चालना मिळून पतनिर्मितीद्वारे रोजगार निर्माण होऊन ग्रामीण अर्थव्यवस्था मजबूत होत आहे. स्वयंसहाय्यता बचत गटामुळे ग्रामीण उद्यमशीलता विकासासोबत महिलांचा आत्मविश्वास,आत्मनिर्भरता वाढत आहे.समाजातील मध्यमवर्गीय दुर्बल घटकांना आशेचा किरण म्हणून स्वयंसहाय्यता गटाकडे पाहिले जाते.

स्वयंसहाय्यता बचत गटाचे मूळ हे बांगलादेशात असून बांगलादेशातील चितगांव विद्यापीठातील अर्थशास्त्र शिकविणारे जगप्रसिद्ध बांगलादेश ग्रामीण बँकेचे प्रणेते व शांतता नोबल अँवार्डचे मानकरी डॉ.महंमद युनूस यांनी स्वयंसहाय्यता गटाची (१९७६) प्रथम सुरुवात करून चितगांव विद्यापीठ परिसरातील गरीब कुटुंबियांच्या आर्थिक प्रश्नांचे निर्मूलन करण्याचा निर्णय त्यांनी केला.आजमितीस स्वयंसहाय्यता गटाची कल्पना बांगलादेश व भारताप्रमाणेच लॅटिन, अमेरिका,अफ्रिका व आशियाई देशात ही चळवळ वेगाने फोफावत आहे.भारतामध्ये मिनी सहकार म्हणून बचतगट चळवळ फोफावत आहे.

महिलांमधील अंगभूत असणाऱ्या क्षमतांना आकार देण्यासाठी व स्वयंसहाय्यतेतून बचतगट पर्यायाने ग्रामीण महिलांमधील उद्यमशीलता अधिक मजबूत होण्यासाठी हे संशोधन उपयुक्त ठरेल या हेतून सदर विषयाची निवड केली आहे.

➤ **समस्या विधान :-**महिला बचत गट—स्त्री उद्यमशीलता विकसनाची प्रक्रिया

➤ **संशोधनाची उद्दिष्टे :-**

- १) महिला स्वयंसहाय्यता बचत गटाची ग्रामीण उद्यमशीलता व महिलांच्या सबलीकरणासाठीच्या उपयुक्ततेचा अभ्यास करणे.
- २) स्त्रियांच्या राहणीमानावरील बदलासंदर्भात महिला स्वयंसहाय्यता बचत गटाच्या परिणामांचा अभ्यास करणे.
- ३) स्वयंसहाय्यता बचत गटाच्या माध्यमातून स्त्रियांमध्ये बचतीची व काटकसरांची सवय अभ्यासणे.
- ४) ग्रामीण उद्यमशीलता व स्वयंसहाय्यता बचत गटातील सहभागामुळे महिलांच्या आर्थिक व सामाजिक दर्जात झालेल्या परिवर्तनाचा अभ्यास करणे.
- ५) स्वयंसहाय्यता बचत गटाच्या विकासात येणाऱ्या समस्या व अडथळे सोडविण्यासाठी उपयुक्त उपाययोजना सुचविणे.

➤ **अभ्यासाची गृहितके:-**

- १) महिला स्वयंसहाय्यता बचत गटातील सहभागामुळे सहभागी स्त्रियांच्या राहणीमानाचा दर्जा उंचावला आहे.
- २) स्वयंसहाय्यता बचत गटातील सहभागामुळे महिलांच्या उद्यमशीलतेसंबंधी सकारात्मक दृष्टिकोन निर्माण होत आहे.
- ३) स्वयंसहाय्यता बचत गटाच्या माध्यमातून सहभागी स्त्रियांमध्ये बचतीची व काटकसरीची सवय वाढते आहे.
- ४) स्वयंसहाय्यता बचत गटातील सहभागामुळे महिलांच्या आर्थिक व सामाजिक दर्जा उंचावला आहे.
- ५) स्वयंसहाय्यता समूहगटाच्या कार्याच्या विकासात सहभागी स्त्रियांना अनेक अडचणीला सामोरे जावे लागते.

➤ **संशोधनाची कार्यपद्धती :**

- A) **संशोधन पद्धती:-** प्रस्तुत संशोधनासाठी संशोधकाने वर्णनात्मक संशोधन पद्धतीचा वापर केला आहे. वर्णनात्मक संशोधन पद्धतीमधील सर्वेक्षण पद्धती—सामाजिक सर्वेक्षण पद्धती वापरली आहे.
- B) **नमुना निवड:-**महिला बचत गटातील सहभागामुळे उद्यमशीलतेमध्ये होणारी वाढ व त्याविषयी प्रतिसादकांच्या मतांचा अभ्यास करावयाचा असल्याने प्रस्तुत संशोधनासाठी संशोधकाने असंभाव्यतेवर आधारित सहेतूक नमुना निवड पद्धतीचा वापर करून नमुना निवड केली होती. संशोधनाकरिता संशोधकाने बार्शी तालुक्यातील ग्रामीण भागात चालत असलेल्या १० बचत गटांची निवड केली व प्रत्येक बचत गटातून ६ बचतगट सहभागी महिलांची अभ्यासाकरिता प्रतिसादक म्हणून निवड करण्यात आली.

C) **संशोधनाची साधने:**—प्रस्तुत संशोधनात संशोधकाने मतावली व गट मुलाखत या साधनांचा वापर केला असून ही साधने सामाजिक शास्त्रे, शिक्षणशास्त्रातील तज्ज्ञांकडून तपासून अधिकाधिक निर्दोष असल्याची खात्री करूनच अंतिमतः वापरण्यात आली होती. मतावली या साधनाचे स्वरूप पदनिश्चयन श्रेणी संमांतर असे होते.त्यामध्ये एकूण २१ विधानांचा समावेश असून महिला बचत गट—स्त्री उद्यमशिलता विकसनाची प्रक्रिया याबाबतची मते, दृष्टिकोन जाणून घेणे हा मतावलीचा उद्देश होता.

संशोधकाने प्रतिसादकांकडून प्रत्यक्ष भेटीद्वारे मुलाखत अनुसूचीच्या सहाय्याने माहिती संकलीत केली. या मुलाखत अनुसूचीत प्रामुख्याने प्रतिसादकांची वैयक्तिक व कौटुंबिक माहिती बरोबरच त्यांच्या आर्थिक, सामाजिक स्थिती, बचत गटाबाबतचे प्रश्न व गटाच्या सहभागामुळे ग्रामीण भागातील उद्यमशीलतेमध्ये होणाऱ्या परिवर्तनाच्या अनुषंगाने प्रश्नांचा समावेश करण्यात आला होता.

दुय्यम स्रोतांमध्ये वर्तमानपत्रातील लेख, अधिकृत सांख्यिकी आकडेवारी व शासकीय दस्तावेजांचा आधार घेण्यात आला आहे.

D) **माहितीचे विश्लेषण व अर्थनिर्वचन:** माहिती संकलनाचे काम पूर्ण झाल्यानंतर तथ्यांचे वर्गीकरण करण्यात आले व आवश्यक त्या सारण्या तयार करून त्या सारण्यांचे विश्लेषण करण्यात आले. प्रस्तुत संशोधनासाठी संकलीत संख्याशास्त्रीय माहितीचे विश्लेषण करताना वेळ व श्रम यांचा विचार करून संशोधकाने प्रस्तुत मतावली व गट मुलाखतीमधील प्रतिसादाचे वारंवारिता सारणीद्वारे संख्यात्मक माहितीमध्ये रूपांतर प्रथम केले.त्यानंतर त्या संकलित माहितीचे विश्लेषण व अर्थनिर्वचन करण्याकरीता 'शेकडेवारी' या संख्याशास्त्रीय साधनाचा वापर करून निष्कर्ष मांडण्यात आले आहेत.

➤ **निष्कर्ष:** महिला बचत गट—स्त्री उद्यमशिलता विकसनाची प्रक्रिया यासंबंधी महिला स्वयंसहाय्यता बचत गटातील उद्यमशीलतेसंबंधीत प्रतिसादक महिलांनी गट मुलाखती आणि मतावली या साधनांद्वारे नोंदविलेल्या विविध प्रतिसादांवरून/माहितीच्या विश्लेषण व अर्थनिर्वचनातून संशोधकास प्राप्त प्रतिसादांपैकी प्रातिनिधिक स्वरूपात महत्त्वपूर्ण वाटणारे निष्कर्ष पुढीलप्रमाणे आहेत.

➤ **संशोधनाचे प्रमुख निष्कर्ष :-**

- १) बचत गटातील सहभागी महिलांमध्ये बहुतांशी महिलांचे शिक्षण हे प्राथमिक शिक्षणापर्यंत झालेले दिसून येते. असे असण्याचे कारण म्हणजे प्रत्येक खेड्यांमध्ये आजच्या स्थितीला प्राथमिक शिक्षणापर्यंतच्या सोयी उपलब्ध आहेत. त्याचा लाभ ग्रामीण महिलांना होतो.
- २) बचत गटातील सहभागी महिलांचे आर्थिक व सामाजिक दृष्ट्या वर्गवारी केल्यास मध्यम व कनिष्ठ दर्जाची आर्थिक परिस्थिती असलेल्या व मध्यम सामाजिक स्तर असलेल्या महिलांचा सहभाग मोठ्या प्रमाणात दिसून येतो या उलट उच्च सामाजिक व आर्थिक दर्जा असलेल्या स्त्रियांचा सहभाग बचत गटात कमी प्रमाणात दिसून येतो.
- ३) कुटीर, लघुउद्योगांमधून हातमजुरी किंवा शेतमजूर, म्हणून काम करणाऱ्या स्त्रियांचा बचत गटात मोठ्या प्रमाणात सहभाग दिसून येतो.
- ४) बचत गटाच्या सहकार्यातून चालविल्या जाणाऱ्या छोट्या उद्योगातून उद्यमशीलता विकसनाचा सकारात्मक दृष्टिकोन मिळाला असे जास्तीत जास्त प्रतिसादकांनी स्पष्ट केले.
- ५) बचत गटातील सहभागामुळे बहुतांशी महिला प्रतिसादकांमध्ये बचतीची सवय मोठ्या प्रमाणात प्राप्त झाली आहे असे दिसून आले व सहभागी महिलांना बचतीचे महत्त्व कळू लागले आहे. अनेक प्रतिसादकांनी बचतीच्या सवयीमुळे व प्रामुख्याने ज्या महिला आर्थिकदृष्ट्या कमकुवत आहेत तसेच आर्थिक दृष्ट्या कमकुवत कुटुंबात राहतात त्या अतिशय अभिमानाने सांगतात की, त्या त्यांच्या कुटुंबात आर्थिकदृष्ट्या सक्षम करण्यासाठी हातभार लावतात.
- ६) बचत गटामधील सहभागामुळे कुटुंबाची आर्थिक स्थिती नक्कीच सुधारते व त्यामुळे समाजामध्ये त्या कुटुंबाला मानाचे स्थान प्राप्त होते असे बहुतांशी उत्तर दात्यांनी म्हणजे सहभागी बचत गटातील महिलांनी मत व्यक्त केले आहे.
- ७) बचत गटातील बहुतांशी सहभागी महिलांनी आधुनिक व्यवसायाचे ज्ञान न मिळण्याची खंत व्यक्त केली आहे.बहुतांशी महिलांनी त्यांना जो व्यवसाय करावयाचा आहे,त्या व्यवसायाचे आधुनिक ज्ञान मिळावे व त्यांनी तयार केलेल्या मालाला निश्चित स्वरूपाची विक्री व्यवस्था करण्याची गरज आहे असे मत व्यक्त केले आहे.

➤ **सारांश** :—प्रामुख्याने ग्रामीण भागातील स्त्रियांचा महिला बचत गटातील सहभागामुळे बचत संकलनाच्या कामाला प्रेरणा प्राप्त झाली असून पतनिर्मिती द्वारे नवनवीन रोजगाराची निर्मिती होत आहे व त्यामुळे ग्रामीण परिसरातील दारिद्र्याचे निर्मूलन करण्यात बचत गटाचे सहाय्य प्राप्त होत आहे मात्र महिलांमध्ये आत्मविश्वास, आत्मनिर्भरता वाढविणा—या या प्रक्रियेत उद्यमशीलता विकसनाचा मोठ्या प्रमाणावर सकारात्मक परिणाम दिसून येतो.या प्रक्रियेत येणाऱ्या अडचणी सोडविण्यात शासनाने बचत गटांना सढळ हाताने मदत करणे गरजेचे आहे. तसेच बचत गटाद्वारे निर्मित उत्पादनांच्या विक्री व्यवस्थेबाबत देखील शासनाने लक्ष देणे गरजेचे आहे. प्रामुख्याने जे उत्पादन कार्यालयीन कामासाठी आवश्यक असतात ती बचत गटाकडून घ्यावीत असा निर्णय घेणे योग्य होय असे वाटते.

➤ **संदर्भ सूची**:—

- १) मुलाणी एम.यू.(२००६) —महिला स्वयंसहाय्यता बचत गट, डायमंड पब्लिकेशन्स,पुणे—३०.
- २) पाटील भारती (१९९८९)—स्त्रियांचा सत्तेतील सहभाग सबलीकरणाच्या प्रक्रियेतील महत्त्वाचा टप्पा, प्रबोधन प्रकाशन,समाजवादी प्रबोधिनी, इचलकरंजी,१५ कोल्हापूर.
- ३) बाणखेळे प्रगती (२००७)—बचत गट आत्मसन्मानाची पाऊलवाट,लोकराज्य मासिक माहिती व जनसंपर्क महासंचालनालय महाराष्ट्र, मुंबई —वर्ष अंक १०.
- ४) गोन्हे नीलम (२००५)—बचत गट—साक्षात्कार स्त्री शक्तीचा अनुभव मासिक—युनिक फिसर्च प्रकाशन, ०८, अमित कॉम्प्लेक्स—४७४,सदाशिव पेठ,पुणे.
- ५) प्रधान ग. प्र. (२००३) —आव्हानाशी संघर्ष आणि परिवर्तनाची दिशा प्रकाशक—मा. भाई वैद्य, अमृत महोत्सव गौरव समिती पुणे

ग्रामीण स्त्रियांची उद्योगशीलता : समस्या आणि संभाव्यता

डॉ.देशपांडे राजश्री उमेश

सहयोगी अधिव्याख्याता

श्री म.ता.शा.अध्यापक महाविद्यालय,कोल्हापूर

प्रस्तावना :-

२१ व्या शतकात स्त्रियांनी लक्षणीय प्रगती केल्याचे दिसून येते. सर्वच क्षेत्रात स्त्रीने केलेली उन्नती ही अभूतपूर्व आहे. विशेषतः अलीकडील तीन दशकात स्त्रियांनी कॉरपोरेट जगतामध्ये मिळवलेले यश सफलतेच्या दृष्टिने अत्यंत महत्वाचे आहे. भारतीय स्त्रियांचा जो उद्योग वर्ग आहे त्यांच्या नवीन उद्योगांची सुरुवात तसेच त्यांचे यशस्वीपणे संचलन केल्याची अनेक उदाहरणे आहेत.

प्रस्तूत शोधनिबंधामध्ये स्त्रियांच्या त्या उद्योगशील होण्यातील येणा-या समस्या आणि प्रोजेक्ट्स विषयी चर्चा करण्यात आली आहे.

शोधनिबंधाचे नाव :- "ग्रामीण स्त्रियांच्या उद्योजकतेतील समस्या आणि संभाव्यता."

उद्देश :-

- १) भारतातील ग्रामीण भागातील स्त्री उद्योजकतेतील समस्यांचा शोध घेणे.
- २) स्त्री उद्योजकतेतील उज्वल भविष्याविषयी चर्चा करणे.
- ३) ग्रामीण स्त्री शक्ती आणि उद्योजकतेचा परस्पर संबंध स्पष्ट करणे.

विषय विवेचन :-

भारतात ग्रामीण भागातील स्त्री शक्तीचा अविष्कार अफाट आहे. ग्रामीण भागातील व्यवसाय पहाता त्या प्रत्येक व्यवसाय क्षेत्रात स्त्रीचा सहभाग काही वेळा प्रत्यक्ष काही वेळा अप्रत्यक्ष स्वरूपात असलेला दिसून येतो. याचे ज्वलंत उदाहरण म्हणजे शेती उद्योग.

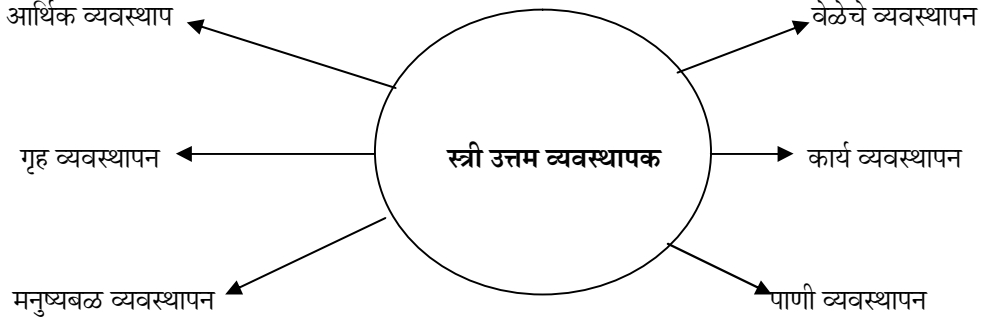
शेती उद्योगात सर्व प्रकारची कामे स्त्री अत्यंत कुशलतेने करताना दिसते. पेरणी पासून बाजारपेठेत धान्य विक्रीला नेण्यापर्यंत स्त्री शक्तीचा अविष्कार पहायला मिळतो.

विटभट्ट्यांमध्ये आवश्यक असणा-या प्रक्रियेमध्ये स्त्री शक्ती वावरते,पशुपालनामध्ये दुग्ध व्यवसाय स्त्री सहजतेने सहभागी असल्याचे दिसून येते.कुंभार कामात स्त्री कार्यरत असलेली दिसते.बांबूपासून उपयोगाच्या विणल्या जाणा-या सर्व वस्तूंमध्ये स्त्रीचा हात सहजपणे सक्षम होताना दिसतो.मेंढीपालना, कुक्कुटपालन मध्ये ही स्त्री मागास नाही.

याशिवाय शिवणकाम, विणकाम, कुटुंबातील सर्व जबाबदा-या पार पाडत ही स्त्री अर्थव्यवस्थेमध्ये घट्ट पाय रोवून उभी असलेली दिसते. तिच्याकडे अनेक गुणवैशिष्ट्यांचा समुच्चय आहे, जो उद्योजकतेला यशस्वी करतो-

- १) सर्जनशीलता
- २) सौंदर्यदृष्टी
- ३) जिद्द व चिकाटी
- ४) संयम व सहनशीलता
- ५) प्रचंड मेहनत
- ६) मनोधैर्य
- ७) काटकसर
- ८) निर्णयक्षमता

वरील गुणवैशिष्ट्यांच्या जोडीला आणखी एक महत्वाचा गुण जो उद्योजकतेसाठी आवश्यक आहे. तो म्हणजे व्यवस्थापन. स्त्री ही उत्तम व्यवस्थापक आहे.



महिला उद्योगजकतेतील समस्या :- उद्योजकतेमध्ये स्त्रीच्या यशस्वीतेचे हेच तर गमक आहे. परंतु या सर्व प्रवासात उज्वल भविष्याचा विचार करता अनेक अडथळांचा सामना करावा लागत असल्याचे लक्षात येते.

- १) कच्च्या मालाची कमतरता- महिला उद्योजकाला बरेचदा कच्च्या मालाची कमतरता भासते. ग्रामीण भागात आवश्यक त्या आयातीला मर्यादा पडताना दिसून येते.
- २) आर्थिक चणचण- कोणत्याही उद्योगासाठी हातात खेळते भांडवल असणे आवश्यक आहे. परंतु ग्रामीण परिवारामध्ये शहरी भागाच्या तुलनेत असणारी पैशाची कमतरता तसेच बाहेरून पण पैशाची भांडवलाची उपलब्धता होण्यास मर्यादा पडताना दिसून येते.
- ३) बाजारपेठेची अडचण- ग्रामीण भागातील महिला उद्योजकाला बाजारपेठे करीता अनेक अडचणींना सामोरे जावे लागते. उदा.बाजारपेठेपर्यंतचे अधिक अंतर,बाजारपेठेपर्यंत जाण्यासाठी वाहतूक खर्च,वाहतुकीच्या साधनी असुविधा,पुरुषी वर्चस्वामुळे बाजारपेठेचा अनुभव घेण्यासंदर्भात स्त्रिया स्वतःचे स्थान निर्माण करू शकत नाहीत.
- ४) जीवघेणी स्पर्धा- स्त्री सबलीकरणासाठी भारत सरकार अनेक योजना राबवत आहे. त्यामुळे प्रचंड प्रमाणात स्पर्धा वाढत आहे. यामध्ये ही पुरुषांच्या बरोबरीने कारभार चालवण्याला स्त्रीला मर्यादा पडतात.
- ५) पुरुषी वर्चस्व- भारतीय समाज हा पितृसत्ताक आहे.त्यामुळे स्त्रीला कितीही धडाडीने एखादा उद्योग सुरु करताना जम बसवताना या पुरुषी अलंकाराला बळी पडावे लागते,प्रचंड संघर्ष व ताणतणावांचा सामना करावा लागतो.
- ६) जबाबदारी झेलण्याची समर्थतेतील कमतरता पुरुषी वर्चस्वाखालीच भारतीय स्त्रीची जडणघडण होते तसेच विशेषतः ग्रामीण भागात स्त्रियांच्या शिक्षणाचे अत्यल्प प्रमाण आणि आर्थिक परावलंबित्व हे आजही टिकून आहे.याचा परिणाम उद्योजकतेच्या बाबतीत ही जबाबदारी झेलण्याच्या बाबतीत ही स्त्री ही पुरुषांइतकी सामर्थ्यवान बनण्याच्या मानसिकतेत नसते परिणामी उद्योगजकतेमध्ये अडथळा येतो.

उज्वल भविष्य :- वरील सर्व अडचणी लक्षात घेता स्त्री उद्योजकतेच्या उज्वल भविष्यासाठी काही ठोस पावले उचलणे गरजेचे आहे.

- बाहेरील देशाच्या उद्योजकतेच्या यशस्वीतेची तंत्रे सहजपणे आत्मसात करता येतील या दृष्टिने महिला सबलीकरणाच्या योजना राबवणे.
- सहजपणे लाभ घेता येईल अशा कर्जयोजना निर्माण होणे आवश्यक आहे.
- महिलांकडील अंगभूत कौशल्ये आणि उद्योजकतेच्या अनुषंगाने Soft Skills साठीच्या क्षमता निर्माण करणा-या प्रशिक्षण योजना राबवणे.
- महिलांपर्यंत उद्योजकतेच्या योजना पोहोचून त्या या क्षेत्रात सक्षमपणे उतरतील यासाठी ज्ञानस्रोतांची निर्मिती करणे.
- शासनाच्या योजना,ज्याचा महिला उद्योजकतेसाठी हातभार आहे.त्याविषयी महिलांमध्ये जागरूकता निर्माण करणे.

निष्कर्ष :- या आणि याप्रमाणेच अन्य योजना अंमलात आल्यास भारतातील विशेषतः ग्रामीण भागातील महिला या जगातील प्रसिद्ध अशा दिग्गज उद्योजकांमध्ये आपले नाव उज्वल करतील यात शंकाच नाही.भारताच्या सर्वसाधारण घरगुती उत्पादन क्षेत्रात स्त्रिया २.४% वाढ करू शकतात हे सिद्ध झाले आहे.महिला उद्योजकतेला घेऊन भारत क्रांतीच्या उंबरठ्यावर आहे म्हणणे वावगे नाही.

ग्रामीण महिला उद्योजकांसमोरील आव्हाने

पाटील एकनाथ

साहाय्यक प्राध्यापक,
कर्मवीर भाऊराव पाटील कॉलेज,इस्लामपूर,
ता. वाळवा जि. सांगली.

पुरुषांचे प्राबल्य असलेल्या भारतीयभउद्योग क्षेत्रात अलिकडच्या काळात महानगरांमध्ये महिलांचा सहभाग जाणवू लागला आहे.प्रगत राष्ट्रांमध्ये दुसऱ्या महायुध्दानंतर महिला उद्योजकांची संख्या लक्षणीय प्रमाणात वाढली आहे.स्वातंत्र्याच्या स्थित्यंतरानंतर भारतामध्ये झालेल्या शिक्षण प्रसारातून आलेल्या आत्मभानामुळे विशेषतः महानगरांतील महिलांनी वेगवेगळ्या उद्योगांमध्ये स्वतःच्या गुणवत्तेची छाप पाडली आहे.महिला स्वतंत्रपणे उद्योग व्यवसाय सांभाळू शकतात,हे सिध्द केले आहे.अशा महिलांचे प्रमाण कमी असले तरी,नजरेत भरावी अशी ही कामगिरी आहे मात्र भारतीय सामाजिक मानस विचारात घेता,ज्या प्रमाणात शहरी भागांमधल्या उद्योग व्यवसायामध्ये महिलांचा सहभाग जाणवतो, त्या प्रमाणात अपवाद वगळता ग्रामीण भागातल्या महिलांचे स्वतंत्र व्यवसायातले योगदान नगण्य आहे.एकीकडे नगरा महानगरांमध्ये आज महिला घराबाहेर पडून पुरुषांच्या बरोबरीने उद्योग—व्यवसाय चालवताना दिसतात.चूल आणि मूल या पारंपरिक बंधतनातून मुक्त होऊन पुरुषांच्या खांद्याला खांदा लावून त्या उद्योग व्यवसायाबाबत स्वतंत्रपणे विचार करू लागल्या आहेत. त्या तुलनेत ग्रामीण भागातील महिलांमध्ये स्वतःच्या हिंमतीवर स्वतंत्रपणे उद्योग चालविण्याबाबतचा आत्मविश्वास आलेला दिसत नाही.खेड्या-पाड्यातल्या महिलांनी स्वतंत्रपणे उद्योग चालविण्याचा प्रयत्न करायचाच म्हटले तर, त्यांना अनेक प्रकारच्या आव्हानांना सामोरे जावे लागते. प्रस्तुत निबंधात ग्रामीण भागातल्या महिला उद्योजकांना कोण कोणत्या प्रकारच्या आव्हानांना सामोरे जावे लागते याचा आढावा घेण्याचे निश्चित केले आहे.

१ व्यावसायिक प्रशिक्षण आणि योग्य मार्गदर्शनाचा अभाव

ग्रामीण भागातल्या महिलांनी उद्योगासारख्या क्षेत्रात करियर करायचे म्हटले तर उद्योग सुरू कसा करायचा,हा प्रश्न त्यांच्या समोर उभा ठाकतो. उद्योग करायचा म्हणजे नेमकं काय करायचं? याची कुठल्याही प्रकारची अद्ययावत माहिती व शिक्षण त्यांच्याकडे नसते.महिलांच्या गरजा आणि कौशल्ये विचारात घेऊन गावा-गावात उद्योजकांच्या प्रशिक्षणाचे कार्यक्रम राबविले पाहिजेत.शिवाय उद्योगासाठी साहाय्यभूत ठरणाऱ्या शासकीय योजनांबाबतचे तपशीलवार मार्गदर्शन मिळाले तर,या महिलां समोरची उद्योगाची एखादी वाट खुली होऊ शकते.

२.निर्णय प्रक्रियेतील पुरुषी मक्तेदारी

भारतीय समाज मानस आजही पुरुषप्रधान व्यवस्थेच्या कचाट्यात अडकलेले आहे.परंपरेने स्त्रीला ज्या अनेक प्रकारच्या बंधनामध्ये जखडून ठेवले आहे त्यातून तिला मुक्त होऊ देण्याची आजही या व्यवस्थेची इच्छा नाही.अपवाद वगळता कुटुंबातले साधे साधे निर्णयही स्त्रिला विचारात न घेता, तिच्या संमतीशिवाय परस्पर घेतले जातात. तिच पुरुषी मानसिकता अर्थकारणाशी निगडीत असलेल्या उद्योग क्षेत्रातल्या निर्णयाचे सर्वाधिकार स्त्रीला बहाल करेल असे वास्तव नाही.आजही अंतिम निर्णयाच्या क्षेत्रात पुरुषांचेच वर्चस्व आहे आणि उद्योगाच्या क्षेत्रात तर,निर्णयाला खूपच महत्व असते.या क्षेत्रातली पुरुषी मक्तेदारी मोडण्याचे आव्हान ग्रामीण महिला उद्योजकांसमोर आहे.

३. भांडवलाचा प्रश्न

कोणताही नवा उद्योग—व्यवसाय उभा करण्यासाठी आर्थिक भांडवलाची आवश्यकता असते आणि आर्थिक क्षेत्रातही पुरुषांचेच वर्चस्व असते.पुरुषप्रधान कुटुंब व्यवस्थेतले सर्व प्रकारचे आर्थिक अधिकार पुरुषांकडेच असतात.सर्व प्रकारच्या स्थावर जंगम मालमत्तेचे अधिकार पुरुषांकडेच असतात. त्याआधारे पुरुष उद्योजकांना बँकांकडून ज्या प्रकारची कर्जे उद्योग उभारणीसाठी उपलब्ध होऊ शकतात.तशी ती स्त्रियांना उपलब्ध होत नाहीत.त्यामुळे त्या सक्षम उद्योग उभा करू शकत नाहीत.त्यामुळे पुरेशा वित्त पुरवठ्याच्या आव्हानाला ग्रामीण उद्योजक महिलांना सामोरे जावे लागते.

४. अपुऱ्या पायाभूत सुविधांचा अभाव

उद्योगांच्या स्थापनेसाठी आणि वाढीसाठी अत्यावश्यक असलेल्या वीज,रस्ते,पाणी, दळणवळण आणि संपर्काच्या सर्व प्रकारच्या अद्ययावत सोयी सुविधा खेडयापाडयात उपलब्ध होतातच असे नाही.अशा सुविधा असतील तर,प्राथमिक टप्प्यांवरच्या अत्यावश्यक गरजा पूर्ण होऊन उद्योग उभारणे सोपे जाते.मात्र खेडयापाडयात अशा प्राथमिक स्तरावरच्या सोयी सुविधांचा मोठया प्रमाणावर अभाव असतो.परिणामी नवा उद्योग उभा करताना ग्रामीण भागातील महिलांना पायाभूत सुविधांच्या आव्हानांना सामोरे जावे लागते.

५. स्त्रीकडे बघण्याचा पारंपरिक दृष्टिकोन

स्त्रियांना दुय्यम स्थान देणारा समाजाचा पारंपरिक दृष्टिकोन हा स्त्रियांचे स्वतंत्र विचार मान्य करण्यातला प्रमुख अडसर आहे.खरे तर,स्त्रीकडे खूप मोठी ऊर्जा असते.या ऊर्जेचा योग्य वापर झाला तर,ही नवं खूप काही उभा करू शकते.मात्र तिच्या सक्षम होण्याने आपले महत्व कमी होण्याची भिती पुरुषी व्यवस्थेला असते.आजही खेडयापाडयात स्त्रीला अबला समजले जाते. त्यामुळे नवा उद्योग व्यवसाय सुरू करण्यासंदर्भातली सक्षमता तिच्याकडे नसल्याचे हेतूतः गृहित धरले जाते.परिणामी उद्योग सुरू करण्याबाबत तिला अपात्र मानले जाते.या पारंपरिक दृष्टिकोनावर मात करण्याचे आव्हान तिच्यासमोर आहे.

६. महिलांची परावलंबित मानसिकता

भारतीय पारंपरिक समाजरचनेचा विचार करता,स्त्री पूर्वीपासूनच कधीच स्वयंपूर्ण नव्हती धर्म आणि जात व्यवस्थेने तिला अनेक प्रकारच्या बंधनामध्ये जखडून ठेवले आहे. परिणामी आयुष्याच्या प्रत्येक टप्प्यावर तिला कोणावर ना कोणावर अवलंबून रहावे लागत आले आहे.शिक्षणाच्या प्रसारानंतर काही प्रमाणात ती आर्थिकदृष्ट्या स्वावलंबी बनल्याचे चित्र निर्माण केले जाते, मात्र ते पूर्णतः खरे नाही. परिणामी या अशा सामाजिक पर्यावणामुळे खेडयापाडयातील स्त्रीची स्वतःची सुध्दा,‘आपण कोणावर ना कोणावर अवलंबून रहावयाचे असते’ अशीच परावलंबी मानसिकता आहे.अशा मानसिकतेचा कोष भेदून त्यापलिकडे जाण्याचे आव्हान ग्रामीण भागात उद्योग उभारू इच्छिणाऱ्या महिलांसमोर आहे.

७. जोखीम स्वीकारण्याच्या क्षमतेचा अभाव

आर्थिकदृष्ट्या परावलंबी असल्याने उद्योग व्यवसायासाठी आवश्यक असलेल्या जोखीम स्वीकारण्याच्या क्षमतेचा आणि नेतृत्व गुणांसह योग्य निर्णय क्षमतेचा अभाव ग्रामीण महिलांमध्ये प्रकर्षाने जाणवतो.उद्योगामध्ये अनेक वेळा चाकोरी सोडून जोखीम पत्करून निर्णय घ्यावे लागतात. मात्र खेडयापाडयातल्या महिलांचे उद्योगासाठी आवश्यक असलेले अनुभवविश्व मर्यादित असल्याने त्या अशा प्रकारची जोखीम पत्करू इच्छित नाहीत.उद्योग व्यवसायात स्वतःचे स्थान निश्चित

करावयाचे असेल,तर अशा महिलांसमोर स्वतःच्याच मानसिकतेवर मात करण्याचे मोठे आव्हान आहे.

८. उद्योगपूरक वातावरणाचा अभाव

खेडयापाडयातील महिलांनी स्वतंत्र उद्योग उभारावा आणि तो स्वतंत्रपणे चालवावा. अशा प्रकारचे पोषक वातावरण आजही ग्रामीण भागात दिसत नाही.असा प्रयत्न करणाऱ्या महिलांना अनेक प्रकारच्या अडचणींना सामोरे जावे लागते.प्राथमिक टप्पावरच त्यांची संपूर्ण उर्जा खर्ची पडते. परिणामी नाउमेद होऊन महिला अशा निर्णयापासून परावृत्त होतात किंवा त्या वाटेलाच जात नाहीत. या पार्श्वभूमीवर ग्रामीण महिलांसाठी उद्योगपूरक वातावरण निर्माण करण्याचे आव्हान आहे.

९. कौटुंबिक जबाबदाऱ्या आणि असहकार्याची भावना

महिलांच्या महिला म्हणून काही समस्या आणि जबाबदाऱ्याही असतात.त्या कोणत्याही क्षेत्रात कितीही पुढे गेल्या तरी कुटुंबाच्या जबाबदाऱ्या त्यांना टाळता येत नाहीत.ग्रामीण भागातल्या महिलांना तर त्या अजिबात टाळता येत नाहीत. परिणामी त्यांची बरीचशी उर्जा कौटुंबिक जबाबदाऱ्यांमध्ये खर्ची पडते. शिवाय उद्योगासारख्या आव्हानात्मक क्षेत्रात एखादी स्त्री स्वतःचे स्वतंत्र अस्तित्व स्वतःच्या कौशल्याच्या बळावर निर्माण करित असेल,तर पारंपरिक मानसिकता असलेला समाज आणि कुटुंबातील सदस्यांकडून तिला सहकार्य मिळेल,याची खात्री मिळत नाही. परिणामी तिच्या कामावर या असहकार्याच्या भूमिकेचा नकारात्मक परिणाम होतो.अशा नकारात्मकतेच्या भावनेवर मात करण्याचे आव्हान ग्रामीण महिला उद्योजकांसमोर आव्हान आहे.

१०. स्पर्धेत टिकून राहण्याच्या संघर्षशील मानसिकतेचा अभाव

उद्योग व्यवसायामध्ये प्रचंड स्पर्धा असते.उद्योगाला वळण देणारे नवे नवे प्रवाह नव नव्या कल्पना येत असतात.त्या अंगिकारून त्यांची अंमलबजावणी करण्याची उद्योजकाची मानसिकता असली पाहिजे. अनेकदा उद्योगात मोठे आर्थिक चढ उतार असतात.ते पचवून पुन्हा व्यवसायात ठाम उभा राहता आले पाहिजे.ग्रामीण भागातील महिलांकडे अशा स्पर्धेत टिकून राहण्याचा अनुभव नसतो.उद्योगातील स्पर्धेमुळे येणाऱ्या ताण तणावाचे व्यवस्थापनही त्यांना करता आले पाहिजे मात्र अशा व्यापक पटावरच्या स्पर्धेत टिकून राहण्याचे आव्हान त्यांच्यासमोर असते.

११. शासकीय पातळीवरील प्रयत्नांचा अभाव

ग्रामीण भागातील महिलांनी स्वतंत्रपणे उद्योग उभारून त्याआधारे स्वतःच्या पायांवर उभा राहवे आणि इतरांनाही उभा राहायला मदत करावी,अशा प्रकारच्या शासकीय योजनांचा अभाव आहे. ज्या काही तुटपुंज्या योजना अस्तित्वात आहेत.त्या योजना पात्र गरजवंतापर्यंत पोहोचत नाहीत आणि त्यांची योग्य ती अंमलबजावणी होत नाही.परिणामी अशा योजनांच्या अभावामुळे ग्रामीण भागात उद्योगपूरक वातावरण निर्माण होण्यात अडचणी निर्माण होतात. परिणामी अशा उद्योगांच्या उभारणीत भविष्यकालीन सुरक्षितता नसल्याने महिला स्वतंत्रपणे अथवा सामुदायिक पातळीवर उद्योग उभारायला धजत नाहीत.ग्रामीण भागातल्या महिला उद्योजकांच्या बाबतीतली शासकीय स्तरावरची उदासिनता हेही आव्हान खेडयातल्या नव्याने उद्योग उभारू पाहणाऱ्या महिलांसमोर आहे.

१२. माहिती तंत्रज्ञानाचे अपूरे ज्ञान आणि अकुशल कर्मचारी वर्ग

उद्योग व्यवसायाच्या वाढीसाठी आज माहिती तंत्रज्ञानाचा मोठया प्रमाणावर उपयोग केला जातो. किंबहुना तंत्रज्ञान हे उद्योगविश्वाचा अविभाज्य भाग बनले आहे.‘तंत्रज्ञानाशिवाय उद्योगजगत’ असा विचारही आजच्या काळात आपण करू शकत नाही. मात्र आज आपण जग जवळ आले

असल्याच्या कितीही गप्पा मारत असलो, तरी ग्रामीण भागात पूर्ण क्षमतेने तंत्रज्ञान आजही पोहोचलेले नाही. पारंपरिक ज्ञानावर विसंबून आजच्या स्पर्धेत टिकता येत नाही. आणि जिथे खेड्यात किमान तंत्रज्ञान पोहोचलेले आहे तिथे कुशल आणि प्रशिक्षित कर्मचारी वर्गाची कमतरता असते. परिणामी अशा कर्मचारीवर्गाच्या कमतरतेमुळे ग्रामीण भागातल्या महिलांचा उद्योग बाहेरच्या स्पर्धेत टिकू शकत नसल्याच्या आव्हानाचा सामना ग्रामीण महिला उद्योजकांना करावा लागतो.

१३. कच्च्या मालाची टंचाई आणि सक्षम वितरण व्यवस्थेचा अभाव

एखादा उद्योग सक्षमपणे चालवावयाचा असेल, तर गरजेप्रमाणे बाहेरच्या स्पर्धेत टिकू शकेल अशा उत्पादित वस्तुंची निर्मिती झाली पाहिजे. त्यासाठी आवश्यकतेनुसार कच्चा माल उपलब्ध झाला पाहिजे. उद्योग विश्वातल्या स्पर्धेचा विचार करता ग्रामीण भागात अशा कच्च्या मालाची मुबलक उपलब्धता करणे, ही कठीण गोष्ट असते. शिवाय उत्पादित मालाच्या वितरण आणि विक्रीची व्यवस्था झाली, तरच संबंधित उद्योग नफा देऊ शकतो. वस्तुच्या उत्पादनात गुंतवलेला पैसा वितरणाअभावी गुंतून राहिला, तर त्या उद्योगाची भरभराट होऊ शकत नाही. कच्च्या मालाच्या उपलब्धतेसह उत्पादित वस्तुच्या वितरणाच्या व्यवस्थापनाचे आव्हान ग्रामीण उद्योजक महिलांसमोर असते.

१४. स्थानिक नैसर्गिक संसाधने आणि उद्योगांच्या समन्वयाचा अभाव

कोणत्याही उद्योगाच्या विकासासाठी संबंधित उद्योग ज्या भौगोलिक प्रदेशात उभा केला जाणार आहे, त्या प्रदेशातील उपलब्ध नैसर्गिक संसाधनांशी त्याची सांगड असेल, तर त्या उद्योगाच्या विकासाला चालना मिळू शकते. निसर्गाचे नुकसान न करता, अशा प्रकारचा समन्वय साधण्याचे आव्हान ग्रामीण महिला उद्योजकांसमोर आहे.

१५. उद्योजकीय प्रेरणांचा अभाव

ग्रामीण भागातल्या माणसांचे आयुष्य मुळातच चाकोरीबद्ध असते. त्यामुळे फारसे चढ उतार अथवा उलथा पालथी त्यांच्या आयुष्यात नसतात. चाकोरीबाहेरचे आयुष्य जगण्यात अशा लोकांना फारसा रस नसतो. त्यामुळे अपवाद वगळता खूप कमी लोक चाकोरी बदलून जोखीम पत्करून उद्योगासारख्या आव्हानात्मक क्षेत्राकडे वळतात. त्यातही महिलांची संख्या खूपच कमी आणि अपवादात्मक असते. परिणामी अशा चाकोरी बदलून जोखीम पत्करून उद्योगजगतात यशस्वी झालेल्या महिलांकडून प्रेरणा घेऊन नव्या महिलांनी उद्योग क्षेत्राकडे वळावे म्हटले, तर मुळातच अशा प्रेरणांचा अभाव ग्रामीण भागात असल्याने महिला नव्याने उद्योग सुरू करण्याच्या आव्हानाला सामोऱ्या जायला धजत नाहीत, हे ही एक आव्हानच आहे.

वरील सर्व आव्हानांचा एकत्रित विचार केला असता, उद्योग क्षेत्राकडे वळू इच्छिणाऱ्या ग्रामीण भागातल्या महिलांना कोणत्या प्रकारच्या परिस्थितीला सामोरे जावे लागते, त्या परिस्थितीचा अंदाज यायला मदत होते. आजमितीला वरील प्रकारची आव्हाने ग्रामीण महिला उद्योजकांसमोर आहेत, ही वस्तुस्थिती आहे. या साऱ्या आव्हानांचा सर्वांगीण अभ्यास करून त्यांच्यावर मात करण्याची क्षमता महिला उद्योजकांनी दाखविली, तर भविष्यात ग्रामीण भागातल्या उद्योगविश्वाला भरभराटीचे दिवस येतील, असा आशावाद बाळगायला हरकत नसावी.

महिला स्वसंरक्षण कायद्याच्या अंमलबजावणीचा अभ्यास

डॉ. पाटील परमेश्वर अभंगराव

सहाय्यक प्राध्यापक

शिक्षणशास्त्र महाविद्यालय,बार्शी.

➤ प्रास्ताविक

भारत हा बहुसांस्कृतिक व विविध धर्माने नटलेला देश आहे.या देशात विविध धर्माचे लोक गुण्या गोविंदाने राहतात.भारताची संस्कृती एक आदर्श संस्कृती आहे.भारत देशाला आदर्श स्त्री वर्गाची परंपरा आहे म्हणूनच भारताला भारतमाता म्हणून संबोधले जाते. तसेच भारत देशाला साधु-संताची व रामायण,महाभारतासारख्या पुराणाची परंपरा आहे.म्हणूनच भारत देशाकडे संपूर्ण जगाचे लक्ष लागून आहे.स्त्रियांनी जरी पुरुषांच्या बरोबरीने स्थान मिळविले असले तरी स्त्रीची अवहेलना झालेली आपणाला दिसून येत आहे.तसेच आजही स्त्रियांची छेडछाड, पिळवणुक, बदनामी, दुय्यम स्थान दिले जाते. कामाच्या ठिकाणीच नव्हेतर समाजातही या गोष्टी घडत आहेत.देश कितीही पुढे गेला तरी या गोष्टी देशाच्या अधोगतीला कारणीभूत ठरतील की काय याची भिती वाटत आहे.हे कुठे तरी थांबले पाहिजे.यासाठी अनेक आंदोलने झाली.स्त्रियांनीही स्वतःच्या रक्षणासाठी कंबर कसली आहे. तरीही काही नराधम कळत-नकळत,जाणून-बुजून किंवा व्यसनाच्या आहारी जावून आपल्या भगिनीच्या अब्रुवर टपलेले दिसून येतात.यातूनच वेगवेगळे प्रकार घडत आहे.समाजात स्त्री जातीला पुरुषांच्या बरोबरीने काम करावे लागते व यासाठी घराच्या बाहेर पडावे लागते परंतु याचाच फायदा क्रूर बुद्धीची पुरुष मंडळी घेताना आपणाला दिसत आहेत.मग हे सर्व घडत असताना स्त्रियांनी बाहेर पडायचेच सोडून घ्यायचे का? तर नक्कीच नाही कारण अनेक कायदे स्त्रियांच्या रक्षणार्थ तयार केले आहेत त्याचा वापर व उपयोग प्रत्येक स्त्रियांनी केला पाहिजे त्या अगोदर त्याची प्रत्येक भगिनीला माहिती असणे गरजेचे आहे.म्हणूनच सदर संशोधन संशोधकाने हाती घेतले आहे.

➤ संशोधनाची उद्दिष्टे

१. महिला लैंगिक छळ प्रतिबंध समितीच्या रचनेचा अभ्यास करणे.
२. महाविद्यालयात मुलींना येणाऱ्या अडचणींचा अभ्यास करणे.
३. कामाच्या ठिकाणी महिलांचे लैंगिक छळापासून संरक्षण प्रतिबंध, मनाई आणि निवारण अधिनियम, २०१३ च्या कार्यशाळेचे आयोजन करणे.
४. महिला स्वसंरक्षण कायदेविषयक माहितीपुस्तिकेद्वारे मुलींना जाणीवजागृती करून देणे.

➤ संशोधनाची गरज व महत्त्व

१. मुलींना लाज वाटणारे मुलांकडून किंवा पुरुष वर्गाकडून केले जाणारे कृत्याला आळा घालण्यासाठी सदर संशोधनाची गरज आहे.
२. मुलांनी किंवा पुरुषांनी स्त्री जातीकडे पाहून केलेले हावभाव, खुणवने, अशिल्ल चाळे, अशिल्ल पाहणे अशाप्रकारच्या गोष्टी थांबविण्यासाठी प्रस्तूत संशोधनाचे महत्त्वाचे आहे.
३. मुलींकडे पाहून अशिल्ल चाळे करणे. अशिल्ल संभाषण करणे. याला आळा घालणे.
४. मुलींच्या जवळून जातात तिच्या शरीरास नकळत स्पर्श करणे. मुलींचा वाईट हेतूने पाठलाग करणे. यावर प्रतिबंध लादणे.
५. मुलींच्या नावाने तिच्या चारित्र्याला धक्का लागेल अशी चिड्डि लिहून देणे किंवा प्रयत्न करणे. तसेच शाळेतील फलकावर, सार्वजनिक ठिकाणी किंवा रस्त्यावर मुलींच्या नावापुढे वाईट लिहिणे.अशा गोष्टी निदर्शनास आल्यास मुलींच्या संरक्षणासाठी सदर संशोधनाची आवश्यकता आहे.

६. मुलींना अश्लिल चित्रपट, फोटो, साहित्य, पुस्तके दाखविणे किंवा पाहण्यास भाग पाठविणे, फोनद्वारे मेसेज करणे इ. मुलींना पाहून अश्लिल गाणे म्हणणे, किंवा मोबाईलवर लावणे यासारखे कृत्य इत्यादी प्रकारातून मुलींचे स्व संरक्षण करण्यासाठी सदर संशोधन गरजेचे आहे.

➤ संशोधनाची व्याप्ती व मर्यादा

१. प्रस्तूत संशोधन बार्शी तालुक्याशी संबंधित आहे.
२. प्रस्तूत संशोधनात व्यावसायिक महाविद्यालयाचा विचार केला आहे.
३. प्रस्तूत संशोधन महिला लैंगिक प्रतिबंध कायद्याच्या अंमलबजाणीशी संबंधित आहे.
४. प्रस्तूत संशोधन शैक्षणिक वर्ष २०१६-१७ यावर्षापुरते मर्यादित आहे.

➤ संशोधनाची कार्यपध्दती

प्रस्तूत संशोधनासाठी संशोधन पध्दतीतील सर्वेक्षण पध्दतीचा वापर केला आहे. सदर संशोधनासाठी बार्शी शहरातील बी.एड.व बी.पी.एड.महाविद्यालयाच्या एकूण २०० विद्यार्थ्यांचा नमुना म्हणून विचार करण्यात आला. प्रस्तूत संशोधनासाठी प्रतिसादक विद्यार्थ्यांकडून संशोधक निर्मित प्रश्नावली या साधनाचा वापर केला. प्रस्तूत संशोधनाद्वारे प्राप्त माहितीचे विश्लेषण व अर्थनिर्वचन करण्यासाठी कोष्टक, शेकडेवारी व आलेख या सांख्यिकीय परिमाणांचा वापर केला.

➤ संशोधनाची कार्यवाही

प्रस्तूत संशोधनासाठी संशोधक निर्मित प्रश्नावलीद्वारे बार्शी शहरातील बी.एड.व बी.पी.एड. महाविद्यालयातील प्रतिसादक एकूण २०० विद्यार्थ्यांकडून माहितीचे संकलन करण्यात आले. सदर प्रश्नावलीत उद्दिष्टानुसार २० प्रश्नांचा समावेश होता. त्यानुसार माहितीचे संकलन करून कोष्टकाद्वारे विश्लेषण व अर्थनिर्वचन करण्यात आले. यावरून निष्कर्ष मांडण्यात आले. त्यानंतर महिलांच्या अडचणी समजून घेऊन कार्यशाळेचे आयोजन करण्यात आले. सदर कार्यशाळेत महिला स्व संरक्षणासाठी असणाऱ्या विविध कायद्यांचा व तरतुदींचा उहापोह करण्यात आला. त्यानंतर उपाययोजना सूचविण्यात आल्या.

➤ कायदेशीर मार्ग

सुप्रसिध्द विशाखा केस मध्ये मा.सर्वोच्च न्यायालयाने केस चा निकाल देत असाताना महिलांवर होणाऱ्या अत्याचाराविषयी मार्गदर्शक तत्त्वे नमुद केली होती. त्यामध्ये सर्व शासकीय कार्यालय, विद्यालय, महाविद्यालय, निमशासकीय कार्यालय इ. ठिकाणी महिला अत्याचार निवारण समित्या स्थापन कराव्यात असे सांगितले परंतु दुर्दैवाने आजही त्याची पूर्तता झालेली दिसून येत नाही. पण असो आतातरी २७ फेब्रुवारी २०१७ रोजी याची अंमलबजावणी करण्याचे महाराष्ट्र राज्य महिला आयोगाने कडक शब्दात बजावली आहे. त्याची पूर्तता सर्वत्र होत आहे.

ज्या धाडसी मुली आपल्या हक्काप्रती जागृत असतील त्यांनी वाईट कृत्य करणाऱ्या व्यक्तीच्या विरुद्ध खालीलप्रमाणे कायदेशीर तोंडी किंवा लेखी तक्रार देता येते.

- कृत्य करणाऱ्या मुलाविरुद्ध पोलीस स्टेशनमध्ये स्वतः तोंडी किंवा लेखी तक्रार देता येते.
- स्वतःला तक्रार देण्यास भिती वाटत असेल तर तुमच्या कुटुंबातील सदस्यामार्फत पोलीस स्टेशनला तक्रार करता येते.
- पोलिसांनी तक्रार नाही घेतली तर न्यायालयात जावून प्रायव्हेट केस करता येते.
- तुम्ही छेड-छाड विरुद्ध राष्ट्रिय महिला आयोगाकडे आनलाईन तक्रार करू शकता. <http://www.ncw.nic.in>

❖ कायद्यामधील तरतुदी

- कलम २०९ प्रमाणे जो कोणी सार्वजनिक ठिकाणी छेडछाडीचे कृत्य करत असेल तर करत आहे असे सिध्द झाल्यास त्याला तीन महिन्यांपर्यंत शिक्षाची तरतुद आहे.

- कलम २९२ जी व्यक्ती महिलांना किंवा मुलींना अश्लिल चित्र, फोटो, साहित्य दाखवले किंवा पाहण्यास भाग पाडल्यास असे सिध्द झाल्यास पहिल्यांदा अपराध केल्यानंतर २ वर्षांची शिक्षा व २००० रुपये दंड.
- कलम २९८ (अ) (ब) प्रमाणे अश्लिल गाणे, इशारे, शब्दप्रयोग, कविता असे कृत्य सिध्द झाल्यास तीन महिने शिक्षा होते.
- कलम ३५४ व ४९९ (अ) (ब)(क)प्रमाणे व्यक्तीवर कायदेशीर कार्यवाही करता येते.
- ४९९ (अ)(ब)(क)प्रमाणे बदनामी झाल्यास त्या व्यक्तीवर कायदेशीर कार्यवाही करता येते.
- कलम ५०९ प्रमाणे जो कोणी घाणरेडे चाळे करुन स्त्रिच्या पावित्र्याला धोका पोहचेल असे काही कृत्य करेल त्या व्यक्तीला एका वर्षा जास्त शिक्षा व दंड होईल.

➤ निष्कर्ष

१. महाविद्यालयात महिला लैंगिक छळ प्रतिबंध समिती सक्रिय असावी असे १०० टक्के महिलांनी नमूद केले.
२. महाविद्यालयातील महिला लैंगिक छळ प्रतिबंध समितीत पुरुषांचाही समावेश असावा असे १०० टक्के महिलांनी नमूद केले.
३. महाविद्यालयात महिला कायेदविषयक शिबिरांचे आयोजन करावे असे ७८ महिलांनी सुचविले.
४. महिलांसाठी आरोग्यविषयक शिबिराचे आयोजन करावे असे ७१ टक्के महिलांनी सुचविले.
५. महिलांसाठी ज्युडो-कराटे प्रशिक्षणाचे आयोजन करावे असे ६६ टक्के महिलांनी सुचविले.
६. महिलांच्या तक्रारी नोंदविण्यासाठी विशेष तक्रारपेटीची तरतूद प्रत्येक महाविद्यालयात असावी असे ७४ टक्के महिलांनी सुचविले.
७. महिला स्वसंरक्षणासाठी कार्यशाळेचे आयोजन करावे.

➤ शिफारशी

१. सदरील तक्रार महाविद्यालयात घडला असेल तर प्राचार्य व त्या महाविद्यालयातील लैंगिक छळ प्रतिबंध कमिटी यांना सांगावे.
२. सदरील प्रकारची कल्पना न लाजता आपल्या आई-वडिलांना, बहिण,भाऊ,नातलग, मित्र-मैत्रीण यांना द्यावी.
३. सदर घटनांची तक्रार लेखी किंवा तोंडी पोलिस स्टेशनला करावी.
४. सर्वात महत्त्वाचे वरील कोणत्याही मार्गाचा अवलंब करावयाची आपल्याला भिती किंवा लाज वाटत असेल तर महाविद्यालयातील महिला लैंगिक छळ प्रतिबंध समितीशी संपर्क साधावा.
५. कमिटीने मुलीचे नाव गोपनीय ठेवावे.
६. ही कमिटीने आपणा बरोबर शेवटपर्यंत रहावे.
७. वेळ आल्यास मुलांच्या कुटुंबाच्या सदस्यांपर्यंत त्यांनी केलेल्या कृत्याची माहिती किंवा ताकिद दिली जावी.
८. एवढ्या वर जर छेडछाड थांबत नसेल तर पोलिसांच्या मदतीने संबंधित व्यक्तीवर कारवाई केली जावी.

➤ संदर्भ

१. कामाच्या ठिकाणी महिलांचे लैंगिक छळापासून संरक्षण प्रतिबंध,मनाई आणि निवारण अधिनियम,२०१३
२. निर्भया हेल्पलाईन
३. दांडेकर वा. ना. २००४ शैक्षणिक मूल्यमापन व संख्याशास्त्र पुणे: श्री विद्या प्रकाशन.
४. सोनवणे व्ही. वाय.,उपाडे जी.एम. स्त्री भुण हत्या एक सामाजिक समस्या, जळगाव, प्रशांत पब्लिकेशन.
५. सोनवणे व्ही. वाय.,भालेराव सुरेश. महिला आणि मानवी हक्क, जळगाव, प्रशांत पब्लिकेशन.
६. भारंबे इंदुमती स्त्री मानसशास्त्र, जळगाव, प्रशांत पब्लिकेशन.
७. भालेराव सुरेश, लोणारकर प्रविण,मानवी हक्क-सद्यस्थिती आणि आव्हाने, जळगाव, प्रशांत पब्लिकेशन.

बचत गटांद्वारे महिला सबलीकरण

प्रा.सौ.पाटील शोभा संग्राम

सहाय्यक प्राध्यापिका

आझाद कॉलेज ऑफ एज्युकेशन,सातारा

सारांश

प्रत्येक वेळी नशीब मदत करेल अशा गैरसमजात न राहता स्त्रियांनी स्वतःच्या सबलीकरणासाठी संधी शोधणे गरजेचे आहे. बचतगट हा एक सामाजिक,आर्थिक उपक्रम आहे. ती महिला सबलीकरण सशक्तीकरणाची एक क्रांतीकारी चळवळ आहे. महिलांना आर्थिकदृष्ट्या सबल बनवण्यासाठी,स्वविकास आणि सामाजिक विकासासाठी,अर्थकारणाची सांगड आणि जबाबदारीची जाणीव,संवादकौशल्य,वेळेचे नियोजन कौशल्य यासाठी प्रोत्साहन मिळत आहे. बचत गटांमुळेच समाजामध्ये क्रांति झालेली दिसते बचत गटांच्या माध्यमातून विविध सामाजिक प्रश्न,विषय याबाबत चर्चा होते. काही तत्वांची जोपासनाही होते. महिला बचतगटांच्या स्वरूपात मिळालेल्या या संधीचा फायदा करून घेऊन महिलांनी आपला विकास साधला पाहिजे.

बचतगट म्हणजे ठराविक काळाने बचत जमा करण्याच्या निमित्ताने एकत्र येणारा गट. बचतगट हा एक सामाजिक आणि आर्थिक उपक्रम आहे.ही प्रक्रिया संघटितपणे एकमेकांना समजून घेऊन होत असल्याने याला स्वयंसाहाय्य गट असेही म्हणतात.

सध्या बचतगट नावाची संस्थात्मक चळवळ महाराष्ट्रात जोमाने वाढू लागली आहे. गटाला विशिष्ट नाव ठेवले जाते.उदा. अस्मिता बचतगट,जागृती बचतगट इत्यादी.

बचत गटाचे स्वरूप:

बचतगटामध्ये महिला पुरुष सहभागी होऊ शकतात,यापैकी ८०ते ९० टक्के स्त्रिया आहेत. तसेच बहुतांशी संख्या ही ग्रामीण,अल्पभूधारक,मजूर,दलित,महिला स्वयंस्फूर्तीने सहभागी होतात. प्रत्येक वेळी नशीब मदत करेल अशा गैरसमजात न राहता स्त्रियांनी स्वतःच्या सबलीकरणासाठी संधी शोधणे गरजेचे आहे.बचतगट ही फक्त कागदावरील शासकीय योजना नसून महिला सबलीकरण,सशक्तीकरणाची एक क्रांतीकारी चळवळ आहे.महिला बचतगटांची स्थापना हा महिलांच्या सक्षमीकरणाच्या वाटचालीतील महत्त्वाचा टप्पा आहे.

बचत गटाचे नियम:

- १.बचत गटातील सदस्य संख्या ही २० किंवा त्यापेक्षा कमी असावी.
- २.गटातील प्रत्येक सदस्य ठराविक कालावधीने एकत्र येऊन बचत म्हणून ठराविक रक्कम जमा करतो.
- ३.जमा केलेली ही रक्कम गटातील सदस्यांनाच कर्ज म्हणून मिळते.
- ४.कर्ज सभासदाने हप्त्याहप्त्याने बचत गटाला परत करणे अपेक्षित असते.
- ५.लोकशाही तत्त्वावर आधारीत बचतगटाची रचना असते. त्यामुळे गटातील प्रत्येक सदस्याला समान अधिकार असतो.

महिला बचत गट : एक संधी

१. महिलांना आर्थिकदृष्ट्या सबल बनवण्यासाठी.
२. रोजगार आणि आत्मसन्मान मिळवण्यासाठी.
३. संघभावनेचा विकास.

४. स्वविकास आणि सामाजिक विकासासाठी.
५. लघु उद्योगांना चालना देण्यासाठी.
६. संवादकौशल्य, वेळेचे नियोजन कौशल्य.
७. नेतृत्व गुणांचा विकास.
८. अर्थकारणाची सांगड आणि जबाबदारीची जाणीव.
९. उंबऱ्याबाहेर पडून मोकळा श्वास घेण्यासाठी.
१०. स्वतंत्रपणे निर्णय घेण्याची क्षमता.
११. सामाजिक उपक्रमात सक्रिय सहभाग.
१२. कमी भांडवल गुंतवणूक.

वरील सारखे अनेक फायदे लक्षात घेता महिला बचतगट एक संधी म्हणून बचत गटांकडे पाहिले जाते. गटाच्या माध्यमातून एखादी स्त्री कमाऊ शकते. गावागावांतील बचतगट हे महिलांना आर्थिकदृष्ट्या सबल बनविण्यासाठी मदत करतात. बचतगटांमुळे महिलांच्या सबलीकरणाच्या दृष्टीने काही बदल घडून आले आहेत. त्यामध्ये सामाजिक आणि कौटुंबिक व्यवहारात त्यांचा सहभाग वाढला असून स्वतःची मते त्या अधिक ठामपणे मांडू लागल्या आहेत. त्याचप्रमाणे कित्येक स्त्रियांना आत्मसन्मान मिळाला आहे. बचतगटांमुळेच समाजामध्ये क्रांति झालेली दिसते, महिलांमध्ये कमालीचा आत्मविश्वास निर्माण झाला. बचतगट म्हणजे केवळ पैशाची बचत करणे नव्हे, तर त्यांच्या हातांना काम मिळवून देणे आणि स्वमिळकतीतील आत्मसन्मान मिळवून देणे. बचतगटाच्या स्थापनांमुळे बचतीच्या सवयीबरोबर स्वयंरोजगार करण्याची प्रेरणा महिलांना मिळाली आहे. चूल आणि मूल इतकेच विश्व असणाऱ्या महिला आज बचतगटाच्या महिला बचतगटांमुळे कित्येक महिलांना आत्मसन्मान मिळाला आहे. बचतगटांमुळे महिलांमध्ये संघटनशक्ती, स्वविकास व सामाजिक विकासाची जाणीव निर्माण झाली. महिलांमध्ये बचतगटाच्या माध्यमातून कमालीचा आत्मविश्वास निर्माण झाला.

चूल आणि मूल इतकेच विश्व असणाऱ्या महिला आज बचतगटाच्या माध्यमातून बाह्य जगाच्या संपर्कात आल्या आहेत. बचतगट म्हणजे केवळ पैशांची बचत करणे एवढेच बचतगटाचे उद्दिष्ट नसून त्यांच्या हातांना काम मिळवून देणे आणि स्वमिळकतीतील आत्मसन्मान मिळवून देणे हे आहे. बचत गटांच्या स्थापनांमुळे बचतीच्या सवयीबरोबरच स्वयंरोजगार करण्याची प्रेरणा महिलांना मिळाली आहे. आज महिलांनी अनेक उद्योग, व्यवसाय बचतगटाच्या माध्यमातून उभारले आहेत व त्यांनी त्यांनी तयार केलेल्या उत्पादनाला बाजारपेठ मिळावी म्हणून शासनही प्रयत्नशील आहे. महिलांमध्ये असणारे संवादकौशल्य, वेळेचे नियोजन, अर्थकारणाची सांगड, जबाबदारीची जाणीव, जोखीम स्वीकारण्याची वृत्ती, परिस्थिती हाताळण्याची कला, त्यामध्ये यशस्वी होण्याची क्षमता, नेतृत्व गुण, कामातील नीटसपणा, चोख व्यवहार या उपजत उद्योजकीय गुणांचा वापर करून बचतगटातील महिला उद्योग क्षेत्रात आपले कर्तृत्व सिद्ध शकतात; परंतु आम्ही गृहिणी उद्योजिका बनणे कसे शक्य, काय शक्य आहे, असा हा प्रयत्न करण्याआधीच भीतीचा गोळा आपल्या पोटात उभा राहतो आणि या भीतीनेच बऱ्याचशा महिलांच्या आकांक्षा सुरूवात करण्याआधीच चुरडल्या जातात.

त्याचबरोबर आर्थिक व्यवहारापलीकडे जाऊन काही बचत गटांनी दारूबंदी करण्यापासून स्थानिक निवडणूका लढवण्यापर्यंत पाऊले उचलली आहेत. या सर्वातून बचत गटांकडे आर्थिक आणि सामाजिक परिवर्तनाचे महत्त्वाचे साधन म्हणून पाहिले जाते.

या गटांद्वारे आजकाल शासकीय कार्यालयात उपहारगृह चालविणे, अंगणवाडीत आहार पुरविणे इत्यादी सेवाही पुरवण्यात येतात.

बचत गटाच्या आधारांमुळे गटातील महिलांच्या वैयक्तिक उद्योगांनाही प्रोत्साहन मिळत आहे. महिला बचत गटांची स्थापना हा महिलांच्या सक्षमीकरणाच्या वाटचालीतील महत्त्वाचा टप्पा आहे. त्यामुळे केवळ बचत करणे व कर्ज वाटणे एवढ्यापुरतीच बचतगटांच्या कार्याची व्याप्ती नाही, त्यामुळे बचतगटांच्या माध्यमातून विविध सामाजिक प्रश्न, विषय याबाबत चर्चा होणे आवश्यक आहे व त्यासाठी बचतगटांच्या माध्यमातून काही तत्वांची जोपासनाही महिलांनी केली पाहिजे. उदा. बचतगटाचा व्यवहार प्रामाणिकपणे व लोकशाही तत्वावर आधारित चालवणे. गटामध्ये सर्व महिलांनी सक्रिय सहभाग घेणे. कोणत्याही बचतगटांच्या सक्षमतेचे लक्षण म्हणजे त्यांची नियमितता. सभासदांची शंभर टक्के उपस्थिती व बैठकीच्या कामकाजातील सक्रिय सहभाग हे गटाच्या कार्यक्षमतेच्या दृष्टीने आवश्यक असते. सामुदायिक पातळीवर चर्चा व लोकशाही पद्धतीने घेतलेले निर्णय यामुळे बचतगटाच्या कार्याला बळ प्राप्त होऊ शकेल. नशिबालाही संधीची गरज असते. अशी संधी माणसाच्या आयुष्यात अधूनमधून डोकावते. महिला बचतगटाच्या स्वरूपात मिळालेल्या या संधीचा फायदा करून घेऊन महिलांनी आपला विकास साधला पाहिजे.

संदर्भ ग्रंथ

१. झेपावणारा ग्रामीण महाराष्ट्र :पन्नलाल सुराणा आणि नानासाहेब लिगाडे :(डिसेंबर २००८) जयंती ऑफसेट सोलापूर.
२. स्वप्न उद्योजकांचे :जयप्रकाश झेंडे :(नोव्हेंबर २००८) डायमंड पब्लिकेशन पुणे.
३. मला यशस्वी व्हायचयं :डी. आर.फिरके (१९९७).

ग्रामीण महिला उद्योजकांच्या समस्या व उपाय

प्राचार्य डॉ. पाटील शिवाजी बापू

वसंतराव नाईक शिक्षणशास्त्र महाविद्यालय,
कळंबा, कोल्हापूर.

प्रास्ताविक

प्रत्येक देशाची अर्थव्यवस्था ही त्या देशाचा आर्थिक कणा असतो. ज्या प्रमाणात अर्थव्यवस्था मजबूत असते त्या प्रमाणात तो देश आर्थिकदृष्ट्या मजबूत असतो. भारत हा खंडप्राय देश आहे. या खंडप्राय देशाची लोकसंख्या जगात दुसऱ्या क्रमांकाची आहे. १२५ कोटी लोकसंख्येच्या देशात जवळपास ५० टक्के स्त्रीया आहेत. यामध्ये कर्ती लोकसंख्येचा विचार हा मोठ्या प्रमाणात केला जातो. भारत हा शेतीप्रधान व ग्रामीण विभागात जास्त विभागलेला देश आहे. बहुसंख्य लोकसंख्या ही ग्रामीण विभागात विभागली जाते. ग्रामीण विभागात महिला उद्योजकांचे प्रमाण वाढत चाललेले आहे. महिला उद्योजक ग्रामीण भागात उद्योग / व्यवसाय करीत असताना त्यांना भेडसावणाऱ्या समस्या व त्यावर उपाययोजना करण्यासाठी संशोधकाने प्रस्तुत संशोधन हाती घेतलेले आहे.

संशोधनाची आवश्यकता

उद्योजकता हे गुंतवणूक व उत्पादनाच्या संधीशी संबंधित आहे. उद्योजकता ही व्यक्तीगत बाब आहे. उद्योजकता ही व्यक्तीची मनोवृत्ती असून ती वर्तणुकीत असते. उद्योजकता ही मानवी जीवनाची प्रेरणा आहे. उद्योजकता स्वयंपूर्णता व आत्मनिर्भरतेचा मार्ग दाखविते. त्याचबरोबर महिला उद्योजकांचा सकारात्मक दृष्टीकोन निर्माण होण्यास मदत होते.

संशोधनाची गरज

बाजारपेठेत टिकायचे असेल तर कमी वेळेत, माफक किंमतीत चांगल्या दर्जाचे उत्पादन व सेवा देण्याचे आव्हान स्वीकारावयास पाहिजे. भारतीय उद्योगांची १९९१ ते २००० मधील मानसिकता आणि आजची मानसिकता यात प्रचंड फरक आहे. उद्योजकासाठी चांगले मनुष्यबळ आवश्यक आहे. व्यापार कौशल्याची जाणीव निर्माण होत असते.

संशोधन समस्येचे शब्दांकन

"कुंभी कासारी सहकारी कारखाना लि. कुडित्रे, ता. करवीर या पंचक्रोशीतील 'कुडित्रे बीट' अंतर्गत कार्यरत असणाऱ्या ग्रामीण उद्योजक महिलांच्या समस्या व उपाययोजना."

संशोधनाची उद्दिष्टे : प्रस्तुत संशोधनाची उद्दिष्टे पुढीलप्रमाणे ठरविण्यात आली.

- १) ग्रामीण भागात ग्रामीण उद्योजक महिला कोणकोणते उद्योग करतात त्याचा आढावा घेणे.
- २) ग्रामीण भागातील ग्रामीण उद्योजक महिलांना कोणकोणत्या समस्या भेडसावतात त्याचा अभ्यास करणे.
- ३) ग्रामीण भागातील महिला उद्योजकांच्या समस्येवर उपाययोजना सुचविणे.
- ४) उद्योजकतेसाठी निर्णयक्षमतेचा वापर कसा करावा याचा विचार करणे.
- ५) व्यवसाय / उद्योग नियोजन करण्यास मदत करणे.

संशोधनाची गृहीतके - ग्रामीण महिला उद्योजकांना उद्योगधंदा चालवित असताना विविध पातळ्यांवर समस्या येतात.

संशोधन पद्धती - प्रस्तुत संशोधनासाठी सर्वेक्षण पद्धतीचा अवलंब करण्यात आला.

नमुना निवड व जनसंख्या :

प्रस्तुत संशोधनासाठी 'कुडित्रे' बीट अंतर्गत कुडित्रे, कोपाडे, आडूर, भामटे, कळंबे, वाकरे, चिंचवडे या गावातील प्रत्येक गावातील ३ महिला उद्योजकांचा विचार करण्यात आला. एकत्र महिला उद्योजकांची संख्या २१ इतकी होती. १०० टक्के नमुना निवड करण्यात आली.

साधने - प्रस्तुत संशोधनासाठी प्रश्नावली व मुलाखती या साधनांचा विचार केला.

कार्यपद्धती :

प्रस्तुत संशोधन सर्वेक्षण पद्धतीने राबविण्यात आले. त्यामध्ये कुडिन्ने बीट अंतर्गत प्रत्येक गावातील ३ महिला उद्योजकांच्या मुलाखती घेतल्या व प्रश्नावली भरून घेण्यात आल्या. प्रश्नावलीमध्ये उद्योगधंद्याच्या संदर्भात प्रश्न विचारण्यात आले होते. उद्योगधंद्यामध्ये किराणामाल दुकान, दुध व बेकरी व्यवसाय, भाजीपाला विक्री, झेरोक्स इ. सारख्या उद्योगांचा समावेश होता. महिला उद्योजकांच्या विश्वसनीय माहिती मिळविण्यासाठी मुलाखती व प्रश्नावलीचा वापर करण्यात आला.

संशोधनाचे निष्कर्ष - संशोधनाची निष्कर्ष पुढीलप्रमाणे आहेत.

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| १) भांडवलाची कमतरता. | ९) नाशवंत मालाची समस्या |
| २) साठवणुकीची समस्या. | १०) सरकारचे धोरण. |
| ३) घाऊक व्यापाऱ्याकडून उधारीची सवलत नाही. | ११) प्रसिद्धीचा अभाव. |
| ४) वस्तूच्या ज्ञानाविषयी समस्या. | १२) कायदेशीर बाबींचे अज्ञान. |
| ५) ग्रामीण भागात विक्रीबाबत स्पर्धा. | १३) वेळेचे नियोजन. |
| ६) कुशल कामगारांची समस्या. | १४) संघटनांचा अभाव. |
| ७) सरकारची विविध प्रकारची बंधने / परवानगी. | १५) मार्गदर्शनाचा अभाव. |
| ८) वाहतुकीची समस्या. | |

शिफारशी - संशोधकाने पुढीलप्रमाणे शिफारशी केलेल्या आहेत.

- १) सरकारने महिला उद्योजकांना अनुदान स्वरूपात भांडवल पुरवठा करावा.
- २) ग्रामीण भागात सहकारी तत्वावर गुदामे (Godown) उभी करण्यात यावीत.
- ३) उधारीवर (Credit) माल मिळण्यासाठी पत धोरण (Credit Policy) जाहीर करावे.
- ४) विविध वस्तूंच्या वापराविषयी व संबंधित दुरुस्ती व उपाय यासाठी व्यापारी फोरम स्थापन करून महिला उद्योजकांचे प्रबोधन करण्यात यावे.
- ५) गळेकापू स्पर्धा आटोक्यात येण्यासाठी व्यापाराविषयीची चांगली आचारसंहिता तयार करण्यात यावी.
- ६) सरकारच्या विविध परवाना व त्यांचे नुतनीकरण याबाबत एक खिडकी योजना राबवावी.
- ७) शिक्षणाची अट शिथिल करावी.
- ८) कौशल्य प्राप्तीसाठी प्रशिक्षण देणेत यावे.
- ९) कायदेशीर सल्ला देण्यात यावा.
- १०) उद्योगांची निश्चित वेळ ठरविण्यात यावी.
- ११) तज्ञ व्यक्तींचे मार्गदर्शन मिळावे.

समारोप - वरीलप्रमाणे ग्रामीण महिला उद्योजकांच्या समस्या व त्यावर उपाययोजना याबाबत ऊहापोह करण्यात आलेला आहे.

संदर्भ :-

- १) मानकर, देशपांडे लिमये (२००४), बी.कॉम. भाग-२, उद्योजकांची मूलतत्त्वे, फडके प्रकाशन, कोल्हापूर.
- २) जोशी, सी.जे., जोशी. ए.सी. (२००३), व्यवसाय व्यवस्थापन, फडके प्रकाशन, कोल्हापूर.
- ३) भिंताडे, वि.रा. (२०००), शैक्षणिक संशोधन, नूतन प्रकाशन, पुणे.
- ४) पाटील, लता; पाटील सविता (२००४), व्यक्तीमत्त्व विकासाची सूत्रे, प्रणव प्रकाशन, इचलकरंजी.

नवीन व्यवसाय सुरू करणाऱ्या ग्रामीण
महिलांसमोरील आव्हाने

सौ.पाटील शशिकला एकनाथ
नेसरी ता.गडहिंग्लज
जि.कोल्हापूर

प्रस्तावना:

स्त्री शिक्षणाचे महत्त्व हजारो वर्षांपासून आम्हाला पटलेले आहे.स्त्रिया सर्व प्रकारचे कार्यक्रम करू शकतात हे इतिहास आम्हाला सांगतो.ब्रह्मवादिनी ज्ञानसाधना करित राजघराण्यातील स्त्रियांना युद्धाचे शिक्षण दिले जाते. असे त्या उत्तम सारथ्य करित विष्णुला ही सैन्यातील अधिकारी होती.सातवाहज राणी नयनिका ख्रिस्त पूर्व दुसऱ्या शतकात उत्तम शासक म्हणून नावारूपाला आली.पुरुषांच्या प्रमाणेच स्त्रिया सर्वच अभ्यासाच्या शाखांत पारंगत होत्या. इसवी सनाच्या तिसऱ्या शतकाच्या अगोदर स्वतंत्रपणे व्यवसाय करणाऱ्या, शिक्षण घेणाऱ्या स्त्रिया दिसून येतात. परंतु त्यानंतरच्या काळात स्त्रियांचे माणूसपण जाचक बंधनाखाली झाकले गेले.त्यांची शक्ती लोपत गेली.समाजातील त्यांचे स्थान दुय्यम झाले.स्त्री ही एक 'वस्तू' वा 'दासी' आहे अशी भावना समाजात दृढहोत गेली.त्यातून आपल्यातील शक्तींना त्या विसरल्या व्रतवैकल्यात त्या अडकल्या.

राजा राममोहन रॉय, महात्मा ज्योतिराव फुले यांनी मुलींना शिकविणे महत्तवाचे आहे. याकडे लोकांचे लक्ष वेधले.गोपाळ गणेश आगरकर,डॉ.बाबासाहेब आंबेडकर,महर्षि धोंडो केशव कर्वे इत्यादी समाजसुधारकांनी हा विचार पुढे नेला.शिक्षणातून माणसाला विधायक व्यक्तिमत्त्व येते. समानतेची बीजे रोवली जातात.स्त्रियाही या प्रवाहात सामील होतात या दोहोंच्या समन्वयातून राष्ट्राला परिपूर्ण व्यक्तिमत्त्व लाभते.

१९७५ हे वर्षे यूनोने 'महिला वर्ष' म्हणून जाहीर केले.त्या निमित्ताने जागतिक पातळीवर स्त्रियांच्या प्रश्नांचा साकल्याने अभ्यास झाला.जे देश विकसनशील देश आहेत तेथील स्त्रियांची परिस्थिती अतिशय निकृष्ट दर्जाची असल्याचे लक्षात आले. त्यातूनच १९८५ साली आफ्रिकेतील नैरोबी येथे युनोने आंतरराष्ट्रीय महिला परिषद घेतली.या परिषदेतूनच सर्व जगातील महिलांनी शेवटच्या स्त्रीपर्यंत विकास पोहोचवायचा असा निर्णय घेतला.तिथूनच स्त्री विकासाच्या जाणीवेची पहाट झाली. त्यात भारतीय भगिनींचा सहभाग होता.

स्त्रियांची सद्दास्थिती:

आज अनेक क्षेत्रात महिला यशाच्या शिखरावर विराजमान झालेल्या आहेत असे एकही क्षेत्र नाही जेथे महिलांनी आपले नाव कोरले नाही प्रत्येक क्षेत्रात त्यांनी आपला वेगळा ठसा उमटविला आहे. कला,क्रीडा,राजकारण,समाजकारण,संरक्षण,पर्यटन,प्रशासन,तंत्रज्ञान,संशोधन यासह व्यापार उद्योग या क्षेत्रातही वेगळी ओळख निर्माण करण्यात अनेक महिला यशस्वी ठरल्या आहेत. त्या पुरुषांच्या बरोबरीने नव्हे तर त्याही पुढे जाऊन कामगिरी करताना दिसत आहेत.

जगातील एकूण कामात स्त्रियांचा सहभाग पुरुषांपेक्षा जास्त आहे असे पाहणीतून लक्षात आले. गुजरात राज्यातील इलत्वेन भट्ट या कष्टकरी स्त्रियांना संघटित करून त्यांच्या विकासासाठी विविध प्रकारे काम करित.त्यांना शासनाने भारतातील कष्टकरी स्त्रियांची पाहणी करण्याची विनंती केली. त्या भारतभर हिंडल्या.रानात,कारखान्यात,घरात,शेतात काम करणाऱ्या महिलांना कराव्या लागणाऱ्या कामाची पाहणी केली.पाहणीत असे आढळले की स्त्रियांना मिळणारी मिळकत घरातील भल्यांसाठी,मुलांच्या शिक्षणासाठी वापरतात.त्यामुळे महिलांचा विधायक व व्यावसायिक दृष्टिकोन

समोर आला.त्यातून शासनाने स्त्रियांना व्यवसाय शिक्षणासाठी प्रशिक्षण व आर्थिक सहकार्य करण्याचे ठरविले त्यातूनच बचतगटाची संकल्पना पुढे आली.ती ग्रामीण भागात विस्तारली आजमितीस अंदाजे ए. पी. एल् आणि बी. पी. एल् मिळून सात ते साडेसात लाख बचत गट राज्यात कार्यरत आहेत. यातून महिला स्वावलंबी व सक्षम बनल्याचे चित्र समोर येत आहे.

देशाच्या लोकसंख्येच्या जवळपास निम्म्याने असणारी ही संख्या.मनुष्यबळाच्या दृष्टीने अर्धा भारत दुर्लक्षून देशाचे भले होईल काय? हा प्रश्न सध्याच्या खाजगीकरण,उदारीकरण,जागतिकरण या धोरणात विचारात घेतल्यास कधीच वर येऊ शकणार नाही.

आज अनेक उद्योग क्षेत्रातही महिला नेतृत्व करत आहेत.त्यांनी या क्षेत्रातही आपल्या कामाचा दखल घेण्याजोगा ठसा उमटवला आहे.अनेक छोटे मोठे उद्योग त्या स्वतःच्या पायावर स्वकर्तृत्वाने सांभाळत आहेत. अनेक कंपन्यांच्या सी.ई.ओ.पदी महिला विराजमान होताना दिसत आहेत.हे एकीकडे चित्र असले तरी अजूनही ग्रामीण महिलांच्या विकासातील अडचणी संपलेल्या नाहीत.

महिलांसमोरील मुख्य आव्हाने : ग्रामीण स्त्रीयांच जग आणि व्यवसायाच जग यामध्ये अजूनही एक दरी निर्माण झाल्याचे चित्र आपल्यासमोर आहे.हे चित्र दूर करण्यासाठी ग्रामीण भागातील स्त्रियांना आजही झुजावे लागत आहे.

ग्रामीण भागातील महिलांचे संघटन: भारताच्या ग्रामीण भागामध्ये अजूनही लोकांची मानसिकता परंपरागत शेती, गुरेपालन यापलिकडे जायला तयार नाही.याला मुख्य कारण म्हणजे ग्रामीण भागातील कष्टकरी महिलांचे न होणारे संघटन हे आहे.ग्रामीण भागातील महिलांचा दिनक्रम पाहिल्यास त्यांना एक काम पार पाडल्यास दुसऱ्या कामाची सांगड तयार असते.त्या या नित्याच्या कार्यक्रमात इतक्या अडकून पडतात की त्यांना एकत्रित यायला एखाद्या सणाची तेही घरातील सर्व राबता आटोपून त्यांच्या सोईच्या वेळेत एकत्र येऊ शकते.त्यामुळे ग्रामीण भागातील महिलांचे संघटन करणे जिकीरीचे काम होते. शहरीभागातही काही ठराविक महिला एकत्र येतात.त्या दृष्टीने विचार करतात परंतु बहूसंख्य महिला या प्रवाहाच्या बाहेरच असतात.

व्यवसायाच्या योग्य प्रशिक्षणाचा अभाव: महिलांच्या संघटनातील त्रुटी, त्यांना मिळणारा वेळ व चाकोरीबद्ध काम यामुळे त्यांना काही नवीन कौशल्य शिकण्यासाठी वेळ मिळत नाही. त्यामुळे समाजाच्या गरजा आर्थिक स्रोत,शासनाच्या योजना या सर्वसामान्य महिलांपर्यंत पोचत नाहीत. त्यामुळे योग्य प्रशिक्षण त्यांच्यापर्यंत पोहचत नाही परिणामी व्यवसायाच्या जगापासून त्या दूर जातात.

स्त्रीसुलभकांची कमतरता: व्यावसायिक कौशल्ये महिलांच्या अंगी सावत्रिक रूपात बानवण्यासाठी व्यवसायाच्या जगातील तज्ज्ञ स्त्री सुलभकांची कमतरता दिसून येते.त्यामुळे शासनाच्या तसेच इतर व्यवसायांची साधी तोंडओळख ही अनेक स्त्रियांना होत नाही.

व्यवसायाबाबत नकारात्मक दृष्टीकोन: कोणताही व्यवसाय करताना व्यवसायाबाबतचा दृष्टीकोन सकारात्मक असणे गरजेचे असते परंतु आजही स्त्रीया आणि व्यवसाय या बाबींचा विचार करता स्त्रीयांनी एखादद्या व्यवसायाची जबाबदारी सांभाळणे ही दुरापास्त गोष्ट असल्याची काही कुटुंबामध्ये मांडले जाते.त्या कुटुंबाची जडणघडण जर चाकोरीबद्ध असेल तर ते कुटुंब कितीही शिक्षित असले तरी कुटुंबाची नकारात्मक मानसिकता ही स्त्रियांच्या व्यावसायिकतेच्या आड येणारी बाजू आहे.त्यामुळे अशा कुटुंबातील स्त्रीया कर्तबगार असूनही त्यांना कुटुंबाने दिलेले कामच करावे

लागते. अशा कुटुंबातील स्त्रीला फार तर नोकरी कर पण त्यापुढे अशा व्यवसायिकतेला परवानगी देत नाहीत त्यामुळे अनेक स्त्रियांना या नकारात्मक दृष्टीकोनाला सामोरे जावे लागते.त्यांचे खच्चीकरण होते.

तयार मालाला बाजारपेठ मिळण्याचे आव्हान:महिलांना एखादा नवीन व्यवसाय सुरू करायचा असेल तर 'हक्काची बाजारपेठ' अशी सुरक्षितता तिला हवी असते.ती बाजारपेठ तिला उपलब्ध असेल तर महिला आपली गुणवत्ता सिद्ध करतात.

निलीमा मिश्रा यांच्या उदाहरणातून तर अनेक गोष्टी शिकण्यासारख्या आहेत. जळगाव जिल्हयातील पारोळा तालुक्यातील बहादरपूर हे सुमारे तीन हजार लोकवस्तीचे गाव या गावात निलीमा मिश्रा यांनी गाव स्वयंपूर्ण करण्याचा निर्णय मनावर घेतला आणि ग्रामीण गोधडीला ग्लोबल दर्जा प्राप्त करून दिला. आज या गावात बनलेल्या गोधडीला बाजारात सुमारे साडेतीन ते चार हजार रूपये मिळतात. अंगभूत कौशल्य व पारंपरिक हस्तकलेचा सुंदर मिलाप त्यांनी साधलेला आहे. त्यामुळेच त्या ग्राहकांच्या पसंतिला उतरल्या आहेत. या गोधड्यांना जागतिक बाजारपेठेत अमेरिका, इंग्लंड, ऑस्ट्रेलिया आदी देशांतूनही प्रचंड मागणी आहे. त्यामुळे बाजारपेठेची गरज ओळखणे दर्जेदार माल बनवणे त्याप्रकारचे धाडस दाखवणे या गोष्टी या ठिकाणी घडलेल्या आहेत त्यामुळेच व्यवसायात यश मिळाले. निलीमा मिश्रा यांच्या धडपडीतून आजूबाजूच्या २०० खेडयातून १८०० बचत गट कार्यरत झाले. वातावरण निर्मिती झाली.बाजारपेठ निश्चित झाल्यामुळे महिलाही हिरीरीने भाग घेवू लागल्या. व्यवसायाला बळकटी मिळाली.

वरील उदाहरणावरून एक गोष्ट लक्षात येत जर मालाला बाजारपेठ व महिलांना व्यवसायाचे योग्य नेतृत्व मिळाले तर आव्हान संपून जाईल.

व्यावसायिक दृष्टीकोनाचा अभाव: भारतामध्ये ग्रामीण समाजरचना पाहिली तर अनेक कुटुंबामध्ये स्त्रियांबद्दल दुय्यम दृष्टीकोन दिसून येतो घर सांभाळणे, मुलांबाळांचा सांभाळ करणे एवढेच काम प्राधान्याने देण्याकडे कल असतो.पुढारलेल्या काही मध्यमवर्गीय कुटुंबामध्ये नोकरीला प्राधान्य दिले जाते. यामध्ये एकूणच समाजाचा दृष्टीकोन हा व्यावसायिक कधीच नसतो. याचा परिणाम स्त्रियांच्या मानसिकतेवर होऊन त्या व्यावसायिक जगापासून दूर जातात.हा आपला प्रांत नव्हे असा शिकवामोर्तब करतात.त्यामुळे आपला आर्थिक पाया त्या निर्माण करू शकत नाहीत.काही समाजात व्यवसायाला दुय्यम स्थान दिले जाते त्यामुळे महिलांना आवड असूनही त्या या क्षेत्रात उतरू शकत नाहीत.

आव्हानांचा सामना कसा करता येईल: ग्रामीण भागातील उपलब्ध साधनसामग्री व सोयीसुविधा विचार करून गरजेनुसार अनेक उद्योग,व्यवसाय उभारता येतात.बाजारपेठेची गरज ओळखून वस्तूनिर्मिती केल्यास घरबसल्या पैसे कमविण्याचे साधन मिळू शकते.

मी एका मॉलमध्ये गेले असता गायीच्या शेणापासून बनविलेली शेणकूटे विकत ठेवल्याचे पाहिले यातून एक गोष्ट सिद्ध होते की,योग्य मार्केटिंग कौशल्य वापरल्यास कोणतीही गोष्ट सहज विकता येते.

ग्रामीण भागातील बचत गटातील महिलांशी चर्चा करताना प्रकर्षाने जाणवेलली गोष्ट इथे नमूद करावी वाटते या महिलांना बचत गटाच्या माध्यमातून काहीतरी करायचे असते.त्यांच्यामध्ये ती उर्मी दिसून येते.उत्पादन निर्मितीचे तंत्र शिकून उत्पादन करण्याची त्यांची तयारी असते यातूनच त्या उद्योजिका म्हणून पुढे येतील असा विश्वास वाटतो.

काही महिला यामाध्यमांतून सर्व समस्यांवर मात करित छोटे छोटे उद्योग सुरू करून आपली स्वतःची बाजारपेठ निर्माण केली आहे.मालाच्या दर्जाबाबत त्या आग्रही आहेत.ही व्यवसायाच्या दृष्टीने सकारात्मक बाब आहे.यातूनच अतिशय छोट्या स्वरूपात सुरू झालेल्या उद्योगांनी कष्ट,सचोटी व प्रामाणिकपणा या जोरावर प्रगती केल्याची अनेक उदाहरणे आहेत लिज्जत पापड या उद्योगाचे यासाठी उदाहरण घेता येईल.

मध्यंतरी एका वाचनात आलेल्या लेखात आदिवासी भागातील एक अशिक्षित आजी पारंपरिक आदिवासी दागिणे व इतर कलाकुसरीच्या वस्तूंचे स्टॉल परदेशात मांडत होत्या.प्रदर्शन व विक्रीतून त्यांना आदिवासी भागातील महिलांना रोजगार व पैसा मिळवून दिला होता.यातून अनेक आदिवासी कुटुंबे जी सावकारांच्या कर्जाच्या ओझ्याखाली होती त्यांची यातून सुटका झाली.महिला स्वावलंबी झाल्या. त्यांना आर्थिक स्वातंत्र्य मिळून घरातील निर्णयात मानाचे स्थान देण्यात येऊ लागले.यातून कुटुंबातील मुलांना चांगले शिक्षण देण्याचा त्यांना शिक्कत करण्याचा कल वाढू लागला.आज त्या भागातील एकूणच चित्र बदलत असल्याचे दृश्य दिसून येते.

समारोप: उद्योजकता म्हणजे कालोचित विचारांचं,कल्पनेच संपत्तीमध्ये रूपांतर करणं. भारतासारख्या बहुस्तरीय,वेगाने वाढत्या बाजार पेठेच्या गरजा ओळखून त्यासाठी नवनवी उत्पादनं आणि सेवांचा पुरवठा करणं,त्यासाठीच्या तीव्र स्पर्धेमध्ये आपलं वेगळेपण सिध्द करून ते कायम राखत नवनवे ग्राहक मिळवणं हे सारच आव्हानात्मक असले तरी अवघड नाही.

यशस्वी उद्योगासाठी टीप्स:

- तुम्ही जे उत्पादन अगर सेवा विकू इच्छिता ते बाजारात का विकलं जाईल याबाबत विचार करणे उदा.या उत्पादनामुळे/सेवेमुळे वेळ वाचेल इंधन वाचेल, उत्पादकता वाढेल
- ते उत्पादन विकत घेण्याची निकड बाजारात निर्माण झाली आहे का हे पाहावे लागेल.
- वेगवेगळी आणि परस्परपूरक कौशल्ये असलेल्या व्यक्तींची एकसंघ टीम तयार करणे.
- उद्योजकतेचा प्रवास अत्यंत चढउताराचा, कस पाहणारा, धैर्याचा असतो, सातत्याचा असतो या प्रकारच्या मानसिक कसोटीला उतरावे लागेल.

भारतासारख्या विशाल बाजारपेठेत जाल त्या दिशेला संधी दिसेल असा आजचा काळ आहे. पाणी, पेट्रोल यासारख्या नैसर्गिक संसाधनांचा वापर कमीत कमी करून फळे भाजीपाला यावर प्रक्रिया कशी करता येईल सामाजिक गरजा,नवनिर्मिती,नव्या सेवा उत्पनांची गरज आणि व्यवसायाची संधी याबाबत सकारात्मक दृष्टीकोन ठेवून व्यवसायाच्या संधी शोधल्या पाहिजे.तरच स्त्रियांना व्यवसायाच्या जगात आव्हाने येऊनही यश मिळेल.

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भारतीय स्त्री उद्योजक सबलीकरणामध्ये महिला बचत गट मर्यादित पंचशीलनगर सांगलीचा
स्त्री आणि समाजावर होणाऱ्या परिणामांचा अभ्यास

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सारांश

महिलांचे सबलीकरण ही विविध पैलू असणारी प्रगतीशील प्रक्रिया आहे.आधुनिक तंत्रज्ञानामुळे सुशिक्षितांच्या रोजगाराच्या संधी कमी होत असताना ज्यांच्यापाशी पैसा,शिक्षण,अनुभव यापैकी काहीच नाही अशा वेळी महिलांच्या सबलीकरणाचा प्रश्न आवासाून उभा राहिला.

स्त्रियांना उत्पादनांची साधने, रोजगारांच्या संधी उपलब्ध नसल्याने त्यांना दरिद्री अवस्थेत जीवन कंटावे लागते.अशा वेळी सबलीकरण जलद गतीने होण्याची गरज असते.महिलांचे सबलीकरण म्हणजे स्त्रियांमध्ये सर्व दृष्टीने आत्मविश्वास निर्माण करणे, त्यांना आत्मनिर्भर करणे होय.

स्त्री ने स्वतःची निर्णय क्षमता वाढवून स्वतःला स्वावलंबी बनवले पाहिजे. स्वतःमधील कला कौशल्ये दाखवून,क्षमता वाढवून त्यांचा उपयोग स्वतः बरोबर कुटुंब,समाज या सर्वांसाठी केला पाहिजे.स्वतःचे, समाजाचे प्रश्न योग्य ते निर्णय घेऊन सोडवण्यात पुढाकार घेतला पाहिजे. त्या संबंधीची मदत तिला मिळवता यायला हवी.तर ती स्त्री सबला असे म्हणता येईल.

सांगली जिल्ह्यातील मिरज तालुक्यातील पंचशीलनगर येथील पद्मिनी बचत गटाच्या विविध महिलांशी चर्चा करून, मुलाखती घेऊन, प्रश्नावली देऊन त्यांचे बचत गटाबद्दलचे मत जाणून घेतले.

बचत गटामुळे हजारो महिलांच्या जीवनाला एक नवीन मार्ग मिळाला आहे.स्त्रियांना आर्थिक स्वातंत्र्य मिळून त्यांना स्वाभिमानाने, आत्मविश्वासाने जगता आले आहे.

हजारो महिला आज स्वयंरोजगार,गृहउद्योग,शेती,कुकुटपालन,शेळीपालन,गायी व म्हैसपालन अशा वेगवेगळ्या माध्यमातून स्वतःच्या पायावर उभ्या आहेत.स्वतःला हतबल, परावलंबी मानणाऱ्या महिलांना त्यांच्यातील क्षमतांची जाणीव करून देण्यासाठी बचत गट एक प्रभावी माध्यम बनले आहे.महिला उद्योजक झाली, समाज सुधारणा झाली. आर्थिक परिवर्तन झाले.

Key Words : सबलीकरण, प्रगतीशील, बचत गट, आर्थिक स्वातंत्र्य, उद्योजक,

9. प्रस्तावना : स्त्री ही समाजातील महत्वाचा घटक आहे.मात्र अनेकदा स्त्रियांना समाजात दुय्यम स्थान मिळून उपेक्षा सहन करावी लागली आहे, याची साक्ष संपूर्ण जगभरातला इतिहास देतो.समाज कुटुंब आणि व्यक्तीचे आस्तित्व हे स्त्रीपुरुषांच्या सहकार्य,उत्कट प्रेम भावना आणि त्याग यावर अवलंबून असते.स्त्रीशिवाय पुरुष आणि समाज असणेच शक्य नाही.समाजाचे सातत्य आणि आस्तित्व हे स्त्रियांच्या उत्कट त्यागावरच अवलंबून आहे.असे समजून पुरुषांचा अधिकार आणि वर्चस्व सहन करण्याची परंपरा हजारो वर्षांपासून आजतागायत चालू आहे.

आजही, समाजात स्त्रियांचे स्थान आपण जर उघड्या डोळ्यांनी पाहिले तर आपणास ते दुय्यम दिसते.त्यांचे मुख्य कारण म्हणजे पैसा,जो आर्थिक दृष्ट्या सबल तो श्रीमंत,त्याला मानाचे स्थान,खरे म्हणजे ते निकोप समाजाचेच नव्हे तर निकोप मनाचेही लक्षण नाही.योग्य समाजरचनेत कष्टकरी विद्वान,सज्जनांना मान मिळायला हवा.म्हणजेच पर्यायाने स्त्रियांनाही हा मान मिळायला हवा कारण त्यांच्यात हे सर्व गुण असतात.घरासाठी अहोरात्र कष्ट करणे,सर्वांना खाऊपिऊ घालणे.त्यांची काळजी घेणे,सेवा करणे चा गोष्टी त्या नित्यनेमाने करत असतात. त्यामुळे स्त्रियांकडे पाहण्याची एक सकारात्मक वृत्ती आपण संपूर्ण समाजात निर्माण करायला हवी.ही जाणीव निर्माण झाल्यामुळे स्वयंसहाय्य गट बांधणी ही स्त्रियांच्या संदर्भात सुरु झालेली चळवळ महत्त्वाची ठरते.वरवर पाहता हे गट केवळ आर्थिक प्रश्नाची सोडवणूक करण्यासाठी आहेत असे वाटते.तसे पाहता ते बरोबरही आहे. पण केवळ तेवढेच एक कार्य या गटाचे नसून महिलांना, आर्थिक, सामाजिक, मानसिकदृष्ट्या सक्षम करणे हे आहे.

माता, भगिनी, पत्नी, प्रेयसी म्हणून उत्कृष्ट भूमिका बजावण्याच्या स्त्रीला पुरुषाने कधीही मानाने जगू दिले नाही. स्त्रियांना उत्पादनाचे साधन किंवा रोजगाराच्या संधी उपलब्ध नसल्याने त्यांना दरिद्री अवस्थेत जीवन कंठावे लागते. अशा परिस्थितीत पैशाची गरज लागल्यास त्यांना सावकाराकडून ज्यादा व्याजाच्या दराने कर्ज घ्यावे लागते. सावकाराने आकारलेल्या चक्रवाढ व्याज पद्धतीने झालेले व्याजही देणे त्यांना शक्य होत नाही. परिणामी त्यांना सावकाराच्या पिळवणूकीस तोंड द्यावे लागते व आयुष्यभर दरिद्री अवस्थेत जीवन कंठावे लागते. त्यांच्याकडे तारण देण्यासाठी कोणतीही मालमत्ता नसते. त्यामुळे त्यांना सरकारी किंवा खाजगी औपचारिक बँकाकडूनही कर्ज घेता येत नाही. अशा परिस्थितीत पैसा मिळवण्याचे मार्ग शोधवे लागतात. अडल्या नडल्या गोरगरीब स्त्रिया, परंपरेच्या चौकटीचा उंबरठा कधीही न ओलांडणाऱ्या, याशिवाय शाळा सोडून घरी बसलेल्या मुली, निवृत्तीनंतर वेळ कसा घालवायचा या चिंतेत असणाऱ्या प्रौढ स्त्रियांना आज एक नवी आशा मिळाली आहे.

बचत गटामुळे महिला आर्थिक दृष्ट्या स्वतःच्या पायावर उभ्या राहिल्या आहेत. हजारो महिलांच्या जीवनाला एक नवीन मार्ग मिळाला आहे. राष्ट्रीय कृषि आणि ग्रामीण विकास (नाबार्ड) बँक ही ग्रामीण भागात बचत गटांना स्वयंसेवी संस्थांच्या माध्यमातून मदत करते. बचत गटांना नाबार्डकडून आर्थिक सहाय्य व प्रशिक्षण मिळते. तसेच बचत गटाच्या माध्यमातून महिलांनी उत्पादित केलेल्या मालाला बाजारपेठ मिळवून दिली जाते. यापासून कौटुंबिक फायदे होतात. महिलांना आर्थिक स्वातंत्र्य प्राप्त होते. सामाजिक राहणीमान सुधारते.

१. आधुनिक तंत्रज्ञानामुळे सुशिक्षितांच्या रोजगाराच्या संधी कमी होत असताना त्यांच्यापाशी पैसा, शिक्षण, अनुभव यापैकी काहीच नाही. अशा महिलांना रोजगार मिळावा या हेतूने बचत गटाची स्थापना करतात.
२. बचत गटामध्ये महिला स्वयंरोजगार, गृहउद्योग, शेती, अशा वेगवेगळ्या माध्यमातून स्वावलंबी बनतात.
३. स्वतःला हतबल परावलंबी समजणाऱ्या महिलांना त्यांच्यातील क्षमतांची जाणीव करून देणे.
४. गोर गरीब स्त्रिया, न शिकलेल्या मुली आणि निवृत्त झालेल्या महिलांना रोजगाराची हमी मिळते.

२. **समस्या विधान :** भारतीय स्त्री उद्योजक सबलीकरणामध्ये बचत गटाचा स्त्री आणि समाजावर होणाऱ्या परिणामांचा अभ्यास

३. क्रियात्मक व्याख्या :

उद्योजक : उद्योजक हा उद्योगावरून आलेला शब्द, याचा आर्थिक व्यवहाराशी संबंध असतो. उद्योग करणारा उद्योजक.

सबलीकरण : आर्थिक, सामाजिक, मानसिक इत्यादी सर्वच बाबतीत सक्षम होण्यासाठी केलेल्या प्रक्रिया.

बचत गट : दहा-बारा जणींनी एकत्र येऊन विशिष्ट स्वरूपाचे उद्दिष्ट स्वतः रोजगाराच्या माध्यमातून साध्य करणे.

४. उद्दिष्टे :

१. पंचशीलनगर सांगली येथील स्त्रियांच्या कुटुंबाचा सामाजिक व आर्थिक परिस्थितीचा आढावा घेणे व अभ्यास करणे.
२. बचत गटाच्या सदस्याची बचत गटाबद्दलची असणारी मते अभ्यासणे.
३. बचत गटाचा समाजावर होणाऱ्या परिणामांचा अभ्यास करणे.
४. बचत गटामध्ये काम करताना येणाऱ्या समस्यांचा अभ्यास करणे.
५. बचत गटासाठी काम करताना आवश्यक असणाऱ्या सुचनांचा अभ्यास करणे.
६. बचत गटात काम करणाऱ्या स्त्रियांच्या मानसिकतेचा अभ्यास करणे.
७. बचत गटात काम केल्यानंतर काय फरक पडतो याचा अभ्यास करणे.

५. अभ्यास पद्धती आणि माहिती संकलन :

पश्चिम भारतातील महाराष्ट्रात वसलेली सांगली ही नाट्यपंढरी आहे. अत्यंत गजबजलेली बाजारपेठ आहे. सांगली जिल्ह्यात अनेक प्रकारची नगदी पिके घेतली जातात. सांगलीला हळदीचे पिक जास्त असल्याने सांगलीला सोन्याची लंका

म्हणतात. तासगावची द्राक्षे प्रसिद्ध आहेत.कृष्णाकाठावर वसलेली सांगली हे हळद आणि साखरेचे माहेर घर आहे. गणपती हे सांगलीचे आराध्य दैवत,वारणा आणि कृष्णा संगम असलेले हरिपूर, प्रतापसिंह उद्यान, आमराई ही प्रेक्षणीय स्थळे सांगलीत आहेत.माधवनगर हे सांगलीचे मॅचेस्टर होते.त्यामुळे शेजारच्या, खेडेगावातून सांगलीत कामासाठी, व्यापारासाठी येणाऱ्यांची संख्या फार आहे.

कारखाना परिसरात कारखान्यामध्ये काम करणाऱ्या मजूरांची अनेक घरे आहेत.माधवनगर परिसरात हातमागावर काम करणाऱ्या कामगारांचीही घरे होती.प्रतापसिंह उद्यानात काम करणाऱ्या कामगारांची संख्याही जास्त होती.मात्र काळाच्या ओघात यातील अनेक गोष्टी नाहीशा होत आहेत म्हणून त्यांच्या संसाराला उतरती कळा लागली.प्रत्येकाला आर्थिक दृष्ट्या स्वतःच्या पायावर उभे रहाण्यासाठी बचत गटाची संकल्पना सुरु झाली.

बचत गट हा सामाजिक आर्थिक उन्नतीचा उपक्रम आहे.गटाला विशिष्ट नाव ठेवतात.बचत गट म्हणजे ठराविक काळाने बचत जमा करण्याच्या निमित्ताने एकत्र येणारा गट.

सांगली जिल्हातील काही बचत गटाच्या आकडेवारीचा आणि सभासदांचा अभ्यास बँकांमध्ये जाऊन, प्रत्यक्ष बचत गटांना भेटी दिल्यानंतर तसेच इंटरनेटवरून माहिती मिळविल्यानंतर लक्षात आले की, हजारो स्त्री पुरुष या बचत गटाच्या माध्यमातून आर्थिक दृष्ट्या स्वतःच्या पायावर उभी राहणारी अनेक कुटुंबे तयार झाली आहेत.

अभ्यासासाठी व्याप्ती फक्त पंचशीलनगर असल्याने तेथे अनेक ठिकाणी जाऊन चर्चा केली, मुलाखती घेतल्या, निरीक्षणे केली.प्रत्यक्ष बचत गटाच्या कामाच्या ठिकाणी जाऊन त्यांनी केलेले काम प्रत्यक्षात पाहिले,फोटो काढले,शुटींग केले.

६. निरीक्षणे :

- बचत गटातील स्त्री-पुरुष सदस्य तसेच प्रत्यक्ष काम करणाऱ्या महिलांना भेटल्यानंतर असे लक्षात आले की, त्यांना बचत गट म्हणजे काय ? तो कसा स्थापन करायचा ? याची व्यवस्थित माहिती आहे.
- १० ते २० महिलांचा गट तयार झाला की त्याची नाव नोंदणी करून एक स्वतंत्र गट तयार करतात.यामध्ये एक गटनेता ठरवितात. गटनेता हा सुशिक्षित असतो. त्याला गटाच्या नेतृत्वाचे प्रशिक्षण दिले जाते.
- गटाचा दैनंदिन जमाखर्च,लेखा प्रशिक्षण,व्यवस्थापन,संभाषण,कौशल्य,मानवी संबंध,समाजशास्त्र व दूरदृष्टीने विचार करून योग्य निर्णय घेण्याचे त्याला प्रशिक्षण दिलेले असते.
- अगदीच अशिक्षित महिला असतील तर त्यांना प्रौढ शिक्षण वर्ग चालवून सुशिक्षित करून घेतले जाते.त्यामुळे व्यक्तिमत्त्व विकास होतो व ते अधिक सक्षमपणे जबाबदारी पार पाडतात, याचा गटाला लाभ होतो.
- महिला सबलीकरण जलद गतीने होण्यासाठी शासकीय संस्थांनी मुलभूत शिक्षण आणि प्रशिक्षणाची सोय केलेली आहे.
- गरीब आणि अशिक्षित कुटुंबातील महिलांना बचत गटाच्या कार्याची व त्यामुळे प्राप्त होणाऱ्या आर्थिक, सामाजिक, मानसिक,राजकीय इत्यादीबाबतची जाणीव करून दिली आहे.बचत गटाबाबत जागरूकता निर्माण केली आहे. उपलब्ध विविध योजनांची माहिती ग्रामीण भागातील स्त्रियांना करून दिली जात आहे.
- शासनाने महिला उद्योजकांच्या आर्थिक व सामाजिक उन्नतीसाठी सक्रिय सहभाग घेतला आहे.प्रोत्साहन देण्यासाठी व स्पर्धा वाढविण्यासाठी शासनाने उत्कृष्ट कार्य करणाऱ्या गटांना बक्षीसे ठेवलेली आहेत.

७. चर्चा व निष्पत्ती :

- १ बचत गट आल्यामुळे महिलांना बँक व्यवहाराचे ज्ञान मिळाले.
२. पुरेसा पैसा शिल्लक राहू लागला.
३. संघटन कौशल्य वाढले.
४. समाजात कसे रहावे समजले.
५. समाजातील दर्जा सुधारला.
६. सामाजिक प्रश्नांची जाण आली.

७.कौटुंबिक फायदे झाले.

८.राहणीमान सुधारल्यामुळे पुढील पिढीला फायदा झाला.

९. कोणत्याही निर्णयात सहभागी होता येऊ लागले.

१०. धंद्यात गरजेच्या वस्तू आल्या.

११. आरोग्याचे महत्त्व समजले.

१२. स्वतःच्या हक्काची जाणीव झाली.

१३. स्वतःच्या क्षमता वाढविता आल्या.
१४. संभाषण कौशल्य वाढले.
१५. व्यक्तिमत्त्वात सुधारणा झाली.
- १६.समाजिक प्रतिष्ठा प्राप्त झाली.
१७.शासनाच्या विविध योजनांची माहिती मिळते आणि त्याचा फायदा होतो.

१८. व्यवस्थित आणि सुरळीत कार्यरत असलेल्या बचत गटात एक वर्षानंतर प्रति सभासद १००० रुपये आणि जास्तीत जास्त २५००० रुपयांपर्यंत खेळते भांडवल (कॅश क्रेडीट) व्यवसायासाठी उपलब्ध होते.
१९. शहरी भागातील बचत गटाला सुवर्ण जयंती शहरी रोजगार योजनेतर्गत व्यवसायासाठी काही ठाराविक रक्कम ही अनुदान स्वरूपात दिली जाते.व्यवसायाची उर्वरित रक्कम ही राष्ट्रीयकृत बँकेतून कर्ज स्वरूपात दिली जाते.इत्यादी गोष्टींचा फायदा असला तरी काही बाबतीत अडचणी येऊ शकतात त्या अशा आहेत.

१. वित्तीय अडचण.
२. गटांतील मतभेद.
३. गटप्रमुखांची वर्तवणूक.
४. विवाहबंधनात अडकल्याने पुरेसा वेळ न मिळणे.
५. वृद्धापकाळामुळे.
६. अनेक बाबतीत मदत करताना शासकीय संस्थाकडून गैरसोय होते.
७. सर्वच स्तरावर जागरूकता निर्माण झाली नाही.

८. सूचना :

१. बचत गटाविषयीची माहिती व महत्त्व सांगणारा एखादा धडा शासनाने माध्यमिक व उच्च माध्यमिक स्तरावर अभ्यासक्रमाला घेण्याची अमलबजावणी करावी.
२. महिला सबलीकरण जलद गतीने होण्यासाठी शासकीय संस्थांनी मुलभूत शिक्षण आणि प्रशिक्षणाची सोय बचत गटाच्या नेत्याला व सदस्याला जलद गतीने करावी.
३. बचत गटात विविध प्रकारचे व्यवसाय आणि उद्योग महिला सुरु करतात.काही व्यवसायात यश येते तर काही व्यवसायात अडचणी येतात,ज्या व्यवसायांना समस्या येतात, त्यांच्यावर लक्ष ठेवून त्या महिलांसाठी इतर यशस्वी गटातील महिलांच्याकडून त्वरीत मार्गदर्शन मिळावे म्हणजे त्यांचा आत्मविश्वास खचणार नाही,मनोबल वाढेल.
४. असे मनोबल वाढविण्यासाठी गट प्रशिक्षकाला आणि त्यातील काही सदस्यांना व्यावसायिक कौशल्ये आणि प्रशिक्षण दिले जाते.
५. व्यावसायिक कौशल्यामध्ये आवश्यक असणाऱ्या उदा. मार्केटचा सर्वे, ग्राहकांची आवड,कच्च्या मालाची घाऊक, होलसेल बाजारपेठ, उत्पादनाचे प्रशिक्षण आणि मालाचा दर्जा इत्यादी गोष्टींचे प्रशिक्षण व कौशल्य द्यावे.
६. व्यवसायाच्या वाढीसाठी सदस्यांनी जास्तीत जास्त प्रयत्न केले पाहिजेत. पूर्वीचे ग्राहक टिकवून नवीन ग्राहक शोधले पाहिजेत, तसेच त्यांच्याशी चांगले संबंध ठेवून त्यांना चांगल्या सोयी देणे आवश्यक आहे.
७. व्यवसायाच्या यशस्वीतेसाठी शासनाच्या योजना आणि सवलती याची माहिती घ्यावी.बचत गटातील सदस्यांना त्यांचा व्यवसाय वाढविण्याच्या दृष्टीने सर्वतोपरी प्रयत्न करावेत.
८. सेवा, संघटन यातून उन्नती हे शाळेतील पुस्तकांच्या धड्यांमध्ये असावे.
९. स्वयंसेवी संघटना ही अशी एक शक्ती आहे. की ती स्त्रियांचे हक्क दाखवून देऊ शकते.
१०. जास्तीत जास्त योजना स्त्रियांसाठी सरकारने राबविणे आवश्यक आहे.त्यासाठी जाहिरात व संपर्क आवश्यक आहे. त्यामुळे बिनसरकारी (खाजगी) संस्थांनी पुढाकार घेऊन मदत करावी.
११. स्त्रियांच्या हक्कासाठी स्त्रियांचे साक्षरतेचे प्रमाण वाढविणे गरजेचे आहे.
१२. जबाबदारीमध्ये फेरबदल बंधनकारक असावा. त्यामुळे स्त्रियांच्या हक्काचे संवर्धन होण्यास मदत होईल.
१३. कोणत्याही स्वयंसेवी संस्थांनी द्वितीय स्तरावरील प्रतिनिधित्व स्वीकारण्याची जबाबदारी घ्यावी.

१४. असे निदर्शनास आले आहे की, वर्षानुवर्षे काही स्त्रिया स्वतःचे वर्चस्व गाजवत आहेत व त्याच स्त्रिया पुन्हा पुन्हा निवडून येण्याची पद्धत जी रुढ झाली आहे ती बदलावी.
१५. प्रतिनिधीने आपल्या संपूर्ण संघाला मार्गदर्शन करावे, व्यवस्थापन करावे, जमा खर्चाचा ताळेबंद ठेवावा व इतर कागदपत्रे जतन करून ठेवावीत.
१६. बिन सरकारी संस्थांनी स्वयंसेवी संघटनांमध्ये हस्तक्षेप करू नये, असा सल्ला द्यावा.
१७. समाजातील बऱ्याच स्त्रियांना माहितीदेखील नाही की, आपले हक्क काय आहेत. कायदेशीर हक्कांची जाणीव होण्यासाठी मार्गदर्शन वर्ग सुरु करणे गरजेचे आहे.
१८. सर्वच स्वयंसेवी संघटनांमध्ये एकच व्यक्ती प्रतिनिधित्व आणि सहाय्यक दर्जाचे काम करत असतो. यामध्ये फेरबदलाची माहिती इतरांपर्यंत पोहचवण्यासाठी मदत होईल.

८. निष्कर्ष :

स्त्री उद्योजक सबलीकरणामध्ये बचत गटाचा स्त्रियांवर आणि समाजावर होणाऱ्या परिणामाचा अभ्यास केला असता असे निदर्शनास आले की, गेल्या काही वर्षांत बचतगट ही महाराष्ट्रात चांगली संकल्पना रुजली आहे. ग्रामीण भागात त्याचा प्रचार-प्रसार मोठ्या प्रमाणावर झाला आहे. बचत गटामुळे काटकसर करून दर महिन्याला ठराविक रकमेची बचत करायची सवय लागते. सर्वांनी मिळून गट चालवल्यामुळे गावात एकजुटीची भावना निर्माण झाली आहे. महिलांना आर्थिक स्वातंत्र्य प्राप्त झाले. सामाजिक आणि आर्थिक दर्जा वधारला.

सर्वात महत्त्वाचे ग्रामीण भागातील महिला स्वावलंबी होऊ लागल्या. त्या स्वाभिमानाने आणि आत्मविश्वासाने जगत आहेत. नवनव्या गोष्टी शिकू लागल्या आहेत. सरकारच्या विविध योजना त्यांना समजू लागल्या आहेत. त्याची त्या स्वतः अंमलबजावणी करून त्या स्वतःचा आणि समाजाचा विकास करत आहेत. सांगलीतील श्री. लक्ष्मी महिला बँक, शांतिनिकेतन शाखेच्या खात्यावरून होणारी उलाढाल पाहून बचत गटाच्या क्रांतीकारी चळवळीची कल्पना येते.

बचत गटामुळे महिला, पुरुष, ग्रामीण शहरी भागाचा आणि पर्यायाने राज्यातील साऱ्या समाजाचा विकास झालेला आहे.

९. संदर्भ:

१. पाटील प्रसन्नकुमार, घाळी रत्नमाला (१९९३) ग्रामीण स्त्री शिक्षण, गडहिंग्लज, ग्रामीण शिक्षण व संशोधन केंद्र.
२. निंबाळकर विजय (१९९३), सबला-स्त्री अभ्यास स्वरूप आणि दिशा, गारगोटी, जी.के.इन्स्टिट्यूट, मौनी विद्यापीठ.
३. कुलकर्णी विजय (२०००), वाचनगाथा, राजकुमारनगर, चैतन्य प्रकाशन.
४. देसाई रविंद्र, वसा विकासाचा, राजगुप्तनगर, चैतन्य प्रकाशन.

भारतीय महिलाओं की कार्यक्षमता वृद्धि में समय व्यवस्थापन की उपयोगिता

प्रा.डॉ.फुरडे रविराज

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प्रास्ताविक:

वर्तमान भारत में महिला शिक्षा को लेकर काफी विचार विमर्श होता है। भारत के विकास में महिलाओं का योगदान अनन्यसाधारण है यह बात हर एक जानता है लेकिन मानते नहीं यही तो रोना है। साक्षरता अभियान में महिलाओं की शिक्षा को लेकर काफी बहस होती है। लेकिन निष्कर्ष के रूप में देखा जाए तो कोई विशेष कार्य होता नजर नहीं आता। आम तौर पर देखा जाए तो महिलाओं की शिक्षा से लेकर आज भी ग्रामीण क्षेत्रों में भारी मात्रा में भेदभाव देखने को मिलता है। मिडिया में आए दिन महिला असुरक्षितता को लेकर कई मामले सामने आते देख कोई किसान अपनी बच्ची को शहर पढने भेजना पसंद नहीं करता। कुलमिलाकर देखा जाए तो आज भी महिलाओं की शिक्षा के संदर्भ में उदासीनता नजर आती है। धीरे धीरे शहरों में कुछ हद तक बदलाव नजर आ रहे हैं। महिला शिक्षा में सबसे बड़ी समस्या उसकी शादी और दहेज के बारे में हो रही है। हालांकि दहेज प्रथा के विरोध में काफी क्रांतिकारी कदम उठाए जा रहे हैं। साथ ही साथ कच्ची उम्र में लडकी की शादी कर देना उसके प्रति अन्याय ही है। अतः उसे जल्द ही चूल्हा चौका करने की जिम्मेदारी सौंपी जाती है। उसके बाद घर के बड़े बूढ़ों का आदर सम्मान बच्चों का भरण पोषण एवं उनकी पढाई लिखाई में ध्यान देना। बस यही उसका जीवन बन जाता है। उसके सपनों को रौंदा जाता है। वर्तमान भारत की तस्वीर यदि बदलनी है तो नारी शिक्षा और उसकी सुरक्षा को लेकर ठोस कदम उठाने की जरूरत है।

भारतीय महिलाओं द्वारा संस्कृति की रक्षा:

देश की गरिमा होती है उस देश की संस्कृति। हमारे भारत देश की संस्कृति की रक्षा की प्रमुख जिम्मेदारी महिलाओं पर ही होती है। अर्थात् महिलाएँ अपने कुल की परंपराओं का सम्मान बनाए रखने का कार्य करती हैं। किसी भी धर्म की महिला अपने परिवार में शांति बनाए रखने के लिए हमेशा कटिबद्ध रहती है। अतिथियों का सम्मान हो परिवार की एकता और अखंडता की सुरक्षा हो यह सारी जिम्मेदारी महिलाओं पर होती है। पूजा पाठ से लेकर दान धर्म आदि में महिलाओं का योगदान अनन्यसाधारण होता है।

महिलाओं में समय व्यवस्थापन:

जीवन में सबसे महत्वपूर्ण बात समय का उचित नियोजन करना ही है। क्योंकि समय ही एक ऐसी बात है जो जीवन के आरंभ से लेकर अंत तक निहायत असरदार होती है। महिलाओं के लिए तो समय का उचित व्यवस्थापन उनके रोजमर्रा जिंदगी का अहम हिस्सा है। सुबह से लेकर शाम तक कार्य का नियोजन करना पडता है। समय नियोजन न होने से तनाव बढ़ता है। साथ ही साथ कार्य की प्राथमिकताएँ भी निश्चित करें। अन्यथा अहम कार्य पीछे छूट जाता है और सामान्य कार्य में ही समय व्यर्थ खर्च हो जाता है।

कामकाजी महिलाओं में समय नियोजन:

शहरों में आजकल महिलाएँ नौकरी करती हैं। परिवार की जरूरतों को पूरा करने में अपना आर्थिक योगदान देती हैं। उनके लिए तो समय का नियोजन करन बेहद जरूरी होता है। परिवार

की जिम्मेदारियों को नजरअंदाज नहीं किया जा सकता। हो सकता है, परिवार के बूढ़े लोग बीमार हो तो, उनकी देखभाल करना साथ ही उनके स्वास्थ्य को लेकर उचित नियोजन करना मतलब उनकी संपूर्ण व्यवस्था करना। बच्चों की शिक्षा से जुड़ी जरूरतों को पूरा करना इन सब बातों को लेकर महिलाओं को सतर्क रहना पड़ता है।

ग्रामीण परिवेश में तो महिलाओं की जिम्मेदारियाँ और भी बढ़ जाती हैं। क्योंकि देहातों में मान सम्मान का दबाव कुछ अधिक होता है। घर की जिम्मेदारियों के साथ साथ खेती का कामों में भी हाथ बटाना पड़ता है। कुछ महिलाओं की आर्थिक स्थिति बहुत कमजोर होती है उन्हें तो दूसरों के खेतों में मजदूरी करने के लिए जाना पड़ता है। घर की सारी जिम्मेदारियों को निभाते हुए रोजगार की भी चिंता करनी पड़ती है। परिवार की आमदनी के बारे में उसे हमेशा सोचना पड़ता है। ऐसी स्थिति में समय नियोजन न हो तो उसकी परेशानी और बढ़ जाती है। सुबह जल्दी उठने के लिए रात जल्दी सोना पड़ता है। दिनभर मजदूरी करने पर थकावट तो जरूर महसूस होती है। जीवन की लड़ाई में हमेशा तैयार रहना चाहिए। जीवन से हार नहीं माननी चाहिए। जीवन को एक चुनौती मान लो। कदम के साथ कदम मिलाते चलो मंजिल मिल ही जाएगी। मन के जीते जीत है, मन के हारे हार। अतः उचित समय नियोजन के तहत ये महिलाएँ अपने परिवार का बोझ खुशी से उठाती हैं। सच मानों तो सफलता कुंजी है, समय नियोजन।

समय व्यवस्थापन और कार्यक्षमता वृद्धि:

समय व्यवस्थापन और कार्यक्षमता वृद्धि में उच्चतम सहसंबंध होता है। समय नियोजन की अगली और असरदार कड़ी है समय व्यवस्थापन। समय व्यवस्थापन में समय को लेकर विभिन्न अंगों से सोचा जाता है। जैसे समय की बचत, समय का सही बटवारा, समय की पाबंदी, समय पर जागना समय पर सोना, समय के साथ चलना, समय में रहते कार्य का निपटारा करना। कार्य की अहमियत के मुताबिक समय का नियोजन करना बेहद जरूरी होता है। समय व्यर्थ न गवाएँ यह समय व्यवस्थापन की पहली शर्त होती है। महिलाओं में कार्य व्यवस्थापन के लिए समय का सही व्यवस्थापन बेहद जरूरी होता है। उन्हें अच्छी तरह मालूम होना है कि यह कार्य इतने समय में पूरा करना है। उसके बाद अन्य कार्य भी होते हैं। आजकल समय व्यवस्थापन में मनोरंजन का सही नियोजन करना भी बेहद जरूरी है। अन्यथा समय व्यवस्थापन में अव्यवस्था आ जाती है। उचित समय व्यवस्थापन के द्वारा कार्यक्षमता में काफी वृद्धि की जा सकती है।

समारोप:

वर्तमान भारत में महिलाओं की रक्षा का मुद्दा सबसे अहम है। इस बात को लेकर संविधान में भी कुछ सुधार की जरूरत को लेकर काफी चर्चा हो रही है। महिलाओं को स्वतंत्रता के साथ साथ उन्हें उचित सम्मान देना चाहिए। उनकी शिक्षा और सुरक्षा दोनों को लेकर कानून बनाना चाहिए। उन्हें अपनी कार्यक्षमता बढ़ाने हेतु उचित सहयोग की निहायत जरूरत है। उनके समय व्यवस्थापन में पुरुषों का योगदान महत्वपूर्ण है। अतः निष्कर्ष के रूप में हम कह सकते हैं कि, भारतीय नारी का सम्मान करें।

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नारी संघर्ष और छिन्नमस्ता

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नारी की दबी हुयी आवाज को,उसके विचार को उजागर करने का, पाठकों के सामने लाने का सशक्त और प्रभावी माध्यम महिला उपन्यास लेखन है। वैदिक काल से हम यही देखते हैं कि नारी की परिभाषा एक 'देवी' तथा 'दासी' के रूप में हुयी है। किंतु इन देवी तथा दासी की परिभाषाओं से नारी मुक्त होने के मार्ग पर है। अतः आज हम देखते हैं --नारी विमर्श नारी विद्रोह अब यह पहल शुरू हो चुकी है और काफी गतिमान भी है ऐसा कहा जाए तो गलत नहीं होगा। वैसे देखा जाए तो उपन्यास में विशेष रूप से नारी ने १९६० के बाद अपनी एक अलग पहचान बनायी। कहानी एवं उपन्यास के द्वारा अपनी आवाज समाज साहित्य और पाठक तक पहुँचायी। नारी का स्वर यही था कि अब वह दमन-शोषण नहीं सहेगी। अतः उससे उभारने के लिए जितने भी मार्ग हैं उन्हें तलासेगी,अपनाएगी और अपनी पहचान खुद बनाएगी।

इस परिप्रेक्ष्य में कुछ महिला उपन्यासकारों की रचनाओं के माध्यम से नारी चेतना की आवाज पाठक तक आने लगी। अतः शिक्षा और साहित्य के माध्यम से नारी विकासोन्मुख पथ पर है और उपन्यास इन सभी परिस्थितियों पर प्रकाश डालते हैं। अतः इसका एक उँचा नमूना है...प्रभा खेतान द्वारा लिखित 'छिन्नमस्ता'!

प्रभा खेतान द्वारा लिखित 'छिन्नमस्ता' यह बहुचर्चित ऐसा उपन्यास है जो नारी शोषण तथा नारी संघर्ष की स्थिति को पूरी तरह से उजागर करता है। नारी को अबला बनाने की कोशिश को वह पावों तले दबा देती है,विद्रोह करती है, उठ खडी होती है, खुद की पहचान बनाती है। कलकत्ता के अग्रवाल मारवाडी परिवार की बहु प्रिया के शोषण को, उसके संघर्ष की समस्या पर लेखिका ने प्रकाश डाला है। 'छिन्नमस्ता' के मिथक के आधार पर प्रभा खेतान ने प्रिया के शोषण की स्थिति पर,इस शोषण के खिलाफ आवाज उठाने पर,प्रिया में स्थित नारी चेतना की स्थिति पर प्रकाश डालकर इस समस्या को उभारने का प्रयास किया है। प्रिया का पति पूँजिपति परिवार से है, मारवाडी जाति से है। वह प्रिया को केवल एक भोगवस्तु मानता है,संतान निर्मिती का केवल एक उपकरण तथा साधन मानता है। इससे बढकर उसकी नजर में नारी की और कोई हैसियत नहीं। अतः प्रिया का आर्थिक स्वावलंबी बनना, प्रिया द्वारा व्यवसाय शुरू करना उसे उचित नहीं लगता। प्रिया के नाम से उसका नाम पहचाना जाए, प्रिया के व्यवसाय से उनकी बननेवाली पहचान उसे कतई मंजूर नहीं। वह प्रिया को सुनाता है, "काम करो पर यह मत भूलो कि तुम विवाहित हो, एक बच्चे की माँ हो, अग्रवाल हाऊस की बहू हो।" प्रिया का पति प्रिया पर पुरुषी अहं को हावी करके व्यवसाय में प्रिया की मदत करना तो दूर की बात, बल्कि उसे कोसना, भला-बुरा सुनाने में धन्यता मानता है। प्रिया एक नारी है वह घर सँभाले, बच्चे सँभाले, पति की सेवा करे वह सिर्फ इतना चाहता है। प्रिया की मदत करना वह पुरुष प्रधान संस्कृति के खिलाफ मानता है। इससे यही स्पष्ट होता है कि नारी को केवल भोगवस्तु माना गया, उसका कोई वजूद नहीं। किंतु अग्नि कब तक ढकी जा सकती है, चिनगारी फूटते ही ज्वालामुखी बन जाती है। घिसी-पिटी परंपराओं और रूढियों को वह बेनकाब करती है और अपने अस्तित्व के प्रति लडने पर उतारू हो जाती है। अतः इसी कदम को प्रिया ने उठाया। पति नरेंद्र प्रिया को शिकागो में आयोजित व्यावसायिक प्रदर्शनी में जाने से रोकता है। वह प्रिया के प्रति शिकायत करता है। किंतु उसके विरोध के बावजूद भी वह शिकागो चली जाती है। अतः प्रिया द्वारा व्यवसाय के बहाने शिकागो जाना, नरेंद्र द्वारा शिकागो जाने का विरोध करना, इससे प्रिया का परेशान होना, परिणाम स्वरूप प्रिया नरेंद्र की गृहस्थी में तनाव निर्माण होना, प्रिया को घर से बाहर निकलना, नरेंद्र द्वारा अपने बेटे पर हक जताना, व्यवसाय के परिणामस्वरूप पति-पत्नी के बीच तनाव निर्माण होना यह सारी घटनाएँ प्रिया के शोषण तथा संघर्ष की ओर ईशारा करती हैं।

जिस शोषण का, संघर्ष का सामना प्रिया को करना पडा, वही सामना प्रिया की साँस तिलोत्तमा को भी करना पडा। नरेंद्र के पिताजी और तिलोत्तमा से अवैध संतान-नीना का निर्माण होना, मारवाडी समाज की शोषण व्यवस्था के कारण नीना और प्रिया में चेतना का उभर उठना, अतः नारी एक विद्रोही के रूप में पाठकों के सामने प्रस्तुत होती है।

अतः नारी के शोषण के बारे में, उसके संघर्ष के बारे में तथा उसके सबलीकरण के बारे में विचार करते हैं तो अनेक स्थितियों से गुजरना पडता है। अब जहाँ तक नारी के सम्मान का प्रश्न है तो पाश्चात्य देशों में भी बहुत अच्छी स्थिति है ऐसा कहना साहस का होगा। बायरन कहते हैं, “कि स्त्री पर कभी विश्वास नहीं करना चाहिए क्योंकि वह असत्यभाषी होती है।.....कॉट भी कहते हैं नारी पुरुष की धडकन बन सकती है। उस जड जंगम को पुरुष शिक्षित कभी भी न होने दे, अपनी इच्छानुसार जहाँ चाहे हॉककर ले जाएँ।”²

किंतु आज यह स्थिति नहीं रही है, काफी बदलाव आ चुका है। अब नारी में मानवीय संवेदनाएँ जागृत हो चुकी हैं। जैसे ही नारी ने शिक्षा के क्षेत्र में पहल की है, वह अपने अधिकार जान चुकी है, उसमें मुक्ति की भावना पनप रही है और उस दिशा से वह कदम भी उठा रही है इसमें दो राय नहीं। प्रस्तुत उपन्यास की नायिका प्रिया इसका अच्छा उदाहरण है। प्रिया में चेतना उभर उठी, वह सेक्सी, लंपट पति को तलाक देती है। अतः प्रिया पुरुष प्रधान संस्कृति की घुटनशीलता के व्यूह को तोड़ने का प्रयास करती है। प्रिया की बात यहाँ पर खत्म नहीं होती। ससुराल में तो प्रिया का शोषण होता ही है किंतु इससे बद्तर शोषण का सामना उसे अपने घर यानि मायके में भी करना पडता है। प्रिया घर में चौथी संतान और वह भी लडकी होने के कारण परिवारवाले उसकी उपेक्षा करते हैं। माँ द्वारा तो उसकी कठोर उपेक्षा की जाती है। इसलिए दाई-माँ ही प्रिया का लालन-पालन करती है। प्रिया दिखने में और सेहत से भी सुंदर थी। अतः उसका बडा भाई और वह भी सगा भाई प्रिया पर बार-बार बलात्कार करता है, अपनी हावस की शिकार बनाता है। दइ हावस का शिकार बनी प्रिया परेशान होकर माँ से शिकायत करती है। किंतु माँ प्रिया को समझने की अपेक्षा उस पर ही चिल्लाती है, “फिर कभी बोली चंडाल, तो जबान खींच लूँगी! बडे भाई पर इल्जाम लगाती है।”³ दोनों जगह पर उसे संघर्ष करना पडता है। इस कटुता से उसे क्यों विवश होना पडता है।? क्या वह सिर्फ स्त्री है इसलिए? दूसरी ओर चित्र कुछ अलग-सा है। प्रिया का पति प्रिया को भोगवस्तु तो मानता ही है, किंतु बाहर भी वह अनैतिक संबंध स्थापित करता है। बाहर गुलछरें उडानेवाला यह आदमी न पति की इज्जत करता है और न ही खुद की माँ की इज्जत करता है। एक दिन नरेंद्र की माँ नास्ता बनाती है लेकिन वह नास्ता नरेंद्र को पसंद नहीं आता वह जोर से प्रिया पर चिल्लाता है, “शृंगार पटार करो और रंडियो-सी जाकर ऑफिस में बैठो।”⁴ इसतरह पुरुषी अहं का सुंदर नमुना लेखिका ने पाठकों के सामने रखा है। अतः हमें अपने विचारों की, अपनी कमियाँ नहीं” दिखती। आँखों में पट्टी बँधी रहती है। पर दूसरों की कमियाँ हमें एक्सरे की तरह बेहद साफ दिखने लगती हैं। किंतु अब यह स्थिति नहीं रही है। सदियों से होते हुए अन्याय के प्रति वह जागरूक हो चुकी है। वह आए दिन अनेक चुनौतियों का सामना कर रही है। और सफल भी हो रही है। उसमें छुपी हुयी चिनगारी अब सुलग रही है। नारी को लेकर जो परंपरागत चली आयी धारणाएँ थी वह समाप्ति की ओर चल पडी है और नयी धारणाएँ जगह ले रही हैं और इसका मुख्य कारण है शिक्षा। इस हथियार के माध्यम से वह आर्थिक दृष्टिसे सक्षम बन रही है। अतः कहना गलत नहीं होगा कि, अगर नारी शिक्षा तथा आर्थिक दृष्टिसे सक्षम बनेगी तो किसी के आश्रय में रहने की जरूरत नहीं पडेगी, उसका अस्तित्व जाग जाएगा।

हमारे देश के स्वतंत्र हुये कितने साल बीत गये। आप कही जाकर नारी नौकरी कर रही है, व्यवसाय कर रही है। आर्थिक दृष्टि से संपन्न बनने की कोशिश कर रही है। आज ऐसा एक भी क्षेत्र नहीं है कि जहाँ महिला नहीं है। जहाँ भी वह नौकरी करती है, व्यवसाय करती है वह पर अपनी एक अलग पहचान बनाती है। अपनी प्रामाणिकता पर आँच नहीं आने देती नहीं अपने काम में कोई कमियाँ रखती है। घर और नौकरी दोन्ही जगह वह अच्छे से संभालती है। वैसे देखा जाए जो महिलाओं को लेकर जो कठोर बंधन थे कुछ मात्रा में ही क्यों न हो आज वह शिथिल हो चुके हैं। परंतु आज भी इस आधुनिक युग में तकनीक के युग में यह प्रश्न है कि नारी जो पैसा कमाती है। क्या उस पैसे पर उसका पुरा अधिकार होता है। क्या वह जैसा चाहे वैसा खर्च कर पाती है। कुछ अपवाद हम छोडेगे तो इसका उत्तर नहीं ऐसा ही होगा। इसी तथ्य कि ओर लिखिका प्रभा खेतान ने इशारा किया है।

फिर भी आज स्वातंत्र्य और अस्तित्वबोध की चाह ने नारी ने अपने मनोभावों को, परिस्थितियों को मुक्त रूप से, लेखन के द्वारा खुलकर समाज के सामने प्रस्तुत किया है। शिक्षा के कारण उसमें जागृति आ चुकी है अतः आयी हुयी समस्याओं का, चुनौतियों का सामना करने के लिए तैयार है। इसतरह स्त्री का कार्यशील होना वर्तमान समाज की माँग है। आज कार्यशील महिलाएँ देश के विकास में भागीदार है इस सत्य को नकारा नहीं जा सकता। आज मेरा मानना यही है कि-नारी को हमारे मार्ग में आए रूढ़ि, प्रथा-परंपरा, समस्याएँ जैसी बांधाओं को पार करते हुए अपनी मंजिल, कार्य की आरे अग्रेसर होना चाहिए और सफलता को हासिल करना चाहिए। और इसी दृष्टि से प्रथा खेतान का - छिन्नमस्ता यह उपन्यास महत्वपूर्ण है।

संदर्भ

१. प्रभा खेतान, छिलमस्ता, पृ. ११
२. डॉ. महेंद्र रघुवंशी, स्त्री विमर्ष, पृ. २१
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डॉ.भोसले माधव मा.

तु.कृ.कोलेकर कला वाणिज्य महाविद्यालय नेसरी

ता. गडहिंग्लज जिल्हा -कोल्हापूर

प्रास्ताविक

दुसऱ्या महायुद्धानंतर काही वर्षात स्वातंत्र्यप्राप्ती झाली.स्वातंत्र्यप्राप्तीनंतर स्वराज्यात विकासासंबंधी राबविलेली अनेक धोरणे, पंचवार्षिक योजना शिवाय इतर विकासाच्या योजना,विविध विकास महामंडळे आणि औद्योगिकरणाला मिळालेली चालना या सर्वांचे परिणाम म्हणून नगरे झपाट्याने वाढून त्यांचे रुपांतर महानगरात झाले.कारखानदारीचे वाढते प्राबल्य,शिक्षण प्रसारासंदर्भातील अडचणी,जुन्या उद्योगधंद्यांची पडझड,आर्थिक संकटे, शहरांचे रुपांतर महानगरात होऊ लागल्याने महानगरातील लोकसंख्येची भरमसाठ वाढ, राहण्याची अत्यंत बिकट अशी समस्या, महानगरातील वाढत्या गर्दीमुळे औद्योगिकरणाने जसे कारखानदार,उच्चवर्गीय निर्माण झाले तसेच मध्यमवर्गीय आणि झोपडपट्टीत,चाळीत वास्तव्य करणारे कनिष्ठ, अभावग्रस्त वर्ग निर्माण झाले.

महानगरातील उद्योगधंद्यांच्या रेट्यामुळे रोजगार,नोकऱ्या,व्यवसाय निर्माण झाले.स्वातंत्र्योत्तर काळात पंचवार्षिक योजना, सार्वत्रिक शिक्षण प्रसार व इतर प्रबोधनांनी स्त्रिया मोठ्या प्रमाणात शिकू लागल्या.पर्यायाने महानगरात नोकरी व्यवसायात संधी मिळाल्याने त्यांचे अनेकविध क्षेत्रात पदार्पण झाले.१९८० नंतरच्या विज्ञान,तंत्रज्ञान व इतर सर्वच बदलेल्या परिस्थितीने मानवी जीवन गतीमान झाले. स्त्रियांमध्ये स्वाभिमान, महत्वाकांक्षी वृत्ती, जिद्द,चिकाटी इत्यादी गुणांची वाढ झाली. शिवाय या गतीमान जीवनामध्ये संसारासाठी दोघांनी कार्यरत रहाणे अपरिहार्य झाल्याचे दिसून येते.याचाच परिणाम महानगरामध्ये स्त्रिया अनेकविध क्षेत्रामध्ये विविध स्तरांमधील कमी अधिक शिकलेल्या स्त्रियांचा वावर वाढला.स्त्रियांना बदलत्या परिस्थितीला सामोरे जावे लागले. महानगरीय वातावरण, नोकरी, व्यवसाय गृहिणी इत्यादी भूमिका बजावून कार्यरत असणाऱ्या स्त्रियांना सुखासीनतेबरोबरच विविध समस्यांना सामोरे जावे लागलेले पहावयास मिळते.याचे १९८० नंतरच्या कादंबरीत चित्रण आलेले दिसून येते.प्रस्तुत शोधनिबंधात १९८० नंतरच्या कादंबरीतील उद्योगजगतातील स्त्री चित्रणाचा विचार अपेक्षित आहे.

औद्योगिक क्रांतीमुळे महानगराची निर्मिती झाली.महानगरातील उद्योगासाठी माणसांची गरज लागते.अनेक भागातून ही माणसे महानगरात रोजगार,उद्योग,व्यवसाय,नोकरीसाठी येत असतात.मोठ्या उद्योगाबरोबरच अनेक छोटे उद्योग व्यवसायचे जाळे त्यासोबत महानगरात असते.हे महानगरातील एकमेकावर आधारित चक्र सतत सुरुच असते.यातून महानगरात समिश्र संस्कृती निर्माण झालेली पहावयास मिळते. तेथे भांडवलदार, उद्योगपती, मालक, कारखानदार,कामगार,नोकरदार,छोटेमोठे व्यावसायिक इत्यादी असतात. या सर्वांचे प्रश्न, समस्या भिन्न भिन्न स्वरूपात निर्माण होत असतात.सरकारी व उद्योगपती व्यावसायिकांच्या ताठर, लवचिक धोरणांचा महानगरीय माणसांवर मोठा परिणाम होत असतो.उच्च वर्ग व सामान्य कामगार कष्टकरी वर्गाचे एकूण जगणे भिन्न स्वरूपात पहावयास मिळते.या महानगरातील जगण्यातील वैविध्यपूर्ण जीवनशैलीमुळे अनेक बरेवाईटमानवी अनुभव संवेदना निर्माण होत असतात.१९८० नंतरच्या बदलेल्या उद्योग जगतातील या संवेदना १९८० नंतरच्या लेखकांनी आपल्या अनुभव संपन्नतेतून,सुक्ष्म अवलोकनातून कादंबरीचे लेखन केल्याचे दिसून येते.झोपडपट्टी,कष्टकरी, अभावग्रस्त वर्गातील स्त्रिया नोकरी, व्यवसाय, उद्योगक्षेत्र, सामाजिक विविध संस्था, संघटनांमध्ये काम करणाऱ्या स्त्रिया तसेच मध्यमवर्गीय, उच्चवर्गीय गृहिणी या संदर्भातील स्त्री विषयक जाणिवेच्या अनुषंगिक काही कादंबरींचे चित्रण झालेले दिसून येते. महानगरातील गतीमानतेमुळे स्त्रियांची होणारी धावपळ, स्पर्धा, महत्वाकांक्षी वृत्ती, तिचे सर्वच बाजूंनी होणारे शोषण, अत्याचार इत्यादी तिच्या मनाची घुसमट, कुटुंबाने ऐन कोवळ्या वयात टाकलेली जबाबदारी ती पेलत असता तिचे झालेले हाल, यातना, दुःख,एकाकीपण इत्यादी संशयाने पछाडलेपण, विवाहबाह्य संबंध,खच्चीकरण,असाध्य व्यधींनी ग्रस्त स्त्रियांची घालमेल, सामाजिक संस्था,चळवळ,संघटनांतून काम करणाऱ्या स्त्रियांची तळमळ, घालमेल गळचेपी इत्यादी मनासारखा जोडीदार न मिळाल्याने निर्माण झालेली सूडबुद्धी,त्यातून निर्माण होणारे अनैतिक संबंध, समाजातील घातक रुढी, परंपरांना विरोध केल्याने विविध समस्यांना सामोरे जाणाऱ्या स्त्रिया इत्यादींचे स्त्रीविषयक चित्रण 'जेलबर्डस्' (१९८२) भाऊ पाध्ये, 'अधांतरी'(१९८३)

जयवंत दळवी, 'मार्केट' (१९८८) ह.मो. मराठे, 'वारूळ' (१९७९) मधु मंगेश कर्णिक, 'रीटा वेलिणकर' (१९९०) शांता गोखले, 'भूमी' (२००४) आशा बगे, 'संदर्भासहीत स्पष्टीकरण' (२००६) सुमेध वडावाला (रिसबूड) इत्यादी कादंबरीत कमी अधिक प्रमाणात चित्रित झाल्याचे दिसून येते.

प्राध्यापक असलेला नवरा (उकिडिवे) दिल्लीला महत्वपूर्ण मिटींगला जात असताना डॉबिवली ते दादर रेल्वे प्रवासात रात्रीच्या वेळी डब्यातील गुंडगिरीच्या प्रसंगातून दुसऱ्यांना वाचवितांना व रेल्वेचे डबे रुळावरून घसरल्याने हातात असलेला चाकू धक्याने दुसऱ्या इसमाच्या पोटात घुसतो या अनावधानाने घडलेल्या खूनाच्या आरोपामध्ये नवऱ्याला तुरुंगवास होतो अशा घरावर अचानक आलेल्या संकटामध्ये घराला सावरणाऱ्या मध्यमवर्गीय स्त्रीचे (रेवा) चित्रण 'जेलबर्ड्स' मधून चित्रित केलेले दिसून येते. यातून तिचा संयम, समंजसपणा, सोशिकता, संसारासाठीची धडपड, चिवट वृत्ती, कुटुंब वत्सलता, मुलीबद्दलची सुरक्षितता, नैसर्गिक भावनेची ओढ, मनाची घालमेल हे स्त्रीविषयक आशयसूत्र प्रभावीपणे मांडलेले दिसून येते. तर याच्याउलट घरच्या लोकांनी आपले लग्न आपले मनाविरुद्ध लावून दिलेले संपूर्ण जगण्याची चौकट बदलून टाकून पोलिटीकपणे वर्तन करून सूडबुद्धीने लैंगिक भावना पूर्तीसाठी अनैतिकपणे वागणाऱ्या लोकांना फसवून जगण्याचा स्तर कायम उच्चवर्गाकडे सरकवण्याचा प्रयत्न करणाऱ्या स्त्रीचे (शोणा) चित्रणही भाऊ पाध्ये प्रस्तुत कादंबरीत करताना दिसतात.

'मार्केट' या ह.मो. मराठे यांच्या कादंबरीतून बँकेत नोकरी करणारी (अश्विनी केळकर) उद्योगक्षेत्रातील एक्झिक्युटीव्ह पदावर काम करणारी (तनुजा केळकर) यांची अनुक्रमे भ्रष्ट, पैसा, सुखासिनतेचा मोह, अत्याचाराला बळी पडून आत्महत्या करणाऱ्या स्त्रियांची जीवनचित्रणे येताना दिसतात.

आपले करिअर लोकांनी अप्रेसिएट करावे अशी इच्छा असणाऱ्या स्त्रीचे (अपर्णा) चित्रण 'अधांतरी' या कादंबरीतून जयवंत दळवी करताना दिसतात. मध्यम वर्गीयांत जन्मास आलेली, प्राध्यापकाशी लग्न झालेली, त्याच्या तुटपुंज्या पगारात समाधान न मानणारी अशी ही स्त्री महानगरातील सुखासिनतेच्या आहारी जाऊन आपल्या आयुष्याची धुकुधाण करून घेते. यातून जयवंत दळवी महानगरातील स्त्रियांचा अनैतिक संबंधांचा स्वैराचार या कादंबरीतून चित्रित करताना दिसतात.

'वारूळ' या मधु मंगेश कर्णिक यांच्या कादंबरीतून महानगरातील व्यवसायिक स्पर्धामधील स्त्रीचे (मिनाक्षी) चित्रण येताना दिसते. यातून तिची महत्वाकांक्षी वृत्ती, जिद्द, चिकाटी, अनैतिक संबंधाला बळी पडणे, आपल्या सौंदर्याचा सचोटीने स्वार्थासाठी वापर करणे, प्राप्त परिस्थितीत योग्य निर्णय घेऊन वागणे, उच्चवर्गीय स्त्रियांचा अय्याशीपणा, ऐशआरामी इत्यादीचे चित्रण या कादंबरीतून होताना दिसून येते.

'रीटा वेलिणकर' या शांता गोखले यांच्या कादंबरीतून विवाह आणि विवाहबाह्य संबंधातून होरपळणाऱ्या स्त्री मनाचे विविध रंग, छटा व पुरुषी दंभिकतेचे स्त्रीविषयक आशयांनी प्रभावीपणे लेखन झालेले दिसून येते.

आशा बगे यांनी 'भूमी' या कादंबरीतून स्त्रीची (मैथिली) फरफट मांडून स्त्री जीवनाचे चित्रण केलेले दिसून येते.

समाजातील अनिष्ट, घातक रुढी परंपरेविरुद्ध बंड पुकारणाऱ्या नायिकेची (वैभवी) करुण कहाणी 'संदर्भासहीत स्पष्टीकरण' या कादंबरीतून सुमेध वडावाला (रिसबूड) यांनी चित्रित केली आहे.यातून तिची घरातून व महानगरातून झालेली ससेहोलपट, महानगरातील पुरुष वर्गाकडून घडलेला व्यवहारी भोगविलास, त्यातून तिला आलेले एकाकीपण इत्यादी चित्रित केलेले दिसून येते. तसेच बालवयात फसगत होऊन अज्ञानाने, अत्याचाराने पिडीत होऊन स्त्री-पुरुष शरीर संबंधाविषयीची कमालीची घृणा व भीती निर्माण झालेल्या (कांचन) व संशयाने पछाडलेल्या स्त्रियांचे (विभूषाताई) ही चित्रण या कादंबरीत स्त्रीविषयक आशयांनी झालेली दिसून येते.

एड्सच्या पार्श्वभूमीवर बदलत जाणारी ही आधुनिक स्त्री आज कुठल्या वळणावर उभी आहे याचे सुस्पष्ट चित्रण 'भिन्न' या कादंबरीतून कविता महाजन यांनी उभे केले आहे. यातून त्यांनी महानगरातील एड्स या महाभयानक व्याधीने ग्रस्त होऊन घर व समाजापासून दुरावलेल्या स्त्रियांची घालमेल,एकाकीपण तसेच एड्स या सामाजिक संस्थामधून काम करताना आलेले उदासपण इत्यादीचे चित्रण वैविध्याने केलेले दिसून येते.एकंदरीत स्त्रियांचे बदलते भावविश्व,महानगरात उदरनिर्वाहासाठी नोकरी करणाऱ्या आधुनिक स्त्रियांची घालमेल आणि झालेली दयनीय स्थिती, अशी स्त्रियांपुढे उभी ठाकणारी आव्हाने कविता महाजन यांनी प्रभावीपणे मांडलेली दिसून येतात.

तसेच आणखी काही कादंबरीतून स्त्रीविषयक उप आशयसूत्रे येताना दिसून येतात.त्यामध्ये 'शोधयात्रा' मधून अभावग्रस्त वर्गातील (रामी) स्त्री दुःखाचा बाजार न मांडता दुसऱ्याच्या जीवनात आनंद मानणारी, देवभोळेपणा, श्रद्धाळूपणा, कुटुंबवत्सलतेनी भारलेल्या (श्रीधरची आई) तसेच सामाजिक चळवळीतून काम करणाऱ्या स्त्रियांचे चित्रण अरुण साधू यांनी केलेले दिसून येते. तर 'झिपण्या' या कादंबरीतून झोपडपट्टीतील लहान वयातच मोलकरणीचे काम करणारी, भावावर लडिवाळपणे प्रेम करणाऱ्या (लीला) मुलीचे चित्रण अरुण साधू करताना दिसतात. बाबूराव बागूल यांच्या 'कोंडी' या कादंबरीतून चळवळीमध्ये खांद्याला खांदा लावून लढणारी, चळवळीचा आधार बनलेल्या स्त्रियांची तसेच मुलांवर, सुनेवर मातृत्वाने माया करणाऱ्या कुटुंबवत्सल, सोशिक व परिस्थितीने कणखर बनलेल्या स्त्रियांची चित्रणे येताना दिसतात. महानगरात बाहेरील प्रांतातून प्रेमविवाह करून घेऊन, अवैध धंद्यातून पतीचा खून होताच प्राप्त परिस्थितीतून जे वाट्याला येईल ते स्वीकारणाऱ्या स्त्रिया (चेन्नम्मा) 'भर चौकातील अरण्यरुदन' या रंगनाथ पठारे यांच्या कादंबरीतून या आशयाने चित्रित झालेल्या दिसून येतात. 'बॉनसाय' कादंबरीतून कोरड्या प्रतिष्ठेच्या आहारी गेलेली, आत्मप्रौढीपणा, महत्वाकांक्षी जिद्दी वृत्तीच्या स्त्रीचे (मंदाकिनी) चित्रण केलेले आहे. तर 'रिबोट' मधून महानगरात खानावळीसारखा व्यवसाय करून महानगरात आधार देऊन प्रेमाचा जिव्हाळा जपणाऱ्या स्त्रीचे (मालन) चित्रण जी.के.ऐनापूरे यांनी केले आहे. तसेच लाल बावटा या संघटनेचे काम (देसाई बाई) करताना संघटनेतील काम आणि घर यामध्ये झालेली गळचेपी, युनियनचे कामाचे वेड, कणखरपणा,चारित्र्य संपन्नता, तिचे सत्यशोधकी विचार, कुटुंबातील कलह इत्यादीचे स्त्री विषयक चित्रण ऐनापूरे यांनी केले आहे. तर अशा प्रकारचे परंतु कामगार चळवळ करणाऱ्या नेत्याला आधार देणाऱ्या स्त्रीचे, खंबीरपणे साथ देणाऱ्या स्त्रीजीवनाचे चित्रण 'कॉन्सेड' या भानू काळे यांच्या कादंबरीतून केलेले दिसून येते. एकंदरीत या कादंबरीतून प्रसंगपरत्वे स्त्रीजीवनाचे प्रभावीपणे लेखन झालेले दिसून येते.

एकंदरीत १९८० नंतर स्त्रीविषयक आशयसूत्रांनी युक्त कादंबरीचे प्रभावीपणे लेखन झालेले दिसून येते. 'जेलबर्ड्स' या कादंबरीतून मध्यमवर्गीय स्त्रीजीवनातून संयम, समजसपणा,सोशिकता, संसारासाठीची धडपड, चिवटवृत्ती, कुटुंबवत्सलता, नैसर्गिक भावनेची ओढ, मनाची घालमेल इ. आशयसूत्रे चित्रित झालेली दिसून येतात. तसेच उच्चवर्गाकडे जाण्याचे आकर्षण, मनाविरुद्ध लग्न, सूडबुद्धीने अनैतिक संबंध प्रस्थापित करणाऱ्या स्त्रीमनाचे चित्रण भाऊ पाध्ये करतात. 'मार्केट' मधून ह.मो. मराठे महानगरातील पैसा व सुखासिनतेतून भ्रष्टवृत्ती, अनैतिकता चित्रित करतात. तर महानगरातील रुपेरी दुनियेला भाळून अनैतिक संबंधाचा स्वैराचार मांडणाऱ्या स्त्रियांचे चित्रण 'अधांतरी' कादंबरीतून जयवन्त दळवी करतात. 'वारुळ' मधून कर्णिक यांनी महानगरातील व्यवसायिकांमधील स्पर्धेमधील महत्वाकांक्षी स्त्रियांचे चित्रण करून, त्यातून त्याची महत्वाकांक्षी वृत्ती, जिद्द, चिकाटी, अनैतिक संबंध, उच्चवर्गीय स्त्रियांचा अय्याशीपणा, ऐषआरामीपण इ. आशयसूत्रे चित्रित करतात. 'भूमी' मधून स्त्रीजीवनाची फरफट आशयसूत्रांमधून आशा बगे या कादंबरीचे चित्रण करतात.शांता गोखले यांनी 'रीटा वेलिणकर' या कादंबरीतून विवाह आणि विवाहबाह्य संबंधातून होरपळणाऱ्या स्त्रीमनाचे, पुरुषी दांभिकतेचे स्त्रीविषयक प्रभावीपणे चित्रण केलेले दिसून येते. समाजातील अनिष्ट रुढी-परंपरेला विरोध केल्यामुळे विविध समस्या बळी गेलेल्या स्त्रीमनाचे चित्रण सुमेध वडावाला (रिसबुड) 'संदर्भासहित स्पष्टीकरण' या कादंबरीतून करताना दिसतात. यामधून तिची घर व महानगर यामधून झालेली ससेहोलपट, यातून आलेले एकाकीपण, उदासपण इ. स्त्रीजीवनविषयक चित्रित झालेली दिसून येतात. एडसच्या पार्श्वभूमीवर बदलत जाणाऱ्या स्त्रीचे भावविश्व 'भिन्न' या कादंबरीतून कविता महाजन साकारताना दिसतात.

तसेच अरुण साधू यांनी 'शोधयात्रा', 'झिपण्या' या कादंबरीतून मध्यमवर्गीय अभावग्रस्त वर्गातील झोपडपट्टीतील स्त्रीजीवन रेखाटलेले दिसून येते. बाबूराव बागूल यांचे 'कोंडी' कादंबरीतून दलित, झोपडपट्टीतील स्त्रीचे भावजीवन आलेले दिसून येते.रंगनाथ पठारे यांचेही 'भर चौकातील अरण्यरुदन' या कादंबरीतून झोपडपट्टी व महानगरीय परिस्थितीशी कणखरपणे तोंड देणाऱ्या स्त्रियांची चित्रणे केलेली दिसून येतात.'रिबोट' मधून कामगार चळवळीतून योगदान देणाऱ्या स्त्रीजीवनाचे ऐनापूरे यांनी तर कामगार चळवळ करणाऱ्या नेत्याला आधार देणाऱ्या स्त्रीजीवनाचे 'कॉन्सेड' मधून भानू काळे यांनी केलेले दिसून येते.

एकंदरीत कादंबरीत आलेली स्त्री ही आर्थिक दृष्ट्या अंशतः का असेना सक्षम असलेली दिसते.ती पुरुषांच्या बरोबरीने काम करताना दिसते. त्यामुळे ती कुठेही अबला नाही तर सबला आहे. परंतु ती या महानगरीय कादंबऱ्यांत पुरुषीवृत्तीला या ना त्या कारणाने कशी बळी गेली आहे याचे चित्रण आशयाच्या अंगाने महानगरीय कादंबरीत येताना दिसते.ही स्वावलंबी स्त्री स्वतःचा विचार एक आपणही माणूस आहोत,आपल्याही भावना आहेत,आपल्यालाही निर्णय घेण्याची क्षमता आहे या

अविर्भावात आजची स्त्री वावरताना दिसते.हे तिचे वावरणे कधी तिच्या अंगलटही आले आहे आणि त्यातून उद्ध्वस्त झालेले संसार आणि उद्ध्वस्त झालेली स्त्री अशा प्रकारच्या आशयाने स्त्री बाबतची एक भूमिका कादंबऱ्यांनी स्पष्ट केलेली दिसते. त्यामुळे या कादंबरीत आलेला स्त्रीवाद हा वेगळा अभ्यासाचा विषय होऊ शकेल.

सारांश

महानगरातील समस्या व गतिमानतेमुळे येथील माणसाला गर्दी असूनही एकाकीपण येते. या समान आशयसूत्रांमधून 'अनाथ' माधव कोंडविलकर तर 'वसेचिना' मधून रघू दंडवतेनी केलेले दिसते. 'तृष्णा' मधून 'गे पुरुषांना' आयुष्याच्या शेवटी वाटणारा एकटेपणा सुमेध वडावाला (रिसबुड) चित्रित करतात. प्रस्तुत कादंबरीतून एका वेगळ्या संवेदनशील आशय-विषयातून 'गे पुरुषांची' सामाजिक समस्या मांडली आहे. महानगरीय गतिमानतेतून निर्माण होणाऱ्या ताण तणावातून पती-पत्नीच्या संबंधात येणारा एकाकीपणा, असुरक्षितता 'आकांत' मधून श्री.ना. पेंडसे मांडतात. एकाकीपण हे वेगवेगळ्या कादंबरीत समान आशयसूत्र जरी दिसत असले तरी प्रत्येक लेखकांनी आपल्या कादंबरीतून या विषयाची कारणमीमांसा वैविध्यतेने घटना, प्रसंग, समस्या, मांडणीतून सूचकतेने केलेले दिसून येते.

१९८० नंतरच्या बदललेल्या उद्योग जगतातील संवेदना लेखकांनी विविध आशयसूत्रांमधून महानगरीय कादंबरीचे चित्रण केलेले दिसून येते. ह.मो. मराठे यांनी 'सॉफ्टवेअर', 'कलियुग', 'नरिमन पॉईंटचा समुद्र' या कादंबरीतून उद्योगजगताचे चित्रण केले आहे. 'सॉफ्टवेअर' या कादंबरीमधून उद्योग व्यवसायातील नव्या मॅनेजमेंट फिलॉसॉफीबद्दलचे आशयसूत्र साकारून पैसा, हितसंबंध, नातीगोती आणि लेदरकरन्सी या अनितीच्या भोवऱ्यामध्ये सापडलेल्या उद्योग जगताचे चित्रण केले आहे. 'कलियुग' या कादंबरीतून कामगार विश्वातील अन्यायाने उद्योगजगतातील कोलाहल, कामगार चळवळीने घेतलेले हिंसक वळण इ. चे चित्रण केले आहे. 'नरिमन पॉईंटचा समुद्र' या कादंबरीतून उद्योगजगतातील कंपन्यांची वस्तू खपविण्याची स्पर्धा, नफेबाजीचे धोरण, त्याचा कामगार, वरिष्ठांवर येणारा ताणतणाव यातून होणारे नात्याचे विघटन इ. चे चित्रण केले आहे. 'अशांतपर्व' या संजीव खांडेकर यांच्या कादंबरीतून संगणकाने निर्माण झालेला बेरोजगारीचा प्रश्न, राखीव जागा आणि सवर्णांच्या मनातील द्वेष, मत्सराची भावना, कामगार संघटनातील हेवेदावे, नव्याने निर्माण होणारे नेतृत्व, भ्रष्टाचार, मालक अधिकारी संबंध इ. चे चित्रण होताना दिसते. 'महामार्ग' या रंगा मराठे यांचे कादंबरीतून कारखाना प्रशासनातील अंतर्गत गैरव्यवहार, व्यवस्थापनातील अंतर्गत डावपेच, हेवेदावे, सूडबुद्धी, भ्रष्ट व्यवहार इ. चे चित्रण केले. 'कॉमेड' या भानू काळेच्या कादंबरीतून कामगार विश्वातील ताणेबाणे, पन्नास वर्षातील चळवळीमधील उभारणी, चढउतार, कामगार नेत्यांमधील सत्तासंघर्ष, सत्तालोलूपता, कामगार संघटनेची दुभागणी, कामगार नेत्यांची फरफटे, गोदी कामगारांचा संप, गोदीमधील बॉम्बस्फोट, संपातील वाटाघाटी, चर्चा इ. चे चित्रण केले आहे. 'रिबोट' मधून जी.के.ऐनापूरे यांनी गिरणी कामगारांची उद्योगाविषयीच्या चुकीच्या धोरणांमुळे कामगारांची निर्माण झालेली विदारक स्थिती, गिरणी मालकांचा स्वार्थ, शोषण, कामगार संघटनातील हेवेदावे, नेत्यांमधील दुहेरी धोरण इत्यादीतून १९८० नंतरच्या बदललेल्या औद्योगिक धोरणांची प्रचिती येताना दिसते. महानगरीय वातावरणात नोकरी, व्यवसाय, गृहिणी इ. भूमिका बजावून कार्यरत असणाऱ्या स्त्रियांना सुखासिनतेबरोबर विविध समस्यांना सामोरे जावे लागलेले पहावयास मिळते याचे चित्रण १९८० नंतरच्या महानगरीय कादंबरीत आलेले दिसून येते. झोपडपट्टी, कष्टकरी, अभावग्रस्त वर्गातील नोकरी व्यवसाय, उद्योगक्षेत्र, सामाजिक विविध संस्था, संघटनांमध्ये काम करणाऱ्या स्त्रिया तसेच मध्यमवर्गीय, उच्चवर्गीय गृहिणी त्यांची जीवनशैली-ताणतणाव इत्यादी आशयसूत्रांनी कादंबरी आकारला आलेली दिसून येते.

संदर्भ ग्रंथ सूची

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भारतीय स्त्री उद्योजकता -एक प्रवास

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सारांश

भारताच्या प्रदीर्घ इतिहासात स्त्रियांचा दर्जा वेळोवेळी बदलत गेला.स्वातंत्र्य प्राप्तीनंतर स्त्रीउन्नतीची प्रक्रिया अधिक व्यापक बनत गेली.भारताच्या संविधानाची भूमिका समताधिष्ठित समाज रचना निर्माण करण्याची असल्याने स्त्रियांचा दर्जा उंचावण्यास पोषक वातावरण निर्माण झाले. देशाच्या आर्थिक घटकामध्ये स्त्रीचा समावेश करण्यात आला. १९७६ चा समान वेतन अधिनियम, महिलांसाठी सेवाघर, महिला मंडळांना अनुदान, स्वयंरोजगारासाठी महिलांना अनुदान,३० टक्के महिलांना राखीव जागा, मुलींना मोफत शिक्षण यांसारख्या अनेक योजनांतून स्त्री उद्योजकतेचा प्रवास सुरु होऊन महिला कल्याणाच्या दृष्टीने आवश्यक ती वाटचाल सुरु झाली.याचा परिणाम म्हणून आज अनेक स्त्रिया स्वतःची ओळख निर्माण करू शकल्या,स्त्री उद्योजकतेला दिशा मिळाल्याने आर्थिक उन्नतीतून स्त्रीने स्वतःचा, स्वतःच्या कुटुंबाचा पर्यायाने समाजाचा व देशाच्या विकासातही आपले मोलाचे योगदान दिले आहे.

भारतीय समाज व संस्कृतीला पाच हजार वर्षांपेक्षा अधिक असा प्रदीर्घ इतिहास आहे. या भारताच्या प्रदीर्घ इतिहासात सर्व काळ स्त्रियांचा दर्जा सारखाच असणे संभवत नाही. त्यामध्ये कालपरत्वे चढ उतार झालेले दिसून येतात. कालानुरूप भारतीय समाजाच्या सामाजिक, आर्थिक, राजकीय व मूल्यात्मक व्यवस्थेत बदल होत गेले असून त्या बदलांचा भारतीय स्त्रियांच्या दर्जावर परिणाम झालेला दिसून येतो.वैदिक कालखंडात आर्थिक क्षेत्रातही स्त्रियांना बरेच अधिकार होते.घरगुती उत्पादन पध्दती होती.कापड बनविण्याचे काम घरातच होई.कांही स्त्रिया आवड म्हणून तर कांही गरज म्हणून अध्यापनाचे कार्य करीत. त्यामुळे वैदिक काळात स्त्रियांचा दर्जा बराच उन्नत होता व आपले कर्तृत्व दाखविण्याची पुरेसी संधी मिळत असल्याने त्यांना पुरुषांच्या बरोबरीने समान दर्जाचे जीवन जगता येत होते.मध्ययुगीन कालखंडातील स्त्रियांचा दर्जा मात्र अतोनात खालावला गेला. जाती धर्माचे निर्बंध खूपच कठोर केले गेले.स्त्री घरकामाशिवाय इतर क्षेत्रातील गोष्टींबाबत अडाणीच राहू लागली. सर्वसामान्य स्त्रीचे जीवन चार भिंतीच्या आतच कोंडले गेले.

परंपरेने चार भिंतीच्या आत डांबलेली स्त्री ब्रिटीश राजवटीत शिक्षणासाठी प्रथम घराबाहेर पडली.ही शिकलेली स्त्री पुढे हळूहळू पुरुषांच्या बरोबरीने सार्वजनिक जीवनात सहभागी होऊ लागली. अनेक सुशिक्षित स्त्रिया नोकरी धंदा करू लागल्या.औद्योगिकरणामुळे स्त्रियांनाही उद्योगधंद्यात काम मिळणे शक्य झाले.अर्थार्जन करणा-या स्त्रीचा वैवाहिक व कौटुंबिक जीवनात दर्जा उंचावला.अनेक स्त्रिया सामाजिक व राजकीय कार्यात भाग घेऊ लागल्या.स्त्रीची अक्कल चुलीपुरती ही समजूत त्यामुळे भ्रामक ठरली. संधी मिळाल्यास स्त्री कोणत्याही बाबतीत पुरुषापेक्षा कमी नाही हे सिद्ध झाले.स्वातंत्र्य प्राप्तीनंतर स्त्री-उन्नतीची प्रक्रिया अधिक व्यापक व गतिमान बनली.स्वतंत्र भारताच्या संविधानाची भूमिका समताधिष्ठित समान रचना निर्माण करण्याची असल्याने स्त्रियांचा दर्जा उंचावण्यास पोषक वातावरण निर्माण झाले.परंपरागत भारतीय समाजात पुरुषाने अर्थार्जन करावयाचे व स्त्रीने घरकाम,बालसंगोपन करावयाचे असे विभाजन प्रचलित होते.आज मात्र औद्योगिकरण, स्त्रीशिक्षण प्रसार, व्यक्तिवादाचा प्रभाव, उच्च जीवनमानाची अपेक्षा, वाढती महागाई इत्यादीमुळे स्त्रीने घराबाहेर पडून अर्थार्जन करणे फायदेशीर वाटू लागले.तसेच स्वातंत्र्यानंतर देशाचा आर्थिक विकास घडवून आणण्यासाठी मोठे मोठे उद्योगधंदे उभारले जात आहेत.त्यामुळे स्त्रियांनाही रोजगार संधी उपलब्ध होत आहे.अर्थार्जनामुळे तिचे परावलंबत्व कमी होण्यास मदत होत आहे.सहशिक्षणामुळे स्त्री निर्भय बनून ती विविध क्षेत्रात पुरुषांच्या बरोबरीने कार्य करू लागली आहे.

याचाच परिणाम म्हणून स्त्रियां छोटे-मोठे उद्योग,सरकारी-निमसरकारी,खाजगी कार्यालये,बँका,दळणवळण व्यवस्था, शिक्षण संस्था,मनोरंजन केंद्रे इत्यादी क्षेत्रात नोकरी करीत आहेत.उच्चशिक्षित स्त्रिया उच्चपदावरही विराजमान झाल्या आहेत.

समान वेतन अधिनियम १९७६ नुसार समान काम करणा-या स्त्री-पुरुषास समान वेतन देणे मालकावर कायदेशीरदृष्ट्या बंधनकारक केले आहे.कारखाना नियंत्रण अधिनियम १९४८नुसार स्त्री कामगारासाठी कामाच्या ठिकाणी

स्वतंत्र प्रसाधनगृहे,बालकांसाठी पाळणागृहे, रात्री १० ते पहाटे ५ वाजेपर्यंत कामास न लावणे इत्यादी तरतुदी केल्या आहेत.

महिला कल्याणासाठी राज्यात करण्यात आलेले प्रयत्न -

राज्यातील एकूण लोकसंख्येत स्त्रियांचे प्रमाण अंदाजे ४८ टक्के इतके आहे.लोकसंख्येतील एवढा मोठा घटक उपेक्षित राहणे अथवा विकासाच्या प्रक्रियेपासून दूर राहणे राज्याच्या किंबहुना देशाच्याही आर्थिक,सामाजिक प्रगतीच्या दृष्टिकोनातून हितावह नाही.आर्थिकदृष्ट्या कमकुवत घटकांमध्ये तर स्त्रीला अर्थार्जन करण्याशिवाय पर्याय उरलेला नाही. कुटुंबाच्या आर्थिक प्रगतीसाठी स्त्रियांचा हातभार आवश्यक ठरला आहेच.त्याचबरोबर अर्थव्यवस्थेच्या सामाजिक प्रक्रियेत, उत्पादनप्रक्रियेत व उत्पादनव्यवस्थेत स्त्रियांचा सहभाग मोलाचा ठरला आहे.या पार्श्वभूमीवर स्त्रियांना अत्याचारांविरुद्ध लढा देता यावा व त्यांच्या सामाजिक स्थानात सुधारणा व्हावी या दृष्टिकोनातून राज्य स्तरावर अनेक प्रयत्न केले जात आहेत. जून १९९३ मध्ये स्थापन करण्यात आलेला महिला व बालकल्याण विभाग,महिलांसाठी राज्य आयोग या संविधानिक संस्थेची स्थापना हा त्यापैकीच एक भाग होय.

राज्य पातळीवरील महिला कल्याणाच्या प्रयत्नांचा आढावा घेता महिला आर्थिक विकास महामंडळाचा उल्लेख प्रथमतः करणे आवश्यक आहे. १९७५मध्ये स्थापन करण्यात आलेल्या या महामंडळाच्या माध्यमातून महिला कल्याण कार्यक्रमाला चालना देण्यात आली असून महिलांचा आर्थिक विकास जलद गतीने घडवून आणणे हा या महामंडळाचा उद्देश आहे.एकात्मिक ग्रामीण विकास कार्यक्रमांतर्गत ग्रामीण भागातील दारिद्र्यरेषेखालील महिलांच्या १५ ते २० जर्णीच्या पात्र गटांना मसाले तयार करणे,पापड तयार करणे,शिवणकाम यासारख्या लघुउद्योगांसाठी पंचवीस हजार रुपयांपर्यंत आर्थिक सहाय्य दिले जाते.

अशा अनेकविध प्रयत्नांबरोबरच नोकरी करणा-या महिलांसाठी सेवाघर,महिला मंडळांना अनुदान, स्वयंरोजगारासाठी महिलांना अनुदान,महिला उद्योजकांना उत्तेजन, मुलींना मोफत शिक्षण,स्थानिक स्वराज्य संस्थामध्ये स्त्रियांना ३० टक्के राखीव जागा यांसारख्या योजना द्वारे राज्यात महिला कल्याणाच्या दृष्टीने आवश्यक ती वाटचाल चालू आहे.

थोडक्यात स्त्रियांच्या सामाजिक दर्जात वाढ होऊन औद्योगिक समाजात स्त्रियांना शिक्षणाची संधी मिळाली, नोकरीत प्रवेश मिळाला, आर्थिकदृष्ट्या त्या स्वावलंबी बनू लागल्या.या आर्थिक स्वावलंबनामुळे आपल्या जीवनातील महत्त्वाचे, निर्णय स्वतःच घेण्याची क्षमता त्यांच्या ठिकाणी आली.या सर्वांमुळे स्त्रियांना उच्च सामाजिक दर्जा प्राप्त होऊ लागला आहे.अशा कर्तबगार स्त्रियांची माहिती घ्यायची झाली तर अनेक स्त्रिया आपल्या डोळ्यांसमोर उभ्या राहतील, फेम लिक्वीड, हॅडवॉशच्या संचालिका, सुनिता रामनाथकर ज्यांनी पहिला ऑईलबेस्ड साबण बाजारात आणला. पर्यटन क्षेत्रातील नामवंत नाव म्हणजे वीणा पाटील.-केसरी टूटल्स प्रणेत्या ज्यांनी स्त्रियांसाठीही स्पेशल टूर्स आयोजित केल्या.किरण बेदी ज्यांनी तुरुंग महानिरीक्षक पद भूषविले तर कल्याण-भिवंडीतील मुजोर रिखावाल्यांना वटणीवर आणणारी रश्मी करंदीकर, नक्षलवादी भागात पोलिस दलाचे नेतृत्व करणारी अस्वती दोरजे, एसबीआयच्या प्रमुख अरुंधती भट्टाचार्य, रिझर्व बँकेच्या डेप्युटी गव्हर्नर उषा थोरात,इला पटनायक-इंडियन एकस्प्रेसच्या संपादक तसेच देशाच्या प्रमुख आर्थिक सल्लागारच्या पहिल्या विशेष महासंचालक अरुणा बहुगुणा,एव्हरेस्ट सर करणारी कृष्णा पाटील,मॅगसेस पुरस्कार विजेत्या,बचत गटाच्या प्रमुख निलीमा मिश्रा,क्रीडा क्षेत्रातील नेमबाज तेजस्विनी सावंत,पी. व्ही.सिंधू,सानिया मिर्जा,ललिता बाबर,अशा एकच नव्हे अनेक हजारो स्त्रिया देशाच्या मानामध्ये तुरा खेवून उभ्या आहेत.प्रत्येक क्षेत्रात स्त्री आज चमकलेली दिसून येते ती तिची स्वतःची आर्थिक उन्नती झाल्यामुळे.त्यामुळे स्त्रीच्या परिवर्तनशील प्रवासामध्ये स्त्री उद्योजकता हा महत्त्वाचा घटक ठरला आहे.

संदर्भ ग्रंथ सूची -

१. करंदीकर सुरेश,उदयोन्मुख भारतीय समाजातील शिक्षण
२. सांगोलकर अरुण, शिक्षणप्रक्रिया व समाज, सुविचार प्रकाशन मंडळ,पुणे

महिला स्व-विकासासाठी विविध उपक्रमाच्या परिणामकारकतेचा अभ्यास

डॉ.राठोड लाजवंती ईश्वरलाल
एम.ए,एम.एड.,एम.फिल.,सेट,पीएच.डी.

१.प्रस्तावना

भारताला स्वातंत्र्य मिळून जवळ जवळ १०० वर्ष पूर्ण होत आली आहेत. तरीही अजूनही स्त्री संरक्षण-आरक्षण या गोष्टींचा विचार व चर्चाच होताना दिसत आहे.म्हटलं जातं कि, महिलांना संरक्षण व आरक्षण दोन्ही दिले आहे.पण कुठे? कारण ते जर मिळाले असते तर आज निर्भया हत्याकांड,कोपर्डी बलात्कार यासारख्या घटना घडल्याच नसत्या त्यासाठी आता महिलांच्या बाबतीत वेगळ्या दृष्टिने विचार करणे आवश्यक आहे.महिला कायदे तयार झाले पण तरीही महिला अबलाच दिसत आहे.तिला सबला करण्यासाठी वेगळ्या तरतूदीची आवश्यकता आहे.त्यासाठी आता महिलांनी स्व-संरक्षणाबरोबर स्व-विकासाचा अवलंब केला पाहिजे.

कारण जोपर्यंत महिला स्वतःला ओळखत नाही तोपर्यंत संरक्षण,आरक्षण याला महत्त्व राहत नाही. स्व विकासात पर्सनल प्रोफाईल तयार करणे, दररोज व्यायाम करणे,बदलांचा स्वीकार करणे, विविध वाद्य शिकणे, समाज माध्यमांचा वापर करणे,दररोज योगा करणे, सादरीकरण करण्यास शिकणे, लेखन कौशल्य विकसित करणे, स्वतःला प्रेरणा देणे,स्वतःच्या उत्तेजन क्षमतेचा शोध घेणे, स्वतःची ज्ञानरचना तयार करणे,चुकांचा स्वीकार करणे,योग्य वेशभूषा करणे यासारख्या गोष्टींचा समावेश होतो यासर्वांची माहिती महिलांना असणे आवश्यक आहे.यातूनच महिलांच्या व्यक्तिमत्त्वाचा विकास म्हणजेच स्वविकास होईल.वरील स्व विकासाच्या घटकांची माहिती महिलांना व्हावी म्हणून संशोधकाने सदर संशोधन हाती घेतले आहे.

२. संशोधनाची गरज व महत्त्व

स्व-विकास म्हणजे स्वतःच्या व्यक्तिमत्त्वाचा विकास करणे.कारण म्हणजे व्यक्तित्वे बाह्य व अंतर्गत स्वरूप होय.स्व विकास करण्यासाठी व्यक्तित्वे व्यक्तित्वात विविध कौशल्यंचा विकास झाला पाहिजे.म्हणूनच स्व विकासात समाविष्ट असलेल्या विविध घटकांचा विकास करण्यासाठी सदर संशोधनाची गरज व महत्त्व आहे.

स्व विकासाचे घटक

१	पर्सनल प्रोफाईल तयार करणे.	१२	दररोज व्यायाम करणे.
२	बदलांचा स्वीकार करणे.	१३	विविध वाद्य शिकणे.
३	समाज माध्यमांचा वापर करणे.	१४	दररोज योगा करणे.
४	सादरीकरण करण्यास शिकणे.	१५	लेखन कौशल्य विकसित करणे.
५	स्वतःला प्रेरणा देणे.	१६	स्वतःच्या उत्तेजन क्षमतेचा शोध घेणे.
६	स्वतःची ज्ञानरचना तयार करणे.	१७	चुकांचा स्वीकार करणे.
७	मुलाखत तंत्र शिकणे.	१८	सकारात्मक दृष्टिकोन ठेवणे.
८	वेळेचे नियोजन व व्यवस्थापन करणे.	१९	वाईट सवयी टाळणे.
९	सृजनशीलतेचा विकास करणे	२०	इतरांचे व स्वतःचे एकणे
१०	निर्दोष भाष्य करण्यास शिकणे.	२१	विविध भाषा शिकणे.
११	योग्य वेशभूषा करणे.	२२	पौष्टिक व सकस आहार घेणे.

- **पर्सनल प्रोफाईल तयार करणे-** स्व-विकासासाठी उपयुक्तिक माहिती आणि ध्येय उद्दिष्टांचा आराखडा तयार करण्यासाठी सदर संशोधनाची गरज आहे. यामुळे विद्यार्थ्यांना विविध संधीचा लाभ घेता येईल.
- **बदलांचा स्वीकार करणे-** नेहमी प्रवाहात राहण्यासाठी बदलांचा स्वीकार केला पाहिजे.प्रगतीचा मूळ पायाच बदलांचा स्वीकार आहे.प्रथम आलेल्या संधीचा स्वीकार करुन नवीन आलेल्या संधीचा वापर करण्यासाठी सदर संशोधनाचे महत्त्व आहे.

- **समाज माध्यमांचा वापर करणे** - सध्याचे युग हे माहिती तंत्राज्ञानाचे युग आहे.त्यामुळे संपूर्ण जग हे एकमेकांच्या जवळ आले आहे. समाज माध्यम या माध्यमातून संपूर्ण जगातील माहिती गोळा करता येते आणि त्यातूनच स्व-विकास घडवून आणता येतो.
- **सादरीकरण करण्यास शिकणे** - स्वतःमिळविलेल्या ज्ञानाचे सादरीकरण करणे हे एक कौशल्य आहे. सादरीकरणाच्या माध्यमातून स्वतःचे व्यावसायिक मूल्य वाढविण्यासाठी मदत होईल.सादरीकरणासाठी स्वच्छ बोलणे अंगीक आणि जन समूहात बोलण्याचे कौशल्याला महत्त्व दिले पाहिजे.
- **स्वतःला प्रेरणा देणे** - जोपर्यंत आपण स्वतःला प्रोत्साहित करत नाही तोपर्यंत आपल्यावर कोणीही विश्वास ठेवणार नाही.
- **स्वतःची ज्ञानरचना तयार करणे** - दैनंदिन जीवनामध्ये आपण घेत असलेले अनुभव यंची ज्ञानरचना तयार करून त्याचा उपयोग स्वीकारण्यासाठी करा.आणि स्वतः मिळविलेल्या युक्तीवाद करा.यामुळे भावनिक व्यवस्थापन करता येईल.नवीन दृष्टिकोनाचा स्वीकार करता येईल.
- **मुलाखत तंत्र शिका** - विद्यार्थी दशेनंतर नोरी स्वीकारणअयासाठी मुलाखत देणे हा एक भयानक अनुभव वाटतो.परंतु जर आपण या मुलाखत तंत्राचा अभ्यास केला तर आपल्याला मुलाखत देण्याची भीती वाटणार नाही.
- **वेळेचे नियोजन व व्यवस्थापन-** आयुष्यामध्ये जर आपल्याला यशस्वी व्हायेच असेल तर सुव्यवस्थी वेळेचे नियोजन करणए महत्त्वाचे आहे.वेळेचे नियोजन केल्याने आणि कामेच नियोजन केल्याने वेळ वाया जाणार नाही. म्हणूनच वेळ व्यवस्थापनाचे तंत्र आत्मसात विकास होतो.
- **निर्दोष भाष्य करण्यास शिकणे** - निर्दोष भाष्य केल्याने आणि योग्य लेळी योग्य शब्दाचा वापर केल्याने बौद्धिक कौशल्याचा विकास होतो.यातूनच कोणत्या वेळी कोणता निर्णय घ्यावा.कोणत्या प्रसंगी काय बोलावे याचे तंत्र आत्मसात होते.या सर्वांचा फायदा सादरीकरण आणि मुलाखतीच्या वेळेस होतो. त्यासाठी संप्रेषण कौशल्याचा विकास केला पाहिजे.
- **सृजनशीलतेचा विकास करणे** - ही एक प्रत्येकामध्ये लपलेली क्षमता आहे.सृजनशीलतेमुळे नवनिर्मिती होते. नवनवीन उपक्रमात भाग घेतल्याने सृजनशीलतेचा विकास होतो.
- **योग्य वेशभूषा करणे** - आपल्या शरीरयष्टिला शोभेल अशी वेशभूषा करणे. हो एक व्यक्तिमत्व विकासाबरोबर स्वू विकासाचा भाग आहे.योग्य वेशभूषा केल्याने समोरच्या व्यक्तीवर आपल्या व्यक्तिमत्त्वाबद्दल पहिला प्रभाव हा सकारात्मक दृष्टिकोणातूनच पडतो.झगमगते कपडे घालण्यापेक्षा साधे स्वच्छ आणि आपल्या शरीरयष्टिला योग्य बसतील असे कपडे घालावेत.
- **पोष्टिक आहार व सकस आहार घेणे** - स्वतःच्या विचारावर घेतलेल्या आहाराचा परिणाम होतो.ध्येयापर्यंत पोहोचण्यासाठी आहार सेवनाचा उपयोग होतो.
- **विविध भाषा शिकणे** - सध्याच्या जागतिकीकरण्याच्या युगामध्ये विविध भाषा येणे गरजेचे आहे.जेव्हा तुम्ही वेगवेगळ्या भाषा शिकताल तेव्हा विविध देशांचे सामाजिक संस्कृतीचे अध्ययन करता येईल.यामुळे स्वतःचा विकास होईल.
- **दररोज व्यायाम करा** - उर्जा ही उत्पादन क्षमतेची चावी आहे.दररोज व्यायाम केल्यामुळे उर्जेचा स्तर वाढतो. आणि तेथेच ध्येय प्राप्तीची सुरुवात होते.
- **विविध वाद्य शिका** - विविध प्रकारची वाद्य शिकल्याने मेंदूच्या कार्यामध्ये वाढ होते.वाद्यांशी खेळण्याने मन शांत होते. आणि इतरांशी समन्वय साधण्याची प्रेरणा मिळते.
- **दररोज योगा करा** - दररोज योगा केल्याने संपूर्ण दिवस उर्जा टिकून राहते.रक्ताभिसरण चांगले होते. योगा हा प्रकार व्यायामामध्ये सर्वात जास्त परिणामकारक आहे.घरच्या घरी व्हीडीओ चा वापर करून सुध्दा आपण योगा करू शकतो.

- **लेखन कौशल्य विकसित करा** - प्रत्येकाने आपले लेखन कौशल्य विकसित केले पाहिजे.यामुळे आपणास माहिती तंत्र विज्ञानाचा वापर कसा करावा हे सुध्दा शिकता येईल.लेखन कौशल्य समाज माध्यम एसएमएस, ईमेल, शाब्दिक संप्रेषण याद्वारे देखील विकसित करता येते.
- **स्वतःच्या उत्तेजन क्षमतेचा शोध घ्या** - स्वतःच्या प्रेरणेचाय पातळीचा विकास करण्यासाठी उत्तेजन क्षमतेचा विकास करणे आवश्यक आहे. स्वप्रेरणेनुसार उत्तेजन क्षमता विकसित होत असते.ज्याप्रमाणे प्रेरणा असेल त्याप्रमाणे उत्तेजन क्षमता असते.
- **चुकांचा स्वीकार करा** - प्रत्येकाकडून चुका होत असतात.प्रत्येकजण चुकातूनच इसकत असतो. चुका करण्यासाठी प्रेतयकाला स्वातंत्र दिले पाहिजे.थॉमस एडिसनच्या मतानुसार मी नापास झालो नाही तर मला माध्या कामापर्यंत पोहोचण्याचे दहा हजार मार्ग प्राप्त झाले आहेत.
- **सकारात्मक दृष्टिकोन ठेवणे** - सकारात्मक दृष्टिकोन व्यक्तीला नैराश्यातून दूर करतो आणि सकारात्मक विचार ही बाब बोधात्मक वर्तनाशी संबंधित आहे. सकारात्मक विचार नकारात्मक विचारांना दूर ठेवते. स्वतःमध्ये आत्मविश्वास निर्माण करुन स्वतःच्या क्षमता ओळखण्यास मदत करते.
- **वाईट सवयी बंद करा** - वाईट सवयी बंद केल्यामुळे जीवनपध्दती उंचावण्यास मदत होईल.
- **स्वतःची जाणीव ठेवणे** - स्वतःची जाणीव ठेवणे ही एक निरंतर चालणारी प्रक्रिया आहे.स्वजाणीवेमुळे स्वतःच्या व्यवसायामध्ये योग्य निर्णय घेता येतो.आणि वैयक्तिक जीवनात देखील निर्णय क्षमता विकसित होते.स्वजाणीवसाठी व्यक्तिमत्व चाचण्या आणि बुद्धिमंथन उपयोगी पडते.
- **इतरांचे व स्वतःचे ऐका** - योग्य शाब्दिक संप्रेषण ही चांगले ऐकणाऱ्या व्यक्तीचे लक्षण आहे.जेव्हा इतर लोक बोलत असतात तेव्हा आपण शांत राहण गरजेचे असते आणि आपण त्याच्या बोलण्यावर लक्ष केंद्रित केले पाहिजे.जेव्हा तुम्ही चांगले ऐकता तेव्हा समोरच्या व्यक्तीशी गुणवत्तापूर्ण संप्रेषण करू शकता चांगले ऐकणे ही उत्तम बोलण्याची गुरुकिल्ली आहे.

३. संशोधनाची उद्दिष्टे

१. महिलांना स्व ची ओळख करुन देणे.
२. महिलांना स्व विकासाच्या विविध घटकांचे गरज व महत्त्व पटवून देणे.
३. महिलांना स्व विकासासाठी विविध उपक्रमांचे आयोजन करणे.
४. महिलांनाच्या जीवनकौशल्य विकसनासाठी विविध उपक्रमांचे आयोजन करणे.
५. महिलांनासाठी आयोजित केलेल्या विविध उपक्रमांचे परिणामकारकता तपासणे.

४.परिकल्पना

- **संशोधन परिकल्पना** - स्व विकासासाठी राबविलेल्या विविध उपक्रमामुळे एम.एम. प्रशिक्षणार्थिमध्ये स्व-विकासाची जाणीव निर्माण होईल.
- **शून्य परिकल्पना** - स्व विकासासाठी राबविलेल्या विविध उपक्रमामुळे एम.एड. प्रशिक्षणार्थिमध्ये स्व-विकासाची जाणीव निर्माण होणार नाही.

५.संशोधनाची कार्यपध्दती - सदर संशोधनासाठी संशोधिकेने बार्शी शहरातील शिक्षणशास्त्र महाविद्यालयाची निवड केली. शिक्षणशास्त्र महाविद्यालयाची निवड केली.महाविद्यालयातील सर्वच महिला म्हणजेच ६० महिलांची निवड केली.माहिती संकलित करण्यासाठी प्रश्नावली या साधनाचा वापर केला.प्रश्नावलीवरून संकलित केलेल्या माहितीच्या आधारे विश्लेषण करुन निष्कर्ष काढण्यात आले.त्यानंतर महिलांच्या स्व विकासासाठी विविध उपक्रमांचे आयोजन केले.

६. संशोधन कार्यवाही

अ. क्र.	तपशील	उपक्रम
अ.	प्राध्यापकांनी स्व विकासावर पी.पी.टी.सादर करणे.	पीपीटी सादरीकरण
ब.	उपक्रम	विकसित होणारे घटक
१	मुलाखतीची तयारी करुन घेणे	पर्सनल प्रोफाईल तयार करणे. मुलाखत तंत्राचा स्वीकार निर्दोष भाष्याचा विकास
२	रांगोळी प्रशिक्षण	स्वतःस प्रेरणा देणे. वेळेचे नियोजन व व्यवस्थापन स्वतःची ज्ञानरचना तयार करणे. सृजनशीलतेचा विकास
३	हस्तकला प्रशिक्षण	सृजनशीलतेचा विकास स्वतःच्या उत्तेजन क्षमतांचा विकास चुकांचा स्वीकार
४	भावनिक व्यवस्थापन उपक्रम	सकारात्मक दृष्टिकोन नाटकीकरणामुळे वेशभूषा इतरांचे व स्वतःचे ऐकणे वाईट सवयी टाळणे. सादरीकरण करण्यास शिकणे.
५	योगा प्रशिक्षण	दररोज व्यायाम करणे. दररोज योगा करणे. पौष्टिक व सकस आहार घेणे.

७. निष्कर्ष

- स्व विकासाच्या उपक्रमामुळे विद्यार्थ्यांचा सर्वांगीण विकास झालेला दिसून आला म्हणून संशोधन परिकल्पनेचा स्वीकार केला व शून्य परिकल्पनेचा त्याग करण्यात आला.
- प्रशिक्षणार्थीमध्ये स्व विकासाच्या विविध घटकांचा सकारात्मक बदल झालेला दिसून आला.
- प्रशिक्षणार्थीमधील जीवनकौशल्याचा विकास झालेला दिसून आला.

८. संदर्भ ग्रंथ सूची

- दांडेकर वा. ना. २००४ शैक्षणिक मूल्यमापन व संख्याशास्त्र पुणे: श्री विद्या प्रकाशन.
- सोनवणे व्ही. वाय., उपाडे जी.एम. स्त्री भ्रुण हत्या एक सामाजिक समस्या, जळगाव, प्रशांत पब्लिकेशन.
- सोनवणे व्ही. वाय., भालेराव सुरेश. महिला आणि मानवी हक्क, जळगाव, प्रशांत पब्लिकेशन.
- भारंबे इंदुमती स्त्री मानसशास्त्र, जळगाव, प्रशांत पब्लिकेशन.
- भालेराव सुरेश, लोणारकर प्रविण, मानवी हक्क-सद्यस्थिती आणि आव्हाने, जळगाव, प्रशांत पब्लिकेशन.

महिला उद्योजकता विकसनामधील अडसर

डॉ. रायकर एस्. एम्.

एम.ए., एम्.एड., पी.एच.डी.
दिनकरराव के. शिंदे शिक्षणशास्त्र
महाविद्यालय गडहिंग्लज

सारांश

जागतिकीकरण, खाजगीकरण आणि उदारीकरण यांचे बरेवाईट परिणाम झालेला सद्याचा काळ आहे. आर्थिक व्यवहार, जीवनशैली, सामाजिक अभिसरण, संस्कृती, साहित्य, उद्योग, शेती, तंत्रज्ञान, व्यापार, शिक्षण, आरोग्य, पर्यावरण अशा मानवाच्या जीवनाशी स्पर्श असणाऱ्या सर्व क्षेत्रांवर होणारे परिणाम आपणांस दिसत आहेत. या परिणामांवर चर्चा आणि निर्माण झालेल्या प्रश्नांचा उहापोहही होतो आहे. अशा काळातच आनखी एका विषयाला ताकदीने पुढे आणणे आणि नेणे अनिवार्य वाटते. हा विषय म्हणजेच 'महिला उद्योजकता'. जगात आणि भारतातही आजही स्त्री-पुरुष हा पारंपरिक भेदाची मानसिकता घट्ट आहे. स्त्री हीसुद्धा स्वतंत्र व्यक्तिमत्त्व असणारी, स्वतःची प्रतिमा घडविण्याची क्षमता असणारी, कोणत्याही बिकट परिस्थितीला धैर्याने सामोरे जाण्याची क्षमता असणारी आणि सर्वांत महत्त्वाचे पुरुषांसारखीच 'माणूस' आहे. जगाच्या आणि कोणत्याही देशातील लोकसंख्येचा विचार केला तर जवळपास अर्धी लोकसंख्या महिलांची आहे. आपला भारत देशही याला अपवाद नाही. देशाचा विकास देशातील मनुष्यबळावर अवलंबून असतो. आपल्या देशातील जवळपास निम्मी लोकसंख्या महिलांची आहे. देशातील निम्मी लोकसंख्या असणाऱ्या महिलांचा सर्वार्थाने विकास झाला नाही तर इतके मनुष्यबळ निरुपयोगी होईल आणि देशाच्या विकासातील तो एक मोठा अडसर असेल. या भूमिकेतून स्त्रीशिक्षण, स्त्रीपुरुष समानता, लैंगिक समभाव, महिला सक्षमीकरण आणि महिला उद्योजकता यांचा गतिमान विकास आणि अंमलबजावणी अत्यावश्यक व अपरिहार्य आहे.

खऱ्या अर्थाने स्त्री उद्धारकर्ते असणाऱ्या महात्मा फुल्यांनी संमारे १५० वर्षांपूर्वी हे सांगितले आहे की, "अर्धी लोकसंख्या असणाऱ्या कोणत्याही देशातील पुरुष कोणत्या दृष्टिकोनातून महिलांशी वागतात आणि आपणांस जन्म देणाऱ्या स्त्रीला 'माणूस' म्हणून कसे वागवितात यावरून तो देश किती प्रगत आहे हे ठरते." एकीकडे वैश्विकीकरणासाठी तीव्र आग्रह आणि अपेक्षा बाळगतो आणि दुसरीकडे अर्धी लोकसंख्या असणाऱ्या महिलांच्या आजच्या एकूण सक्षमतेची, स्वयंपूर्णतेची आणि संपन्तेची वंचना करतो. महिलांच्या एकंदरीत समृद्धीबाबत आपण उदासिन आहोत ही वस्तुस्थिती आहे. महिलांचे सशक्तीकरण आणि स्वयंपूर्णता हे आपणांसमोर आव्हान आहे. मानवाच्या शाश्वत विकासाच्या प्रवासासाठी पुरुषांच्या बरोबरीने महिलांची स्वयंपूर्णतेसाठी एकूण वाटचाल निकडीची आहे.

"Education is the most powerful weapon which you can use to change the world."

--Nelson Mandela.

नेल्सन मंडेलांच्या शिक्षणाच्या भूमिकेतूनच स्त्री शिक्षण, स्त्रीपुरुष समानता, लैंगिक समभाव, स्त्री सशक्तीकरण आणि महिला उद्योजकता निर्माण करून शाश्वत विकासाच्या ध्येयाकडे वाटचाल करण्यासाठीच 'महिला उद्योजकतेसाठी सर्वजण कार्यरत होण्याची सर्वार्थाने आणि नितांत गरज आहे.

महिला सशक्तीकरणासाठी आणि महिला उद्योजकतेसाठी विविध पातळ्यांवर प्रयत्न होत असले तरी महिलांनी स्वतंत्र व्यवसाय अथवा उद्योग करण्यामध्ये वैयक्तिक, मानसशास्त्रीय, परिस्थितीजन्य व सामाजिक-सांस्कृतिक घटक अडसर आहेत.

जवळपास अर्धी लोकसंख्या महिलांची असणाऱ्या आपल्या देशातील महिलांचे सक्षमीकरण, सशक्तीकरण आणि उद्योजकता यासंदर्भातील आढावा घेतला तर परस्परविरुद्ध दोन टोके स्पष्ट दिसतात. एक टोक म्हणजे शिक्षण, उद्योग, राजकारण, तंत्रज्ञान अशा विविध क्षेत्रांमध्ये अत्युच्च स्थानी उत्तुंग आणि कल्पनातीत अशी गरुडझेप महिलांनी घेतलेली आहे. तर दुसरे टोक महिला म्हणजे गौण, महिला म्हणजे वस्तू, महिला म्हणजे अधिकारहीन गुलाम अशा पारंपरिकतेतून निर्माण झालेल्या स्त्रीपुरुषांच्या स्वाभाविकतेतून स्त्रीचे सर्व प्रकारचे शोषण, स्त्री-पुरुष भेदभाव, अत्याचार आणि पराकोटीची स्त्रीची वंचना अशा परिस्थितीतून स्त्री वाटचाल करीत आहे. ही वस्तुस्थिती आहे.

महात्मा ज्योतिबा फुल्यांनी १५० वर्षांमागे हे सांगितले होते की, "अर्धी लोकसंख्या असणाऱ्या कोणत्याही देशात महिलांशी पुरुष कोणत्या दृष्टिकोनातून वागतात आणि आपणांस जन्म देणाऱ्या महिलेला 'माणूस' म्हणून वागवितात की नाही यावरून त्या देशाची प्रगती ठरते." स्वातंत्र्यानंतरही ७० वर्षांनंतर आपण महिलांच्या सर्व प्रकारचे स्वातंत्र्य, समृद्धी

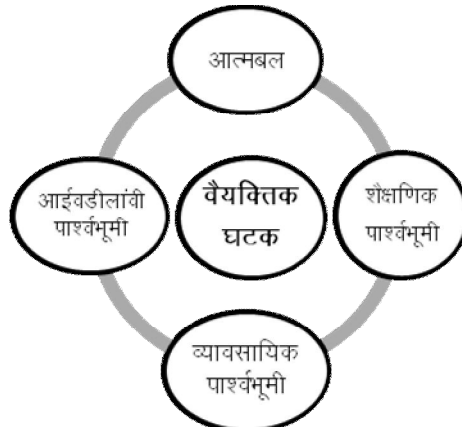
कितपत आली हा खरेतर मूलभूत प्रश्न आपल्या सर्वासमोर आहे.महिलांच्या जीवनात शिक्षण आणि सर्व अंगांनी समृद्धी आल्याशिवाय कुटूंब,समाज आणि राष्ट्र समृद्धीच्या दिशेने वाटचाल करू शकणार नाही हे वास्तव आहे.

मानवी जीवनाच्या एकूण कार्यामध्ये स्त्रीचा समान महत्त्वाचा आणि आवश्यक आहे.वैयक्तिक कुटूंबाचा, समाजाचा आणि देशाचा सामाजिक विकास, सांस्कृतिक विकास,आर्थिक विकास आणि महिलांचे सशक्तीकरण व उद्योगशिलता यांचा परस्परसंबंध आहे.महिला सशक्तीकरण म्हणजे स्त्रीला आर्थिक,राजकीय,सामाजिक आणि प्रशासकीय क्षेत्रांमध्ये सहभागी करून निर्णय प्रक्रियेत समावेशित करून घेणे.यामध्ये महिलांची क्षमतावृद्धी, महिलांचे कल्याण आणि समानता अपेक्षित आहे.

देशाचा विकास देशातील मनुष्यबळावर अवलंबून असतो.आपल्या देशातील जवळपास निम्मी लोकसंख्या महिलांची आहे.देशातील निम्मी लोकसंख्या असणाऱ्या महिलांचा सर्वार्थाने विकास झाला नाही तर इतके मनुष्यबळ निरुपयोगी होईल आणि देशाच्या विकासातील तो एक मोठा अडसर असेल.या भूमिकेतून स्त्रीशिक्षण,स्त्रीपुरुष समानता,लैंगिक समभाव, महिला सक्षमीकरण आणि महिला उद्योजकता यांचा गतिमान विकास आणि अंमलबजावणी अत्यावश्यक व अपरिहार्य आहे. स्त्री हीसुद्धा स्वतंत्र व्यक्तिमत्त्व असणारी,स्वतःची प्रतिमा घडविण्याची क्षमता असणारी,कोणत्याही बिकट परिस्थितीला धैर्याने सामोरे जाण्याची क्षमता असणारी आणि सर्वांत महत्त्वाचे पुरुषांसारखीच 'माणूस' आहे.जगाच्या आणि कोणत्याही देशातील लोकसंख्येचा विचार केला तर जवळपास अर्धी लोकसंख्या महिलांची आहे.आपला भारत देशही याला अपवाद नाही.सन २०११ च्या जनगणनेनुसार भारताची एकूण लोकसंख्या १,२१०,८५४,९७७ इतकी असून यापैकी पुरुषांची लोकसंख्या ६२,३२,७०,२५८ आणि महिलांची लोकसंख्या ५८,७५,८४,७१९ इतकी आहे. एकूण लोकसंख्येच्या ४८.५२ टक्के लोकसंख्या महिलांची आहे.स्वातंत्र्यापूर्वी आणि स्वातंत्र्योत्तर काळामध्ये महिलांची विकासात्मक वाटचाल झालीच नाही असे नाही,परंतु अनेक प्रकारच्या अडसरांमुळे आजही 'स्त्री' सर्व अंगांनी सशक्त,सबळ आणि स्वयंपूर्ण झालेली नाही ही वस्तुस्थिती आहे.

स्त्रियांच्या सबलीकरणाची संकल्पना ब्राझीलच्या पॉवलो फेरे या दूरदृष्टीच्या शिक्षणतज्ज्ञांच्या कल्पकतेतून उदयास आली. संयुक्त राष्ट्रसंघाने (युनो) सन १९७५ हे वर्ष 'आंतरराष्ट्रीय महिला' वर्ष म्हणून घोषित केले.सन १९७५ ते १९८५ हे दशक 'महिला दशक' म्हणून जाहीर करून महिलांच्या सशक्तीकरणासाठी अनेकविध उपक्रम आणि योजनांची अंमलबजावणी केली.भारतामध्ये नोव्हेंबर १९८१ मध्ये नवी दिल्ली येथे 'स्त्री उद्योजकता' या विषयावर राष्ट्रीय परिषद आयोजित केली.दिनांक ८ मार्च हा दिवस 'जागतिक महिला दिन' म्हणून साजरा केला जातो.दिनांक ८ मार्च १९०८ मध्ये अमेरिकेमध्ये न्यूयॉर्क येथे महिलांनी कापड कारखान्यात काम करणाऱ्या महिलांचे व मुलांचे कामाचे तास कमी करावेत आणि मजुरी वाढवावी यासाठी संघटित लढा उभारला.सन १९१० मध्ये विविध देशातील महिला प्रतिनिधींची आंतरराष्ट्रीय परिषद कोपनहेगन येथे झाली. या परिषदेमध्ये जर्मन कार्यकर्ती 'क्लारा झेअकी' यांनी सूचित केल्यानुसार ८ मार्च हा दिवस 'जागतिक महिला दिवस' म्हणून जगभरात साजरा केला जातो. समाजसुधारक, विविध सामाजिक संस्था आणि शासकीय संस्था तसेच शासनही अनेक योजनांद्वारे महिलांच्या आर्थिक, शैक्षणिक, सामाजिक स्वयंपूर्णतेसाठी प्रयत्नशील आहेत.तथापि महिलांचे सशक्तीकरण आणि महिलांची उद्योगशिलता यामध्ये प्रामुख्याने खालील अडसर आहेत.

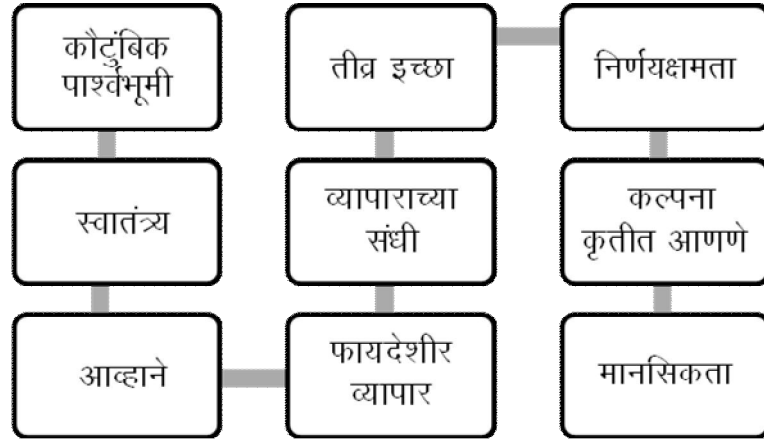
अ. वैयक्तिक घटक



महिला सशक्तीकरणासाठी आणि महिला उद्योजकतेसाठी विविध पातळ्यांवर प्रयत्न होत असले तरी महिलांनी स्वतंत्र व्यवसाय अथवा उद्योग करण्यामध्ये वैयक्तिक अडसर आहेत.

१. व्यवसाय अगूर उद्योग सुरु करणे, तो विकसित करणे यामध्ये महिलेच्या कुटुंबाची शैक्षणिक पार्श्वभूमी अडसर ठरते. उद्योग किंवा व्यवसाय करण्यासाठी आवश्यक शिक्षणाचा अभाव दिसून येतो.
२. कुटुंबामध्ये व्यावसायिक पार्श्वभूमी नसेल तर महिलेला नवा उद्योग किंवा व्यवसाय सुरु करण्यासाठी अनेक अडचणींचा सामना करावा लागतो.
३. आईवडीलांची कौटुंबिक पार्श्वभूमी नवा व्यवसाय, उद्योग सुरु करण्यासाठी पोषक नसेल तर अशी कौटुंबिक पार्श्वभूमी अडसर ठरते.
४. कुटुंब, समाजामध्ये असणाऱ्या वातावरणाचा परिणाम स्त्राच्या आत्मविश्वासावर होतो. लहानपणापासून स्त्रीला दुय्यम वागणूक दिली जाते. याचा परिणाम तिच्यात आत्मविश्वासाचा अभाव आप्यात होतो. स्त्रीमधील आत्मविश्वासाचा अभाव व्यवसाय सुरु करण्यासाठी अडसर ठरतो.

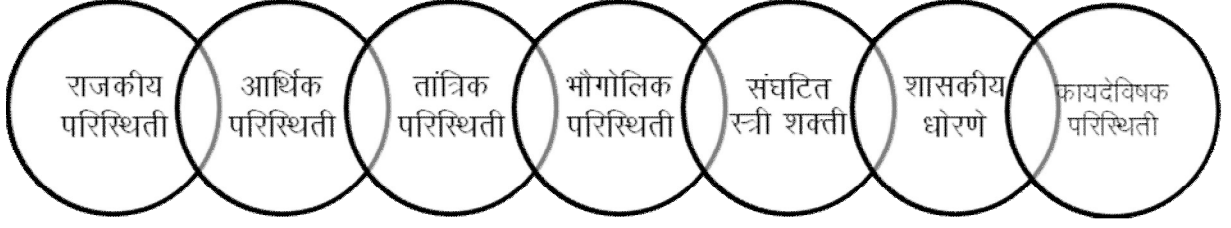
आ. मानसशास्त्रीय घटक



स्त्रीच्या उद्योग, व्यवसायासाठी काही मानसशास्त्रीय घटकही मारक ठरतात.

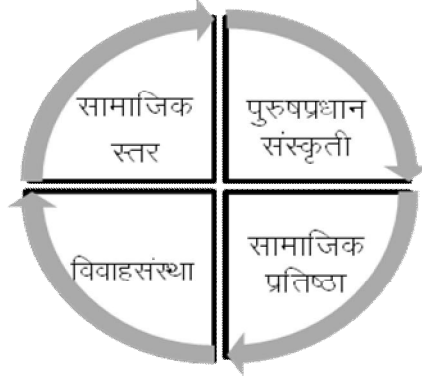
१. महिलेच्या कुटुंबाच्या उद्योग, व्यावसायिक वातावरणाचा अभाव, कौटुंबिक पार्श्वभूमीचा महिलेला नवा उद्योग, व्यवसाय सुरु करण्यासाठी अडसर ठरतो.
२. स्त्रीच्या जन्मापासून तिच्यावर बंधने लादली जातात. शिक्षण, निर्णयस्वातंत्र्य, आवडीची क्षेत्रे, तिला स्वयंपूर्ण होण्यासाठीच्या संधी पुरुषाच्या तुलनेने अल्प प्रमाणात प्राप्त होतात.
३. मुलगी जन्माला येणे हे कमीपणाचे मानले जाण्याची पुरुषप्रधान संस्कृतीच्या संस्करणांमुळे स्त्रीपुढे एखादा उद्योग सुरु करण्यासाठी अनेक आढानांना सामोरे जावे लागते. अंधश्रद्धा, पुरुषप्रधान समाजव्यवस्था, परिस्थितीनुरूप स्त्रामनाची होणारी जडणघडण अशी आढाने उद्योग, व्यवसायासाठी अडसर ठरतात.
४. आजवरच्या एकूण व्यवस्थेमुळे, रुढीपरंपरा, पुरुषप्रधान संस्कृती इत्यादी बाबींच्या परिणामामुळे स्त्रीने परावलंबित्व स्वीकारलेले आहे. प्रत्येक गोष्टीसाठी तिला दुसऱ्यावर अवलंबून राहावे लागते. त्यामुळे उद्योग, व्यवसायासाठी परावलंबित्व हा एक अडसर आहे.
५. स्त्रीकडे 'माणूस' म्हणून पाहण्याचा दृष्टिकोन अद्याप आपण पूर्णतः स्वीकारलेला नाही. प्रत्येक वेळी आणि ठिकाणी स्त्रीला गौण स्थान दिले जाते. स्त्रीही अपवाद वगळता आपले गौण स्थान स्वीकारते. यामुळे नवा उद्योग, व्यवसाय सुरु करण्यासाठीची तीव्र आस, निर्णयक्षमता, आवडीच्या क्षेत्रामध्ये नव्या कामाबाबतची संकल्पना कृतीत आणण्यासाठीची उमेद अशा बाबी अडसर ठरतात.
६. उद्योग, व्यापार अथवा व्यवसाय करण्यासाठी आवश्यक मनोबलाचा अभाव स्त्रीमध्ये दिसून येतो. स्वतःच्या पायावर उभे राहण्यासाठी तिच्याकडे मनाबलाची गरज असते.

इ. परिस्थितीजन्य घटक



भारतातील महिलांच्या उद्योगशिलतेमध्ये महिलांचा राजकीय सहभाग पंचायत राज कायद्यान्वये असला तरी यामध्ये पुरुषांचीच मक्तदारी आणि वर्चस्व दिसून येते. लोकसभा, राज्यसभा, विधानसभा आणि विधानपरिषद यांमधील महिलांची सदस्यसंख्या आणि पुरुष सदस्यसंख्येच्या प्रमाणात महिलांकडे असणारी मंत्रीपदे यासंदर्भातील वस्तुस्थिती अत्यंत निराशाजनक व आपण स्त्रियांना किती बरोबरीने संधी देतो यावर प्रकाश पडतो. त्याचप्रमाणे कुटूंबाची आर्थिक परिस्थिती तसेच देशातील विकसित तंत्रज्ञानातील महिलांचा सहभाग व संधी ही बाबही महिला उद्योजकतेवर बरावाईट परिणाम करते. भारतातील विविध प्रकारची भौगोलिक परिस्थिती, संघटित स्त्रीशक्ती, शासकीय धोरणे आणि महिलांच्या उद्योग व्यवसायासाठीच्या कायदेविषयक बाबींची अंमलबजावणी असे घटक महिलांच्या उद्योजकतेमध्ये अडसर ठरतात.

ई. सामाजिक, सांस्कृतिक घटक



भारतातील सामाजिक जडणघडणीमुळे पुरुषप्रधान संस्कृती आजही घट्ट रुजली आहे. मुलीच्या बालपणापासून ते वार्धक्यापर्यंत स्त्रीला पुरुषाच्या वर्चस्वाखालीच जगावे लागते. सामाजिक रुढी,परंपरा,आदर्शांचे स्तोम,प्रकृतपटा,नीतिमूल्ये, विविध धर्मातील चालीरीती आणि स्त्रीवर असलेली बंधने सांसारिक बंधने इत्यादी बाबींमुळे स्त्रीला स्वतःच्या उद्योग, व्यवसायासाठी अडसर ठरतात. भारतामध्ये २९ टक्के महिला ह्या औद्योगिक क्षेत्रात काम करतात. जगाच्या तुलनेत भारताच्या औद्योगिक क्षेत्रातील महिलांचे प्रमाण हे अत्यंत मती आहे. Women Business ownership index च्या मार्तिनुसार भारताला ४१.७ गुण मिळाले आहेत.तर विकसित देशामध्ये औद्योगिक क्षेत्रातील महिलांचे प्रमाण उदाहरणार्थ न्युझीलंड (७४.४ गुण),कॅनडा (७२.४),अमेरिका (६९.९) इतके आहे.

शेवटी हे स्पष्ट आहे की, महात्मा फुल्यांच्या विचारांनुसार देशातील अर्ध्या महिला लोकसंख्येचा 'माणूस' म्हणून स्वीकार करून त्यांना बरोबरीने सर्व क्षेत्रांत सहभागी करून घेतल्याशिवाय 'महासत्ता' हे स्वप्नच ठरेल.

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महिला सक्षमीकरणामध्ये माहिती संप्रेषण तंत्रज्ञानाची भूमिका

डॉ.शेळके रावसाहेब केराप्पा

सहाय्यक प्राध्यापक, आचार्य जावडेकर शिक्षणशास्त्र महाविद्यालय,
गारगोटी, जि.कोल्हापूर

सारांश -

Information Communication Technology (ICT) is diverse set of technological tools and resources to create, disseminate, bring value addition & manage information for communication. ICT is a mixture of computer technology and communication technology.

Dr. Sansanwal says ICT means " It can be defined as the use of hardware and software for efficient management of information i.e. storage, retrieval, processing, communicating, diffusing and sharing of information for social, economical and cultural upliftment."

२१ वे शतक हे माहिती संप्रेषण तंत्रज्ञानाचे शतक म्हणून ओळखले जात आहे. माहिती संप्रेषण तंत्रज्ञानाच्या क्रांतीमुळे संपूर्ण जग आज एक वैश्विक खेडे बनले आहे. त्यामुळे ख-या अर्थाने आज प्रत्येकाला अनेक संधी उपलब्ध झाल्या आहेत. भारताच्या संदर्भात २०११ च्या जनगणनेनुसार १००० पुरुषांच्या मागे ९४० इतके स्त्रियांचे प्रमाण आहे. त्यामुळे पुरुष प्रधान भारतीय संस्कृतीमध्ये भारताला स्वातंत्र्य मिळून ७० वर्षे झाली तरी स्त्रियांच्या सशक्तीकरणासाठी प्रयत्न करावे लागतात ही दुर्दवाची बाब आहे असे म्हणावे लागते. याचा अर्थ असा नव्हे की स्त्रियांना विकासाची संधी मिळाली नाही असे नाही. तर बहुतांश क्षेत्रांमध्ये महिलांनी आपल्या स्वकर्तृत्वाने ठसा उमटला आहे. अगदीच उदाहरण द्यायचे झाले तर इंदिरा गांधी, सोनिया गांधी, प्रतिभाताई पाटील, मीरा कुमार, सुषमा स्वराज यांनी राजकारणामध्ये आपल्या कामाचा ठसा उमटवला आहे. तर सानिया मिर्झा, सायना नेहवाल, पी.व्ही.सिंधू, ऋचा पुजारी आदी महिलांनी क्रीडा क्षेत्रात उल्लेखनीय कामगिरी केली आहे. तर श्रीमती अनुराधा भट्टाचार्य, सुधा मुर्ती, निता अंबानी आदींनी उद्योग, नोकरी क्षेत्रामध्ये यशस्वीता संपादन केली आहे. तसेच सुनिता विल्यम्स, आनंदीबाई जोशी, जानकी आमल, कमला सोहोनी, अस्मिता चटर्जी आदी संशोधक/वैज्ञानिक महिलांनी वैज्ञानिक शोधांमध्ये मौलिक योगदान दिले आहे. वरील प्रतिनिधिक उदाहरणांमधून महिलांच्या कार्यकर्तृत्वाची ओळख होते. त्यांच्याविषयीचा अभिमान वाढीस लागतो. पण खरा प्रश्न आहे तो महिलांच्या बहुसंख्य समुदायाला जर विकासाची संधी उपलब्ध करून दिली तर भारत खरोखरच महासत्ता बनण्यासाठी अधिक काळ प्रतीक्षा करण्याची गरज नाही आज माहिती तंत्रज्ञानाच्या वाढलेल्या प्रभावाचा उपयोग महिलांच्या सक्षमीकरणासाठी कसा करता येईल याचा विचार पुस्तके, संदर्भग्रंथ, ऑनलाईन संदर्भ यांच्या अभ्यासाधारे प्रस्तुत सैद्धांतिक चिंतनपर पेपरमध्ये केला आहे.

कळीचे शब्द (Key Words) : माहिती संप्रेषण तंत्रज्ञान (ICT), महिला सक्षमीकरण

माहिती संप्रेषण तंत्रज्ञानाची व्याख्या

ICT is a scientific, technological and engineering discipline and management technique used in handling information, its application and association with social, economic and cultural matters (UNESCO, 2002). ICT stands for Information and Communication Technologies. ICT is a part of our lives for the last few decades affecting our society as well as individual life. ICT which is now broadly used in educational world. Teacher, Student, administrator and every people related to education are popularly used ICT.

माहिती संप्रेषण तंत्रज्ञान म्हणजे समाजाच्या उन्नतीसाठी माहितीची साठवण, निर्मिती, प्रक्रिया करणे तसेच माहितीचे संपादन करणे, माहितीचा पुनर्वापर करणे, माहितीचे प्रसारण करणे आदी बाबींचा समावेश होतो. मा.पंतप्रधान नरेंद्र मोदीजी यांनी 'डिजिटल इंडिया' ही घोषणा केली आहे. त्यामुळे समाजामध्ये प्रत्येक गोष्टीसाठी माहिती तंत्रज्ञानाचा वापर होऊ लागला आहे. तसेच माहिती तंत्रज्ञान देशाच्या प्रत्येक खेड्यापाड्यापर्यंत पोहचले आहे. याचा वापर महिलांच्या सशक्तीकरणासाठी सहजपणे करता येणे शक्य होत आहे.

महिला सक्षमीकरणाचा अर्थ

Empowerment refers to the ability of people to control their own destinies in relation to other people in society (Mason, 2005)

There is no universal definition of women's empowerment as factors such as socio-cultural, geographical, environmental, political and economic, as well as many other aspects of countries and regions, influence it.

Kabeer (1994) offers a definition of empowerment as: the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.

According to the World Bank (2008):

Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

So, one definition of women's empowerment could be a process that gives them control of power and resources, and changes women's lives over time through their active participation in that process.

महिला सक्षमीकरणाच्या विविध व्याख्यांवरून महिलांचे सक्षमीकरण म्हणजे "महिला किंवा महिलांचा समुदाय यांना त्यांच्या क्षमता वापरासाठी संधी देणे, प्रेरित करणे, स्रोत उपलब्ध करून देणे महिलांचे जीवनमान उंचावण्यात त्यांना सहभागी करून देणे असे म्हणता येईल."

महिलांच्या सक्षमीकरणात माहिती संप्रेषण तंत्रज्ञानाची भूमिका

वरील माहिती संप्रेषण तंत्रज्ञानाच्या व्याख्या व सक्षमीकरण व महिला सक्षमीकरणांचा अर्थ अभ्यासल्यानंतर महिला सक्षमीकरणात माहिती संप्रेषण तंत्रज्ञानाची भूमिका काय याचा आढावा खालीलप्रमाणे घेतला आहे.

१) व्यावसायिक/आर्थिक सक्षमीकरणात आयसीटीची भूमिका -

आयसीटीमुळे महिलांना व्यावसायिक अनेक प्रकारच्या संधी उपलब्ध झाल्या आहेत. उदा. Training in the use & design of computer application, Media Communication, Electronic, Print, Visual and audio, Typing, Online marketing, Farming, Trading and crafts production. There are plenifful possibilities for ICTS to improve women's economic activities in the field of trade, governance, education, health, crafts, employment in formal as well as informal sector. Small business, teleporting, flexi time work. याप्रमाणे काही कामे प्रत्यक्ष फिल्डवर जाऊन करायची आहेत तर काही घरबसल्या करायची आहेत. उदाहरणादाखल काही कामांमध्ये आयसीटीचा वापर कसा होतो ते पाहूया.

(१) लहान व्यवसाय

आयसीटीच्या सहाय्याने एखादा लहान व्यवसाय सुरु करता येतो. उदाहरणार्थ सौंदर्याप्रसाधनाच्या साधनांची विक्री यासाठी एखादी वेबसाईट विकसित केली व त्याआधारे वस्तूंची माहिती व किंमत ग्राहकाला दिली व त्याची ऑर्डर व पेमेंट ऑनलाईन स्वीकारले तर ग्राहकाच्या मागणीप्रमाणे या वस्तू घरपोच अथवा पोस्टाने, कुरिअरने पोहचवता येतील यामधून आर्थिक उत्पादन मिळवता येईल. Whats app द्वारे अशा व्यवसायांमध्ये इतर अनेक महिलांना सहभागी करून घेता येईल.

(२) Out sourcing, Teleworking and Teleserviecs

टेलिवर्किंग व टेलेसर्व्हिस यामध्ये महिलांना काम करण्याची खूप मोठी संधी आहे.सध्या आपण एस.टी.बस स्थानक,मोबाईल कंपन्यांच्या सर्व्हिससेंटर वरून महिलांचे संभाषण ऐकतो आहोत.हे क्षेत्र ही महिला सक्षमीकरणासाठी महत्त्वाचे आहे.

(३) Data Entry

संगणकाचा प्रत्येक क्षेत्रात वापर सुरु झाल्याने संगणक साक्षरांना खूप मोठी मागणी आहे.डाटा एन्ट्री करण्यासाठी उदा.सेतू विभाग,विमा,आरोग्य,बँका,कायद्याची ठिकाणे,सर्वेक्षणांची नोंद इत्यादी ठिकाणी खूप मोठ्या प्रमाणात काम करण्याची संधी आयसीटीमुळे महिलांना निर्माण झाली आहे.

(४) स्वयं रोजगार व व्यवसाय निर्मिती

आयसीटीसीमुळे डाटा एन्ट्री,सायबर कॅफे,वेब डिझायनर,संगणक अभियंते,डाटा प्रोसेसिंग,डाटा विश्लेषक आणि संगणक ऑपरेटर्स म्हणून महिलांना संधी उपलब्ध झाल्या आहेत.

(५) आरोग्य विषयक माहिती व सुविधा पुरविणे

मुलांचा जन्म, त्यांचे संगोपन, स्तनपान, समतोल आहार याविषयीची माहिती फोनद्वारे, वेबसाईटद्वारे देणे. समस्यानुसार प्रश्नांना ऑनलाईन उत्तरे देणे इत्यादी कामे करणे यामध्ये काम करण्याची संधी महिलांना उपलब्ध झाली आहे.

शहरी महिला आणि आयसीटी : शहरातील आयसीटी शिकलेल्या महिलांना खालील संधी उपलब्ध आहेत.

- १) शैक्षणिक व संशोधनाच्या संधी
- २) करिअर सुधारण्याच्या संधी
- ३) फॅशन व त्याचे बाजार मूल्य
- ४) कला आणि मनोरंजन
- ५) कार्यकरणा-या महिलांना सामाजिक आधार देणे.
- ६) न्यायीक हक्क व तरतुदी.

गरीब पण शहरी भागातील महिला व आयसीटी

- १) मोफत आरोग्य सेवा आणि लहान मुलांचे संगोपन.
- २) अल्प मोबदल्यातील खाजगी कामे.
- ३) निवासाची सोय.
- ४) मोफत शैक्षणिक सुविधा या शासनाकडून मिळतात.

या क्षेत्रांमध्येही काम करून महिला सक्षमीकरण करता येणे शक्य आहे. तसे प्रयत्न मोठ्या प्रमाणात सुरु झाले आहेत.

समारोप

आयसीटीचा वापर तटस्थपणे करून महिला सक्षमीकरणाला बळकटी देता येते. आयसीटी वापराचे धोके, फसवणूकीच्या पद्धती याविषयीची जागरूकता करणे सुद्धा गरजेचे आहे. तसेच जाहिरात क्षेत्रामध्ये महिलांचे केले जाणारे किळसवाणे प्रदर्शन इत्यादी धोके विचारात घेऊन जर आयसीटीमुळे निर्माण झालेल्या संधी महिलांना उपलब्ध करून दिल्या तर निश्चितपणे महिलांच्या क्षमतांचा उपयोग कौटुंबिक, सामाजिक क्षेत्रामध्ये निश्चितपणे होईल. पर्यायाने देशविकासाठी ही त्यांचा उपयोग होईल असे म्हणता येते.

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भारतातील महिला उद्योजिकासमोरीलसंधी व आव्हाने

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प्राचार्या, श्री.शिवाजीराव देशमुख शिक्षणशास्त्र महाविद्यालय,
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सारांश

भारताला अध्यात्मिक, शैक्षणिक, सांस्कृतिक, कृषी क्षेत्रांमध्ये समृद्ध अशा अनेक आदर्श महिलांच्या लोकशाहीचावारसा मिळाला आहे. तुम्ही तरुण विश्वतारा,ताटी उघडा ज्ञानेश्वरा; हे अमर काव्य उत्स्फूर्तपणे मांडणा-या, लिहणा-या,गाणा-या संत मुक्ताबाई, संत जनाबाई, संत निर्मळा,संत सोयराबाई, संत बहिणाबाई इत्यादीसंतस्त्रियानी घरहे शिक्षणाचे खरेतीर्थक्षेत्र ' असतेहे दाखवून दिले.क्रां तज्योती सावित्रिबाई फुले या संपूर्णस्त्रीजातीचे भूषण त्यांनी संघर्ष करुन शिक्षणाचा श्रीगणेशा केला शिक्षणाची नवीन वाट आपल्यासाठी, समाजासाठी खास करुन स्त्रियांसाठी निर्माण केली. भारताचा विकास या शिक्षणावर अवलंबून आहे. लता मंगेशकर या भारताच्या गानकोकिळा बनल्या, वैज्ञानिक पध्दतीने शेती करणा-या स्त्रियांपासून अंतराळातसंशोधन करणा-या स्त्रियांही भारतात आहे. हे प्रमाण वाढत गेले पाहिजे, या उद्योजक जगात कर्तृत्ववान महिलांना घडविण्याचे कार्य, social Engineer / शिक्षकांचेहे निश्चित, त्यासाठीसातत्यपूर्ण प्रयत्नांची पराकाष्ठा आवश्यक आहे. त्याची सुरुवात स्वतः पासून कुटुंबातून करावी लागेल एक पाउल उचलले कीदुसरे आपोआप उचलले जाते आणि त्या पायवाटेतून अनेकांच्या विचारांची,कृतीची वर्दळ सुरु झाली की एक प्रशस्त राजमार्ग तयार होउ-न महिलांना उद्योजकांत आपोआप यश प्राप्त होते.

मुख्य शब्द

यशस्विता शब्दावर,सर्वकाही उद्योजक महिलांची स्वप्रतिमा ----महिलांची बलस्थाने ---व्यक्तिमत्व ----- उर्जा --- मानाचा तुरा ---आव्हाने ---योगातून कार्य कुशलता -----लग्नापूर्वीचे स्वातंत्र्य/संधी -----लग्नानंतरची बंधने/आव्हाने ---- महिलांचे श्रेष्ठत्व ---- स्वओळख...कायम

प्रास्ताविक -

शब्दामुळे नसते दुःख शब्दामध्ये असतेसुख,
शब्द वाहतात ओझे, हेचस्त्री जन्माचे नाते.

महिलांची स्वप्रतिमा समाजातील अनेकांमुळे खुलते, फूलते, आदर्श व्यक्तिमत्व बनते. महिलांची स्व प्रतिमा तयारहोताना पालकांनी / पुरुषांनी जबाबदारीने वागणे /बोलणे अपेक्षित असते महिला या निर्मिती प्रधानाचेकेंद्र असतात.आपल्या कुटुंबाचा आरसा असतात. प्रत्येक कृतीनंतर त्यांच्याकडे आशेने,अपेक्षेने पाहिले जाते. त्यांना योग्य शब्दांत प्रोत्साहन दिलेतर त्यांचा उध्दारहोतो अन्यथा स्त्री जन्माची वाट लागते.त्यासाठी भारतीय समाजानेभारतीय महिलांसाठी भारतीय संस्कारानुसार भारतीय संस्कारक्षम शब्दांची जपणूक करावी लागेल.

ज्याप्रमाणे माशांना आकाशात उडता येत नाही, पक्ष्यांना माशांप्रमाणे पाण्यात पोहता येत नाहीत्याप्रमाणे प्रत्येक महिला व्यक्तिमत्वाची बलस्थाने वेगवेगळी असतात. त्यांचे SWOT Analysis करुन त्यांच्या विकासाच्या संधी द्यायला पाहिजेत शारीरीक इजा काही दिवसानंतर ब-या होतात परंतु मानसिकइजा ब-या होत नाहीत.महिलांना महिला असण्याविषयीचा न्यूनगंड नको, गर्व हवा सतत हेटाळणी अवहेलना, टोचून बोलणे,भिती घालणे , अरेरावी करणे, उध्दट वागणे,निंदानालस्ती करणे, अपमान करणे, वाळीत टाकणे, घराबाहेर काढणे,चिंता वाढविणे, खाण्यापिण्यापासून वंचित ठेवणे, मारझोड करणे, निर्णयात सहभागी करुन न घेणे, एकटे पाडणे,जबाबदा-या वाढविणे, कष्टाची कामे करुन घेणे,प्रॉपर्टीमध्ये अधिकार नसणे, घरावर मालकीहक्क नसणे, स्वतःच्या पगारावर स्वतःचा हक्क नसणे, व्यसनात वेळ घालविणे, इत्यादिपासून मुक्ती मिळण्याची तिच्यासमोर अनेक आव्हाने आहेत.

अरे वा, शाब्बास,छान,खूपच छान असे शब्द महिलांच्यासक्षमीकरणामध्ये मोठी उर्जा निर्माण करतातमहिलांच्या मानाच्या शिरपेचात सन्मानाचातुरा खोवतात.तिचा अभिमान वाढवितात तिला पुरुषप्रधान समाजात ताठ मानेने जगण्यास बळ देतात.

भारतीय परंपरेत अनेक दर्शने आहेत भगवान शंकरापासून योगदर्शनाचा उगम झाला.एका महिलेच्या ऑजळीमध्ये सूर्याला अर्ध देताना ज्या ऋषींची निर्मिती झालीते पतंजलीऋषी मानवजातीच्या कल्याणासाठी १९५ सूत्रांची मांडणी पध्दतीशीरपणे करुन ठेवतात.योग:कर्मसु कौशलम् ! हे योगाचे घोषवाक्य आहे त्याचा अर्थ योगामुळे कोणत्याही कार्यात कौशल्य प्राप्त होते.योगअशांत मनाला शांत करतो,अस्थिर शरीरालास्थिर करतो.शरीर व मनाचा परस्पर संबंध निर्माण करते . शरीराला मनाने जोडले जाणे आणि मनाला शरीराने जोडणे/जुळविणे म्हणजे योगहोय.आत्म्याचा परमतत्वाशी संयोग साधण्याची कला म्हणजे योगहोय.योगाभ्यासाने भारतातील महिला भारतातील व्यक्तिमधील विषमता टाळून त्यांच्यात एकात्मतासाधतील.व्यक्तिगत पातळीवर युक्ती, समाधान आणि सर्वोच्च आनंदाचा अनुभव घेतील.

योगाचीवाढती लोकप्रियता व उपयोगिता लक्षात घेउ-न सन २०१५ पासून भारत सरकारच्या पुढाकाराने २१ जूनहा दिवस आंतरराष्ट्रीय योग दिन म्हणूनसंपूर्ण जगभरात साजरा केला जातो.

संशोधिका स्वतःयोगप्रबोध/ योगाशिक्षिका आहेतसांगली जिल्हयातील रेड-शिराळा येथीलश्री.शिवाजीराव देशमुख शिक्षणशास्त्र महाविद्यालयात प्राचार्य पदी कार्यरत असूनत्यांनी त्यांच्या कॉलेजमधील डी.टी.एड्.,बी.एड्.व एम.एड्. प्रशिक्षणार्थ्यांना एक आदर्श शिक्षिका/उद्योजिका बनविण्याचे स्पन्न पूर्ण केले आहे. आज त्यांचे अनेक विद्यार्थी विविध शाळा,कॉलेज,कंपनीमध्ये यशस्वी उद्योजक बनले आहेत. पुढील पिढीला ज्ञानार्जन करुन भारताचे यशस्वी नागरीक घडवित आहेत. देशाचे भावी आधारस्तंभ २०२०सालापर्यंत भारताला महासत्ता बनविण्यामध्येसिंहाचा वाटा उचलतीलयात तिळमाज शंका नाहीत,हे यश केवळ योगायोगानेच येत आहे.त्यांचे आपल्या कोल्हापूर नगरीमध्ये योगाविद्याधाम नाशिक मार्फत अनेक मुक्त आणि निःशुल्क वर्ग गेली २५ वर्षे सुरु आहेत पहाटेच्या ६ ते ७ वाजताहे वर्ग विविध बागांच्या ठिकाणी भरले जातात,त्याचा लाभ अनेक व्याधीग्रस्त,गोरगरीब,चिंताग्रस्त, वृध्द महिला घेत आहेत.

गुर-वर्य डॉ.रमा भोसले या यशस्वी उद्योजिका प्राचार्याचा मला विद्यावाचस्पती घडविण्यामध्ये अनमोल वाटा आहे. आदरणीय रेणुका देशमुख, श्री.सत्यजित देशमुख साहेब यांची पाठीवर मार्गदर्शनाची अनमोलथाप आहे.

महिलांच्या नावात बदल करणेही महिलांनासंधी/आव्हान लग्नानंतर महिलांना नाव बदलावे लागते.लग्नापूर्वी नाव कायम ठेवण्यावर किंवा नव-याचे नाव लावून महिलांना आपली ओळख ठेवणे क्रमप्राप्तठरतेती काळाची गरज आहे.

महिलांचे आर्थिक स्वातंत्र्य अबाधित ठेवणे भविष्याच्या दष्टीने महत्वाचे आहे.भविष्यात काय परिस्थिती उद्भवेल याचा अंदाज कुणी करू शकत नाही लग्नापूर्वी नोकरी करुन स्वतंत्रपणे स्वतःच्या गरजा पूर्ण करता येतात.लग्नानंतर नोकरीतून मिळणारे उत्पन्न कुटुंबाच्या,उत्पनाचा भाग म्हणून वापरणे नक्कीच चांगला निर्णय होईल.

महिला एक आनंदी व्यक्ती/आनंदी पत्नी/आनंदी माता होण्यासाठी स्वतःवर लक्ष द्यावे.बालपणी कन्या प्रौढपती विवाहिता लग्नानंतर माता वध्दावस्थेत आजी म्हणजे लग्नापूर्वी मुलगी, कोणाचीतरी पत्नी, कोणाचीतरीसून,आई,आजी अशी ओळख न होता स्वतःची ओळख कायम ठेवण्यावर लक्ष द्या.

महिलांचे करियर तडजोडीच्या मार्गाने घडविणे/सोडणे विवाहापूर्वी करियर उत्तम पध्दतीने घडत असते लग्न ठरलेतर करियरवर विचार करुन मार्ग काढावा लागतो.संवादाने, मनमोकळ्या चर्चेने जोडीदार निवडून करियर ठरवा.

महिलांच्या मैत्री जपणेहा वैयक्तिक बाणा/महत्त्वपूर्ण पायरी माना.आयुष्यामध्ये लग्नाला जितके महत्त्व असते तितके मैत्रीलाही महत्त्व द्या.मैत्रीचा वेल लग्नानंतरही जपा.लग्नानंतर जोडीदाराप्रमाणे मैत्रीलाही पाठीबा द्या.

महिलांनी स्वतःची ओळख जपून ठेवावी आपण असे आहोत,आपण जे आहोततशी स्वतःची ओळख ठेवावी.नव्या कुटुंबात मिसळताना माहेरच्या लोकांना विसरू नये/अंतर देउ नये स्वओळख कायम ठेवा.त्याच्याविषयी अभिमान बाळगा.

अनेकदा महिलांनी स्वतःचे अस्तित्त्वच विरघळून टाकल्याने कुटुंबासाठी केलेल्या त्यागाचीकिंमत भविष्यामध्ये कमीहोउन महिलांना पश्चाताप होतो.उदासिनता वाढते म्हणून लग्नानंतरही महिलांनी स्वतःचे अस्तित्त्व /स्वओळख जपल्याने विविधांगी मदतहोते. एक महिला २ कुटुंबाचा उध्दार करू शकते पर्यायाने भारताच्या आधुनिक एकात्मतेचा विकास होतो.

सोनेरी किरणामागुनी फुलराणीती आली आनंदाच्या हिंदोळयावर झुलुनीती पुढे गेली उंच उंच झोका तिचा आभाळाला स्पर्शाहास्याची अनुभूती तिच्या किती हृदयस्पर्शी ----- सायना नेहवाल,बॅटमिन्टनपटू

अशी मारुया उंच भरारी,गगन होई थिटे पाहूनीतुमच्या कलागुणांना,पारणे डोळयांचे फिट्टे - उद्योजिका महिला

निष्कर्ष -

जगणं सर्वच जगतात तेही असतं व्यर्थ ,
जगायचे म्हणून त्याला नसतो अर्थ ,
उद्योजिका बनून घडतातत्यांचे जीवन होते कृतार्थ
योगसेकंद जगण्याचा, त्यांनाच कळतो मतितार्थ ,
महिला उद्योजकांना योगामुळे कार्यात कौशल्यता प्राप्त होते.

संदर्भ -

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