ICSSR Sponsored

NATIONAL SEMINAR

On
CHALLENGES BEFORE WOMEN ENTREPRENEURSHIP IN INDIA
On 14th July 2017

Organized by,
Chhatrapati Shahu Institute of Business Education and Research, Kolhapur
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CHALLENGES BEFORE WOMEN ENTREPRENEURSHIP
IN INDIA
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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 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
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 it’s duty sincerely and honestly. College is having it’s moderate campus with specious 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.
ORGANIZING COMMITTEE

Prin. Dr. S.M. Raykar

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Mrs. S. J. Ghatage
Mrs. M.D. Kapase

Mr. S.B. Naik
Mr. S.N. Chougule
Mr. C.B. Patil
Mr. S.L. Nikam
I am indeed happy that a seminar on ‘Challenges before Women Entrepreneurship in India’ is being conducted by D. K. Shinde College of Education, Gadginglaj. 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
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
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 RWE, 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, Ayurvedic 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, Ayurvedic 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,
Centre for skill and Entrepreneurship Development,
Shivaji University kolhapur
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 the 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 secures 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.

1. **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 lot 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 stiffer 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

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

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 Kochhar, 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.
- Rajsheer Pathy, Chairman, Rajsheer 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 area.

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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.
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 Convenear
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Information and Communication Technology and Entrepreneurship Development

Ajagekar R.H.
Librarian
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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 vasts 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 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.

**References**

Entrepreneurship For Women: A Tool For Multi Dimensional Development

Dr. Buwa Suman
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MAHARASHTRA

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 programmes 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 potential 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 counterparts 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 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 backgrounds 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 cooperatives will help the women entrepreneurs to sell their products on remunerative prices. This will help in eliminating the intermediaries.

Providing Raw materials: The required, scare, 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 Plant, 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.

**Reference**

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.

Although 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 filed. 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 barrowers 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 programme should be organized that taught to recognize her own psychological needs and express them.

7. Successful Leading Business Women in India:

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<th>Name</th>
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<td>Chanda Kocchar</td>
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<td>Ekta Kapoor</td>
<td>Creative Director</td>
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<td>Jyoti Naik</td>
<td>President</td>
<td>Lijjat Papad</td>
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<td>Preeta Reddy</td>
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<td>Ravina Raj Kohli</td>
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<td>8</td>
<td>Renuka Ramanath</td>
<td>CEO</td>
<td>ICICI Ventures</td>
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<td>9</td>
<td>Tarajani Vakil</td>
<td>Former Chairman and MD</td>
<td>EXIM Bank.</td>
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<td>10</td>
<td>Ritu Nanda</td>
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<td>15</td>
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</tbody>
</table>

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.
10. References:

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 21\textsuperscript{st} 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 entrepreneur, 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.

6. **Reference Books**

Magazines
1. Yojana
2. Udyojak
3. Amhi Udyojaki
4. Reader’s Digest
5. Business Today
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 ‘Uternnehmen’ 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 metal 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 housewife 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 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>
<thead>
<tr>
<th>Year</th>
<th>Students Admitted</th>
<th>Male Students</th>
<th>Percentage</th>
<th>Female Students</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-06</td>
<td>160</td>
<td>45</td>
<td>28.13</td>
<td>115</td>
<td>71.87</td>
</tr>
<tr>
<td>2010-11</td>
<td>160</td>
<td>32</td>
<td>20</td>
<td>128</td>
<td>80</td>
</tr>
<tr>
<td>2015-17</td>
<td>83</td>
<td>16</td>
<td>10</td>
<td>67</td>
<td>90</td>
</tr>
<tr>
<td>2016-18</td>
<td>57</td>
<td>11</td>
<td>19.30</td>
<td>46</td>
<td>80.70</td>
</tr>
</tbody>
</table>

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.

**References:**

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 enterprises. 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.
Obstacles in Women Entrepreneurship

1. Poor Degree of Financial Freedom
2. No Direct Ownership of the Property.
3. Paradox of Entrepreneurial Skill.
4. No Awareness about Capacities.
5. Problem of Work with Male.
7. Lack of Self Confidence.

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 same 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 the 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 (IYW) 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 improvise 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.

References:
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5. http://en.m.wikipedia.or 97 wiki
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.

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems</td>
<td>96.15</td>
</tr>
<tr>
<td>Family Conflicts</td>
<td>92.30</td>
</tr>
<tr>
<td>Patriarchal Society</td>
<td>90.38</td>
</tr>
<tr>
<td>Absence of Entrepreneurial Aptitude</td>
<td>76.92</td>
</tr>
<tr>
<td>Marketing Problems</td>
<td>75</td>
</tr>
<tr>
<td>Shortage of raw materials</td>
<td>67.30</td>
</tr>
<tr>
<td>Credit Facilities</td>
<td>61.53</td>
</tr>
<tr>
<td>High Cost of Production</td>
<td>57.69</td>
</tr>
<tr>
<td>Heavy Competition</td>
<td>57.69</td>
</tr>
<tr>
<td>Quality of EDPs</td>
<td>55.76</td>
</tr>
</tbody>
</table>

**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 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 subsides 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.

**References**:

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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 RWE, 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: RWE, 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, Ayurvedic 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, Ayurvedic 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.


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 “Kara Bhala Hogu 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 devise 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:**

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

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, were 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 in 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:

<table>
<thead>
<tr>
<th>S. N.</th>
<th>Machine Production</th>
<th>Manual Production</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Particulars</td>
<td>Cost Per Roti</td>
</tr>
<tr>
<td>1</td>
<td>Cost of Aata: 75 pieces rotis from one kg Aata. Rs. 44 ÷ 75 pieces = 0.58</td>
<td>0.08</td>
</tr>
<tr>
<td>2</td>
<td>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. 0.23</td>
<td>0.12</td>
</tr>
<tr>
<td>3</td>
<td>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 = 0.07</td>
<td>0.03</td>
</tr>
<tr>
<td>4</td>
<td>Maintenance and Cleaning: Per day Rs 100 Per Day Roti production = 15,000. Per Roti Cost = Rs. 100 ÷ 15,000 = Rs. 0.0007. i.e. 0.01</td>
<td>0.01</td>
</tr>
<tr>
<td>5</td>
<td>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. 0.01</td>
<td>0.01</td>
</tr>
</tbody>
</table>
6. Cost of Capital:

| Machine cost | Rs. 7,00,000 |
| Life of the machine - 10 years | Rs. 7,00,000 ÷ 10 years = Rs. 70,000 |
| Per year Cost (Depreciation) | Rs. 70,000 |
| Roti production | Per month Roti 4,50,000 X 12 months = 54,00,000 |
| Per Roti cost | Rs. 70,000 ÷ 54,00,000 = 0.13 |

Cost of Capital:

| Gas Shegadi, Frying pan, Parat / Polpat etc. Total Cost | Rs. 50,000 |
| Life of these devices - 10 years | 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 = 0.55 |

7. Miscellaneous Expenses (Assumed 10% of total Roti cost) 0.08

8. Total Cost Per Roti 0.85

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 ...

\[ I = \int TA \]

\[ I = \text{My self = Women self respect} \]
\[ \int = \text{Summation / Integration of resources} \]
\[ TA = \text{Thoughts and Action} \]

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, THR = 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 -

<table>
<thead>
<tr>
<th>S N</th>
<th>Name of the scheme</th>
<th>Objectives</th>
</tr>
</thead>
</table>
| 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 Rajastan. |
| 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. |
<p>| 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. |</p>
<table>
<thead>
<tr>
<th></th>
<th>Scheme Description</th>
<th>Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Rural Landless Employment Guarantee Program (RLEGP)</td>
<td>To generate employment.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To create productive assets in rural areas.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To improve the overall quality of rural life.</td>
</tr>
<tr>
<td>13</td>
<td>Training of Rural Youth for Self employment (TRYSEM)</td>
<td>To provide the technical skills to upgrade the traditional skills of rural youth of below poverty line.</td>
</tr>
<tr>
<td>14</td>
<td>Development of Women and Children in Rural Area (DWCRA)</td>
<td>To raise income level of women of poor households by making they participate in organized socio-economic activities.</td>
</tr>
<tr>
<td>15</td>
<td>National Employment Guarantee Scheme (NEGS)</td>
<td>To provide guarantee of work of 100 days in rural areas.</td>
</tr>
<tr>
<td>16</td>
<td>Integrated Rural Development Programme (IRDP)</td>
<td>To bring small, marginal farmers, agricultural and non-agricultural persons, above poverty line by providing self employment.</td>
</tr>
<tr>
<td>17</td>
<td>Artisan Credit Cards (ACC) Scheme</td>
<td>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.</td>
</tr>
<tr>
<td>18</td>
<td>Venture Capital Fund (NABARD)</td>
<td>To provide interest free loan / interest subsidy on the Bank loan to the entrepreneurs for undertaking certain activities in dairy and poultry sector.</td>
</tr>
<tr>
<td>19</td>
<td>Sep-Help Groups.</td>
<td>To empower the rural women</td>
</tr>
<tr>
<td></td>
<td></td>
<td>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.</td>
</tr>
</tbody>
</table>

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, housewife, doctor, scientist, lawyer, and driver and also as entrepreneur.

The Government of India has defined women entrepreneurship as enterprise owed and 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, housewife, 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 entrepreneur

The Government of India has defined women entrepreneurship as enterprise owed and 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 women 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.


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.


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 impending 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)**


**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 saddha 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) emphasizes 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 employ 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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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 women 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:

I) Motivation
II) Pre reserved
III) Over burdened
IV) Education
V) Technical knowhow
VI) Awareness
VII) Inferior complexity
VIII) Emotional attachment
IX) Feeling insecurity
X) Finance

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:

I) Role expectation
II) Social Taboos
III) Male dominance
IV) Social norms
V) Family support

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:

I) Government attraction
II) Institution
III) Communication
IV) Infrastructure

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 Plant, a special strategy adopted by Government to provide assistance to women entrepreneurs.

C) Swarna Jayanti Gram Swarozgar Yojana and Swaran 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 Cordite 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 (DWCRA).

(iii) Small Industry Service Institutes (SISI’s)

(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.
5. Kiran Mazumdar Shaw, Chairman & Managing Director, Biocon Ltd.
7. Naina Lal Kidwar, Deputy CEO, HBSE.
8. Preetha Reddy, Managing Director, Apollo Hospitals.
10. Rajshree Pathy, Chairman, Rajshree Sugars & Chemicals Ltd.
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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 entrepreneur 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.

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- 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 women. 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 lifestyle 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 an 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 entrepreneurism, 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 it 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 businesses 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 into 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 Mandalas 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 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.
- 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 upgradation 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 (Federalation 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,WSHGs 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 Cantillion "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 Udyog 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 coorporation – 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.

References
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 Gererd 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 sourced of secondary data are
Government publications, publications of banks, financial institutions, newspapers and periodicals, publications of international bodies like UNO, IMF, World Bank, etc.

The data is collected and tabulated after analyzing the information. Data will be collected from published annual reports, magazines, newspapers, journals, books, and various research projects from libraries as well as internet facilities.

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 the female 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 be 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 the 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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3) Study material of NCFM for capital market module & beginners module.
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 defense 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 by 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 in capacitated 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. Practitioner of mutual help
3. Provider of timely emergency loan
4. Promoter of thrift and savings, and
5. Purveyor 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.

Reference

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 baring 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 priory 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, mangers, 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.

Reference:
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.

Problems 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 a 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 Century 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.


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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• **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 there 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 – handoraf. 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 specks 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 seed as a male preserve. All these put a break in the growth of women entrepreneurs.

4) **Social barriers**: The traditions and customs prevailed is 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 indie 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 odd their own profit margin which result 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 in 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 becomes 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) **Marketing Assistance** - Due to limited mobility, women are unable to market their goods. Assistance must be provided to help them to market 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 system 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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Assistant Professor

Abstract:
This paper examines 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.

References:

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

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

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

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Remedies Suggested</th>
<th>Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Financial Management &amp; Awareness</td>
<td>19</td>
<td>44</td>
</tr>
<tr>
<td>2</td>
<td>Orientation of Families for Support</td>
<td>35</td>
<td>81</td>
</tr>
<tr>
<td>3</td>
<td>Provision of Safe Environment by taking necessary precautions</td>
<td>43</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>Empowerment of women</td>
<td>20</td>
<td>47</td>
</tr>
<tr>
<td>5</td>
<td>Organization of confidence building programmes</td>
<td>22</td>
<td>51</td>
</tr>
</tbody>
</table>
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 a 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.
<table>
<thead>
<tr>
<th>CONSTRAINTS</th>
<th>IMPACT OF TECHNOLOGY</th>
</tr>
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<tbody>
<tr>
<td><strong>1. Access to financing</strong>&lt;br&gt;- Denial of right to inherit land and property titles by customs and laws.&lt;br&gt;- Women have little awareness of their financing option and opportunities</td>
<td>¡ ICT gives access to basic information on financing and on their financial rights.&lt;br&gt;¡ rapid uptake of mobile money which enables users to send and receive money through their mobile phone</td>
</tr>
<tr>
<td><strong>2. Women’s time constraints or time poverty</strong>&lt;br&gt;- Family and caretaking responsibilities and biased division of labour in the household</td>
<td>¡ ICT offers more flexibility and capacity to combine work from anywhere to anytime&lt;br&gt;¡ use of internet, webmail enables women flexibility efficiency and time saving</td>
</tr>
<tr>
<td><strong>3. Constraints on Women physical mobility</strong>&lt;br&gt;- Family responsibilities</td>
<td>¡ ICT offers mobile phones and internet to communicate with customers&lt;br&gt;¡ explore prospective markets&lt;br&gt;¡ attending business training courses&lt;br&gt;¡ networking from their home without need of travel.</td>
</tr>
<tr>
<td><strong>4. Constraints on Women’s access to education</strong>&lt;br&gt;Traditional gender role lack important education and training</td>
<td>¡ ICT offers E-learning distance learning&lt;br&gt;¡ offers opportunities and methods for promoting businesses&lt;br&gt;¡ gaining access to business&lt;br&gt;¡ support services&lt;br&gt;¡ creating network with customer, business partner and other stakeholder&lt;br&gt;¡ combined use of different types of ICT such as radio in conjunction with mobile phone and internet&lt;br&gt;¡ mobile phone reduce the amount of time and money spent on travel&lt;br&gt;¡ improve marketing and increase productivity by obtaining pricing information and outlets for their product&lt;br&gt;¡ television show for Women Entrepreneurs</td>
</tr>
<tr>
<td><strong>5. Gender sensitive legal and regulatory system that advances women’s economic empowerment</strong></td>
<td>¡ Trainings are provided for the Awareness of labour laws and regulations about business registration and licensing regulation procedures.&lt;br&gt;¡ property and inheritance rights</td>
</tr>
<tr>
<td><strong>6. Effective leadership and coordination for the promotion of Woman’s entrepreneurship development</strong></td>
<td>¡ Provision of training by Government organizations and non-government organization.&lt;br&gt;¡ Support from Government for the promotion coordination and support action.</td>
</tr>
<tr>
<td><strong>7. Access to gender sensitive financial services</strong></td>
<td>¡ Awareness about participation in generic financing programmes by Government.</td>
</tr>
<tr>
<td><strong>8. Access to gender sensitive Business Development Support services</strong></td>
<td>¡ Women’s access to mainstream Business Development Support services&lt;br&gt;¡ Presence of women focused mainstream</td>
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<td><strong>Business Development Support services</strong></td>
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</table>
| 9. Access to markets and technology | • Export promotion for Women Entrepreneurship  
  
• Supply chains and linkages that integrate women owned enterprises |
| 10. Presentation of Women Entrepreneurship and participation in policy Dialogue | • 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.

**References:**

2. Kirrin Gill, Kim Brooks, Janna McDougall, Payal Patel, Aslihan Kes Conn: (2014), Bridging the gender Divide retrieved from the journal INTERNATIONAL CENTER FOR RESEARCH ON WOMEN (ICRW)
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.


**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.

Reference

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 from 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 f 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 steal 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 kills 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.

Overview of Literature:-

   ‘Evaluation of Work Experience in Aasam at Secondary School Level’
2. Vijay Vargiya D. P. SIERT Rajasthan (1969)  
   ‘A Survey of Work Experience at School Level in Rajasthan
   ‘Attitude - students, parents and teachers towards work experience’
4. Lahi C. M.  
   ‘A Critical Study of Work Experience in Kerala’
5. NadafDoadabegam , Shivaji University 2008  
   ‘A Critical Study of Work Experience Programme at Higher Secondary Level in Solapur City
6. Patil S.B., Shivaji University, 2004  
   ‘A Critical Study of Vocational Courses at the Secondary and Higher Secondary Level in Kolhapur District.’
   ‘A Study of Work Experience in Kerala’
8. Desai N.S. M. Phil, Shivaji University 2008  
   ‘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.
Reference:

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?

1. **Set up your YouTube account**
   - Go to YouTube 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 the 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.

**Reference**

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 as 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 woman’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. May 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, 1/3 of small businesses are owned by women and in France 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 fying 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 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 Self Employed 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 of barefoot 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 than 50%, 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 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 such as 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 downtrodden 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 Govt 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.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>GoI Grant Released / Expenditure (Rs. in Lakh)</th>
<th>No. of Women Benefited</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2004-12</td>
<td>630.09</td>
<td>28023</td>
</tr>
<tr>
<td>2</td>
<td>2012-13</td>
<td>138.79</td>
<td>11168</td>
</tr>
<tr>
<td>3</td>
<td>2013-14</td>
<td>233.40</td>
<td>5455</td>
</tr>
<tr>
<td>4</td>
<td>2014-15</td>
<td>254.20</td>
<td>8265</td>
</tr>
<tr>
<td>5</td>
<td>2015-16</td>
<td>200.00</td>
<td>3560</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1456.48</td>
<td>56471</td>
</tr>
</tbody>
</table>

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 up to 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

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>NIMSME Hyderabad</th>
<th>NIESBUD Noida</th>
<th>IIE, Guwahati</th>
<th>NSIC</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2009-10</td>
<td>1296</td>
<td>3946</td>
<td>2575</td>
<td>00</td>
<td>7817</td>
</tr>
<tr>
<td>2</td>
<td>2010-11</td>
<td>1177</td>
<td>4909</td>
<td>3947</td>
<td>5996</td>
<td>16029</td>
</tr>
<tr>
<td>3</td>
<td>2011-12</td>
<td>746</td>
<td>4847</td>
<td>6375</td>
<td>8265</td>
<td>20233</td>
</tr>
<tr>
<td>4</td>
<td>2012-13</td>
<td>2598</td>
<td>2786</td>
<td>16668</td>
<td>23319</td>
<td>45371</td>
</tr>
<tr>
<td>5</td>
<td>2013-14</td>
<td>6648</td>
<td>32701</td>
<td>13750</td>
<td>34337</td>
<td>87436</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>12465</td>
<td>49189</td>
<td>43315</td>
<td>71917</td>
<td>176886</td>
</tr>
</tbody>
</table>

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 764 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 71917 women.
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.

9. Reference:

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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, Nematinia 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 Pratishthan 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 Puraskar, she is from Bahadarpur of Jalgaon District. In 200, she observed the situation in her village about women as she is postgraduate 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 Mandsese Puraskar 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 Pratishthan 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 commom farming, and also produced ‘Panchera Vastra’. In 1998, in Tamilnadu’s Vellore district, Chennankuppamp village, Mother Terresa 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 thrust and further started the production activity, (of Betel 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. Bhagylaxmi 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-Patravali 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 Dhamapur 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 indentified 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 indentify 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:-

- Women gain a better understanding of managing family and business concurrently.
- Indian industries, think-tank gets bigger.
- Indian women achieve a sense of self-realization and self-fulfillment.
- New opportunities are created.
- Women gain better ability to take risks and business decisions.
- More employment opportunities are generated.
- Women become more confident.
- Pre-capita income increases.
- Indians enjoy better standard of living.
- Education and awareness becomes common.
- Future becomes brighter for the next generation.
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
- IT sectors
- Event Management
- Travel and tourism
- Lifestyle sector
- Beauty and cosmetic
- Healthcare

- Food, food processing and beverages
- Telecommunications
- Financing
- Plastic manufacturing
- Local and international trading
- Property and estate

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 brough 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 livehood 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)

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>31.6</td>
</tr>
<tr>
<td>USA</td>
<td>45</td>
</tr>
<tr>
<td>U.K</td>
<td>43</td>
</tr>
<tr>
<td>Indonesia</td>
<td>40</td>
</tr>
<tr>
<td>Srilanka</td>
<td>45</td>
</tr>
<tr>
<td>Brazil</td>
<td>35</td>
</tr>
</tbody>
</table>


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 Sri 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

<table>
<thead>
<tr>
<th>Women Entrepreneurship States</th>
<th>No of Units Registered</th>
<th>No of Women Entrepreneurs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil Nadu</td>
<td>9,618</td>
<td>2,930</td>
<td>30.46</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>7,980</td>
<td>3,180</td>
<td>39.84</td>
</tr>
<tr>
<td>Kerala</td>
<td>5,487</td>
<td>2,135</td>
<td>38.91</td>
</tr>
<tr>
<td>Punjab</td>
<td>4,791</td>
<td>1,618</td>
<td>33.77</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>4,339</td>
<td>1,394</td>
<td>32.12</td>
</tr>
<tr>
<td>Gujarat</td>
<td>3,872</td>
<td>1,538</td>
<td>39.72</td>
</tr>
<tr>
<td>Karnataka</td>
<td>3,822</td>
<td>1,026</td>
<td>26.84</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>2,967</td>
<td>842</td>
<td>28.38</td>
</tr>
<tr>
<td>Other States and UTs</td>
<td>14,576</td>
<td>4,185</td>
<td>28.71</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>57,452</strong></td>
<td><strong>18,848</strong></td>
<td><strong>32.82</strong></td>
</tr>
</tbody>
</table>

*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 Gujrat 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)

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Indicators</th>
<th>2nd Census</th>
<th>3rd Census</th>
<th>4th Census</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SC</td>
<td>6.84</td>
<td>7.85</td>
<td>7.73</td>
</tr>
<tr>
<td>2</td>
<td>ST</td>
<td>1.70</td>
<td>3.53</td>
<td>3.03</td>
</tr>
<tr>
<td>3</td>
<td>Women</td>
<td>7.69</td>
<td>8.32</td>
<td>13.83</td>
</tr>
<tr>
<td>4</td>
<td>OBC</td>
<td>N.A</td>
<td>N.A</td>
<td>38.70</td>
</tr>
<tr>
<td>5</td>
<td>Other</td>
<td>N.A</td>
<td>N.A</td>
<td>50.55</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>State/UT</th>
<th>Owned by</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>SC</td>
<td>ST</td>
<td>OBC</td>
<td>Others</td>
<td></td>
</tr>
<tr>
<td>Jammu and Kashmir</td>
<td>3067</td>
<td>11467</td>
<td>950</td>
<td>717</td>
<td>956</td>
<td>11912</td>
<td>14534</td>
</tr>
<tr>
<td>Himachal Pradesh</td>
<td>1316</td>
<td>10621</td>
<td>2175</td>
<td>526</td>
<td>1566</td>
<td>7670</td>
<td>11937</td>
</tr>
<tr>
<td>Punjab</td>
<td>3163</td>
<td>46950</td>
<td>6606</td>
<td>670</td>
<td>14798</td>
<td>28039</td>
<td>50113</td>
</tr>
<tr>
<td>Chandigarh</td>
<td>99</td>
<td>902</td>
<td>10</td>
<td>15</td>
<td>37</td>
<td>939</td>
<td>1001</td>
</tr>
<tr>
<td>Uttarakhand</td>
<td>2432</td>
<td>21335</td>
<td>3524</td>
<td>835</td>
<td>2037</td>
<td>17372</td>
<td>23767</td>
</tr>
<tr>
<td>Harayana</td>
<td>1487</td>
<td>32296</td>
<td>2840</td>
<td>411</td>
<td>8318</td>
<td>22214</td>
<td>33783</td>
</tr>
<tr>
<td>Delhi</td>
<td>105</td>
<td>623</td>
<td>14</td>
<td>3</td>
<td>9</td>
<td>702</td>
<td>728</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>5970</td>
<td>49138</td>
<td>4496</td>
<td>1464</td>
<td>20519</td>
<td>28629</td>
<td>55108</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>8373</td>
<td>179150</td>
<td>14120</td>
<td>1467</td>
<td>67550</td>
<td>104385</td>
<td>187523</td>
</tr>
<tr>
<td>Bihar</td>
<td>2681</td>
<td>49507</td>
<td>6440</td>
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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, Keral, 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.

References
2. Sarojini Nayakand Jeevan Nair (2005), Women’s Empowerment in India, Published by Pointer Publisher, Jaipur, India.
10. Annual Report of MSMEs
11. 12th Five Year Plan
उद्योगकर्ता व्यक्ति भी भिन्न भिन्न आदेश देते स्वीकृत उद्योगकर्ता अथवा महिला उद्योगकर्ता के लिए उद्योगशिला देने वाली अथवा महिला भूमिका गतिविधि. इस प्रकार महिला उद्योगकर्ता ही संकल्पना से लेकर अथवा व्यवसाय क्षेत्र के महिला कार्यकर्ता के संघीय बाजारों के लिए उद्योग के संकल्पना में आकर्षण करते हैं। इसमें व्यवसायीय पाठ्य प्रणाली में महिलाओं की भूमिका हिन्दी विश्वविद्यालय चुनौतियों का समय रहता है। इसमें अनेक प्रसंग पर शामिल रहते हैं। व्यवसायीय पाठ्य में महिलाओं की भूमिका इन्हीं विश्वविद्यालय के समय से रहते हैं। व्यवसायीय पाठ्य में महिलाओं की भूमिका इन्हीं विश्वविद्यालय के समय से रहती हैं। आमतौर पर उद्योग को प्रचार करने वाली महिलाओं की भूमिका इस प्रकार आकर्षण करती है। इसमें अनेक प्रसंग पर शामिल रहते हैं। व्यवसायीय पाठ्य में महिलाओं की भूमिका इन्हीं विश्वविद्यालय के समय से रहती हैं। आमतौर पर उद्योग को प्रचार करने वाली महिलाओं की भूमिका इस प्रकार आकर्षण करती है।
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14th July 2017

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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.

1) Mahila Udyogkhethe Aavadhik Gyan Shodhane.
2) Mahila Udyogkhethe Aavadhik Kriilal Shodhane.
3) Mahila Udyogkhethe Vyaktimayti Oodhak Nirmahan Karane.

Mahila Udyogkhethe Sankalpa
- Mahileone sw pujakar khejun samayash udyogmayi navnirmathit, kalpana vikashita kalpana jodhime swikaran vy navkaranachya aaparne uttapcha karolutekar amrutha vyaparak krya su dkele amahind mahila udyogkhet the.

“ "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."

Kandhr Sarakar

Mahila Udyogkhethe Prakar Khatrel Praman

1. Udyog Kshetraya Aapare
   A. Lajuwedhao kshetraatil mahila udyog
   B. Motiwa Udyog Kshetraatil mahila udyog

2. Bhoomi Aapare
   A. Shahr Kshetraatil mahila udyog
   B. Gramiyan Kshetraatil mahila udyog

3. Prashanachyaa Aapare
   A. Prashikshit mahila udyog
   B. Aapashikshit mahila udyog
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[Diagram]

- अ. निर्माता: महिला उद्योजक
- ब.योगयोगाने जालेवा महिला उद्योजक
- फ.अनिवार्यतूच महिला उद्योजक
- अ.सक्रिय महिला उद्योजक

5. सहभागिता आयारे
- ब.मामलत महिला उद्योजक
- फ.बेनामी महिला उद्योजक

यक्ष्मी उद्योजक होण्यासाठी चिंता करणे कोणती उपजत गुण असतात. त्यापैकी महिला महिलांनी आप्तावतीत सुना गुणाना हेचन असा तत्त्व घात चिंता करणे कोणती उपजत गुण होते. चिंता करणे उपजत वेळी निम्नलिखित, व्यवसाय, आर्थिक अंतोजनक, सांस्कृतिक, सांस्कृतिक आणि उद्योजकला लागण्याची गुणांची विघटनी असते. लघ्यप्रमाणे एक यक्ष्मी उद्योजक होण्यासाठी आणखी काही गुण किंवा कौशले चिंता करणे आवश्यक आहे. ती पुढीलप्रमाणे.

9. सचिव

आजकाल कोणताही क्षेत्रात व्यावसाय करणाऱ्या सचिवाळ कोणताही प्रश्नात जात असल्यास आहे. लघ्यप्रमाणे व्यवसायाची नियम, कानून, व्यावसायी, आर्थिक अंतोजनक, सांस्कृतिक, सांस्कृतिक आणि उद्योजकला लागण्याची गुणांची विघटनी असते. लघ्यप्रमाणे एक यक्ष्मी उद्योजक होण्यासाठी आणखी काही गुण किंवा कौशले चिंता करणे आवश्यक आहे. ती पुढीलप्रमाणे.
2. वेतने करोड़ नियोजन
याशावी व्यवस्था वेतने करोड़ लोकसाती वेतने करोड़ आहे. एकावख शिक्षकता आपले विद्यार्थी चुंबले गुण मिळवित आहे हे पाल्यासाठी तर एकावख व्यवस्थितिक व्यवसााची संभवत अपेक्षा राहणार यश दिसेल. यासाठी वेतने करोड़ नियोजन केल्यास यश आपल्यावर आपल्या समीप बेचे. या नियात विविधाने सर्वात सर्वाधिक वेतन बोल्यास आहे. असे अनुभवी कारीण यशाची तर काळी अपवाही होतात. तर याचे कारण एकाक असू शकले आणि ते नृत्य वेतने करोड़ नियोजन होय.

3. विशेष व्यवसायी वृत्ती
संस्थानाची माणस माणस हा प्रामाणिक व संरचनी नाव करणारा असतील परंतु संसीमा सर्वेदानना तसेच विशेष व्यवसायपणाचा अभाव माणसांमध्ये हसून बेचू. त्यामुळे यशावी उद्योजक होण्यासाठी कारकसर वृत्ती व हिंदी पण यांदुहे माणस उद्योजनकाकडे असली पाहिजे.

4. कळकता
कळकताचे उद्योग व्यवसाय यशावी नवीन परिषदेने निर्मित करणारी असतील तर निजात व निराचर हे गुण लागतात. पण यासोपसात कळकताचीत तलाव्यें खाताची देणे तितकाच अवस्थान हा. तर्फ संरचनी निवड नवीन व्यवस्था कळकताच्या मूलाचार आहे हे जोर वर्द्ध असले तरी फेलर असा विचार मृग्यने कळकत्या नन्दे तर संरचनी निवड नवीनव्यवस्था विसर नाश येणे आणि ती अशा वाचतात उतर्याहा यशावी प्रक्षेप ट्यूवायर्सी कळकता आवश्यक असते. जुन्या उपायाच्या काळात रुपसर बाटल करून निवन उत्पन्न वनव्यवस्था कळकता माणस उद्योजनकाकडे असली पाहिजे.

5. कळ
विविध ग्रेजुशीलन साधन व यशावी व्यवसायी नाहीत तेचा यमी प्रतिदिन, पैसा व यशवाच एक गोष्ट जाणवते ती मृग्यने व्यवसायी चेल्याच्या अनुक्रम, अभाव व विचारी होय. त्यामुळे एक यशावी माणस उद्योजक याचे आत्यास आपल्याकडे अधक परिश्रम वेतनावी चिकित्सी असली पाहिजे.

6. प्राकृतिक मुख्यता
जेवा व्यवसाय करावाने असलेला तेस्रा त्याचे व्यवसाय स्वरूप काम आहे याचा विचार करावा. त्यासाठी त्रांगी सल्ला ठेऊन आपण जे उत्पादन वनवगार आहत ते प्राकृतिक प्रस्तीती उत्पन्न करून? याच्या विचार माणस उद्योजकाने कळकता पाहिजे. प्राकृतिक गरजा ओळखणुन उत्पादन व सेवा यंत्री निवड करावी. प्राकृतिक व बाजारपेतांती विशिष्ट ताज्याचे मूल्याचे उपादन परिष्करती अंतर का अंतर कृती व आत्यास बनू बनू शकते.

7. गुणतलाचा धार
वस्तूचा दर, अंकमूल्य वैशिष्ट्य, कालपणा, वस्तूचा धारक व त्यासारखा धार्य, रंग, सुंदर, चाहे ही सर्व आपल्या उत्पादनाची गुणतला आहे. तेव्हा व्यवसाय उत्पादनार्थीघटणा याचे प्रशिक्षण वेदनाच्या माणसांनी व्यवसायों याच्यावर त्याच्या उत्पादनाचा गुणवत्ता टर्न अवलंबून असणार आहे. हे माणसांनी लडणे ठेवले पाहिजे.

8. आशावादी विचार
एकाक व्यवसाय करावाना तैयार जेवा निर्मित धार तेहे सतत हे मला जेमस का? हे काम माझ हातात रोजंक नाही असे आशा विचार न करता नेमकी सकारात्मक विचार करत निजीदेखे पुढे पाठल ठाक. भंड योग्य प्रशिक्षण वेदनेमुळे मुहुदह कार्य खासी यशावी होईन असा आत्मविश्वासामध्ये माणसांनी बाळूमुळे वाचावल केल्यास तैयार नक्कीच यशावी होई शकते.

9. संभवतपणाचा धार
उद्भवपूर्वीही कार्य करत असताना सहकर्मी स्वरूप करण्याचे स्वतंत्र स्वरूप केल्यास स्वतंत्र मूळ वैशिष्ट्य किंवा कमतर काम आहेत हे प्रशिक्षेक प्रयत्न विद्युत थेट. ही वैशिष्ट्य किंवा कमतर दूर साधन आपणी ही कौशल्ये आमतूक केल्यास व आपण एक स्वतंत्र आहेत हे विस्तर स्वतंत मोडी एक स्वतंत्र वेतन बनू शकते.
10. नवीन संकल्पनाच्या उद्योगकारीसाठी प्रयत्न

उद्योग संस्थाचे जुना असला तरी कामानुसार तात्त्विक योग्य तो बनत नेला पाहिजे. नवाचीन कल्पनाचा वा शक्तिपातचा विचार नेला पाहिजे. कॉलेजी क्रम बाळव्या पद्धतीने कमी वेगळे व जास्त दर्जेदार कसे होऊ शकेल याबाबत प्रमाणित राहायला हवे. मग तो व्यवसाय तात्त्विक क्षेत्रातील असो की, काही सेवा परवर्त्तिका (सल्वेज इंडस्ट्री) असो. तसे एकदा कम नव्याचे करावाचे असेल, तर इतर कोणी मदत करेल असा विचार न करता स्वतः त्या कामात पुढाकार पेऊन ते काम नेला पाहिजे.

11. जागरूक धारा -

व्यवसायात यस्तील होमयासाठी भविष्यचा वेळ ग्यांत्रिक विश्वास आपल्याकडून असावला हवी. जगत होत असलेल्या बदलाचा व्यवसायावर व बाणायातील कार्य परिणाम होईल, याचा वेळ व्यवहार लागतो. आदर्श उद्योजक हा भविष्याचा वेळ ठेऊनच आपल्या व्यवसायामध्ये तात्त्विक अनुभव बदल पडून आणण्यात व त्या तैली आपल्या व्यवसायाच्याची जनताच्या धारणा करावला वाचवावला होऊ शकतो.

12. उद्योक प्रकरणावर पूर्ण तपासला महत्त्व असूनपर्यंत

कोणत्याही व्यवसायाने मार्केटच्या जाग, बाणायातील अभ्यास, माहितीसमोर अभ्यास व वाचवावला घडत असलेले फार महत्त्वाचे आहे. व्यवसाय तिथे परिस्थिती, आर्थिक परिस्थिती, व्यवसाय आणि आपल्या व्यवसायाच्या बाजाराच्या परिणाम या गेल्या जाणे अपल्याचा असावय हवय. व्यवसायाची व्यवसायातील प्रकरण घेतल्या दृष्टीकोणाच्या वाचवावला होत.

13. सरकारी नियम महत्त्वी करण्ये व्यवसाय करणे

नवीन व्यवसाय लुस्त करावाचे असेल तर सरकारी नियमानुसार कोणत्याही प्रकरण करावाचे लागत येण्या आपल्याचा हानी. त्याचेत सरकारी कोणत्याही क्यूज करणार आहे हे जाणून घेऊन आपल्या व्यवसायाची निगमित कोणत्या योजना असल्यास व्यवसायाच्या लाभ आपल्याचा उत्तराम आला पाहिजे.

14. पैगमचा आकर जवाबकर ला ठेवणे

व्यवसायाचा डॉ.हा खूप महत्त्वाचे सावधान आहे. प्रत्येक उद्योजकाने पैगमचा महत्त्वदिव राहते पाहिजे. आणण व्यवसाय यस्तील करत आहेत की यांनी हे आपल्याचा प्रभाव वस्तू समजते. तिसरा कमालचा अर्थ तर प्रत्येक गोटीवर ला ठेवण्यात हवे. तैला मान वेदना कमी दर असतो व उत्पादन विकताना मार्केटमध्ये मालाला भाव असल्याच्यापासून न विकेले येण्या चित्रांदर्शन ही असते पाहिजे.

15. नक्का वा तोटा होवो न क्रमगत परिस्थिती हातालणे

प्रकरण छोडून व तीन योग्य प्रयत्न करण्यास ध्यान द्यायले किंवा क्रमरूपी अपवाह येऊ शकते. तेला परंपराने किंवा अपवाहने खुदच्या न जाता शाळेला तुम्हाला विकलेल्या करत त्याचा सार्वभौमाचा प्रयत्न केला पाहिजे. अद्भुत, संघीत अद्भुत न समजता तैला आहणे संधिया समजून जे त्याचा नीतीश्रवण येऊ शकतात व्यवसायात व चिकित्सेत वर्गांने राहते. तरी, यस्तील उद्योजक होऊ शकतात. प्रत्येक व्यवसायात जोषीम असते. त्याच्या सरक्षण होणेच्या असतो के प्रत्येक गोटीवर ला होईल त्याच्या वरार रोख शकते. तेला घेऊन त्या परिस्थितीला अनुपल्य जाणे आ नवीन यशस्वीता आहे.

समारोप

व्यवसायाचा विविध क्षेत्रातील महत्त्वाचा सहभाग वाढवलेला आहे. वरील सव्यसाचे कृषिक्षेत्र मिश्रित महत्त्व उद्योजकाच्या यस्तील होमयासाठी उपयोगी बनते. आजच्या उद्योजकाच्या बावरणाचा प्रलेख खोपणे तीन P रांगावयेस लावी ठेवावेले.
P

Patience → Perfection → Perseverance

चिकित्स, संयम, दीर्घियोग आणि परिपूर्णतिकडे जापणाचा तिथा ध्यान कोणत्याही अडचणीवर सहजगत्या मात कस शकतो. आपले ध्येय, जिद्द, क्रोश, आणि अथवा सूक्ष्म या गोष्टीच्या सोबतीने उद्योग सुसंग केला तर येते हे तुमचेच असेल.

संदर्भ
1. मानक देखावठड तिथी उडवतरेची मूलतल्या, भाग 1, प्रकाशन कोल्हापूर २००५
2. Women & Rural Entrepreneurship – Dr. D. D. Sharma /Dr. S. K. Varshney
5. https://www.sumhr.com
National Seminar on Challenges Before Women Entrepreneurship in India

14th July 2017

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www.aiirjournal.com Email: aiirjpramod@gmail.com Mob.9922455749

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1. Introduction

Women entrepreneurship is an important area of study in contemporary times. The seminar aims to explore the challenges faced by women entrepreneurs in India and to discuss possible solutions to overcome these challenges. The seminar will bring together experts, practitioners, and students to share their insights and experiences.

2. Objectives

The objectives of the seminar are:

- To understand the challenges faced by women entrepreneurs in India
- To discuss strategies to overcome these challenges
- To provide a platform for women entrepreneurs to network and collaborate
- To raise awareness about the importance of women entrepreneurship

3. Methodology

The seminar will be a mix of plenary sessions, panel discussions, and interactive workshops. Experts will present their research findings, and participants will have the opportunity to ask questions and engage in discussions.

4. Expected outcomes

The expected outcomes of the seminar are:

- Increased knowledge and awareness about women entrepreneurship
- Identification of key challenges and possible solutions
- Networking opportunities for women entrepreneurs
- Promotion of a supportive environment for women entrepreneurship

5. Conclusion

Women entrepreneurship is a crucial area that requires attention and support. The seminar aims to contribute to this by providing a platform for dialogue and discussion. It is hoped that the seminar will inspire and empower women entrepreneurs to overcome the challenges they face and to continue to make valuable contributions to the economy.

Prathama

The seminar will focus on the challenges faced by women entrepreneurs in India. The seminar will be held on 14th July 2017 at D.K. Shinde College of Education, Gadlinglaj.

The seminar will feature keynote speeches, panel discussions, and workshops. The speakers will include experts in the field of women entrepreneurship.

The seminar aims to provide a platform for women entrepreneurs to network and collaborate. It is expected to attract a wide range of participants, including women entrepreneurs, researchers, and policymakers.

The seminar will cover a range of topics, including the legal and regulatory challenges faced by women entrepreneurs, access to finance, and the role of technology.

The seminar will conclude with a panel discussion to reflect on the key takeaways and discuss the way forward for women entrepreneurship in India.

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Makhshin has a total of 11 words, or 18 words. The Shakti Mahila Entrepreneurs is a national seminar organized by D.K. Shinde College of Education, Gadhinglaj. The seminar was held on 14th July 2017.

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9 एप्रिल 1999 रोजी सुल करण्यात आली आहे. एस. जी एस. वाब (सुवृंग जर्टी ग्राम रोजर योजना) हे स्वयंसेवा गटसेवा गटांना माहिती ग्रामसत्ता वंदे रोजरार्थी संधी सिद्धान्त रचने गेले हा आहे. लाॅगो जातील जाते संस्थान शमां समाने पेपर पेपर असलेल्या लोकांच्या योग्यता आणि कृतीदार आणाऱ्यास क्रियाकलाप कसरीचं स्थापना केली आहे. याच्यासाठी निकी एनु जी ओ, बंक, वित्तीय संस्थेच्या उपलब्ध करण्यात येते.
National Seminar on Challenges Before Women Entrepreneurship In India
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The page contains text in a language that appears to be a mix of English and Marathi, with significant Marathi content. The text discusses a seminar on challenges before women entrepreneurship in India, organized by D.K. Shinde College of Education, Gadhinglaj. The seminar took place on 14th July 2017.

The journal information at the bottom indicates it is an interdisciplinary research journal with an impact factor of 3.025. The journal’s website and contact information are also provided.
National Seminar on Challenges Before Women Entrepreneurship In India
14th July 2017

9- महिला विकास मार्गदर्शक - MUN

हे महिलांचे आधिक समाजकरणासाठी निधी दिसावणे कर्यात आले आहे. अभाव्यक पायामूल सुविधांची निर्मिती करून ला श्रेणी प्रशिक्षण आणि रोजगाराची संधी देखणे आली आहे. सुसंगत निधी उपयोग आणि तांत्रिक सुधारणा या गोष्टीचा समावेश आवश्यक आहे. मार्च 1997 प्रदेश 193 स्वयंसेवी संस्थानांच्या हजार महिलांमध्ये देखत आलेली मदत 499.5 लाख

992 मध्ये नावांनी स्वरूपांत गटात जोडणाला एक पायामूल प्रोत्साहन लांच केला होता. भारतीय रिश्तेचे बैंक आर्थिक व्यापारी बैंक, प्रादेशिक विकास बैंक, आणि सार्वजनिक बैंक यांना जोडणाला कार्यक्रमाचा सक्रिय भाग घेणार असली प्रामाण्य पाडल. आर्थिक व्यवसाय मादरसंबंधित नाथारुगर बैंक स्वरूपांत गटात नावार बतल खूप उद्देश्यांसाठी सुरू करणे गरजावजी विश्वातील पर्यावरणी देखाळा देखत आली होती. अशाप्रकारे वैश्विन्दीक पद व्यवस्था निर्माण माहिला. योजनामध्ये सर्वांच्या असलेल्या एंजनी, नावां, बैंक, एंजनी आणि एंजनी सदस्य.

पुन: हेतु खालील प्रमाणे -

अ. स्वरूपांत गटांचा पूर्ण कार्य करणे.

ब. गाँधीजीने आपण ग्रामीण विकाससाठी राष्ट्रीय बैंक (नावां) आणि त्यांचे आंदोलन काम करून दोनी बैंकांपैकी तरी स्वरूपांत गटात व्यावहार बुद्ध करू करणे

क. गार्हस्थ्य माणवी महिलासाठी होता कर्याची समय लागणे.

ड. बैंक स्वयंसेवी संस्थेचे आपण हार्दिक विकासयुक्त पर्यावरण आणि विकास निर्माण कर्याबांधणी.

ह. स्वरूपांत गटाचा सदस्य आपण हेदा सार्वजनिक एनजी वांचाच सहूल संधी निर्माण करणे या स्वयंसेवा संस्थेच्या बैंकांसाठी सतत देखरेख.

10. राष्ट्रीय सेवा संस्था (राष्ट्रीय सेवा विकास संस्था)

पृष्ठभंडार - 1987 मध्ये तिलकात येथे राष्ट्रीय सेवा विकास संस्थेचा प्रारम्भ होतो. आपण तिलकात दुधाळकरच रायगढच्या मिळाल्याच्या तिलकात गार्ड्यांना विकाससाठी आपण एसएस दरम्यान उपकरण आणि कार्यक्रम तयार करून देत आलेले होते. अनुशंसक जाती व मानवीयीकरण तांत्रिक माहिला असलेल्या व विद्युत सेवाचे लोकलर्वीय जाती आलेला होतो. काही प्रोटोकॉल सुदृढ़ बनवता या शेताचे कोणतेही मोठे उदाहरण नाहीत. हे मुले मूल्यवान विकासवादी राष्ट्रीय सेवा दरम्यान भारतीय सेवा गटात जाते. राष्ट्रीय सेवा विकास संस्थेच्या दाखिल, ते हार्दिक आपण पर्यावरणांच्या हानी होते आलेले होते. दाखिल राष्ट्रीय सेवा तिलकात कार्यक्रम निष्पाद ठरते. कारण मानवी विकासवाडवली मध्ये तिलकात आणि हार्दिक होते. याविविधीत आपण गर्बेच नवीन अनुपालनाची स्थापना आपल्यांच्या जनतेच्या कार्यक्रमाच्या मूल्यांकनात गुंतलेले नाहीत.

जोड्या - आपण चा मुख्य हेतु असा विषयावर अध्ययन करणे हे होते ज्या मुले विकास विक्रेते गर्विंगच्या साहाय्य होईल राष्ट्रीय सेवा विकास संस्था जुन जोड्या नेण्याची रीती खालील जाणून घ्या.

१. नियोजनाच्या देखरेखपासून विकास प्रक्रियेच्या गर्विंगच्या साहाय्य

२. गर्विंग, विकासयुक्त आंदोलन.

३. गर्विंग विकासयुक्त महिलांचे संस्थापक

४. आचार्यांच्या गर्विंगच्या आश्वासन पूर्ण स्थिती महापत्र समावेश पायामूल सुविधांची तरतूद.
5. स्थानिक ज्ञान आणि स्थानिक संसाधनाचा वापर करून शेती आणि संबंधित कार्यांचा विकास करणे अनुशंसक तंत्रज्ञानित्वक दायिद आणि बेरोजगारीचे प्रमाण कमी करणे

99 इंद्रा महिला योजना (Indra Mahila yojana)
या योजनेनुसार समस्याप्रमाणे, पिढीत, कठीन परिस्थितीमध्ये वेळचे रेखांशी राहणारा स्वायत्त्वांशी आरंभक सामाजिक विकासाची प्रशिक्षण दिले जाते.त्यावरून मोड गेलेले. हे प्रशिक्षण अन्य संस्थानांमध्ये माध्यमातून दिले जाते ज्ञान व संस्कृती मुळी प्रमाणपत्र साधक अध्यक्ष संस्कृतीले महापत्तनमध्ये पूर्ण खर्च, प्रशिक्षण खुल्ला, राहणारा वयस्कांना खुल्ला जेवण व शिक्षणीय समावेश असेल.अशा स्वायत्त्वांची निवड निलापातीकायल पाठवले समतीदाराचे केरले जाते. ही योजना जिथे निवडावीर राष्ट्रीयांनी जाते. प्रशिक्षक स्वायत्त्वांचा आत्मशक्तिनुसार विचार करून पैलिस्ट व आर्थिक ध्येय निष्ठेंत करते.जिल्हा योजना समतीदार माध्यमातून अंदाजपत्र प्रसारित केले जाते.प्रशिक्षणाचा खर्च सरकारेचा प्रदान संयुक्त होतो.

उद्देश -

1. स्वायत्त्वांचा संयं रोजगारासाठी प्रेरित करणे.
2. पिढीत स्वायत्त्वांचा पुनर्वाचन करणे.
3. संकल्पना स्वायत्त्वांचा निर्माण करणे.
4. स्वायत्त्वांचा आत्मनिर्भर करणे.
5. स्वायत्त्वांच्या आर्थिक, सामाजिक व शैक्षणिक पाठवणे वाढवणे.

लक्ष संपूर्ण

1. ब्रजमथानी पिढीत स्वायत्त्व मुळी.
2. वाट याताराममुळे स्वायत्त्व ज्ञा दारिद्र रेखांशी जीवन जगतात.
3. ओविंद हल्ला झालेला स्वायत्त्वांना.
4. टुरंगातून सुलेख्या स्वायत्त्वांना.
5. परितक्षक, घटस्फोटित स्वायत्त्व ज्ञा दारिद्र रेखांशी जीवन जगतात.
6. शासकीय फिंगर अश्वस्थकीय आश्रय गह, बालिकामृत, अनुयश गह, ह. गुणस्थळे आश्रय समस्याप्रमाणे मुळी, स्वायत्त्व.
7. हुंडा पिढीत, अम्नीपिढीत स्वायत्त्व.

पात्रता : व्यावसायिक प्रशिक्षणाच्या हूडीटीने खालील स्वायत्त्व पात्र ठरतात.

1. हिंदूस्तानी लिंग काही समस्यानुसार पिढीत दुव्वेदीपाव
2. लक्ष समस्यानुसार विवेक दारिद्र रेखांशी जीवन जगतो.
3. मानसिकताने विचारने नसलेला.
4. सामान्य खालीलस वैभवमपूर्वी असते परीक्षण, घटस्फोटित, विवेक एसी, एसी मानवगृही शिक्षण शिक्षणचे वैभवमपूर्वी 50 असते.
5. प्रशिक्षण घटकमानुसार कमी कमी शैक्षणिक पात्रता असा वृत असा वृत
6. कमी शिक्षणाच्या साधर्म स्वायत्त्वांशी खालील योजनेतून स्वायत्त्व प्रशिक्षण दिले जाईल.

समिती : 

1. कलेवर फिंगर समस्या अधिकारी अध्यक्ष.
2. पोलीस अधिकारी, सदस्य.
3. प्राचार्य बलिकेनिकमंत्र आय की. आय., सदस्य.
4. महाविद्यालय जिल्हा उधोग फिंगर वाणी, सदस्य.
5. मुख्य चिकित्सा फिंगर स्वास्थ अधिकारी जिवील सर्जन, सदस्य.
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Sisti Aapni Lingamed : Ek Chintan

Prashant Chavan - Suresh Mavshi


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14th July 2017
National Seminar on Challenges Before Women Entrepreneurship In India
14th July 2017
National Seminar on Challenges Before Women Entrepreneurship In India Organized By, D.K.Shinde College Of Education,Gadhinglaj. 14th July 2017

| स्थल निरस्तरतेचे प्रमाण दर्शिणारा तक्ता |
|---|---|---|---|
| क्रमांक | पूर्वी विचय | निगराण विचय | टक्केवारी |
| 7 | 9.24,632 | 2,27,414 | 24,59 |
| 8 | 10,45,813 | 128,996 | 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 तक्तपाठासह दोक्षमानाने स्थल निरस्तरता सप्त होत असली तरी प्रामाणिक भागातील स्थल साक्षरतेचे प्रमाण खुप यशी व असमान स्वरूपाचे दिसून येते.

राजकीय श्रेणीतील लिंगबंद

राजकारण क्षेत्र हे स्त्री-पुरुष असमानता दाखवणारे, लिंगबंद करणारे व मानवी हक्कांची पावसमी हक्कारे स्वयं मोठे क्षेत्र आहे. कारण राजकारणातील स्त्रियांवर प्रमाण पुरुषांच्या तुलनेत खुप यशी कमी असून सामाजिक विविधता दर्शविणारे आहे. 2011 मध्ये महाराष्ट्र सरकारने व्यापक स्वातंत्र्य संस्थांमध्ये महिलांना 50 टक्के आर्थिक देणारे विभेदक मंत्र पेक्षांपुढे व्यापक स्वातंत्र्य संस्थांमध्ये स्त्रियांचा सामाजिक निविद्याचा वाळाव आहे. अध्ययनांनी लिंगबंदीतील आधिकारी सरपंच स्त्री. सुश्रुषावाच्या मकरपुरी यांनी युनस्को येथे महाराष्ट्रातील पहिली संगीतकृत राजमंत्रिवाच्या मृत्यूने पारितीक बांधून दिले.

गडचौरी लिंगबंदीतील स्त्री. उमेश गोमसाव व भारती पाटील यांनी उक्त कामाचा आवश्यक पत्र पुरुष काही करू शकतात हा सिद्धांत खोडून काव्य. पण, खरा प्रमाण आहे ते मे, शक्तीकारी राजसमाजस्थलीत स्त्री सदस्यांशांची संसंघी वाणिज्यास देखील कीला मोठा लिंगबंद केल्या जातो हे सप्त होणार मत होते. या संदर्भात १९५२ पार्श्वाने २००९ पर्यंत लोकसभा व राजसभेतील स्त्रीसंसद प्रमाण दर्शिणारा तक्ता बराच बोलाव आहे.

| संसदस्थलीत स्त्रीसंसद दर्शिणारा तक्ता |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| लोकसभा | 22 | 27 | 34 | 31 | 19+ | 28 | 44 | 27 | 39 | 40 | 43 | 45 | 59 |
| राज्यसभा | 16 | 18 | 18 | 22 | 17 | 25 | 24 | 28 | 24 | 38 | 22 | 22 | 19 |

देशावर राजकारणात प्रतिभातात पाटील, सोनिया गांधी,मिरा कुमार,पुष्पा सराज,शिला विशेष,वसुंधरारेके, जयललिता, मायापती, ममता बनर्जी, या सरायांच्या स्त्रियांनी अपलो गुणवत्ता सिद्ध केलेली आहे.तरी आज देशपातातीवर स्त्रियांना 50 टक्के जागा मुंजचे समाज जागा दिलेल्या दिसत नाहीत. मुंजचे लिंगबंद झालेला दिसतो. कारण पुरुषांचा तुलनेत स्त्रियांचा राजकरणात सहभाग खुप णाप्य आहे. विवाह हजारो गाव तरंग वाणिज्य महिल्य असलेल्या तरी वास्तव कार्यांविच पतीच पातळी हिसत. ही मानवी हक्कांची पावसमी आहे.एक तर महिलांना राजकरणात पुढे येथे दिले जात नाही. पुढे आपले तर निवडून दिले जात नाही. निवडून आपले तर प्रविध कार्यांवर करू दिला जात नाही. आणि प्रविध कार्यांवेश तर पतीच हस्तक्षेप मायने करता आलाहो. आज राजसमाजाच्या खालीलात लागून राजकरणातर उत्पुक्क भरारी तेथे आलेले हे पुरुषी अंतरालसर बसते नाही.सर्व कुल पुरुष स्त्री राजकारणातील सहभागाचे मॉड तत्त्व कौशल करत असले तरी अंतर्नगांवणून त्वचा पाठिया आहे असे खालीली संगमता देत नाही.
संक्षेप
लिंगभेद पूरे होने रही है कि हक्कड़ी पायथली है २१ व्या शतकांत रामायण मोरचा एक महत्वपूर्ण आदेश है. लिंगभेद होने नहीं कहा कि वह बाबा कुलदेव, समाज व अक्षमात्म संशोधन गरे. भारतीय गुरु भाषा स्थान भूतात्माने लोगों और धार्मिक मात्रे चरण सोहन बाहर आला की, बायकोला चोरण भाप फ़ुकर होता. नामित रही है समानता सम्बन्धी तत्वाने वाणिज्यांतरक्तको ता तत्त्व आपत्ति तायात देखवाता प्रक्रिया करता. ही नामित ठाकुर अससू ता विद्यालयात थाय सामाजिक या संस्कृत पश्चिम विकास कारण मानणीय संस्कृत्याने स्वीकार्य बहु मुलामाले मुलिनागुण मान्यता देखावे आईनवीक आपत्ति कारण हवे. महिलांना स्वतंत्र छत्तीशा देवन संस्थ देखते विकासात वनस्पति पुरुषांना महत्त्व क्षेत्र मान्यता हवे.

स्त्री केवल शरीर नाही तर स्त्री पुरुष एक मानस असून सामाजिक एक अविभाज्य एक आहे हे मान्य कारणात हवे. लिंगभेदवाचा विचार हद्दावर करणारा प्रमाण केला तर वातावरण जनम होईल आणि त्या सामान्य मूल्य सह-हक्कडी पुष्प स्वैभव अपूर्व एक पावल मागे देणार नाही, आणि आलेल्या संस्थ विकास करून स्त्री एक पावल सामाजिक युद्ध देखू टकरान नाही. तीपत खाता अथवा स्त्री-पुरुष समानता आणि लघुवर आशीर्वत नव सामाजिक निर्माण होणार नाही.

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2) श.वा.चंडे, भारतीत धोर सिखवा, पुढे १९९३
3) महात्मा गुंले आणि स्वामीपुरुष आंदोलने - मुंबई १९८१
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5) प्रश्नमण प्रश्नमण ज्योती, इवलकरण - जून २००९
6) प्रश्नमण प्रश्नमण ज्योती, इवलकरण - मार्च २०१०
7) प्रश्नमण प्रश्नमण ज्योती, इवलकरण - दिसपाळी अंक २०१०
8) सेनस आफ ईंडिया २००७
9) विषय सम्पूर्ण मसिक, ‘योजना’ जून २०१०
10) विषय सम्पूर्ण मसिक ‘योजना’ फुली २०१०
11) महाराष्ट्र आरोपण पत्तिका, नोव्हेंबर २०११
1२) विविध शेतीतले निर्माण महत्त्वाच्या मुलानिती २०११
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The document contains text in Marathi and English. The English text appears to be discussing a seminar on challenges before women entrepreneurship in India, organized by D.K. Shinde College of Education, Gadchinglaj on 14th July 2017.

The Marathi text seems to be a list of references or bibliography entries in Marathi script. It includes book titles, authors, publishers, and publication years. The format is as follows:

प्रस्तावना ?-
21 व्या शताब्दी में, महिलाएं नए साधनों के हाथ में होने पर, व्यवसायी कृतियों का अधिकार प्राप्त होने लगा है। महिलाओं के लिए व्यवसाय का महत्व अपनी लोकतन्त्रीकारी दृष्टि से भी बढ़ा है। विशेषतः, लोकल नीतियों का अनुसरण करने वाले नेताओं के शिक्षण संस्थान के साथ सहयोग के माध्यम से यह संख्याओं का विकास हो सकता है। 

शोधनिष्ठावाच्याचे नाव ?- "प्रामण सिर्यांची उद्योगशीलता समस्या आणि संबंधितता"

दृश्य ?-
1) भारतीय महिलाबंधन रोजी उद्योगकर्ताओं-समस्या रोजी.
2) कृतियों उद्योगकर्ताओं-समस्या रोजी विश्वासार्थी चयन करणे.
3) महिलाओं रोजी शक्ती आणि उद्योगकर्ताओं परस्पर संबंध स्थापण करणे.

विषयविभेदन ?-
भारतीय महिलाबंधन रोजी शक्ती के अध्यक्ष अभिभाषण किया गया। महिलाओं भागभागी ऊर्जा समस्या पहला तथा प्राङ्ख विश्वसंयोग के स्तर पर होता है। शरीर के स्वास्थ्य के स्तर पर होता है। महिलाओं और उद्योगकर्ताओं के अभिभाषण के दृष्टिकोण से प्राय: रोजी उद्योगकर्ताओं समस्या रोजी विश्वासार्थी चयन करणे एवं उन्नति करणे।

1) सर्जनशीलता
2) सोचवहसूली
3) जोग व चिकतो
4) संस्कृति व शहस्नशीलता
5) प्रबंध मेहनत
6) मनोवेध
7) कार्यसर
8) सन्न्यासमता

वरील गुणविशिष्टांच्या जोडीला आणखी एक महत्वाची गुण जो उद्योगकर्ताव्यूह आवश्यक आहे, तो भरणे व्यवस्थापन, रोजी हो उतम व्यवस्थापक आहे।
National Seminar on Challenges Before Women Entrepreneurship In India  
14th July 2017
3. **National Seminar on Challenges Before Women Entrepreneurship In India**


14th July 2017

![Image](https://example.com/image.jpg)

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8. उद्धोपपूर्वक वातावरणाचा अभाव
खेड्यापासून तांत्रिक महिलांनी स्वतंत्र उद्योग उभारवा आणि तो स्वतंत्रपणे चालवावा. अशा प्रकारे भोजक वातावरण अज्ञात ग्रामीण भागत असल नाही. असा प्रत्येक करणाऱ्या महिलांना अनेक प्रकारांक अडगणारी सामग्री येथे वापरताना प्राथमिक त्याच्या संगणना वाढत खर्चाचे करते. परिणामी नागदेव होऊन महिला अशा निर्णयापूर्वक परिवर्तन होताना किंवा त्या बाजारात जाल नाहीत. या पार्षदमूळीग्रामीण महिलांसाठी उद्धोपपूर्वक वातावरण निर्माण करण्याचे आवश्यक आहे.

9. कौशल्यीक जवळबाजळ आणि असहकारकडी भावना
ग्रामीण महिला महत्त्वाची आणि जवळबाजळ असताने, त्या कौशल्यीक जवळबाजळपणे खर्चाची शक्ती वाढते. अर्थात या जवळबाजळमध्ये खर्चाचे वृद्धाश्चर्य वाढते. असा असारांग अर्थात आर्थिक आंतर काळाचे अनुप्रयोग होताने. ग्रामीण भागतांच्या महिलांकडेच असा स्थानिक दक्षता आणि कौशल्यीक जवळबाजळपणे खर्चाचे वृद्धाश्चर्य वाढते. असा असारांग अर्थात आर्थिक आंतर काळाचे अनुप्रयोग होताने.

10. स्वरूप टिकून राहणाऱ्या संरचनाशील मानसिकतेचा अभाव
उद्योग व्यवसायाला विविध स्थान पाठवते. अर्थात जवळबाजळमध्ये खर्चाची निवड नाही. या असारांग अर्थात आर्थिक आंतर काळाचे अनुप्रयोग होताने. अर्थात उद्योगात मोठे आर्थिक चढ उतार असारांग अर्थात पर्यावरण पुढील व्यवसायात धारा उभा राहत आहे. परिणामी असा ग्रामीण भागतांसाठी महिलांकडेच असा स्वरूप टिकून राहणाऱ्या अभाव होतो. अर्थात, त्या व्यवसायात खर्चाची वृद्धाश्चर्य वाढते. अर्थात, निवड नाही. या असारांग अर्थात आर्थिक आंतर काळाचे अनुप्रयोग होताने.

11. शासकीय पातळीबीरी प्रयत्नाचा अभाव
ग्रामीण भागतही महिलांनी स्वतंत्रपणे उद्योग उभारू शकतात. त्यांच्या कारणाने स्वतंत्रपणे उद्योग उभारू आहे. अर्थात तुमच्या योजना अंततः हाजिर असले, त्या स्वतंत्रपणे उद्योग उभारू आहे. परंतु असा उद्योगाची अभाव होतो. परिणामी असा उद्योगाची अभाव होतो. परिणामी असा उद्योगाची अभाव होतो. परिणामी असा उद्योगाची अभाव होतो. परिणामी असा उद्योगाची अभाव होतो. परिणामी असा उद्योगाची अभाव होतो. परिणामी असा उद्योगाची अभाव होतो.
13. कक्ष्य मात्राची ठंबाफाय मानक हृदयवृष्टि अभाव

एकुणा उद्योग संक्रमणाचे चालवाणुसार असेल, तर गर्जेप्रामाणे बाहरित्य संरचन तिथू शाक्तेले अशा उपादित बस्तुवाची निर्मिती झाली पाहिजे. स्थायी आवश्यकतेनुसार कक्ष्य मात्र उपलब्ध झाला पाहिजे. उद्योग विविधतात्या स्पर्शात चित्र करता ग्रामीण भागात अशा कक्ष्य मात्राची मुक्त क्षमता करणे, हे कठीण गोष्ट असते. शिवाय उपादित मालक्याचा हृदयवृष्टि आणि विक्रेताची व्यवस्था झाली, तर संबंधित उद्योग नका देखू शकतो. बस्तुवाचा उपादात गुंडबंदता पैला वितरणाभावी गुंडू शाखात, तर उयोगांचे भाष्य रोज होऊ शकत नाही. कक्ष्य मालक्याचा उपलब्धतेसह उपादित बस्तुवाचा वितरणाचा व्यवस्थापनाचे आवाहन ग्रामीण उद्योजक महत्त्वमोर असते.

14. ग्यानिक सैलिन निषधाने आणि उद्योगांचा सम्बन्ध अभाव

कोणत्याही उद्योगांची विकासासाठी संबंधित उद्योग ज्या भौगलिक प्रदेशात उभा केला जाणार असेहे, त्यांच्या आशी उपलब्ध नैसर्गिक संसाधनांशी त्याची संगड असेल, तर त्या उद्योगांना विकासाचा चालना मिळू शकते. निरगचे नुकसान न करता, अशा प्राकृतिक सम्बन्धाचे आवाहन ग्रामीण महत्त्व उद्योजकांमोर असेहे.

15. उद्योजकीय प्रेणांचा अभाव

ग्रामीण भागातल्या माणसांचे आपल्या मुख्यत्व चालकसाठी असते. त्या प्रामुळे फारसेच चढू उदार अवधार उद्योगाची लांब्या आपल्यावर नसतात. चालकासाठीचे आपल्या जनगणत्या अशा लोकांचा फारस रस नसतो. त्या प्रामुळे अप्रामाण, वगळता खुप कमी लोक चालकी बदलून जोखिम पत्तून उद्योगसारखेच आवाहनाक्षेत्र क्षेत्रकृते बदलतात. त्यांती ग्रामीण महत्त्वाचा संबंध खुप व ग्रामीण अपवादात्मक असते. परिणामी अशा चालकी बदलून जोखिम पत्तून उद्योगसारखेच वर्षातील झालेल्या महत्त्वांच्या उद्योग क्षेत्रात आपल्यांना उद्योग क्षेत्रात बदलवे मानते, तर व खुपतत्त्वाचा अशा प्रेणांचा अभाव ग्रामीण भागात असताने महत्त्व नवने उद्योग सूत्र दर्जकार्याचा आवाहन सामोरीला जाणाऱ्या जनरल नाहीत, हे ही एक आवाहन आहे.

बिरल सर्व आवाहांचा एकत्रित विचार केला असता, उद्योग क्षेत्रकृते बदलून इच्छित्या ग्रामीण भागातल्या क्षेत्रांची कोणत्या प्रकारात परिसरितीतील सामोरी जासूचे लागते, त्या परिसरितीतीचा अंदाज यासाठी मदत होते. आज्ञातितील बिरल प्रकारांची आवाहांनी ग्रामीण महत्त्व उद्योजकांमोर आहेत, ही बस्तुवाची असेह. या साध्या आवाहांचा संरचनातील अभाव करून त्यांच्या मात्र करणारी क्षमता महत्त्व उद्योजकांनी दाखविली, तर भविष्यात ग्रामीण भागातल्या उद्योगविश्वासाचे भरभरातरी दिसेल येतील, असा आशा वाढ वाढगाणाच्या हरकत नसावी.
A National Seminar on Challenges Before Women Entrepreneurship In India
14th July 2017

Mahila Swarnakshetram Kavyadaksham Anmolakajavyanika Amaasha

Dr. Paital Parmeshwar Amgangarwad
Sahayak Pradhanaik
Shikshakshastha Mahavidyalaya, Bharathi.

Prashastavik


Sahityawadi Jathithe

1. Mahilaasa teemik chakat prathitvar samitiyacha rachanecha abhama karoge.
2. Mahavidyalaya muliniyacha yanaya adhvaroona abhama karoge.
4. Mahila swarnakshetram kavyadimbashak mahitiyeputrakhekhe muliniyacha jaanavi jagmuti karun thete.

**Sanshodhanyavi Vyapari va Mryada**

1. Prastroo Sanshodh Barii Taitanuvaanshi Sanshipt Aah.

**Sanshodhanyavi Karvanvadi**


Prastroo Sanshodhvanasthi Pratiseaadak Vigyaayikdura Sanshodh Nimit Pratnawaliya va Aapnaa Vapaar Kela.

Prastroo Sanshodhvanataar Pritaar Mithilich Vishaalshen va Aapnirnchn Karanaasati Kostak, Shokaveervi va Aalayya va Sanshikshita Pishiragnan Vapaar Kela.

**Sanshodhanyavi Karvanvadi**


Vyanuraar Mithilaal Vizyanath Mithila Tya Sanshodhvanasthi Aasananaa Vishaalshen Vaykaa Vinyaasa vada Tarnudii Vaahapoh Karanaat Aale.

**Karyadesha Marg**


- Swat:aa Takaar Deyyanam Mithi Wadat Asel Tare Tummaa Kudoonaalairsal Sambandhakaya Poliisa Stryenaamthve Takaar Karalai Yeta.
- Poliisaani Takaar Naahi Phetali Tare Vyaaryanat Javun Prayyoyete Kersa Karta Yeta.
- Tumiit Chedh-Chaud Vriindh Rastriy Mithila Aayogakarw Aanlaiin Takaar Karub Shaktaa.http://www.ncw.nic.in

**Karyadayaii Turjumdi**

Kalso 2019 Bhagaya Jo Koniin Suryaakaritik Tikkagari Chedh-Chedhkaavge Kryta kayt Asel Tare Kayt Aah Ashe Sivat Dhaalayaav Tlaa Tine Mahinnaayapthit Vishaalaya Turjum Aah.
कलम २९२ जी व्यक्ति महिलाना किया मुलिना अशिल वित्त, फोटो, साहित्य दाखवले किया पाहण्यास भाग पाठ्यालय असे शिद ज्ञानात्मक पहिल्यांकां पारस्परिक क्षेत्रांतर २ वर्षी शिखर व २००० रूपये दंड.

कलम २९४ (अ) (ब) प्रमाणे अशिल गणे, इशारे, शब्दप्रयोग, कविता असे कृत्य सिद्ध ज्ञानात्मक तौल महिलेने शिखर होते.

कलम ३२५ व ४८३ (अ) (क) प्रमाणे व्यक्तीवर कायदेशीर कार्यवाही करता येते.

४८६ (अ) (ए) प्रमाणे बदलाची ज्ञानात्मक ज्ञानात्मक त्या व्यक्तीवर कायदेशीर कार्यवाही करता येते.

कलम ३०९ प्रमाणे जो कोणी घांगरें बांध करून ज्ञानात्मक पावित्राला धोका पोहचेल असे काही कृत्य करेल त्या व्यक्तीला एका वर्ष जास्ती शिखर व दंड होईल.

निर्णय:
1. महाविद्यालयात महिला तैलिगिक छठ प्रतिवंत समिती सक्रिय असावी असे १०० टके महिलानी नमूद केले.
2. महाविद्यालयात महिला तैलिगिक छठ प्रतिवंत समितीत पुरुषाचायी समावेश असावा असे १०० टके महिलानी नमूद केले.
3. महाविद्यालयात महिला कायदेशीय शिक्षिके आयोजन करावे असे ४८ महिलानी सुचविले.
4. महिलासाठी आयोजनात्मक शिक्षिके आयोजन करावे असे ६१ टके महिलानी सुचविले.
5. महिलासाठी ज्ञान-कर्मात्मक शिक्षिके आयोजन करावे असे ६६ टके महिलानी सुचविले.
6. महिलाच्या तक्ताये मोहिनीवाणपूर्वी विशेष तक्तापेटीची तरंग प्रवेश महाविद्यालयात असावी असे ४४ टके महिलानी सुचविले.
7. महिला स्वसंस्करणातील कार्यवाही आयोजन करावे.

शिफकारी:
1. संदर्भ तक्ताने महाविद्यालयाचे घडळा असेल तर प्राचार्य व त्या महाविद्यालयातील तैलिगिक छठ प्रतिवंत कमिटी यांना सांगावे.
2. संदर्भ प्रकारची कल्पना न लाजता आपल्या आई-विज्ञानाना, बहिन,भाज्,नातलग, मित्र-मात्रीण यांना लावा.
3. सदर घटनाची तक्ताने लेखी किया तौली पोलिस टेस्टेशनला करावी.
4. स्वतंत्र महाविद्यालयाचे वरिष्ठ कोणताही मार्गारी अवलंब करावयाची आपल्याच हिती किंवा लाज वाढत असेल तर महाविद्यालयातील महिला तैलिगिक छठ प्रतिवंत समितीसारखे साधारण.
5. कमिटीचे मुलीने नाव गोपनीय ठेवावे.
6. ही कमिटीने आपल्या वरोहे शेवटपर्यंत रहावे.
7. चेंद आपल्या मुलिवा कुंडासाठी संदर्भांपूर्वक त्यांनी केलेल्या कृत्याची महिली किंवा ताकिंद दिली जावी.
8. एवढा वर जर छंडछंड थांबत नसेल तर पोलिसांच्या मदतीने संबंधित व्यक्तिवर कार्यवाही केली जावी.

संदर्भ:
1. कामाच्या हितांचे महिलांचे तैलिगिक छंडपासून संस्क्रत प्रतिवंत,मनावी आणि निवाण आधिनियम,2०१३
2.निर्माण हेल्पलाईन
3.देखो वा. ना. २००४ शैक्षणिक मूल्यांकन व संस्करणात फूले: श्री विद्या प्रकाशन.
4.सौंदर्यने वी. वाग.,अप्शे जी.एम. स्त्री बुन तर एक सामाजिक समस्या, ज्ञानात्मक, प्रशासन पत्रिकांने.
5.सौंदर्यने वी. वाग.,मालेविन जुऱे. महिला आणि मानवी हक्क, ज्ञानात्मक, प्रशासन पत्रिकांने.
6.मालेविन इंदूमती रस्ती मानसरसात्त, ज्ञानात्मक, प्रशासन पत्रिकांने.
7.मालेविन जुऱे., लोणारक विषय मानवी हक्क-साधस्विती आणि आद्यावणे, ज्ञानात्मक, प्रशासन पत्रिकांने.
बचत गटदार्य व महिला सवलीकरण

प्र. सू. पाठीक को० संप्रभा प्रावधिकारीक
आज्ञाद काँटेज ऑफ. एन्युकेनेस. सातारा

सारांश

प्रत्येक वेळी नरीवा मदत करें अगर नैसर्गिक न रहता खियानी सवत:वा सवलीकरणसाधी सत्वों खाओ गरें तो अस्तता होती. यदि सत्व व आधिकारिक उपक्रम आते हैं, तो महिला सवलीकरण सशक्तीकरणको एक अन्तर्कालीन चलचंद आती. महिलाओं आधिकारिक वाहन सवत: सवनवणासाठी, सविकास आई नागासाठी, सविकास नत: अर्थव्यवस्थासाठी साधू आन्द्वणारी जागृत, सविकासकोशध, तेजी प्रथम कृत्तिकाणाची नियोजन कृत्तिकाणाची प्रशासनिक मित्रता आती. बचत गटदातांची समाजसाधीत क्रांति झालेली ही दिसते बचत गटदात्याचे माध्यमानुसार विविध सामाजिक प्रगत, विषय याचाच चर्चा होती. काही तल्लनाची जोपानाची होती. महिला बचतगटाच्या स्वरूपात मित्राशेषित या संस्था फायदा करून मैखंड महिलांनी आपला विकास साध्याचा पाठवेते.

बचत गटाचे रूप:

बचतगटाच्या महिला पुरुष सहभागी होऊ शकतात, पण प्रथम ८० वर्ष ९० वर्ष किंवा ५० वर्ष ६० वर्ष की होती. तसेच बहुतांशी संख्या ही ग्रामीण, अत्यन्त कुल्ह करण्यासाठी महिला स्वयंस्वीति निकाह होती. प्रत्येक वेळी नरीवा मदत करू अथवा नैसर्गिक न रहता खियानी सवत:वा सवलीकरणसाधी सत्वों खाओ गरें तो अस्तता होती. यदि सत्व व आधिकारिक उपक्रम आते हैं, ही प्रक्रिया संघटितपणे एकमेकांना समजून घेऊन होत अस्तताला याचा व्यवसायिक गट असेही महत्त्वाचे.

बचत गटाचे नियम:

1. बचत गटात यदस्त संख्या ही २० किंवा तयार प्राप्त करणी असावी.
2. गटातील प्रत्येक सदस्य उदारव तख्तावाची होय एकत्र येऊन बचत महून उदारव रक्कम जमा करती.
3. जमा केलेली ही रक्कम गटातील सदस्यांना क्रमे महून मिळते.
4. कर्ज सामाजिक हथोद्योगावर बचत गटात रत्न करणे अपेक्षित असते.
5. लोकप्रिय तल्लनाचे आधारात बचतगटाची रचना असते. तयार मुद्दे गटातील प्रत्येक सदस्याचा समान अधिकार असतो.

महिला बचत गट : एक संस्थी

1. महिलांना आधिकारिक वाहन सवत: सवनवणासाठी.
2. रोजगार आणि आत्मसमान मित्रवणासाठी.
3. संपर्कित नेविकास.
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बचत ग्राहकों आर्थिक शुद्ध ग्राहकों महिलाओं का वैज्ञानिक उद्योगांशी प्रोत्साहन मिश्र आहे. महिला बचत ग्राहकों स्थापना हा महिलांचा सामान्यकलरणाचा वाटावणारी महत्त्वाचा टप्पा आहे. तयामध्ये केवळ बचत करणे व कर्मवाची एवढळ वर्तमानी बचतग्राहका कार्यक्रमी व्यापक नाही. तयामध्ये बचतग्राहका माज्ञमातून विविध सामाजिक प्रमाण, विषय यावस्था वर्ष होणे आवश्यक आहे व तयासाठी बचतग्राहका माज्ञमातून काही तत्त्वाची जोपासनाची महिलांची केली पातळे.उदा. बचतग्राहका व्यवहार प्रामाणिकरणे व होकशासी वल्ला आधारित चालवणे. ग्राहकमध्ये सर्व महिलांनी सक्रिय सहभागी घेणे. कोणत्याही बचतग्राहका सक्रियतेचे लक्षण म्हणजे त्यांची निवेषीतता. सभासत्ताची शंभर तर पर माहिती व बैठकीचा कामकाजातील सक्रिय सहभाग हे ग्राहका कार्यक्रमतेचा दृष्टीने आवश्यक असते. समुदायात विद्यालय तब्बल व होकशासी पद्धतीने त्यांने निर्णय यामध्ये बचतग्राहका कार्यक्रम बऱ्यात होऊ शकेल. निर्माणातील संस्थेच्या गरज असते. अशी संस्था माणसांच्या आर्थिक अधूरुत्तम डोक्यावरा. महिला बचतग्राहका स्वरूपात मिळालेल्या या संरचना फायदा करून वेळेन महिलांनी आपला विकास साधला पातळे.

संदर्भ ग्रंथ

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ग्रामीण महिला उद्योजकांची समस्या व उपाय

प्राचार्य डॉ. पाटोल शिवाजी बापू
वसंतराव नाईक हिवासाहाय महाविद्यालय,
कटल्याए, कोलाहापूर.

प्रासादिक
प्रयेक्ष देशाची अर्थव्यवस्था हो त्या देशाचा आधिक कणा असतो. त्या प्रमाणात अर्थव्यवस्था मजबूत असते त्या प्रमाणात तो देश आधिकाक्ष्या मजबूत असतो. भारत हा खंडप्राय देश आहे. या खंडप्राय देशातील लोकसंख्या जमता दरम्यान क्रमांकाची आहे. १२५ कोटी लोकसंख्या देशात जमतास व ५० टक्के खंडप्राय आहे. या कटकेली लोकसंख्या विचार हा मोड व होणारे प्रमाण हे केला जातो. भारत हा शोधात्मक आणि ग्रामीण विभागात जमता विभागास देश आहे. वहूरुरुरु लोकसंख्या हो ग्रामीण विभागात विभागात मजबूत जाते. ग्रामीण विभागात महिला उद्योजकांचे प्रमाण बाढत चालूलेले आहे. महिला उद्योजक ग्रामीण भागत उद्योग / व्यवसाय करत असताना त्याना बैंडसारण्याचा समस्या व व्याव सुविधा बांधून करण्यासाठी संसाधनांचे प्रस्तुत संस्थेंवर ध्यान दिली पेंतले आहे.

संस्थानाचे आवेदनकता
उद्योजकता हे गुंतव्युक्त व उपादनाच्या संसाधनी संबंधित असते. उद्योजकता ही व्यक्तीचे बाब े असते. उद्योजकता ही व्यक्तीचे मनोजुती असून ती कल्पनात असते. उद्योजकता संस्थेमध्ये व आत्मनिर्भररूपातील मांग दाखविले. व्यावसायी महिला उद्योजकांना संसाधनकुटकक दुकानांमध्ये निर्माण होण्यास मदत होते.

संस्थानाचे गरज
बाजारस्थित ठिकाणी असले तर कमी बेजमत, माफक विकतील चांगल्या दरांते उद्योग व खेच देण्याची आकाश स्थीतीरसरसर पाहिले. भारतीय उद्योगांचे १९९१ ते २००० महात नानाकसंस्थेत प्रभाव फरक फक्त आहे. उद्योजकसाठी चांगले नुसारवट आवश्यक होते. व्याव शोधकांची नाणीण निर्माण होते असते.

संस्थान समस्याचे शक्तिकरण
"कुंभी कासारी सहकारी कारखाना लिकुडिज, डा.कार्यर या तंक्राशोतित 'कुडिड बीट' अंतर्गत कार्यरत असणार्या ग्रामीण उद्योजक महिलांचा समस्या व उपायांना.”

संस्थानाचे उद्देशे:
प्रस्तुत संस्थानाचे उद्धेदे पृथिवीप्रमाणे दरविथात आली.
1) ग्रामीण भागत ग्रामीण उद्योजक महिला कोणकांना उद्योग करताना त्याचा आहवान घेणे.
2) ग्रामीण भागतील ग्रामीण उद्योजक महिलांना कोणकांच्या समस्या भेडसावला त्याचा अभ्यास करे.
3) ग्रामीण भागतील महिला उद्योजकांसारख्या समस्येदर उपायांना सुधारणे.
4) उद्योजकसाठी निर्माणकृत कार्यांना बाचत करा व विचार करणे.
5) व्यवसाय / उद्योग निर्माण करण्यास मदत करणे.

संस्थानाचे गृहीतके - ग्रामीण महिला उद्योजकांना उद्योगांना चालावून असताना विविध पातळत्यावर समस्या वेलात.

संस्थान पदवी - प्रस्तुत संस्थानाच्या संस्थेवर पद्धतीच्या आवलंब करण्यात आला.

नमुना निवड व जनसंख्या:
प्रस्तुत संस्थानासाठी 'कुडिड डी' बीट अंतर्गत कुडिड, कोपाड, आडुर, भामटे, कल्यावे, बाके, चिंचवडे या गावातील प्रयेक्ष गावातील ३ महिला उद्योजकांचा विचार करण्यात आला. एका महिला उद्योजकांची संख्या २२ इतकी होती. १०० टक्के नमुना निवड करण्यात आली.
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| साधने - प्रस्तुत संस्थानाची प्रस्तावना व मुलाखती या साधनांचा विचार केला। |
| कार्यपदाची : प्रस्तुत संस्थान श्रवणाच्या पद्दतीने राष्ट्रीय प्रकाशन आहे. त्यामध्ये कुपिले वीट अंतर्गत प्रथम गावातील 3 महिला उद्योजकंकाळ्या मुलाखती वेळात व प्रस्तावली प्रवर्तन येणाऱ्या आहेत.प्रस्तावकाळी मध्ये उद्योजकंकाळ्या संदर्भात प्रस्तुत विचारांत्र्याचे आयोजन होते. उद्योजकंकाळ्या किराणामाला पुंकाने, दुःख व थेकरी व्यवसाय, भारतीया विज्ञान, श्रीरंगकुंड इ. संरक्षण उद्योगांचा समावेश होता. महिला उद्योजकंकाळ्या विश्वसनीय महिला मित्रत्वप्रधानता मुलाखती व प्रस्तावली वापर करण्यात आला। |

| संशोधनाचे निष्कर्ष - संशोधनाच्या निष्कर्ष पुढीलप्रमाणे आहेत. |
| 1) भाजलाची कमतरता. 1) नाशवंत मालाधारी समस्या |
| 2) सातवणुकीची समस्या. 10) सरकारचे धोरण. |
| 3) धाजक व्यापारकर्त्यांचे उपचारीचे सकारत नाही. 11) प्रशिक्षणाचा अभाव. |
| 4) वरसुना ज्ञानविज्ञानी समस्या. 12) कायदेशीर बांधीचे अज्ञात. |
| 5) प्रामीण भागात विविधशीर्षक सम्मान. 13) वेलेवे नियोजन. |
| 6) कुशल कामाक्षारंगी समस्या. 14) संपत्तीयाचा अभाव. |
| 7) सरकारी विविध प्रकारची बंधने / परवहानी. 15) मान्यता. |
| 8) वाहतुकीची समस्या. |

| शिक्षणी - संशोधकांने पुढीलप्रमाणे शिक्षणी केलेल्या होत. |
| 1) सरकाराचे महिला उद्योजकंकाळ्या अनुदान स्वरूपात भाजला पुरवठा करावा. |
| 2) प्रामीण भागात सरकारी तत्त्वांची गुड (Godown) उभी करण्यात येणावी. |
| 3) उधारीच (Credit) मार्ग मित्रप्रभावस्थी पत्त धोरण (Credit Policy) नाहीर करावे. |
| 4) विभिन्न वस्तीची व्यापारींच्या संबंधित दुरस्थता व उत्पाद वातावरणी व्यापारींच्या फॉरम स्थापन करणु महिला उद्योजकंकाळ्या प्रमाणण करण्यात येणावी. |
| 5) गोडवणूक साध्य आंतरराष्ट्रीय व्यापारिक विविधीच्या चंगवाळी आंतरराष्ट्रीय तयार करण्यात येणावी. |
| 6) सरकारची विविध परवहाना व व्यापारी न्यायात्मक करणार एक विभिन्न कोणता राष्ट्रातील. |
| 7) शिक्षणाची अट शिवाय करावी. |
| 8) बौद्धिक प्रामाणीरी प्रशिक्षण देणेत येणावी. |
| 9) कायदेशीर सरल उपयोग येण्यात येणावी. |
| 10) उद्योगांची निर्देशात टेक उपयोग येणावी. |
| 11) तत्व व्यापारी मान्यतेन मिळवते. |

| समारोप - वर्तालाच्या प्रामाणी महिला उद्योजकंकाळ्या समस्या व तयार उपयोगाची मान्यता उद्योग भौगोलिक करण्यात आलेला आहे. |

| संदर्भ ? |
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| 2) जोशी, सी.जे., जोशी, ए.सी. (२००२), व्यापारी व्यवस्थापन, फडके प्रकाशन, कोल्हापूर. |
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| 4) पाटल, ललात, पाटल संविधान (२००४), व्यक्तिमत्त्व, विकासाचे सूचने, प्रणव प्रकाशन, इच्छाकर्त्यांनी. |
समोर आला.त्यातून शासनाने निखायांना व्यवसाय शिकण्यासाठी प्रशिक्षण व आर्थिक सहकार्य करण्याचे उद्देश तयार करतात. ते लग्नाच्या व्यक्तीसांना सक्रियता पुढे आलेली गंगाधर भागवत विद्वानांनी आजमितीस अंदाजे. प. पी. एल्स आणि बी. पी. एल्स मिळून साळे से साडेसात लाख वाण गट राज्यात कारवाय आलेले. यातून महिला व्यवस्थापक व सशक्त बनवते चित्र समोर येत आहे.

देशातील लोकसंख्येचा जतनासाठी निम्नाने असणारे ही संख्या. मनुष्यवाण्याच्या दृष्टीने अर्थात भारत दृष्टिभूमी देशाचे भरत होतील काय? हा प्रश्न संध्यात खाजगीकरण, उद्योगकरण, जागरूकीकरण या धोरणात विचारात पेट्लास करून येऊ शकते नाही.

आज अनेक उंचीया क्षेत्रातील महिला नेतृत्व करत आहेत. त्यांनी या क्षेत्रातील आपल्या कामाचा दृष्टीकोष उमेदवार आहे. अनेक छोटे मोठे उद्योग त्या स्तरावर ज्यक्तीमध्ये साधारणता आहेत. अनेक कॉन्फरेंसांची सी.ई.ओ. पत्रकाळ महिला विजयमान होताना दिसत आहेत. हे एकाचेकडे चित्र असते तरी अजूनही गंगाधर भागवत महिलाने विकासातील अदान दिन्हांची संपत्ते नाहीत.

महिलासंघारील मुख्य आवाहाने: गंगाधर भागवत जग आणि व्यवसाय जग याच्यावर अजूनही एक दरणी निर्देश देताय चित्र आपल्यासमोर आहे. हे चित्र दूर करण्यासाठी गंगाधर भागवत निखायांना आधी छांजवून लागत आहे.

गंगाधर भागवत महिलाचे संपन्न: भारतात गंगाधर भागवत अजूनही लोकसंख्या मानिसंकट परिपक्व शेखरी, पुरुषात पायलिकडे जावला तयार नाही. याच्या मुख्य करण यांनी गंगाधर भागवत कातिक महिलांचे न झोगारे संपन्न हे आहे. गंगाधर भागवत महिलांचा दिनक्रम पाहिजेचा त्यांचा एक काम पाहिजे दृष्टीकोणाचा सांगू यांना असते. त्या या नित्याच्या कार्यक्रमाच्या इतक्या आकृती प्रशिक्षण की त्यांना एकत्र करून त्यांना संभाल तयार असते. त्या या प्रशिक्षणाची अदकुत प्रशिक्षण की त्यांना संभाल तयार असते. त्या या प्रशिक्षणाची अदकुत प्रशिक्षण की त्यांना संभाल तयार असते. त्या या प्रशिक्षणाची अदकुत प्रशिक्षण की त्यांना संभाल तयार असते.
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यागते. अर्षा कुदुंबकारी जीवन फार तर नौकरी कर पण त्यापुढे अर्षा व्यवसायिकतेला परवानगी देत नाहीत त्यामुळे अनेक स्वियाणा या नकारात्मक दृष्टिकोणाचा सामोरे जावे यागते. त्याचे खूपीचे होते.

तयार मालाला बाजारेपेट मिळण्याचे आवाहन: महिलाना प्रमाण नवीन व्यवसाय सुरु करावचा असेल तर हक्काची बाजारेपेट’ असी सुरुवात तिथा हवी असते. ती बाजारेपेट तिथा उपलब्ध असेल तर महिला आपल्या गुणवत्ता सिद्ध करता.

निलीमा मिश्रा यांचा उदाहरणातून तर अनेक गोष्टी शिक्षणात्मक आहेत. ज्ञानाचे जिल्हयातील पारंपरिक पाठ्यक्रमातील बदलांचे हे सुमारे तीन वर्षांत वळती होते. गाव या गावात निलीमा मिश्रा यांची गाव यस्तील कार्याचा निर्णय मानव येतला आणि महिला गोष्टीदडीणे गंभीर तज्ज्ञ प्रावधान करून दिला. आज या गावात बनलेल्या गोष्टीदडीणे सुमारे सातदेस ते चार वर्षांत रूपे मिळतात. अंगभूत कौशल्य व पारंपरिक हस्तकला या सुंदर मिळाला त्यांनी साधने. त्याचे लया प्रारंभीय पसंदीदा उत्साह आहेत. या गोष्टीदडीणे जागतिक बाजारेपेट अमेरिका, इंग्लंड, ऑस्ट्रेलिया आदी देशांतूनही प्रवाश माणूस आहे. त्यामुळे बाजारेपेट येथे गजांनून केवळ वेगांदर असे बनवणे त्याच्याचे भातांचे दाखवणे या गोष्टी व डिकांनी फर्शेलेल्या आहेत त्यामुळे व्यवसायी शिक्षणात यश मिळतात. निलीमा मिश्रा यांचा बहुपद कॉलीटून आजुबाजुबानी २०० खेड्याला १८०० वर्ष गट कार्यरत झाले. वातावरण, निर्णयाने, ज्ञानी झाली. बाजारेपेट निर्मित ज्ञात त्यामुळे महिलाच्यी ही रोजेच्या भाग येईल आपल्या व्यवसायात विकटली मिळतात.

बसील उदाहरणात्मक एक गोष्टी येत हेच जर मालाला बाजारेपेट व महिलाना व्यवसायाच्या योग्य नेतृत्व मिळतात तर आवाहन संपूर्ण जाईल.

व्यवसायिक दृष्टिकोणाचा आधार: भारतामध्ये महिला सामाजिकचा पाहिलो तर अनेक कुदुंबाचे व्यवाहारबद्ध दृष्टी दृष्टीकोण दिसून येतो तर संभावने, मुलावाळीना संपूर्ण करणे एकाच काम प्राधिक्याचे देण्याकरून कले असतो, पुढे रत्नांत्या काही मध्यमवर्गीय कुदुंबाचे नौकरीला प्राणाच्या दिले जाते. माणूस एकूण समाजाचा दृष्टीकोण हा व्यवसायिक क्षेत्रमध्ये नसतो. यारांनी गबायला व्यवयांच्या मानविकीजवळ व्यापक लया व्यवसायिक जनप्रतीय मद्दत हस्तकला हात जाता. हा आपला गट नंदने असा शिक्षकमोत्तर करतात. त्यामुळे अपला आधिक पणाची त्या निर्णय करू शकत नाहीत. काही सामाजिक व्यवसायाचा दृष्टीच्या दिले जाते त्यामुळे महिलाने आवेद असूनही त्या व श्रेणीत उत्तर शकत नाहीत.

आवाहांचा सामना कसा करता येईल: महिला भागातील उपलब्ध साधनासमग्री व सोयीसुविद्या विचार करून गरजेऊनसार अनेक उपयोग, व्यवसाय उभारता येतात. बाजारेपेट येथे गजांनून नवीन वस्तुनिर्मिती केल्यास परस्यात तसेच कस्मिवाद्याचे साक्षात मिळू शकते.

मी एका मॉडलमध्ये गेले अर्थ गायत्री श्रेणीपासून बनविलेली श्रेणीकृत्य विकत ठेवलावर येतल्याचे यात्रु एक गोष्ट सिद्ध होते की, योग्य मार्केटिंग कौशल वापर्यास कोणतीही गोष्ट सहज विकत येते.

महिला भागातील बाजारेपेटी महिलांमध्ये चर्चा करत्या प्रकाशनी जाणविलेली गोष्ट इथे नवीन करून आतात. यामध्ये महिलाने बाजार गडावला माध्यमातून काहीतरी करावते असते, त्याच्यामध्ये ती उमीद दिसून येते. उपयोग निर्मितीचे तंत्र शिक्षण उत्पादन करण्याची त्यांची तयारी असते. यातूनच त्या उद्योजिका महृदून पुढे येतील असा विश्वास बांटो.
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Yashavi Udghoogshi Diksh:

- Tushii Jye Upadane Aagpur Svakat Vikru Ekkhita Te Bajarataa Ka Ektaan Jairil Yaavhat Viyaar Karjya Unda Ty Upadanevamdu. Senevamduhe,heer Bathaheh, Edhun Bathaheh, Uppadane Bathaheh
- Tey Upadane Viyaar Tevyaarshchi Nivid Bajarataa Nirmalii Shaali Aahes Ka He Pahate Lalgeli.
- Velgheppan Aapathi Paripariyukto Koiyeshche Asalathiya Vakratichh Ekesamgh Dima Tiyar Karjya.


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Key Words: सबलीकरण, प्रगतीशील, बचत गट, आर्थिक स्वातंत्र्य, उद्योजक,
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13. स्वतंत्रता क्षमता वाहिता आत्मा.
14. संसाधन कौशल वाहते.
15. विनियमनत्व सुधारणा आत्मा.
16. समाजिक प्रतिष्ठा प्राप्त जाती.
17. शासनाध्य विवेच योजनाचैं माहिती मिळते आणि
त्याचा फायदा होतो.
18. व्यविधत आणि सुरूची कार्यांत असलेल्या बचत गटात एक वर्षानंतर प्राप्त नंबरास १००० रुपये आणि जातीत
जात रु. २५,००० सर्वांगेन्यासे बांधले (कंप क्येटेग्री) व्यवसायासाठी उपलब्ध होते.
19. शहरी भागीत्व बचत गटाला सुरूची जेवण शहरी जेवणगेदंत व्यवसायासाठी काही गारणीशी रक्कम ही
अनुदान स्वरूपात दिली जाते. व्यवसायासाठी वाहत रक्कम ही रास्त्याच्या बंकेतून कर्ज स्वरूपात दिली जाते. इथायची गोदीचा
फायदा असल तरी काही बाहीतीत अडकणी वेळा शक्तीत व्यावसाय आहे.

8. सूचना:
1. बचत गदाविषयी माहिती व माहिती संगणारा एखादा बाबा शासनाने माध्यमिक व उच्च माध्यमिक स्तरावर
अभासकृतमात्य मध्यमांची अभासमाधी कार्याची.
2. महिला संबंधी कार्य जेवण गटीने होणारी शासकाची संबंधीत मुलल्याही स्थिती प्रशिक्षण आणि प्रशिक्षणाची सोय बचत
गटाला नेलेया व सर्वसाधारण जेवण गटीने कार्याची.
3. बचत गटाला विविध प्रकारे व्यवसाय आणि उद्योग महिला सुरूची कार्याची संबंधीत मुलल्याही स्थिती प्रशिक्षण आणि प्रशिक्षणाची सोय बचत
गटाला नेलेया व सर्वसाधारण जेवण गटीने कार्याची.
4. असे व्यवसाय वाहितासाठी गट प्रशिक्षणाचा आणि तीलाती काही सदस्याचा व्यवसाययुक्त तीलाती आणि प्रशिक्षण दिले जाते.
5. व्यवसायाच्या कौशलमाध्ये अवश्यक असणारा उद्देश्याने मुलल्याही माहिती संबंधीत, प्राणाचं आवड़, क्रमचं माहिती त्वरक,
होस्लेल बाबारेप, उद्योगाच्या प्रशिक्षण आणि माहिती, उत्तराखंडा महिलांनी जेवणातील गटीतील ओपनिंग प्रशिक्षण व तीलाती व्यावहार.
6. व्यवसायाच्या कौशलमाध्यी स्वास्थ्याची जातीत जेवण प्रमाण केले पातळीत. पूर्णी आहे, तॅली लागणारी जेवण, संगणारे बंदूक लागणारी जेवण, संगणारी जेवण
शेवणे पातळीत, असे आहे, तसेच लागणारी जेवण, संगणारी जेवण शेवणे पातळीत.
7. व्यवसायाच्या कौशलमाध्यी शासनाच्या चेतना आणि स्वस्थती याची माहिती.व्यवसाय शासनाचा वाहितासाठी गटीतील संवेगी प्रमाण
स्वास्थ्य संरक्षण प्रमाण होते.
8. सेवा, संपत्त ग्रहणाऱ्या उद्देश्याने ही शहेतीले पुत्रकृत्या ध्वजार्धे असणे.
9. स्वास्थ्याची संगणना ही अध्यात्म एक शक्ति आहे. की ती स्वास्थ्य ही शाखा शाखांत देखे शकते.
10. जातीत जेवण सर्वसाधारण स्वास्थ्याचे आवश्यक आहे. नसले जेवणातील जातीत एक अवश्यक आहे. त्यांनी प्रमाण आवश्यक
आहे. त्याचे विषयी विषयांतील (खाजगी) संबंधीत पुढील केलेच जेवण मतद दर्शा.
11. स्वास्थ्याच्या स्वास्थ्याचे सत्यांगाचे प्रयास वाहितात नसले ही शहेतीले पुत्रकृत्या ध्वजार्धे असणे.
12. ज्योति जेवणाचे विषयी विषयांतील ज्योति जेवणातील ज्योति जेवणातील ज्योति जेवणातील ज्योति जेवणातील ज्योति
13. कौशलमाध्यी संस्थेची विद्यार्थी स्वास्थ्य प्रतिनिधित्व स्वास्थ्यार्थी ज्योति ज्योति
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14. असे निदर्शनात आले आहे की, वर्षांतूनच काही सिंध्रा स्वतःचे वर्चस्व गाजवत आहेत व त्यांच्या सिंध्रा पुर्णा पुर्णा निवृत्त शेयरपॉर्ट जी रुढ झाली आहे ती बदलावी.
15. प्रतिनिधिदिने आपल्या संपूर्ण संगठना मार्गदर्शन करतात,व्यवस्थापन करतात,जमा खर्चांचा तालेबंद ठेवला व इतर कामगारे जतन करून ठेवला.
16. या उपरोक्त संगठनातील स्वस्थसेवी संघटनामये हस्तक्षेप करते,आता सरला हस्ताक्षराते.
17. समाजसेवी ब्याथ विचार संविधाने माहितीपूर्वक झाली की,आपले हक्क काय आहेत.कायदेशीर हक्कांची जाणीव होणाराळी मार्गदर्शन वर्ष सुरू करणे गरजेचे आहे.
18. संघ स्वस्थसेवी संघटनामये एकत्र व्यक्ती निरीक्षित आणि सहायक दर्जात काम करता आती.यामध्ये फेरबदलाची माहिती इतरांमध्ये पोहोचवण्यासाठी मदत होईल.

8. निष्ठर्ष:
स्त्री उद्योजक संविधानामये बर्तन गटाच रियायार आणि समाजावर होणारा परिणामाचा अभ्यास केला असतो. असे निधनास आले की,चेम्बर काही वर्षांना बर्तन रुढ झाला होती.ग्रामीण भागात त्यांचा प्रसिद्ध-प्रसार सोडत समस्याचा झाला आहे.बर्तन गटांमध्ये कांटकसर करून दर महिंद्रात ठरविक रकमेची बर्तन करावी. सविधा लागते.सर्वांनी मिळून गट चालवल्यामुळे गावत एकुण्ठी भाषेना रियायात झाली आहे.महिलांचा आर्थिक स्वातंत्र्य प्राप्त झाले.समाजात आणि आर्थिक दर्जा वाढला.
सर्वांत गटांमध्ये ग्रामीण भागातील महिला स्वार्थवाची होऊ लागल्या.त्या स्वाभाविकाने आणि आत्मविश्वासाने जगत आहेत. नवन्या गोष्टी सक्षोभ लागल्या आहेत.सर्वांत त्यांच्या विविध योजना त्यांचा संघर्ष लागल्या आहेत.त्यांच्या मार्गदर्शन संघर्षांच्या व्यावहारला होणारा उल्लंघन मुळे बर्तन गटाच संविधानी चहत्ती धुरत होता.
बर्तन गटांमध्ये महिला,पुरुष,ग्रामीण शहरी भागाचा आणि पर्यावरणाच्या राज्यातील सामाजिक विकास झालेला आहे.

9. संमर्न:
1.पाटील प्रसन्नकुमार, धारी रत्नाला (१९९३) ग्रामीण रसी शिक्षण, गडहिल्याच, ग्रामीण शिक्षण व संघोद्ध केंद्र.
2.शिंदूरकर विवाद (१९९३), संकल-स्त्री अभ्यास स्वरूप आणि विवाद, गारंगोडी, ग्ले.के.डी.मिस्टार्टर, मौनी विद्यापीठ.
3. कुंडकिंची विवाद (२०००), वाचनपत्र, राजकुमारमनगर, चैतन्य प्रकाशन.
4. देसाई रंगें, वसा विकासाचा, राजपुत्राने, चैतन्य प्रकाशन.
प्रारंभिक:

वर्तमान भारत में महिला शिक्षा को लेकर काफी विचार विवरण होता है। भारत के विकास में महिलाओं का योगदान अनन्यायापर है यह बात हर एक जानता है लेकिन मानने नहीं यहीं तो तोहा है। साहसिक अभियान में महिलाओं की शिक्षा को लेकर काफी बहस होती है। लेकिन निष्पथ के रूप में देखा जाता है तो कोई विशेष कार्य होता नजर नहीं आता। आम तौर पर देखा जाता है तो महिलाओं की शिक्षा से घरेलू अंजाम भी ग्रामीण क्षेत्रों में भारी मात्रा में भेदभाव देखने को मिलता है। मिडिया में आये दिन महिला असुरक्षितता को लेकर कई मामले सामने आते हैं देख कई क्षणों प्रति बच्ची की शारीरिक पृष्ठभूमि पर पड़ने से भेजना पसंद नहीं करता। कुछ मिलकर देखा जाता है तो आज भी महिलाओं की शिक्षा के संदर्भ में उद्देश्यो का होता है। धीरे धीरे सहरों में कुछ हद तक बदलने नजर आ रहे हैं। महिला शिक्षा में सबसे बड़ी समस्या उसकी शादी और देहात के बाल भी हो रही है। हालांकि देहात प्रथा के विशेष में काफी कार्यकारी कदम उठाए जा रहे हैं। साथ ही साथ कच्ची उम्र में लड़कियों की शादी करने उसके प्रति अन्तर ही है। अंतः उसे ज़ल्द ही चूल्हा चौकी करने की जिम्मेदारी सीखी जाती है। उसके बाद घर के बड़े बच्चों का आदर समान बच्चों का भरण पोषण एवं उनके पहले खिचे में ध्यान देना। वस्त्र यही उसका जीवन बन जाता है। उसके सपनों को राहत जाता है। वर्तमान भारत की सत्सिद्ध यदि बदलने है तो नारी शिक्षा और उसकी सुरक्षा को लेकर टोक कदम उठाने की जरूरत है।

भारतीय महिलाओं की संस्कृति की रचा:

देश को गरिमा होती है उस देश की संस्कृति। भारत देश की संस्कृति की रचा की प्रमुख जिम्मेदारी महिलाओं पर ही होती है। अर्थात महिलाएं अपने कुल की परिपुर्ण शिक्षा का समाप्त ना रहने का कार्य करती हैं। किसी भी धर्म की महिला अपने परिवार में सात सात भी रखने के लिए हमेशा कठिन रहती है। अतिथियों का समान हो परिवार की एकता और अखंडता की सुरक्षा हो यह सारी जिम्मेदारी महिलाओं पर होती है। पूजा पाठ से झंकर दान धर्म आदि में महिलाओं का योगदान अनन्यायापर 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 साथ तो समय का उचित व्यवस्थापन उनके रोजमर्र जिंदगी के कार्य के विश्वसनीय करने में आहम हिस्सा है। सुबह से झंकर शाम तक कार्य का नियोजन करना पड़ता है। समय नियोजन न होने से लोग बबतता है। साथ ही साथ कार्य का प्रारम्भिकता के निर्देशन करना है। एकदम असमान कार्य धीरे धीरे जाता है और सामान्य कार्य में ही समय व्यवस्थापन होता है।

कामकाजी महिलाओं में समय नियोजन:

शहरों में आजकल महिलाएं नौकरी करती हैं। परिवार की जरूरत को पूरा करने में अपना आर्थिक योगदान देती हैं। उनके लिए तो समय का उचित नियोजन करने में अति आर्थिक योगदान देती है और सामान्य कार्य में ही समय व्यवस्थापन होता है।
को जिम्मेदारियों को नज़रअंदाज़ नहीं किया जा सकता। हो सकता है, परिवार के बुधे लोग बीमार हो तो, उनकी देखभाल करना साथ ही उनके स्वास्थ्य को लेकर उचित नियोजन करना मतलब उनकी संगठन व्यवस्था करना। वर्चस्वों की शिक्षा से जुड़ी जरूरतों को पूरा करना इन सब बातों को लेकर महिलाओं को यथार्थ रहना पड़ता है।

ग्रामीण परिवेश में तो महिलाओं को जिम्मेदारियों और भी बढ़ जाती हैं। क्योंकि देशों में मान समान का दबाव कुछ अधिक होता है। पर की जिम्मेदारियों के साथ साथ खेती का कोई में भी हाय बदतना पड़ता है। कुछ महिलाओं की आर्थिक स्थिति बहुत कमजोर होती हैं उन्हें तो दूसरों के खेतों में मजदूरी करने के लिए जाना पड़ता है। पर की सारी जिम्मेदारियों को निभाते हुए रोजगार की भी चित्र 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 भी जारी है। युवा जरूर उदारों के लिए राज जल्दी सोचना पड़ता है। दिनभर मजदूरी करने पर अक्षमता तो जरूर महसूस होती है।

जीवन की लड़ाई में हमेशा तैयार रहना चाहिए। जीवन जैसे हार नहीं माननी चाहिए। जीवन को एक चुनौती मान लो। कदम के साथ कदम मिलाते चलो मजिल मिल हो जाएगी। मन के जीते जीत है, मन के हार हार। अतः उचित समय नियोजन के तहत ये महिलाएं अपने परिवार का बोझ खुदी से उठाती हैं। सब 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 अपेक्षा और असरदार कहीं हैं समय व्यवस्थापन। समय व्यवस्थापन में समय को लेकर विभिन्न अंगों से सोचा जाता है। जैसे समय की बचत, समय का सही बदतना, समय की पाबंदी, समय पर जागरुक समय पर सोना, समय के साथ चलना, समय में रहते कार्य का निपटान करना। कार्य को अवसर के युवावस्था के नियोजन करना बेहद जरूरी होता है। समय व्यवस्था न गवाए यह समय व्यवस्थापन की पहली राह्य होती है। महिलाओं में कार्य व्यवस्थापन के लिए समय का सही व्यवस्थापन बेहद जरूरी होता है। उन्हें अच्छी तरह मातृत्व होता है कि वह कार्य इसने 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। अनुसार समय व्यवस्थापन में अवसर आ जाती है। उचित समय व्यवस्थापन के द्वारा कार्यक्षमता में फायदा बृद्धि की जा सकती है।

समारोह:

वर्तमान भारत में महिलाओं को राह का मुदा मजबूर सबसे अहम है। इस बात को लेकर स्वच्छ भारत में भी कुछ युवा ज्ञान को जरूरत को लेकर काफ़ी चर्चा हो रही है। महिलाओं को स्वतंत्रता के साथ साथ उन्हें उचित समान समान देना चाहिए। उनकी शिक्षा और सुक्ष्म दोनों को लेकर काफ़ी चर्चा हो रही है। महिलाओं को स्वतंत्रता के साथ साथ उन्हें उचित समान देना चाहिए। उन्हें अपनी कार्यक्षमता बढ़ाने हेतु उचित सहयोग को नियोजन करना है। उन्हें समय व्यवस्था में पुरुषों का योगदान महत्वपूर्ण है। अतः निष्कर्ष के रूप में हम कह सकते हैं कि, भारतीय नारी का समान मानने के।

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नारी संघर्ष और धिन्मत्सत

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डा. पाल्या महाविद्यालय, गड़गिंग्लाज महाराष्ट्र

नारी की दीवी हुई आवाज को, उसके विचार को उजागर करने का, पाठकों के सामने लाने का सशक्त और प्रभावी महाम महिला उपन्यास भेद नहीं है। वैदिक काल से हम यही देखते हैं कि नारी की परिभाषा एक “देवी” तथा “दासी” का रूप में हुई है। किंतु इस देशी तथा दासी की परिभाषाओं से नारी मुक्त होने के मार्ग पर है। अतः आज हम देखते हैं --नारी विभाग नारी विद्वान अर्थ यह पाले चुके ही है और काफी पहलें खींचा है ऐसा कहा जाए तो गलत नहीं होगा। वैसे देखा जाए तो उपन्यास में विशेष रूप से नारी ने 1850 के बाद अपनी एक अलग पहचान बनाई। कहानी एवं उपन्यास के द्वारा अपनी आवाज समाज साहित्य और पाठक तक पहुँचायी। नारी का सव्व यही था कि वह वह दमन-शोषण नहीं सहनी। अतः उससे उभरने के लिए जितने भी मार्ग हैं उन्हें लालसें, अपनाएँ और अपनी पहचान खुद बनाएँ।

इस परिप्रेक्ष्य में कुछ महिला उपन्यासकार की रचनाओं के माध्यम से नारी बेलना की आवाज पाठ करने लगी। अतः विश्व और साहित्य के माध्यम से नारी विकासमुद्र पूरे पर है और उपन्यास इन समी परिस्थितियों पर प्रकाश दाता है। अतः इसका एक उल्लेख नमूना है—नारी बेलना द्वारा लिखित ‘धिन्मत्सत’!

नारी बेलना द्वारा लिखित ‘धिन्मत्सत’ यह बहुस्थित ऐसा उपन्यास है जो नारी शोषण तथा नारी संघर्ष की सिफारिश को पूरी तरह से उजागर करता है। नारी को अवलंबन करने की कोशिश को वह पाए तो द्वार देती है, विवेक करती है, उठ खड़ी होती है, खुद की पहचान बनाती है। कलकत्ता के आवाक मारात्मक परिसर की आदेश प्रयास के शोषण का, उसके संघर्ष की समस्या पर लेखक ने प्रकाश दाता है। ‘धिन्मत्सत’ के मिश्र के आधार पर प्रभा बेलना ने प्रया के शोषण की सिफारिश पर,इस शोषण के खिलाफ आवाज उठाने पर,प्रया में स्थित नारी बेलना की सिफारिश पर प्रकाश दातक इस समस्या को उभराने का प्रयास किया है। प्रया का पति धूलिमत परिवार से है, मारात्मक जाति से है। वह प्रया को बेलना एक बीमारकृत मानता है, संतान निर्मिति का बेलना एक उर्मिला तथा साथ मानता है। इससे बढ़कर उसकी दिवंगत में नारी की और कोई हैनिपड़ना नहीं। अतः प्रया का आरंभिक स्वाभावी बनाना, प्रया दुरारा व्यवसाय शृङ्खला करना उसे उच्च नहीं लगता। प्रया के नाम से उसका नाम पहले का जापे, प्रया के व्यवसाय से उसकी बननेवाली पहचान उसे कार्य मजूर नहीं। वह प्रया को सुनता है,—“काम करो पर यह मत भूलो कि तुम विवाहित हो, एक बच्चे की माँ हो, आवाज हासन की चोट हो गई है।” प्रया का पति प्रया पर पुख्त आदेश को हाफे कराने के व्यवसाय में प्रया की मदद करता है। अगर कहा जाए तो डूंगी की बात, बच्चे की कौशल, बच्चे को मजूर नहीं। प्रया का पति बच्चे के लिए अत्यधिक जलन होता है। किंतु अन्य कब तक ठहर जा सकती है, निजी खिड़की फूसी ही जलालमुखी बन जाती है। पिछ-पिछ रंगरों और अन्यों को वह बेनकाब करती है और अपने असंतोष के प्रति लगाएं जाते हो। अतः इसी काम की प्रया ने उड़ाया। पति नौदें प्रया को खिड़कों में आमंत्रित व्यवसायिक परिसरों में जाने से रोकता है। वह प्रया के प्रति विचार नहीं करता है। किंतु उसके निस्कास के बावजूद वह वह खिड़कों चली जाती है। अतः प्रया दुरारा व्यवसाय से उसके खिड़कों में जाने का विशेष करना, इससे प्रया का प्रेरणा होना, परिशिष्टुक, प्रया नौदें की गृहस्थी में तनाव निर्माण होना, प्रया को यह रोल बढ़ा व्यक्ति, नौदें दुरारा अपने एक वर चढ़ाना, व्यवसाय के परिपरिपरिपरिपरिपर विशेष फली के बीच तनाव निर्माण होना यह सारी पत्तनाओं प्रया के शोषण तथा संघर्ष की ओर ईशारा करती है।
फिर भी आज स्वतंत्र और असतत्वकोश 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 हुई समस्याओं का, चुनौतियों का सामना करने के लिए तैयार है। इसकी चाह का कार्यशील होना आवश्यक समाज की माँग है। आज कार्यशील महिलाएं देश के विकास में भागीदार हैं इस सत्व को नक्करा नहीं जा सकता। आज मेरा मानना यह है कि-नारी की हमारे मार्ग में आए स्तंभ, प्रश्न-पंडित्रा, समस्याएं जैसी बांधाओं को पार करते हुए अपनी मंजिल, कार्य की अग्रेसर होना चाहिए और सफलता को हासिल करना चाहिए। और इसी दृष्टि से प्रथा खेतान का - छिन्नमस्तय यह उपन्यास महत्वपूर्ण है।

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ABSTRACT

The seminar was organized by D.K. Shinde College of Education, Gadhinglaj, to discuss the challenges faced by women entrepreneurs in India. The seminar took place on 14th July 2017.

The seminar focused on various aspects such as the role of women in entrepreneurship, the challenges they face, and strategies to overcome these challenges. The seminar aimed to provide a platform for women entrepreneurs to share their experiences and identify ways to improve the entrepreneurial landscape in India.

REFERENCES


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स्वतंत्र प्रसाधनगृह, बालकांतारी पाठ्यपुस्त, राष्ट्री १० ते पाठ ५° वानेपत्त क्रमास न लागे इलायी तरुटी केल्या आहेत.

महिला कल्याणासाठी राज्यात कर्मचाऱ्यात आलेले प्रमाण -

राष्ट्रीयत: प्रहार लोकसंबंध सिद्धांत अद्यावधी ४८ टक्के इतके आहे. लोकसंबंधतील एडळा मोठा धरक उपशिष्ट राहो, अथवा विकासाचा प्रक्रियेपात्र दूर राहेर राज्याचा बिंबुला देशावाही आर्थिक, सामाजिक प्रगतीचा वृद्धिकोमार्ग विळवता नाही. आधिकारिकता करकुट्याचा धडकांबोध तर होपटी आर्थिक राज्याशिवाय परत्या उरलेला नाही. उल्किताचा आर्थिक प्रगतीसाठी सिद्धांत हातभार आवश्यक ठरता आहेच. व्यावसायरोज अथवा व्यवसायस्था सामाजिक प्रक्रियेत, उपायनक्रिये व उपायननप्रस्तुत सिद्धांत रोगाचा विवेक दर्जा देता याचा व वाणिज्याचा सामाजिक न्यायता सुधारणा वाही या उल्कितानुसार राज्य सरकार अनेक प्रवन केले जात आहेत.

जुन १९९३ येथे स्वाधीन राज्यात आलेला महिला व बालकल्याण विभाग, महिलासाठी राज्य आयोग यासाठी संविधानसंस्थेची स्थापना हा लाॅपॉकी एक बाग होई.

राज्य प्रदेशीय महिला कल्याणाचा प्रवेशाचा आस्वादन हेती महिला आर्थिक विकास महामंडळाचा उल्लेख प्रमाणत: करणे आवश्यक आहे. १९९५मध्ये स्वाधीन राज्यात आलेला या महामंडळाचा मामिलतु महिला कर्मचाऱ्याका लिंक करते मानाला डावेचा वागणे असता महिला आर्थिक विकास जवळ होती असते आणि या महामंडळाचा उद्देश आहे. एकाकिता आर्थिक विकास कार्यक्रमातील आर्थिक भागातील दाखलित्वाने, सामाजिक संस्थानांतर सिद्धान्त ३० टक्के राजीव जगा यासारखा व्यक्ता दुव्वा राज्यात महिला कल्याणाचा उत्साह आवश्यक ती वाढताच चालू आहे.

मोडीमार्फ सिद्धांत सामाजिक दर्जेस वाढ होऊन औपचारिक समाजात सिद्धांत शिक्षणाची संधी मिळतीहा, नौकरी प्रमाण प्रस्ताव, आर्थिकहृदयाचा तथा व्यवस्थापन बुद्ध लागण्या. वाणिज्य व्यवस्थानामुळे आपल्या जीवनसातील महत्त्व, नियंत्र या प्रशिक्षणाच्या समाप्ती प्रवृत्ती दिवानी आलेचा. या सर्व्हने सिद्धांत उच्च सामाजिक दर्जा प्राप्त होऊ लागणा आहे. आयु कर्मचाऱ्यांनी साधारण व्यासीय वातावरण शाळी तर अनेक सिद्धांत आपल्या दोहरावसर मूळ हाती, यें लिक्षेत, हंदौर्बांचा संचालित, सुपत्र रामनाथकर ज्याची पहिला आईलेसेड साधन बाजारात आणला. पर्याप्त भाषातील नाते नान्हा तांग, माळ लागणे गोदार. - ते हे दैनिक राष्ट्रीय दैनिक या महिलाशिक्षणाठी हे असेल त्या दृष्टी अकेले केलेले. या ज्याचे उल्लेख आहे,

संदर्भः सुदीपः

१. कर्मचाऱ्य सुरू, उद्योगस्थूळ भारतीय समाजतील शिक्षण
२. संगठनासाठी अरण, शिक्षणप्रकरण व समाज, सुविचार प्रकाशन मंडळ, पुणे
9. प्रस्तावना

भारतात बिकासासाठी महत्व व ज्यादा ज्यादा १०० वर्ष पूर्व होत आली आहे. ती अजूनच्या स्तरी संसर्षण-आरोग्य या गोष्टीच्या विचार व चर्चा होताना दिसत आहे. महत्त्व जात नाही कि, महिलांना संसर्षण व आरोग्य दोन्ही दिले आहेत. पण कुठे? कारण ते जर मिळाले असते तर आज निर्माता हवाईकंड, कोपीडी वालकार यासाठी घटना घडत्या नसल्या त्यांसाठी आता महिलांचा बाबतीत बेहद दुःखित विचार करणे आवश्यक आहे महिला कायदे पर्यंत शाळेपण १९.१८ महिला अबलाच परिस्थिती आश्वाश्यता प्रामाण्याने वेळच्या तररुदीची आवश्यकता आहे. त्यासाठी आता महिलांनी स्व-संसर्षणावरून स्व-विकासाचा अवलंब केला पाहिजे.

कारण जोपर्यंत महिला स्वतंत्रता अंदाजात नाही तोपर्यंत संसर्षण आरोग्य यांच्या महत्त्व राहत नाही. स्व विकासाचा परंपरागत प्रबंध तयार करणे, दररोज व्यायाम करणे, बदलता स्वीकार करणे, विविध वाह शिकणे, समाज माध्यमांचा वापर करणे, दररोज योगा करणे, सादरीकरण कामस्थाने शिकणे, लेखन कौशल विकसित करणे, स्वतः स्वतः प्रवर्तन देणे, स्वतः-चय उत्तेजन क्षमतेचा शोध घेणे, स्वतः-चय ज्ञानचर्या वापर करणे, बुकहाता स्वीकार करणे, योग वेशभूषा करणे यासाठी महिला समाज होतो यासाठी महिला महिलांना असेही आवश्यक आहे. यानुसार महिलांचा व्यक्तिमत्वाचा विकास महणजेच स्व-विकास होईल. वरील स्व विकासाचा घटकांची महिलांपैकी महिलांच्या व्यक्तिनी छायाच्या संशोधनाचे सदर संशोधन हाती घेतले आहे.

2. संस्थापनी प्रगति व महत्व

स्व-विकास ह्याच्या स्व-प्रतिक्रिया विकास करणे, कारण महणजेच व्यक्तिचे वापर अंतर्गत स्वरूप होय. स्व विकास करण्यासाठी विकास म्हणजेच स्वप्नाच्या स्व-विकासाचा सादर संस्थापनी प्रगती व महत्वाची आहे.

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<td>पर्यावरण प्रदर्शन</td>
<td>यांच्यावरून पर्यावरणाची अत्यन्त स्वीकार करणे.</td>
<td>विविध वाह शिकणे.</td>
<td>वाह शिकणे.</td>
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<td>दररोज योग</td>
<td>योगाच्या स्वीकार करणे.</td>
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<td>योगाच्या स्वीकार करणे.</td>
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> पर्यावरण प्रदर्शन - स्व-विकाससाठी स्वप्नाच्या महत्त्वाच्या आणि ध्येय उद्देश्यांच्या आरोग्याच्या तयार करण्यासाठी सदर संस्थापनी प्रगती आहे. यामुळे विचारांता विविध माध्यमांचा उपयोग केला जाऊ विकास.

> वाह शिकणे - स्व-प्रतिक्रिया विकासाच्या बदलाता स्वीकार केला पाहिजे. प्रगतीच्या मूल पायाच बदलाता स्वीकार केले प्रगती आहे. प्रगती आणि वाहाच्या स्वीकार करणे नवीन वाहाच्या स्वीकार करणे वाहा करण्यासाठी सदर संशोधनाचे महत्व आहे.

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lekhn kośalavya vikasit kara - pratyekake aurale lekhon kośalavya vikasit kaley pahiye. yamu ke apanas mahiti ke tath vibhaanit aapkar kara ke suyarga shikarta yeilal. lekhon kośalavya samaj madaam esaapamasa, eilal, shaadicik sanshayan paharaya dekhil vikasit karta yeete.

swat:cha utakon kasmeta chash ga - swat:cha prergonchay patalichyav vikas kasyansat pare utakon kasmeta vikas kara ke aapkar aahye. swaprapunusar utakon kasmata vikasit hot aasote. jaapranye prerana aasote. vyaapramaye prerana aasote.

chukaam chhikar kara - pratyekacakadhu chuka hot aasatata. pratyekajon chuka tuunchh iskak hot aasot. chuka karyaksatali preetakalal swalasth dilsa pahiye. tomass phidensanvaa matanusaar bi naapas jaalo naahi tare matla maa ba kamanavat pothooyacha vah hajar maa prag praal jaale aahet.

sakaralak dukshikon tevane - sakaralak dukshikon vikstitali naaprayootu dhor karo aapin sakaralak vichaar ba bha bhalakal bhalanavati sambhirt aahye. sakaralak vichaar narakalak vichaarana dhor tevate.

vairat savir bandh kara - vaarit savir bandh kevamyochoo jeevanavathyo ounachyavan madat horiil.

swat:cha jainic tevane - swat:cha jainic tevane hie ek ninkar chalnajya prakrrita aahye. swaprapunuskar swat:cha jaapranaye amayamayemaye yogyo nirnay eta yeete. aapin vaayuktik jeevnavat deekhiyam nirnay kasmata vikasit hota. swaprapunyasee vikstimal chaayavaa aapin bakhdivamn yoopymic phate.

isratheo v aa vathce ekha - yogyo shaadicik sanshayan hie chaanglyo ekapraya vikstite layaka aahye. jekhka iktar loko bolel aasatata teeka aapin shota raahen garjene aasote aapin aapin layaca bhalanavat laba kahrohit kaley pahiye. jekhka tumbhi chaanggal ekha teeka samaryavaa vikstishiyu guigratapurao sanshayan kuro skatra chaanglyo ekha hie utam bhalanavachy guhirikil aahye.

3. sanshoodyaaari utipate

1. mahilanaa sa chh oohsak karun deyene.
2. mahilanaa sa vikasasataa vigiyoo chhakante garj vahal patvutun deyene.
3. mahilanaa sa vikasasatali vigiyoo upakramaye aayojon karun.
4. mahilanaa vikasasatali vikas vikasasatali vigiyoo upakramaye aayojon karun.
5. mahilanaa vikasasatali aayojit kelutey vikas upakramaye parishnamarakata tapasane.

4. pariktyana

\[\text{sanshoodya pariktyana} - \text{sa vikasasatali rachayiletya vigiyoo upakramaye etm. etm. prashikshanabhiramaya sa-vikasasatali jaanibv nikamn hoii}
\]

\[\text{shouyo pariktyana} - \text{sa vikasasatali rachayiletya vigiyoo upakramaye etm. etm. prashikshanabhiramaya sa-vikasasatali jaanibv nikamn hoii}
\]

5. sanshoodyaaari kaaryaavadi - sahar sanshodayaari sanshoodyake baaari shaharatil shikshanaasat mahanidhyalavachi niyay keli. shikshanaasat mahanidhyalavachi niyay keli. mahanidhyalavachi sahar sanshodayaari kaaryaavadi 60 mahilaa niyay keli. mahitiyaa sankhyaa karyaksatali prashnavati ya sathnavaya vaha keela. prashnavatiyavan sankhyaa sankhyaa kalyana mahitiyaa aapane vishleshan karun nishkri kaadnavat aalae. chhantap mahilaa sa vikasasatali vigiyoo upakramaye aayojon keler.
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6. संशोधन कार्यकाळी

<table>
<thead>
<tr>
<th>अ. क्र.</th>
<th>तपशील</th>
<th>उपक्रम</th>
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<tbody>
<tr>
<td>अ.</td>
<td>प्रात्यापकाती स्व विकासार्थ पी.पी.टी.सादर करणे.</td>
<td>पीपीटी सादरीकरण</td>
</tr>
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<td>ब.</td>
<td>उपक्रम</td>
<td>विकसित होणारे घटक</td>
</tr>
<tr>
<td>१</td>
<td>मुलाखतीती तयारी करून घेणे</td>
<td>परस्पर प्रभावी असल तयार करणे. मुलाखत तयार स्वीकार निदान भाषाचा विकास</td>
</tr>
<tr>
<td>२</td>
<td>रंगोली प्रशिक्षण</td>
<td>स्त.स. प्रेरणा देणे. केवळ भाषाविद्या व व्यवस्थापन स्त.स. शासनविद्या तयार करणे. स्वतंत्रतालेल्या विकास</td>
</tr>
<tr>
<td>३</td>
<td>हस्तकला प्रशिक्षण</td>
<td>स्वतंत्रतालेल्या विकास स्त.व्या उलेजन शासनतंत्रा विकास चुकाऊ राजकरण</td>
</tr>
<tr>
<td>४</td>
<td>भाषाविद्या व्यवस्थापन उपक्रम</td>
<td>राजस्वार दृष्टिकोन नाट्यविद्या भाषामूलक वेशभूमिका इतरसंगे व स्त.सं. ऐकणे वाईट स्वाप्र कक्षणे. सादरीकरण करण्यास शिकणे.</td>
</tr>
<tr>
<td>५</td>
<td>योगा प्रशिक्षण</td>
<td>दररोज व्यायाम करणे. दररोज योगा करणे. पौष्टिक व सक्ष माहिती घेणे.</td>
</tr>
</tbody>
</table>

7. निष्कर्ष

१. स्व विकासार्थ उपक्रमामुळे विद्यार्थ्यांचा सर्वगीर विकास झालेला दिसून आला म्हणून संशोधन परिकल्पनेचा स्वीकार केला व शून्य परिकल्पनेचा लाग करण्यात आला.

२. प्रशिक्षणाधीनतेचे स्व विकासाच्या विषय घटकांचा सकारात्मक बदल झालेला दिसून आला.

३. प्रशिक्षणाधीनतेच जीवनकौशल्याचा विकास झालेला दिसून आला.

8. संदर्भ ग्रंथ सूची

१- वाघेकर वा. ना. २००४ शैक्षणिक मूलभुःपन व संबंधासारखे पुंजे: श्री विद्या प्रकाशन.
२- सोनवणे वा. वास.,उपाधे जी.एम. राजी भुज रतला एक सामाजिक समस्या, जोगाव, शासन विभाग.
३- सोनवणे वा. वास.,भालेराव सुरेश, महिला आणि मानवी हक्क, जोगाव, प्रशासन विभाग.
४- भारते इंदूरली राजी मानसासारख, जोगाव, प्रशासन विभाग.
५- भालेराव सुरेश, लोगरकर प्रविष्ट, मानवी हक्क-संधास्तिती आणि आहाने, जोगाव, प्रशासन विभाग.
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Muhila Udyogkarta Vikasanahari Aadarsh

Dr. Rakhun. E., E.y.
E.m.p., E.y., P.I.P.E.D.
Vinekar Patr. S.L.
MahaBhandari Gadhinglaj

Sarvanah


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

--Nelson Mandela.


Mihila saktikarkrapaasati Aapni Mihila Udyacekarjuketasaati vibhach patakchvaavar prakal hot aasale teri Mihilane
svatan trayyasavec udyace karjappaamhe vayvikshak aadhar aalte.

1. Trayyasavec udyace udyog suhu kare, to vibhastit kare amade Mihilechya kruunbaaichi shreniksh patrawmeechi aadhar
   thate. Udyog chinka trayyasavec karjappaasati Aahamshik kishikacha Aamhav diisun chetbo.

2. Kruunbaame trayyasavec patrawmeechi nalse ter Mihilela nava udyog chinka trayyasavec suhu karjappaasati anek
   aadharaprach samana karega lanalte.

3. Aahamshikshiksh kruunbaaichi patrawmeechi nava trayyasavec, udyog suhu karjappaasati pehpek nalse ter Aapni
   kruunbaaichi patrawmeechi aadhar thate.

4. Kruunbaame samajamahye aapnamana vatawarancha parisham traycha Aamvikasaswar hoto. LahaanparpASHII krii
   dugam vagnukhital jatate. Yacha parsham titech Aamvikasascha Aamhav Aapnat hotate. kriimechile
   Aamvikasascha Aamhav trayyasavec suhu karjappaasati aadhar thate.

A. mansashreechh Chad

Krutiksh patrawmeechi

Tirak chacha

Nirnayshamata

Swatantra

Vayyashchya samghi

Aavate

Faayyadee rie Vayapaar

Manabsikata

Sworoch udyog, trayyasavec saayi mansashreeci phakhadiya Aaruk thata.

1. Mihilechya kruunbaaichi udyog, trayyasavec vatawarancha Aamhav, kruunbaichi patrawmeechi Mihilela
   nava udyog, trayyasavec suhu karjappataati aadhar thate.

2. Sworoch janaapashun titechvar chenchane laalili jatata. Sishch, nirnayshamata, aahamshiksh kshere, tila
   sworoch purawmeechi samhi purawmeecha tulechane any pramanat prata hotate.

3. Murthi janaalay yechane kheriapancha maanale aadhavichio purapashan sanskriti vajyamukte krii krii
   ekwa udyog suhu karjappataati anek aahamshak samopare jate laate. Aayavshsh, purapashan samajvayvaychya,
   prishthitru vajyamukte sampanchiksh hotarapi jodhikshkan any Aahamat Udyog, trayyasavec aadhar thata.

4. Aanavvarvya ekkua trayyasvech, khudiperch, purapashan sanskriti l indisii traycha paripurmukte krii
   paravalbikh vajkartaate aaye. Praloke gokarth adiila tulna dugam aavalbikh rahuve laate. Krii udyog, trayyasavec
   paravalbikh ha ek aadhar aaye.

5. Sworoch 'mangust' lasuch purapashan humikshkoon Aapna Aapnam purknt: kriikarjulaa nahi. Praloke kheri aapni
   tikhani krii gauli gauv swa hanche ditate. Krii Apisad vajatla Aapnale gauli swa kriikarte. Krii nav
   udyog, trayyasavec suhu karjappataati tibar Aaas, nirnayshamata, aahamshiksh ksherechya nava kamaavidchch cki
   sanskrita aapnaapamahape kumed anya aabhi aadhar thata.

6. Udyog, Traycha Aapna trayyasavec karjappataati Aahamshik manobhala Aamhav Sworoch chinka diisun chetate. Tray-
   vatacch trayyapar umae rahapampaastit titechmade manabashaari gare agate.
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II. फ़रिस्तितीज्ञ योग्य पदक

भारतातील महिलांचा उद्योगशिलेमध्ये महिलांचा राजकीय सहभाग पंचायत राज कायदाने असला तरी यामध्ये पुरुषची विद्युत वितरण येते. लोकल राज्ययुक्त, राज्यरक्षक, विधानसभा महिला विधानसभा आणि विधानसभा महिला सदस्यांतील आणि पुरुष सदस्यांमध्ये प्रमाणात महिलांकडे असणाऱ्या मंत्रिएं यासंदर्भातील वस्तुविद्या असतत

IV. सामाजिक, सांस्कृतिक पदक

भारतातील सामाजिक व अर्थशास्त्रीय मुद्दी पुरुषप्रामाण संकृती आही ठोऱी रुजली आहे. मुलीचा बालपणासून ते वार्षिकपर्यंत स्वीकार प्रवर्तक वर्तनाची जगावे लागते. सामाजिक रहू.परंतु,आर्थिक,सांस्कृतिक,महिला,विविध विद्युत चालौतीमानी आणि स्वीकार असलेली बंदवे सांसारिक बंदवे इत्यादी बाबीमध्ये स्वीकार स्वतः उद्योग, व्यवसायाची अद्वय ठरतात. भारतमध्ये २९ टक्के महिला हाय औद्योगिक क्षेत्रात काम करतात. जगाच्या तुलनेत भारतातील औद्योगिक क्षेत्रातील महिलांचे प्रमाण हे असतत मती आहे.Women Business ownership index चा माहितिगुणारे भारत ४५.७ गुना मिळाले आहेत.तर विवरित देशमध्ये औद्योगिक क्षेत्रातील महिलांचे प्रमाण उद्धारांच्या न्यूझीलंड (७४.४ गुना),कॅनडा (७२.४),अमेरिका (६९.१) इतके आहे.

शेष की सपा आहे की, महामारा पुरुषची विधानसभा देशातील अध्याय महिला लोकसंख्येचा 'मायूस' महामारी स्वीकार करून त्यांचा बरोबरीत असे क्षेत्रांत सहभागी करून वैकल्पिक नयन 'महासहा' हे स्वच्छ ठरले.

संस्चरण:
1.डॉ. अरविन्द दुआपंडे : उद्योगीकरण भारतीय सामाजिकता सामाजिक, शिक्षण व शिक्षा : निवेदन सूत्र प्रधान पुस्तक, अक्टूबर २००६.
2.भारतीय जनान्य जनवरी २०१९.
3.फडळे, य. ह. (संपादक) : महिला फुटे समग्र वाहुमय.
4.पालात लोक व तुकुणाच स्वयंसेवक : आणि विश्व व आजादी समस्या : शहीद विधान पुस्तक, १४५७.
5. फामलैंत्रिक – Wikipedia
Information Communication Technology (ICT) is a 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."

ICT is a scientific, technological and engineering discipline used in handling information, its application and association with social, economic and cultural matters (UNESCO, 2002). 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 and management technique used

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Category of Key Words: Mahila Sumangal Sanshodhan (ICT), Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

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Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran

Mahila Sanskritikaran, Mahila Sanskritikaran
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.

Mahila Sashaktikaran Patrika, a publication of D.K. Shinde College of Education, Gadhinglaj, organized a seminar on challenges before women entrepreneurship in India. According to the seminar, women’s empowerment is a process that gives them control of power and resources, and changes women’s lives over time through their active participation in that process. 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.

Mahila Sashaktikaran Patrika has organized a seminar on challenges before women entrepreneurship in India. According to the seminar, women’s empowerment is a process that gives them control of power and resources, and changes women’s lives over time through their active participation in that process. 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.

**1. Professional and Academic Sashaktikaran**

- Professional Sashaktikaran: Offering training in the use and design of computer applications, media communication, electronic, print, visual, and audio-visual skills. Online marketing, farming, trading, and crafts production. There are plentiful possibilities for ICTS to improve women’s economic activities in the fields of trade, governance, education, health, crafts, and employment in formal as well as informal sectors. Small business, teleworking, and flexible work arrangements are available for women entrepreneurs. Women can also access ICTS through social media, specifically WhatsApp.

**2. Outsourcing, Teleservices, and Telesales**

- Outsourcing, Teleservices, and Telesales: Offering data entry, customer service, and other administrative support services. Women can access these services through social media, specifically WhatsApp.

**3. Data Entry**

Data entry is a profession that requires a person to enter data into a computer system manually, often using keyboards or other input devices. Women can access data entry opportunities through social media, specifically WhatsApp.

**4. Research and Academic Sashaktikaran**

- Research and Academic Sashaktikaran: Conducting research on women’s empowerment and sharing the findings through social media, specifically WhatsApp.
(5) National Seminar on Challenges Before Women Entrepreneurship In India 
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(5) आरोग्य विषयक महिला व सुविधा पुरविधे
मुलाक़ा जन, त्याचे संगणन, लोकनायक, समाजतून आहार वाणिज्यवाची महिलांत फोनद्वारे, वेबसाइटद्वारे देणे. समस्यानुसार प्रवर्तनांना आलंबित उत्तरे देणे इत्यादी कामे करणे यामध्ये काम करणार्यांचे संधी महिलांना उपलब्ध झालते आहेत.

शहरी महिला आणि आवस्था:
शहरातील आवस्थी विविधतेने महिलाने खाढील संधी उपलब्ध असते.
1) रोजगारिक व संरचनाच्या संधी
2) करिअर सुविधांबरे संधी
3) फॅशन व त्यांचे बाजार मूल्य
4) कला आणि मोडेलिंग
5) कार्यकरणां-या महिलांना सामाजिक आधार देणे.
6) न्यायीक हक्क व तर्कती.

गरीब पण शहरी भागातील महिला व आवस्था:
1) मोठत आरोग्य सेवा आणि तात्पर्य अनुपस्थित अनुपस्थित.
2) अन्य मोठत भागातील खाली कामे.
3) निवासाची सोय.
4) मोठत शैक्षणिक सुविधा या शासनाच्या मिळाली.
या क्षेत्रांमध्ये काम करणे महिला सक्षमीकरण करता येणे शक्य आहे. तसे प्रवर्तन चाहत ग्रहणार आहेत.

समारोप
आवस्थाचा वापर तदनांतः करणे महिला सक्षमीकरणाला बाधक करते येते. आवस्था काराचे धोके, फसलातीलमुक्त पर्यंती वाणिज्यवाची जगरूकता करणे सुरुवात गरते आहे. तसेच जाहीरत क्षेत्रमध्ये महिलांचे केल्या जाणारे किंवा रेकॉर्ड करणे इत्यादी धोके विचाराने पेडल जाऊ इत्यादी रुपेंद्र निमाण झालेल्या संधी महिलांना उपलब्ध करत दिल्या तर निर्धारणांने महिलांच्या क्षमता उपयोग कोट्ट्विक, सामाजिक क्षेत्रमध्ये निषिद्धतण्व होईल. पर्वतापणे देशविराटी त त्यांचा उपयोग होईल असे महणता येते.

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डॉ.श्री. साहित्य विश्वा बसंत
(एम.ए.,एम.एड्स.,एम.फिल्स.,पीएच.डी.)
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निष्कर्ष -

जगांण स्वच्छ जगतात तेही असतं व्यक्ति,
जगाचे महानुभ त्याला नसलो अर्थ,
उद्योगकार व देशातल्याचे जीवन होते कृतायां
योगसंबंध जगण्याचा, त्यांनाच कठौतो महत्ता.
महिला उद्योगकारांच्या योगामुळे कार्यांत कोषाल्यता प्राप्त होते.

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