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Analysis Of Rainfall Data Using Gis And Remote Sensing Technique In Sina River, Maharashtra

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Abstract

Rainfall means the total amount of rain that falls in a particular place during a particular Period. Measure Rainfall it is very essential for water management and conservation as well as planning. Sina river is flow from Ahmednagar district to Solapur via Beed and Osmanabad. That area is drought prone area. Sina plays major role in water supply in those area. Agricultural and industrial practices is based on Sina River. In this study Analysis Rainfall Data using GIS and remote sensing technology.

IMD gridded data from 2000,2005,2010,2015,2020 and 2023 is used in present study. Arc 10.5 used for Rainfall mapping. There are many methods in GIS for Interpolation but for this study IDW Interpolation methods used. Rainfall trend shows Rainfall is Uneven in the study region but south eastern side of basin is always having high rainfall than other area of basin. In 2015 that region faced Drought condition Due to low rainfall in this study focus on maximum and minimum rainfall and average of per Annam rainfall.

Introduction

Rainfall is one of the major sources of fresh water. Water is valuable natural resources in our world. It is necessary for any kind of life on earth. There are only 3 percent of the total water available on earth is suitable for human consumption. The remaining 97 percent of the total water is in the oceans, out of the total available freshwater, 69 percent is available in glaciers and only 1 percent in lakes, ponds and rivers Sina River is the one of the most important rivers of southern Maharashtra and most of the part of that river is lies in drought prone area of southern Maharashtra.

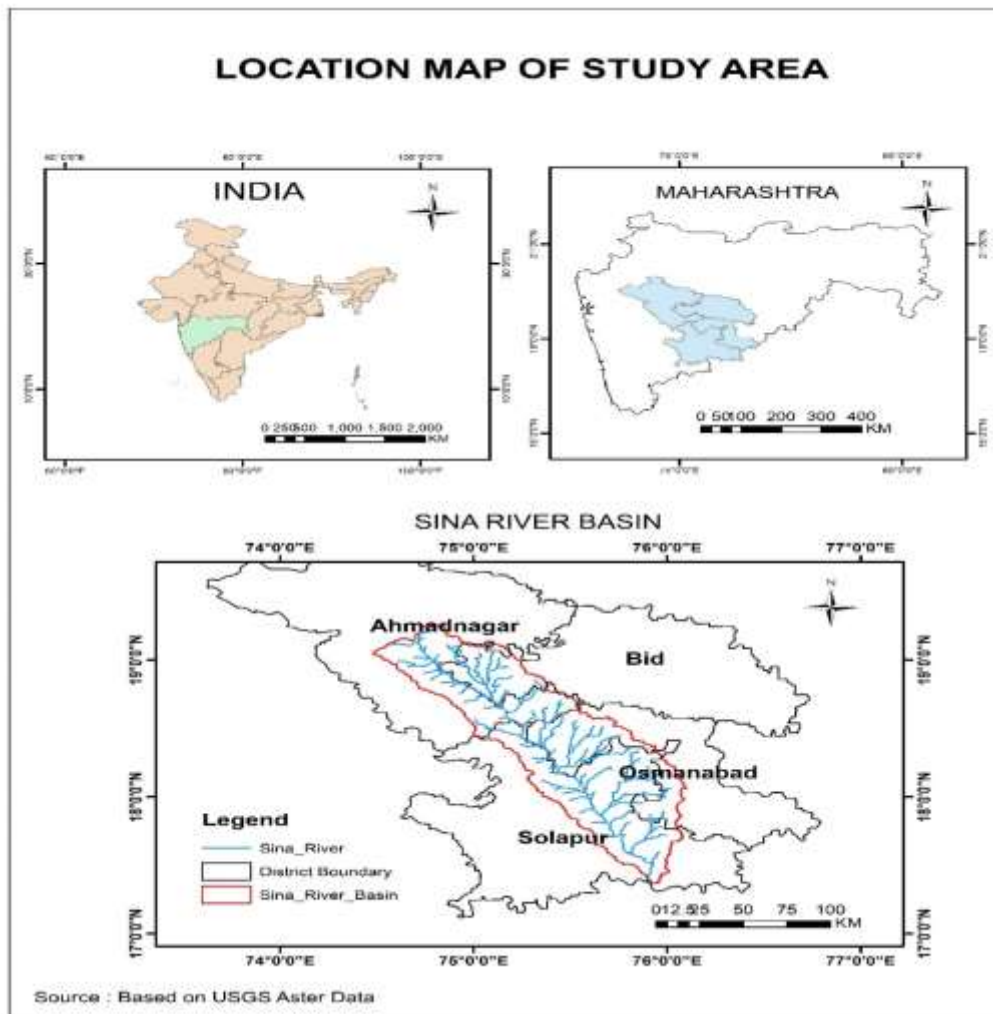
Sina is main water resource for irrigation, domestic as well as the industrial use of the study area. River basin is 12832.94 sq km. To study Rainfall is help to water conservation planning management of watershed. In this study analysis Rainfall data of 2000,2005,2010,2015,2020 and 2023 for rainfall mapping and to study trend of

rainfall in Sina River basin of Maharashtra. IMD gridded data used for present study.

Study Area

In this proposed study we selected the Sina River Basin. Sina river is the major left tributary of Bhima River. It lies in drought-prone area of Maharashtra. The study region extended from 17°22'43 North Latitude to 19°09'09'' North Latitude and 74°43'11'' East Longitude to 75°53'48'' East Longitude.

The total geographical area of the river basin is about 12051.446 sq. Kms. The study area is bounded by Rahuri tehsil of Ahmednagar district to the north, Beed and Osmanabad districts to the east, Karnataka state to the south and Malshiras and Pandharpur tehsils of Solapur district to the west. In this proposed study we selected the Sina River Basin



Methodology And Analysis

For rainfall analysis use 2000,2005,2010,2015,2020 and 2023 years data Processed in GIS and RS where IMD Gridded data used for analysis of Rainfall analysis.

I. Data used

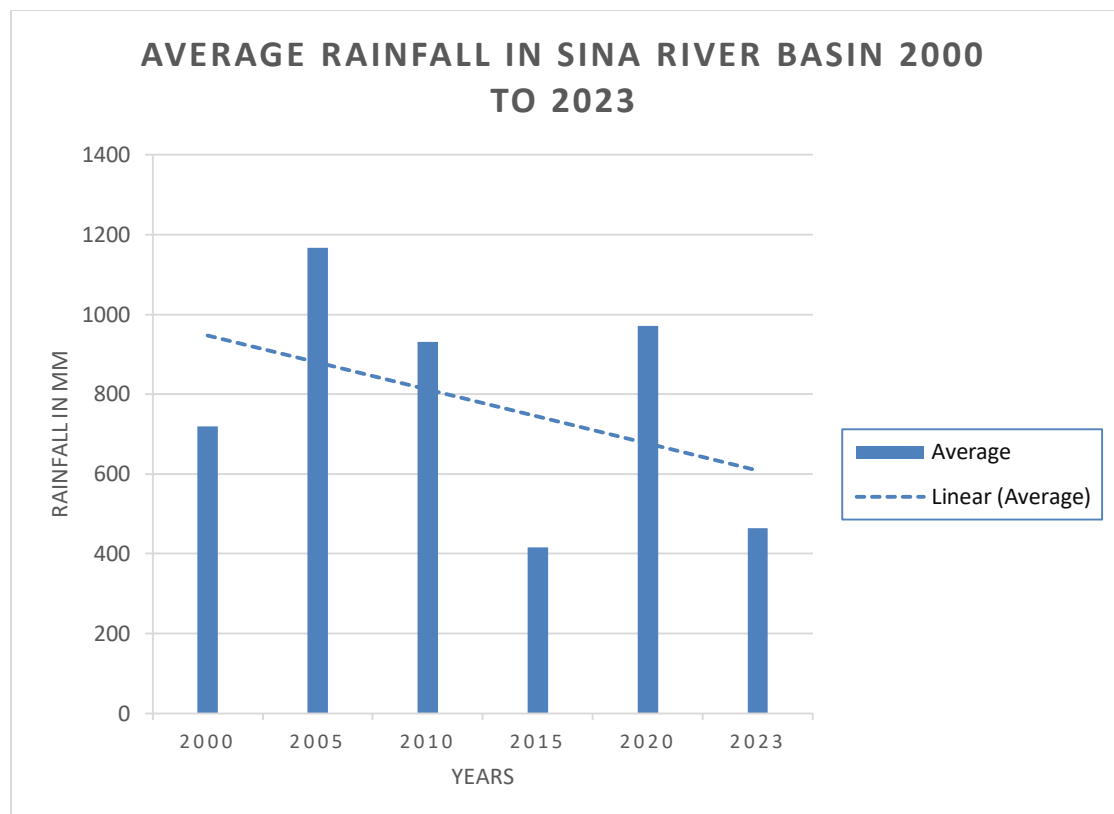
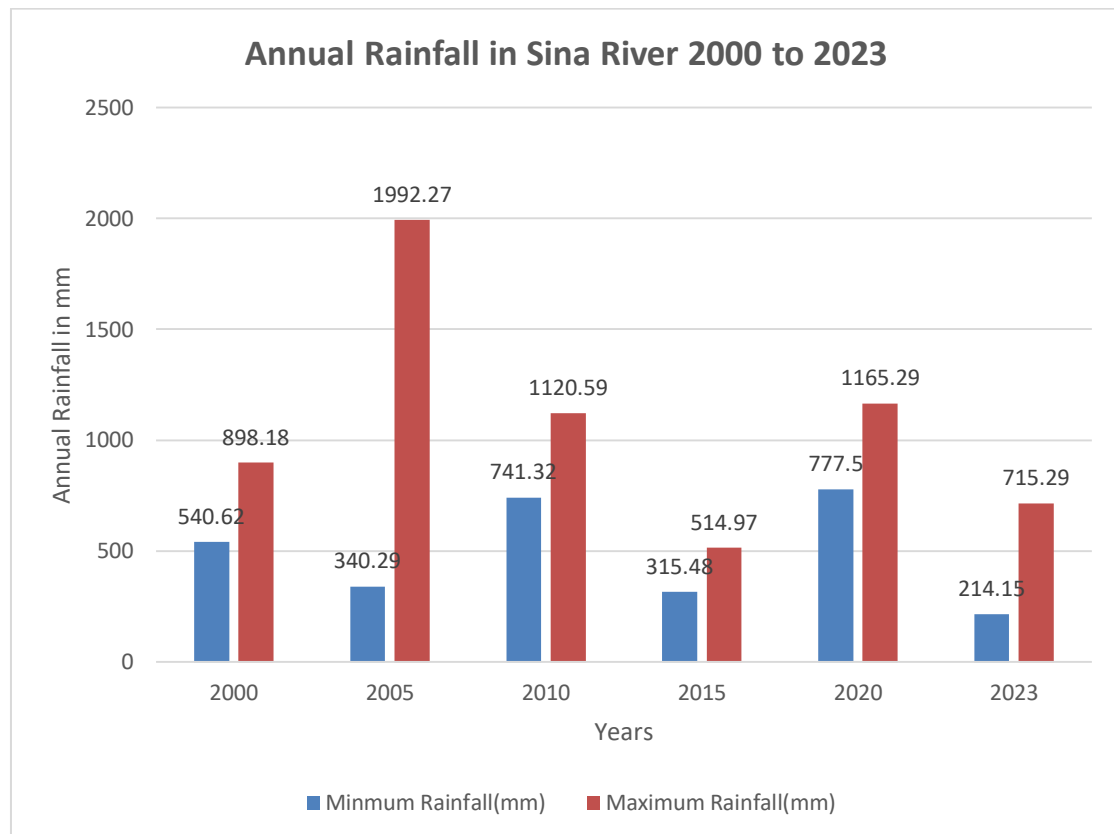
IMD Gridded data of 2000,2005,2010,2015,2020 and 2023 used for present study

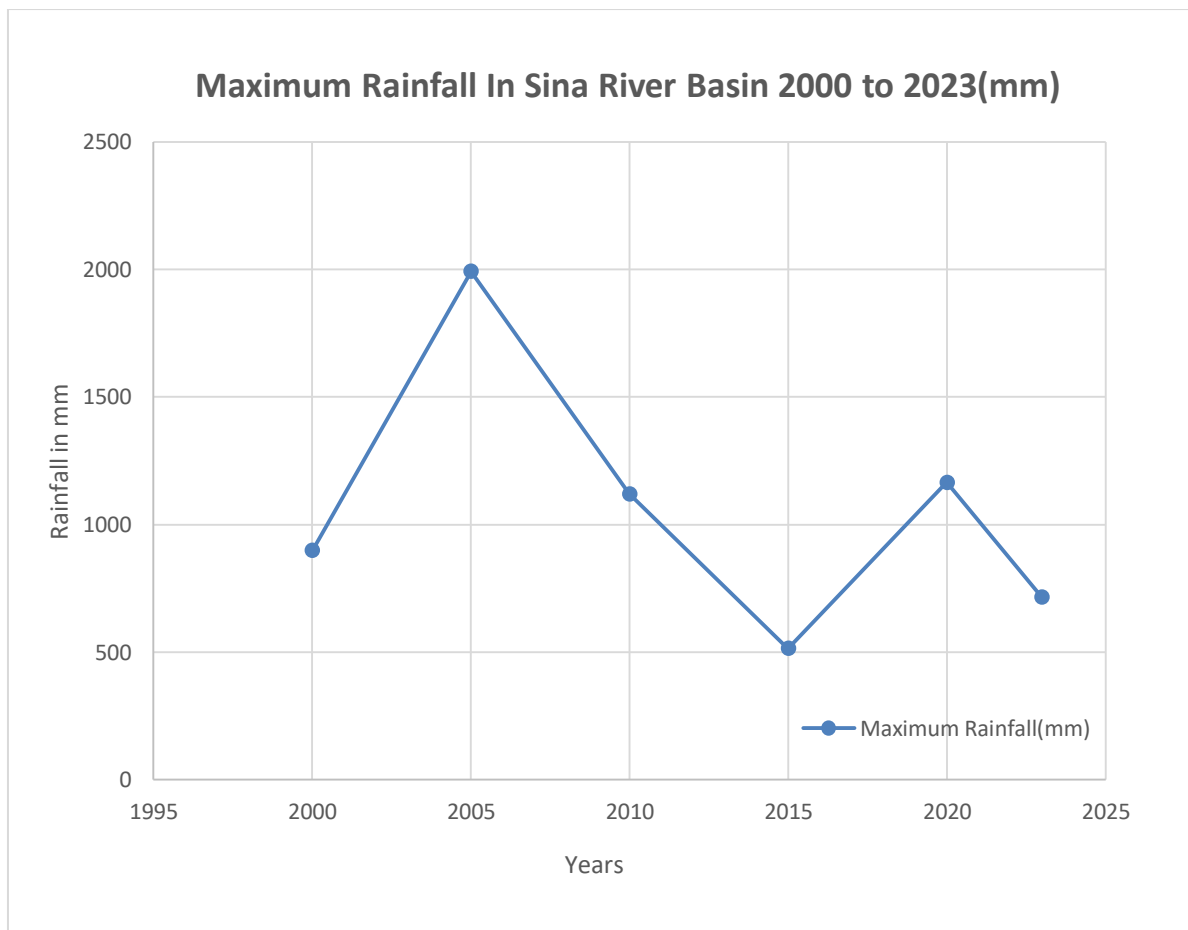
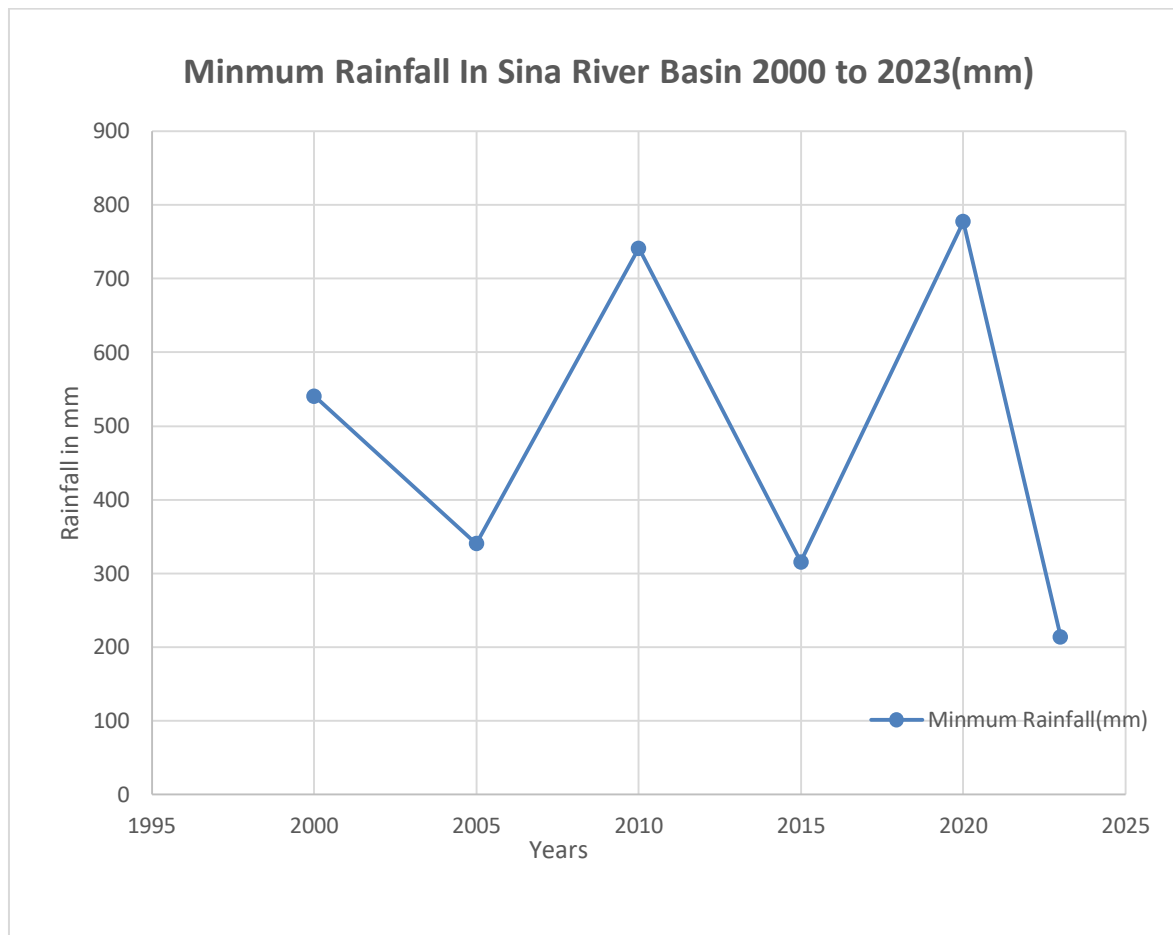
II. Analysis and Process

Present study Arc GIS 10.5 software used for rainfall analysis. IDW interpolation method carried out for rainfall mapping

Table No 1

Year	Minmum Rainfall(mm)	Maximum Rainfall(mm)	Average Rainfall(mm)
2000	540.62	898.18	719.4
2005	340.29	1992.27	1166.28
2010	741.32	1120.59	930.955
2015	315.48	514.97	415.225
2020	777.5	1165.29	971.395
2023	214.15	715.29	464.72





Results And Discussion

Sina River is tributary of Bhima River and it is flow from Ahmednagar to Solapur. Catchment area of Sina River is 12051.446 sq. Kms. The study area is bounded by Rahuri tehsil of Ahmednagar district to the north, Beed and Osmanabad districts to the east, Karnataka state to the south and Malshiras and Pandharpur tehsils of Solapur district to the west. In this proposed study we selected the Sina River Basin.

In 2000 annual Rainfall Recorded between 540 to 898 mm. Highest rainfall in Barshi tashil in Solapur, Tuljapur and washi tahasil in Osmanbad and shrigonda tahasil in Ahamadnagar District. And lowest Rainfall recorded in Ahamadnagar, Patherdi tahasil in Ahamadnagar District. Average annual rainfall in 2000 of 719 mm. Rainfall is average in 2000 of Regional climatic condition.

2005 had 340 to 1900 mm rainfall and average rainfall is 1166 mm. in that year rainfall range increased in Sina River basin but it's happened in very small area of Parnar tahasil of Ahamadnagar District. Most of region recorded 340 to 900 mm Rainfall as compare to previous 2000 Rainfall increase in Sina River basin. Solapur District had good Rainfall in this year. Lowest rainfall recorded in some part of Beed and Ahmednagar District.

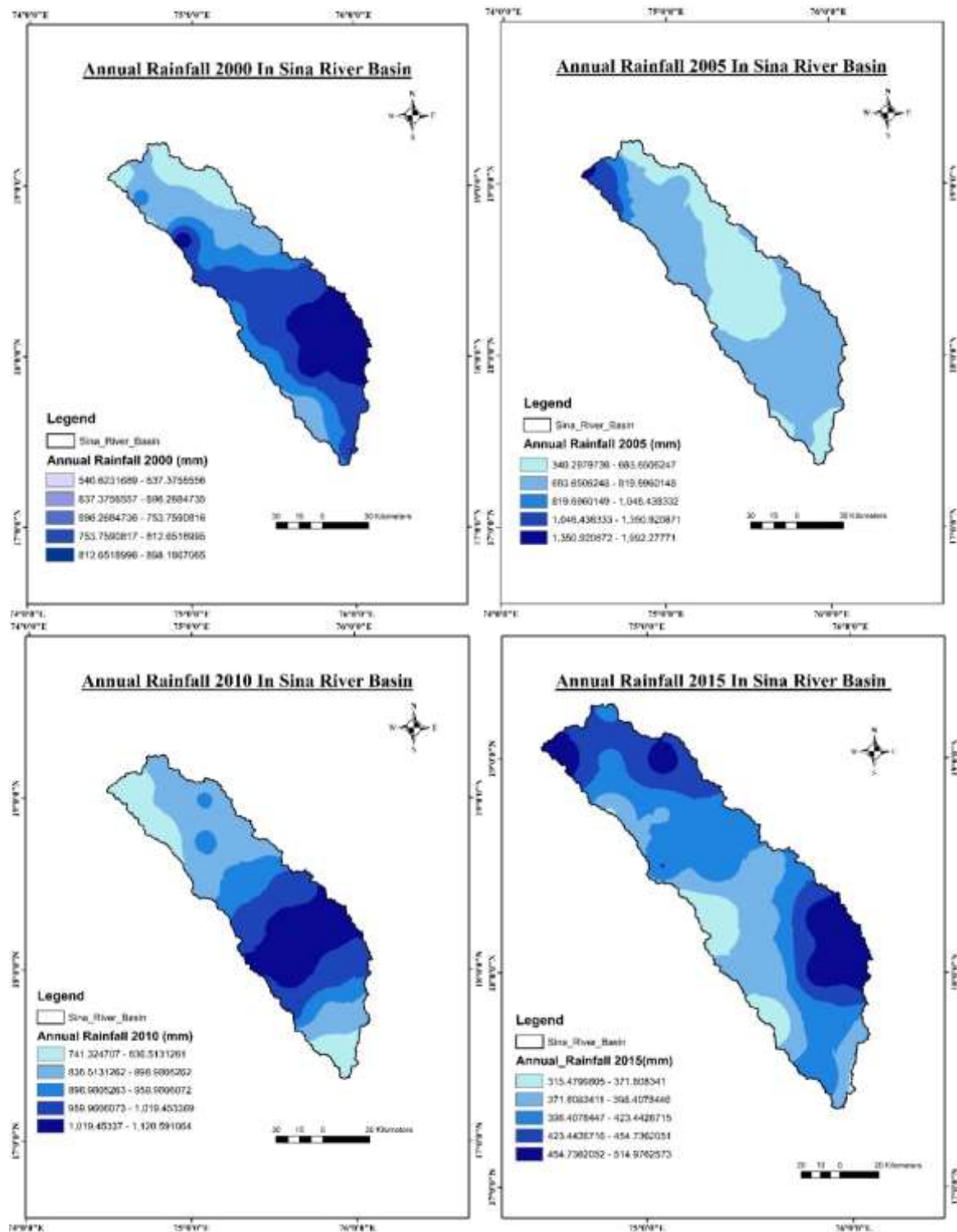
2010 had average rainfall as per regional climatic condition. Rainfall recorded between 741 to 1120 mm. Highest Rainfall recorded in Madha, Karmala and Mohol tahasil in Solapur district, Paranda and washi tahasil in Osmanabad District. Lowest rainfall recorded in Parner tahasil of Ahamadnagar and Akkalkot tahasil in Solapur District. Average rainfall in this Year is 930 which is good for this climatic region.

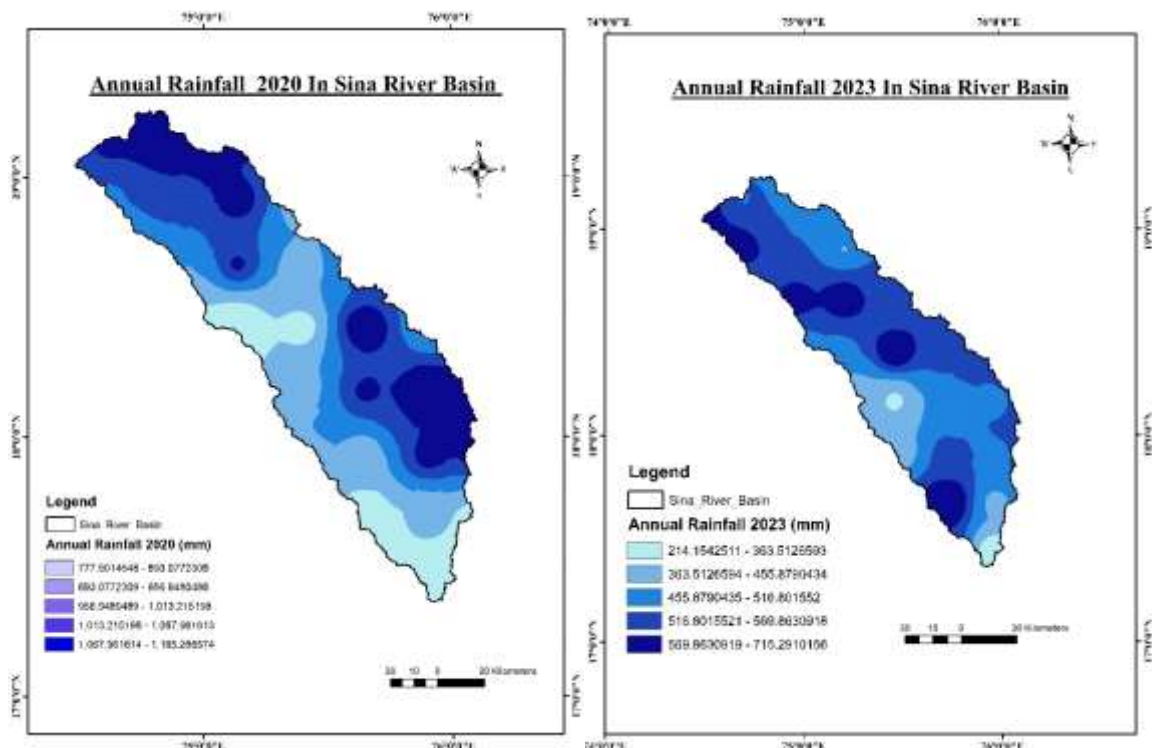
Maharashtra suffered in Drought condition in 2013 to 2015 years. In this Pirod all Maharashtra recorded very low amount of rainfall. In Sina River had same condition other

areas in Maharashtra. This area also recorded very low rainfall that is between 315 to 514 mm and average of Rainfall is 414 mm. that drought condition is badly impact on agricultural Practices and sugar can factors in Sina River basin. Some of part had defiance in drinking water. Madha and Karmala of Solapur suffer this problem. Low Rainfall effect on ground water also many of ground water sources are dry in this drought. Government started water tanker for effected region.

From 2015 to 2020 Maharashtra escaped from Drought condition as well as Sina River basin have good rainfall between 777 to 1165 mm. and average annual rainfall is 971mm. Highest Rainfall recorded in Kalamb, tuljapur and washi tahasil of Osmanabad District Pathardi and Ashti of Ahamadnagar District Barshi tahasil of Solapur district. Lowest Rainfall recorded in karjat Jamkhad tahasil in Ahamadnagar and Akkalkot tahasil of Solapur District. Average annual Rainfall is 971 mm.

In the study region rainfall condition and spatial distribution is uneven that's why rainfall range change year by year some of Years rainfall recorded above form average range and some of time its recorded below the average range. That's why cropping pattern and agricultural land use pattern change. In study region most of part are drought prone area it can also known as shadow region. In 2023 rainfall recorded between 214 to 715 mm. Most of part of study region rainfall recorded between 400 to 500 mm but some areas like Akkalkot and Madha of Solapur District receive very low rainfall. High rainfall receive in 2023 is karjat jamkhad, parner of ahamadnagar mohol barshi of Solapur and tuljapur parranda of osmanbad District and some part of Beed District. Average rainfall of 2023 is 464mm that is below form average range of rainfall in study region.





Conclusion

In this study Rainfall gridded data used for mapping and analysis of rainfall of Sina River Basin.

Study area is lies in shadow region of Western ghat that's why very low rainfall Recorded in this area. Most of the part of study region always have water crises and that's directly impact on agriculture and Industries also. Rainfall range is 300mm to 1000mm in this region. In 2013 to 2015 this region suffered in drouth condition. In this region every decade had at list one drouth and some years recorded surplus amount of Rainfall. Spatio temporal distribution of rainfall is uneven that's why some time rainfall high rainfall recorded and some time very low rainfall recorded. Ground water level is declining day by day due to overexploitation of ground water. Government and local people need Water planning and conservation. GIS and Remote sensing technique help to analysis of rainfall and mapping. It can provide more appropriate tools to analysis spatio temporal data in present study IMD Gridded data was used and IDW interpolation method used in Arc 10.5 Software ware used for mapping.

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Reflections on the Women Characters in the Glass Palace by Amitav Ghosh

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DOI-10.5281/zenodo.15202060

Abstract:

Amitav Ghosh, the Dnyanpeeth awardee, highlights the Indian sensibility through the depiction of the women characters. He uncovers the layers of different strata of society through the depiction of women. The present research paper highlights the reflections on the women characters in the novel *The Glass Palace*. The women characters occupy the major and minor roles in the novel. Some women are from the Glass Palace whereas some run the business. Some are also restricted to home. The women in the palace revolt against colonial rule. Some women raise the concerns of the day and try to meet both ends. The author portrays the pangs and sufferings of the women and rewrites the history of the marginal. Amitav Ghosh presents his women characters as revolutionaries and nationalist. They have become revolutionaries in their respective spheres and fields.

Key Words: Colonialism, the Glass Palace, Decolonisation, Women, Anglo-Burmese War etc.

Amitav Ghosh's novel *The Glass Palace* is the most excellent one in which he blends fact with fiction. In this novel, Ghosh explains how the three generations of women show their uniqueness among men. Ma Cho, Dolly and Uma were first generation women characters. At the beginning of the novel, these characters were dependent on men but later self-dependent and at the last they improved themselves and proved superior to men. These women show the progress of her family and society.

The novel is an expression of colonial rule in India. Burma became a part of exploitation by the British Government. The novel deals with the decolonization of the Indian mind. The women characters have the major and minor roles in the novel. They depict the traditional and modern aspects of life. The research paper reflects on the deep concerns regarding the future of Burma and India. At the same time, we get a gallery of the characters in the novel. He highlights the social conditions of the time. The characters understand the problems of the society during the 20th century. The characters are from individual and professional settings. Some are from the Palace whereas some live ordinary life. The author depicts the differences in the living standards of these characters.

The character of Dolly is very important to understand the social settings of the day. She highlights the issues of colonial rule. She works as an attendant to the queen Supayalat. She takes care of the daughters of Supayalat. She experiences life in the glass palace. At the same time, she is watchful towards the care of the daughters of the Queen. She

is worried about the marriage of the daughters of Queen.

The custom of the ruling dynasties of Burma was to marry very closely within their houses. Only a man descended of Konbaung blood in both lines was eligible to marry into the Royal Family (*The Glass Palace*, p.115).

Dolly is devoted to her work. The description of Dolly is given as follows:

She was slender and long-limbed, of a complexion that was exactly the tint of the fine thanaka powder. She was wearing on her face. She had huge dark eyes and her face was long and perfect in its symmetry (*The Glass Palace*, p.34).

She earns her living through the service of the glass palace. The novelist depicts the characters of the bygone days. They are during the period of British Raj. The characters follow the rules and regulations of the palace. She is restricted to the living of the glass palace.

There are also characters from different backgrounds. Uma is one of the important characters in the novel. She dives deep into understanding of the modern and postmodern trends. She expresses the need of the time. She participates in the Indian struggle movement. She presents the moments that are intended for the freedom struggle of India. Uma has a conversation with the collector as well as the King of Thebaw. She has given her time for the social service. She looks into the affairs of ordinary people. She connects the palace to the masses and the collector also. The king of Thebaw depicts social and cultural aspects in the novel. After

the death of her husband, she devotes all her time for the national service. She convinces all the characters the importance of independence. Uma represents the women who work for the social service. We get the directions of other characters like Jaya and Bella. Bella is the granddaughter of Uma. She wants to write about the incidents that happened in the life of Uma. She is impartial and observes the activities of Uma.

Manju is another character in the novel. Manju's career took a very different turn from her twins. She is interested in the film industry. The role of Manju is different from Jaya. We get the representation of Indian culture, British culture and European culture through the novel. The European and Indian cultures are represented through the character of Alison. Here the author portrays the picture of different cultures and the representation of women in them. The characters need to understand the nature of the women characters that have played important role in the novel. The novel is divided into the seven parts in which we get the description of the palace in India. The author introduces the traditions of the Indians, Burmese, British and others. We get the description of the marriage ceremony of Dolly and Rajkumar. Uma participates in the different activities of Dolly and Rajkumar. The author introduces the traditional aspects of the culture through the events like marriage.

We also get the description of the various settings in Burma and India. The culture of ratnagiri and Mandalay comes to the front. The author highlights the different problems in India as well as Burma. He also depicts the issues of caste discrimination and class discrimination. Ghosh opines that India is riven with evils such as caste, the mistreatment of women, illiteracy. But in Burma there had been no caste system there. On the contrary the Burma is very egalitarian. Women had a high standing probably more so than in the West.

The author narrates the characters from different groups. The skill of the novelist also lies there. He also gives the description of the measures to improve the position of women in the society. Amitav Ghosh highlights the 20th century scenario through the depiction of war events between India and Burma War. The novel also highlights the contribution of the women characters for the sake of national service. The author crosses the boundaries of the nation and connects them to the other countries. There is the representation of different women of the different countries. They represent the multilingual and multicultural aspects in the novel. The roots of colonization are highlighted through the characters in the novel. Dolly highlights the colonial dimensions of the glass palace whereas Uma of the mixed dimensions of colonial and postcolonial setting. Bela represents the ultra-modern aspects through her nature. The Glass Palace is the symbol of reformation for King
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Thebaw. The Queen Supaylat opposes the colonial rule and their tendency and also the effects of colonisation on the people.

Amitav Ghosh highlights the history through his different novels. Uma penetrates deep into the lives of ordinary and extraordinary people. The author decolonises the Indian mind and presents the history of the sufferings and pangs of the women. The author points out the colonial dimensions that are harmful to the colonized. Uma highlights the psychology of women characters through the depiction of different events. The author depicts the nationalist feelings of Uma. She participates in the Indian Independence League and works fearlessly for the independence of India. She opines the view that India needs soldiers who won't blindly obey their superiors (The Glass Palace, p. 258). She visits the different countries and awakens the people regarding the freedom of India.

Since the time when she'd visited Mahatma Gandhi, at his ashram in Wardha, she had changed her political affiliations. She had joined the Congress Party and had started working with the women's wing (The Glass Palace, p.258).

Amitav Ghosh's fiction portrays women of different levels. Each character is created with an imaginative grace and few characters negotiate with their milieu to conclude at probable resolutions. Few characters break from their traditional pattern of sexuality and sensuality to get rid of their dependency status. They live life on their own terms and attain dignity. Ghosh has created many characters in different settings rather than supporting the tradition of patriarchal exploitation.

The woman has always been represented as a territory to be conquered and dominated. Equating the nation with the mother is an old trope in cultural practices across the world. This equation has been a source of contention among feminists because as they see it, it enables the male to control the woman and the country, even as this control masquerades as protection.

Through his novels Ghosh's humanistic approach gives voice to the forgotten and humble women characters. He wants to free the entire world from the commotion of caste, race, gender, religion, untouchability and geographical boundaries which are hurdles in the way of human development. It is also shown how the sacrifices of the marginal characters and women characters remain unknown in the pages of history.

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Entrepreneurship and Women Empowerment in Rural Areas

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Abstract:

Rural women's economic and social development is crucial for the overall growth of society and the nation. Despite their growing participation in entrepreneurship, rural women's potential, managerial skills, and socio-economic contributions remain under recognized. Women's entrepreneurship development is a vital instrument for empowerment, leading to self-fulfillment, awareness of their rights, and improved social status. In today's era, women are achieving social and economic empowerment through business ownership.

Women entrepreneurship is gaining significance in India, driven by globalization and economic liberalization. The institutional and policy framework has expanded opportunities for developing entrepreneurial skills, vocational education, and training, fostering economic development for women. Rural women's empowerment is essential for the country's development. Economic empowerment will lead to the growth of our nation, making it crucial to focus on women's empowerment in rural areas. Women's entrepreneurship is vital for their social standing and economic development, ultimately contributing to the growth of families, communities, and the country. It creates employment opportunities for both women and men. This paper highlights the key parameters to enhance rural women's entrepreneurial skills, leading to their empowerment and socio-economic development.

Introduction:

Entrepreneurship in rural areas serves as a powerful means of empowering women, fostering economic independence, and enhancing their decision-making capabilities. By leveraging local resources to establish businesses that cater to community needs, women can contribute significantly to their household income and gain financial autonomy. Initiatives such as microfinance, skill development programs, and digital literacy can further amplify the impact of rural entrepreneurship on women's empowerment, enabling them to:

- Access capital and financial services
- Acquire skills and knowledge to start and grow businesses
- Leverage technology to expand their market reach and improve operational efficiency

By supporting rural women entrepreneurs, we can unlock their potential, promote economic growth, and create more equitable and prosperous communities.

Rural entrepreneurship is a potent catalyst for women's empowerment, offering a pathway to

economic independence, financial contribution to their households, and decision-making authority. By harnessing local resources to establish community-focused businesses, women can unlock their economic potential.

To further amplify this impact, targeted initiatives can be implemented, including:

- Microfinance programs to provide access to capital
- Skill development programs to enhance business acumen
- Digital literacy training to facilitate online commerce and connectivity

By supporting rural women entrepreneurs, we can foster economic growth, promote gender equality, and build more resilient, prosperous communities.

Now a days, rural women are breaking free from traditional roles, adopting different entrepreneurship as a means to empowerment. By getting different training, resources, and markets, women are launching innovative ventures, generating income, and revolutionizing their lives. Entrepreneurship has enabled rural women to gain financial independence, build confidence, and challenge societal norms. By supporting women entrepreneurs in rural areas, we can foster inclusive growth,

reduce poverty, and promote gender equality. Empowered women are driving change, creating a brighter future for themselves and their communities.

Entrepreneurship has emerged as a powerful tool for empowering women in rural areas. By starting and running their own businesses, women can gain economic independence, build confidence, and challenge traditional societal norms.

Benefits of Entrepreneurship for Rural Women

1. **Economic Empowerment:** Entrepreneurship provides women with a steady income, enabling them to support themselves and their families.
2. **Increased Confidence:** Running a business helps women develop self-confidence, self-esteem, and decision-making skills.
3. **Social Empowerment:** Entrepreneurship enables women to challenge traditional roles and expectations, promoting social change and gender equality.
4. **Improved Livelihoods:** Women entrepreneurs can create jobs and opportunities for others, contributing to the overall economic development of their communities.

Challenges Faced by Rural Women Entrepreneurs

1. **Limited Access to Resources:** Rural women often lack access to capital, technology, and markets.
2. **Societal Barriers:** Traditional norms and expectations can restrict women's ability to start and run businesses.
3. **Limited Education and Training:** Rural women may have limited access to education and training, hindering their ability to develop business skills.
4. **Infrastructure Constraints:** Rural areas often lack basic infrastructure, such as transportation and communication networks.

Strategies to Promote Entrepreneurship among Rural Women

1. **Training and Capacity Building:** Provide women with access to business training, mentorship, and capacity-building programs.
2. **Access to Finance:** Offer microfinance options, grants, and other forms of financial support to help women start and grow their businesses.
3. **Market Access:** Facilitate women's access to markets, both locally and globally, to increase their customer base and revenue.
4. **Policy Support:** Implement policies that promote women's entrepreneurship, such as tax incentives, subsidies, and other forms of support.

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The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work [Harendar Kumar, 2009]. Experience of NIRD action research projects reveal that, the operational aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women. Men and the project administrators are low or critical components that determine their extent to which empowerment may or may not take place. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self-sufficiency. Now-a-days economic development is one of the factors that have changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups. Through that they were economically empowered and attaining status in family and community.

Rural women play a vital role in farm and home system. She contributes substantially in the physical aspect of farming, livestock management, post harvest and allied activities. Her direct and indirect contribution at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation programme with the help of self-help group. This will not only generate income for them but also improve the decision-making capabilities

that led to overall empowerment. Areas of Micro-Enterprise Development Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place.

The micro enterprises are classified under three major heads:

1. Micro Enterprise development related to agriculture and allied agricultural activities like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee – keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat.

2. Micro-Enterprise development related to livestock management activities like dairy farming, poultry farm, livestock feed production and production of vermi composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units. Micro – Enterprise development related to household based operations like bakery, knitting, embroidery, stitching, bag making, weaving, vegetable cutting and flour milling, petty shops, food preparation and preservation. Advantages of Entrepreneurship among Rural Women Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Improvement in leadership qualities
- Increased participation level in gram sabha and local meeting

- Involvement in solving problems related to women and community

Decision making capacity in family and community Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

Women's entrepreneurship is both about women's position in society and about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. In addition, in some countries, women may experience obstacles with respect to holding property and entering contracts. Greater involvement of women in the workforce is essential for enhancing their social status and empowering self-employed women. Rural women's participation in micro-enterprises will be actively promoted and strengthened.

Rural women have the potential to excel in entrepreneurial activities, leveraging their innate knowledge, skills, and resources. However, they require additional support to establish and manage successful enterprises.

To bridge this gap, rural women need access to information on:

- Loan accessibility and funding agencies
- Certification procedures
- Government welfare programs
- Technical skills and training
- Family and organizational support

Moreover, forming and strengthening rural women entrepreneur networks is crucial. These networks serve as vital knowledge hubs, promoting women's entrepreneurship and providing valuable resources.

Through these networks, rural women can:

- Access technical expertise and training
- Share best practices and experiences
- Receive motivation and support
- Enhance their capacities and contribute to national productivity

By empowering rural women entrepreneurs, we can unlock their potential, promote economic growth, and foster a more inclusive and prosperous society.

Entrepreneurship has the potential to empower rural women, promoting economic independence, social change, and gender equality. By addressing the challenges faced by rural women entrepreneurs and implementing strategies to support their development, we can unlock the full potential of women's entrepreneurship in rural areas.

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A Study of Assets, Liabilities, and Risk Management of Urban Co-operative Credit Societies in Solapur District

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Abstract:

Urban Co-operative Credit Societies (UCCS) play a critical role in the economic development of urban areas by offering financial services, including savings, credit, and investment opportunities, particularly to low-income and middle-class populations. Solapur, a district in Maharashtra, has seen substantial growth in UCCS over the years. This paper presents a study on the assets, liabilities, and risk management practices of these societies, focusing on their financial health and sustainability. It examines the trends in assets and liabilities, the risk management frameworks they employ, and the challenges they face in an increasingly competitive financial environment. The study further investigates the impact of regulatory changes on their financial stability and growth.

1. Introduction

Urban Co-operative Credit Societies (UCCS) are cooperative financial institutions that serve urban populations, particularly in the underserved and economically weaker segments. These societies function as alternative banking institutions by providing savings, credit, and other financial services. Solapur, an important urban centre in Maharashtra, has witnessed the establishment and growth of UCCS in the last few decades. These societies are critical in enhancing financial inclusion, supporting small businesses, and promoting economic development.

However, UCCS in Solapur, like in other parts of India, face numerous challenges in managing their financial health, including asset-liability mismatches, liquidity issues, and risks related to loan defaults. This paper aims to analyse the assets and liabilities of UCCS in Solapur and explore how they manage the risks associated with these financial elements.

Historical Evolution of Urban Co-operative Credit Societies in Solapur

Co-operative societies in India began in the 19th century with the primary objective of providing financial assistance to underserved rural populations. The urban co-operative movement gained momentum with the rise of industrialization

and urbanization in the post-independence era. In Solapur, the emergence of UCCS was a response to the growing need for financial institutions that could cater to small traders, artisans, labourers, and other urban low-income groups.

The first UCCS in Solapur was founded in the early 20th century, and over time, the number of societies grew as the population expanded. Solapur's UCCS are governed by the Maharashtra Co-operative Societies Act of 1960, and they operate under the guidance of the Maharashtra State Co-operative Bank.

Key Features of UCCS in Solapur:

- **Membership:** Typically includes workers, artisans, small-scale entrepreneurs, and business owners.
- **Financial Products:** Short-term loans, credit for small businesses, personal loans, home loans, and savings accounts.
- **Role in the Economy:** These societies continue to play a significant role in the economic development of Solapur, especially in the textile and weaving industries.
- **Regulations:** Governed by the Maharashtra Co-operative Societies Act and regulated by the Maharashtra State Co-operative Bank and RBI.

- **Technological Adoption:** Use of technology for better financial management, digital banking, and financial inclusion.

2. Literature Review

The concept of asset-liability management (ALM) is central to the functioning of financial institutions, particularly for cooperative banks and societies. According to various studies (Bhattacharya & Hossain, 2019), ALM involves managing the balance between assets (loans, investments) and liabilities (deposits, borrowings) to ensure liquidity, solvency, and profitability. A key aspect of ALM is the management of risks associated with mismatches in the duration, interest rates, and liquidity of assets and liabilities.

Research by Patel and Shah (2020) highlights that while UCCS contribute significantly to financial inclusion, they often face challenges such as poor risk management practices, insufficient capital, and increasing non-performing assets (NPAs). The study emphasizes the need for robust risk management frameworks to address these issues effectively.

Objectives of the Study:

The study aims to:

1. Investigate the history and growth of UCCS in Solapur District.
2. Evaluate the role of UCCS in providing financial services to urban communities.

3. Identify the challenges faced by UCCS in their operations.
4. Examine the socio-economic impact of UCCS in Solapur.
5. Offer suggestions for enhancing the effectiveness of UCCS.

Scope of the Study:

The scope of this study on the Assets, Liabilities, and Risk Management of Urban Co-operative Credit Societies in Solapur District will comprehensively explore the financial health, operational challenges, and risk mitigation strategies of these institutions. By focusing on their assets, liabilities, and risk management practices, this research will provide valuable insights for improving their effectiveness and ensuring long-term sustainability in an increasingly competitive financial environment.

3. Research Methodology

This study is primarily based on a descriptive analysis of the financial statements of UCCS in Solapur District. The data was collected from the following sources:

- Annual reports and financial statements of UCCS in Solapur for the last five years (2016-2020).
- Interviews with management personnel and financial officers of selected UCCS.
- Secondary data from government publications, cooperative sector reports, and academic literature.

Sample Area: The selected samples are limited to the Solapur district.

Sample Size: Layer – 1

Table No. 01

Selection of Sample Urban Co-operative Credit Societies in Solapur district

Sr No	Taluka	Total No of UCCS	Active UCCS	Sample Size (50%)	Usable Sample Size (96%)
1	Akkalkot	19	13	7	7
2	Barshi	109	73	37	37
3	Karmala	59	50	24	24
4	Madha	136	78	38	36
5	Malshiras	95	66	33	31
6	Mangalwedhe	93	68	34	32
7	Mohol	71	39	19	16
8	Pandharpur	85	58	29	27
9	Sangola	75	51	25	24
10	Solapur – North	172	131	68	66
11	Solapur – South	64	41	20	20
	Total	978	668	334	320

(Source: Solapur District Co-operative Societies Directory, 2023)

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The study analyses key financial indicators such as:

- Asset growth rates
- Liability composition
- Non-performing assets (NPAs)
- Liquidity ratios
- Profitability ratios

Additionally, the study evaluates the risk management practices adopted by these societies, including credit risk, operational risk, market risk, and liquidity risk.

Hypothesis:

1. **H1:** *The asset base of Urban Co-operative Credit Societies in Solapur District has significantly increased over the past decade due to higher member participation and increased savings deposits.*

This hypothesis would examine whether the asset growth in UCCS correlates with increased deposits and membership in the district, and whether these institutions are effectively expanding their balance sheets to meet financial demands.

2. **H2:** *The liabilities of Urban Co-operative Credit Societies in Solapur District are primarily driven by the demand for loans and borrowings from members, with a high dependence on short-term liabilities compared to long-term ones.*

This hypothesis would test whether short-term liabilities (e.g., member deposits or short-term borrowings) form a larger portion of the total liabilities than long-term borrowings and whether the societies are experiencing financial pressure from these liabilities.

3. **H3:** *There is a significant negative relationship between the risk exposure (default rates, non-performing assets) and the financial performance (profitability, capital adequacy) of Urban Co-operative Credit Societies in Solapur District.*

This hypothesis would assess the financial health of UCCS, specifically focusing on how the risk of defaults and non-performing assets (NPAs) negatively impacts profitability, solvency, and overall financial stability.

4. **H4:** *The adoption of technological tools (such as digital banking and automated risk assessment software) in Urban Co-operative member withdrawals, particularly in economic downturns, poses liquidity risks for these societies.*

Credit Societies in Solapur District improves risk management practices and reduces the incidence of fraud and loan defaults.

This hypothesis would test whether modern technology has contributed to improved risk management, which may lead to better tracking of loans, deposits, and potential defaults, as well as reducing fraud risks in these societies.

4. Assets and Liabilities of Urban Co-operative Credit Societies in Solapur

4.1. Assets of UCCS in Solapur

The assets of UCCS primarily consist of:

- **Loans and Advances:** A significant portion of the assets of UCCS is tied up in loans and advances to members, including business loans, personal loans, and housing loans. These assets are relatively high-risk because they are subject to repayment defaults.
- **Investments:** UCCS invest in government securities, bonds, and fixed deposits as a means of generating income and ensuring liquidity.
- **Cash and Bank Balances:** These are held for operational liquidity and day-to-day expenses.

In Solapur, the growth of loans and advances has been steady, but the risk associated with the high proportion of unsecured loans has led to growing concerns about credit risk.

4.2. Liabilities of UCCS in Solapur

The primary liabilities of UCCS include:

- **Member Deposits:** UCCS primarily raise funds through fixed deposits, recurring deposits, and savings accounts from members. These deposits form the bulk of their liabilities.
- **Borrowings from Other Financial Institutions:** Some UCCS borrow from commercial banks and the Maharashtra State Co-operative Bank to finance their lending activities.
- **Other Liabilities:** This includes provisions for NPAs, statutory reserves, and operational liabilities.

Liabilities are generally stable, but the rising trend of

4.3. Asset-Liability Mismatch

An important issue that emerges from the study is the mismatch between the asset and liability

structures of UCCS. While long-term loans form a significant portion of assets, most liabilities, especially deposits, are of a short-term nature. This mismatch can lead to liquidity issues and risks in times of economic stress.

5. Risk Management in Urban Co-operative Credit Societies

5.1. Credit Risk

Credit risk is the primary concern for UCCS, as they predominantly lend to low-income groups and small businesses. The increasing level of NPAs in the loan portfolio of UCCS in Solapur has been a major issue. Ineffective credit assessment processes and insufficient collateral have contributed to the growing defaults.

- **Risk Management Practices:** UCCS in Solapur employ risk assessment tools, such as credit scoring models, to evaluate loan applications. However, the effectiveness of these tools varies across societies.
- **Provisions for NPAs:** Societies have provisions for bad loans, but the increasing level of NPAs has strained their capital reserves.

5.2. Operational Risk

Operational risks in UCCS arise from human error, fraud, technology failure, and inadequate internal controls. Some UCCS in Solapur have implemented internal audits and risk management committees, but the lack of skilled personnel and reliance on outdated technology remains a concern.

5.3. Market Risk

UCCS are also exposed to market risk due to fluctuations in interest rates and the value of their investments in government securities and bonds. Changes in monetary policy by the Reserve Bank of India (RBI) and the Maharashtra State Co-operative Bank can impact their profitability.

5.4. Liquidity Risk

Liquidity risk is a pressing issue, especially for smaller UCCS. If a large number of members withdraw their deposits simultaneously or if there is a sudden increase in loan defaults, these societies may struggle to meet their financial obligations.

- **Liquidity Management Practices:** Most UCCS in Solapur rely on cash-flow forecasting, liquidity ratios, and contingency planning to manage liquidity risk. However, there is a lack of advanced risk management systems to predict cash flow fluctuations accurately.

6. Analysis of Financial Performance

The study uses key financial ratios to assess the performance of UCCS in Solapur:

- **Return on Assets (ROA):** The average ROA of UCCS in Solapur over the past five years is approximately 1.5%, reflecting modest profitability.
- **Non-Performing Assets (NPAs):** The NPAs for most UCCS have seen a steady rise, with an average NPA ratio of around 5%, higher than the ideal benchmark of 2-3%.
- **Liquidity Ratio:** The average liquidity ratio for these societies is around 35%, indicating a moderate level of liquidity.

These figures highlight the challenges faced by UCCS in managing assets and liabilities effectively, as well as their vulnerability to financial stress.

7. Conclusion and Recommendations

This study highlights the significant role that UCCS play in providing financial services to underserved urban populations in Solapur. However, the analysis of their assets, liabilities, and risk management practices reveals several challenges:

1. **Asset-Liability Management:** UCCS need to strengthen their asset-liability management practices, particularly in addressing the mismatch between long-term loans and short-term liabilities.
2. **Improved Risk Management:** Credit risk, liquidity risk, and operational risk need to be addressed through more robust risk management frameworks and the adoption of advanced financial technologies.
3. **Regulatory Support:** The government and regulatory bodies need to offer more support, including financial literacy programs, capital infusion, and training for managers, to enhance the operational efficiency and sustainability of UCCS.
4. **Technology Integration:** UCCS should invest in modern banking technologies for better risk management, operational efficiency, and customer service.

By addressing these issues, UCCS in Solapur can improve their financial health, enhance their risk resilience, and continue to serve the financial needs of their members effectively.

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E-Commerce And Digital Entrepreneurship Among Women

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Abstract:

In India, digital entrepreneurship has become a transformational force that presents a plethora of chances for women's social emancipation. The study looks at how women entrepreneurs can get over obstacles including "limited access to markets, financial resources, and socio-cultural restrictions" thanks to digital platforms and technologies. With the use of digital tools, women are now developing innovative business ideas, reaching a larger audience, and becoming financially independent. Digital entrepreneurship has been shown to increase economic involvement as well as women's self-esteem, skill development, and social recognition. The government has policies and programs in place to encourage female entrepreneurs. Other difficulties include gender biases, insufficient infrastructure in remote areas, and disparities in computer literacy. Training programs, mentorship, and better internet access enhance the impact of digital entrepreneurship in reducing gender gaps, according to earlier research. According to the report, women entrepreneurs in India should be empowered by a collaborative ecosystem that fully controls the potential of digital platforms. In order to identify the factors that determine the various roles of digital entrepreneurship in the social empowerment of women entrepreneurs, a survey of 203 women entrepreneurs from various entrepreneurial sectors was conducted. The results showed that the following factors are important: breaking barriers, developing skills, achieving financial independence, and fostering a sense of community.

Keyword: Digital media and technologies, women entrepreneurs, social empowerment, and digital entrepreneurship

Introduction:

With the goal to combat the long-standing male-dominated company, Indian women are driven by their desire for achieving professional and entrepreneurial ambitions. They exhibit their abilities in both the public and commercial sectors and actively interact across many industries. They are now achieving great success in entrepreneurship and shattering social barriers. Women enter the business sector despite a number of obstacles, including societal expectations, restricted access to resources, and the competitive character of the corporate world. These factors include the need for independence, financial stability, and the need to have an expressive influence. The industry is being reshaped and socioeconomic growth is being promoted by the new digital technologies that act as transformative tools. Onto Nkoa and Song (2023) assert that these technologies have transformed entrepreneurship by increasing the flexibility and inventiveness of the corporate environment. as noted by Savira and Fahmi (2021). By overcoming challenges including "technological complexities and digital gaps," incorporating digital solutions into already-existing enterprises, or starting new digital operations, digital entrepreneurship keeps expanding (Fernandes et al., 2022). According to various

surveys, there are differing views regarding women entrepreneurs' readiness to adopt digital technologies. Some academics think women are already making great strides in this area, while others concentrate more on the need for improved learning and information acquisition.

Women Entrepreneurship In The Changing World Of Ecommerce

Today, a staggering number of female retailers are searching online marketplaces to sell a wide range of products, including medical facilities, home furnishings, accessories, handcrafted items, and fashion clothing, among other things. The main goals behind the creation of online commercial centers as a wonderful platform for female entrepreneurs are the following: minimal ventures, ease of telecommuting, ecumenical reach, and the energizing roll-in from Mazuma cognate autonomy. In India, women in business are a constant wonder. Due to push and pull elements that encourage them to establish an independent career and support themselves, women entrepreneurs are busy with their businesses. The driving force behind this ambition is a sense of freedom in their approach to life and their work. Women who are burdened with domestic duties and family chores need to be freed.

These factors influence women entrepreneurs' decision to pursue a career as a test and as a propensity to try new things. The state of women has changed over the past thirty years due to contemporary upheaval, specialized transformation, and awareness. The collaboration of women in financial activities is growing. When women engage in various pioneering endeavors, they typically encounter a lack of financing availability and several barriers to expanding and successfully operating their businesses. In her true heart, every Indian homemaker is a businesswoman.

Women Entrepreneur's In E-Commerce

E-commerce, or e-commerce for short, refers to conducting business via electronic means like computers, the internet, etc. These days, it's more commonly known as online trade. E-commerce is a contemporary term that refers to the buying, selling, or trading of goods, services, or information via the internet using a computer. E-commerce, to put it simply, is the exchange of goods and services using electronic media.

Demographics Of The Customers

Issues And Challenges Faced By Women In E-Commerce Sector

Traditional Issues

The largest obstacle to implementing ideas is family resistance.

1. Unwanted Continuous Pressure: Women business owners face ongoing pressure. Managing a business with a family is a double responsibility, and receiving unfavorable feedback for failing leads to discouragement.
2. Mental Block: Women have an irreversible and incurable mental block as a result of the conventional male-dominated society's direct and indirect attempts to undermine their efforts.
3. More push than pull factors: Women enter the business world for two reasons: economic ones, such as supporting their families by augmenting family income, and unanticipated and inevitable ones, such as family suffering brought on by the illness or death of the family's primary provider.

Factor	Frequency (In %)		Percentage
Marital status	Married	51	41
	Unmarried	74	59
Age	Below 30 years	47	38
	30-40 years	36	29
	40-50 years	29	23
	Above 50	13	10
Educational Qualification	Higher Secondary	9	7
	Under Graduate	72	58
	Post Graduate	25	20
	Diploma	8	6
	Professional	11	9
Occupation	Employed	52	42
	Business	31	29
	Professional	19	15
	Home maker	23	18
Monthly income	Less than 20000	30	24
	20000-30000	38	30
	30000- 40000	31	25
	Above 40000	26	21

Source: Primary data

Review of Literature

- **Nina McLemore (2000)** has stated that the younger generation of female entrepreneurs appears to be reducing the gap in business income. It appears that there was no discernible gender difference in the percentage of businesses with incomes of \$500000 or more when compared to past periods. Significant economic aid is being produced by women-owned businesses that were founded during the last ten years, on par with their predecessors.
- **KrishnaveniMotha (2004)** believes that the majority of women joined the entrepreneurial field in order to earn extra money and for other reasons, such as financial necessity, the insufficiency of normal work, etc.
- **Sujata Mukherjee (2006)** have discovered the causes of low-income individuals launching businesses and becoming entrepreneurs. The author also looked at the basic factors that could influence the decisions made by women who operate as entrepreneurs.
- **Nair K.R.G and Anu Pandey (2006)** There was no indication that creed had an impact on entrepreneurship, nor was it emphasized that business intelligence runs in families. Entrepreneurship seemed to be supported by factors such as age, job experience, technical education and training, and the household's financial situation. Although entrepreneurs tended to have more sophisticated perspectives, they did not seem to have greater faith in the internal workings of the technology.
- **Rajeev Kumar Ranjan (2006)** has stated that the future of India's modern culture was entrepreneurship. It demonstrated a glimmer of hope for both the nation's economic development and the ability of the unemployed to make money and have respectable lives. Additionally, the study focused mostly on the dual aspects of economic development and how entrepreneurship may help women become more prominent in the nation.
- **Mellita, D., and Cholim, W. (2012)** depicted the viewpoints and role of online businesses in promoting sexual orientation in developing countries. Organizing, structuring, executing, assessing, and concentrating on the effects on women's lives and circumstances are all necessary for empowering women through online business.
- **Salamzadeh (2024)** discovered that accessing online markets and digital networking greatly expands the client base and professional networks of women-owned enterprises. It has been demonstrated that digital skill development platforms offer several advantages, including assisting in the removal of conventional obstacles and bolstering the

need for women entrepreneurs to have more digital literacy. Digital technologies are essential for assisting female entrepreneurs in overcoming sociocultural obstacles and attaining long-term business growth. These tools assist female entrepreneurs in broadening their market, developing their skills, and growing their network. Focused training programs and mentorship programs assist female entrepreneurs in acquiring the necessary skills to fully utilize digital platforms.

Objective:

to understand the elements that influence the many roles that digital entrepreneurship plays in the social empowerment of female entrepreneurs.

Methodology:

In order to ascertain the various aspects that affect the role of digital entrepreneurship in the social empowerment of women entrepreneurs, a sample of 203 female entrepreneurs from various entrepreneurial sectors were questioned. The survey that served as the basis for this investigation was carried out utilizing a structured questionnaire created especially for it. A "random sampling method" was used to gather the basic data, and "Factor Analysis" was used to extract the findings.

Statement of the Problem:

There is a connection between national development and women. In India, women make approximately half of the population and constitute the country's second-largest group of prospective business owners. 'Minimum investment, maximum return' is the foundation of e-commerce. Furthermore, the ability to work from anywhere at any time is a huge boon to female entrepreneurs who were formerly excluded from the corporate world on the grounds of taking care of their families. India's economic progress has benefited greatly from the contributions of female entrepreneurs. The importance of women entrepreneurs and their growth has recently gained significant attention from agencies, researchers, and policymakers. However, a number of studies have focused on women, particularly women laborers. Women entrepreneurs have been the subject of very few studies, and those that have been conducted have been incomplete. Additionally, no attempt was made to investigate women entrepreneurs at the district level. A research conducted at the district level, specifically on women entrepreneurs in Tamil Nadu's Coimbatore area, allows the state to utilize the beneficial findings. This is the point at which the researcher attempted the current study on women entrepreneurs in Tamil Nadu's Coimbatore District.

Conclusion:

Indian women entrepreneurs confront numerous obstacles, necessitating a significant shift in societal perceptions. But many women have surmounted these obstacles and carved out a space for themselves in the Indian business community. In

order to alter the attitudes and mindsets of the local residents, it is necessary to increase awareness of women entrepreneurs and launch numerous intense training programs. The economic status of women in our nation is improved as a result. By establishing training institutions that may enhance women's work knowledge, risk-taking passion, and skills, the right kind of supervision should be given. The quality of shepreneurs in our nation is improved by ongoing monitoring of the training programs once training institutes are established. Women's involvement in entrepreneurship has increased recently in our nation. One of the most important tools for highlighting the entrepreneurial personality is education. Only a small portion of society has profited from the actions and initiatives made by government-sponsored development activities; additional work in this area is required. Effective measures must be implemented to support women's skill development and entrepreneurship. It is necessary to make constant efforts to support, inspire, and motivate female entrepreneurs; awareness campaigns must be carried out on a large scale to educate women about the various business-starting domains.

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Geospatial Analysis and Opportunities in Women Entrepreneurship

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Introduction

Geospatial analysis is the process of gathering, analysing, and interpreting spatial or geographic data to gain insights and support decision-making. It involves the use of various technologies such as Geographic Information Systems (GIS), remote sensing, and spatial data modelling to understand patterns, trends, and relationships in a geographic context. Women entrepreneurship is a growing in the field of Geospatial analysis that is important for economic growth and the creation of employment opportunities for the women. When we see for past last one or two decade behind women's are actively participated in all the field and they are grooving their economy but ratio is very less now a day Women Entrepreneurs are making a big impact in all the field especially in Geospatial analysis not only in India but also world. In the context of women entrepreneurship, geospatial analysis offers a wealth of opportunities that can empower women in business, improve access to resources, and create new avenues for growth.

Objectives

1. To find out the opportunities for women in the field of Geospatial analysis
2. To study the different view of Geospatial analysis to provide entrepreneurship.

Methodology

Geospatial analysis entails several critical steps for effectively leveraging spatial data for entrepreneurial decision-making. When applied to women's entrepreneurship, this methodology focuses on using geographic and spatial data to uncover insights that can help improve business strategies, identify opportunities, and overcome challenges. Here's an overview of the methodology women entrepreneurs can use to incorporate geospatial analysis into their business practices. Geospatial analysis involves the use of several tools.

Tools for Geospatial Analysis

- **Geographic Information Systems (GIS):** Software such as ArcGIS, QGIS, or Google Earth can be used to analyse spatial data, create maps, and visualize results.
- **Remote Sensing:** Satellite imagery or drone data to gather information on environmental or geographical features.
- **Business Intelligence (BI) Tools:** Tools like Tableau or Power BI can help visualize geospatial data and integrate it into business dashboards.

Result And Discussion

Geospatial analysis uses location-based data and mapping techniques to uncover patterns, trends, and opportunities within specific regions. When applied to women entrepreneurship, the findings

often highlight disparities and opportunities for growth. Key results typically include:

1. Spatial Distribution of Women Entrepreneurs Urban and. Rural Areas:

Women entrepreneurs tend to be more concentrated in urban centres due to better access to resources, markets, and infrastructure. Rural areas show fewer opportunities due to limited connectivity and access to financing.

2. Access of Resources

Infrastructure and Facilities: Areas with better infrastructure (roads, internet connectivity, etc.) tend to have higher concentrations of women entrepreneurs.

Access to Markets: Women entrepreneurs thrive in regions with access to urban markets, trade hubs, and e-commerce networks.

Educational Hotspots: Proximity to educational institutions correlates with higher participation in entrepreneurial ventures.

3. Socioeconomic and Cultural Factors

Income Disparities: Geospatial data highlights regions where socioeconomic conditions restrict women's ability to pursue entrepreneurship.

Cultural Constraints: In some areas, cultural norms or societal restrictions hinder women's participation in business activities.

Support Networks: Regions with strong women-led support networks or mentorship programs foster entrepreneurship.

4. Policy and Funding Distribution

Unequal Policy Support: Some regions receive more government or NGO funding for women entrepreneurship programs, creating localized growth pockets.

Microfinance Penetration: Geospatial data shows that microfinance and lending services targeting women are unevenly distributed.

5. Technology Adoption

Digital Divide: Areas with low internet and technology penetration show reduced entrepreneurial activity among women.

E-commerce Access: Regions with established e-commerce infrastructure allow women entrepreneurs to overcome physical market barriers.

Opportunities in Women Entrepreneurship

1. Rural Development Programs

Expanding infrastructure and internet connectivity in rural areas can help women gain access to markets, financial services, and training opportunities. Creating localized production hubs in rural areas can help to unlock previously untapped potential.

2. Access to Finance

Establishing microfinance institutions and digital payment solutions in underserved communities. Encourage public-private partnerships to invest in women-specific funding initiatives in low-entrepreneurship regions.

3. Leveraging E-Commerce

Promoting digital literacy and e-commerce platforms can help women entrepreneurs in remote areas reach global markets. Encouraging partnerships with e-commerce giants to onboard women-led businesses.

4. Policy Interventions

Implementing region-specific policies that address localized barriers to women entrepreneurship. Increasing investments in training programs and mentorship for women in underserved regions.

5. Technology and Innovation

Deploying technology hubs or innovation centers focused on empowering women entrepreneurs in smaller towns. Utilizing mobile-based applications to provide access to business resources and training.

6. Cultural and Community Support

Launching campaigns to shift cultural attitudes toward women entrepreneurship in conservative regions. Building strong women entrepreneurship networks to foster knowledge sharing and collaboration.

7. Unlocking New Business

Geospatial analysis can reveal gaps in the market, helping women entrepreneurs find underserved areas or niches where they can offer innovative solutions.

A woman entrepreneur in a rural area may use geospatial data to identify an underserved market for eco-friendly products, which could address both environmental and local economic needs.

8. Enhancing Decision-Making with Data-Driven Insights

Geospatial tools provide data-driven insights that enable women entrepreneurs to make sound decisions about where to invest resources, market their products, or expand their operations.

9. Sustainable Development and Social Innovation

Women entrepreneurs can also use geospatial analysis to build companies that support environmental or social causes. Women can start businesses that make a difference by determining the needs of the community and the resources that are available. Spatial data can be used by female entrepreneurs in developing nations to start companies that tackle environmental sustainability, such as renewable energy or clean water access.

Conclusion

Geospatial analysis is a valuable tool for driving company innovation, optimizing operations, and mitigating risks. Women entrepreneurs have numerous options, ranging from strengthening decision-making processes to entering new industries and building support networks. As more women enter the entrepreneurial sphere, including geospatial technologies into business planning and operations can have a significant impact on growth, sustainability, and empowerment. Geospatial analysis methodology in women's entrepreneurship is a systematic process that begins with the definition of company objectives and concludes with educated, data-driven decisions. Women entrepreneurs can use geospatial tools to better analyze market dynamics, streamline operations, decrease risks, and uncover new opportunities. There are countless opportunities when women entrepreneurs incorporate geospatial analysis. Opportunities range from enhancing business plans and streamlining supply chains to empowering women in underrepresented communities. Women can make well-informed, strategic decisions that can boost their success, promote sustainability, and have a long-lasting positive influence on their communities and industries by using spatial data. Actionable insights into the spatial disparities and opportunities in women's entrepreneurship are provided by geospatial analysis. Significant progress can be made in empowering women entrepreneurs in a variety of geographical areas by addressing the gaps in access to resources, infrastructure, and finance as well as by utilizing digital and policy-driven solutions. If you would like this to be further explained or customized for a particular area, please let me know.

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Overcoming Obstacles: The Challenges Faced by Rural Indian Women in Sports Careers

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Abstract:

In India, rural women face a unique set of challenges when it comes to pursuing careers in sports. Socio-cultural, economic, and institutional barriers hinder their opportunities to participate, excel, and build careers in sports. Despite the growing interest in sports among women in India, rural women face multiple layers of discrimination and struggle to break into the sporting arena. This paper aims to explore the various obstacles that rural women in India encounter while pursuing careers in sports, examining the socio-cultural, economic, and infrastructural challenges, along with suggestions for improving their access and participation. Moreover, the journey of a woman seeking to open a new sports academy is often fraught with unique challenges. These challenges stem from a combination of societal, cultural, and institutional barriers that women face when venturing into the traditionally male-dominated world of sports entrepreneurship. Even Corruption in sports has become a growing concern globally, and in India, its impact is often amplified in rural areas.

Keywords: Sport, Career, Challenges, Economic, Barriers, Empowerment, Corruption, Entrepreneurship.

Introduction

India's rural areas are home to a large portion of the country's population, yet rural women often face discrimination and limited opportunities in almost every aspect of life, including sports. Historically, women have been relegated to traditional roles in the household and have had minimal exposure to competitive sports. Over the years, as urban women have made strides in sports, rural women continue to face significant hurdles. The Indian government and various non-governmental organizations have made efforts to promote women's sports, but the rural context still presents a complicated and unique set of barriers. Despite gender norms, institutional barriers etc, a significant issue continues to undermine the credibility and fairness of sports: corruption. In the context of women in sports leadership, corruption not only affects the integrative of sports but also limits women's influence within organizations that manage sports events and leagues. The present work explores how women in leadership roles within sports can help combat corruption, and how the presence of corruption might act as a barrier to women's leadership aspirations in sports governance.

Socio-Cultural Challenges

1. **Traditional Gender Roles:** Rural Indian society adheres to strict traditional gender norms. Girls

are often expected to focus on domestic chores rather than extracurricular activities, especially those requiring physical exertion like sports. These cultural norms reinforce the perception that sports are masculine and that women should prioritize marriage and family over career development.

2. **Limited Exposure and Awareness:** In many rural areas, there is little awareness about the opportunities available in sports. Sports are often seen as a hobby, not a career. Girls in these communities are not encouraged to participate in competitive sports, which significantly reduces their chances of pursuing sports at a professional level.
3. **Lack of Female Role Models:** A major barrier to rural women's participation in sports is the absence of role models they can look up to. While urban women have access to role models, rural girls often lack exposure to successful female athletes. This absence of local champions who have succeeded in sports discourages young women from dreaming about careers in sports.

Economic Challenges

1. **Poverty and Financial Constraints:** Many rural families live below the poverty line, and the priority for most is basic survival. Financial constraints make it difficult for families to

support a girl's involvement in sports, which often requires costly training, travel, and equipment. Without sufficient financial backing, rural girls may not be able to participate in organized sports, let alone aspire to a professional career in sports.

2. **Lack of Sponsorship and Funding:** The sports industry in India, especially in rural areas, lacks proper funding and sponsorship opportunities for female athletes. This makes it difficult for rural women to pursue sports professionally. Training and coaching facilities are scarce, and many rural sportswomen do not have access to the kind of resources and financial support that would allow them to succeed.
3. **Opportunity Cost:** Many rural families may view a daughter's pursuit of sports as an opportunity cost. The expectation is that girls should help with household chores, assist in farming or care for younger siblings, rather than dedicate time to training or competing in sports. As a result, girls often have to choose between fulfilling their familial duties and pursuing their passion for sports.

Infrastructural Challenges

1. **Lack of Access to Training Facilities:** In rural areas, sports infrastructure is typically inadequate. There are very few sports academies or training centres in these regions, and even when they exist, they are often ill-equipped. In rural India, even basic facilities like playing fields or gymnasiums are scarce. Without proper access to facilities and training, aspiring sportswomen cannot develop their skills and compete at a higher level.
2. **Limited Access to Coaches and Experts:** Rural areas often lack qualified coaches who can train women athletes and help them hone their skills. Without professional guidance, it becomes difficult for rural women to reach their potential in sports. Moreover, coaching in rural areas is often generalized and lacks the specialization needed to excel in specific sports.
3. **Safety Concerns:** Safety is a significant concern for rural women, particularly when traveling to urban areas for sports events. In rural areas, there are fewer provisions to ensure the safety of women, and families often discourage women from traveling long distances for competitions due to fears of harassment or harm.

Psychological Challenges

1. **Self-Doubt and Lack of Confidence:** Rural women, especially in the face of so many socio-cultural pressures, often lack the self-confidence to pursue careers in sports. Social stigma and expectations of traditional roles create barriers to their self-perception, with many feelings inadequate or unsupported in their ambitions to succeed in a field dominated by men.

2. **Mental Health Challenges:** The pressure of balancing family responsibilities with a passion for sports can cause stress, leading to mental health issues. Rural women may not have access to mental health support or counselling, which further affects their confidence and willingness to continue their pursuit of a sports career.

Institutional and Policy Challenges

1. **Lack of Government Support:** Although there have been initiatives from the Indian government to promote women's sports, many of these efforts have been focused on urban areas. Rural areas often receive little to no support in terms of infrastructure development or funding for female athletes. The government has made some progress in this regard, but more is needed to bring rural women into the fold of professional sports.
2. **Inequality in Recognition:** Even when rural women do manage to succeed in sports, their achievements are often not recognized at the same level as their male counterparts. Media attention and sponsorships are often directed towards urban male athletes, while the accomplishments of rural women in sports go largely unnoticed.

In India, rural girls face a range of challenges when it comes to pursuing careers in sports, and some of these challenges involve corruption at various levels. Here are some of the main issues they may encounter:

1. Lack of Access to Resources

- **Corruption in allocation of funds and resources:** Often, funds meant for sports development or infrastructure in rural areas are misappropriated. This means that sports facilities, coaching, and other necessary resources for aspiring athletes are either inadequate or unavailable.
- **Nepotism and favouritism:** Coaches and sports officials might favor athletes from more privileged backgrounds or their own networks, leaving out deserving rural talent.

2. Exploitation by Coaches and Officials

- **Bribery for selection:** In some cases, aspiring sportspeople may need to pay bribes to secure a position on a team or to be included in regional or national competitions. Corruption in the selection process can prevent talented rural girls from even getting a fair chance to prove their worth.
- **Coaching scams:** Some corrupt coaches may demand large sums of money for coaching services, or may charge for "guaranteed" spots on teams, even when the athlete is not qualified.

3. Gender Discrimination

- **Bias and underrepresentation:** In rural India, there may be an additional layer of corruption

based on gender. Girls often have fewer opportunities in sports compared to boys, and corrupt officials or system failures may deprioritize women's sports, leaving rural girls with fewer avenues to pursue their dreams.

- **Corruption in sponsorship and media coverage:** Women's sports often receive less attention or funding, especially for rural athletes, and this can be influenced by corrupt officials or private entities favouring men's sports or high-profile athletes from urban areas.

4. Lack of Infrastructure and Maintenance

- **Neglect of rural sports facilities:** Funds allocated for rural sports development may be diverted, leading to poor maintenance of infrastructure like stadiums, gymnasiums, or even basic equipment. As a result, athletes, particularly girls, often have to train in suboptimal conditions.
- **Corruption in material procurement:** For sports, especially at the grassroots level, coaches or sports administrators might inflate the costs of equipment or divert funds meant for purchasing materials, thereby reducing the quality of facilities available to athletes.

5. Harassment and Exploitation

- **Sexual harassment and abuse:** In certain cases, young female athletes in rural areas face exploitation or sexual harassment by people in power, including coaches, administrators, or officials, who use their positions for personal gain.
- **Human trafficking concerns:** Some unscrupulous individuals may lure rural girls with promises of sports careers and exploit them for purposes other than sports, including trafficking or illegal work.

6. Rigged Competitions and Selection Process

- **Manipulated trials:** Trials for state or national competitions can sometimes be rigged, where those in charge might select athletes based on personal favors or bribes rather than merit. This undermines the talent of deserving rural girls who may not have the financial resources to pay for these informal channels.
- **Favouritism in competitions:** Even after selection, players from rural areas might be sidelined if they don't have connections, and their participation in national or international competitions can be manipulated for personal or political gains.

When a woman wants to open a new sports academy, she may face several challenges, including:

1. Access to Funding and Investment

- **Gender Bias in Financing:** Female entrepreneurs often face more difficulty accessing loans or investment compared to their male counterparts. Investors may have unconscious biases,

believing that women may not be as successful in business, especially in male-dominated fields like sports.

- **Limited Networks:** Women may lack the same network of connections and mentors that could help them secure funding or business partnerships.

2. Gender Stereotypes in Sports

- **Lack of Respect:** Women who venture into the sports industry may struggle with being taken seriously. Many sports, particularly coaching or management roles, have traditionally been dominated by men, and some people may not be as open to women running such businesses.
- **Perception of Competence:** Women might need to prove their expertise in sports and leadership more than their male counterparts, even if they have the same or more experience.

3. Cultural and Societal Expectations

- **Balancing Family and Career:** Women may face pressure to balance the responsibilities of family and business, especially if they have children. Societal expectations around gender roles can create additional stress and time management challenges.
- **Risk of Judgment:** In some cultures, women may be judged more harshly than men for pursuing their entrepreneurial dreams, especially in areas that are not traditionally considered "women's spaces."

4. Limited Mentorship and Role Models

- **Lack of Female Role Models:** The sports industry has relatively few women in top leadership or entrepreneurial positions. This lack of visible role models can make it harder for women to find mentors or examples of others who have succeeded in opening sports academies.
- **Support Networks:** Women may not have as many opportunities to build supportive networks in sports management or entrepreneurial circles, limiting their ability to share knowledge and resources.

5. Institutional and Legal Barriers

- **Gender Inequality in Sports Opportunities:** In some regions, women face institutional barriers that limit access to equal opportunities for women in sports (e.g., limited scholarships, fewer professional opportunities, and unequal pay in sports). This can affect the types of sports that women might want to offer in their academy.
- **Bureaucratic Challenges:** Depending on the region, there might be additional regulations or bureaucratic obstacles women face in setting up new businesses, including sports academies.

6. Market Acceptance

- **Competition from Established Male-Run Academies:** Female-led sports academies might

find it difficult to compete with long-established male-led organizations, especially in regions where women are underrepresented in leadership roles in sports.

- **Limited Audience Support:** Some people may not be immediately receptive to a women-run sports academy, especially if the academy is not focused on women's sports or if it's in a traditionally male-dominated sport.

7. Lack of Access to Facilities or Resources

- **Space and Equipment:** Women may face difficulties in acquiring adequate facilities, sports equipment, or finding a location suitable for opening a sports academy, especially if they are working with a limited budget or lack connections in the sports industry.

Conclusions:

To overcome these challenges, several steps need to be taken:

1. **Awareness Campaigns:** Efforts should be made to raise awareness about the benefits of sports and the career opportunities they provide for rural women. Schools and community centres can play a crucial role in changing the mindset of both girls and their families towards sports.
2. **Financial Support and Scholarships:** The government and NGOs must work together to provide financial support, scholarships, and sponsorship opportunities specifically aimed at rural women athletes. This would help reduce the financial burden on families and provide girls with the necessary resources to train and compete.
3. **Improvement of Infrastructure:** The government must invest in building sports facilities in rural areas, including sports academies and community centres that focus on women's sports. Local sports clubs and training centres can provide a starting point for young girls to hone their talents.
4. **Promoting Female Role Models:** It is essential to promote the achievements of female athletes from rural backgrounds. Recognizing and showcasing these role models can inspire young girls to pursue sports and break free from societal norms that limit their opportunities.
5. **Psychological Support:** Mental health support should be made available to female athletes to help them overcome self-doubt and deal with the stress of balancing family obligations with their sporting aspirations. This support can come in the form of counselling services or mentorship from experienced athletes.

Overcoming these Barriers in corruption:

While corruption remains a serious issue, there are efforts being made at local, state, and national levels to address these barriers. Some NGOs and government initiatives aim to empower rural girls through sports, offering scholarships, better coaching, and raising awareness about gender equality in sports.

However, systematic reforms, transparency in sports governance, and a crackdown on corruption are essential to making the playing field fair for all athletes, regardless of their background or gender.

Potential Solutions and Recommendations for startup:

1. **Increased Awareness in women towards the education and play the sports:**

Creating awareness about the potential of eSports as a career option and offering training programs specifically tailored for women in rural areas can help overcome the knowledge gap. Local government and non-governmental organizations (NGOs) can collaborate to provide workshops and training sessions to familiarize rural women with eSports, digital gaming, and the broader ecosystem.

2. **Financial supports from family and support from social groups:**

Governments, financial institutions, and private investors should provide targeted funding and micro-loans to women entrepreneurs in rural areas who wish to establish eSports academies. Women should also have access to scholarships or grants that help reduce the financial barriers to entry in this industry.

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Barriers to Education in Science: Challenges Faced by Urban and Rural Girls

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Abstract:

In India, educational variations between urban and rural regions have long been a topic of concern. While significant milestone have been made to improve girls' access to education in both contexts, gender and regional disparities continue to influence the educational landscape, particularly in specialized fields like science. This comparative study seeks to explore and analyse the unique challenges faced by urban and rural Indian girls in accessing and pursuing education in science. The study highlights the socio-economic, cultural, infrastructural, and policy-related factors that contribute to the challenges in both urban and rural settings, while identifying key similarities and differences between the two. The paper also discusses existing steps and offers recommendations for policy reform to ensure equal opportunities in science education for girls across India.

Keywords: Rural, Urban, Science, Challenges, Similarities, Differences, Comparative study.

Introduction:

Education, particularly in the field of science, is a critical pathway for personal empowerment and national development. While India has made remarkable progress in increasing girls' enrolment in schools, gaps remain, especially when comparing urban and rural regions. Urban areas often enjoy better access to resources, schools, and opportunities, while rural areas, where the majority of India's population resides, continue to face significant barriers. Despite the increasing recognition of the importance of gender equality in education, rural girls are more likely to face severe challenges in accessing and excelling in science education compared to their urban counterparts. This comparative study aims to investigate the specific obstacles faced by both urban and rural girls and suggest targeted solutions for bridging the gaps.

Challenges Faced by Urban and Rural Indian Girls in Science Education:

1. Socio-cultural Barriers:

○ Urban Girls:

- **Parental Expectations and Career Choices:** While urban girls may have greater access to resources, societal pressures related to career choices still endure. In many urban areas, the emphasis on STEM education is growing, but some families still view traditional careers, such as teaching or nursing, as more appropriate for girls. This refined cultural bias can prevent girls from pursuing science at higher levels.

- **Access to Mentorship and Role Models:** Urban girls generally have access to more opportunities for mentorship and exposure

to women in science. However, the representation of women scientists and role models is still limited, which can affect girls' aspirations in science fields.

○ Rural Girls:

- **Gender Norms and Domestic Responsibilities:** Rural girls often face more strict gender expectations, where domestic task and caregiving roles take outweigh over education. Cultural attitudes may discourage them from studying science, a subject often seen as intellectually demanding and less 'feminine.'

- **Early Marriage and Social Norms:** Early marriage remains more common in rural areas, which significantly interrupts the education of girls, especially in the sciences. The societal expectation that girls marry early often supersedes the need for further education, leading to high dropout rates.

2. Economic Constraints:

○ Urban Girls:

- **Financial Accessibility:** Urban areas tend to have more government schools and private institutions offering science education, but financial constraints may still pose a challenge for some families, particularly those from lower-income backgrounds. Tuition fees, exam fees, and the costs of extra-curricular activities, such as coaching for competitive exams in

science, may prevent girls from fully participating in science education.

- **Unequal Access to Opportunities:** In wealthy urban areas, girls may have access to better-quality education, while those from economically disadvantaged urban backgrounds may attend under-resourced schools, limiting their access to adequate science education and opportunities for growth.

- **Rural Girls:**

- **Poverty and Opportunity Costs:** Rural families often face extreme poverty, which creates direct and indirect costs for girls' education. Girls may be expected to contribute to household income or help with chores, making the pursuit of a science education less feasible. Even if a family wants to invest in their daughter's education, the financial burden often prevents them from doing so.
- **Limited Access to Specialization:** Unlike urban centres, rural areas may not have schools that offer specialized subjects such as advanced mathematics, physics, or chemistry. This limitation reduces the likelihood of girls pursuing these fields in higher education, especially in the sciences.

3. Access to Infrastructure and Resources:

- **Urban Girls:**

- **Better Infrastructure but Uneven Quality:** Urban schools tend to have better access to educational infrastructure, including science laboratories, libraries, and digital resources. However, there can still be significant inequalities within urban areas. Schools in underprivileged neighbourhoods may still lack qualified science teachers, teaching materials, and practical learning opportunities.
- **Extracurricular Science Education:** Urban girls are more likely to have access to extracurricular activities like science clubs, competitions, and research opportunities that further enhance their engagement with the subject. However, such opportunities are more available to those who can afford private coaching or have parents who value and can support these opportunities.

- **Rural Girls:**

- **Lack of Basic Facilities:** Many rural schools lack essential infrastructure, including functional science laboratories, qualified teachers, and teaching aids. Science education in rural areas may be limited to textbook learning with little to no practical engagement, which affects girls' ability to understand and excel in scientific subjects.
- **Limited Digital Access:** In rural areas, girls may face restricted access to computers, the internet, and online learning platforms that could provide additional science resources and

learning opportunities. Even if digital tools are available, limited internet connectivity and electricity issues may obstruct their use.

4. Safety and Social Support:

- **Urban Girls:**

- **Urban Safety Concerns:** While urban girls are more likely to have access to schools, the journey to school in some urban areas can still be unsafe due to concerns like harassment, especially in overcrowded or poorly lit areas.
- **Support Systems:** Urban girls typically have better access to support systems, such as peer groups, counselling, and extracurricular programs, which help support their interest and confidence in pursuing science.

- **Rural Girls:**

- **Safety Issues in Travel:** Rural girls face additional risks related to traveling to school, especially in remote areas where the school may be far away. This makes education more difficult and less accessible, especially for adolescent girls.
- **Limited Social Support:** Rural girls often lack mentorship or guidance in science subjects. The absence of role models, as well as limited access to peer groups, can demotivate them from pursuing science further.

Key Differences and Similarities between Urban and Rural Challenges:

- **Similarities:**

- Both urban and rural girls face societal expectations that may limit their career choices in science.
- Financial constraints, although more severe in rural areas, affect both urban and rural girls' access to quality education.
- Gender stereotypes and biases persist in both urban and rural educational settings, discouraging girls from pursuing science at higher levels.

- **Differences:**

- Urban girls have better access to infrastructure, resources, and opportunities for specialization in science, while rural girls struggle with basic facilities and practical exposure.
- Teacher quality and availability are generally better in urban areas, while rural girls face teacher shortages and low-quality education in science.
- Safety concerns during travel to school are more significant for rural girls than urban girls, but urban girls still face risks associated with crowded, unsafe environments.

Some general and important issues of girls in rural background:

1. Lack of Clean and Safe Toilets

- **Unclean Facilities:** In many rural colleges, the toilets are not properly maintained. They may be dirty, unhygienic, and infested with pests,

making them uncomfortable and unsafe to use. This can discourage girls from using the facilities, affecting their ability to focus on their education.

- **Lack of Running Water:** Many rural colleges suffer from inadequate water supply, making it difficult for students to keep toilets clean or even use basic sanitation, such as washing hands after using the toilet.

2. Inadequate Menstrual Hygiene Facilities

- **No Disposal Bins for Sanitary Products:** Without proper disposal bins for sanitary pads or menstrual cups, girls and women may struggle to manage their menstrual hygiene while at college. This can lead to health issues and embarrassment.
- **No Access to Sanitary Products:** In many rural areas, there is limited access to affordable and quality sanitary products, forcing some girls to use unhygienic alternatives or to go without.
- **No Privacy for Menstrual Needs:** The absence of separate spaces or designated times for menstruating girls to manage their hygiene can be distressing. The lack of privacy in public toilets often discourages girls from attending college during their menstrual cycle.

3. Absence of Proper Waste Disposal Systems

- **Improper Waste Disposal:** Many rural colleges lack a proper waste disposal system, leading to unsanitary conditions and health hazards. Toilets may not have a proper way to dispose of waste, particularly sanitary products, causing environmental pollution and health risks.

A. Language Barrier

- **Difficulty in Understanding Lectures:** English is often the medium of instruction in colleges, which can be a major challenge for students who are more comfortable with Marathi. They may struggle to fully understand and engage in lectures, leading to a gap in learning.
- **Limited Vocabulary:** Many rural girls may have limited English vocabulary, making it hard for them to express themselves clearly in academic discussions, write assignments, or understand complex academic texts.
- **Difficulty in Comprehending Textbooks:** Textbooks and reference materials are often in English, which can be hard for rural girls to understand. This can make it difficult for them to perform well academically, especially if they are not proficient in the language.

B. Increased Academic Pressure

- **Struggling with Assignments and Exams:** Since most assignments, projects, and exams are conducted in English, rural girls may face difficulty in writing or speaking effectively in the language. This can lead to lower grades and a sense of frustration.

- **Fear of Making Mistakes:** Girls who are not confident in English may hesitate to ask questions or participate in discussions, fearing judgment or ridicule for speaking incorrectly. This fear can affect their self-esteem and academic confidence.

C. Social Isolation and Stigma

- **Peer Comparison:** In many cases, classmates who are more fluent in English may appear more confident and may be more favoured by teachers, which can lead to feelings of isolation or inferiority for rural girls.
- **Lack of Social Integration:** As communication in English becomes a key mode of social interaction in college, rural girls may feel alienated from their peers who are more fluent in English. This could lead to difficulties in forming friendships or participating in group activities.

D. Cultural Disconnection

- **Disconnect from Home and Community:** In rural areas, most of the community communication happens in Marathi, and speaking English may feel like a barrier between the students and their family or community. This can lead to feelings of cultural dissonance and stress, as they may feel detached from their roots.
- **Pressure to "Fit In" with Urban Standards:** The use of English is often associated with urban sophistication and modernity. Rural girls may feel pressure to adopt an urban identity, which can create internal conflict or stress, especially when they are still attached to their local culture and language.

Conclusions and recommendations:

The challenges faced by urban and rural Indian girls in accessing and pursuing education in science differ significantly in terms of infrastructure, resources, and social support. However, both groups face significant gender-related barriers that limit their full potential in science education. To address these challenges, it is crucial to:

1. **Enhance infrastructure** in rural schools, ensuring access to modern science laboratories, digital resources, and trained teachers.
2. **Address societal and cultural norms** by promoting gender-sensitive education policies that challenge stereotypes and provide strong role models for girls in science.
3. **Increase financial support** through scholarships, grants, and free educational resources to alleviate the economic barriers that prevent girls from accessing quality science education.
4. **Create safe, supportive environments** for both urban and rural girls by improving transportation options and ensuring that schools

are equipped with counselling services, mentorship programs, and extracurricular science activities.

5. **Language Support Programs:** Colleges could offer English language workshops, courses, or tutoring services to help rural girls improve their proficiency.
6. **Encouraging Confidence:** Teachers and peers can encourage participation in English without focusing solely on perfection, helping students build confidence over time.
By providing better support systems, educational infrastructure, and opportunities to practice, rural girls can more easily overcome these challenges and thrive in an English-language academic setting.
7. **Promoting infrastructure** development, including the installation of water and waste management systems.
8. **Implementing better menstrual hygiene** management systems, such as sanitary product dispensers and disposal bins.

By adopting targeted policies and interventions that take into account the unique challenges faced by both urban and rural girls, India can significantly enhance the participation and success of girls in science education, ultimately contributing to gender equality and scientific innovation in the country.

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Role of Women in Cultural, Political, Social and Economical Development of India

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Abstract

Women have been integral to the shaping of India's cultural, political, social, and economic landscape. This paper delves into the diverse contributions of women throughout Indian history and in contemporary society, emphasizing their resilience, agency, and profound impact across various spheres. While progress has been made, deeply entrenched patriarchal structures and socio-cultural biases continue to impede their full participation and empowerment. This paper argues that achieving genuine and sustainable development in India necessitates dismantling these persistent barriers and actively fostering gender equality across all sectors. This requires a multifaceted approach addressing systemic inequalities and empowering women to reach their full potential.

Key Words :- Empower, multifaceted approach, sustainable development, multifaceted roles

Introduction

India, a nation characterized by its rich cultural heritage and diverse traditions, has witnessed the significant contributions of women throughout its history. From revered goddesses and influential queens of ancient times to modern-day leaders and change-makers, women have consistently challenged societal norms and played pivotal roles in shaping the nation's destiny. This paper comprehensively examines the multifaceted roles of women in India's cultural, political, social, and economic development, acknowledging both their remarkable achievements and the persistent challenges they encounter. It explores the historical context of women's roles, the evolution of their status, and the ongoing struggle for equality and empowerment.

1. Cultural Contributions:

Women have traditionally been the custodians and transmitters of India's rich cultural heritage. They have diligently preserved and nurtured traditional art forms, music, dance, literature, and folklore, passing them down through generations. From the intricate embroidery of rural artisans, embodying centuries of tradition, to the captivating performances of renowned dancers, showcasing the dynamism of Indian classical arts, women's creative expressions have enriched India's cultural tapestry. Their contributions extend to storytelling, preserving oral traditions, and maintaining the vibrancy of regional languages. Furthermore, women play a vital role in maintaining religious traditions, performing rituals, and shaping community celebrations, thereby strengthening the social fabric of their communities. They are often

the primary organizers of religious festivals and ceremonies, ensuring the continuity of cultural practices. However, it is crucial to acknowledge that cultural practices can sometimes perpetuate gender inequalities, such as restrictive dress codes imposed on women or limitations on their mobility and freedom of expression. These practices, often justified in the name of tradition, can reinforce patriarchal control and limit women's opportunities.

2. Political Participation:

While women have historically faced limited access to political power in India, their participation in the political sphere has been steadily increasing in recent decades. From local village councils (panchayats), where they are often elected leaders, to the national parliament, where their representation is gradually growing, women are making their voices heard and challenging traditional power structures. The 73rd Amendment to the Constitution, which reserved one-third of seats in local governing bodies for women, has been a landmark achievement, empowering women at the grassroots level and providing them with valuable experience in governance. However, women's representation in higher levels of government, particularly in national legislative bodies and within political parties, remains inadequate, highlighting the need for continued and intensified efforts to promote their political leadership. This includes addressing the barriers they face in accessing political platforms, securing nominations, and gaining support within their parties. Furthermore, women's participation in political movements and activism, advocating for social reforms and challenging discriminatory practices, has been

crucial in driving positive change in Indian society. From the struggle for independence to contemporary movements for social justice, women have been at the forefront of political mobilization.

3. Social Development:

Women have been at the forefront of social reform movements in India, courageously fighting against deeply ingrained social evils such as child marriage, the dowry system, female infanticide, and domestic violence. Their activism has led to significant legislative changes and increased awareness about gender-based violence and discrimination. These movements, often initiated and led by women themselves, have challenged patriarchal norms and demanded justice and equality. Education has emerged as a powerful tool for women's empowerment, enabling them to break free from traditional roles, pursue careers and leadership positions, and participate fully in society. Educated women are more likely to be economically independent, make informed choices about their lives, and advocate for their rights. However, access to education remains unequal, particularly for girls in rural areas and marginalized communities, where poverty, social norms, and lack of infrastructure often present significant barriers. Furthermore, women's health and well-being are often neglected, with limited access to quality healthcare services, including maternal care and reproductive rights. Addressing these social inequalities, including improving access to education and healthcare, is essential for achieving holistic development in India. This requires a comprehensive approach that tackles poverty, social discrimination, and cultural biases.

4. Economic Empowerment:

Women's economic contributions in India are often underestimated and undervalued, despite their significant role in various sectors. They play a crucial role in agriculture, where they are often involved in planting, harvesting, and processing crops, and in small-scale industries, where they contribute to manufacturing and production. They also constitute a large segment of the informal sector, working as domestic help, street vendors, and home-based workers. However, they often face wage discrimination, earning less than men for the same work, and limited access to credit and financial resources, which hinders their ability to start businesses and improve their economic situation. They also often lack secure employment opportunities and are concentrated in low-paying and precarious jobs. Promoting women's economic empowerment is crucial for poverty reduction, inclusive growth, and overall development. Providing women with access to quality education, relevant skills training, and affordable financial resources can enable them to become entrepreneurs, participate in the formal workforce, and contribute to the economy in meaningful ways. Furthermore,

recognizing and valuing women's unpaid care work, which often goes unacknowledged in economic calculations, is essential for achieving gender equality in the economic sphere. This includes advocating for policies that support women's work-life balance and provide access to childcare and other support services.

5. Challenges and Opportunities:

Despite the significant progress made in recent decades, women in India continue to face numerous challenges in their pursuit of equality and empowerment. Deeply entrenched patriarchal attitudes, gender stereotypes, and discriminatory practices persist in various aspects of life, from the family to the workplace. Violence against women, including domestic violence, sexual harassment, and other forms of gender-based violence, remains a pervasive issue, affecting women from all social and economic backgrounds. These acts of violence not only cause physical and emotional harm but also restrict women's freedom of movement and their ability to participate fully in society. Limited access to quality education, healthcare, and economic opportunities further hinders their progress and perpetuates the cycle of inequality. Addressing these multifaceted challenges requires a multi-pronged approach, encompassing:

- * **Education and Awareness:** Promoting education for girls at all levels and raising awareness about gender equality through public campaigns, educational programs, and community engagement are crucial for challenging traditional norms, changing mindsets, and empowering women to claim their rights.

- * **Legal Reforms:** Strengthening existing laws and enacting new legislation to protect women's rights, address gender-based violence, and ensure equal opportunities in employment, education, and other spheres is essential for creating a level playing field. Effective enforcement of these laws is equally crucial.

- * **Economic Opportunities:** Providing women with access to quality education, relevant skills training, and affordable financial resources, including microfinance and loans, can enable them to participate fully in the economy, start businesses, and achieve economic independence.

- * **Political Participation:** Increasing women's representation in political institutions at all levels, from local councils to national parliament, and promoting their leadership within political parties are crucial for ensuring their voices are heard in policymaking and that their concerns are addressed.

- * **Social and Cultural Change:** Challenging patriarchal attitudes, dismantling gender stereotypes, and promoting gender equality through community engagement, dialogue, and awareness campaigns are essential for creating a more inclusive and equitable society. This requires engaging men and boys as allies in the struggle for gender equality.

6. Conclusion:

Women have played a transformative and indispensable role in the cultural, political, social, and economic development of India. Their contributions have been invaluable, and their resilience and agency have been instrumental in shaping the nation's progress. While significant strides have been made in advancing women's rights and empowering them, deep-rooted inequalities and discriminatory practices continue to hinder their full participation and empowerment. Achieving true and sustainable development in India requires a concerted and sustained effort to address these multifaceted challenges and create a society where women have equal opportunities to thrive and reach their full potential. By investing in women's education, health, and economic empowerment, and by actively promoting their political participation and leadership, India can unlock its full potential and build a more just, equitable, and prosperous society for all its citizens. The journey towards gender equality is an ongoing process, requiring sustained commitment, collective action, and a fundamental shift in societal attitudes from all stakeholders, including governments, civil society organizations, communities, and individuals. Empowering women is not only a matter of justice and human rights; it is an essential prerequisite for building a strong, progressive, and inclusive India.

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Opportunities and Difficulties for Women Entrepreneurs in Literature, Film, and Media

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Abstract

This article explores the representation of female entrepreneurs in media, including literature and film. It examines various representations' benefits as well as disadvantages. On the one hand, assumptions that highlight unfairness against women are commonly employed when relating female entrepreneurs. For example, a lot of stories simply highlight their difficulties with job and family responsibilities, giving the impression that women cannot be successful in business without making personal sacrifices. Additionally, success stories are few, frequently highlighting a small number of women who conform to a particular image while ignoring the variety of real female businesspersons.

The article does, however, also highlight the enhancements that happened recently. Feminist movements, media changes, and more creative stories are improving the chances of presenting female entrepreneurs in an equal and improving manner. These fresh representations inspire next generations of female leaders and help in overcoming outdated assumptions.

The paper use both qualitative and quantitative methodologies to look into this subject. This entails reading up on the subject, analysing films and other media, and examining actual case studies of female entrepreneurs. In doing so, it provides a comprehensive view of the current representation of women entrepreneurs.

The paper concludes by providing workable ways to improve these representations. It demands fair media coverage, more inclusive narratives, and supports for laws that advance gender equality. By resolving these issues, more women will be inspired to follow their dreams of entrepreneurship and the representation of female entrepreneurs will become more realistic.

Keywords: Women entrepreneurs, literature, cinema, media, gender bias, stereotypes, feminist movements, diverse storytelling, representation.

Introduction

How Women Entrepreneurs Are Represented in Media, Film, and Literature

For many years, there has been debate and discussion about how women entrepreneurs are represented in media, including literature and film. The way women entrepreneurs are presented frequently promotes preconceptions and ignores the variety of their experiences, ignoring the fact that society has made great strides towards gender equality. This essay examines the difficulties and possibilities associated with these representations, seeking to draw attention to the enduring barriers and provide solutions for producing more truthful and powerful representations.

Methodology

This study uses a mixed-methods approach, combining both qualitative and quantitative research, to investigate in depth the portrayal of women entrepreneurs. The content review of films, books, and media pieces that highlight female entrepreneurs are examples of primary sources. These resources aid in locating recurrent themes and trends in the representation of these women. Peer-reviewed publications, industry reports, and critical essays are examples of secondary sources that provide academic viewpoints on the topic. In order to provide light on how women's entrepreneurial experiences are presented, the qualitative data focusses on comprehending the narrative styles and thematic aspects employed in diverse media. Contrarily, quantitative data offers statistical

insights into trends, like the frequency and kind of representation of female entrepreneurs in comparison to their male counterparts. A thorough examination of the difficulties and new possibilities in the representation of female entrepreneurs is made possible by this mix of approaches.

Challenges in the Representation of Women Entrepreneurs

1. Simplified stories and prejudices regarding gender

The use of gender stereotypes in the representation of female entrepreneurs is among the most common problems. Women entrepreneurs are frequently portrayed in the media as emotionally vulnerable dependent on males for success, or experiencing self-doubt. These tales restrict women's identities to outdated gender norms and oversimplify the complex reality of their business careers. Such representations emphasize personal issues rather than their abilities, creations, and qualities of leadership, which helps improve reinforce the idea that women are less adept than males in the commercial world.

2. Limited Recognition and Visibility

The lack of media attention given to female entrepreneurs is another major obstacle. Media coverage of women is far lower than that of men. When they are highlighted, the emphasis frequently moves from their career achievements to more intimate facets of their life, such their roles as spouses or mothers. The idea that women's main duties are in the house, not in leadership or commercial innovation, is perpetuated by this trend, which also minimises their activities. Aspiring women in the business sphere have fewer role models due to the dearth of varied accounts of successful female entrepreneurs.

3. Scenes of Work-Life Balance

Women entrepreneurs are frequently portrayed as struggling with finding a balance between their personal and professional lives. The media frequently overemphasizes this component, making it the main focus of their stories, even though it is true that many women struggle to manage both. Other significant aspects of their entrepreneurial personality, such as their creativity, imaginative thinking, and leadership abilities, may be overshadowed by this over-representation. By consistently emphasizing the difficulty of achieving a work-life balance, the media conveys the idea that women must choose between achieving professional success and finding personal fulfilment—an expectation that is rarely enforced on males.

4. Superficial Representation and Minimum effort

Some media sources indulge in superficiality, showcasing a small number of female entrepreneurs without providing complexity or genuineness in their narratives, in an effort to look equal. These representations frequently lack

complexity and give typical or one-dimensional depictions of female entrepreneurs. For instance, they can emphasise a woman's achievements without delving into the particular difficulties she faced or the creative strategies she employed to reach her objectives. By implying that only a small number of women can achieve success in business, this shallow portrayal not only fails to question existing prejudices but could also serve to strengthen them.

5. Organisational and Cultural Biases

How women entrepreneurs are represented is greatly influenced by institutional prejudices and social norms. Expectations regarding women's position in the workforce are still influenced by traditional gender norms in many nations. Therefore, these biases are frequently reflected in media stories, which present female entrepreneurs in ways that conform to social expectations rather than their real-life experiences. For example, highlight women who run companies in generally “feminine” fields like fashion or beauty, while ignoring those at the top of technology, finance, or other fields with a preponderance of males. Women may be discouraged from pursuing careers as entrepreneurs in a variety of industries by these inaccurate representations.

Opportunities for Improved Representation

Diverse Storytelling and Narrative Innovation

The rise of diverse voices in literature, cinema, and media offers new opportunities for authentic representation. By embracing varied narratives, media can showcase the multifaceted nature of women entrepreneurs.

Feminist Movements and Media Advocacy

Feminist movements have played a crucial role in challenging traditional media portrayals and advocating for more equitable representation. This cultural shift is fostering more nuanced and empowering depictions of women entrepreneurs.

Digital platforms and independent media

Women entrepreneurs can now tell their own stories and reach more viewers without control thanks to the democratization of content production brought about by the growth of independent media and online platforms.

Industry Standards and Policy Improvements

Better representation is a result of media sector reforms and laws that support gender equality. Efforts like inclusive narrative guidelines and limits on diversity are having a noticeable effect.

Success Stories and Role Models

Aspiring female creators are inspired by the media's representation of successful female business owners. By proving that it is possible to overcome difficulties and achieve great success, these role models promote more truthful and inspiring representations.

Conclusion

The representation of female entrepreneurs in literature, film, and other media covers a challenging environment characterized by old biases and new prospects. Diverse storytelling, feminist activism, and media reforms provide opportunities for more genuine and powerful representations, even as bias against women, restricted visibility, and shallow storylines remain obstacles. The media may significantly contribute to changing public opinions and assisting female entrepreneurs by addressing these systemic problems and taking use of the possibilities that are available. Future studies should keep examining these relationships and offer practical suggestions for improving the proportion of women in entrepreneurship.

The representation of female entrepreneurs has improved, but there are still lots of challenges to overcome. The media still simplifies women's entrepreneurship experiences, restricts being exposed, and depends on assumptions about gender. There are, nonetheless, also chances for improvement. More truthful and powerful representations are becoming possible because to media reforms, feminist movements, and diverse storytelling. The portrayal of female entrepreneurs may motivate future generations and help create a more fair and inclusive society by tackling these issues and embracing more genuine stories.

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Opportunities and Challenges in Women Entrepreneurship : A Research Perspective

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Abstract :

Women entrepreneurs are contributing equally in the economy of a nation. In spite of inequality with men, women entrepreneurs are working hand in hand with men entrepreneurs. The women entrepreneurs have the responsibilities of their families. They are working hard on both sector personal and professional.

In spite of male dominating society the women entrepreneur are performing their duties so well and running their business smoothly. Also providing employment to others. By overcoming all hurdles women entrepreneurs prove themselves successful in their field. In recent days some of the agencies come forward to provide economic resources to the women entrepreneurs. The present paper tries to focus on opportunities and challenges faced by women entrepreneurship.

Keyword : Entrepreneurship, women entrepreneurship, opportunities, challenges.

Introduction:

Entrepreneurship has long been recognized as a catalyst for economic development. Women entrepreneurship contribute significantly to job creation, poverty, reduction and sustainable development. Women entrepreneurship is a key driver of economic growth, innovation and social development. However despite the increasing participation of women in business, they continue to face significant challenges.

Entrepreneurship is a multilevel and complex phenomenon that gained importance in the global economy as a result of changes in employee educational qualifications, work description and psychological contracts in the work field.

Entrepreneurship plays a paramount role in exploring philosophy and utilizing it to provide goods and services. During the past century as a result of the changeable society entrepreneurial activity was accompanied by participation of women in entrepreneurship across the globe.

Women entrepreneurs defined as, "the women or a group of women who initiate organised and operate a business enterprise"

Govt. of India has defined women entrepreneurs as "an enterprise owned and control by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to woman."

Objectives of the study :

1. To study about women entrepreneurship
2. To study about the opportunity and challenges faced by women entrepreneurs.

Research methodology :

The study is based on the secondary sources of information like e- journals, and other relevant sources like research articles published on internet.

Opportunities in Women Entrepreneurship

1. Economic Growth and Market Expansion

The increasing demand for diverse products and services has opened new markets for women entrepreneurs. Many governments and financial institutions offer funding and support for women-led businesses.

2. Digital Transformations

Technology and digital platforms have reduced entry barriers, allowing women to launch businesses with minimal investment. E-commerce and social media provide women with access to a broader customer base.

3. Government Policies and Support Programs

Many countries have introduced policies to support women entrepreneurs, including tax benefits, grants, and incubation programs. Organizations such as the United Nations and World Bank promote female entrepreneurship through funding and training programs.

4. Women-Centric Business Networks

Women entrepreneur associations and mentorship programs provide guidance and networking opportunities. Support from organizations like Women's Business Enterprise National Council (WBENC) and Female Founders Alliance helps women scale their businesses.

5. Social and Cultural Shifts

Increasing gender equality awareness has led to greater societal support for women entrepreneurs. Consumers are more inclined to support women-led businesses, creating additional market advantages.

Challenges in Women Entrepreneurship

1. Limited Access to Finance

Women often face difficulties in securing loans and investments due to gender biases. Many female entrepreneurs rely on personal savings or informal funding sources.

2. Societal and Cultural Barriers

Traditional gender roles and expectations can limit women's ability to pursue entrepreneurship. In some regions, societal norms discourage women from engaging in business activities.

3. Balancing Work & Family Responsibilities

Women entrepreneurs often struggle with work-life balance due to caregiving responsibilities. Lack of access to affordable childcare services further restricts their business growth.

4. Limited Access to Business Networks

Male-dominated business environments make it difficult for women to establish connections and gain mentorship. Women entrepreneurs often have fewer role models in leadership positions.

5. Legal and Regulatory Barriers

In some countries, legal frameworks do not fully support women's property rights and financial independence. Bureaucratic processes can be more challenging for women due to systemic discrimination.

Conclusion :

Women entrepreneurship presents a powerful opportunity for economic development and social progress. While there are numerous opportunities available, significant challenges still hinder women's entrepreneurial success. Addressing these barriers requires a multi-faceted approach, including policy support, financial inclusion, education, and cultural shifts. By fostering a more inclusive entrepreneurial ecosystem, societies can unlock the full potential of women entrepreneurs and drive sustainable economic growth.

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Cropping Pattern Change In Chinchagaon Village Of Madha Tahsil In Solapur District

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Abstract:

The canal construction is an art and science of artificial application of water to agriculture and different types of uses (industrial use, drinking water etc.) to develop and increase in agriculture production. In India there are many canal constructed to solve the irrigation problem in arid, semi arid and in drought prone area. The BhimaSina River joint canal started at Kandalgaon (near Ujani Dam) and meets to Sina River near Chinchagaon in Madha tahsil. The construction of canal was started in 1994-95 and completed in 2003. The present paper analyzes the impact of Bhima- Sina joint canal on changing cropping pattern of Chinchagaon village in Madha tahsil of Solapur district. It shows that the changing cropping pattern due to the availability of such an irrigation sources. Irrigation is the single most important factor which changes the cropping pattern of area or region.

Keywords: Cropping Pattern, Irrigation.

Introduction:

The rivers that are proposed to be linked with each other, work on many of them has been started in India. Some of the main projects are such as Mahanadi has to be linked with Godawari & the river Inchampalli is to be linked with NagarjunSagar & Pulichintala. Somasila River is to be linked with NagarjunSagar & Grand Anicut Link. To Link of Penar River to Almati & Sirisela, to link Yamuna river with Sharda & Rajasthan & Rajasthan is to be linked with Sabarmati. Similarly Son bairaj is to be linked with Chunar & Ganges in the South, to link Ganges River to Damodar River & SwarnRekha River to Mahanadi. Like that the Bhima River is link to the sina river tunnel canal in Solapur district of Maharashtra. Canal irrigation has been practiced in one form or other in the arid, semi arid and in drought prone area. Madhatahsil is located in drought prone area of Maharashtra. In India there are many

canals constructed to solve the irrigation problem in arid, semi arid and in drought prone area.

The Bhima Sina River joint canal started at Kandalgaon (near Ujani Dam) and meets to Sina River near Chinchagaon in Madha tahsil. The construction of canal was started in 1994-95 and completed in 2003. Due to this canal, the area under irrigation is increasing in Solapur district and its impact shows the development of socio-cultural and economic growth in Solapur district.

Under irrigation area is increasing in Madha, Barshi, Mohol, North Solapur and South Solapur Tahsils. Cropping pattern is an area under various crops at a point of it changes over space and time. The cropping pattern of a region is closely influenced by the geo-climatic, socio-economic, historical and political factors. Patterns of crop land use of region are influenced of physical and human environment.

Study Area:

The Village Chinchagaon lies in East part of Madha Tahshil of Solapur District. This village is located on the right bank of Sina River. The village lies in the drought prone area of Maharashtra. Absolute location of village is 18° 30'

15''North latitude and 75° 45' 15'' East longitudes. The geographical area of village is 7210 hectares. The village has hot and dry climate, with an average annual rainfall of 550 mm.

Objectives:

1. To study cropping pattern of village Chinchagaon before construction of Bhima-Sina river joint canal.

2. To study changing cropping pattern of village Chinchagaon after construction of Bhima-Sina river joint canal.

Data Collection & Methodology:

Research study based on the secondary data. Data is collected from

PanchayatSamiti Office Kurduwadi and also from Grampanchayat office Chinchagaon,

Tal- Madha, Dist- Solapur. The period of data collection is 10 years before the construction of Bhima –Sina joint canal i.e. 1993-94 to 2002-03, and 10 years after construction of canal i.e. 2003-04 to 2013-14. The average area under various crops in

Chinchagaon village has been considered for the comparison of changing cropping pattern. The suitable cartographic technique was adopted to depict diagram to find out variation of cropping pattern in above period in village Chinchagaon

Table 1. Cropping pattern change in study region

Sr. No.	Name of Crops	Average Area under crops in Percentage (%) (before canal construction) 2001 to 2010		Average Area under crops in Percentage(%) (after canal construction) 2011 to 2020		Change
1	Jawar	35	2173	14	869	-21
2	Maize	12	745	7	434	-5
3	Wheat	7	434	6	373	-1
4	Sugarcane	17	1057	49	3043	31
5	Sun-floor	4	248	2	124	-2
6	Banana	3	186	14	869	12
7	Others crops	5	310	4	249	-1
8	Fallow land	17	1057	4	249	-13
	Total area	100 (%)	6210	100 (%)	6210	

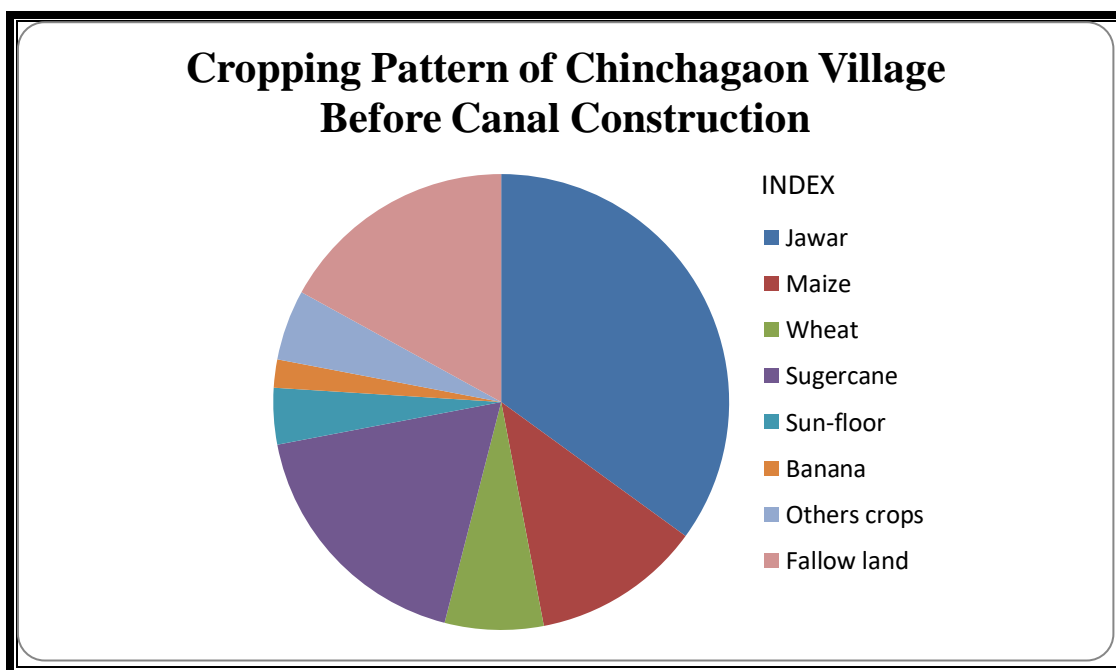


Fig.1 Cropping pattern of Chinchagaon village before canal construction.

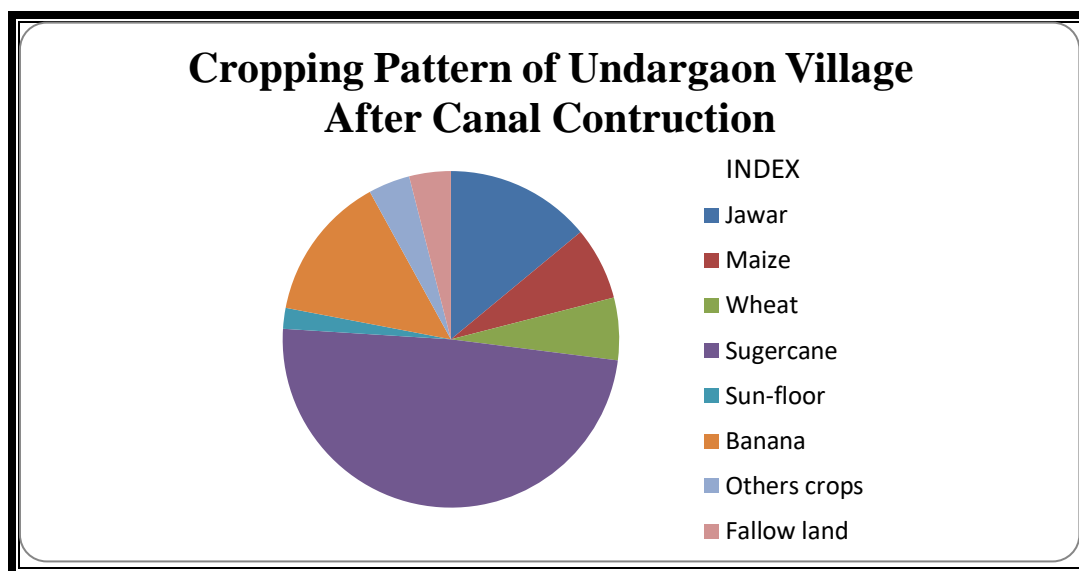


Fig.2 Cropping pattern of Chinchagaon village after canal construction.

Data Interpretation:

The above table and diagram shows that the after construction of Bhima-Sina River joint canal cropping pattern of Chinchagaon village has been changed. Before the canal construction i.e. the year 1997-2003 cropping pattern of Chinchagaon village shows that different subsistence crops were taken out. The Jawar was the major crops it cover the 35% area of the village. Sugarcane crop is the second highest crop at that time and it covers the 17 % area. The other crops, Banana, Sunflood, Maize and Wheat contributes the 5%,3%, 4%, 12%, and 7% area respectively. Most of these crops are dependent on Indian Monsoon.

After the Bhima-Sina river joint canal the cropping pattern of Chinchagaon village has been changed. The data shows that the most of cash crops area has been increased because of availability of irrigation resource. The period 2003-04 to 2013-14 shows that after canal construction Sugercane occupies 49%, Banana 14% etc. cash crops area has been increased in Chinchagaon village. The Other crops, Sunflood, Maize, Jawar and Wheat contributes the 4%, 2%, 7%, 14%, and 6% area respectively. Jawar crops reduced 21% area after the canal construction. The fallow land area also change, the fallow land area decreased up to 4% after the canal construction.

Conclusion:

The present paper concludes that the Cropping pattern of Chinchagaon village has been changed because of Bhima-Sina river joint canal. Irrigation is the single most important factor which changes the cropping pattern of area or region. The area under Jawar has been decreased and area under Sugercane has been increased in study region. Minor changes are observed in Wheat, Sunflood and other crops area. There is major change found in fallow land and it is observed upto 13%.

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The Problems and Prospects of Female Bidi Workers in Solapur City

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Abstract:

The main objective of this paper to examine the problems and prospects of female Bidi workers in Solapur City. The female workers faced many problems like low wage rate, Government policy, Scarcity of Tendu Patta and Tobacco, water availability, not encourage their childrens to pursue to education, problems related to source of saving and loan, Transportation, disposing garbage, Health Insurance, addition of family members, Continuous Sickness etc. For this present study total 100 female bidi workers selected for the analysis by using purposive sampling technique. Solapur City 23 Bidi brands Industries are recorded. For this study purpose, survey was conducted of 100 female respondents and distributions of female workers are working in different Bidi brand.

Keywords: wage rate, water availability, Price, source of saving, loan, health insurance, Garbage, Addition etc.

Introduction

Bidi production is one of the important cottage industries in the Solapur district. The Solapur city is biggest bidi rolling center in India. Now a days, near about 23 different Bidi brands and there are 246 Sub-divisions of Bidi industries in Solapur city. In this bidi industry mostly Female bidi workers are involved. There is very less number of male workers found, they engaged work such as wrapping Bidi, tendu leaves and after weighting they give raw material to the women worker, packing rolling tobacco and they note all the events and many female worker take the raw material such as the tobacco and tendu leaves for rolling bidies at home.

Statement of Problem

The bidi workers faced many problems related to their health, the Education, their wage rate, raw material as well as the bidi industry spend their lots of amount in the transportation for bringing to the raw material, their transportation facilities etc. Another problem is the government policy related to tax in the form of the VAT imposed on Tobacco as well as the Bidi brands etc. also affecting significantly that's why we selected this title "Problems and prospects of female bidi workers in Solapur City".

Objective

1. To examine the problems of female bidi workers in Solapur city.
1. To suggest measures to improve the condition of female bidi workers in Solapur city.

Methodology

The entire analysis is mostly based on the Primary and secondary data. In that research paper I have used the descriptive research methodology because we conduct fact finding enquiries and describe the important things which is exist at present. The 100 female bidi workers are selected on the basis of purposive sampling method.

Data Collection

The present study based both on the primary as well as the secondary sources of data. The primary data is collected from the personal interviews and observations etc. The secondary data is collected from the per Annual Reports Published by the Laal Bawata Bidi Kamgaar Union, Solapur, the Yantramag dharak Sangh, books, journals, Govt. publications library and Internet etc.

Statistical Tools

The purpose of study, some statistical tools have used like average, percentage some graphical device has used for the data analysis. All collected data have processed with the help of computer software viz. MS-EXCEL and SPSS.

Limitation

My all findings and conclusions are limited only Solapur city area female bidi workers.

Results and Discussion

Problems related to Education

Majority of female workers are illiterate, that's why she has not encourage them childrens to pursue studies, it has involved their children's in the bidi rolling work because to get the additional income to their family thus they do not interested

send them to school. Another reason is many bidi industry are not provided the educational scholarship to the workers children's. The one another surprised things i.e. when they discussion about the daughter marriage they told their relatives are not discuss about the education but they preferred that daughter if she know Rolling Bidi this are the causes of high percentage of the illiteracy.

Problems related to low wage rate

The Monthly income is most important criteria to revealing the economic status of female bidi workers. Majority of the female bidi workers earning monthly income as a group of 3001 to 6000Rs but majority of workers spend their 7, 8 to 9 hours to rolling bidi in per day, majority of female workers rolling bidi in per day as a group of 601 to 1000 as there is no any provision in the existing labour laws regarding the minimum and maximum work to be given to the bidi workers.

Problems related to Health

Many female workers disease due to the polluted water, the drainage system has open gutter. Most of the female workers and their family members addicted by Chewing tobacco, Smoking, drinking Alcohol, Chewing Gutkha. The majority of female workers not receiving the benefits of Vima Hospital located in Solapur city because many times this hospital are closed but when this hospital has open the doctor and the nurses are not treated sympathy to the female bidi workers that's why the respondents not going to Vima Hospital.

Problems related to Government policy

Majority of female workers not aware about the Act of 1976 and 1948 because they are literate and not the members of labour organization, he do not aware about, how the union/ organization work done, what are their aims etc. The Government provides Gharkul Yojana for Female bidi workers but it needs to pay 30000Rs. Amount for getting the Gharkul facilities, that's why many female workers do not taking the Gharkul facilities because they not pay any amount. The central government for the welfare of Bidi workers, health, baby crèche, canteen, working hours are fixed but the benefits of these provisions can be availed only by those workers who are within the permanent employer's industrial premise. Majority of workers not a provision to get leave, bonus, and gratuity, Provident Fund etc.

Scarcity of Tendu Patta and Tobacco

Majority of female bidi workers own or their family members like daughter, mother, mother in low going to the industry given the tobacco and Leaves. when the female workers extra rolling bidi if extra tobacco and leaves given from the bidi industry because if they rolling few biddies they earning few income and they do not fulfilled their basic needs thus they extra rolling bidi if extra

tobacco and leaves given from industry and earning extra income but many times the bidi industry provide very few tobacco and tendu patta leave to the workers.

Problem related to Loan

Female bidi workers very hardly complete their basic needs such as Roti, Kapada, Makan, but many times they needs to take loan from the SHG, Bank, Bhishi, Money lender for the purpose of their regular expenses, many Festivals, Education for childrens, Wedding, Repay the money lender Loan. Most of bidi workers do not take loan from any sources because any state government bank, co-operative bank, Private Bank, commercial bank do not offering the loans to workers because their income is low.

Problem related to Infrastructure Facility

In the survive of human being the three basic needs to fulfill like Food, cloth and house as well as the water facility, electricity in living area, roads , hospital facility, Schools for their children's are important in their daily life. Majority of female workers not receiving a water, continuous electricity and road facilities in their houses, many times the major problem create related to disposing garbage, many workers Burn this garbage, through the Dustbin and Corporation van.

Problem related to Major diseases of workers

Majority of female workers works continuous 7 to 8 hours in per day, when the workers rolling bides that time bidi leaves dusts going to nose through respiratory process that's why they addicted by many diseases such as Dama, T.B, Sandhivata, Breathing problem, aches in joints and sholders, Headache, Bronchitis, lower backache, neck pain etc.

Suggestion

1. It urgent needs to rehabilitate women between the age group of 18 to 45 in bidi industry, this age group is reproductive. They needs to aware health vulnerabilities in this profession.
2. It needs to guided towards livelihood options that are healthier and its provide trainings to acquire new skills.
3. Many female workers rolling around 1000 bidi in a 9 to 10 hours per day but they don't receiving minimum wage rate restricted by Govt. Laws , she don't aware about rules regulations, present marketing situations, it needs to provide the update news related to wage rate.
4. The factory needs to provide the safety equipment's to the workers for the bidi rolling it helps to decrease the major diseases such as Dama, T.B., Breathing problems.
5. The government should improve the infrastructure facility like road, drinking water, drainage facility etc.

6. The Government should be improve the economic status of bidi workers by providing the various social security benefits such as Pension, Provident Fund, Maternity benefits, Housing facility, health facility, Insurance etc.
7. The Government should provide the insurance coverage to all family members of the Bidi workers. It will be useful to meet of health cost and also provide security to their family.

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Role of Science and Technology in Promoting Women-Led Startups: A Study

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Abstract:

The role of science and technology in promoting women-led start-ups has gained significant attention in recent years. This study explores how advancements in science and technology have facilitated the growth of women-led startups, focusing on the barriers women face, opportunities created by technological innovations, and the impact of these startups on economic development. This study employed a qualitative research methodology, analyzing secondary data from academic journals, industry reports, and case studies. The findings reveal that science and technology play a crucial role in reducing gender disparities in entrepreneurship by providing women with access to resources, networks, and markets. However, challenges such as limited access to funding, social biases, and lack of mentorship persist. The paper concludes with recommendations for policymakers, educators, and industry leaders to further support women-led start-ups through targeted interventions and inclusive policies.

Keywords: social bias, educators, funding, entrepreneurship, start-ups, women-led, telemedicine, health technology, etc.

Introduction:

The entrepreneurial landscape has undergone significant transformation over the past few decades, with women increasingly playing leadership roles in startups. Despite this progress, women entrepreneurs continue to face numerous challenges, including limited access to funding, social biases, and lack of mentorship. Science and technology have emerged as powerful enablers in addressing these challenges, providing women with the tools and resources needed to succeed in a competitive startup ecosystem. This study examines the role of science and technology in promoting women-led startups, focusing on how technological advancements have created opportunities for women entrepreneurs and the impact of these startups on economic development.

Literature Review:

The literature on women-led startups highlights the unique challenges faced by women entrepreneurs, including gender bias, limited access to capital, and a lack of representation in leadership roles (Brush et al., 2018). However, recent studies have also emphasized the role of science and technology in leveling the playing field for women entrepreneurs. For instance, digital platforms and e-commerce have enabled women to reach global markets, whereas advancements in artificial intelligence and machine learning have provided new opportunities for innovation (Henry et al., 2020). Several studies have explored the impact of women-led startups on economic development. Kelley et al. (2017) found that women-led startups

are more likely to focus on social impacts, contributing to sustainable development goals. Additionally, women entrepreneurs have been shown to reinvest a significant portion of their earnings in their families and communities, further driving economic growth (GEM, 2019). Despite these positive trends, however, significant barriers remain. Women entrepreneurs often face difficulties in accessing venture capital, with only 2.3% of venture funding going to women-led startups in 2020 (Crunchbase, 2021). Furthermore, social biases and stereotypes continue to hinder women's progress in the entrepreneurial ecosystem (Eagly and Carli 2007).

Research Methodology:

The study employs a qualitative research methodology, analyzing secondary data from academic journals, industry reports, and case studies. Data were collected from a variety of sources, including peer-reviewed articles, government reports, and industry publications. The analysis focused on identifying key themes related to the role of science and technology in promoting women-led startups as well as the challenges and opportunities faced by women entrepreneurs. This research was conducted in three phases. In the first phase, a comprehensive literature review was conducted to identify the key trends and themes in the existing research. In the second phase, case studies of successful women-led startups are analyzed to understand the role of science and technology in their success. Finally, the findings were synthesized to provide insights into the impact

of science and technology on women-led startups and offer recommendations for future research and policy interventions.

Results and Discussion:

Science and technology have become powerful enablers for promoting women-led startups, breaking down traditional barriers, and creating new opportunities for innovation, growth, and economic empowerment. By leveraging technological advancements, women entrepreneurs overcome challenges such as limited access to resources, societal biases, and market entry barriers. Below, we explore the role of science and technology in promoting women-led startups supported by real-world examples. The findings reveal that science and technology play a crucial role in promoting women-led startups. Digital platforms, e-commerce, and social media have enabled women entrepreneurs to reach global markets, and advancements in artificial intelligence and machine learning have provided new opportunities for innovation. For instance, women-led startups in the health technology sector have leveraged AI to develop innovative solutions to women's health issues, such as menstrual tracking apps and telemedicine platforms. Digital platforms and e-commerce have revolutionized the way businesses operate, enabling women entrepreneurs to reach global markets with minimal infrastructure. These platforms reduce the need for physical storefronts, lower start-up costs, and provide access to a vast customer base. Nykaa (India) founded by Falguni Nayar, it is an e-commerce platform that specializes in beauty and wellness products. The company leveraged digital technology to create an online marketplace catering to the growing demand for beauty products in India. Its success demonstrates how technology can empower women to build scalable businesses in traditional male-dominated industries. Access to funding remains one of the most significant challenges for women entrepreneurs. FinTech solutions such as crowdfunding platforms, digital lending, and mobile payment systems have democratized access to capital, enabling women to secure funding without relying on traditional financial institutions. Kiva is a crowdfunding platform that provides microloans to entrepreneurs, particularly to women, in underserved communities. By leveraging technology, Kiva connects female entrepreneurs with global lenders, enabling them to start or expand their businesses. This model has empowered thousands of women worldwide to overcome financial barriers.

Artificial Intelligence (AI) and Machine Learning (ML):

AI and ML are transforming industries by enabling data-driven decision making, automating processes, and creating innovative solutions. Women-led start-ups leverage these technologies to address unique challenges and tap into niche

markets. Clue (Germany), founded by Ida Tin, Clue is a women's health app that uses AI to track menstrual cycle, fertility, and overall health. The app provides personalized insights, helping women make informed decisions about their health. Clue's success highlights how female entrepreneurs use AI to create solutions that cater to underserved markets.

Social Media and Digital Marketing:

Social media platforms have become powerful tools for marketing, networking, and brand-building. Women entrepreneurs use these platforms to reach customers, build communities, and promote products or services. Sill (USA), founded by Eliza Blank, The Sill is an online plant retailer that uses social media to engage with customers and build a loyal community. The company's Instagram presence has played a crucial role in its growth, demonstrating how digital marketing can help women-led startups to scale rapidly.

Telemedicine and Health Technology:

Advancements in telemedicine and health technology have enabled women entrepreneurs to address critical gaps in health care, particularly in women's health. These technologies provide accessible and affordable solutions that empower women to control their health. Maven Clinic (USA), founded by Kate Ryder, the Maven Clinic is a telemedicine platform that provides virtual healthcare services for women and families. The platform offers access to specialists, mental health support, and wellness programs that address the unique healthcare needs of women. The success of the Maven Clinic underscores the potential of health technology in promoting women-led startups.

Education and Skill Development:

Online learning platforms and educational technologies have made it easier for women to acquire the skills and knowledge needed to launch and grow start-ups. These platforms provide flexible learning opportunities, enabling women to balance their entrepreneurship with other responsibilities. She Loves Tech (Global) is a global platform that supports women entrepreneurs in the tech industry. The organization provides training, mentorship, and networking opportunities, helping women build successful startups. By leveraging technology, She Loves Tech bridges the gender gap in the technological ecosystem. Blockchain and Decentralized Technologies Blockchain technology has created new opportunities for transparency, security, and innovation. Women entrepreneurs use blockchain technology to build startups in areas such as finance, supply chain management, and social impact. BanQu (USA), founded by Ashish Gadnis, BanQu is a blockchain-based platform that helps marginalized communities, including women, create economic identities and access financial services. The platform enables women to participate in the global economy, demonstrating the potential of blockchain to drive social impacts.

Renewable Energy and Sustainability.

Women-led startups are leveraging advancements in renewable energy and sustainability technologies to address environmental challenges and to create innovative solutions. Solar Sister (Africa), founded by Katherine Lucey, empowers women in rural Africa to become entrepreneurs by selling solar-powered products. The start-up combines renewable energy technology with a women-centric business model, providing clean energy solutions while creating economic opportunities for women.

Networking and Mentorship Platforms:

The technology has facilitated the creation of online networking and mentorship platforms that connect female entrepreneurs with their mentors, investors, and peers. These platforms provide valuable support and guidance to help women navigate through the challenges of entrepreneurship. Ellevest Network (global) is a community of female professionals and entrepreneurs. The platform offers networking opportunities, mentorship programs, and resources to help women build successful business. By leveraging technology, the Ellevest Network fosters a supportive ecosystem for women entrepreneurs. Automation and Productivity Tools. Automation tools and productivity software have enabled women entrepreneurs to streamline their operations, reduce costs, and focus on strategic growth. These technologies are particularly beneficial to women with multiple responsibilities. Canva (Australia), while not exclusively women-led, Canva, co-founded by Melanie Perkins, is a design platform that simplifies graphic design for entrepreneurs. This tool has empowered countless women-led startups to create professional marketing materials without the need for extensive design skills.

Issues and Challenges:

Despite the transformative role of science and technology, women-led startups still face challenges such as: Limited Access to Venture Capital: Women entrepreneurs receive a disproportionately small share of venture funding.

Social Biases: Gender stereotypes and biases continue to hinder women's entrepreneurship progress.

Digital Divide: Women in developing regions often lack access to technology and digital literacy. To address these challenges, stakeholders must:

Promoting Gender-Inclusive Policies: Governments and organizations should implement policies that support women entrepreneurs, such as funding initiatives and mentorship programs.

Increase Representation: Encouraging more women to pursue careers in STEM fields will create a pipeline for future women entrepreneurs. Leverage Technology for Education: Expanding access to digital literacy programs and online learning platforms can empower women with the skills

needed to succeed in entrepreneurship. Despite these challenges, women-led start-ups have made significant contributions to economic development. Research has shown that women entrepreneurs are more likely to focus on social impacts, contributing to sustainable development goals. Moreover, women entrepreneurs have been shown to reinvest a significant portion of their earnings in their families and communities, further driving economic growth. Thus, science and technology have played a pivotal role in promoting women-led startups by providing tools and opportunities that were previously inaccessible. From e-commerce and AI to blockchain and renewable energy, women entrepreneurs have been leveraging technological advancements to overcome barriers and drive innovation. However, systemic challenges remain, and concerted efforts are needed to create an inclusive ecosystem that supports women-led start-ups.

By addressing these challenges and harnessing the power of technology, we can unlock the full potential of female entrepreneurs and drive sustainable economic growth. However, several significant barriers remain. Women entrepreneurs continue to face difficulties in accessing venture capital, with only a small percentage of funding going to women-led start-ups. Additionally, societal biases and stereotypes continue to hinder women's progress in entrepreneurial ecosystems. For instance, female entrepreneurs are often perceived as less capable than their male counterparts, leading to a lack of trust and support from investors and stakeholders. **Conclusion:**

The role of science and technology in promoting women-led start-ups cannot be overstated. Technological advancements have provided women entrepreneurs with the tools and resources needed to succeed in the competitive startup ecosystem while also creating new opportunities for innovation and growth. However, significant barriers remain, including limited access to funding, societal biases, and lack of mentorship. To further support women-led startups, policymakers, educators, and industry leaders must implement targeted interventions to address these challenges. This includes providing access to funding and resources, promoting gender diversity in leadership roles, and offering mentorship and support to female entrepreneurs. By doing so, we can create a more inclusive and equitable entrepreneurial ecosystem that empowers women to succeed and drive their economic growth.

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A Review on Government Policies and Schemes Supporting Woman Entrepreneurs with reference to MUDRA Yojana

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Abstract

Woman's empowerment through various developmental schemes has been the focus of the Government along with various agencies working for the upliftment of women. For enhancing the status of woman in India government is taking major steps and one of them is providing financial support through various schemes. This paper is specially focusing on MUDRA Yojana. Under this scheme loans are provided to promote entrepreneurship for micro/small enterprises. This scheme is also providing a focus on woman entrepreneurs who are engaged in manufacturing activities. MUDRA loans are made available on easy terms and conditions and this offers lowest interest rates to woman entrepreneur. This also extends their lending facilities for those who are looking for an expansion. This paper aims towards to review the status of beneficiaries of MUDRA Yojana.

Key Words: MUDRA Yojana, development of woman entrepreneur, financial and social status improvement

Introduction

Entrepreneurship Development for women plays a vital role in ensuring the empowerment of women. The role of women is an important aspect of the overall development of the nation. Indian society has developed through various stages of economic development with the changing role of women in the development activities, especially the social and economic activities for the overall development of the nation. This paper aims towards discussion of the status of beneficiaries of the MUDRA Yojana specially woman entrepreneurs. MUDRA loan is provided to micro / small business entities engaged in manufacturing, trading and service activities upto 10 lakhs with lowest rate of interest.

The loan is provided in three categories and maximum allowed loan are as follows *Shishu* (शिशु): Allowed loans up to ₹50,000, *Kishor* (किशोर): Allowed loans up to ₹5 lakh and *Tarun* (तरुण): Allowed loans up to ₹10 lakh. And entrepreneurs from following sector like small manufacturing unit, Shopkeepers, Fruit and vegetable vendors, Artisans are eligible to take the loan from MUDRA Bank.

Objectives:

- To understand the actual position of loan

sanctioned and distributed to woman entrepreneurs

- To understand the impact of loan on development of beneficiary through success stories uploaded on the MUDRA WEBSITE.

Literature Review on Women Entrepreneur Policies and Schemes

The increasing recognition of women's contribution to economic development has led governments and international organizations to implement various policies and schemes aimed at supporting women entrepreneurs. These initiatives are designed to bridge the gender gap in entrepreneurship by addressing unique barriers that women face, such as limited access to finance, gender bias, and work-life balance challenges. This literature review explores the academic and policy-related literature on women entrepreneur policies and schemes, evaluating their effectiveness, challenges, and impacts.

A common theme in the literature is the identification of barriers that women face in starting and scaling their businesses. According to **Brush et al. (2009)**, women entrepreneurs are more likely to face barriers related to access to capital, networking, and mentorship, compared to their male counterparts. Women are often excluded from

formal business networks and face gender biases in accessing funding. **Carter & Shaw (2006)** argue that these systemic barriers contribute to the underrepresentation of women in entrepreneurship.

In addition, **Baughn et al. (2006)** identify societal and cultural barriers that restrict women's entrepreneurial participation, such as traditional gender roles that prioritize family care over business ventures. These societal expectations can prevent women from pursuing or scaling their businesses effectively.

Governments worldwide have designed specific policies and schemes to address these barriers and promote women entrepreneurship. **De Vita et al. (2014)** argue that government initiatives, such as targeted funding programs and policy reforms, can have significant positive impacts on women's entrepreneurial outcomes. Key examples include:

Despite these efforts, **McClelland et al. (2005)** note that many programs tend to be short-term and lack the infrastructure to provide long-term support to women entrepreneurs. Moreover, **Ahl (2006)** highlights that government policies, although well-intentioned, often fail to address deeper structural and cultural barriers to women's entrepreneurship.

The impact of government policies on women's entrepreneurship is mixed. **Foss & O'Gorman (2011)** conclude that well-implemented policies can significantly boost women's participation in entrepreneurship. For example, access to government-backed loans and grants has been found to increase the likelihood of women starting businesses. However, **Robinson & Stubberud (2011)** argue that while policies may increase women's access to financial resources, they often do not adequately address the challenges women face in scaling their businesses, such as access to networks or mentorship.

Research also indicates that policies targeting financial support are often more effective in urban and economically developed areas than in rural or marginalized communities (**Gawel, 2013**). Women entrepreneurs in rural areas still face significant hurdles, including limited access to information, technology, and markets, which are not sufficiently addressed by existing policies.

The literature also explores the effectiveness of various women-specific entrepreneurship schemes. **Klaas et al. (2017)** reviewed the effectiveness of government-led entrepreneurship incubators designed for women

and found that these initiatives improve women's business outcomes, but only if they provide access to sustained mentorship and networking opportunities. On the other hand, **Smith et al. (2013)** found that schemes focusing purely on financial assistance without providing business skills training or ongoing mentorship had limited long-term impact on women entrepreneurs.

Additionally, **Lee et al. (2019)** argue that women-specific accelerators and incubators have been successful in fostering female entrepreneurship in countries like the UK and the US, by offering targeted resources, mentorship, and peer support networks. However, they stress that the diversity of experiences among women entrepreneurs means that one-size-fits-all solutions are ineffective, and policies must be adapted to the local context.

A significant gap in many women entrepreneurship policies is the lack of focus on **intersectionality**, or how factors like race, ethnicity, and socioeconomic status intersect with gender

to create unique barriers for marginalized women entrepreneurs. **Chaganti & Parasuraman (1996)** argue that women of color, rural women, and low-income women often face more severe obstacles in accessing business resources compared to their urban, middle-class counterparts. Government schemes need to take these differences into account to be truly inclusive.

Marlow & Patton (2005) suggest that a deeper focus on rural women entrepreneurs is needed, as they often have fewer resources, support networks, and access to technology. They advocate for policies that target both urban and rural women equally, ensuring a broader impact across the socioeconomic spectrum.

In addition to government schemes, private sector initiatives and NGOs play a crucial role in supporting women entrepreneurs. **Chittenden & Derregia (2012)** review programs from organizations such as the **Cherie Blair Foundation** and **The Global Fund for Women**, which provide women entrepreneurs with financial assistance, business education, and global networks. These organizations complement government efforts by offering resources and support beyond what is available in traditional policy schemes.

Moreover, **Rao & Singhal (2016)** emphasize the role of **corporate social responsibility (CSR)** programs that aim to empower women entrepreneurs, particularly in developing countries. These private initiatives focus

on mentorship, access to international markets, and business skills development.

The literature on women entrepreneur policies and schemes highlights the progress made in fostering women's participation in entrepreneurship but also underscores the continuing challenges that need to be addressed. While policies like microfinance programs, business incubators, and government grants have made positive strides in supporting women entrepreneurs, significant barriers remain. These include limited access to finance, networks, and long-term support. Moreover, the intersectionality of women's experiences must be better understood to ensure that policies reach all women, including marginalized groups.

Future research should focus on evaluating the long-term impacts of existing policies, particularly in rural or underserved areas, and explore innovative solutions to bridge the gender gap in entrepreneurship. A focus on intersectionality and more comprehensive support for women at all stages of their entrepreneurial journeys will be critical in achieving meaningful, sustainable progress.

Actual position of loan sanctioned and distributed to woman entrepreneurs

The **Pradhan Mantri Mudra Yojana (PMMY)** has significantly contributed to empowering women entrepreneurs across India by providing accessible financial support. Here's an overview of the current status of loans sanctioned and distributed to women entrepreneurs under the MUDRA scheme:

Total Loans Sanctioned and Distributed:

As of November 1, 2023: Approximately **2.46 crore loans** were sanctioned, amounting to **₹2.32 lakh crore**. Out of these, **1.51 crore loans** (61.3%) were extended to women entrepreneurs, totalling **₹87,718 crore**.

As of January 27, 2023: A cumulative total of **38.58 crore loans** had been extended since the scheme's inception in April 2015. Of these, **26.35 crore loans** (68%) were to women entrepreneurs, amounting to **₹15.6 lakh crore**.

Loan Categories:

The MUDRA scheme offers loans under three categories:

- **Shishu:** Loans up to ₹50,000 for new entrepreneurs.
- **Kishore:** Loans from ₹50,001 to ₹5 lakh for the expansion of existing businesses.

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- **Tarun:** Loans from ₹5,00,001 to ₹10 lakh for established businesses seeking growth.
- In the current financial year, as of November 1, 2023, the share of women borrowers stood at 61.3%.

Recent Developments:

In October 2023, the Finance Ministry notified an increase in the MUDRA loan limit to ₹20 lakh from the previous ₹10 lakh, following the announcement made in the Budget 2023-24.

These figures underscore the government's commitment to fostering women's entrepreneurship by providing substantial financial support through the MUDRA scheme. The **Pradhan Mantri Mudra Yojana (PMMY)** has significantly supported women entrepreneurs in India. By early 2024, approximately **30 crore loans** had been extended to women entrepreneurs, accounting for about **70%** of the total loans sanctioned under the scheme.

In the fiscal year 2023-24, the scheme sanctioned **6.23 crore loans** amounting to **₹4.56 lakh crore**, with **₹4.50 lakh crore** disbursed.

In July 2024, the government announced a **new credit guarantee scheme** to assist medium and small enterprises (MSMEs) in the manufacturing sector, enabling them to purchase machinery and equipment without collateral. Additionally, the **MUDRA loan limit** was increased to **₹20 lakh** for entrepreneurs who have repaid previous loans, aiming to support micro-enterprises and small businesses with favorable loan terms.

These initiatives underscore the government's commitment to empowering women entrepreneurs and fostering inclusive economic growth.

Impact of loan on development of beneficiary through success stories uploaded on the Mudra Websit

The **MUDRA (Micro Units Development and Refinance Agency)** scheme has played a crucial role in transforming the lives of many women and small entrepreneurs by providing them with financial access to start or grow their businesses. Below are a few **success stories** of MUDRA beneficiaries who have flourished due to the financial support provided under the scheme:

1. Shanti Devi (Rajasthan) - Textile Business

Background: Shanti Devi, a woman from a small village in Rajasthan, wanted to start a textile business but lacked the necessary capital. She had a small-scale idea of producing handloom products but faced financial barriers to expand her operations.

MUDRA Loan: Shanti availed a **MUDRA loan of ₹50,000 under the Shishu category** to purchase raw materials and start the production of fabric.

Success: With the help of the loan, Shanti was able to buy the required weaving machines and hire a few skilled workers. Over time, she expanded her business and created a steady source of income. Her products became popular, and she now exports them to different parts of India and abroad, employing several women in the process.

Impact: Shanti's story exemplifies how a small loan can enable women to overcome financial hurdles, start their businesses, and create employment for others, especially in rural areas.

2. Kiran Yadav (Haryana) - Food Processing Unit

Background: Kiran Yadav, a homemaker from Haryana, had a passion for cooking and wanted to set up a small food processing unit that could cater to local markets. However, she did not have enough capital to start.

MUDRA Loan: Kiran applied for a **MUDRA loan under the Kishore category** and received ₹2 lakh to set up her food processing unit.

Success: Kiran started her business by manufacturing packaged snacks and juices. Thanks to the MUDRA loan, she was able to buy the necessary equipment and scale her operations. Within a year,

her products gained popularity, and she expanded her business into multiple local stores.

Impact: Kiran's success story demonstrates how MUDRA loans have enabled women to turn their passion into a business, leading to financial independence and contributing to the local economy.

3. Sakina Begum (Uttar Pradesh) - Handicraft Business

Background: Sakina Begum, a woman from Uttar Pradesh, was passionate about creating traditional handicrafts. However, she struggled to find the capital to buy the raw materials and tools required for her craft.

MUDRA Loan: Sakina applied for a **MUDRA loan under the Shishu category**, receiving ₹40,000, which she used to purchase materials like silk threads, beads, and other necessary supplies.

Success: With the help of the MUDRA loan, Sakina began producing beautiful handicraft items such as embroidered sarees and shawls. She sold her products in local markets and online, gradually building a strong customer base. Over time, her business grew, and she now runs a small unit

employing several local women artisans.

Impact: Sakina's story is a great example of how the MUDRA scheme empowers women to use their skills and turn them into profitable businesses, providing a steady income and creating employment for others.

4. Sudha Rani (Tamil Nadu) - Beauty Salon

Background: Sudha Rani, a woman from a village in Tamil Nadu, always dreamed of opening her own beauty salon but didn't have enough money to purchase beauty equipment and hire staff.

MUDRA Loan: Sudha availed a **MUDRA loan of ₹1 lakh under the Kishore category** to set up her beauty salon and buy essential equipment like hairdryers, chairs, and beauty products.

Success: Sudha successfully opened her beauty salon, which quickly became popular due to its affordable pricing and quality services. She now operates a well-established business, catering to both urban and rural customers. She also trains women in beauty services, providing employment to others.

Impact: Sudha's story highlights how a small investment in a service-oriented business can grow exponentially and contribute to women's empowerment and job creation in the local community.

5. Sunita Devi (Bihar) - Agricultural Enterprise

Background: Sunita Devi, a farmer from Bihar, was looking for financial assistance to expand her small agriculture-based business, which involved selling vegetables in local markets.

MUDRA Loan: With the help of a **MUDRA loan of ₹2.5 lakh**, Sunita bought better seeds, irrigation systems, and equipment for crop protection.

Success: Sunita used the loan to scale her agricultural activities. She diversified into growing high-demand vegetables and fruits, improving the quality of her produce. The increased yield helped her to sell more at higher prices in local and nearby markets. Eventually, her business grew, and she employed several workers, many of whom were women from her village.

Impact: Sunita's story demonstrates the transformative impact of MUDRA loans on agriculture-based entrepreneurship, which has empowered her not only financially but also as a leader in her community.

6. Nandini Sharma (Madhya Pradesh) - Tailoring and Stitching Business

Background: Nandini Sharma, a woman from a small town in Madhya Pradesh, had skills in

tailoring and wanted to start her own boutique but lacked the necessary funds.

MUDRA Loan: Nandini availed a **MUDRA loan of ₹30,000** under the Shishu category, which she used to buy sewing machines, fabrics, and other necessary tools.

Success: Nandini started her small boutique and quickly gained a loyal customer base. As demand for her creations grew, she expanded her business and hired more women to help her. Today, Nandini runs a successful boutique, and her business is thriving.

Impact: Nandini's success story highlights how MUDRA loans help women transform their skills into viable businesses that provide financial independence and create jobs in local communities.

Challenges faced by woman entrepreneur

Women entrepreneurs face several challenges under the scheme. These challenges include:

- **Lack of awareness:** Many women, especially in rural and semi-urban areas, are unaware of the Mudra Scheme and the opportunities it provides. This lack of awareness can prevent them from availing the benefits of the program.
- **Complex Documentation:** Even though Mudra aims to simplify processes, some women may still find the application process complex, especially if they lack experience with financial institutions or the necessary literacy.
- **Social Norms:** In some parts of India, women face social and cultural restrictions that discourage them from starting businesses. The traditional belief that men are the primary breadwinners can limit women's participation in entrepreneurship.
- **Family Pressure:** Women are often expected to prioritize household duties, which can prevent them from dedicating time and energy to running a business.
- **Collateral Requirements:** Though Mudra loans are collateral-free for smaller amounts, many women entrepreneurs face difficulties in securing loans due to their lack of property or assets to offer as collateral when their business requires larger funding.
- **Low Credit History:** Many women in rural or semi-urban areas have limited or no access to formal financial systems, resulting in poor credit histories, which can deter financial institutions from approving their loans under Mudra.
- **Understanding Financial Products:** Women in certain regions may lack financial literacy,

making it difficult to understand the full scope of available financial products under the Mudra scheme, such as the different loan categories and repayment terms.

- **Managing Business Finances:** Women entrepreneurs may face challenges in managing business finances, handling accounting, and planning for financial sustainability, leading to difficulties in business growth.
- **Limited Business Development Support:** The Mudra scheme offers loans but lacks adequate support for business development, such as mentorship or guidance for scaling businesses. Women entrepreneurs may struggle to find the right resources or assistance in growing their businesses.
- **Skill Development:** There is a gap in training and skill-building programs tailored to women entrepreneurs, particularly in sectors such as technology, manufacturing, or finance.
- **Gender Bias:** Some women entrepreneurs face challenges in getting loans due to gender biases or stereotypes from lenders, which may perceive women as less reliable borrowers or less capable business leaders.
- **Limited Reach of Financial Institutions:** In remote areas, financial institutions may not actively reach out to women entrepreneurs, and banking agents may be predominantly male, which can discourage women from approaching them.
- **Limited Market Reach:** Many women entrepreneurs face difficulties in accessing markets or building a client base due to limited networking opportunities, especially in male-dominated industries or sectors.
- **Lack of Business Networks:** Women entrepreneurs often lack a robust support network of peers, mentors, and industry contacts to help them grow and sustain their businesses.
- **Repayment Burden:** Though the Mudra scheme offers affordable interest rates, the pressure of repaying loans, especially during the early stages of business growth, can be overwhelming. Women entrepreneurs often face societal and family pressures to ensure that the business succeeds, making loan repayment stressful.
- **Complex Regulations:** Navigating the legalities of setting up and running a business can be daunting for women entrepreneurs. Understanding tax laws, licensing requirements, and other legal matters can be a barrier to success.
- **Discrimination in the Workplace:** Women entrepreneurs, especially in male-dominated industries, may face discrimination when trying to establish their businesses or find suppliers

and partners.

- **Balancing Business and Family:** Many women entrepreneurs also have to manage household responsibilities, which can limit their ability to devote sufficient time to their business operations.

Suggestion

Targeted Loan Programs: Governments and financial institutions can create specialized loan programs with lower interest rates for women entrepreneurs, especially those in underserved or rural areas.

Microfinance Programs: Expand microfinance schemes that offer small, easy-to-access loans to women entrepreneurs, similar to the **Grameen Bank** model, which has been successful in empowering women.

Venture Capital Initiatives: Encourage and incentivize venture capital firms to invest in women-led businesses by offering tax breaks or co-investment funds that prioritize gender diversity in investment portfolios.

Women's Entrepreneurship Networks: Create and support online and offline platforms for women entrepreneurs to exchange experiences, ideas, and opportunities. These networks can provide the needed connections to grow a business.

Access to Technology and Infrastructure: Governments should invest in improving access to technology and infrastructure (e.g., internet, mobile phones, etc.) for women entrepreneurs in rural and underdeveloped areas.

Support for E-commerce: Provide women entrepreneurs with access to platforms and tools that help them start or scale their businesses online. Encourage e-commerce training and partnerships with global online platforms to increase market reach

Targeted Programs for Rural Women: Develop specific policies and programs aimed at empowering rural women entrepreneurs, providing them with access to financial support, training, and technology. Special attention should be paid to local challenges such as limited access to markets and networks.

Collaboration with Local NGOs: Governments should collaborate with local NGOs and community organizations to reach women entrepreneurs in remote areas, providing them with the tools and resources they need to succeed.

Community-Based Approaches: Encourage community-based models where women in rural areas can pool resources, share experiences, and

create collective businesses that increase their economic power.

Conclusion

These success stories highlight the significant impact the MUDRA scheme has had on empowering women entrepreneurs across India. By providing financial assistance to small businesses and micro-entrepreneurs, especially women, MUDRA loans have enabled them to overcome financial barriers, expand their businesses, and contribute to local economies. The scheme has played a pivotal role in nurturing women's entrepreneurship, fostering economic independence, and creating opportunities for employment and skill development in various sectors.

To foster a more inclusive environment for women entrepreneurs, policies and schemes must focus on addressing financial, social, and systemic barriers while also ensuring access to education, technology, and legal protections. Tailored support for rural, marginalized, and digitally excluded women is essential, as is the need for long-term monitoring to ensure policies are truly empowering women in entrepreneurship. By making these changes, governments and organizations can help create an ecosystem that enables women to thrive as entrepreneurs and contribute significantly to economic growth.

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An Analysis of Role of Women Entrepreneurs In MSME Sector In Maharashtra

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Abstract:

In recent times, many women have successfully ventured into the field of entrepreneurship, breaking the traditional norms of society. Women entrepreneurs are creating their identity even in challenging situations like the loss of a spouse, family crises, or financial difficulties. Such women have proved themselves by establishing successful businesses and gaining recognition in the business world.

A large number of women, especially those with limited resources, are working hard to develop their businesses. However, it has been observed that many women do not receive adequate opportunities for entrepreneurship. Women's participation in the development of the nation is essential for overall growth. Economic development cannot be complete without active involvement from women entrepreneurs.

Women entrepreneurs are instrumental in various sectors, contributing to economic growth, and creating a positive social impact. Empowering women through entrepreneurship is an important step toward national progress. The establishment of self-help groups, financial schemes, and national and international collaborations has opened up new opportunities for women. There is a need for extensive research on the contribution of Indian women entrepreneurs at both national and international levels. This paper highlights the challenges, achievements, and future prospects of women in entrepreneurship.

Key words: women in entrepreneurship, Recent Developments, challenges, achievements, and future prospects

Introduction:

The field of entrepreneurship has become an essential aspect of women's empowerment and development. However, in Indian society, the concept of women as entrepreneurs is still not fully recognized. Many women face significant challenges in becoming entrepreneurs due to societal, financial, and familial constraints. Women's participation in economic development plays a crucial role in national progress. Without women's involvement, development cannot be inclusive and sustainable. There is a need to focus on creating opportunities for women in various fields of entrepreneurship, as it leads to social and national empowerment.

Despite significant progress, many women in rural and urban areas still face challenges. They lack equal rights, financial independence, and opportunities for leadership. To overcome these obstacles, the government has introduced several initiatives such as self-help groups, independent women's development schemes, and financial assistance programs.

Since the 1990s, with economic liberalization and new industrial policies, there has been a growing focus on women entrepreneurs. Several government

schemes in 1991, 2001, and 2013 aimed to promote women's empowerment through entrepreneurship. The establishment of independent women-led industries has played a crucial role in this journey. These initiatives have enabled women to become self-reliant and make significant contributions to the national economy.

1. Objectives of the Study

- To assess the participation of women entrepreneurs in MSME sector
- To analyses the performance of women entrepreneurs MSME sector in Maharashtra

2. Research Methodology

In this research paper, it is necessary to collect data from secondary sources related to women's entrepreneurship. Various resources like reports, journals, magazines, and websites will be utilized for the same. Based on this collected data, an appropriate conclusion will be drawn.

3. Rural Women Entrepreneurs in Maharashtra

Maharashtra, one of the most economically developed states in India, is home to a significant number of rural women entrepreneurs. The state's rural economy is largely based on agriculture, handicrafts, and small-scale industries. However, in

recent years, there has been a shift towards diversification of rural enterprises, with rural women increasingly becoming involved in various entrepreneurial activities. These rural women

entrepreneurs face unique challenges but also have significant opportunities to contribute to the local economy and empower their communities.

4. Employment in the MSME Sector (Activity Wise)

Table No. 1

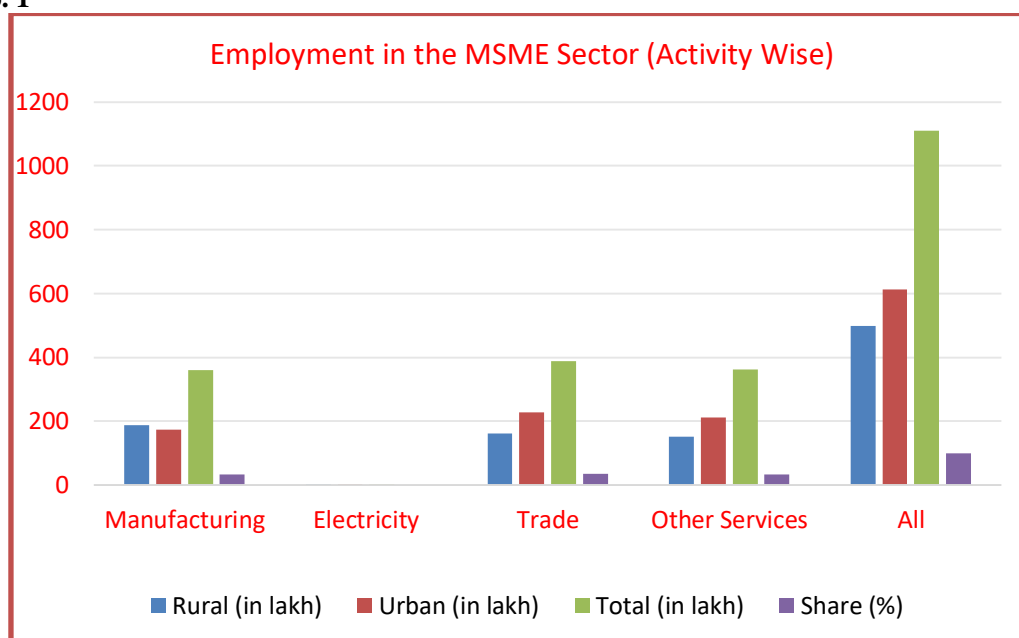
Broad Activity Category	Rural (in lakh)	Urban (in lakh)	Total (in lakh)	Share (%)
Manufacturing	186.56	173.86	360.41	32
Electricity	0.06	0.02	0.07	0
Trade	160.64	226.54	387.18	35
Other Services	150.53	211.69	362.22	33
All	497.78	612.1	1109.89	100

Source: Annual report 2021-22, Government of India Ministry of MSME

Employment by Broad Activity Category

Employment in the MSME Sector (Activity Wise)

Graph No. 1



6. Contribution of Male and Female Entrepreneurs

In rural areas, both male and female entrepreneurs play significant roles in promoting economic development, generating employment, and improving living standards. However, their contributions often differ in terms of sector focus, business size, and the challenges they face.

Sector-Wise Contribution

Table No. 2

Sector	Male Entrepreneurs	Female Entrepreneurs
Agriculture	Crop farming, mechanized farming, and agri-business	Dairy farming, organic farming, floriculture, and poultry
Handicrafts & Textiles	Carpentry, weaving, pottery	Weaving, embroidery, jewelry-making, and handicrafts production
Food Processing	Rice mills, oil mills, and packaged foods	Pickle making, papad, bakery products, homemade snacks
Retail & Trade	Grocery stores, hardware shops	Local markets, tailoring, beauty parlors, small retail shops
Service Sector	Transportation, construction, repair services	Education, healthcare, tailoring, and catering services

7. Participation of Women Entrepreneurs in Maharashtra:

Despite various initiatives and programs, women's participation in entrepreneurship in Maharashtra remains relatively low compared to men. Several social, economic, and cultural factors contribute to this disparity.

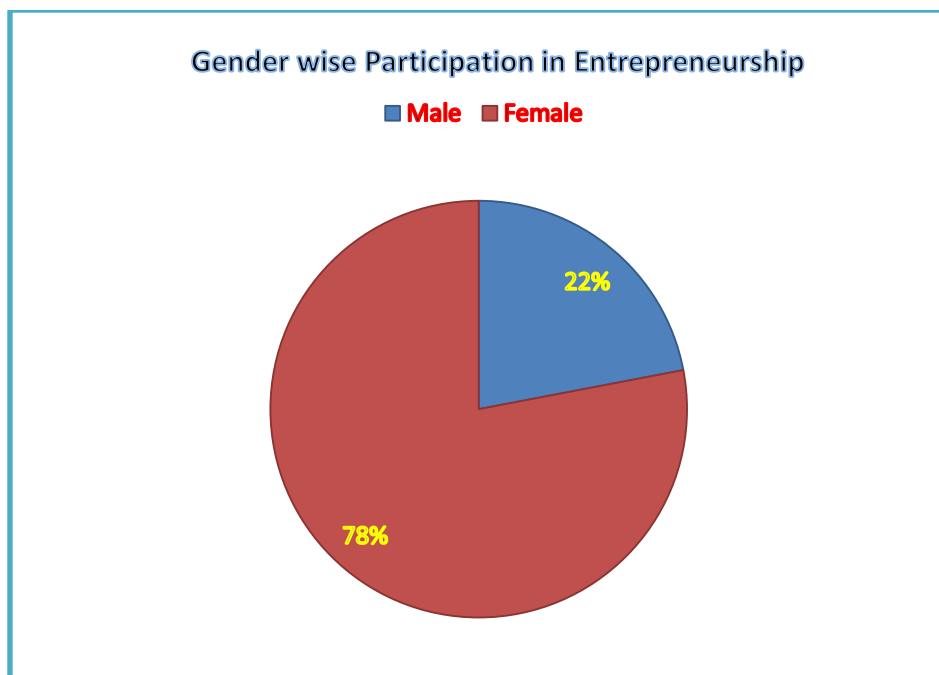
Participation of Women Entrepreneurs (%)

Table No. 3

Gender	Percentage %
Male	22
Female	78

Gender wise Participation in Entrepreneurship (%)

Graph No. 2

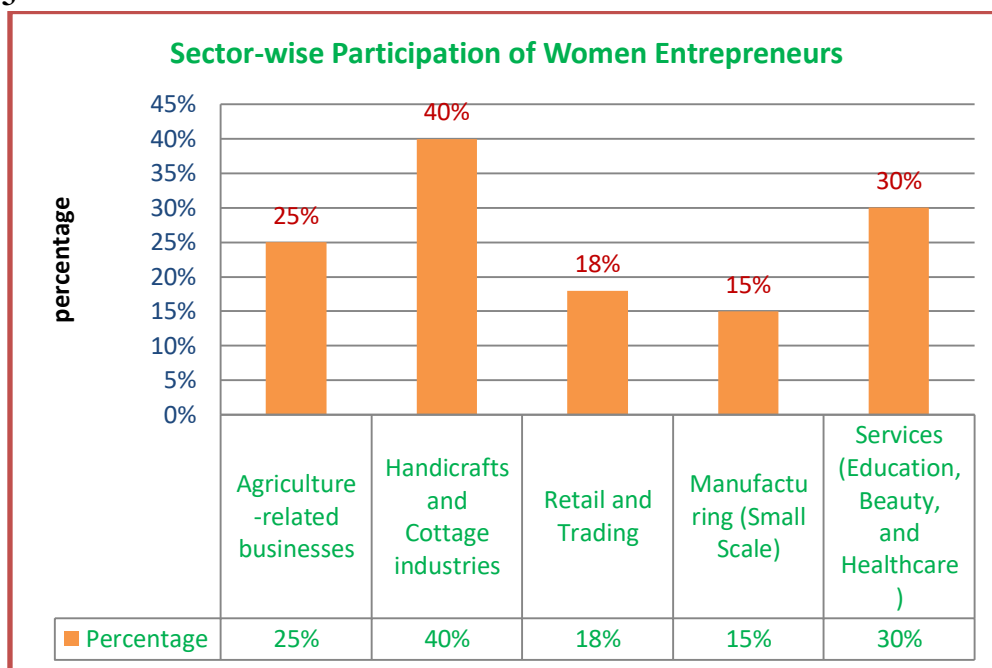


8. Sector-wise Participation of Women Entrepreneurs:

Table No.4

Sr. No.	Sector-wise Participation	Percentage %
1	Agriculture-related businesses	25%
2	Handicrafts and Cottage industries	40%
3	Retail and Trading	18%
4	Manufacturing (Small Scale)	15%
5	Services (Education, Beauty, and Healthcare)	30%

Graph No. 3



Agriculture and Manufacturing remain underexplored, requiring targeted support to boost participation. Retail and Trading serve as an accessible entry point, though scaling up is a

challenge due to competition and resource constraints. Hdicrafts and Services dominate women's participation, representing traditional strengths and emerging opportunities.

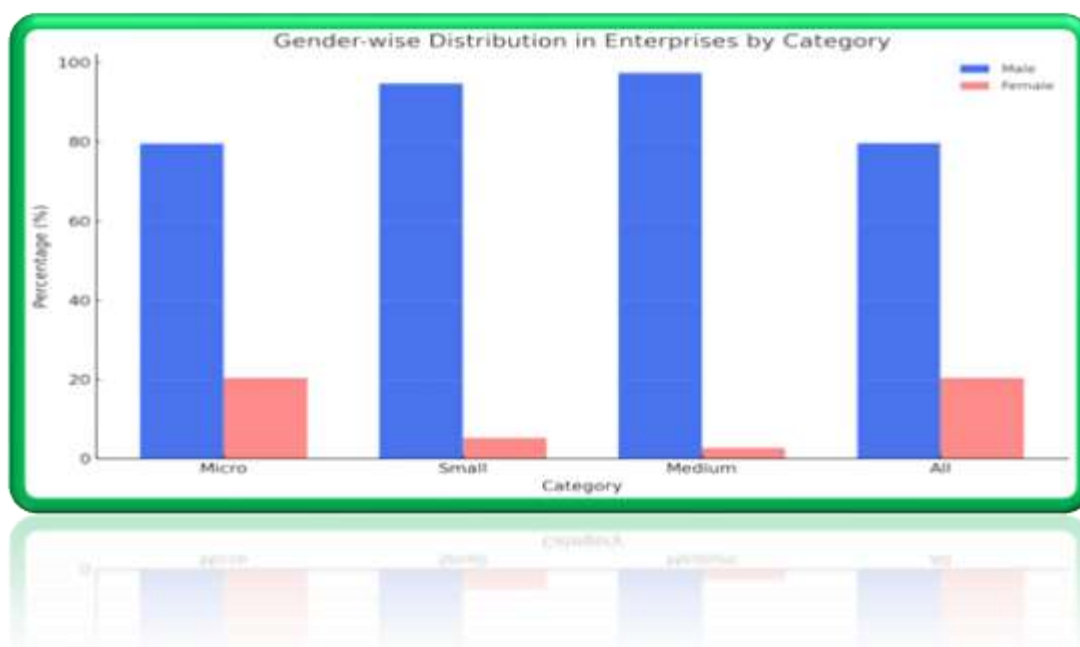
9. Percentage distribution of MSMEs owned by Male and Female entrepreneurs.

Table No. 5

Category	Male	Female	All
MICRO	79.56	20.44	100
SMALL	94.74	5.26	100
MEDIUM	97.33	2.67	100
ALL	79.63	20.37	100

Source: MSME Annual Report 2022-23

Graph No. 4



Source: MSME Annual Report 2022-23

Above table no. 4 shows that male entrepreneurs have the dominance in the sector. As a whole males own 79.63% of the MSMEs whereas the female owned MSMEs are 20.37% only. Micro Enterprises Female participation is relatively higher at 20.44%, indicating that women are more inclined toward starting small-scale businesses. Small and Medium Enterprises: The percentage of female entrepreneurs drops significantly in these categories, with only 5.26% in small businesses and 2.67% in medium businesses.

Overall Women account for 20.37% of entrepreneurs in total, indicating a need for targeted policies and support to encourage their participation in larger-scale enterprises. At last medium enterprises are shared by male and female owners in the percentage of 97.33% and 2.67% respectively. Under female category only, women have largest share in micro enterprises and lowest share in medium enterprises. From this observation it can be concluded that as the size of the enterprises is increasing the share of women entrepreneurs is decreasing.

10. Micro, Small, and Medium Enterprises (MSMEs):

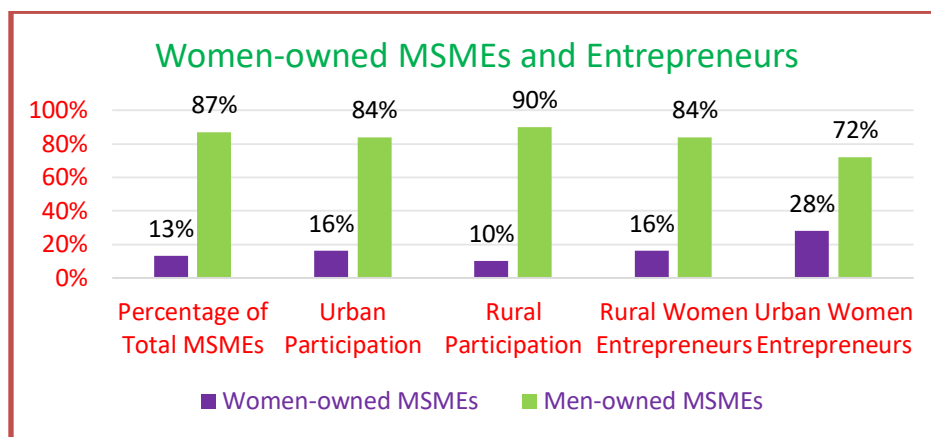
Table No. 6.

Category	Women-owned MSMEs	Men-owned MSMEs
Percentage of Total MSMEs	13%	87%
Urban Participation	16%	84%
Rural Participation	10%	90%
Rural Women Entrepreneurs	16%	84%
Urban Women Entrepreneurs	28%	72%

Source: Annual report 2022-23, Government of India Ministry of MSME

Micro, Small, and Medium Enterprises (MSMEs)

Graph No. 5



Source: Annual report 2022-23, Government of India Ministry of MSME

Women entrepreneurs are more concentrated in urban areas due to better access to resources, markets, and financial institutions. Women-owned MSMEs are predominantly in traditional sectors like **food processing, garments, and handicrafts**, whereas men dominate larger-scale and tech-based industries. Women entrepreneurs face challenges like limited access to capital, lack of mentorship, social constraints, and

lower risk-taking capacity, leading to lower participation.

11. State wise participation in MSME sector

The results of the 73rd National Sample Survey conducted in 2015-16 shows that in the MSME sector 79.63% are the male owned enterprises whereas there are only 20.37% female owned MSMEs as a whole. Table No 3 and graph no 2 shows the share of female entrepreneurs in MSME in the top 10 states.

State wise participation in MSME sector

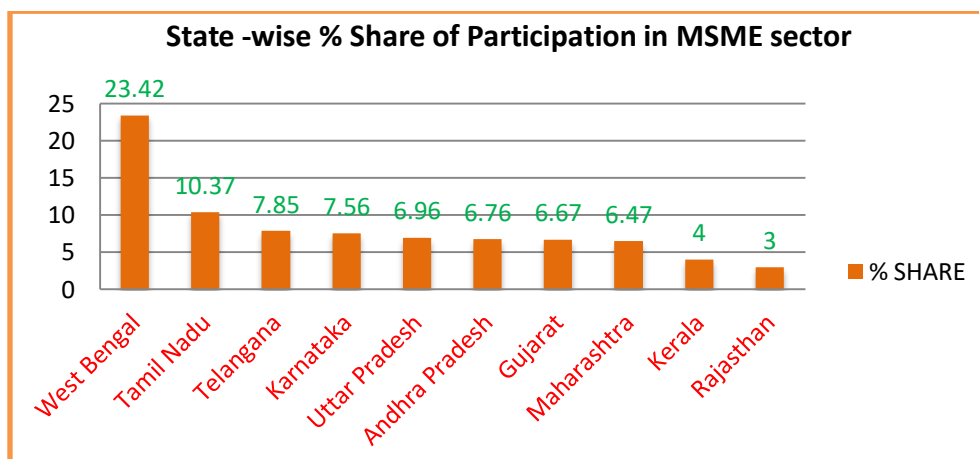
Table No. 7

Sr. NO.	STATE	% SHARE
1.	West Bengal	23.42
2	Tamil Nadu	10.37
3	Telangana	7.85
4	Karnataka	7.56
5	Uttar Pradesh	6.96
6	Andhra Pradesh	6.76
7	Gujarat	6.67
8	Maharashtra	6.47
9	Kerala	4.00
10	Rajasthan	3.0

Source : National Sample Survey conducted in 2022-23

State -wise % Share of Participation in MSME sector

Graph No. 6



All these stats show that there is still need to work to improve the participation of women entrepreneurs. Government is taking various initiatives through schemes, skill development programs, policies and financial support through loans and subsidy grants to promote women to start their entrepreneurial journey. However, there is a long way to go to achieve the equal participation of male and female entrepreneurs in the MSME sector and all other sectors in India.

12. Low Participation of Women in MSMEs

- ✓ The business environment is often male-dominated, making it harder for women to break into key sectors and gain recognition.
- ✓ In many parts of India, women are expected to prioritize household and caregiving responsibilities over professional ambitions.
- ✓ In rural areas, women face restrictions on traveling alone, especially for business purposes, limiting access to markets and networking opportunities.
- ✓ Women often lack access to professional networks that can offer guidance, mentorship, and business opportunities.

13. Recommendations to Improve Participation

- ✓ Access to Credit and Financial Inclusion: Introduce gender-specific financial schemes and credit guarantees for women entrepreneurs.
- ✓ Provide targeted training on financial literacy, business management, and digital skills.
- ✓ Facilitate mentorship networks and business incubators for women entrepreneurs.
- ✓ Encourage participation in trade fairs and build e-commerce platforms for women-owned businesses.

14. Conclusion:

In India, about 48% of women belong to the rural sector, and their participation in the economy is crucial for the nation's development. With proper support and access to resources, women entrepreneurs can drive inclusive and sustainable growth.

Women-owned businesses contribute to both economic progress and social change. However, challenges like limited access to capital, inadequate training, and market restrictions continue to hinder rural women entrepreneurs. Addressing these issues requires targeted interventions—such as business

skills training, leadership programs, and financial inclusion initiatives.

Many women entrepreneurs operate micro-enterprises driven by family traditions or necessity rather than choice. These businesses often lack stability and formal structure. To ensure long-term growth, it is essential to offer comprehensive support in areas such as infrastructure, technical assistance, and access to markets. Empowering women at the grassroots level will strengthen entrepreneurship and foster broader socio-economic development.

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A Study Of Direct And Indirect Speech Acts In Anita Desai's Novel "Clear Light If Day"

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Abstract:-

Speech Act theory is about the language use. It investigates the linguistic knowledge of language users as well as their knowledge of the world. As J. Lyons stated 'it is a theory of saying as doing within the framework of social institutions and conventions'. So language is deployed to do things rather than stating. J.L. Austin was the originator of theory called "Speech act". He has delivered lectures at Harvard university in 1955 which were collected by William James and he has published posthumously those notes under the title "*How To Do Things With Words*" (1962). Austin stated the concept of 'saying something is to do something' and finally came up with the idea that in producing an utterance a speaker performs three acts simultaneously- a Locutionary, an Illocutionary and a Perlocutionary act.

Later Searle reassessed the speech act theory and suggested five classes of speech acts- Assertive means truth value and state what the speaker believes to be the case or not. Expressive expresses about the feeling of the speaker. Directives are efforts to get the hearer to do something. Commissive are speech acts that yield the speaker to some future course of action. Declaratives are the speech acts that alter the world via their utterances.

Communication is basically highly purposeful activity. Speaker wants to express more than what is stated in an utterance. So this indirectness takes towards a distinct relationship between structural forms and communication functions of an utterance. When there is direct relationship between a structure and a function, we have a direct speech act, but an indirect speech act accomplishes more than one function simultaneously. So indirect speech act is actually a way of studying how more gets communicated than actually said.

Introduction:-

Anita Desai is dealing with the various social issues in her writing, such as chaos after the partition of India, suppression of woman, exploitation of women as well as helpless people of various castes and creeds of India. The tension between Muslims and Hindus clearly shown by the writer. Very few writers have discussed such social milieus openly, especially women writers. Anita Desai attacks on contemporary situation and their thinking. In recent era or even today we find such kinds of evil action in the society. Importance of the family is the main theme of this novel. But some other themes such as status of women, their roles as mothers and caretakers, essentiality of pardoning, strength of childhood in modern India is discussed.

The novel is divided into four chapters. The story revolves around the Das family. The story starts with Tara. Bakul is husband of Tara who is working as an ambassador for India to the US. Bim is sister of Tara and taking care of her brother Baba who is autistic. Raja is another brother of them living in Hyderabad, insulted Bim, that's why she is

not eager to go to wedding ceremony of Raja's daughter because of some internal conflicts among family members.

The second chapter deals with partition period of India. All the members of Das family are adolescents. Raja is struggling with tuberculosis but earlier he has fascination for Urdu. He attracts the Muslim landlord Hyder Ali's attention. After recovering from TB he left for Hyderabad with Ali. While partition is taking place Tara marries with Bakul and escaped herself from the situation.

The third chapter is related about pre-partition of India and all members of family are awaiting the birth of their brother Baba who is autistic is helped by aunt Mira. She is the caretaker of all children. Meanwhile Raja has developed fascination for poetry. With Bim he makes a strong contact. Tara is ridiculed by Bim and Raja for her wish of becoming mother.

In the final chapter we see the picture of modern India where breaking of relationship take place. The relationship of Bim and Raja breaks down after the confrontation of Tara. The situation is worsened

when Bim explodes Baba but after that she comes to know the importance of family love which is unreplaceable. She comes to know the wrong happened in their relationship when she goes to Misras for a concert and tries to mend it by calling Tara to come back and forgive him.

Analysis of Dialogues:-

"Clear Light of Day" is considered to be Anita Desai autobiographical work. She has narrated her neighborhood in which she grew up. In this novel she has described herself as placing the most dominant figure in this novel unlike other Indian writers.

The book is written at the time of partition and the location is Delhi. In this novel the conflict between Muslims and Hindus are clearly picturized by the writer of this novel. In this novel the father has rejected Raja's wish to go to Muslim university and study Urdu literature as a part of his safety. The partition riots are mentioned in this novel as well as the camps of refugee. There is also depiction of the various Muslim landlords, the neighbors and Ali.

"Oh Bim, 'Tara said helplessly, whenever she saw a tangle, an emotional tangle of this kind, rise up before her, she wanted only to turn and flee into that neat, sanitary, disinfected land in which she lived with Bakul, with its set of rules and regulations, its neatness and orderliness."

In above lines the direct meaning is Tara is very tired of living a rustic and dirty life in the society which is full of old fashioned mentality. She wanted to go other place which is full of amenities as well as means which can provide comfort to her life. The indirect meaning of these lines is that Anita Desai wants to attack on the condition of the society at the partition taking place in India. There is lot of harassment, agony and worries in the minds of the characters living in that situation. The characters living in that drab situation wanted to go or run away far away from that.

"Who will do that to you? Muslims, for trying to join them when they don't want you and don't trust you, and Hindus, for deserting them and going over to the enemy, Hindus and Muslims alike will be out for your blood. It isn't safe, Raja, it isn't safe, son"

The Raja's father wants to tell Raja that don't do the foolish things because there is racial discrimination in the society and no one can care about, this is the meaning of direct speech act. But at indirect level of meaning Anita Desai wants to tell that there are the seeds of evil actions, thoughts, conspiracies are sowed in the minds of various castes present in the Indian society. The writer wants to present the chaotic situation created in Indian society at the time of partition of India.

"And she sucked and laughed and sucked and cried".

The direct meaning of the above lines is that there are small children in the house which are cared by Aunt Mira. The children are very hungry and

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they are trying to eat something but their stomach are not getting filled by the food which they get. So they are crying for food. But the hidden meaning of the sentence is the deplorable condition of the society at the time of partition. The people are living the beggarly life in which they can't get food so the writer wants to attack the miserable condition, their plight and struggling of the people at the time of partition.

"She murmured, almost aloud, but Aunt Mira did not hear, she lay quite still now, shrinking and shriveling, till she almost ceased to be human, became bird instead, an old bird with its feathers plucked, its bones jutting out from under the blue-tinged skin, too antique, too crushed to move".

The characters are trying to eat something and want some drinks. The character described in this line is very weak and day by day the health of that person is degrading. But the indirect meaning of this line is persons living in that situation are victims of the bad habits and because of those habits their health is degrading. The writer wants to focus on the devastating condition of people and society at the period of partition.

"But Tara made no response to his presence, she seemed to fly apart in rejection and agitation, the bird that would not be stilled. 'But that's what I've been trying to do all the time that we've been here!' she cried, she did not sound satisfied or grateful at all".

The surface meaning of this sentence is that Tara is not satisfied or happy with her husband Bakul. He is not accepting the proposal of his husband of living happy life and not paying attention toward her lover. But at the deeper level of the meaning the characters living in that situation are not emotionally sound and that's why there is always crisis for the own existence and their love. In such a situation no one can leave a peaceful and happy life because of the social problems and mentality affected of people by those problems.

"Many were around me when I was born but now I am going alone".

The upper level meaning of the sentence is that there are so many peoples are present around us at the time of our birth but when we die there is no one with us. The hidden meaning of the sentence is that everyone is participated or the part of happy incidence in our life but at the critical situation there is no one with us. The writer also wants to suggest from the sentence that in every happy situation Mahatma Gandhi is with the people but at the time of death of Gandhiji or the murder of Gandhiji no one is with him. These are the disgusting things are happening in the same society and the writer wants to focus on such kind of selfish world in the modern era.

"Are you tired, Bim-masi?' they laughed at her. 'Aren't you awake yet? What have you been doing

all night? Your room looks like a storm's been through it".

The surface meaning of this sentence is that the characters or the children living in the custody of Aunt Mira, they are asking Aunt Mira to wake up and what you are doing the whole night but Aunt Mira can't wake up. But at the deeper level the meaning of this sentence is Aunt Mira is thinking about the children and because of that her head is full of thoughts and she is hovering over the critical situation in their life. The writer of this novel wants to tell that from these line the life of people in that situation is full of difficulties, problems. The period of partition is full of tension and stress. There is no sign of living the people without any worry in such circumstances.

Conclusion:-

Direct and Indirect speech acts are very useful in the understanding of the meaning stated in the sentences. This is one of the most important tools in language for understanding surface as well as hidden meaning of the words or statements stated in that text. Pragmatics has facilitated all those tools for the better understanding of an utterance which is in the written or spoken form. Because of this tool we come to know various shades of the meaning of an utterance.

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Financial Empowerment of Anganwadi Workers: Bridging Literacy, Accessibility, and Entrepreneurial Growth

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Abstract

Anganwadi workers are the backbone of the welfare infrastructure in India but are often struggling to make ends meet, being paid miserable wages and usually not knowing better on how to handle money. The paper focuses on ways to enable better financial conditions for the Anganwadi workers through improving their financial literacy, providing fairly easy access to credit, and certain support for setting up small-scale businesses. In this regard, government schemes, microfinance, and digital banking can play a predominant role in bringing them into the area of financial security. Once these impediments are addressed, the Anganwadi workers would attain greater financial independence and put in better performance in serving their communities. Enhanced skills in managing money and investment avenues would allow them to make future plans. The idea of saving along with pension plans can secure them for a longer run. Accessing these financial instruments through digital means would create a sense of effortless transactions and reduce cash dependency. Finally, focussing on community-based financial interventions would create stability and commensurate prosperity among Anganwadi workers.

Keywords: Financial literacy, Anganwadi workers, microfinance, entrepreneurship, government schemes, financial inclusion.

1. Introduction:

Anganwadi workers are the backbone of ICDS in India, providing communities with essential healthcare, nutrition, and education. Despite their crucial role, many still face financial stress due to low wages and irregular payments. Educating them on how to access microcredit and explore entrepreneurship opportunities can help them achieve financial stability and improve their livelihoods. By equipping them with financial literacy and better access to resources, they can build a more secure future for themselves and their families.

This paper highlights the financial challenges faced by Anganwadi workers and provides practical strategies for their economic empowerment. It focuses on developing budgeting and investment skills to help them manage money wisely. Microfinance and Self-Help Groups can offer the necessary financial support to start small businesses or meet urgent expenses. Strengthening government programs with direct financial assistance can help stabilize their income and provide financial security. Encouraging community-based business models can create new income-generating opportunities, allowing Anganwadi workers to build a more secure and sustainable future.

2. Objectives of the Study:

Following are the main objectives of the study.

1. To determine the Anganwadi workers financial literacy levels.
2. To study the availability of banking and credit facilities for Anganwadi workers.
3. Understanding the government schemes and microfinance institutions supporting their financial growth.
4. To suggest methods of improving financial empowerment through entrepreneurship.

3. Financial Challenges faced by Anganwadi Workers:

Anganwadi workers, due to the nature of their income structure-honorarium and not a salary – often find themselves in a financial crisis. Some of the financial issues associated with this situation are:

3.1 Low Salaries and delayed Payments:

Anganwadi workers receive a meager amount of honorarium, which does not even manage to sustain them for daily life. They often experience delayed payments, which only increases their distress and forces them to seek informal channels for credit.

3.2 Lacking Basic Financial Knowledge:

Most of the Anganwadi workers lack the basic financial knowledge, such as the use of banking services, saving services, saving money, or investing; hence they do not seize

the best possible available financial opportunities for themselves that services, saving money, or investing; hence they do not seize the best possible available financial opportunities for themselves that could improve their current condition

3.3 Limited Banking and Credit Facilitating:

Some Anganwadi workers do not have easy access to formal banking systems; they usually do not have documents. Due to this reason, they have to seek the services of informal lenders who charge exorbitant rates of interest and increase their debt burden.

4. Role of Government Policies and Microfinance Institutions:

The government along with microfinance institutions have taken up various initiatives to support the Anganwadi workers. Such schemes and programs provide finance and other amenities that help increase their financial strength and stability to some extent.

4.1 Financial Empowerment Schemes from the Government

- **Pradhan Mantri Jan Dhan Yojana:** It provides an access to bank account with no balance.
- **SHGs:** Schemes that will help women raise funds and eventually avail microfinance for small-time businesses.
- **Mudra Yojana:** This scheme assists women entrepreneurs through Anganwadi workers among others.

4.2 Microfinance and Inclusive Finance

- microfinance institute gives small time loans to women working as Anganwadi's to do small business activities.
- Women based financial institutions would provide easy accessibility to credit. Heavy collateral burden is not incurred.

5. Promoting Entrepreneurship Among Anganwadi Workers:

5.1 Training through Capacity Building

- Training in financial management, digital banking, and skills to start small-scale business should be provided by the government and NGOs.
- Skill-based workshops like tailoring, handicrafts, and agro-based small businesses to initiate self-employment.

5.2 Easy Access to Business Loans and Credit

- Simplify loan processes for Anganwadi workers and low interest business loans from financial institutions.
- Unique loan portfolio for women entrepreneurs.

5.3 Financial Inclusion through Digitisation

- Training in mobile banking, UPI transactions, and e-commerce sites.
- Technology connectivity to the online markets for the Anganwadi workers.

6. Case Studies of Financially Empowered Anganwadi Worker:

Practical examples of Anganwadi workers who have climbed the ladder to financial ability from financial knowledge to entrepreneurship

• **Case Study 1:** An Anganwadi worker in Maharashtra started a small dairy business with the help of a government loan and is now earning twice as much as before.

• **Case Study 2:** A group of Anganwadi workers in Tamil Nadu started a self-help group and launched a catering service, which secured their financial stability.

7. Conclusion:

It is necessary to establish financial empowerment of Anganwadi workers, who could then achieve complete economic independence and much better well-being. While there have been efforts to make good progress through different government initiatives and microfinance institutions, much remains to be done to reach full-fledged financial inclusion. Improving financial literacy, enhancing access to banking services, and promoting entrepreneurship leads Anganwadi workers toward sustainable economic growth. Skill development programs for them would allow them to look for other means of earning income and hence financial stability. Engaging in self-help groups and cooperative societies will help build a collective sense of economic growth and resilience. The use of digital financial tools like mobile banking and online payment systems can make transactions easier and thus more secure financially. By creating a supportive ecosystem through policy reforms and community-driven initiatives, Anganwadi workers can unlock their full economic potential and lead financially independent lives.

8. Recommendations:

1. **Stronger Financial Literacy Program:** Organise banking, savings, and investment skills workshops more frequently.

2. **Easy Access to Banking:** Facilitate easy and simplified procedure for opening accounts and devise more mobile banking services.

3. **Heavy Government Support:** Provide direct financial aids and raise honorarium payments for the Anganwadi workers.

4. **Promotion of Entrepreneurship:** Offer interest-free loans and market linkages for small entrepreneurs.

5. **Strengthening Microfinance Support:** Extend low-interest loan facilities for Anganwadi workers to initiate micro-enterprises.

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A study of Encouraging Women Entrepreneurship- Current Government Policies and Programmes

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Abstract:

A huge wide variety of government scheme has been undertaken by specific Ministries of GOI for encouraging entrepreneurship within the country wherein care has been taken to make sure adequate participation and proportion of women, by way of way of unique provisions

and added incentives for them. Encourage the woman entrepreneurship is more important. In this research paper study the current government program and policies of encouraging woman entrepreneurship.

Key words : Woman Entrepreneurship, scheme, policies, Government. Start up India Program me.

Introduction:

An entrepreneur is a person who creates a new business, bearing maximum of the risks and taking part in most of the rewards. The manner of putting in a commercial enterprise is known as entrepreneurship. An entrepreneur is a person who creates a brand new commercial enterprise, bearing most of the dangers and taking part in most of the rewards. The process of putting in a commercial enterprise is known as entrepreneurship. There are two types of entrepreneur first is Male entrepreneur and second is Woman entrepreneur. Government try to encourages the Woman entrepreneur through different scheme and policies.

Objective of the study:

A study Current Government Policies of and Programmes encourages Woman entrepreneur. A study of challenges encouraging of Woman entrepreneur

Literature Review:

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2. A study by A. Rajalakshmi (Nov 2014) reveled that Entrepreneurial Role of Women in the Development of Indian Economy. Researcher result of Indian women play an important role in initiating socio-economic growth of the country.
3. Women Entrepreneurship- A study of Indian Scenario by DR. SADHNA ARYA, DR. SHIBA CHARAN PANDA, and MS. GURVEEN KAUR

in, October: 2017. Researcher studied the push and pull factor of motivation. Similarly factors such as scarcity in economic resources and sudden demise of breadwinner in a family have also been acting as push factors for entrepreneurial motivation among the women in India. The category of push factors however forms a negligible percentage of women entering entrepreneurship indicating thereby economic 'pull' acts predominantly towards entrepreneurial orientation among women rather than the economic 'push'.

4. Impact of Government Schemes to Promote Women Entrepreneurs and its Sustainability by Prof. Usha I, and Prof. Pushpalatha R in July 2021. This studied based on secondary data. The research conclude most important role of education in enhancing the business. "Women entrepreneurs play a significant role of growing their economies.

5. Aliya Bashir July-August 2024. Researcher studied the Women Entrepreneurship: A Way to Economic Development. This is a conceptual paper and the studied based exclusively on secondary data about entrepreneurship. Researcher Women are a significant human resource of every economy. Researcher concluded Women entrepreneurs often face many problems for e.g gender biasness, constraints in marketing of products, limited access to finance, information and networks.

6. Women entrepreneurs: a systematic review on problems, challenges and success by Amrutha S.1, Dr. V. Santhi² and Dr. P. Nalini in MAY 2022. This study based on secondary data. Researcher concluded women entrepreneurs come across lots of problems while starting new ventures. Researcher analyzed there are many factors that contributes to the growth of female entrepreneurs for e.g education, Occupational experience, Managerial

skills, Support from family, Strong social ties and internal motivation are the most significant factors that contribute to the success of women entrepreneurs.

7. Women entrepreneurs: a study on government schemes by Dr Rency Desai, and Dr. Jaydip Chaudhari in April – June 2024. Researcher concluded actively promoting entrepreneurship among women in India represents an effective shortcut to achieving rapid economic growth and development.

Government scheme and policy of encouraging in women Entrepreneur

Start-up India:

Start up India programme was started in February 2016 after the period India is 3rd largest start – up ecosystem in the global level. A start –up policy provide essential fund, mentorship, market assess support to the woman entrepreneur.

Prime Minister,s Employment Generation programme (PMEGP)

PMEGP is a first-rate credit score-connected subsidy programme geared toward producing self-employment opportunities through establishment of micro-firms in the non-farm quarter. The scheme is carried out by way of Khadi and Village Industries commission (KVIC) functioning because the nodal agency on the country wide stage. at the kingdom level, the scheme is applied through kingdom KVIC Directorates, nation Khadi and Village Industries forums (KVIBs), District Industries Centers (DICs) and banks. For setting up new businesses, subsidy level within the Programme to

special categories, including women, is 25% and 35% in city areas and rural regions, in comparison to 15% and 25% in respective regions for general category.

Udyam Sakhi :

Seeks to inspire women entrepreneurs and to resource, suggest, assist and shield their hobbies.

It also keep loose aggressive enterprise and to preserve and improve the general economic system of our nation.

The Udyam Sakhi allows Indian women to start, build and grow corporations.

It recognizes that girls entrepreneur inside the industry is vital to monetary recuperation and strength, in constructing nation's destiny, and to assisting India compete in modern international marketplace.

Stand up India Scheme:

As part of MSME policy, the program was launched in 5th April 2016. A scheme by using Ministry of Finance for financing SC/ST and girls entrepreneur by means of facilitating financial institution loans for putting in place a Greenfield

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project company in production, services, buying and selling sectors and activities allied to agriculture.

The goal of this scheme is to facilitate bank loans between Rs. 10 lakh and Rs. 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and as a minimum one female borrower in keeping with financial institution branch for putting in a Greenfield enterprise. In case of non-individual companies, at the least 51% of the shareholding and controlling stake need to be held by means of both an SC/ST or lady entrepreneur.

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

This scheme was launched in India on August 30, 2000. The scheme was operational from January 1, 2000. Existing and the new enterprises are eligible to be covered under the scheme. (CGTMSE) to implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises has been established to provide credit facilities up to Rs 500 lakh per eligible borrower covered provided they are extended on the project viability without collateral security or third party guarantee. The extent of guarantee cover is 85% for Micro and Small Enterprises being operated and/or owned by Women.

Micro and Small enterprises – Cluster Development Programme:

The ministry of Micro, Small and Medium organization (MSME), authorities of India (GOI).has followed the Cluster development approach as a key strategy for boosting the productivity and competitiveness as well as ability constructing for Micro, Small enterprises(MSE) and their collectives within is asset of corporation placed inside an identifiable and as far as viable, contingencies vicinity and value chain that goes beyond a geographical vicinity and entering identical /comparable merchandise/ complementary product/ services, which may be connected collectively by way of common bodily infrastructure centers that help cope with their commonplace challenges.

The goal of the scheme is to guide the sustainability and boom of MSEs via addressing common problems alongwith improvement of era, capabilities & satisfactory, market get entry to, etc, ability constructing via formation of self assist agencies, consortia, setup common FacilityCenters

Challenges encouraging of Woman Entrepreneur

1. No awareness about of Government policies and scheme to woman Entrepreneur and
2. Most of the rural area woman is illiterate.
3. Know about the procedure of government scheme how to apply of government policy and scheme.
4. No awareness about the benefits of the scheme and policy.

Conclusion:

Government launched many scheme and policy to encourage woman Entrepreneur for e.g. start up India, Micro and Small enterprises – Cluster Development Program me , Stand up India Scheme etc. most of the woman entrepreneur not awareness government scheme and policy. This is the important challenges aware the woman entrepreneur for government scheme and policy.

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Indian Women Entrepreneurs : Challenges & Problems

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Abstract :

The present paper to study the concept of entrepreneurship and women entrepreneurs challenges and problems facing in India and suggestions for development of women entrepreneurship.

Entrepreneurship is an innovative and dynamic process, it is key to economic development of a country. Entrepreneurship may be regarded as powerful tool for economic development of a agriculture country like India. Women in India constitute around half of the country population, so women entrepreneurship development is an essential part of the growth of the country.

Introduction :

Entrepreneurship is an innovative process, whereby new enterprise is created. In India nearly half of the population consist of women .Women Entrepreneurship development is important for developing county like India. First prime minister Jawaharlal Nehru remarked “when a women moves forwards the family moves and the nation moves.”. Empowerment of women is essential as their thoughts and their values systems lead to the development of a good family, good society and economic development of the nation. There are lot of challenges and opportunities of women entrepreneurship in India.

Concept of Entrepreneurship and Women Entrepreneurship :

The term Entrepreneurship is derived from the French word entreprendre. It means ‘to undertake’. An entrepreneur is a person who undertake the risk of new enterprise, undertaking of an enterprise involves combing capital and labor for the purpose of production.

The Government of India has defined women entrepreneur- “an enterprise owned and controlled by women having financial interest of 51 percent of the capital and giving at least

51 percent of the employment generated in the enterprise of women.

Technically a women entrepreneur is any women who organizes and manages any enterprise especially a business usually with considerable initiative and risk. Women entrepreneur is person who accepts challenging role to meet her personal need and become economically independent.

Categories of Women entrepreneurs :

- 1) Women in urban and rural areas
- 2) Women in traditional and modern industries
- 3) Women in organized and unorganized sector
- 4) Women in large scale and small scale industries

Objectives :

- 1) To study about women entrepreneurship in India
- 2) To identify the challenges and problems faced by the women entrepreneurship
- 3) To know the remedies to solve their problems
- 4) To study the concept of women Entrepreneurship

Research Methodology :

The study is depend up on following secondary data

Research Paper, Reference Books ,Internet ,Magazines and Newspaper

Scope of the Study :

The present paper study is limited to problems and challenges of woman entrepreneurship in India only.

Problems and Challenges :

Women entrepreneurship face following challenges

1. Fewer sectors are Women friendly

Despite the policies and measures to promote gender equality, men still dominate India's entrepreneurial ecosystem. According to a recent report, most women-owned businesses in the country operate in low-revenue sectors, while men control the more profitable sectors like manufacturing, construction, and the like.

2. Lack of Social and Institutional Support

Most women business owners don't get the social support they require to kick start their business from families, peers, and immediate ecosystems. Lack of mentorship from the business community is also one of the main challenges faced by women entrepreneurs in the country.

3. Poor Funding Prospects

As unfair as it might sound, the funding scene in India has massive gender biases. Women-led businesses in the country lack access to capital due to the prejudices of investors and other factors.

4. Lack of Access to Professional Networks

Limited access to professional networks is another one of the basic problems and challenges of women entrepreneurs in India. According to the Google-Bain survey, female business owners are less integrated with formal and informal networks. The survey further indicates that over 45% of urban small business owners suffer due to insufficient avenues of network development.

5. Pressure to Stick to Traditional Gender Roles

Patriarchy conditions both men and women to play certain defined gender roles. Women are expected to cook, do domestic chores, raise kids, care for the elderly, and the like. Juggling familial and professional responsibilities is a challenge in itself, and even more so when you set out to build a brand.

6. Lack of an Entrepreneurial Environment

Entrepreneurship is a long journey that involves a lot of learning, un-learning, and upskilling. An environment that exudes a strong entrepreneurial spirit is crucial for a person to become a successful business owner. However, many women often suffer from the lack of such a productive environment.

7. Limited Mobility

Limited mobility is one of the basic problems of women entrepreneurs in India. They cannot travel alone or stay at hotels for business purposes without worrying about safety. What's more, many hotels in India still don't allow women to check-in unless accompanied by a man.

8. Lack of Education

One of the biggest credentials for a modern entrepreneur is having prior experience in running a successful business. To supplement the lack of experience in running a business the entrepreneur should have professional experience of working in the relevant industry or a business management degree. Unfortunately in India, the education of women does not get its due importance.

9. Low Risk-Bearing Ability

In order to invest in and run a successful business, the entrepreneur needs to be able to bear some inherent risk. Women often do not have financial freedom and do not have practice in making independent decisions. They also lack confidence in their own decisions, which makes them risk-averse.

10. Balancing Responsibilities between Family & Business

Family is often seen as an extension of women. It is expected from married women to enter motherhood within a certain age and also play a major role in rearing their children. This also leads to the young mothers having to take a break from their careers and prioritize their families.

Suggestions :

Following efforts can be taken to effective development of women entrepreneurship

- 1) Government should arrange special training programs of women entrepreneurship
- 2) Government should provide special infrastructure facilities,

- 3) Government should provide separate financial fund, making provision of micro-credit system to women entrepreneurship at local levels.
- 4) International, National, Local trade fairs, industrial exhibitions, Seminars, Conference should be organized to help women to facilitate interaction with the entrepreneurs.
- 5) Provide better educational facilities such as a polytechnic, ITI, Engineering, MBA etc.
- 6) Counseling through the aid of committed NGO's psychologists, Managerial experts should be provided to existing and emerging women entrepreneurs
- 7) To motivate women to come out of their traditional perceptions and responsibilities. Some psychological and social changes have to be in the system.

Conclusion :

Women entrepreneurship have been making a significant impact in all segment of the economy. Entrepreneurship among women, to improve the wealth of the nation as well as family in particular. Women entrepreneurs have to bear the force of socio-economic advancement.

The unexplored talent of young women can be identified, trained and used for various types of industries to increase the productivity in industrial sector.

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Breaking the Glass Ceiling: Representation of Women Entrepreneurs in *Big Magic* by Elizabeth Gilbert

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Research Guide

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Abstract

Women entrepreneurs have historically faced numerous challenges, from systemic barriers to cultural biases that limit their professional growth. The concept of the glass ceiling refers to an invisible but persistent barrier that prevents women from reaching leadership positions in business and professional settings. Elizabeth Gilbert's *Big Magic: Creative Living Beyond Fear* serves as a motivational guide that, while primarily addressing creativity, offers significant insights into the entrepreneurial mindset through a creative and feminist lens.

This paper explores the representation of women entrepreneurs in *Big Magic*, analyzing how Gilbert's philosophy of persistence, resilience, and unconventional thinking aligns with breaking the glass ceiling. By closely examining key themes, characters, and passages, this research highlights how *Big Magic* serves as an empowering text for women in business and beyond.

Gilbert's arguments, including the necessity of overcoming fear, embracing failure, and pursuing passions without external validation, directly relate to the struggles faced by women entrepreneurs. This study uses textual analysis to connect Gilbert's principles with feminist entrepreneurship and career advancement. Ultimately, this paper demonstrates how *Big Magic* provides an alternative framework for success, encouraging women to navigate business and leadership with confidence and creativity.

Keywords: Women entrepreneurs, creativity, empowerment, glass ceiling, feminist entrepreneurship, resilience etc.

Introduction

The concept of breaking the glass ceiling has been a major topic in feminist discourse, particularly regarding women's struggles in male-dominated fields such as business, technology, and leadership.

The term refers to the invisible barriers that prevent women from reaching the highest levels of professional success despite having the necessary skills and qualifications. These barriers include gender bias, societal expectations, and the systemic undervaluing of women's contributions.

Women entrepreneurs, in particular, face unique challenges when establishing businesses and advancing in leadership roles. Despite progress, research indicates that women-led businesses receive significantly less funding than those led by men, and female entrepreneurs frequently encounter skepticism about their competence and leadership abilities. In this context, literature and self-help narratives play an essential role in either reinforcing traditional gender roles or challenging them by offering alternative success models.

Elizabeth Gilbert's *Big Magic: Creative Living Beyond Fear* is an unconventional yet highly relevant text in this discourse.

While not a business manual, the book provides a roadmap for creative entrepreneurship, encouraging individuals, particularly women, to pursue their ambitions fearlessly. By examining *Big Magic* through the lens of female entrepreneurship, this paper explores how Gilbert's work serves as a manifesto for breaking the glass ceiling, offering insights into creativity, risk-taking, and resilience that are crucial for women striving for success in business.

Elizabeth Gilbert's *Big Magic* (2015) is a non-fiction book that explores the nature of creativity and the mindset needed to nurture it. The book is divided into six major sections, each addressing a different aspect of creative living:

1. **Courage** – Encourages readers to overcome fear and pursue creative endeavors.
2. **Enchantment** – Discusses inspiration and the idea that creative ideas have a mystical, almost magical quality.
3. **Permission** – Argues that individuals do not need external approval to create or pursue their dreams.
4. **Persistence** – Highlights the importance of perseverance and resilience in the face of setbacks.
5. **Trust** – Encourages readers to trust the process and embrace the unknown.
6. **Divinity** – Explores the spiritual aspects of creativity and how it connects people to something greater.

Throughout the book, Gilbert weaves together personal anecdotes, stories of other creative individuals, and philosophical reflections to illustrate her points.

She argues that creativity is not reserved for artists but is essential in all aspects of life, including entrepreneurship.

By reframing failure, fear, and success, she provides a blueprint for women seeking to navigate their professional lives with confidence and authenticity.

Since *Big Magic* is a non-fiction book, it does not have fictional characters. However, Gilbert introduces several real-life figures whose experiences serve as case studies in creativity, persistence, and unconventional success. These include:

- **Ruth Stone** – A poet who describes inspiration as something that must be captured before it disappears, illustrating the urgency and fleeting nature of creative opportunity (Gilbert 65). This metaphor is particularly relevant for entrepreneurs who must seize business opportunities when they arise.
 - **Ann Patchett** – A fellow writer whose story about an abandoned novel idea underscores the mysterious way in which creativity operates (Gilbert 102). Entrepreneurs can relate to this, as business ideas often take unexpected turns.
 - **Tom Waits** – A musician who learns to let go of perfectionism, reflecting Gilbert's philosophy on overcoming fear in creative entrepreneurship (Gilbert 137).
 - **Gilbert's own experiences** – Throughout the book, she shares her struggles with rejection and fear, demonstrating how she built a successful career despite numerous obstacles.
- Each of these individuals represents a different facet of the entrepreneurial journey, providing insights that extend beyond the arts and into business and leadership.

Big Magic and the Entrepreneurial Spirit

1. Creativity as an Entrepreneurial Force

Gilbert's central argument is that creativity is not limited to traditional artistic fields but is a fundamental part of success in any endeavor, including business. She asserts:

"A creative life is an amplified life. It's a bigger life, a happier life, an expanded life" (Gilbert 22).

This perspective aligns with the entrepreneurial mindset, where innovation, problem-solving, and risk-taking are essential skills.

Many successful women entrepreneurs, such as Oprah Winfrey and Sara Blakely, have built empires by embracing creativity in their business models.

2. Overcoming Fear and Societal Expectations

A recurring theme in *Big Magic* is the confrontation of fear. Women entrepreneurs frequently experience fear of failure, rejection, or not being taken seriously. Gilbert writes:

“Fear will always show up... but it doesn’t get to make decisions” (Gilbert 25).

By recognizing fear as inevitable but not allowing it to dictate choices, women can take bold steps toward leadership and independence.

3. The Myth of Perfectionism

Perfectionism is often a barrier to action, particularly for women who feel pressure to meet unrealistic standards. Gilbert dismantles this mindset, stating:

“Done is better than good” (Gilbert 177).

Women entrepreneurs must embrace imperfect action rather than waiting for the “perfect” moment, business plan, or idea.

4. Permission to Pursue Ambitions

Gilbert rejects the notion that individuals need external validation:

“You do not need anybody’s permission to live a creative life” (Gilbert 96).

For women in business, this is crucial—many feel they must prove their worth before pursuing leadership roles. Gilbert’s message empowers women to take initiative and define their own paths.

5. Resilience in the Face of Failure

Failure is an inevitable part of entrepreneurship. Gilbert states:

“What you produce is not necessarily always sacred. What is sacred is the time that you spent working on it” (Gilbert 175).

This perspective helps normalize failure as a learning experience, encouraging women entrepreneurs to persist despite setbacks.

Conclusion

Big Magic redefines creativity as a business skill, encouraging innovation. Women in leadership must navigate fear and societal expectations. The book promotes action over hesitation. Women should self-authorize their ambitions.

Business success requires embracing failure as part of growth.

Elizabeth Gilbert’s *Big Magic* provides an empowering framework for women entrepreneurs. By challenging perfectionism, fear, and societal expectations, the book offers practical insights for breaking the glass ceiling.

Women in business can adopt Gilbert’s principles to navigate challenges, embrace creativity, and redefine success on their own terms.

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The Challenges and Opportunities for Women Entrepreneurs in India

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Abstract

In recent years, the role of women entrepreneurs in India has gained significant attention, particularly concerning their contributions to technological innovations. Historically, societal constraints and limited access to resources have hindered women's participation in the entrepreneurial landscape. However, a notable shift is occurring as women increasingly leverage technology to overcome these barriers and drive economic growth. This essay explores the remarkable journey of women entrepreneurs in India, highlighting their innovative approaches and the unique challenges they face in a rapidly evolving technological environment. By examining specific case studies and the various sectors in which these entrepreneurs operate, a clearer understanding of their impact and the significance of their contributions to both local and global markets will emerge. Ultimately, this exploration underscores the importance of supporting women-led initiatives as vital components of India's economic development strategy.

Key Words: Women entrepreneurs, technological innovations, India's economic development.

Introduction

In recent years, the role of women entrepreneurs in India has gained significant attention, particularly concerning their contributions to technological innovations. Historically, societal constraints and limited access to resources have hindered women's participation in the entrepreneurial landscape. However, a notable shift is occurring as women increasingly leverage technology to overcome these barriers and drive economic growth.

This essay explores the remarkable journey of women entrepreneurs in India, highlighting their innovative approaches and the unique challenges they face in a rapidly evolving technological environment. By examining specific case studies and the various sectors in which these entrepreneurs operate, a clearer understanding of their impact and the significance of their contributions to both local and global markets will emerge.

Ultimately, this exploration underscores the importance of supporting women-led initiatives as vital components of India's economic development strategy.

Overview of the role of women entrepreneurs in India's technological landscape

The role of women entrepreneurs in India's technological landscape has become increasingly vital as the nation transitions into a digital economy.

As traditional barriers to entrepreneurship diminish, women are seizing opportunities to innovate within various technological sectors, effectively contributing to economic growth and societal change. Their participation is crucial not only for fostering diversity but also for addressing the unique needs of women consumers and leveraging their insights to create targeted technological solutions.

Moreover, as automation and artificial intelligence reshape the labor market, women entrepreneurs are leading efforts in reskilling and upskilling initiatives, thus aiding in the adaptation to new economic realities.

This simultaneous drive toward innovation and education aligns with the necessity for a robust framework that supports women in the tech sector, particularly as the digital platform economy increasingly dominates the employment landscape (Bajpai et al.) (Coussens et al.).

Ultimately, women entrepreneurs are reshaping India's technological narrative, ensuring their voices are integral to the ongoing digital revolution.

Impact of Women Entrepreneurs on Technological Advancements

The contributions of women entrepreneurs to technological advancements in India are profound, as they challenge traditional paradigms and foster innovation across various sectors. By integrating modern technologies into their businesses, women not only enhance their entrepreneurial ventures but also facilitate broader economic growth and financial inclusion.

For instance, as women-led enterprises increasingly adopt information communication technology (ICT), they demonstrate a strong correlation with improved productivity and economic expansion.

This trend is particularly evident in rural areas, where women entrepreneurs leverage financial innovation to address systemic credit disparities and enhance inclusion. Despite existing challenges, such as the uneven distribution of resources, the push for technological innovations is pivotal for sustainable development and empowerment. Consequently, the intersection of female entrepreneurship and technology reveals a transformative potential that resonates across social and economic dimensions, thus illustrating the critical role of women in driving technological progress in India (Iyer K N et al.) (Faith et al.).

Case studies of successful women-led tech startups in India

The rise of women-led tech startups in India reflects a transformative shift in the entrepreneurial landscape, characterized by innovation and adaptability. These startups are not only challenging traditional gender roles but

also contributing significantly to economic growth. For instance, organizations such as Zivame and ShopClues exemplify how women entrepreneurs are harnessing technology to create scalable solutions that address specific market needs, from online lingerie retailing to e-commerce platforms. Such case studies illustrate the potential for women-led enterprises to drive economic empowerment while fostering communities around them. Moreover, innovation hubs play a crucial role in this ecosystem by nurturing ideas and providing supportive environments for aspiring women entrepreneurs, allowing for collaborative growth and knowledge sharing (Odeyemi et al.). The intersection of technology and female entrepreneurship highlights the need for continued investment in these initiatives, which can pave the way for further advancements and sustainable economic development (Ahlborg et al.).

Challenges Faced by Women Entrepreneurs in the Tech Industry

The landscape for women entrepreneurs in the tech industry is fraught with numerous challenges that hinder their ability to innovate and thrive. Societal norms and gender biases often create significant barriers, leading to underrepresentation in leadership roles and limited access to funding. In regions like South Asia, the vibrant youth population entering the labor market emphasizes the need for initiatives that empower young entrepreneurs, particularly women, to foster innovation within small and medium enterprises (SMEs) (Ahmed et al.). Moreover, the transition from traditional family-centric business models to scalable, technology-driven ventures requires navigational skills and support networks that are frequently lacking for women. The experiences of the Indian diaspora in Silicon Valley illustrate how established networks can offer both support and resources that women entrepreneurs in India currently find elusive, further exacerbating the challenges they face in breaking into the tech sector.

Socio-cultural barriers and access to funding

In India, socio-cultural barriers significantly impede women's access to funding necessary for technological innovations. These barriers manifest as deeply rooted gender biases that often prioritize male entrepreneurs, thereby limiting the visibility and recognition of women's contributions in the entrepreneurial

landscape. For women aiming to navigate the Small and Medium Enterprises (SME) sector, the absence of social capital and mentorship opportunities exacerbates this challenge, reducing their likelihood of securing necessary financing (Ahmed et al.). Moreover, the unique constraints faced by social entrepreneurial ventures (SEVs) highlight the critical role of innovation under resource restrictions, where access to both financial and human capital is particularly scarce for women (Bhatt et al.). This confluence of socio-cultural and economic hurdles not only stifles women's entrepreneurial potential but also hampers broader economic growth, signaling an urgent need for policy interventions aimed at fostering inclusive funding mechanisms that empower women entrepreneurs in India.

Conclusion

In conclusion, the technological innovations spearheaded by women entrepreneurs in India are reshaping not only the economic landscape but also contributing significantly to social change. These innovators, often operating under significant resource constraints, develop creative solutions that cater to both market demands and social needs. As evidenced by empirical data, the growth of female-led enterprises often parallels their involvement in innovative activities, highlighting those social innovations can emerge even in challenging environments (Bhatt et al.). Furthermore, factors such as accessibility to finance and vocational training emerge as critical enablers of innovation, significantly impacting firm growth (Gebreyesus et al.). Therefore, fostering an ecosystem that supports women's entrepreneurial initiatives through policy and financial backing is essential for sustainable economic development. Ultimately, the role of women in technological innovation signifies a transformative potential that can bridge societal gaps while driving economic progress in India.

The future of women entrepreneurs in technology and their potential impact on India's economy

As India continues to embrace digital transformation, the future of women entrepreneurs in technology appears promising and pivotal for the national economy. The

increasing accessibility of funding, coupled with a strong push for gender equality in entrepreneurial ecosystems, empowers women to innovate and lead in technological domains. Women entrepreneurs not only introduce diverse perspectives but also drive advancements in sectors such as health tech, EdTech, and fintech, addressing unique challenges faced by underrepresented populations. Their involvement in technology represents a significant shift towards inclusivity, resulting in more comprehensive product development and service offerings. Furthermore, as these women build successful ventures, they create job opportunities, stimulate local economies, and inspire the next generation of female leaders. Ultimately, the contributions of women in tech will not only enhance India's economic resilience but also foster a culture of creativity and collaboration essential for sustainable growth.

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A Critical Analysis of the Protagonist Anu in Preeti Shenoy's "The Entrepreneur's Wife"

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Abstract:

The present article is to analyse a critical analysis of Anu, the protagonist in Preeti Shenoy's novel "*The Entrepreneur's Wife*". Through a feminist lens, this study examines Anu's character, exploring her strengths, weaknesses, and paradoxes. The article discloses that Anu's character is marked by contradictions, lacking agency and autonomy, and perpetuating privilege. It contributes to the existing body of research on feminist literature, highlighting the complexities of women's experiences in contemporary India. Preeti Shenoy's novel "*The Entrepreneur's Wife*" has been widely acclaimed for its relatable portrayal of marriage, relationships, and women's empowerment. The novel "*The Entrepreneur's Wife*" was analysed, with a focus on Anu's character development, relationships, and narrative voice.

Key Words: Entrepreneur, Human Relations, Women Empowerment, Feminist Literature, etc.

Introduction:

The present article is to analyse a critical analysis of Anu, the protagonist in Preeti Shenoy's novel "*The Entrepreneur's Wife*". Through a feminist lens, this study examines Anu's character, exploring her strengths, weaknesses, and paradoxes. The article discloses that Anu's character is marked by contradictions, lacking agency and autonomy, and perpetuating privilege. It contributes to the existing body of research on feminist literature, highlighting the complexities of women's experiences in contemporary India. Preeti Shenoy's novel "*The Entrepreneur's Wife*" has been widely acclaimed for its relatable portrayal of marriage, relationships, and women's empowerment.

The novel "*The Entrepreneur's Wife*" is analysed, with a focus on Anu's character development, relationships, and narrative voice. Preeti Shenoy's novel "*The Entrepreneur's Wife*" has been widely acclaimed for its relatable portrayal of marriage, relationships, and women's empowerment. At the center of the novel is Anu, the protagonist, whose character has been praised for its nuance and complexity. However, a closer examination of Anu's character reveals a complex web of contradictions, paradoxes, and flaws. This article aims to deconstruct Anu's character, exploring her strengths, weaknesses, and implications for feminist literature.

Preeti Shenoy's books are known for their relatable characters, engaging storylines, and thought-provoking themes. She is a bestselling Indian author known for her contemporary romance and women's fiction novels. Preeti Shenoy started

her writing career as a blogger and columnist. Her blog, "Just a Mother", was featured in the Times of India. She has written for several publications, including The Times of India, The Hindu, and Femina. Preeti Shenoy has written 12 books. Preeti Shenoy has received several awards and recognition for her work such as she was featured in Forbes India's list of "Top 100 Famous Indians" in 2013, won the "Indian Blogger of the Year" award in 2011 and was shortlisted for the "Crossword Book Award" in 2013. She is well known for her relatable and realistic writing style which is emotionally engaging and heartfelt, humorous and witty yet insightful and thought-provoking.

The novel "*The Entrepreneur's Wife*" was published in 2019. The story revolves around Anu, the wife of Rohan, a successful entrepreneur who has built a thriving business from scratch. Anu has been Rohan's rock, supporting him through the ups and downs of his entrepreneurial journey. However, as Rohan's business grows, Anu begins to feel increasingly disconnected from her own identity and passions. The story begins with Anu feeling suffocated by her role as a homemaker and mother. She feels like she's lost touch with her own interests and desires, and is merely existing to support Rohan's dreams.

When Rohan announces that he's been selected for a prestigious entrepreneurial award, Anu feels like she's hit rock bottom. The novel explores the importance of maintaining one's own identity and passions within a marriage; the challenges and rewards of entrepreneurship, the

value of communication and understanding in relationships. Therefore, *"The Entrepreneur's Wife"* is a heartwarming and inspiring novel that celebrates the power of women's entrepreneurship and the importance of maintaining one's own identity and passions within a marriage.

Anu's character is marked by both strengths and weaknesses. On one hand, she is depicted as a strong-willed and independent individual who yearns for autonomy and self-expression. Her feelings of suffocation, resentment, and disillusionment are palpable, making her a sympathetic and relatable protagonist. On the other hand, Anu's character is also marked by weaknesses. She is often indecisive, lacking confidence, and reliant on others for validation. Her relationships with Rohan and Priya are particularly problematic, as she fails to set boundaries and assert her own needs.

Anu's character is marked by several paradoxes and contradictions. On one hand, she is depicted as a feminist who values independence and autonomy. On the other hand, she is often shown to be reliant on others, particularly Rohan, for emotional support and validation. Furthermore, Anu's character is marked by privilege, which is often overlooked in the novel. As the wife of a successful entrepreneur, Anu enjoys a comfortable lifestyle and has access to resources and

opportunities that many women can only dream of. On the other hand, Anu's character perpetuates several problematic stereotypes and tropes. Her lack of agency and autonomy, reliance on others, and privilege all undermine the novel's attempts to portray a strong and empowered female protagonist.

Conclusion:

Therefore, Anu's character in *"The Entrepreneur's Wife"* is a complex and often contradictory figure. While she is relatable and sympathetic, her paradoxical nature undermines the novel's feminist themes. Her lack of agency, reliance on others, and privilege all raise questions about the novel's portrayal of women's empowerment. Despite these criticisms, Shenoy's novel remains an important contribution to the conversation about women's roles and relationships in contemporary India.

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A Comprehensive Study on Women Empowerment Strategies and Challenges

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Abstract:

This research paper presents a comprehensive study on women empowerment strategies and challenges in today's evolving socio-economic and political landscape. The study explores various dimensions of women empowerment—including economic, educational, political, social, health, and legal aspects—and examines the strategies that have been implemented to foster gender equality. Utilizing a data-driven approach combined with qualitative case studies and a thorough literature review, the paper critically analyzes the obstacles that hinder women's progress, such as cultural biases, limited access to resources, and systemic discrimination. It further evaluates the impact of current policies and initiatives, identifying both successes and shortcomings in empowering women at local, national, and global levels. The findings underscore the need for more inclusive policy frameworks and innovative approaches that address structural inequities, enhance access to education and healthcare, and promote leadership opportunities for women. Ultimately, this paper provides actionable recommendations aimed at policymakers, community leaders, and stakeholders to accelerate the journey toward true gender equality and sustainable development.

Introduction

Women empowerment is pivotal to achieving global gender equality and sustainable development. Recognized as a fundamental human right, the empowerment of women serves as a catalyst for social, economic, and political progress. Despite significant advances over the past few decades, persistent challenges—ranging from socio-cultural biases and economic disparities to limited access to education and political underrepresentation continue to impede progress.

In an era marked by rapid globalization, technological advancements, and evolving economic landscapes, strategies to empower women have similarly undergone significant transformation. These strategies now encompass multiple dimensions including economic independence, educational opportunities, political participation, social inclusion, healthcare access, and legal rights. Each of these dimensions plays a crucial role in not only improving individual lives but also in fostering broader societal development.

This paper presents a comprehensive study on the strategies implemented to empower women and critically examines the challenges that remain. By employing a data-driven approach, incorporating qualitative case studies, and conducting an extensive review of existing literature, this study aims to highlight both the successes and the limitations of current empowerment initiatives. In doing so, it seeks to provide actionable policy recommendations and innovative approaches that address structural

inequities and promote an inclusive environment where every woman can realize her full potential.

Empowerment is multi-dimensional, involving economic, educational, social, legal, health, and political aspects. Strategies focus on access to resources, education, employment, and legal protection. Challenges include cultural norms, discrimination, and unequal opportunities. Policies involve training programs, microfinance, leadership initiatives, and legal reforms.

Dimensions of Women Empowerment

Multi-Dimensional Approach:

The study examines women empowerment across various dimensions such as economic, educational, political, social, health, and legal aspects.

Economic Empowerment Strategies:

Initiatives include providing access to financial resources, job opportunities, and support for entrepreneurship, all of which are vital for enhancing women's financial independence.

Educational Initiatives:

Emphasis is placed on increasing access to quality education and vocational training, which help women develop critical skills and make informed decisions.

Political Participation:

The research explores strategies aimed at increasing women's representation in governance and political leadership, ensuring that their voices contribute to policy-making processes.

Social and Cultural Barriers:

The study discusses the impact of entrenched cultural biases, stereotypes, and social norms that often restrict women's roles and limit their opportunities.

Health care and Legal Support:

Access to quality healthcare services, including reproductive health, as well as robust legal frameworks that guarantee women's rights, are highlighted as essential components of empowerment.

Challenges and Obstacles:

Despite progress, systemic issues such as discrimination, inequality in resource allocation, and inadequate policy implementation continue to hinder women's empowerment.

Data-Driven Insights and Case Studies:

The research employs both quantitative data analysis and qualitative case studies to evaluate the effectiveness of current strategies and identify areas needing improvement.

Policy Recommendations:

Based on the findings, the study proposes actionable recommendations for policymakers and stakeholders to bridge existing gaps, promote inclusive frameworks, and accelerate progress toward gender equality.

These points collectively illustrate the comprehensive nature of the study, highlighting both the innovative strategies that have been implemented and the persistent challenges that need to be addressed in the journey toward full women empowerment.

Barriers to Women Empowerment in India

Women empowerment in India faces numerous challenges, many of which are deeply rooted in historical, cultural, and socio-economic structures. Here are some key barriers:

Cultural and Societal Norms:

Traditional beliefs and customs often reinforce gender roles that limit women's participation in education, work, and leadership. Patriarchal mindsets and practices can marginalize women and restrict their freedom of choice.

Educational Literacy Gaps:

Despite improvements in educational access, significant disparities persist, especially in rural areas and among marginalized communities. Limited educational opportunities hinder skill development and restrict career prospects.

Economic Barriers:

Women often have less access to financial resources, credit facilities, and employment opportunities. Wage disparities, informal employment, and lack of property rights further exacerbate economic inequality.

Political Under representation:

Women's participation in political decision-making remains low. The limited representation in political bodies and leadership positions means that women's issues are often not prioritized in policy-making.

Violence and Harassment:

Domestic violence, sexual harassment, and other forms of gender-based violence create an environment of fear and insecurity. Inadequate protection and inconsistent law enforcement make it difficult for women to seek justice.

Health care and Reproductive Rights:

Access to quality healthcare, including reproductive health services, is often limited, particularly in rural areas. Societal taboos and inadequate health infrastructure can negatively impact women's well-being.

Legal and Institutional Barriers:

Although laws exist to protect women's rights, the implementation and enforcement of these laws can be inconsistent. Bureaucratic hurdles, corruption, and lack of awareness about legal rights further hinder progress.

Inter section Challenges:

Issues of caste, religion, and regional disparities add layers of complexity to the empowerment process. Women from lower castes or minority groups often face compounded discrimination, limiting their opportunities even further. Addressing these barriers requires a multi-faceted approach that includes policy reform, educational initiatives, economic empowerment programs, and cultural change initiatives aimed at transforming deep-seated gender biases.

Conclusion:

Women empowerment is a critical factor in achieving sustainable development, economic growth, and social justice. Despite notable progress in various sectors, gender disparities continue to exist due to deeply ingrained socio-cultural norms, economic inequalities, and legal barriers. This study has highlighted the key dimensions of women empowerment, including economic, educational, political, social, health, and legal aspects, while also analyzing the challenges that hinder progress.

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Women Entrepreneurs-Challenges and Opportunities in Solapur with Small Scale Startup

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Abstract:

Women were always treated as a home maker for serving to family. Initially they were not allowed to generate money due to male dominance. But now it has become the need of an hour to earn and to have her own identity so women have entered into different starts up and they started to show now women are empowered through entrepreneurship. Though Women entrepreneurship is a growing force, but women still face unique opportunities and challenges in the business world.

Key Words- Entrepreneurs, Women Empowerment, Solapur.

Introduction-

Women's entrepreneurship is an effective means for their empowerment, bringing about major improvements in their communities and personal lives. Women can acquire and manage assets through entrepreneurship, which enhances their long-term financial security. By proving their ability and challenging cultural stereotypes and biases, female entrepreneurs help create a more inclusive economy. Women entrepreneurs become more respected and renowned in their communities, which promotes their status and power. Women who run businesses become recognized and renowned in their communities, which raises their status and power. Women entrepreneurs contribute to economic growth and poverty alleviation by providing jobs for other women and men in their communities. Women must make crucial choices when running a business, which improves their leadership and decision-making skills.

Literature Review-

You're appropriate to concentrate on "nowadays" because women's entrepreneurship is a vibrant field. Here's a look at the current opportunities and challenges:

Opportunities:

- * Technology is Revolutionizing: Digital technologies and the internet have reduced entrance barriers. With less money, women may launch and grow enterprises anywhere and reach international markets. Consider online services, content production, and e-commerce.

- * Emphasize on Impact: Firms with a social objective are attracting more and more customers. Women entrepreneurs have a competitive advantage since they frequently set benchmarks in sectors like community development, ethical fashion, and sustainability.

- * The Growth of the "Side Hustle": More women are launching side endeavours. This enables income diversification, flexibility, and an entry-point to full-time entrepreneurship.

- * Communities and Support: Women-focused incubators, mentorship programs, and online networks are all growing. These offer priceless connections, resources, and a feeling of community.

- * Changing Attitudes: Though there are still challenges to be tackled, the social and financial benefits of women's entrepreneurship are becoming more widely recognized. More governmental initiatives, business possibilities, and media attention result from this [1].

- * Untapped Potential: Women are a huge, untapped source of innovation and talent. Promoting their entrepreneurship can lead to substantial innovation and economic progress.

- * Diverse Perspectives: Products and services that better meet a range of demands are developed as a result of the distinct perspectives and methods that women frequently bring to the society.

Challenges:

- * Gender Bias: Social restrictions and traditional gender roles may restrict women's access to opportunities, resources, and education [2].

- * Financial Barriers: Due to prejudices in lending procedures, credit history, and a lack of collateral, women frequently struggle to obtain finance.

- * Work-Life Balance: It may be very difficult to juggle the demands of operating a business with family obligations, especially in societies where women are expected to be the primary caregivers.

- * Networking and Mentoring: The growth of women's businesses may be impeded by their limited access to professional networks and mentorship possibilities.

* **Legal and Regulatory Barriers:** Women entrepreneurs may find it especially difficult to overcome intricate legal processes and administrative roadblocks.

* **Lack of Confidence:** Women may experience internal obstacles that prevent them from pursuing their entrepreneurial goals, such as a lack of confidence and a fear of failing.

Addressing the Challenges:

To fully realize the potential of women's entrepreneurship, it's crucial to address these challenges through:

* **Promoting Gender Equality:** Encouraging gender equality means questioning established gender norms and building a more just society in which women have equal access to opportunities, resources, and education [3].

* **Increasing Access to Finance:** By organizing particular awareness about finance facilities by government can lead the numbers of women entrepreneurs.

* **Supporting Work-Life Balance** Enacting regulations and initiatives that assist women in integrating work and family obligations, such as hours that are flexible and reasonably priced childcare, seeks to encourage work-life balance.

* **Developing Strong Networks:** Starting and maintaining networks and mentorship initiatives which connect female entrepreneurs with experienced business leaders and offer them invaluable support and guidance [4].

* **Simplifying Legal and Regulatory Processes:** Streamlining bureaucratic processes and assisting women entrepreneurs' handling of the regulatory and legal system are two ways to simplify legal and regulatory processes.

* **Boosting Confidence:** Giving women the guidance and assistance they need to go above their own obstacles and become more self-assured business owners. [5]

* **Targeted Funding and Skills Training:** To assist women succeed in today's economy, increase access to grants, loans, and investments targeted only for

women-led enterprises. Additionally, offer training in digital literacy and business skills such as sewing, parlour, arts and craft etc.

We can unlock the full potential of women's entrepreneurship and promote economic and social progress by resolving these challenges and fostering a more supportive environment. With more possibilities than ever before, this is an exciting time for women entrepreneurs. But in order to build a framework that is effectively inclusive and supportive, it is essential that we acknowledge the ongoing challenges and cooperate.

Methodology-

For this, we had an interview of 3 entrepreneurs who are contributing to their family and society by providing their service.

➤ **Fashion World- 'Bling Fashion'- Poonam Nandkumar Somani.** We came across a lady entrepreneur who makes handmade jewellery as business in Solapur. Her specialities in handmade jewellery are Western, Indo-western, Hair accessories and customized jewellery. She started her business in 2016 as a hobby. She tried jewellerys with friends and relatives. Then enquiry started regarding these unique jewellerys, she jumped into the business of customized jewellery-making business and she experienced a huge success through the orders. To grow her business, she took the help of WhatsApp and Insta page and also participated in different exhibitions at Solapur and Pune. She collaborated with MH-13 to advertise her products. She faced some challenges like cost of jewellery is too much, financial crisis, awareness of handmade jewellery, Covid-19 break and travelling to Pune with delicate products for exhibitions. Being a single mother, she also managed her child by own. But women are born to overcome the hurdles. The same way, Mrs. Poonam eliminated all these barriers and now she is a successful handmade jewellery business owner with turnover 8 lac. She expanded her business all over India and also in US, UK. By exporting her product to abroad, she helps to grow our economy.



➤ **Food Field- 'Fantasy Dessert Safari'-Tanvi Hrishikesh Atre.** She is CA by profession & hold diploma in food science. She owns a passion driven bakery where she and her team have the vision to provide the best quality bakery items from all around the world made from scratch to the customers. She landed on this idea of opening a

boutique bakery because of her interest and inquisitiveness about food and various bakery items which are made in different parts of the world. She believes there is nothing better than food made in cleanliness with good quality ingredients. Everyone loves freshly made bakery product. She started the bakery in 2020 from home. She had a single small

oven and no professional training. She was selling small bakes to my friends and acquaintances. Slowly with time as her sale increased with word-of-mouth publicity, she decided to pursue diploma in baking science. She did it from Mumbai and then again started her journey in Solapur.

She faced some Challenges during her journey as an entrepreneur. To get appropriate place was her biggest challenge. She couldn't afford space as her business was new. Staff hiring was one more where she had no staff in the beginning. Training local ladies was a huge problem as bakery products require trained staff and someone who understands or has the capability to understand the science behind it. Raw material acquisition of good quality

was not easily available as Solapur being a tier two city. With passage of time and trust people put in her bakery, predominantly due to various exhibitions and word of mouth, demand for her products increased. And by 2023 she rented a place for her bakery, hired 2 staff members and trained them, collaborated with brands in Mumbai for raw material acquisition and bought commercial oven for large quantity production. Today her bakery is running successfully with profits and a goodwill value to the brand name. There is surely a very long way to go but she is satisfied as she can convert her passion into profession and at the same time make money from it.



- **Food Industry:** Another woman named Savitri was located by us. She lives in the Solapur city with three of her daughters. When her daughters started going to school, she had financial issues. She was so thinking ways to get through these financial challenges and keep her daughter's schooling going. She eventually realized that she loved to cook, but that it was really hard for her to start a food business because she didn't have the money, so she made charge of her abilities. She started her own business that is making Bhakris. Initially she started to take flours of Bajari and Jowar and preparing Bhakris from that flour only by charging Rs.3 per Bhakri. Then she had a different thought why not to sell Bhakris with her own material

where she will gain more profit. And she started to sell Bhakris to shopkeepers and restaurants. The demand grown up and she hired two women for making Bhakris. The biggest challenge that she faced being not well educated how she can have a contact to local shopkeepers and restaurants and how to grow the business with the help of technology. But she is having a great intellectual and a good communication skill. She started direct selling by visiting local ventures and she became successful. Now she has her own android mobile and she is keeping the status of prepared Bhakris with attractive tagline. Now she is successful in Bhakri Business.

**Conclusion-**

Women entrepreneurs play a vital role in driving economic growth, innovation and social change. However, they continue to face significant challenges, including limited access to finance, networks and markets, and societal attitudes and gender-based stereotypes and biases. Despite these challenges, women have demonstrated remarkable adaptability and determination. At the end empowering women entrepreneurs is not only a matter of social justice but also a driving economic growth for the women.

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Women in Family-Owned Businesses: Challenges and Prospects Gender-Inclusive Business Models in Emerging Economies

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Abstract:

Family-owned businesses are fundamental to the economic landscapes of many nations, particularly in emerging economies like India, where they contribute substantially to GDP and employment. Despite their economic significance, these enterprises often operate within traditional structures that marginalize women's participation. Deeply rooted patriarchal norms typically limit women to subordinate roles, excluding them from leadership and strategic decision-making. Challenges such as gender bias in succession planning, restricted access to financial resources, and the dual burden of managing familial and professional obligations significantly impede women's individual growth and prevent family businesses from fully realizing their innovative and competitive potential in a globalized economy.

This paper examines these systemic barriers while highlighting the evolving opportunities that support gender inclusivity in family enterprises. Societal shifts, improved access to education, government-led initiatives, and the emergence of women-focused professional networks are creating pathways for change. By implementing gender-inclusive business practices—such as equal leadership opportunities, mentorship programs, and flexible work policies—family-owned businesses can harness the untapped potential of women. These reforms not only contribute to the empowerment of women but also drive innovation, resilience, and sustainable economic growth, ensuring the long-term success of these enterprises.

Keywords: Women empowerment, Family businesses, Gender inclusivity, Succession planning, Leadership opportunities

Introduction

Family-owned businesses dominate the economic landscape of many emerging markets, including India, where they account for a substantial share of listed firms and contribute significantly to employment and GDP. However, the active involvement of women in these enterprises remains limited due to traditional gender norms and systemic biases. While the global narrative of women's economic empowerment is gaining momentum, the adoption of gender-inclusive approaches in family businesses lags behind.

Objective of Study:

1. Identifying the key barriers hindering women's participation in family-owned businesses.
2. Proposing strategies for fostering gender inclusivity and unlocking the potential of women in these enterprises.
3. Highlighting the broader implications of empowering women for economic growth and societal development.

Challenges Faced by Women in Family-Owned Businesses: A Comprehensive Analysis

1. **Cultural Norms and Societal Expectations:**

In many cultures, particularly in patriarchal societies, women are expected to prioritize domestic responsibilities over their professional aspirations. This deeply ingrained societal expectation can hinder women's ability to fully engage in family business operations. In family-owned businesses, this manifests in women often being relegated to peripheral roles, such as administrative or supportive positions, rather than being actively involved in strategic decision-making processes. These cultural norms further reinforce the idea that women's primary responsibilities lie within the home, which directly limits their professional mobility and opportunities within the business. Despite growing awareness of gender equality, the persistence of these traditional views poses a significant barrier to women's advancement within family enterprises.

2. Gender Bias in Leadership and Succession Planning:

Succession planning in family-owned businesses frequently favors male members, even in instances where female family members may possess comparable or superior qualifications. This bias is often rooted in the notion that leadership

should pass through male lineage, regardless of the skills, experience, or leadership potential of female candidates. As a result, women are systematically excluded from critical leadership roles, not based on merit but due to entrenched gender biases. This practice not only limits women's career progression but also deprives businesses of the diverse perspectives that are essential for innovation and sustainable growth. The lack of diversity in leadership can stifle creativity, slow decision-making processes, and hinder the ability of family-owned businesses to adapt to changing market conditions.

3. **Restricted Access to Financial Resources:**

In many family enterprises, financial control is typically concentrated in the hands of male family members, limiting women's ability to access necessary financial resources to grow or invest in the business. Whether through formal financial decision-making channels or informal economic control within the family, women often face significant obstacles when attempting to secure funds for entrepreneurial ventures or business expansion. Without access to capital, women are unable to take risks or pursue new opportunities that could propel the business forward. This restricted access to financial autonomy not only curtails their personal entrepreneurial ambitions but also results in missed opportunities for the business as a whole. The challenge is further exacerbated in sectors where financial stability and investment are key to maintaining competitiveness in the market.

4. **Balancing Professional and Personal Responsibilities:**

Women in family-owned businesses frequently struggle to balance the demands of professional roles with domestic responsibilities. The dual burden of managing household duties, caregiving, and work-related obligations often results in emotional and physical burnout, leading to career stagnation. The pressure to excel both at home and at work can create a high-stress environment for women, limiting their ability to fully dedicate themselves to the business. Furthermore, a lack of supportive structures—such as childcare facilities, flexible work hours, or family leave policies—further exacerbates the challenge. Without access to such support systems, women may be forced to make difficult choices between career advancement and family obligations. This dynamic contributes to the underrepresentation of women in higher-level roles and decision-making positions within family-owned businesses.

Gender-Inclusive Business Models: Strategies for Empowerment and Growth

Family-owned businesses are uniquely positioned to champion gender-inclusive practices, fostering innovation, equity, and sustainability. The following strategies provide actionable approaches to bridging the gender gap and promoting women's

active participation in leadership and business operations.

1. Skill Development and Mentorship

Investing in skill development programs and structured mentorship opportunities is pivotal in preparing women for leadership roles. Tailored training initiatives, such as leadership development workshops, financial literacy programs, and industry-specific technical skills, enhance women's managerial capabilities. Mentorship fosters guidance, networking, and confidence, creating a pipeline of female leaders ready to assume strategic responsibilities. Studies indicate that women with access to mentorship are more likely to ascend to leadership roles, contributing to diversity in decision-making and improved organizational performance.

2. Merit-Based Succession Planning

Traditional succession planning in family-owned businesses often relies on gender-biased norms, sidelining capable female members. Transitioning to a merit-based approach ensures leadership roles are allocated based on individual qualifications, skills, and contributions rather than gender or seniority. Implementing transparent evaluation frameworks and unbiased criteria for assessing candidates' capabilities empowers organizations to identify the best fit for strategic positions. This paradigm not only promotes fairness but also optimizes organizational outcomes by leveraging the talents of all family members.

3. Flexible Work Policies

The dual burden of professional and personal responsibilities often limits women's participation in leadership roles. Introducing flexible work policies, including remote working options, adaptable schedules, and family leave programs, can mitigate these challenges. Flexibility allows women to effectively manage their roles without compromising career aspirations, leading to higher retention rates and enhanced job satisfaction. Businesses that adopt such policies benefit from a more committed and motivated workforce, fostering long-term growth and stability.

4. Leveraging Technology

Technology serves as a transformative tool in enabling women's active involvement in business. Digital platforms, such as e-commerce marketplaces, collaboration tools, and cloud-based management systems, allow women to contribute to business operations irrespective of geographical constraints. For instance, e-commerce has empowered women entrepreneurs by providing a global market for their products, bypassing traditional barriers like limited mobility or societal restrictions. Additionally, technological literacy programs for women can further enhance their engagement and effectiveness in business roles.

Conclusion

The inclusion of women in family-owned businesses is a strategic driver for innovation, resilience, and sustainability. Addressing barriers like patriarchal norms and gender biases in leadership succession is essential to unlocking women's potential. By implementing structural reforms, fostering inclusivity, and investing in skill development, family businesses can build diverse leadership pipelines. This approach enhances adaptability, drives innovation, and ensures long-term competitiveness, making gender diversity a catalyst for economic growth and societal progress.

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The Role of Women in Health and Biotechnology: Driving Innovation and Equity

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Abstract:

The fields of health and biotechnology have witnessed transformative advancements over the past century, with women playing a pivotal role in shaping these industries. Despite historical barriers, women have emerged as leaders, innovators, and change-makers in research, clinical practice, and entrepreneurship. This paper explores the contributions of women to health and biotechnology, highlighting their impact on scientific discovery, healthcare delivery, and policy development. It also examines the challenges women face in these fields, including gender bias and underrepresentation, and discusses strategies to promote gender equity. By recognizing and addressing these issues, the health and biotechnology sectors can harness the full potential of women to drive innovation and improve global health outcomes.

1. Introduction

The health and biotechnology sectors are critical to addressing global challenges such as disease prevention, personalized medicine, and sustainable healthcare solutions. Women have been instrumental in advancing these fields, contributing to groundbreaking research, developing life-saving technologies, and advocating for equitable healthcare access. However, their contributions have often been overlooked, and systemic barriers continue to hinder their progress. This paper aims to shed light on the role of women in health and biotechnology, emphasizing their achievements and the need for greater inclusivity.

2. Historical Contributions of Women in Health and Biotechnology

Women have a long history of contributing to health and biotechnology, often overcoming significant societal and institutional obstacles. Notable examples include:

Marie Curie: A pioneer in radioactivity research, Curie's work laid the foundation for advancements in medical imaging and cancer treatment.

Rosalind Franklin: Her X-ray diffraction images of DNA were crucial to understanding its double-helix structure, a cornerstone of modern biotechnology.

Gertrude B. Elion: A Nobel laureate whose work in drug development led to treatments for leukemia, malaria, and HIV/AIDS.

These trailblazers set the stage for future generations of women in science, inspiring countless others to pursue careers in health and biotechnology.

3. Women in Modern Health and Biotechnology

Today, women are making significant strides across various domains within health and biotechnology:

3.1 Research and Development

Women researchers are at the forefront of cutting-edge discoveries, from CRISPR gene-editing technologies to mRNA vaccines. For example, Dr. Katalin Karikó's pioneering work on mRNA was instrumental in the rapid development of COVID-19 vaccines.

3.2 Clinical Practice and Public Health

Women healthcare professionals play a vital role in patient care, disease prevention, and health education. They are also leading efforts to address health disparities and promote global health equity.

3.3 Entrepreneurship and Leadership

Women are increasingly founding and leading biotech startups, driving innovation in areas such as precision medicine, wearable health technologies, and sustainable biomanufacturing.

4. Challenges Faced by Women in Health and Biotechnology

Despite their contributions, women in health and biotechnology continue to face significant challenges:

4.1 Gender Bias and Stereotypes

Women often encounter biases that undermine their credibility and limit their opportunities for advancement. Stereotypes about gender roles can discourage women from pursuing careers in STEM fields.

4.2 Underrepresentation in Leadership

Women remain underrepresented in leadership positions, with fewer opportunities for mentorship and sponsorship. This lack of representation perpetuates systemic inequities.

4.3 Work-Life Balance

The demanding nature of careers in health and biotechnology can make it difficult for women to balance professional and personal responsibilities, particularly in cultures with limited support for caregiving.

5. Strategies to Promote Gender Equity

To fully leverage the potential of women in health and biotechnology, concerted efforts are needed to address these challenges:

5.1 Mentorship and Networking

Establishing mentorship programs and professional networks can help women navigate career challenges and access opportunities for growth.

5.2 Policy Reforms

Institutions should implement policies that promote gender equity, such as pay transparency, flexible work arrangements, and family-friendly benefits.

5.3 Education and Outreach

Encouraging girls and young women to pursue STEM education through outreach programs and role models can help build a pipeline of future leaders.

5.4 Recognition and Representation

Celebrating the achievements of women in health and biotechnology and ensuring their representation in decision-making roles can inspire change and challenge stereotypes.

6. Conclusion

Women have played and continue to play a transformative role in health and biotechnology, driving innovation and improving global health outcomes. However, systemic barriers persist, limiting their full participation and recognition. By addressing these challenges and promoting gender equity, the health and biotechnology sectors can unlock the potential of women to create a more inclusive and impactful future.

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New Strategies for Creating Inclusive Learning Environments

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Abstract:

Inclusive learning environments are essential for fostering equity, diversity, and student engagement in education. This paper explores innovative strategies that promote inclusivity by addressing gender, disability, socio-economic background, and cultural diversity. It examines the role of technology, such as AI-driven personalized learning and assistive tools, in enhancing accessibility. Gender-responsive pedagogies, flexible curriculum designs, and safe classroom spaces are also analyzed. The importance of teacher training in inclusive education and the impact of policy interventions are discussed. Case studies highlight successful implementations worldwide. The research emphasizes student-centered approaches that encourage participation from marginalized groups. Challenges in implementing inclusivity are addressed, along with recommendations for improvement. Ultimately, this paper advocates for a holistic approach to creating equitable educational experiences for all learners.

Keywords: Inclusive education, gender equity, accessibility, assistive technology

Introduction

Inclusive education is a fundamental pillar of equitable learning, ensuring that students of all backgrounds, abilities, and identities have equal opportunities to succeed. In today's diverse classrooms, traditional teaching methods often fail to address the unique needs of marginalized learners. This paper explores innovative strategies to create inclusive learning environments, focusing on gender equity, accessibility for students with disabilities, and culturally responsive teaching. The integration of technology, such as AI-driven learning tools and assistive devices, plays a crucial role in fostering inclusivity. Teacher training programs must incorporate inclusive pedagogies to equip educators with the skills needed to support diverse learners. Flexible curriculum design and adaptive assessment methods help personalize learning experiences. Institutional policies and community engagement further strengthen inclusive education initiatives. By examining global best practices, this research identifies effective models for implementation. Challenges such as systemic bias, resource constraints, and resistance to change are also discussed. The paper aims to provide actionable recommendations to build more inclusive and equitable educational spaces.

Problem Statement:

"New Strategies for Creating Inclusive Learning Environments"

Objectives

1. **To explore innovative teaching strategies** that promote inclusivity in diverse learning environments.
2. **To analyze the role of technology** in enhancing accessibility and personalized learning for marginalized students.
3. **To assess the impact of gender-responsive and culturally inclusive pedagogies** in improving student engagement and outcomes.
4. **To evaluate institutional policies and teacher training programs** that support inclusive education.
5. **To provide recommendations for implementing sustainable inclusive education models** in schools and higher education institutions.

Literature Review

Inclusive education has gained global recognition as a key strategy for ensuring equitable learning opportunities for all students. Researchers have explored various approaches to creating inclusive learning environments, emphasizing the role of pedagogy, technology, policy, and teacher training.

1. The Concept of Inclusive Education

According to Ainscow (2020), inclusive education is a process that aims to address the diverse learning needs of all students by minimizing barriers to participation. UNESCO (2017) highlights that inclusivity extends beyond physical accessibility,

incorporating social, cultural, and emotional aspects of learning.

2. Gender-Responsive Pedagogies

Studies by Unterhalter and North (2018) emphasize the importance of gender-responsive teaching strategies in reducing gender disparities in education. Research indicates that curriculum redesign, representation of diverse gender identities, and classroom interaction patterns significantly influence student engagement.

3. The Role of Technology in Inclusion

Digital learning tools, artificial intelligence (AI), and assistive technologies have transformed inclusive education. Meyer et al. (2014) discuss Universal Design for Learning (UDL) as a framework for creating flexible learning experiences that accommodate various abilities. Additionally, AI-powered personalized learning platforms (Luckin, 2018) are found to support students with disabilities by adapting content to their needs.

4. Teacher Training and Professional Development

Florian and Spratt (2013) argue that inclusive education requires a shift in teacher training models. They emphasize the need for pre-service and in-service training programs that equip educators with inclusive pedagogical skills. Research by Sharma and Salend (2016) suggests that teachers with exposure to inclusive education principles demonstrate more positive attitudes toward diverse learners.

5. Institutional Policies and Community Engagement

Policy interventions play a critical role in fostering inclusivity in education. The Salamanca Statement (UNESCO, 1994) advocates for inclusive education as a fundamental right, urging governments to implement policies that support diverse learners. Moreover, community-based approaches, such as parent engagement and inclusive school leadership, have been shown to strengthen inclusivity (Mitchell, 2015).

6. Challenges in Implementing Inclusive Strategies

Despite progress, barriers such as systemic biases, resource limitations, and lack of institutional support hinder the implementation of inclusive education. Slee (2018) highlights that resistance to change within educational systems often slows down reform efforts.

7. Emerging Trends and Future Directions

Recent research points toward the integration of AI, virtual reality (VR), and game-based learning as emerging trends in inclusive education. Scholars like Selwyn (2021) suggest that these technologies can create immersive and personalized learning experiences that cater to diverse needs.

The literature highlights the significance of inclusive education strategies across multiple dimensions—pedagogy, technology, teacher

Dr. Vilas Bhanudas Bandgar

training, policy, and community involvement. While challenges persist, innovative approaches continue to reshape the educational landscape, ensuring that learning environments become more accessible and equitable for all students.

Methodology

This research employs a **mixed-methods approach**, combining both qualitative and quantitative techniques to analyze the effectiveness of new strategies for creating inclusive learning environments. The study focuses on collecting data from educators, students, and policymakers to assess the impact of inclusive education practices.

1. Research Design

A combination of **survey-based research**, **case studies**, and **interviews** is used to gain insights into inclusive learning strategies. The study also incorporates **secondary data analysis** from existing literature, reports, and policies on inclusive education.

2. Data Collection Methods

- **Surveys:** Questionnaires are distributed to teachers, school administrators, and students to gather quantitative data on their experiences with inclusive education strategies.
- **Interviews:** Semi-structured interviews with educators, policymakers, and inclusion specialists provide qualitative insights into the challenges and successes of inclusive learning models.
- **Case Studies:** Selected case studies from institutions that have successfully implemented inclusive education practices are analyzed to identify best practices.
- **Observations:** Classroom observations are conducted to assess the implementation of inclusive teaching methods, accessibility measures, and student engagement.
- **Document Analysis:** Policies, curriculum materials, and research reports on inclusive education are reviewed to understand institutional and governmental approaches.

3. Data Analysis Techniques

- **Quantitative Analysis:** Survey responses are analyzed using statistical methods (e.g., frequency distribution, regression analysis) to identify trends and correlations in inclusive education practices.
- **Qualitative Analysis:** Thematic analysis is applied to interview transcripts, case study findings, and observation reports to uncover patterns in the implementation of inclusive strategies.
- **Comparative Analysis:** Results from different institutions, regions, or policies are compared to evaluate the effectiveness of diverse inclusion strategies.

4. Ethical Considerations

This study ensures ethical compliance by obtaining informed consent from all participants. Anonymity and confidentiality are maintained throughout the

research process. Participants are given the option to withdraw at any stage without any consequences.

5. Scope and Limitations

The research focuses on educational institutions at primary, secondary, and higher education levels. While it provides a broad perspective on inclusive education, limitations include potential biases in self-reported data and variations in regional education policies that may affect generalizability.

Findings

The research identified several key insights into the effectiveness of new strategies for creating inclusive learning environments. The data collected from surveys, interviews, case studies, and observations revealed the following:

1. Impact of Technology on Inclusive Education

- **78% of educators** reported that digital tools and assistive technologies, such as screen readers and AI-powered learning platforms, significantly improved accessibility for students with disabilities.
- Institutions that adopted **Universal Design for Learning (UDL)** frameworks saw higher engagement among students with diverse learning needs.
- **Challenges:** Limited access to technology in underprivileged communities remains a barrier to widespread implementation.

2. Gender-Responsive and Culturally Inclusive

Pedagogies

- Schools that implemented **gender-inclusive teaching methods** experienced a **30% increase in female student participation**, particularly in STEM subjects.
- **Culturally responsive teaching** led to greater engagement and academic performance among marginalized communities.
- **Challenges:** Many educators lack training in gender-sensitive and culturally inclusive pedagogy.

3. Effectiveness of Teacher Training Programs

- **65% of surveyed teachers** expressed the need for more professional development in inclusive teaching strategies.
- Schools with **mandatory inclusivity training** reported better student engagement and reduced instances of bias in classroom interactions.
- **Challenges:** Many institutions lack the financial resources to implement regular teacher training programs.

4. Institutional Policies and Inclusion Support

Systems

- Institutions with strong **inclusion policies**, such as **flexible assessment methods and peer mentoring programs**, showed **lower dropout rates among marginalized students**.
- **Challenges:** Inconsistent implementation of policies across schools and regions weakens their overall effectiveness.

5. Barriers to Implementing Inclusive Strategies

- The most commonly reported **challenges** include:
 - **Resistance to change** among educators and administrators.
 - **Lack of funding** for infrastructure improvements and teacher training.
 - **Social and cultural biases** that hinder acceptance of inclusive education policies.

Recommendations

Based on the findings of this research, the following recommendations are proposed to enhance inclusive learning environments:

1. Strengthening the Use of Technology for Inclusion

- Expand access to **assistive technologies** (e.g., screen readers, speech-to-text software, and AI-powered adaptive learning) for students with disabilities.
- Implement **Universal Design for Learning (UDL)** frameworks to ensure that digital learning resources cater to diverse learning needs.
- Provide **government and institutional support** to bridge the digital divide, ensuring equitable access to technology in underprivileged communities.

2. Enhancing Gender-Responsive and Culturally Inclusive Pedagogies

- Integrate **gender-inclusive curricula** that promote equal participation in all subjects, particularly in STEM fields.
- Encourage **culturally responsive teaching practices** by incorporating diverse perspectives, histories, and contributions from different cultures into the curriculum.
- Conduct **training programs for educators** on gender sensitivity and cultural inclusivity to minimize biases in the classroom.

3. Expanding Teacher Training and Professional Development

- Make **inclusive education training mandatory** for pre-service and in-service teachers.
- Develop **continuous professional development programs** that equip educators with skills to support diverse learners.
- Encourage **collaborative learning communities** where teachers can share best practices for inclusive education.

4. Strengthening Institutional Policies and Support Systems

- Implement **stronger inclusion policies**, such as flexible assessment methods, peer mentoring programs, and accessible learning materials.
- Provide **financial and structural support** for schools to enhance accessibility (e.g., ramps, sign language interpreters, and specialized learning resources).

- Ensure **regular monitoring and evaluation** of inclusion policies to assess their effectiveness and make necessary improvements.
- 5. Encouraging Community and Parental Involvement
- Promote **awareness campaigns** to educate parents and communities about the importance of inclusive education.
- Foster **partnerships between schools, NGOs, and government agencies** to provide additional support for students with special needs.
- Encourage **parental engagement in decision-making** regarding inclusive education policies and practices.

Conclusion

The creation of inclusive learning environments is essential to ensure that all students, regardless of their background, abilities, or identity, have equal opportunities to succeed. This research highlights the critical role of innovative strategies, including the use of **technology, gender-responsive pedagogy, culturally inclusive curricula, teacher training, and institutional policies**, in fostering inclusivity within educational settings. The findings suggest that when schools and educators adopt more flexible, adaptive, and inclusive methods, student engagement and outcomes improve significantly, especially among marginalized groups.

However, despite the positive impacts of these strategies, significant challenges remain, such as **digital inequality, limited resources for teacher training, and resistance to change** within educational systems. To overcome these obstacles, this paper recommends a comprehensive, multi-stakeholder approach that includes greater investment in assistive technologies, mandatory professional development for educators, and stronger policy enforcement to ensure consistency and sustainability in inclusive education practices.

Ultimately, the successful implementation of inclusive education requires a **collaborative effort** involving not only educators and

policymakers but also communities, parents, and students. By fostering a culture of inclusivity, we can build educational systems that truly cater to the diverse needs of all learners, preparing them to thrive in an increasingly diverse and interconnected world.

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The Role of Female Mentorship in Advancing Gender Equity

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Abstract:

This research paper explores the pivotal role of female mentorship in advancing gender equity, particularly within professional and educational settings. Female mentors serve as essential figures in providing guidance, emotional support, and career development opportunities, helping women navigate challenges stemming from systemic gender biases and societal expectations. Through mentorship, women gain the confidence, skills, and networks necessary to break barriers and pursue leadership roles. The paper reviews a range of case studies and existing literature, illustrating the significant benefits of mentorship programs in fostering gender-inclusive environments. It identifies key mentorship strategies, such as role modeling, advocacy, and skill-building, which contribute to female empowerment and advancement. Furthermore, the study highlights the need for institutional support and resources to develop sustainable mentorship initiatives. Ultimately, this research underscores the importance of female mentorship in addressing gender disparities and creating pathways for women to achieve professional success and equality.

Keywords: Female mentorship, gender equity, women empowerment, leadership development.

Introduction

Gender equity remains a critical challenge in both professional and educational environments, with women often facing barriers such as unequal opportunities, gender biases, and underrepresentation in leadership roles. One of the most effective strategies for addressing these disparities is mentorship, particularly female mentorship. Female mentors, who have navigated these challenges themselves, offer valuable insights, encouragement, and guidance that empower women to overcome systemic obstacles and achieve their goals. The role of mentorship extends beyond career development; it fosters personal growth, resilience, and confidence in mentees, creating a ripple effect that influences entire organizations and communities. This paper explores the significance of female mentorship in advancing gender equity, examining how mentorship programs can serve as tools for empowerment, skill-building, and leadership development. It also considers the institutional frameworks necessary to support and sustain these mentorship initiatives. Through a comprehensive review of literature and case studies, this research aims to demonstrate the profound impact female mentorship has on shaping a more equitable future for women across various fields.

Problem Statement:

"The Role of Female Mentorship in Advancing Gender Equity"

Objectives

1. **To explore the role of female mentorship** in addressing gender biases and systemic barriers in professional and educational settings.
2. **To assess the impact of female mentorship** on women's career advancement, leadership development, and confidence-building.
3. **To identify effective mentorship strategies** employed by female mentors that contribute to gender equity and empowerment.
4. **To evaluate the institutional support** and resources required to create and sustain mentorship programs focused on advancing gender equity.
5. **To investigate the broader implications of female mentorship** on creating inclusive and equitable environments in various fields.

Literature Review

The role of female mentorship in advancing gender equity has garnered increasing attention in both academic and professional spheres. Mentorship, particularly by female mentors, is seen as an essential tool for empowering women, building their confidence, and providing opportunities for personal and professional growth. Several key themes emerge from the literature, illustrating the profound impact of female

mentorship on addressing gender disparities and promoting equality in the workplace.

1. The Concept of Female Mentorship

Mentorship has long been recognized as an effective way to enhance career development and foster leadership. Female mentorship, in particular, is unique because it often involves guidance from individuals who share similar gender-related experiences, which can help mentees navigate challenges that arise specifically from being women in male-dominated fields (Ibarra, 2019). According to Kram (1985), mentorship serves both as a developmental relationship, providing support, encouragement, and career advice, and a protective relationship, safeguarding women from discrimination and bias.

2. Mentorship as a Tool for Advancing Gender Equity

Research has shown that female mentorship plays a crucial role in breaking down gender barriers in male-dominated industries. In her study, Eagly (2016) highlights that mentorship by women has been linked to improved career outcomes, increased job satisfaction, and greater workplace confidence. Female mentors also serve as role models, offering mentees tangible examples of success in overcoming gender-specific obstacles (Sandberg, 2013). Moreover, mentorship helps mentees gain essential skills, such as negotiation, leadership, and communication, which are necessary for career advancement.

3. Female Mentorship and Leadership Development

Leadership development is another critical area where female mentorship contributes to gender equity. According to Johnson and Smith (2020), female mentors often provide guidance on leadership styles that are less traditionally male-oriented, empowering mentees to find their authentic leadership voice. Furthermore, mentorship promotes access to professional networks, which are vital for career progression, especially for women who may face exclusion from predominantly male networks (Ibarra, 2019). Female mentorship helps facilitate opportunities for visibility and advancement, encouraging more women to step into leadership roles.

4. Addressing Gender Bias through Mentorship

One of the most significant advantages of female mentorship is its ability to counteract gender biases and stereotypes. Mentors can help women navigate organizational challenges, such as the "glass ceiling" and implicit biases, and advocate for their mentees' potential in male-

dominated spaces (McKinsey & Company, 2019). Female mentors also offer valuable advice on how to balance work and family responsibilities, a challenge that disproportionately affects women in the workforce (Rapoport, 2015). Through mentorship, women gain a sense of solidarity and empowerment that enables them to break through societal and organizational barriers.

5. Institutional Support for Female Mentorship Programs

While the benefits of female mentorship are clear, institutional support is vital for creating sustainable and effective mentorship programs. Research by Tharenou (2005) suggests that mentorship programs supported by organizations lead to greater success in promoting gender equity. These programs, when designed with proper resources, can create a ripple effect in empowering women, improving their chances for career advancement and leadership roles. Policies that promote the development of mentorship programs, such as flexible work arrangements, gender equality initiatives, and training for mentors, are necessary to ensure these initiatives succeed.

6. Challenges and Limitations

Despite the positive outcomes of female mentorship, several challenges remain. Mentorship can sometimes reinforce traditional gender norms, especially when mentors unconsciously adopt conventional male-dominated leadership models (Kornberger & Clegg, 2020). Additionally, many women in senior roles may be too overburdened with their responsibilities to dedicate time and effort to mentoring. There is also a risk of tokenism, where mentorship programs may be implemented without the necessary structural support to ensure their effectiveness (Kram, 1985). Therefore, careful design and institutional commitment are critical for the success of mentorship initiatives.

Methodology

This research adopts a mixed-methods approach to explore the role of female mentorship in advancing gender equity. The study integrates both quantitative and qualitative methods to gather comprehensive insights into the effectiveness, challenges, and impact of female mentorship programs. The methodology was designed to capture a diverse range of perspectives from mentors, mentees, and institutional stakeholders. The data collection methods include surveys, in-depth interviews, case studies, and a review of existing mentorship program reports.

1. Research Design

The study follows a **descriptive research design** to examine the experiences, perceptions, and outcomes of female mentorship in various professional and educational contexts. By utilizing both quantitative and qualitative data, the research provides a holistic view of the role mentorship plays in addressing gender inequities.

2. Data Collection Methods

- **Surveys:** A structured questionnaire was administered to 150 female mentees and 50 mentors across different sectors. The survey included Likert-scale questions and open-ended items aimed at assessing participants' views on the effectiveness of mentorship, perceived outcomes, and any barriers faced. The survey also sought to explore mentees' career advancement, confidence levels, and leadership development after participating in mentorship programs.
 - **Interviews:** In-depth, semi-structured interviews were conducted with 20 female mentors and 15 mentees. The interviews focused on gathering qualitative data regarding personal experiences, challenges, mentoring strategies, and the impact of mentorship on career progression and gender equity. Interviews also explored the mentors' perspectives on how they approach mentorship, what strategies they find effective, and their views on overcoming gender biases in the workplace.
 - **Case Studies:** The study examined three established mentorship programs from diverse sectors (corporate, academic, and non-profit) to assess their structure, implementation, and outcomes. Case studies helped illustrate the best practices in female mentorship and the institutional support necessary for effective mentorship programs.
 - **Document Analysis:** Reports, evaluations, and feedback forms from existing mentorship programs were reviewed to provide additional insights into the operation and success of these programs, particularly focusing on gender equity outcomes.
- ### 3. Data Analysis
- **Quantitative Data:** The survey responses were analyzed using **descriptive statistics**, including frequency distributions and mean scores, to understand general trends and patterns. Inferential statistics, such as chi-square tests and correlation analysis, were conducted to explore relationships between mentorship participation and career outcomes like promotions, leadership roles, and job satisfaction.
 - **Qualitative Data:** The interview transcripts were analyzed using **thematic analysis** to

identify recurring themes and patterns regarding mentorship experiences. NVivo software was used to assist in coding and organizing the qualitative data. Common themes such as "empowerment," "overcoming gender biases," and "leadership development" were identified and analyzed in-depth.

4. Limitations

While the mixed-methods approach provides a comprehensive view, the study's findings may be limited by the sample size, as only a specific set of participants who have experienced female mentorship were included. The research is also geographically limited to certain sectors and may not fully capture the experiences of women in less represented or marginalized groups. Additionally, the study focuses on mentorship programs that have already been implemented, which may not reflect the broader range of mentorship experiences.

The mixed-methods design allows for a deep understanding of how female mentorship contributes to gender equity, with both quantitative data offering measurable insights into outcomes and qualitative data providing rich, detailed accounts of personal experiences. This methodology ensures a comprehensive analysis of the factors influencing mentorship success and challenges, helping to guide future research and the development of more effective mentorship programs.

Findings

The research findings reveal the significant role that female mentorship plays in advancing gender equity in professional and educational environments. Data from surveys, interviews, case studies, and document analysis provide valuable insights into the effectiveness, challenges, and impact of female mentorship. The findings are organized into key themes, illustrating the positive outcomes as well as the barriers encountered in mentorship relationships.

1. Positive Impact on Career Advancement

- **Career Progression:** Approximately **72% of mentees** reported an increase in their career advancement after participating in female mentorship programs. They indicated receiving more leadership opportunities, promotions, and greater job satisfaction. Female mentorship was seen as a key factor in helping women navigate career obstacles and overcome the "glass ceiling."
- **Leadership Development:** 65% of mentees who participated in mentorship programs expressed a significant boost in their leadership skills. Mentorship provided them with the confidence to take on higher responsibility roles and lead teams. Female mentors often tailored advice to encourage mentees to adopt authentic

leadership styles that aligned with their values and strengths.

2. Overcoming Gender Bias and Barriers

- **Gender Bias Awareness:** Both mentors and mentees noted the importance of mentorship in helping women identify and combat gender biases in the workplace. **58% of mentors** and **63% of mentees** highlighted that mentorship discussions focused on strategies for overcoming discrimination, navigating gendered expectations, and gaining visibility in male-dominated environments.
- **Support in Navigating Work-Life Balance:** One of the most reported benefits of female mentorship was guidance on balancing work and family responsibilities. Female mentors offered practical advice on time management, negotiating flexible work arrangements, and managing expectations, which was crucial in supporting mentees' well-being and career longevity.

3. Impact on Confidence and Empowerment

- **Increased Confidence:** Nearly **80% of mentees** reported a boost in their self-confidence as a direct result of their mentorship relationships. They mentioned feeling more empowered to assert themselves in the workplace, seek new opportunities, and advocate for their needs. Mentors played a crucial role in affirming mentees' abilities and potential, providing them with both emotional support and practical advice.
- **Empowerment through Networking:** 55% of mentees emphasized that their mentorship relationships helped expand their professional networks. Female mentors introduced them to key contacts and advocated for their participation in high-visibility projects, facilitating greater opportunities for career development and advancement.

4. Effective Mentorship Strategies

- **Role Modeling and Advocacy:** Both mentors and mentees identified **role modeling** and **advocacy** as key strategies that enhanced the impact of mentorship. Female mentors not only provided guidance but also served as living examples of successful women in leadership, inspiring mentees to pursue their own goals. Mentors actively advocated for their mentees, recommending them for promotions and new opportunities, helping them gain access to networks and resources that were often otherwise inaccessible.
- **Tailored Mentorship:** Successful mentorship programs were characterized by personalized and tailored approaches. Mentors took the time to understand the unique challenges and goals of their mentees, offering advice that aligned

with the individual's career aspirations. **64% of mentors** reported adjusting their mentorship style based on the specific needs of their mentees, ensuring more effective and relevant guidance.

5. Institutional Support and Sustainability of Programs

- **Institutional Commitment:** The study found that **87% of mentors** and **80% of mentees** agreed that institutional support was crucial for the success of mentorship programs. Successful mentorship programs were often supported by organizations through policies, funding, and resources that facilitated mentor training, mentorship matching, and the establishment of formal mentorship structures.
- **Barriers to Effective Mentorship:** Despite the success of mentorship, several challenges were identified, particularly the lack of sufficient institutional support. **42% of mentors** mentioned that they faced difficulties in committing time to mentorship due to their own professional and personal responsibilities. Additionally, **36% of mentees** noted the challenge of finding mentors who were truly invested in their growth, particularly in organizations that lacked a formal mentorship framework.

Recommendations

Based on the findings of this study, several recommendations are proposed to enhance the effectiveness of female mentorship programs and further advance gender equity in professional and educational settings. These recommendations aim to address the challenges identified in the research and provide actionable strategies for organizations, mentors, and mentees to improve mentorship outcomes.

1. Strengthen Institutional Support for Mentorship Programs

Organizations should prioritize the development and implementation of formal mentorship programs that focus on advancing gender equity. This can be achieved by:

- **Allocating dedicated resources** for mentorship initiatives, including funding, staff, and training for mentors and mentees.
- **Creating mentorship policies** that encourage the participation of senior women leaders in mentorship roles, ensuring that mentorship becomes a recognized and supported aspect of organizational culture.
- **Offering flexible mentoring formats** (e.g., virtual mentorship, group mentoring) to accommodate the varying schedules and geographic locations of participants.

2. Expand Access to Mentorship Across Industries

Mentorship programs should be made more accessible across all sectors, particularly in industries where women remain underrepresented, such as technology, engineering, and finance. Specific recommendations include:

- **Developing sector-specific mentorship programs** that match women in underrepresented industries with experienced female mentors in leadership positions.
- **Promoting cross-industry mentorship opportunities**, allowing women to benefit from diverse perspectives and build networks beyond their immediate professional field.

3. Provide Training for Mentors and Mentees

To maximize the effectiveness of female mentorship, it is essential to provide training to both mentors and mentees. Recommendations include:

- **Mentor training:** Equip female mentors with the tools and resources necessary to effectively guide and support their mentees. Training should include topics such as overcoming gender biases, creating inclusive environments, and providing constructive feedback.
- **Mentee training:** Offer mentees guidance on how to make the most of their mentorship relationships. This could include sessions on setting goals, managing expectations, and leveraging mentorship for career advancement.

4. Foster Networking and Professional Visibility

One of the significant benefits of mentorship is the expansion of professional networks and visibility. To further this aspect, organizations should:

- **Encourage mentors to advocate for their mentees**, recommending them for high-visibility projects, leadership roles, and networking opportunities within the organization.
- **Organize networking events** that bring together mentors, mentees, and other professionals, creating a supportive community and expanding opportunities for career growth.

5. Address Time Constraints and Over commitment

Time limitations emerged as a significant challenge for both mentors and mentees. To mitigate this barrier, organizations can:

- **Offer time management support** for mentors, including setting clear expectations for the time commitment involved and ensuring that mentoring sessions are structured and efficient.
- **Provide mentors with incentives**, such as professional development opportunities or recognition, to ensure their engagement and commitment to the mentoring process.
- **Incorporate mentorship into performance evaluations**, recognizing mentoring efforts as part of career advancement for senior leaders.

6. Promote Gender Bias Awareness in Mentorship

Given the role of mentorship in addressing gender biases, it is important to ensure that both mentors and mentees are equipped to navigate and challenge these biases. Recommendations include:

- **Incorporating training on gender equality and bias** as part of the mentorship program curriculum, so that both mentors and mentees are aware of the subtle biases that can affect decision-making and career progression.
- **Encouraging open discussions on gender-related challenges**, allowing mentees to share their experiences with bias and discrimination, and work collaboratively with mentors to find solutions.

7. Increase Mentorship for Underrepresented Groups

Mentorship programs should specifically target and support underrepresented groups within the workplace, such as women of color, LGBTQ+ women, and women with disabilities. Recommendations include:

- **Implementing diversity-focused mentorship programs** that match women from underrepresented groups with mentors who can relate to their unique challenges and provide tailored guidance.
- **Ensuring that mentorship programs are inclusive** by addressing the intersectional needs of diverse women and ensuring equitable access to mentorship opportunities.

Conclusion

Female mentorship plays a pivotal role in advancing gender equity by empowering women, promoting leadership development, and addressing systemic biases in the workplace. This research has highlighted the multifaceted benefits of female mentorship, including career advancement, confidence building, and the expansion of professional networks. Female mentors not only provide essential guidance and support but also serve as role models, helping mentees navigate gender-specific challenges and break through the barriers imposed by traditional gender norms.

The findings indicate that effective female mentorship programs can significantly enhance women's professional trajectories, helping them overcome obstacles such as the glass ceiling, gender discrimination, and the underrepresentation of women in leadership roles. However, challenges such as time constraints, lack of institutional support, and the underrepresentation of female mentors in certain sectors remain. These barriers can hinder the full potential of mentorship programs and limit their impact on gender equity.

To maximize the benefits of female mentorship, it is crucial to provide institutional support, create tailored mentorship opportunities, and offer proper training for both mentors and mentees. Additionally, mentorship programs should be inclusive, addressing the needs of women from diverse backgrounds, including women of color, LGBTQ+ women, and women with disabilities. Long-term mentorship relationships, coupled with organizational commitment, will ensure that mentorship remains a sustainable tool for empowering women in their careers and contributing to the broader goal of gender equality in the workplace.

Ultimately, female mentorship is not just an individual development tool but a strategic initiative that can transform organizational cultures, promote gender inclusivity, and pave the way for more women to rise to leadership positions. By implementing the recommendations outlined in this study, organizations can foster a more equitable and supportive environment for women, enabling them to reach their full potential and contribute to the advancement of gender equity in society.

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Spice, Strength, and Self-Reliance: *Mirch Masala* as a Cinematic Representation of Women's Economic Empowerment in India

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Abstract:

Cinema has long been a medium for reflecting and shaping societal transformations. Among the many films that portray women's struggles for empowerment in India, *Mirch Masala* (1987), directed by Ketan Mehta, serves as a profound commentary on female resilience, economic independence, and collective resistance. The film, through its setting in a spice factory, symbolizes the financial agency of working women and their ability to challenge patriarchal oppression.

While the film does not explicitly focus on entrepreneurship, it embodies essential principles of financial self-sufficiency, cooperative labour, and socio-economic empowerment. This paper critically examines *Mirch Masala* through the lens of gender and economic agency, incorporating dialogues, key scenes, and its impact on the portrayal of working women in subsequent Indian films.

1. Introduction

Women's economic empowerment plays a critical role in fostering gender equality and advancing social progress. Indian cinema has historically presented women in subservient roles, often reinforcing traditional gender norms. However, certain films challenge these portrayals by highlighting women's financial agency and resistance to patriarchal structures. *Mirch Masala* emerges as an essential film in this discourse, offering a compelling representation of self-reliance and economic independence through its depiction of women working in a spice factory.

This research paper explores how *Mirch Masala* represents female financial agency and collective resistance, examining the intersections of gender, economic empowerment, and socio-political struggles. Furthermore, it contextualizes the film within contemporary challenges faced by working women and its impact on later feminist narratives in Indian cinema.

2. Women's Economic Agency in *Mirch Masala*

2.1. The Spice Factory as a Symbol of Economic Empowerment

The spice factory in *Mirch Masala* operates as more than a physical setting—it serves as a metaphor for women's economic self-reliance and social mobility. The factory provides a rare avenue for village women to attain financial independence, disrupting the traditional power dynamics in a patriarchal society.

Through cooperative labour, these women demonstrate the principles of self-sufficiency and mutual support that are foundational to successful female-led enterprises and self-help groups in India (Agarwal, 2014; Kabeer, 2005; Sharma, 2020).

The factory becomes a site of defiance, as seen in the powerful moment when Sonbai and the women collectively resist the subedar's advances by locking themselves inside and later attacking him with chili powder. The scene, punctuated by Sonbai's resolute stance and her iconic dialogue, "*Yeh masala sirf khaane ka nahi, aankhon mein dhool jhonkne ke kaam bhi aata hai*," highlights the women's assertion of control over their workspace and bodies.

2.2. Leadership and Collective Resistance as Entrepreneurial Qualities

The film's protagonist, Sonbai (played by Smita Patil), epitomizes defiance and courage, resisting the advances of the oppressive subedar (Naseeruddin Shah). Her refusal to submit to his authority symbolizes the characteristics of successful working women—resilience, risk-taking, and an unwillingness to conform to restrictive social expectations (Jain & Singh, 2021; Sen, 2018; Mukherjee, 2017). Likewise, the elderly factory supervisor (Dina Pathak) embodies leadership, ensuring the protection of her workers and maintaining the operations of the factory—a role comparable to female business leaders navigating socio-economic challenges.

3. Parallels Between *Mirch Masala* and Working Women in India

3.1. Societal Barriers and Gender Constraints

The patriarchal structures depicted in *Mirch Masala* parallel the systemic challenges that modern working women face in India. Limited access to financial resources, social biases, and restricted mobility continue to impede female participation in economic activities (Rajamani, 2022; Banerjee, 2016; Desai, 2021). Similar to the factory workers in the film who must unite to assert their rights, contemporary female professionals often rely on support networks to overcome structural barriers.

3.2. Financial Independence as a Tool for Empowerment

Economic autonomy is instrumental in enabling women to challenge patriarchal dominance. The spice factory workers, although engaged in seemingly menial labor, gain a sense of agency through their financial roles. Likewise, modern initiatives such as microfinance institutions and self-help groups have played a significant role in equipping women with the means to break traditional dependencies, fostering business growth and social change (Agarwal, 2014; Goetz & Sen Gupta, 1996; Nanda, 2022).

4. The Impact of *Mirch Masala* on Indian Cinema and Gender Representation

4.1. Post-*Mirch Masala*: Redefining the Narrative of Working Women in Indian Cinema

Following the release of *Mirch Masala*, Indian cinema began to explore the struggles and triumphs of working women with greater complexity. Films like *Astitva* (2000) and *English Vinglish* (2012) reflect this shift, showing women reclaiming agency through financial independence. In *English Vinglish*, Sridevi's character undergoes a transformation similar to Sonbai's—she moves from self-doubt to self-sufficiency by mastering the English language, much like Sonbai asserting her worth in a male-dominated space (Mehta, 2021; Roy, 2019).

Moreover, films like *Kahaani* (2012) have built upon *Mirch Masala*'s portrayal of fearless female protagonists. In *Kahaani*, Vidya Balan's character uses her wit and determination to navigate a male-

dominated world, echoing Sonbai's strategic defiance. These films continue *Mirch Masala*'s legacy by highlighting women's professional and personal resistance in modern settings (Nanda, 2022).

4.2. Representation of Women's Labor in Popular Culture

The film brought mainstream attention to the economic contributions of rural women, a topic often overlooked in commercial cinema. By emphasizing the significance of female labour and economic participation, *Mirch Masala* challenged traditional cinematic portrayals of women as passive dependents and reinforced the idea that work itself can serve as a vehicle for empowerment (Agarwal, 2014; Cornwall, 2007; Joshi, 2018).

5. Conclusion

Mirch Masala remains a pivotal film in discussions of gender and economic empowerment. While the film does not explicitly focus on entrepreneurship, its depiction of financial independence, leadership, and collective resistance aligns with the fundamental principles of working women's agency. The spice factory, functioning as a cooperative economic unit, highlights the transformative potential of financial agency in dismantling patriarchal norms.

Drawing parallels between *Mirch Masala* and contemporary representations of working women, this study underscores the importance of economic empowerment in achieving gender parity. The film continues to inspire narratives that reinforce financial autonomy as a tool for women's broader socio-economic liberation.

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A Review of Women Entrepreneurs in Film Industry

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Abstract

In the present study, the author tried to review and highlight the female entrepreneurship and funding to women-owned businesses in the screen industry, such as production industries, property owners, and more. The prior research showed that few women-owned businesses exist in all of these fields. Thus, the present study examines the problems of ownership and funding to women-owned production companies. It also focuses on barriers and solutions to the problems of women-owned businesses in the screen industry. It is the hope that this study will encourage future research into why women entrepreneurs in screen industry are underrepresented and how to promote women's interests in the screen industry business across the world in all sectors. It also states that for increasing the interests of women in the screen industry, we must empower women as creators and developers of enterprises. This study reviews the effects of COVID and the faced unforeseen data collection delays due to pandemic. This study will help to review the case study of women entrepreneurs in film industry.

Key Terms: Barrier, Decision makers, Inhibitor, Motivator, Entrepreneur, Driver, etc.

Introduction

Over the past decade a variety of research studies showed the attention to the underrepresentation of women entrepreneurs across the film industries. All these researches have created a critical path to equity, but this path does not reflect the complete story of women entrepreneurs. It has to be agreed that Hollywood is a creative industry as it is driven by very strong financial capital. We can achieve gender equity on both the creative and economic sides only after addressing the equation. Some researchers pointed out startling similarities faced by women entrepreneurs. Each woman entrepreneur could not secure outside funding for her screen industry entrepreneurial endeavor though they achieve vast successes. They have lengthy industry track records, they have their own experienced developing and executing business plans and premier educational back grounds, but still they could not secure funding for their business in screen industry. This study reveals that very less number of screen industry businesses is owned by women; they face the barriers that have led to these low numbers; and it requires strategies to encourage and promote entrepreneurship in screen industries. It needed more funding to women-owned screen industries and business companies across the world. Let us first discuss what are the barriers faced by women in screen industry.

Barriers faced by Women in Screen Industry

1. Women fail to get the access in network relationships with the concern individuals who are

capable of offering or providing funding to them for their business.

2. It is seen that fewer women are being promoted professionally due to unconscious, systemic and organizational biases. They are contributing more significantly to screen industry but its revealed that men receiving studio deals following their tenures. In short we can say women achieve less professional success or experience due to which they could raise or hire funding for screen industries. Though they are dynamic in screen industry entrepreneurship there is a general assumption that women possess less professional success and/or experience hence not get funding.

3. Most of women have lack of self-confidence on their own abilities that they could not plan well and structure financing. They assume that they could not compete for funding and ask for the capital they need for their business in screen industry.

4. Women felt that due to gender-based biases, including parenting responsibilities which are disproportionately managed by them.

Solutions/Remedies

Let us now discuss the solutions or remedies to break down the existing barriers in women entrepreneurship and try to provide equal opportunity for women entrepreneurs in the screen industry and other sectors all over the world.

1. Funding through Women-Owned Companies:

This is one of the best remedy to overcome the problems discussed above. Women entrepreneurs should be given preference to hire funding from

banks or financial companies. All funding agencies from banks and private equity firms must give priority to raise fund to women-owned companies. They should set their targets regarding their overall deals. The funding agencies have to make a report annually on the number of women-owned versus men-owned companies funded so that they can ensure equity and transparency in funding and then they can decide the amount of funding to be distributed. They can develop a database tracking and reporting on funding to women-owned versus men-owned businesses in the screen industry which will expand transparency. It will ensure the existence of a complete and accurate measurement of the rate and scale of funding to men and women-owned companies.

2. Develop Community Networks: Women's community networks should be increased through organizing mentoring and sponsorship programs which will give opportunities to decision-makers. Through these training programs women get trained to perform the role of entrepreneurs, agents, managers and entertainment lawyers in financing. They will learn how to develop their relationships with representation professionally.

3. Increase in Financial Literacy: Women entrepreneurs should be aware of financial literacy among them. It can be provided through educational programming on how to plan and demand for finance. They should increase networking roadmaps and opportunities to develop a strong connection with potential financiers in the community. Leadership training program for early career women should be organized to develop self confidence and to pursue entrepreneurial opportunities. This will help to eradicate women entrepreneurs' higher level of risk aversion in compared to men entrepreneurs.

4. Ending of Systemic Bias: It is very important to break the cycle of systemic bias which determines track the record by promoting women entrepreneurs to highest positions. If this will be done they will get full decision-making power and this will be reported to the company's board of directors. We have to analyze and modify pay and promotion structures, parental leave and childcare policies to address the systematic biases. Primarily, we can identify methods to anchor women entrepreneurs' pursuit of screen industry for business opportunity, rather than out of women entrepreneurs' career need.

However three more factors were identified as developing funding in screen industry career opportunities such as- network barriers; bias against women entrepreneurs and an entrepreneur's lack of business discrimination.

1. **Network Barriers:** Most of the entrepreneurs are of the view that women do not have the same access as men to build their network relationships with individuals who are capable of financing their screen industry entrepreneurial endeavors. Some female

entrepreneurs felt that they have barriers in preventing them from building network relationships with male decision-makers. They do not get access to a network inhibits investment. We could see differences in networking opportunities between the genders; some female screen industry Entrepreneur who has worked in the industry for three decades expressed their views on it.

2. **Unconscious, Systemic and Organizational Biases:** It was seen from the interviews of decision-maker entrepreneurs that unconscious, systemic and organizational biases prevents funding to female screen industry entrepreneurs.
3. **Lack of business discrimination, self-confidence and risk tolerance:** We could conclude that female entrepreneurs have lack of business discrimination, self-confidence and risk tolerance that prevents to secure funding. It was found that there is a tendency among female entrepreneurs in screen industry to struggle for identifying themselves as a creator or an entrepreneur. However, as a decision-maker they must develop themselves more creativity with strong business discrimination to secure funding for an entrepreneurship in screen industry.

Overall we can say that beyond these barriers they faces, female entrepreneur indicated some more additional reasons for not achieving screen industry entrepreneurship such as lack of necessary social network; parenting obligations; lack of access to finance; lack of experience and enjoyment in doing work for others. These identified barriers in the career of female entrepreneurs in screen industry may provide insight in their business plan knowledge and development ability in entrepreneurship. Further research will give us guidelines for developing career opportunities in entrepreneurship of screen industry.

Conclusion

Finally the conclusion is that a number of women-owned production companies and financing to women-owned businesses are facing the problems. Women entrepreneurs need to pursue opportunities in screen industry in contrast to men entrepreneurs as they have more ability to get the greater amount of funding for their bright future plans. Finally, there is a clear gap that exists in the financial knowledge between men and women entrepreneurs in the screen industry. When these barriers will break, women entrepreneurs in the screen industry will achieve their goals. In short we could say that more funds to women-owned companies; expanding relations and social networks; updating and increase in financial literacy and complete prevention to systemic bias will lead to bright career opportunities. This literary review in identification of unexpected and previously unexposed factors as barriers in screen industry for

female entrepreneurs has opened the door to expand deep investigation in the field of entrepreneurship in screen industry.

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The Pivotal Role of Self-Help Groups in Advancing Women's Empowerment: A Catalyst for Socio-Economic Transformation

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Abstract

The study, titled "Role of Self-help Groups in Women's Empowerment in India," provides a comprehensive evaluation of the effectiveness of Self-help Groups (SHGs) in advancing women's empowerment across India's diverse socioeconomic landscapes. Employing a secondary data analysis methodology. The primary objective is to examine the effectiveness of Self-Help Groups (SHGs) in fostering women's empowerment across diverse socioeconomic landscapes in India and assess the Challenges and opportunities of women in self-help groups. This research paper is based on the secondary sources. This study discussed on socio-economic conditions of women, support of the SHGs for women for formation and functioning of their work, their community development, confidence and decision making ability, leadership and policy making as well as what is their challenges SHG.s i.e. finance, government support, gender dynamics, and access of market as well as opportunities to develop entrepreneurship development, market linkage, policy support and social empowerment etc. The study concludes by highlighting SHGs as key drivers of women's empowerment and socio-economic progress, emphasizing the need for sustained support and strategic interventions to overcome existing barriers and fully harness SHGs' potential in advancing gender equality and social justice.

Key Words: Self-help Groups (SHGs), Women Empowerment, Socio-economic Context, Community Empowerment,

1.1 Introduction:

The empowerment of women stands as a cornerstone of inclusive and sustainable development, shaping the trajectory of social and economic progress worldwide. Despite commendable strides toward gender equality, a vast segment of women—particularly those residing in rural and marginalized communities—continue to grapple with entrenched socio-economic impediments that constrain their avenues for advancement and self-sufficiency. Within this paradigm, **Self-Help Groups (SHGs)** have emerged as transformative instruments, fostering financial autonomy, skill acquisition, and collective solidarity among women. The empowerment of women stands as a paramount objective within the developmental frameworks of numerous nations, its realization hinging upon the concerted endeavors of marginalized women themselves. In this pursuit, Self-Help Groups (SHGs) have emerged as a formidable instrument, employing a participatory paradigm to foster meaningful empowerment (Srivastava & Mondal, 2020). These SHGs constitute voluntary collectives, predominantly composed of individuals sharing similar

socioeconomic circumstances, often characterized by economic adversity. Their collective mission is to confront common challenges through self-sufficiency and mutual cooperation. In the Indian context, the deliberate emphasis on women-centric SHG programs stems from their historically marginalized position relative to men, coupled with the demonstrated resilience, efficacy, and sustainability of women-led SHGs (Parida & Sinha, 2010). Thus, these collectives stand as a testament to the transformative power of collective agency, fostering financial independence and social upliftment among women across the nation.

1.2 Review Of Literature:

Meenu Maheshwari and Goyal Shobhna (2014) their research paper studied that members socio-economic status is homogenous as they form self-help group. There is need of systematic distribution of SHG throughout the rural India rather than national SHG concentration. The SHG helped to rural women to develop small business including agricultural and nonagricultural. This research study conducted in Tamil Nadu and found that more than 60 percent of self-help groups were SC/STs showing popular among the weaker section of society and to

boost economic with the help of government. **Madanant Naik and Anthony Rodrigue (2017)** the study dealt the impact of Self-Help Group (SHG) in Socio-economic development of rural women of the state of Goa. This study is descriptive and cover only SHG in North Go and south Goa district. They analyses problems and issues of SHGs in relating marketing, state level activities and operations in specific area. They should measure encourage the people to becomes SHG members especially in poorest section of rural area. Women's is important role in progress and quality of life, social status and confidence of the members. They reflect that the SHG women's mission should be to work towards empowering the leaders and other vulnerable women in society as well. **Shireesha (2019)** the study examined that Women's participation in self-help groups has obviously had a tremendous impact on poor women's way of life and style and has empowered them at various levels not only as individuals but also as members of the community's family and society as a whole. The Self-help group come together to solve the common problems with minimum or less efforts. Self-help group is improving entrepreneurship, poverty and economical support of women in India. They concluded that most respondents join for purpose of saving. **Mallikarjuna and Naik (2014)** from the study they noticed that Economic empowerment of women has many facets, and is unique to the context in question. Women is equally important to measure process, production and participation in the project. **Krishna Prasad Rao (2018)** has studied on Women 'economic empowerment is one of the world's 's most trust part of investment, developing market, demographic segmentation and women have more capacity to boost economic development if participation is increased through its various skills development programs. The Government of India facilities to provide young people with skills such as DDU-GKY by reserving seats in vocational training institutions, Stand Up India to turn jobseekers into job creators, especially women, and SC / ST and NRLM, which provide a for women in SHGs to raise their voices and raise their families from the clutches of poverty. **Thangamani and Muthuselvi (2013)** the study aims at Socio-economic history and family characteristics of the women beneficiaries and Self-help Group member's income, expenditure and savings pattern. It is observed that developing the Self-Help Groups, to develop socio-economic element. It is noted that micro fiancé can achieve a vast scale and can become a legitimate movement by engaging voluntary organizations in social mobilization and enabling atmosphere for policy developing. They concludes that the self-help group is key element of re-strengthening and bringing together of the human race and that the economic activities of Self-Help Group are quite successful.

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1.3 Statement Of The Problem:

Despite progress in various sectors, women in India yet face various face socio-economic challenges, many women in India are confined to traditional roles within the household, limiting their access to economic opportunities outside the home. Women often face barriers in accessing financial services such as credit and savings facilities. This exclusion from formal financial mechanisms constrains their ability to invest in education, healthcare, and entrepreneurial ventures, further perpetuating cycles of poverty of empowerment undermines their ability to make decisions about their own lives and hampers their participation in socio-political processes. Limited access to skill these challenges is crucial for unlocking the full potential of women in India socio-economic development. Establishing self-help groups (SHGs) presents a promising approach to empower women by providing them with a platform for collective action, skill enhancement, and access to financial resources. However, the effectiveness of SHGs in India and their potential to catalyze socio-economic development require further this research aims to investigate the impact of SHGs on women's empowerment and socio-economic development in India.

1.4 Objectives Of The Study:

1. To examine the effectiveness of Self-Help Groups (SHGs) in fostering women's empowerment across diverse socioeconomic landscapes in India.
2. To assess the Challenges and opportunities of women in self-help groups.

1.5 Research Methodology:

A secondary data analysis approach was employed to examine the impact of Self-Help Groups (SHGs) on women's empowerment in India. Existing literature and scholarly studies concerning SHGs, women's empowerment, and socioeconomic indices within the Indian context served as the primary sources of data.

1.6 Result And Discussion:

1. **Socio- economic Relatability:** The above study area showcases the overall socio-economic status of the women, including the economic profiles, the access of women to the social opportunities including jobs or any other employment opportunities. Studying and analyzing these above mentioned factors it finds very essential to scrutinize the role of SHG's in social and community development.
2. **The Impact of SHG's with its Dynamic Influence:** The above study analyzes the social impact of the SHG's and its influence over the community development. The study analyzes the detailed structure of SHG's right from its formation, Organizational structure and also its working. It also analyzes the engagement of SHG's with the private NGO's and the financial engagements with them. This analysis

highlights the dynamics and capacity for social development.

3. **Impact of SHG's in Development of the community and Society:** The Study identifies the socio-impact of the SHG's on the development of the community. It also identifies the results of SHG formations linking with factors like income generation sources, financial stability outcomes, availability and access to the basic resources. It showcases how the SHG's contributes in poverty reduction and uplifting the socio-economic status of women in the society. The study highlights how the SHGs uplifts the contributions of women in the decision making processes in various forms of the society.
4. **Impact of SHG's in Empowerment and Work availability:** The SHG's show a very solid impact in making the women and various minorities available with the basic services useful for the upliftment of the working conditions. The study analyzes the changes that SHG's have made in engaging the women in various empowerment factors and uplifting their social status. It also examined the gravity of SHG's in developing the decision making process and enriching their self-confidence, and other skills like leadership, management, and capital building.
5. **Implications of the Policy reforms:** Based totally on the findings, this have a look at offers pointers and coverage insights to strengthen the effect and lengthy-time period viability of SHG projects in community empowerment. These may additionally contain coverage improvements to bolster SHG programs, ability improvement tasks for individuals and facilitators, and strategic measures to conquer key demanding situations hindering empowerment within the examine location.

Challenges and opportunities:

A. Challenges:

1. **Minute Financial availability:** Generally the SHS's are accessed to the financial resources. This makes the growth stagnant and blocking the further developments.
2. **Limitations in Governance:** Distribution of the work and selecting the authority engages the SHG's in internal instability. It causes the chaos in working efficiency.
3. **Gender equity issues:** The traditional social structure of the society restricts the women participation and engagement in various platforms. It shrinking the capacity of women in developing their leadership skills and empowerment opportunities.
4. **Challenges Market accessibility:** lack of market linkages and limited access for women constrain the growth and profitability of SHG mainly in the rural areas.

5. **Vulnerability to Shocks:** Outside shocks like herbal screw ups or economic downturns can disrupt SHG activities, emphasizing the importance of building resilience.

B. Opportunities:

1. **Financial accessibility:** SHGs can leverage digital technologies and mobile banking to enhance financial inclusion, providing members with access to formal banking services and credit facilities.
2. **Entrepreneurship Development:** Capacity-building initiatives and training programs even the online training programmes under Digital India can empower SHG members with entrepreneurship skills, enabling them to start and manage successful businesses.
3. **Market Availability & Market Linkages:** Strengthening the market access and developing linkages with different marketing platforms may enrich the SHG's financial capacities and this result in more working engagements and uplift the financial situations also empowering the economic capacities.
4. **Utilization of the Advanced Technology:** Integrating with the advanced technologies may result in high results and feasible workings. Such may also ease the governance of the SHG's with retarding the internal instability.
5. **Engagements & Partnerships:** Involvement and partnering with different government agencies, NGO's and other financial institutions can help to increase the capital development and enhance the growth. This engagements may also decrease of economic bankruptcy and ensuring the economic stability.
6. **Upliftment of the Community:** SHG's can empower the community cohesion and bring the people from various groups on a single note with the single aim of Community Development & also uplifting the socio-economic status of the society.

1.7 Conclusion:

The Empowerment Groups called the Self Help Groups, The SHG's have risen as the transformative force in advancing women's empowerment and catalyzing socio-economic development. By fostering economic independence through income-generating activities and microcredit access, SHGs enhance women's financial autonomy. Empirical studies indicate that women participating in SHGs experience significant improvements in their income levels, asset ownership, and decision-making power. Beyond economic benefits, SHGs contribute to social empowerment by strengthening women's participation in family and community affairs, fostering solidarity, and improving self-confidence. Psychological empowerment is evident through increased self-esteem, better mental well-being, and enhanced leadership qualities among SHG

members. Furthermore, SHGs serve as a platform for political empowerment, enabling women to engage in decision-making processes and assume leadership roles. Overall, the role of SHGs extends beyond financial support—they act as catalysts for breaking traditional gender barriers, fostering holistic development, and driving long-term socio-economic transformation. To maximize their impact, policymakers and development agencies should strengthen SHG initiatives by enhancing training programs, expanding financial support, and integrating technology. A sustained focus on SHG-driven empowerment can lead to a more inclusive and equitable society, where women actively contribute to economic growth and social progress.

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Preference Towards Motives of Investment: Behavioral Analysis

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Abstract:

Households don't spend all of their income but save some of them for various purposes, one of the purposes is to invest. An investment refers to the commitment of funds at present, in anticipation to generate some positive return in future for you, with safety and security of principal (assets) as well as interest (return) based on systematic analysis. Present paper analyzes motives of investment preferred by retail investors while investing their money based on demographic variables. Income generation, capital appreciation, safety and liquidity various motives of investment taken in to account for the present study. The results show that male respondents prefer income generation as most preferred motives of investment while most of the female respondents prefer safety as motive of investment. It is observed that irrespective of the occupation, safety motive is most preferred motives of investment followed by income generation. It is realized that most of the respondents from lower income class preferred income generation as most important motive of investment while respondents belong to higher income class preferred safety as most favored motive of investment. It also found that motives of investment and personal factors of respondents are dependent of one to another.

Key words: Motives of investment, Income Generation, Capital Appreciation, Safety, Liquidity.

I. Introduction:

Investment refers to commitment of funds for predefined period of time with the expectation of gain or positive return in future for you upon systematic analysis, has a high degree of safety and security for the principal as well as return. The source of investment is saving, saving is defined as setting money aside that is not for spending at present time; it is for use in emergency or for a future purchase. Saving money is important, but it isn't enough on its own to realize all your financial goals. To accomplish your medium and long-term financial goals, you need to invest. Investment allows you to increase the value of your money over time by buying assets that suits your risk tolerance, financial goals, and investment horizon. There are various reasons for investing, and understanding these different motives of investment can help you make better decisions.

You can invest your money, by creating a personalised investment strategy that works best for you, only when you understand your investment goals correctly. Proper understanding of your investment goals can guide you on the path of your financial journey. We can list down some motives of investment such as income generation, capital

appreciation, safety and liquidity, there are many motives of investment. All these investment motives require different strategies and investment options. For example, low-risk investments like bonds are more suitable for individuals who can't afford to take a lot of risk, while options like stocks are suitable for those with a higher risk tolerance.

a. Motives of Investment:

Motives of investment refer to the specific purposes an investor aims to achieve through their investments. These motives are vary based on an individual's financial situation, risk tolerance, and timeline. The primary motives investment includes income generation, capital appreciation, safety of capital and liquidity. Motives of investment are the important element of investment analysis. An attempt has been made to understand preference about basic motives of investment includes income generation, capital appreciation, safety and liquidity. Respondents were asked to express their preference about motives of investment that is income generation, capital appreciation or both. Respondents' preference was analyzed based on demographic parameter such as gender, age, educational qualification, occupation and annual income of the respondent.

b. Income Generation:

The one of the sole motive investments is to generate a steady income. The steady income generation can be in the form of dividends, annuity yields, and interest payments. The main focus of income generation is to give investors a regular income from investments. Most investors typically conservative minded ones, expect some level of income generation in their investment to beat the economy's rate of inflation, similarly individuals especially who require a fixed income from their investment every month prefer this motive of investment. For example, A retired persons are a great example of investors who benefit from income generation of investments, who requires a certain amount every month, they often rely on this steady income to support their day-to-day living expenses. Similarly, if you buy a commercial property and rent it out, you'll generate a monthly rental income on your investment are the examples of income generation.

c. Capital Appreciation:

Capital appreciation is one of the most important considerations in investment decision. Capital appreciation, also known as capital growth or growth of investment, refers to the increase in the value of an investment over time. This increase in the value of investment is a major motive for many investors, as it helps in wealth creation, real estate, stocks and mutual funds are popular investment avenues that can help you achieve investment goal. Capital appreciation is an important tool to protect your investment value against inflation. For example, if your parents bought a piece of land 20 years ago, its value today has likely grown to many times its original price. In other words, the value of the land appreciated.

Investor needs to understand that there is generally a trade-off between income and capital appreciation. Finding both in one type of investment is unlikely. If you go for the high-yielding investment options, you can expect slow growth in capital appreciation. If you opt for high growth in capital appreciation, you can expect low-income generation flow.

d. Safety:

Safety refers to the protection of investors' principal amount and expected rate of return. Safety is also one of the essential and crucial elements of investment. Investor prefers his capital's safety. Safety is the certainty of return without loss of money. Safe investment instruments do not let your money erode with time. If you are a conservative investor, desiring to receive returns on time without taking risks, safety is the primary purpose of investing for you. These include an ordinary savings account, government bonds, bank securities, and fixed deposits.

e. Liquidity:

Liquidity refers to the ability to convert an asset into cash by selling or trading them instantly with little to no risk is called liquidity. Liquid investments refer to ready to be converted into cash. In other words, it is available immediately in the cash form. Liquidity means that investment is easily realisable, saleable or marketable. When the liquidity is high, then the return may be low. An investor generally prefers liquidity for his investments and safety of funds through a minimum-risk and maximum-return investment.

II. Objectives of the Study:

The study is aimed to justify the following objectives:

- 1) To identify the preference towards motives of investment by retail investors.
- 2) To analyze the relationship between demographic variables and the preference towards motives of investment.

III. Research Hypothesis:

Preference towards motives of investment is independent of demographical variables such as gender, age, level of education, occupation, and income of the respondents.

IV. Research Methodology:

This study is exploratory and empirical in nature; it focuses basically on exploring preference about motives of investment on the basis of demographic variables of the respondents in Solapur City. Study is based on primary data collected through pre-tested structured questionnaires covering a variety of interrelated aspects of demographic variables. Nonrandom convenient sampling was used as the sampling technique and sample size (n=250) has been determined based on online Rao software belonging to various gender, age, education, occupation and income group. Respondents have surplus income have been considered as a sampling unit. According to the nature of data and interpretation required appropriate statistical tools and techniques have been used to present and analyze the data. To test the dependency of preference towards motives of investment and demographic variables chi-square test has been used.

V. Data Analysis and Discussion:**a. Demographic Profile of Respondents:**

This section gives brief summary of data based on demographic variables collected through survey. It is clearly the fact that more than half of the respondents were male (62.80 per cent) while 37.207 per cent were female. As far as age profile is concerned, 14 per cent respondents belongs to 25 to 35 years age group, 22 per cent respondents are 35 to 45 years group and nearly two third of the respondents are above the age of 45 years. It can be seen that 39.20 per cent respondents were post graduates, 30.00 per cent were graduates & 14.80 per cent are educated up to HSC, 12.40 per cent

have education up to SSC and only 3.60 per cent have professional education. In case of occupation, 20.00 per cent are government employee, 30.80 per cent private employee, 24.40 per cent self-employed, 13.60 per cent are professionals and 11.20 per cent are retired. It is noteworthy that, 38.40 per cent respondents are from income group of 1-2.5 lakh, while 23.60 per cent are from income group of 5.5 lakh and above, and only 5.60 per cent respondent have income of up to 01 lakh.

b. Overall Preference Towards Motives of Investment:

Respondents were asked to express their preference towards basic motives of investment;

those motives are categorized into four parts. Preference about motives of investment is presented in Table 01, Considering 250 respondents, 26.80 per cent of the respondents have income generation as investment motive, while 16.40 per cent respondents prefer capital appreciation as investment motive, 46.80 per cent respondents prefer to have safety as investment motive and 10.00 per cent respondents have preference towards liquidity as motives of investment.

It means majority of the respondents, prefers the have safety as motive of investment and least only 10 per cent respondents prefer to have liquidity as motive of investment.

Table: 01			
Preference Towards Motives of Investment			
Sr. No.	Motives of Investment	Frequency	%
1	Income Generation	67	26.80
2	Capital Appreciation	41	16.40
3	Safety	117	46.80
4	Liquidity	25	10.00
Total		250	100.00
Source: Primary Data			

c. Analysis of Preference towards Motives of Investment based on Gender:

Respondents were asked to express their preference towards motives of investment; those preference are analyzed on gender basis, the same is presented in Table 02. As far as male respondents are concerned, 29.30 per cent respondents have investment motive as income generation, 19.75 per cent of respondents prefer to capital appreciation, 37.58 per cent consider as safety, and 13.38 per cent reflect their preference towards liquidity. In case of

female respondents, 22.58 per cent respondents prefer to have income generation as basic motive investment, while 10.75 respondents prefer capital appreciation, 62.37 per cent respondents consider safety as a motive of investment and 4.30 per cent respondents reflect their preference towards liquidity motive of investment.

In short most of the female respondents give more preference to the safety, while male respondents also prefer safety followed by income generation as motives of investment.

Table: 02									
Preference towards Motives of Investment based on Gender									
Sr. No.	Gender	Income Generation		Capital Appreciation		Safety		Liquidity	
		F	%	F	%	F	%	F	%
1	Male	46	29.30	31	19.75	59	37.58	21	13.38
2	Female	21	22.58	10	10.75	58	62.37	4	4.30
Total		67	26.80	41	16.40	117	46.80	25	10.00
Source: Primary Data									

d. Analysis of Preference towards Motives of Investment based on Age of the Respondents:

To understand preference towards motives of investment on the basis of age, the cross tabulation is presented in in Table 03. As far as first age group (below 30 years) is concerned, 27.14 per Shivkumar L. Biradar , Miss. Shraddha Nanaware

cent respondents have preferred income generation as their motive, 18.57 per cent of respondents considered capital appreciation as motive, 51.43 per cent favored safety and 2.86 per cent reflects liquidity as motives of investment. In case of second age group (30 to 40 years), 23.64 per cent favored

income generation as investment motive, 16.36 respondents preferred capital appreciation, 56.36 per cent respondents considered safety, and 3.64 per cent reflects liquidity as motives of investment. Considering third age group (40 to 50 years), 27.78 per cent of the respondents have income generation as preferred motives of investment, while 15.28 per cent respondents favor for capital appreciation, 37.50 per cent consider safety and 19.44 per cent reflects liquidity as motives of investment. As far as fourth age group (50 to 60 Years) is concerned, 24.14 per cent respondents have favored investment motive as income generation, 17.24 per cent of

respondents think that their preference towards capital appreciation, 44.83 per cent reflects safety as motives of investment and 13.79 per cent considered liquidity as motives of investment. Considering fifth age group (above 60 years) is concerned, 46.67 per cent of the respondents have income generation as investment motive, 26.67 per cent respondents favor capital appreciation, and 26.67 per cent reflects safety as preferred motives of investment.

In short across all the age group safety is most preferred motive of investment followed by income generation.

Table: 03									
Preference towards Motives of Investment based on Age of the Respondents									
Sr. No.	Age Group	Income Generation		Capital Appreciation		Safety		Liquidity	
		F	%	F	%	F	%	F	%
1	Below 30 Years	6	27.14	3	18.57	25	51.43	1	2.86
2	30 to 40 Years	13	23.64	9	16.36	31	56.36	2	3.64
3	40 to 50 Years	20	27.78	11	15.28	27	37.50	14	19.44
4	50 to 60 Years	14	24.14	10	17.24	26	44.83	8	13.79
5	Above 60 Years	14	46.67	8	26.67	8	26.67	0	0.00
Total		67	26.80	41	16.40	117	46.80	25	10.00
Source: Primary Data									

e. Analysis of Preference towards Motives of Investment based on Level of Education:

Motives of investment are analyzed based on the level of education and presented in Table 04. As far as group of respondents are having SSC or up to SSC as level of education out of that, 45.16 per cent respondents reflect income generation as investment goal, while 9.68 per cent of respondents favored capital appreciation as motive of investment, 32.26 per cent preferred safety principle and 12.90 per cent considered liquidity as most preferred motive of investment. In case of respondents have level of education as HSC out of which, 27.03 per cent most preferred motives of is income generation, 24.32 per cent respondents favor capital appreciation, 43.24 per cent respondents considered safety and 5.41 per cent reflects liquidity is most preferred motives of investment. Talking about graduate respondents, 28.00 per cent of the respondents have preference towards income

generation as investment motive, 13.33 per cent respondents have favored capital appreciation, 41.33 per cent considered safety principle and 17.33 per cent revealed liquidity as most preferred motive of investment. Taking in to consideration post graduate group, 19.39 per cent respondents have investment motive as income generation, 16.33 per cent of respondents preferred capital appreciation, 58.16 per cent revealed safety principle and 6.12 per cent go for express their preference towards liquidity motive. Respondents belongs to other class of education are concerned, 33.33 per cent have favored income generation as investment motive, 33.33 per cent respondents considered capital appreciation and 33.33 per cent reflect safety principle as motive of investment.

It is seen that higher education class preferred to have safety as most preferred motive of investment followed by income generation.

Table: 04									
Preference towards Motives of Investment based on Level of Education									
Sr. No.	Level of Education	Income Generation		Capital Appreciation		Safety		Liquidity	
		F	%	F	%	F	%	F	%
1	SSC or Up to SSC	14	45.16	3	9.68	10	32.26	4	12.90
2	HSC	10	27.03	9	24.32	16	43.24	2	5.41
3	Graduate	21	28.00	10	13.33	31	41.33	13	17.33
4	Post Graduate	19	19.39	16	16.33	57	58.16	6	6.12
5	Other	3	33.33	3	33.33	3	33.33	0	0.00
Total		67	26.80	41	16.40	117	46.80	25	10.00
Source: Primary Data									

f. Analysis of Preference towards Motives of Investment based on Occupation:

Preference towards motives of investment have been analyzed based on occupation of the respondents are presented in Table 05. 18.00 per cent respondents belongs to government employee category, have shown their preference towards income generation, 26.00 per cent of respondents have favored capital appreciation as motive of investment, 44.00 per cent believes that safety is motive is most favored motive, while 12.00 per cent reflect their preference towards liquidity.

In case of private employee respondents, 36.36 per cent choose income generation as motive of investment, 12.99 per cent respondents consider capital appreciation, 40.26 per cent respondents preferred safety and 10.39 per cent favored liquidity as most preferred motive of investment. Talking about self-employed respondents, 19.67 per cent of the respondents having income generation as

investment motive, 13.11 per cent respondents believe capital appreciation, as preferred motive, 55.74 per cent trust safety and 11.48 per cent respondents considered liquidity as most preferred motive of investment. As far as professional respondents are concerned, 20.59 per cent respondents have investment motive as income generation, 5.88 per cent of for capital appreciation, 67.65 per cent choose for safety and 5.88 per cent go liquidity as most preferred motive of investment. Respondents belongs to retired class are concerned, 39.29 per cent of the respondents have income generation as investment motive, 28.57 per cent respondents go for capital appreciation and 25.00 per cent opt for safety and 7.14 per cent respondents considered liquidity as most favored motive of investment.

It is observed that irrespective of the occupation, safety motive is most preferred motives of investment followed by income generation.

Table: 05									
Preference towards Motives of Investment based on Occupation									
Sr. No.	Occupation	Income Generation		Capital Appreciation		Safety		Liquidity	
		F	%	F	%	F	%	F	%
1	Govt. Employee	9	18.00	13	26.00	22	44.00	6	12.00
2	Pvt. Employee	28	36.36	10	12.99	31	40.26	8	10.39
3	Self Employee	12	19.67	8	13.11	34	55.74	7	11.48
4	Professional	7	20.59	2	5.88	23	67.65	2	5.88
5	Retired	11	39.29	8	28.57	7	25.00	2	7.14
Total		67	26.80	41	16.40	117	46.80	25	10.00
Source: Primary Data									

g. Analysis of Preference towards Motives of Investment based on Income:

Income-wise analysis of motives of investment are analyzed and presented in Table 06.

As far as first income group (Rs. up to 01 lakh) is concerned, 57.14 per cent respondents are having investment motive as income generation, no respondents from this group have preference

towards capital appreciation as motive of investment, because of low level of income, 7.14 per cent respondent considered safety as preferred motive and 35.71 per cent respondents revealed liquidity as most favored motive of investment. In case of second group of income (Rs. 01 lakh to 2.5 lakh), 34.38 per cent choose income generation as motive of investment, 13.54 per cent respondents preferred capital appreciation, 42.71 per cent respondents considered safety as important motive and 9.38 per cent give more importance to liquidity motive. Talking about third income group (Rs. 2.5 lakh to 04 lakh), 31.43 per cent of the respondents have preferred income generation as investment motive, 17.14 per cent respondents believe capital appreciation is more important, 40.00 per cent opt reflect safety and 11.43 per cent liquidity as most favored motive of investment. As far as fourth income group (Rs. 04 lakh to 5.5 lakh) are

concerned, 30.43 per cent respondents favored income generation as motive of investment, 10.87 per cent of respondents think capital appreciation, 50.00 per cent respondents' safety and 8.70 per cent respondents' liquidity as most preferred motive of investment. Talking about fifth income group (Rs. 5.5 lakh & above), 1.69 per cent respondents have income generation as investment motive, 28.81 per cent respondents go for capital appreciation and 64.41 per cent opt for safety and 5.08 per cent having preferred liquidity as motive of investment.

It is realized that most of the respondents from lower income class preferred income generation as most important motive of investment while respondents belong to higher income class preferred safety as most favored motive of investment.

Table: 06									
Preference towards Motives of Investment based on the Basis of Income									
Sr. No.	Income Groups (Rs.)	Income Generation		Capital Appreciation		Safety		Liquidity	
		F	%	F	%	F	%	F	%
1	Up to 01 lakh	8	57.14	0	0.00	1	7.14	5	35.71
2	01 lakh to 2.5 lakh	33	34.38	13	13.54	41	42.71	9	9.38
3	2.5 lakh to 04 lakh	11	31.43	6	17.14	14	40.00	4	11.43
4	04 lakh to 5.5 lakh	14	30.43	5	10.87	23	50.00	4	8.70
5	5.5 lakh & above	1	1.69	17	28.81	38	64.41	3	5.08
Total		67	26.80	41	16.40	117	46.80	25	10.00
Source: Primary Data									

h. Chi-Square Statistic (χ^2) Between Motives of Investment and Demographic Variables (gender, age, level of education, occupation, income) of the Respondents:

Chi-square statistic (χ^2) is computed to test the association between motives of investment (income generation, capital appreciation, safety and

liquidity) and personal factors (gender, age, level of education, occupation, and income) of the respondents. Calculated Value χ^2 is compared with table value at 0.05 level of significance for (c-1)*(r-1) degree of freedom and results of the test are given under remarks caption of Table 07.

Table: 07					
Chi-Square Statistic (χ^2) Between Motives of Investment and Gender, Age, Level of Education, Occupation, Income of the Respondents ($\alpha = 0.05$)					
S r. N o.	Hypothesis (H)	Calculated χ^2 Value	Table Value	Degree of Freedom	Remarks
1	Motives of investment and gender of the respondents are independent of each other	16.34	7.815	3	Since calculated value (16.34) is greater than table value (7.815), so the hypothesis is rejected, and it is concluded that motives of investment and gender of the respondents are not independent of each other
2	Motives of investment are independent of age group of the respondents	33.20	21.026	12	Since calculated value (33.20) is greater than table value (21.026), so the hypothesis is rejected and concluded that motives of investment are not independent of age of the respondents.
3	Motives of investment are independent of levels of education of the respondents	22.85	21.026	12	Since computed value (22.85) of chi-square statistic is above the cut-off value (21.026), so we reject the hypothesis and concluded that motives of investment and education of respondents are not independent of one to another
4	There is no dependence between motives of investment and occupation of the respondents	24.91	21.026	12	Since calculated value (24.91) is greater than table value (21.026), so the hypothesis is rejected and it is concluded that motives of investment and occupation of the respondents are depend of one to another
5	Income of the respondents and motives of investment are independent of one to other	50.71	21.026	12	Since calculated value (50.71) is greater than table value (21.026), so we reject the hypothesis, it is concluded that motives of investment and income of the respondents are not independent of one to another
Source: Primary Data					

VI. Findings and Conclusion:

Investment is the process of transforming savings into productive assets. Investment is a smart decision to set money aside for a long enough period in an avenue that suits your risk profile. Financial objectives investment is also referred financial motives of investment such as income generation, capital appreciation, safety and liquidity. It is observed from the analysis overall majority of the respondents, prefers the have safety as important

motive of investment and only 10 per cent respondents prefer to have liquidity as most preferred motive of investment. Most of the female respondents give more preference towards safety as motives of investment. it is also observed that across all the age group safety is most preferred motive of investment followed by income generation. Similarly, it is seen that higher education class preferred to have safety as most preferred motive of investment followed by income generation. It is

observed that irrespective of the occupation, safety motive is most preferred motives of investment followed by income generation. It is realized that most of the respondents from lower income class preferred income generation as most important motive of investment while respondents belong to higher income class preferred safety as most favored motive of investment.

In order to test the dependency between motives of investment (income generation, capital appreciation, safety and liquidity) and personal factors (gender, age, level of education, occupation, and income) of the respondents, chi-square has been applied. It is found that hypothesis is rejected, it is concluded that motives of investment and personal factors of respondents are dependent of one to another.

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A Study on Government Supporting Schemes for Women's Entrepreneurship

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Abstract:

An entrepreneur is the one who always searches for change, responds to it and exploits it as an opportunity. Innovation is the specific tool of entrepreneurs, the means by which they exploit changes as an opportunity for a different business or different service". Entrepreneurship development refers to a systematic approach that empowers individuals to acquire knowledge and skills necessary for establishing a business from the ground up. It is a dynamic and risky process. The central government launched it on 1st May 1978. Mahila Samridhi Yojana is a Micro Finance scheme for women with a rebate in interest. The Mahila Shakti Kendra (MSK) Scheme was approved in November, 2017 as a centrally sponsored scheme to empower rural women through community participation.

Keywords: Entrepreneurship, Innovation, skill, Creativity, Nari Shakti , Mudra.

Introduction:

An entrepreneur is someone who constantly seeks out change, reacts to it, and takes advantage of it as a chance for opportunity. Innovation serves as the essential instrument for entrepreneurs, allowing them to leverage changes as possibilities for new businesses or services. The development of entrepreneurship involves a structured approach that enables individuals to gain the knowledge and skills necessary to start a business from the ground up. It is a fluid and uncertain process. Women entrepreneurship refers to businesses that are owned and managed by women, with a minimum financial stake of 51 percent of the capital and providing at least 51 percent of the jobs created in these businesses to women. A female entrepreneur is someone who establishes and operates her own business. She undertakes the responsibility of transforming her ideas into a functioning company by overseeing everything from securing funding to launching the business, making decisions, and managing day-to-day operations.

Characteristics of Women's Entrepreneurship:

- Women entrepreneurs are recognized for their determination, which allows them to persevere in challenging situations.
- Empathy is another key quality. Women entrepreneurs tend to excel at grasping their customers' emotions and understanding their needs.
- Creativity serves as a significant advantage for women entrepreneurs, enabling them to generate innovative ideas and devise imaginative solutions to challenges.
- Women entrepreneurs tend to have clear objectives and are focused on the impact they wish to create in their ventures.

• Women entrepreneurs are notably more agile in responding to shifts in the marketplace, advancements in technology, and evolving consumer preferences.

• The drive to make a positive difference serves as a strong motivator for women entrepreneurs in business.

Initiatives by the Central Government

• The Entrepreneurship Development Institute of India (EDII) – Established in 1983, EDII serves as a National Resource Institute focusing on entrepreneurship education, research, training, capacity enhancement, institution development, MSME growth, innovations, and incubation support. The institute was created with assistance from leading financial institutions, such as IDBI Bank Ltd, ICICI Ltd, IFCI Ltd, and State Bank of India, along with support from the Government of Gujarat. EDII operates under the principle that 'Entrepreneurs are not merely born; they can also be cultivated through training and well-planned interventions.'

District Industries Centres

Commonly referred to as DICs, these centres play a vital role for small enterprises. The central government established them on May 1, 1978. They were created to offer a unified administrative structure at the district level, where district industries are situated. This cohesive organizational framework aims to address the challenges of industrial development within a district comprehensively. The district industry centre plays several important roles that benefit small businesses. They offer essential services and assistance to support entrepreneurs in establishing micro, small, and medium enterprises known as MSMEs.

• **NABARD** is an independent organization dedicated to facilitating easier access to loans for women entrepreneurs. Among its significant features for offering unrestricted loans to female entrepreneurs is financing support for Self-Help Groups (SHGs) and providing resources and training for the formation of NGOs.

• **The Skill Upgradation and Mahila Coir Yojana** is a specialized training program designed for enhancing the skills of women artisans involved in the coir sector. This program includes two months of instruction in coir spinning, and participants receive a stipend of Rs. 3000/- per month. Those artisans who complete the training are encouraged to seek assistance through the Prime Minister's Employment Generation Programme (PMEGP) to establish coir businesses.

• **Mahila Samridhi Yojana:** This is a Micro Finance initiative aimed at women, offering an interest concession. Financial support is available up to Rs. 1,40,000/-.

• **Women Entrepreneurship Platform (WEP):**

• **Support to Training and Employment Programme for Women:** This scheme has two main goals: to equip women with skills that enhance their employability and to provide them with skills and competencies that empower them to become self-entrepreneurs. Women aged 16 years and older are the target beneficiaries.

Mudra Yojana for Women/ Mahila Udyami Yojana: Loans up to Rs 10 lakh are provided to women entrepreneurs, without any collateral, and with low interest with flexible repayment tenure. Other terms and conditions: There is no requirement of collateral, for availing Mudra loan for women, Loans can be only allocated for non-corporate, non-farming and non-agriculture based business, which is headed and run by women entrepreneurs, Total tenure for loan repayment for women is a maximum of 5 years, and a minimum of 3 years

Stand-Up India: The Hon'ble Prime Minister (PM) inaugurated the Stand-Up India (SUI) scheme aimed at financing SC/ST and/or Women Entrepreneurs on April 05, 2016.

The SUI scheme's goal is to enable bank loans ranging from Rs. 10 lakh to Rs. 1 Crore for at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for the establishment of a Greenfield enterprise. This enterprise can be involved in manufacturing, services, agri-allied activities, or the trading sector. In the case of non-individual

enterprises, at least 51% of the shareholding and controlling interest must be held by either an SC/ST or woman entrepreneur.

Credit Guarantee Scheme for Micro and Small Enterprises:

Credit assistance up to INR 5 Lakhs at 1% interest rate for women, micro enterprises, and units located in the Northeast region, Above INR 5 Lakhs and up to INR 50 Lakhs at 1.35% interest rate for women, micro enterprises, and units located in the Northeast region, Above INR 50 Lakhs and up to INR 200 Lakhs at 1.80% to women, micro enterprises, and units located in the Northeast region.

• **National Start-up Awards**

Organizations gain advantages in several areas of their operations, including but not limited to, business, financing, partnerships, and talent, serving as a role model for other organizations and emerging entrepreneurs, and will motivate them to be intentional and accountable regarding creating a socio-economic impact.

Objective of Study:

• To Examine the Contribution of Governments in the Development of Women's Entrepreneurship.

• To Know the Various Entrepreneurship Development Schemes.

• To provide information Government Schemes towards of Women's Entrepreneurship.

Research Methodology: For preparing this research paper the researcher has been used Secondary Data Collection Methods. The data have been collected with the help of various books, journals, websites and newspapers etc.

Conclusion:

The functions and roles of the Entrepreneurship schemes are playing a very vital role in the growth and advancement of women's entrepreneurship. The creation of the district industries centre was necessary to shift the economy from an agriculture-based model to one that is industry-focused. The activities of all the centres for promoting industries play an important part in assisting small businesses, cottage industries, and micro, small, and medium enterprises. The existence of small businesses is essential to our economy, and their progress will directly aid in overall economic development.

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A Role of Women Entrepreneurship in India

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Abstract:

Men and women both are the two important wheels of the nation building. In our male dominated society women were remained within the houses. By breaking the of customs and traditions women, have come forward and output of this revolutionary change is a women entrepreneurship in India.

Mahatma Gandhi aptly said, “ If you educate a man you educate an individual, but if you educate a woman you educate an entire family.”

Women entrepreneurs create new jobs not only for themselves but also for others. They contribute to the economic well-being of the family and communities, the empowerment of women and the reduction of poverty and, consequently, the role of women entrepreneurs in economic development is inevitable. Their role is also recognized by governments and other non-governmental organizations (NGOs) around the world, due to the promotion of various regimes, incentives and plans.

Although Indian women entrepreneurs have achieved remarkable progress in a number of fields, they still encounter numerous challenges and barriers that hinder their progress. This study addresses at the main barriers that women entrepreneurs face, such as social and cultural expectations, financial constraints, restricted access to resources, and regulatory issues. This study's analysis of these obstacles emphasizes the necessity of gender-inclusive programs, supporting ecosystems, and regulatory changes to encourage women's entrepreneurship in India. This paper discuss the role of women entrepreneurs , as well as which are the motivating factors to women and which are the barriers in front of women entrepreneurs . This paper also gives information about which are the agencies who provides the funding's to them.

Key words: Entrepreneur, Women , role, barriers , challenges, factors

Introduction:

Pandit Jawaharlal Nehru aptly said ,

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

Entrepreneurship plays a crucial role in economic growth, job creation, and innovation. In India, women constitute nearly 48% of the population, yet their participation in entrepreneurship remains significantly low. According to the Sixth Economic Census, only 14% of Indian businesses are owned by women. Despite various government initiatives and programs, women entrepreneurs continue to face systemic challenges that prevent them from realizing their full potential.

Concept of women Entrepreneurship:

In earlier times, women were bound to dwellings and their activities were primarily domestic in nature, lacking any sense of socioeconomic autonomy. But according to the course of time the status and role of the women has been changed. women are making strides in almost every sector and creating jobs for others in addition to themselves. Women entrepreneurs are professionals

who start their own business and contribute in economic initiatives.

The Government of India has defined a woman entrepreneurship as

“an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”.

A woman or group of women who start, plan, and run a business enterprise are known as women entrepreneurs.

Therefore, a woman entrepreneur is a self-assured, imaginative, and creative woman who wants to be financially independent on her own while also generating job chances.

Women with higher education, abilities, and credentials can work in nearly any field. Along with other names, successful women have represented and currently represent companies including J.P. Morgan, PepsiCo, ICICI, TAFE, HP, HSBC, and the Times of India.

A few sectors where Indian women entrepreneurs can succeed as senior managers and owners are listed in the lines to follow.

Aims And Objectives :

- ❖ To discuss the role of Women entrepreneurs.
- ❖ To discuss the factors influencing women entrepreneurs.
- ❖ To discuss barriers in the path of women entrepreneurs.
- ❖ To put light on motivating factors and opportunities of women entrepreneurs.

Methodology:

The researcher has used the descriptive method for this paper.

Limitations:

The study covers **role of women entrepreneurs, motivating factors, challenges and barriers.**

Role Of Women Entrepreneurs :

Women entrepreneurs play a vital role in India's economic growth and development. some key aspects of their role are:

Economic Empowerment:

1. Job creation: Women entrepreneurs create jobs for themselves and others, contributing to India's employment growth.
2. GDP contribution: Women-owned businesses contribute significantly to India's GDP, estimated to be around 10-15%.
3. Rural development: Women entrepreneurs in rural areas help reduce poverty and improve living standards.

Social Impact

1. Empowering women: Women entrepreneurs serve as role models, inspiring other women to pursue entrepreneurship and economic independence.
2. Social change: Women entrepreneurs help challenge traditional gender roles and stereotypes, promoting social change.
3. Community development: Women entrepreneurs often focus on social and environmental issues, contributing to community development.

Factors influencing Women Entrepreneurship in India

Push Factors: (i) Death of bread winner: death of the bread winner made the women she must start a new beginning and support her family.

- (ii) Permanent inadequacy in income of the family
- (iii) Sudden fall in family income: many of the time families economical condition or fall in income become the reason for women entrepreneurship.

• Pull Factors:

- (i) Need and perception of Women's Liberation, Equity,
- (ii) To gain recognition, importance and social status,
- (iii) To get economic independence,
- (iv) To utilize their free time or education, and
- (v) Women's desire to evaluate their talent

Some Other Factors Affecting On Women Entrepreneurship In India.

• Geographical Factors and Social Factors: The society the state and the area to which

she belongs also influence the entrepreneurship. If she is a Punjabi or Gujrati belonging to their respective state will become entrepreneurs.

• Caste System: The caste system also influences as a woman who is Sindhi may start a business at an early stage as in their caste or communities it is a trend.

• Family Culture and Traditions: Women entrepreneur will remain entrepreneur if its family tradition is so or if she belongs to a pioneer entrepreneur.

• Government Aids and Policies: Government can help poor class people with reservations. Government help can be of significance if entrepreneur takes its help for logical conclusions. But for this, caliber of an entrepreneur is also seen.

• Inherent Capabilities and Efficiency: Capabilities to withstand the competition with males requires guts and dare to become an entrepreneur. Females require same capabilities as that of males. They get benefit of being females only when the service has to be rendered to women only like in hospitals etc. Capabilities influence the entrepreneurship, but efficiency is also required as if the person has capability to become an entrepreneur but if she is not efficient to run the venture, she cannot become a better entrepreneurship

Major Challenges And Barriers**1. Socio-Cultural Norms and Gender Bias**

Traditional gender roles and societal expectations often discourage women from pursuing entrepreneurship. In many parts of India, women are expected to prioritize family responsibilities over career aspirations. Cultural biases also lead to skepticism about women's ability to manage businesses, resulting in a lack of support from family and society.

2. Limited Access to Finance

Financial constraints remain one of the biggest barriers for women entrepreneurs. Many women lack collateral or credit history, making it difficult to secure loans from banks and financial institutions. While several government schemes, such as the Mudra Yojana and Stand-Up India, provide financial assistance to women entrepreneurs, awareness and accessibility remain low.

3. Lack of Access to Education and Skill Development

Entrepreneurship requires knowledge, skills, and technical expertise. However, women in India often face educational disparities, particularly in rural areas. Limited exposure to business education, financial literacy, and digital skills further restricts their ability

Special schemes for women entrepreneurs implemented by the government bodies and allied institutions :

Schemes of Ministry of MSME

- Trade related entrepreneurship assistance and development (TREAD) scheme for women
- Mahila Coir Yojana
- Schemes of Ministry of Women and Child Development
- Support to Training and Employment Programme for Women (STEP)
- Swayam Siddha
- Schemes started by various states for women development are as under:
- Schemes of Kerala State Women's Development Corporation
- Self employment loan programmes
- Educational loan schemes
- Single women benefit schemes
- Job oriented training programmes
- Marketing support for women entrepreneurs
- Kerala Government's Women Industries Programme
- Delhi Government's Stree Shakti Project
- Schemes of Delhi Commission for Women (Related to Skill development and training)
- Incentives to Women Entrepreneurs Scheme, 2008, Government of Goa
- Magalir Udavi Scheme, Pudhucherry Government
- Financing Schemes by Banks/ Financial Institution's

Development of Women entrepreneurs in Literature internationally:

There are several funding agencies and grant programs that support entrepreneurs in literature, including writers, publishers, and literary organizations. These funds can come from government institutions, private foundations, or literary organizations. Here are some key sources:

1. Government and Public Funding Agencies

National Endowment for the Arts (NEA) (USA) – Offers grants for writers, literary organizations, and publishers.

Canada Council for the Arts (Canada) – Provides funding for writers, publishers, and literary projects.

Arts Council England (UK) – Supports literary entrepreneurs, including independent publishers and authors.

Australia Council for the Arts (Australia) – Funds literary projects and publishing initiatives.

European Cultural Foundation (Europe) – Grants for cross-border literary and cultural projects.

2. Private Foundations & Organizations

PEN America and PEN International – Provides funding, grants, and awards for writers and publishers.

Whiting Foundation (USA) – Grants for emerging writers and independent publishers.

Knight Foundation (USA) – Supports literary journalism and digital storytelling ventures.

Ford Foundation – Occasionally funds literary and storytelling initiatives.

MacArthur Foundation – Provides fellowships (the “Genius Grant”) to exceptional writers.

3. Publishing and Literary-Specific Grants

Authors' Foundation Grants (UK) – Supports authors working on books that may not receive mainstream commercial funding.

Speculative Literature Foundation – Grants for sci-fi, fantasy, and speculative fiction writers.

Lambda Literary (USA) – Supports LGBTQ+ writers through fellowships and grants.

The Awesome Foundation – Provides micro-grants for creative projects, including literature.

4. Crowdfunding and Alternative Funding Sources

Kickstarter & Indiegogo – Writers and literary entrepreneurs can crowdfund projects.

Patreon – Allows writers to receive ongoing support from fans.

Conclusion :

women entrepreneurs play a vital role in India's economic growth, social development, and innovation. While challenges persist, initiatives and support systems are emerging to empower women entrepreneurs and unlock their full potential. Global economic development could benefit greatly from the entrepreneurship of women. Women entrepreneurs, however, encounter particular difficulties and obstacles that impede their development and achievement. Developing successful methods to support women entrepreneurs requires an understanding of the factors that encourage women to start their own businesses as well as the obstacles they face.

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Women Entrepreneurship : Challenges, Opportunities, and the Path Forward

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Abstract :

Women entrepreneurship is increasingly recognized as a crucial driver of economic growth and social development. This paper explores the multifaceted landscape of women entrepreneurship, examining the unique challenges women face in starting and scaling businesses, the opportunities available to them, and the strategies needed to foster a more supportive ecosystem. The paper analyzes existing literature, highlighting key barriers such as access to finance, socio-cultural constraints, and work-life balance issues. It also explores the positive impact of women-owned businesses on job creation, innovation, and community development. Finally, the paper proposes recommendations for policymakers, financial institutions, and support organizations to empower women entrepreneurs and unlock their full potential.

Keywords : - Women Entrepreneurship, Development, Employment, Social factors, Financial Freedom, Development of women etc.

Objectives :-

1. To study the recent development in Women Entrepreneurship sector.
2. To understand the impact of Women Entrepreneurship on the Market.
3. To study the growing importance of Women Entrepreneurship Development.
4. To highlight the role of Entrepreneurs in the development of Countries Economy.

1. Introduction :- Entrepreneurship is a powerful engine for economic progress, and women's participation is essential for maximizing its impact. Women entrepreneurs bring diverse perspectives, skills, and experiences to the marketplace, driving innovation and creating new opportunities. However, women continue to face significant hurdles in starting and growing businesses, limiting their economic empowerment, and hindering broader societal progress. This paper aims to shed light on the complexities of women's entrepreneurship by examining the specific challenges and opportunities that shape their entrepreneurial journeys. The entrepreneur is usually the sole proprietor, partner, or director of a company. The quantity and competency of entrepreneurs affects the economic development of a country. The vital work done by entrepreneurs towards the advanced development of countries has made the individual of developing and undeveloped countries cognizant of the importance of entrepreneurship for social and economic development. Therefore, most governments worldwide attempt to augment the supply of factors

and global competitive entrepreneurs in their respective countries. Methodology: For this study, we used a secondary data-collection method.

2. Review of Literature :-

The rise of women's entrepreneurship in India has been a significant development in recent years, as women play an increasingly important role in the country's economic growth and development. According to the Global Entrepreneurship Monitor (GEM) report (2018), India ranks third globally in terms of the percentage of women entrepreneurs. Despite this progress, women entrepreneurs still face a number of challenges in India. One of the main reasons for the slow progress of women entrepreneurs in India is the patriarchal societal structure, which has been deeply ingrained in the country's culture. Traditional gender roles and expectations often limit women's access to resources and opportunities, including education and finance, and make it difficult for women to establish in the business world (Rao, 2019). Education is a key factor in the development of women's entrepreneurship. Education plays a vital role in empowering women entrepreneurs with the knowledge and skills required to succeed in the business world (Singh & Sandhu, 2017). Another major obstacle for female entrepreneurs in India is access to finance. Women entrepreneurs often face difficulty in obtaining loans and other forms of financial support because of the patriarchal attitudes of financial institutions and society as a whole. The lack of collateral, property ownership, and a credit history are some of the reasons that hinder women

from accessing financial assistance. Moreover, women face social and cultural biases that make it difficult to secure investment and funding (Nair, 2019). Women entrepreneurs in India face the challenge of the absence of mentorship and support networks, as the number of female mentors and role models is relatively low. This lack of guidance and support makes it difficult for female entrepreneurs to succeed. Additionally, women's work-life balance and family obligations are significant hurdles that impede their ability to devote time and effort to their businesses, as they are expected to fulfill traditional roles as caretakers (GEM, 2018).

3. Challenges Faced by Women Entrepreneurs : Women entrepreneurs encounter a range of challenges, which can be broadly categorized as follows:

Access to Finance: A Limited access to funding is a major obstacle Women often face discrimination in lending practices and have less access to venture capitalists and angel investors. They may also have a limited collateral or credit history.

Sociocultural barriers: Traditional gender roles and societal expectations can restrict women's mobility, limit their access to networks, and create biases that hinder their business endeavors. Family responsibilities and childcare often fall disproportionately on women, impacting their time and energy for business activities.

Work-Life Balance: Balancing business demands with family responsibilities is a constant struggle for many female entrepreneurs. The lack of affordable childcare and support systems makes it particularly challenging to manage both professional and personal lives.

Networking and Mentorship: Building strong business networks and accessing mentorship opportunities are crucial for entrepreneurial success. Women often face barriers to accessing these networks because of social and professional exclusion.

Lack of Business Skills and Training: Some female entrepreneurs may lack the necessary business skills and training in areas such as finance, marketing, and management. It is essential to have access to quality education and training programs tailored to their needs.

Market Access: Reaching target markets and effectively competing can be difficult for women-owned businesses, especially in male-dominated industries. Opportunities for Women Entrepreneurs Despite these challenges, women entrepreneurs are increasingly leveraging the emerging opportunities. Growing Recognition and Support: Governments, NGOs, and international organizations are increasingly recognizing the importance of women's entrepreneurship and implementing programs to support them.

Technology and Innovation: The rise of e-

commerce and digital platforms has created new avenues for women to start and scale businesses, often with lower startup costs and greater flexibility.

Niche Markets and Specialized Products/Services: Women entrepreneurs are often successful in identifying and catering to niche markets and offering specialized products and services that meet specific consumer needs.

Social Entrepreneurship: Many women are driven by social impact and are establishing businesses that address social and environmental challenges, creating positive Measures to Improve Women Entrepreneurship Women's entrepreneurship in India faces many challenges and requires a radical change in the attitudes and mindsets of society. Therefore, programs should be designed to address changes in people's attitudes and mindset. Women of present times should be made aware of their unique identity and contribution to the economic growth and development of the country. Course Curriculum should be designed in a manner that will impart basic theoretical knowledge along with its practical implications and help impart the skills required to be an entrepreneur. At the same time, there are various schemes, such as the World Bank sponsored programs that can be undertaken for such purposes. Programs can be conducted in which established and successful women entrepreneurs can advise and warn the coming women entrepreneurs against the challenges they will face against being entrepreneur to boost the morale and confidence level of the upcoming entrepreneurs. Governments should also play an important role by establishing policies and plans that support entrepreneurship opportunities. Establishing good infrastructure is also required to build entrepreneurship opportunities. It is not easy to promote women entrepreneurship in India, as it requires the elimination of various obstacles that include changing the traditional attitudes and mindsets of people in society towards women. To provide opportunities for women entrepreneurship in India, one needs to make awareness of women regarding their position towards the value they can add towards economic growth and development of the country. Education can play a crucial role in promoting women entrepreneurship, and promotion of women entrepreneurship can be achieved by designing a course curriculum that will impart basic knowledge along with its practical implications regarding setting up your own enterprise. Vocational training can also help with training, motivating, and assisting upcoming women entrepreneurs in setting up and managing a new enterprise. Apart from vocational training sessions, women can be trained in Information Technology to take advantage of new technology in running their startups. Education has been instrumental in increasing women's participation in entrepreneurial activities. Proper

education not only helps in the acquisition of required knowledge but also imparts knowledge about the different opportunities available in different sectors. Good education makes women confident in effectively dealing with business problems. In addition, women entrepreneurs who have successfully established their enterprises can act as advisors for upcoming women entrepreneurs. The advice taken from these successful entrepreneurs can prove beneficial for upcoming women entrepreneurs by resulting in better involvement of women entrepreneurs in their enterprises.

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 in order to improve their economic situation. This can be made possible with the help of education, as education is a powerful tool in bringing about entrepreneurship qualities in a human being. Moreover, attempts to motivate inspiring and assisting women entrepreneurs should be made at all possible levels. Proper training should be provided to women by establishing training institutes that can enhance their level of work knowledge, risk-taking abilities, and capabilities. After setting up training institutes, there should be continuous monitoring and improvement of training programs so that they can improve the quality of the entrepreneurs being produced in the country. Undoubtedly, the participation rate of women in entrepreneurship is increasing rapidly. However, efforts need to be made at a larger scale to provide a position in the field of entrepreneurship that they deserve. The actions and steps that have 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 ensure women's entrepreneurial awareness and skill development.

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Role of microfinance in women's empowerment

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Introduction:

In particular, microfinance has become a potent instrument for women's empowerment and poverty reduction in developing nations. In this study, the various ways that microfinance empowers women are examined, along with how it affects their social, political, and economic lives. Women can increase their ability to make decisions, participate in income-generating activities, and generally improve their well-being by having access to financial services through microfinance. This study evaluates the efficacy of microfinance in advancing women's empowerment by examining the body of research, case studies, and empirical data. It also highlights the potential and problems related to its implementation.

Sustainable development requires women to be empowered, which includes having the capacity to exercise their rights, engage in social and economic activities, and make their own decisions. Microfinance, which includes giving low-income people small loans and other financial services, is becoming more widely acknowledged as a key tool for advancing women's empowerment. This essay explores the multifaceted ways that microfinance supports women's empowerment, emphasizing how it affects their political engagement, social inclusion, and economic independence.

Objectives of Research Paper:

1. One of the research paper's goals is to define women's empowerment.
2. To investigate how microfinance affects women's economic empowerment
3. To Study how microfinance may empower women on a social level.
4. To Study microfinance's shortcomings and obstacles in advancing women's empowerment.

Research methodology: Secondary data is used for the descriptive study from a variety of sources, including books, papers, articles, periodicals, and published journals.

Concept of Empowerment:

In a broad sense, empowerment is the ability of individuals to better comprehend and manage social, political, economic, and personal forces so they may take action to improve their circumstances. Through this process, people and communities are empowered to take charge of their lives and change their surroundings in a way that increases their efficacy, control, and sense of social justice.

Microfinance's role in empowering women:

- 1. Economic Empowerment:** Microfinance provides women with the opportunity to access credit and financial resources, which they often lack due to discriminatory policies and traditional gender norms. Because microfinance provides small loans, it enables women to start or expand their own businesses, engage in revenue-

generating activities, and become financially independent. Because of this economic empowerment, their overall standing is improved, they have greater negotiating power within their households, and they are better equipped to make decisions.

2. Social Empowerment: Microfinance gives women more economic and social clout. Participating in self-help groups (SHGs) or microfinance programs can help women develop their social networks, gain leadership abilities, and feel more connected to others. Women can share their stories and learn from one other on these sites.

3. Political Empowerment:

By giving women more opportunities to express their opinions and participate in local decision-making processes, microfinance can also help women become more politically empowered. Women who are more economically and socially empowered feel more confident and are more inclined to participate in political activities, including voting, running for office, and standing up for their rights. Women's voices are strengthened and their viewpoints are taken into account when policies are being developed and carried out thanks to this greater political participation.

Opportunities and Challenges:

Microfinance has the ability to significantly empower women, but it also has certain drawbacks. These include problems like exorbitant interest rates, excessive debt, and the possibility of financial mismanagement. Furthermore, sociocultural elements like patriarchal standards and illiteracy can prevent women from taking full advantage of microfinance initiatives. It is essential to take a comprehensive approach to overcoming these obstacles, integrating microfinance with additional interventions including social support services, financial literacy training, and gender sensitization initiatives.

In conclusion, microfinance has become a useful instrument for advancing women's empowerment by allowing them to become financially independent, raise their social status, and take an active role in political processes. Microfinance enables women to overcome gender inequality, overcome traditional limitations, and enhance their general well-being by giving them access to financial services and social networks. Even if there are still obstacles to overcome, microfinance has enormous potential to empower women and, with careful application and supportive legislation, may significantly contribute to the advancement of sustainable development and gender equality.

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Contribution of Women in the Non- Brahmin Movement

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Introduction:

“Anti-Brahminism or Non-Brahminism is a movement in opposition to caste based discrimination and hierarchical social order which places Brahmins at its highest position”. This Movement was started by Mahatma Jotiba Phule in Maharashtra in 19th Century Mahatma Jotiba Phule was prominent social reformer, born in Shatriya Mali Community even then he was suffered by caste discrimination so he established organization to removal the caste discrimination and promote social equality, that organization was named Satyashodhak Samaj. This was established in 1873. This organization worked for women empowerment as well as caste eradication. It established so many schools and Institutions which worked to literate the Bahunjan Samaj. It started famous mass movement against special privileges of Brahmins. It was earlier stage of Non Brahmin Movement. Mahatma Phule wanted to total reconstruction of social structure to create awareness amongst people After his death of this movement was faced obstacles so it worked very slowly.

In early 20th century so many national leaders and Social Reformers joined this movement. Dr. B.R. Ambedkar, Mahtma Gandhi and Rajshri Shahu Maharaj worked for the elimination of Caste system. Later it was spread in south India, Periyar Ramaswami Naicker was one of the famous and Mass leader who aggressively spread Non-Brahman movement in Deccan region especially in Tamilnadu. Self-respect Movement in Tamilnadu performed key role to create awareness among the people. Dravid Munnetra Kazhagam and Anna Dravid Munnetra Kazhagam these two political Parties still lead this movement. This movement claimed respectable and proportional existence of common Bahunjan people in the government Job and other relevant work field. It tried to abolish supremacy of elite class domination in the Social, Economical and Cultural field.

So many women performed major role for Non Brahmin Movement. Due to noticeable role of competent and efficient women, this movement was reached lower class of the society and remote area of India. Non-Brahmin movement was started in Maharashtra so first women leadership was arisen in Maharashtra. That was Savitribai Phule.

A. Work of Savitribai Phule -

Savitribai Phule was born on 3rd January 1831, in the village of Naigaon in Satara District, Maharashtra. Savitribai's father name was Patil and Maothe name was laxshimbai. She was youngest daughter of this couple. Savitribai was married with Jotiba Phule at the age of 13, when Savitribai was marriage she was illiterate. Husband and great social reformer Jotiba Phule emphasized her to be take education, while performing duties at home and farm savitribai Phule takes education. After completing primary education, Savitribai continued her futear study. With the guidance of Sakham Yeshwant Paranjpe and Keshav Shivram Bhavalkar. She enrolled herself in two teachers' training programs; Savitribai may be the first female Indian teacher and headmistress.

1. Oppose supremacy of Brahman to educate women

Savitribai Phule started teaching for girls at Pune. Savitribai and Jyotirao Phule started their own school at Bhidewada in 1848, Three schools for girls were established and

administrated by Savitribai and Jyotirao Phule at Pune in mid 19th century. Almost 150 students took admission in that schools.

Unfortunately, Savitribai and Jyotirao Phule's was opposed and targeted by the local people specially by Brahmins, because their mindset and views were conservative. They come together to create obstacles in the reformative work of Savitribai. She was insulted by stoning, dunging and using abuse words while travelling from home to school. So often she carry an extra sari, if necessary she uses it. Savitribai and Jyotirao Phule were left his home in 1849 because Jyotirao's father was told that Savitribai and Jyotirao were working against Manusmriti that was considered as sin, so they might be gone in heaven. In the 1850s, Savitribai and Jyotirao Phule established two educational trusts. There were named as **Native Male School**, at Pune, and second was the **Mandali** which was found to promote the Education among the of Mahar and Mangs', etc.

With the help of Jotiba Phule, Savitribai had opened 18 schools to educate students who belong from backward Castes and also for opened

but poor students. In 1852, 3 girls schools were operated by Phule family and as most 273 girls were taking education there. In 1858 all these three schools had been all closed, because British government stopped donation due to the Rebellion of 1857.

2. Work for Widows

In 1863, **Balhatya Pratibandhak Griha** was established by the Phule couple with their friend Sadashiv Ballal Govande to prevent infanticide. That was named infanticide Prevention Centre. Mainly pregnant widows of elite class were asked to come there to deliver. Pamphlets were spread around the Pune. advertising was done all over the Maharashtra. "Widows, come here and deliver your baby safely and secretly. It is up to your discretion whether you want to keep the baby in the centre or take it with you". This orphanage will take care of the children. (Wikipedia)¹ This prevention centre was run by Phule family till 1880.

3. Adopt Brahmin Children-

Savitribai and Jyotirao didn't have own biological children. So Phule Couple adopted Yashwantrao, Yashwantrao was the son of a widow who belongs from Brahmin Caste. So Yashwant faced problems while getting marriage, he was blamed that he was born by widow, but Savitribai was very strong and determined, she never care this aspect of the society and find out life partner for Yashwantrao from her own family. She conducted arrange marriage of Yashwantrao with daughter of Dynoba Sasane who was worker of her organization in February 1889.

4. Death while serving Plague patients

Savitribai and Yashwant, opened a clinic in Pune to treat plague patients in 1896. When pandemic spread around the Nalasopara in 1897. The clinic was shifted outside of Pune, where pandemic was not spread. Savitribai served plague patients as possible as her capacity. She tried to save son of Pandurang Babaji Gaikwad who belong from Mahar community and was suffering from plague but While helping pandemic effected people she was infected by plague, she died a heroic death at 9:00 pm on 10 March 1897.

5. Literature;-

Savitribai Phule wrote two books, **Kavya Phule** in 1854 and **Bavan Kashi Subodh Ratnakar** in 1892. Kavya Phule consists of 41 poems. Subject of her poem was, her struggle while promoting girls education and eliminating caste based discrimination.

B) Tarabai Shinde (1850–1910)

Tarabai Shinde was a feminist activist. She wrote against male dominated society and protested patriarchal family system. She also raised voice against elite class dominated caste system in the Hindu religion in 19th century in India. She wrote a famous book '**Stri Purush Tulana**.' In 1882 it was originally published in Marathi language. In this **Dr. Pantulwar Ramappa Gangadharappa**

book, she criticized upper-caste patriarchy and Gender based discrimination; her book is often considered as the first modern Indian feminist text. It was not easy to challenging the Hindu religious scriptures and epics at that time as a source of women's inferior status in the society and main reason for women's oppression, so according some Indian scholars Tarabai Shinde is pioneer of feminist trend in India.

1. Social Work

Tarabai Shinde was influenced by the social work of Jotirao and Savitribai Phule, so she become associate of Phule family and also become a member of Satyashodak Samaj which was established by Mahatma Jotiba Phule and Saitribai Phule in 1873 to promote equality and create awareness among bahun community about their exploitation by priestly system.

C) Pandita Ramabai Sarasvati

On 23 April, 1858 Shri. Pandita Ramabai Sarasvati was born. Her name at birth was Ramabai Dongre. She was born in Chitpavan Brahmin family. Her family mother tongue was the Marathi. Anant Shastri Dongre was a Sanskrit scholar. He taught Ramabai Sanskrit at home because he was in favour of female education. Ramabai was very clever and confident and debate full. She rottenly visited pilgrimage sites around India where she did debate with scholars and also get participation in the family and public recitation of the Purana.

There was the great Famine in 1876–78 in India, British government tried to deal it. During this famine Ramabai and her brother Srinivas were traveling the country to recite Sanskrit scriptures. Ramabai had confidence to address all genders, she become famous as expert in the Sanskrit and Hindu inscriptions in Calcutta, pundits and Scholars invited her to deliver her views. In 1878 the British government organized her address in the senate Hall of Calcutta University. It was very impressive and knowledge full, so Calcutta University felicitated her by the giving titles of Pandita and Sarasvati

Ramabai connected several Christian Missionaries in Calcutta. She was influenced by the practice of worshipping God of Christianity. A great reformer of Brhamo Jamaj Mr. Keshab Chandra Sen gave her a copy of the Vedas, the most followed, famous and sacred of all Sanatani literature, and he encouraged her to read them, but Ramabai lost her faith from Hindu inscriptions, she tilted towards Christianity, this was the time Ramabai began to question her old beliefs.

1. Arya Women's Society

In 1880 Ramabai got marriage with Bipin Behari Medhvi who was a Bengali lawyer. Bipin Behari Medhvi was belong from a Bengali Kayastha so her marriage, conservative society of that time opposed it. Unfortunately withing on year her husband Mr. Bipin Behari Medhvi died due to

Cholera on 4 February 1882. Ramabai was just 23 year old. That time she was blamed that due to her unorthodox behavior and decision to do inter-caste and Inter- regional marriage she lost her life partner in her early age. She had one daughter her named was Manorama.

Due to discontent in family life she moved to Pune and founded **Arya Mahila Samaj** that was also known as **Arya Women's Society**. She was Influenced by the ideals of Jesus Christ as well as work of the **Brahmo Samaj** and other Hindu Social reformers. The purpose of the Arya Women's Society was to promote women's education and create awareness among society against child marriage and its side effects to all over personality development of women.

2. Insist education and women doctors for women

British Government appointed **Hunter Commission** in 1882 to study the outcomes and consequences of their decisions about education system of the India. Pandita Ramabai was asked to give her opinions, she addressed before the Hunter Commission and declared, **"In ninety-nine cases out of a hundred the educated men of this country are opposed to female education and the proper position of women. If they observe the slightest fault, they magnify the grain of mustard-seed into a mountain, and try to ruin the character of a woman."** She insisted that teachers should be trained and inspectors should be appointed for women school. Not only social reformers and individual persons but also British government should work for the women's education.

Ramabai also emphasized to lady or women doctors to treat women. She said that women physical and mental condition was very poor. They easily couldn't express their problems. Male doctors couldn't understand their physical problems. So she insisted educated women to be doctor and she also requested British government to admit women in medical colleges. Anandibai Joshi, first lady doctor of India was her cousin sister. Due to endurance of Pandia Ramabai a Women's Medical movements was started by **Lord Dufferin** and Christian

3. Raise voice against women Inferior status

Ramabai Wrote a book **Stri Dharma Niti** in 1882 and went to Britain in 1883 to start medical training; During her stay in Briton she converted herself to Christianity. She explained that the reasons to convert herself into Christianity were her declining faith in Orthodox Hinduism and particularly extremely low status of women in the India society.

While explaining her conversion she said that, "only two things on which all those books, the **Dharma Shastras**, the **sacred epics**, the **Puranas** and **modern poets**, the popular reaches of the present day and orthodox high-caste men, were agreed, that **Dr. Pantulwar Ramappa Gangadharappa**

women of high and low caste, as a class were bad, very bad, worse than demons, as unholy as untruth; and that they could not get Moksha. as men".

Ramabai went from Britain to the America in 1886 to complete her graduation. There was her relative and the first female Indian doctor, **Anandibai Joshi**, Ramabai stayed there for two years. During this time she published one of her most important books, **The High-Caste Hindu Woman**. It is her first book written in English, Ramabai dedicated it to her cousin, Dr. Joshi. In this she showed darkest aspects of the life of Hindu women especially in the High-Caste Hindu family, she criticized child Marriage, and focused on condition of Child brides and child widows, and resistance for Child widow remarriage.

4. Sharada Sadan

Ramabai went to America to get support for her work in India. In 1889 She returned the India, and established a school for child widows in Pune, It is named **Sharada Sadan**, which had been supported by many Hindu reformers, Ramabai lost her faith over Hinduism and converted herself in Christianity, due to her influence, several students of Sarada Sadan converted themselves to Christianity, so Pune's Hindu reformers ceased their support to Ramabi and her work. So without desire She shifted her school to Kedgaon which was 60 kilometers away from the Pune. and she also changed the name of Sharada Sadan as **Mukti Mission. In 1896.**

Ramabai focused on to provide service to people of low caste and who resides in remote area. She helped people in severe famine, she visited so many villages of Maharashtra and rescued thousands of outcast children, child widows, and orphans and brought them to the Mukti Mission at Kedgaon. almost 1500 children were given shelter in Mukti Mission Centre in 1900. It is still active today, providing housing, education, vocational training, etc.

D. Conclusion:-

Supremacy of Brahmanism ruins the social as well as religious life of Hindu society from ancient time. Untouchables and Women were deprived from their basic fundamental rights. Mahatma Phule was pioneer to start voice against injustice and Caste based discrimination. Hundreds of Male and female social reformers worked for social reforms, some of them get success to crack the old practices and beliefs. Savitribai Phule worked hard to give basic and fundamental rights to Indian women. Tarabai shinde an also reformist and rebellion Indian women. First time in the Indian History she challenged against supremacy of male domination and inferior status of women. Due to her work rethinking on religious scriptures and epics was started. Old beliefs and practices also rechecked, old Vedic ideal philosophy and concept were revived.

Rambai Pandita was also a one of the major reformist. She arose voice against unequal rights for women and she insisted education for women and blamed caste and gender based discrimination. She worked for widows and Orphan for them she establish Shardha Sadan as well as Arya Women's Society and wrote a famous book 'Stri Dharma Niti' and 'The High-Caste Hindu Woman' to create awareness among the society. Perpetual and determined hard work from all women reformers, gender based discrimination is being eliminated slowly. Women gained basic rights, child marriage and wrong practices were prohibited. Widow Remarriage is allowed by the society and the low.

Changes took place among the society about women status. Psychological and Social approach towards women is being changed. Influence of Mythology and scriptures is being declined.

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Challenges Before Women Entrepreneures In India And Government Efforts To Overcome Them By Various Schemes

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Abstract:-

Women entrepreneurs face various challenges in the Indian commercial space. The problems faced by them are grave. Women entrepreneurs have many more barriers than men do. They have to face various challenges in starting and managing a business. They are posed with challenges in the form of social pressure, gender inequality, lack of knowledge and finances. Women entrepreneurs are over all highly talented, multitasking, and have great business sense. In this article, we will look at the most common challenges faced by women entrepreneurs in India and how Indian Government is trying to overcome their problems in order to establish their business as they wish.

Keywords:- business, challenging, funding, gender inequality, unfavourable, mobility, Yojana, scheme.

Problems Faced By Women Entrepreneurs:-

In this article, the researcher is making an effort to discuss about some highlighting challenges commonly faced by women entrepreneurs.

- **Lack of funding**

Funding is the soul of any entrepreneurial venture. Most of the women entrepreneurs find it difficult to get funding for their business ideas. The main reason behind this is that they have insufficient assets in their name. Lack of collateral poses a barrier in acquiring funds from prospective lenders. Most banks and other financial institutions have stringent eligibility criteria, such as having an established business. Thus, women entrepreneurs are dependent on their savings and monetary help from family and friends to start the business.

- **Responsibility towards home**

Women are considered as the primary caretakers of the family and home. They are constantly under pressure to manage their work and life. This balancing act between work and home makes women entrepreneurs more stressed. Women find it difficult to dedicate too much time to business when their home and children demand much of their time.

- **Few sectors are women-friendly**

Despite the measures to encourage women entrepreneurs, men still dominate most of the business sectors. Women-owned businesses are still the low-revenue sectors. The reason behind this is the male-centric nature of the industries. Profit-generating industries like manufacturing

and construction are still owned by men. It limits the experiences, opportunities and capabilities of women entrepreneurs to a great extent.

- **Gender-inequality**

Although society is changing and men and women are being called equal, but gender inequality still exists. Even after the governmental efforts for women's empowerment, women are still struggling to get recognised. Gender inequality, pay gap, and discrimination are the barriers that prevent women entrepreneurs from reaching greater heights.

- **Fear to take risks**

Risk-taking and failure go hand in hand with entrepreneurial ventures. Women, by nature, fear to take risks and experiment. They are weak at mastering the art of snap decisions, experimental strategies, and innovative changes. Women are always fearful of failing, as they are taunted by society. This fear is dreadful when there is a lack of support from family and friends.

- **Unfavourable and unsafe environments**

The main problem that women entrepreneurs face everywhere is an unfavourable and unsafe environment. Women owners always require a male partner to be with them during business deal meetings or negotiations. Women entrepreneurs feel unsafe and fear of physical harassment is always there in their minds.

- **Less knowledge of the industry**

Some sectors in the country are still male-dominated. Women entrepreneurs find it challenging to enter into those sectors due to a lack of knowledge of the industry, relevant industry contacts, processes, and mechanisms. These things are necessary for running the business efficiently and successfully. Today, digital literacy has empowered women entrepreneurs to get the right knowledge.

- **Lack of professional networks**

Women entrepreneurs in India have limited access to the professional networks. Due to the stronger hold of men in these networks, women find it difficult to navigate to such spaces. Thus, they miss opportunities for business growth. Also, it is challenging for them to find vendors, and collaborators and build social capital.

- **Lack of education**

Women entrepreneurs lack previous experience in running a successful business. The reason behind this inexperience is the lack of basic and higher education among women in India. This results in female entrepreneurs lacking the knowledge required for running a business.

- **Competition**

There is fierce competition among the businesses in the market. Women face challenges from their competitors in the market and internal competition for leadership. Women need to prove their ability at every step to their colleagues and investors. Thus, women find it difficult to manage the business with limited resources.

- **Lack of role models**

One of the major problems faced by women entrepreneurs in India is the lack of enough positive role models. Women are not able to imagine their way to success. They find it challenging to find women mentors who can groom them and provide feedback.

- **Limited mobility**

Women are not supposed to travel alone or stay alone at hotels. It is a safety concern for them. Also, women are still far behind in owning or driving vehicles. These factors restrict the mobility of female entrepreneurs.

- **Government Schemes For Women Entrepreneurs**

Indian government runs many women's loan schemes to provide support to women entrepreneurs in India. Some major schemes are as follows:

- **Annapurna Yojana**

This loan is provided to women entrepreneurs who want to start a business in the food catering industry. It is for setting up a small-scale business. Under this scheme, a loan of a

maximum of Rs. 50,000 is provided to the women to sell packed food and snacks.

- **Bhartiya Mahila Bank Business Loan**

The original goal of this banking program for female entrepreneurs was to help women and their enterprises on a big scale. Women have entered a wide range of commercial fields. The purpose of this loan is to provide economic empowerment to women. The borrowing ceiling for this source is Rs.20 crore.

- **Mudra Yojana Scheme**

This is a business loan granted to women for business expansion. Once the loan is authorized, the entrepreneurs are issued Mudra cards, which function similarly to credit cards. The maximum withdrawal amount is 10% of the loan. The funds are allocated based on the type of business, amount of expansion, and loan purpose. This scheme has a borrowing ceiling of Rs.10 lakhs.

- **Orient Mahila Vikas Yojana Scheme**

Women who individually or jointly own 51 percent of the share capital as a private concern are eligible for this women's financing program. These loans, which offer a concession at an interest rate of up to 2 percent, are available to women entrepreneurs in India without the need for collateral security. There is a 7-year flexible repayment period and a maximum of Rs.25 lakh loan.

- **Dena Shakti Scheme**

This scheme is for female entrepreneurs in the fields of agriculture, retail, manufacturing, small enterprises or microcredit organisations. Under this policy, the maximum loan amount is Rs.20 lakhs.

- **Pradhan Mantri Rozgar Yojana**

This is the best scheme for women entrepreneurs in India. This plan focuses on self-employment of female entrepreneurs. The maximum loan amount under this scheme is Rs.2 lakhs.

- **Cent Kalyani Scheme**

This scheme is for women entrepreneurs who want to either start a new business or expand the existing one. This loan is collateral-free and has no processing costs, allowing qualifying entrepreneurs to obtain funds up to Rs.1 crore.

- **Mahila Udyam Nidhi Scheme**

The goal of this women's lending program is to close the equity gap. It encourages MSMEs and small sector investments in a variety of industries, so they can develop and succeed. This further promotes the reconstruction of SSI units that, although judged unable, are truly salvageable. The debtor has ten years to pay back the loan, with a maximum amount of Rs10 lakhs.

• Recommendations For Women Entrepreneur

Here are some tips to help you achieve success at any stage, whether you are thinking of starting a new journey or are already an established businesswoman:

- **Maintain a positive mindset:** Don't doubt your ideas and capabilities. Self-doubt creates a negative mindset and hinders your movement to success. A positive mindset not only helps to succeed, but also to face the challenges boldly.
- **Embrace challenges:** You should face the challenges upfront. Challenges push you out of your comfort zone and give you new ideas. Accept every challenge as an opportunity for growth.
- **Try new things:** Don't be afraid of trying new things. Don't worry about people taunting you about your capabilities. When you believe in yourself, it does not matter what the noise says.
- **Eliminate limiting beliefs:** Although everyone harbours limiting beliefs, the most successful people manage to get rid of them. Recognising and identifying those beliefs is the first step in getting rid of them. Recognise that you are experiencing these emotions and do not let them make you feel guilty.

Women face challenges in every walk of life. However, many overcome them and carve a niche for themselves. Women entrepreneurs need to identify the reasons behind the problems faced by them and work to eliminate those. The government of India is also supporting women entrepreneurs with all the schemes to finance their businesses. Entrepreneurial ecosystems should also be more supportive of women entrepreneurs. This will contribute to the economy of the country.

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Women Entrepreneurship: Global Impact

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Abstract:-

Because of the lack of formal employment, 82% of women in Latin America choose to start their own businesses, which makes entrepreneurship a solution to their situation. Women have historically found entrepreneurship to be an option to improve their quality of life and a fundamental tool for empowerment and autonomy. The number of female entrepreneurs around the world does, in fact, demonstrate not only our women's innate aptitude and inventiveness but also their capacity to transform hardship into opportunity. It is imperative, morally right, and financially advantageous to establish the conditions necessary for women to launch enterprises and to implement policies that eliminate current gender disparities. The region currently has the highest documented business closure rate of 7%, necessitating the provision of solutions that tackle training and funding issues.

Introduction

In the Indian economy, women entrepreneurs have been having a big impact on several industries. Prejudices and biases in the MSME and entrepreneurial sectors have historically stacked the odds against women-led firms. Starting their enterprises is hard for them, and growing them is harder. 110 million people are employed by the 63 million MSMEs in India, which account for 30% of the country's GDP. By improving credit availability, IFC's FY24 investments are allowing its customers to offer 30 million MSMEs and microloans. For many firms, the epidemic has made things much more difficult because the financing deficit is impeding their capacity to grow. There are already 8 million women-owned micro businesses in the nation, and they owe more than USD 158 billion in debt. Higher loan rates and difficulties obtaining money are making the disparity even more pronounced. Women entrepreneurs also face additional difficulties because of societal restrictions and unintentional gender bias. Studies estimate that 90% of females are unable to obtain funding from official financial institutions, although female entrepreneurs have outperformed their male colleagues.

The Indian economy began to liberalize in 1991 as a result of the government's attempts to decontrol the economy and the entry of global markets. Enhancing budgetary receipts and minimizing any loss-making units were the primary goals of liberalization. Special policies for entrepreneurship were put into place with the

Industrial Policy Resolution (IPR), which encouraged women entrepreneurs and made it possible for them to launch their businesses and support the newly free Indian economy. However, by the early 2000s, about 7% of women-led MSMEs had become sick sectors due to a lack of demand and financing, which also led to the permanent closure of these companies.

Although globalization increased productivity and raised living conditions, it took women entrepreneurs more than 20 years to get traction and launch their modest enterprises. Small business owners were able to provide better products, which raised customer satisfaction, and globalization created doors for commercial opportunities by improving the flow of international investment and technology. Employment prospects and market competition both grew as a result of the rapid emergence of new companies.

Impact of Women in Indian Economy

According to research from the Indian Brand Equity Foundation (IBEF), women-led firms make up approximately 20.37% of the MSME sector in India and employ roughly 23.3% of the workforce. Women own between 13.5 and 15.7 million enterprises that employ between 22 and 27 million people. They are regarded as the Indian economy's foundation. Increased female labour force participation is also predicted to boost the country's economy by USD 770 billion, or 18% more than the global GDP, by 2025. Women-led enterprises are predicted to grow by 90% over the next five years due to an increase in start-ups and the adoption of inclusive work cultures. Recent government statistics indicate that the female Things have advanced significantly in a nation where women are expected to manage just domestic

duties, as seen by the 15.7 million women-led enterprises that exist today. This demonstrates that women can develop rapidly and have the potential to significantly alter the MSME sector.

Women's entrepreneurship has a significant impact on the economy, creating jobs, driving innovation, and challenging stereotypes.

Women entrepreneurs play an important role in creating jobs by launching companies that create jobs, especially for other women, which boosts the economy and advances gender equality in the workforce. Their projects frequently have a social impact, which results in both economic growth and positive community development.

Key points about the impact of women entrepreneurs on job creation:

Direct employment generation:

Women-owned businesses directly create jobs for employees, contributing to overall employment rates within a community or region.

Higher female workforce participation:

Women entrepreneurs often prioritize hiring other women, leading to increased female labour force participation.

Economic growth:

By creating new businesses and jobs, women entrepreneurs contribute to economic development and GDP growth.

Poverty Reduction:

By creating employment opportunities and generating income, women-owned businesses can play a vital role in alleviating poverty, especially in communities where women may have limited access to traditional employment.

Social Impact:

Women entrepreneurs often focus on addressing social issues within their communities, creating businesses that provide solutions related to healthcare, education, and environmental sustainability.

Role model effect:

Successful women entrepreneurs inspire other women to pursue entrepreneurial ventures, further expanding the pool of job creators.

Economic impact

Women-led businesses are a key part of the economy in many countries.

Women-led businesses contribute to economic growth and employment.

In India, women-led businesses are projected to create an additional 150-170 million jobs by 2030.

Social impact

Women entrepreneurs challenge stereotypes and break barriers.

Women entrepreneurs can help create a more inclusive and equitable society.

Women entrepreneurs can help enhance creativity and problem-solving within start-ups.

Innovation and Diversity:

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Women entrepreneurs often bring fresh perspectives and innovative ideas to the market, leading to the development of new products and services.

Community Development:

By focusing on local needs and social issues, women entrepreneurs can contribute to the development of communities.

Furthermore, by contributing new viewpoints and methods for addressing problems, female entrepreneurs act as stimulants for diversity and innovation.

Their readiness to network and mentor others creates welcoming environments that support women entrepreneurs. In a variety of industries, such as technology, personal care, food and beverage, fashion, and even real estate, women entrepreneurs are making significant progress. In India, men have long held a dominant position in the real estate industry, with women typically just holding support or administrative roles. Nonetheless, there has been a discernible rise in the number of female entrepreneurs establishing themselves in this male-dominated field in recent years. Leading figures in the real estate industry, like Reeza Sebastian Karimpanal, Manju Yagnik, Kanika Gupta Shori, and Nirupa Shankar, demonstrate the variety of options accessible to women in this field.

Conclusion: Notwithstanding the advancements, women entrepreneurs in India still confront several obstacles, such as skewed attitudes, restricted access to capital and networks, and the difficulty of striking a balance between their business endeavours and family obligations. Women's development in seniority and tenure does not always follow men's trajectory, highlighting the necessity for ongoing efforts to close the gender gap.

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Representation of Women Entrepreneurs in Literature, Cinema, and Media: A Shifting Narrative

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Abstract:

This paper explores into the evolution of women entrepreneurs in literature, film, and media, keeping in mind the manner in which these narratives are reflective of, as well as influential towards, people's perception of women entrepreneurs. The paper examines the transformation from stereotypic representation towards more realistic and empowering representation and reflects on women entrepreneurs' struggles and successes within various cultural milieus. The article examines, through in-depth cases in various media, how these representations affect the dreams of women and the broader debate on gender and entrepreneurship. In the process, it examines how intersectionality - the intersection of race, class and sexual orientation with gender - affects the lived experience and representations of women entrepreneurs.

Keywords: Women entrepreneurs, representation, literature, cinema, media, gender, entrepreneurship, stereotypes, empowerment, intersectionality.

Introduction:

Historically, the entrepreneur has been equated with masculinity, when a pushy, and overall risk taker has been portrayed as someone who is profit-oriented. Women have historically been missing or on the periphery of entrepreneurship discourse, being perceived as confined to domestic work. As women in business gained universal recognition and their economic contribution was also recognized, literature, films, and media started presenting women entrepreneurs in more varied and larger contexts. This paper discusses the evolution of women entrepreneurs' image in various cultural contexts and how the representations developed various attitudes and ambitions in women towards entrepreneurship. This research transcends merely the identification of either positive or negative representations to examine the intricacies and paradoxes involved in depicting women entrepreneurs. Instead, this paper posits that despite all that has been accomplished in fundamentally questioning the conventional gender roles, there remain stereotypes on the periphery subtly perpetuating societal assumptions and constraints. At the same time, intersectionality also points out to the cross-cutting social identity and how it affects the experiences of women entrepreneurs.

Historical Context: From Marginalization to Visibility:

Women in the past had no or minimal participation in economic activities. Indeed, literature and media during that time largely

depicted women as home-makers or secondary characters. If a woman ventured into business, she was shown as an exception or running a "feminine" kind of business. The primary cause of this exclusion was because of social practices and legislation that did not allow women to acquire education, finances, and property rights (Lerner 45-62).

But with the advent of the women's rights movement and the increasing participation of women in the labour force, the idea of women entrepreneurs evolved. Women characters in books started overcoming the stereotypes and following their aspirations. Films also began to show women in more empowered roles, demonstrating their strength and business sense.

Changing Storylines: Breaking Stereotypes and Embracing Diversity in the Representation of Women Entrepreneurs

The image of women entrepreneurs through literature, film, and media has changed dramatically in recent times. This change indicates a wider societal change in conceptualizing women's roles in business as well as increasing awareness of their economic roles. While earlier fictions tended to represent women in supporting roles or placed them within home boundaries, today's fiction casts women as very active, creative, and autonomous players in entrepreneurship. This paradigm change necessitates not only abandonment of buried deep stereotypes but also an acceptance of individuality and realism in the narratives of successes and

failures that women are confronted with in order to be successful in business.

From Stereotypes to Self-Made Success:

Historically, women business owners were represented as exceptions to the rule, anomalies. They were stereotyped by a narrow set of characteristics, frequently lumped into types such as the "dragon lady," the "momprenneur," or the "accidental entrepreneur." These representations tended to downplay their business skills, attributing success to luck, contacts, or female wiles instead of skill, strategy, and effort. Additionally, they tended to focus on women's enterprises in traditionally "feminine" industries and markets, such as fashion, beauty, or catering. That helped to support the perception that women's entrepreneurial pursuits were less serious and less influential than men's.

Contemporary accounts are positively striving to overcome them. They depict a more diverse set of female business owners, engaging in a broad range of industries: from tech to finance, and from manufacturing to engineering. These representations focus on their agency, highlighting the active strategy towards spotting opportunities, risk-taking, and creating businesses from the ground up. They show their leadership skills, their creativity, and resilience in adversity.

Literature: The Reframing of the Story:

The contribution of contemporary literature towards the re-telling of the narrative around women entrepreneurs cannot be overstated. Increasingly, novels and short stories are featuring complex and multi-faceted female protagonists that destroy traditional gender stereotypes and struggle to pursue their entrepreneurial dreams with passion and determination. These narratives tend to discuss what ails women in the corporate world in particular: gender bias, reduced accessibility of funds, and unjustifiable societal pressures to keep up with professional work while fulfilling their home-based demands.

This trend is aptly illustrated by *Half of a Yellow Sun* by Chimamanda Ngozi Adichie. Kainene, the central character in the book, is a super-successful businesswoman who defies societal gender roles, trying to navigate the complex challenges of running a business in the middle of a war in Nigeria. Adichie illustrates Kainene's business sense and strength by describing her as a strong independent woman who carves out her own path in a hostile environment. The novel is not hesitant to depict the tribulations she experiences as a female in a male-dominated society, but then again, it is a tribute to her strength and determination to make it on her own terms. Likewise, in Amy Tan's book *The Joy Luck Club*, several Chinese-American women business owners' narratives are interwoven and reveal the struggles, sacrifices, and achievements of establishing businesses and meeting cultural expectations for

individuals who emigrated from their former country to the new one. These characters demonstrate resourcefulness, resilience, and even keen business acumen, dispelling Asian female stereotypes and their abilities.

Cinema: Visualizing Success:

Another significant area is cinema where the stories of women entrepreneurs have reached a much wider audience. In Indian Cinema, films such as *"English Vinglish"* in 2012 and *"Queen"* in 2013 follow the lives of women who, after personal failures, discover their voice and create successful business ventures. These films connect because of the relatability of the characters, which answers and personifies the spirit of entrepreneurship. They are a living proof of how self-confidence and willpower can conquer challenges. Films like *"The Devil Wears Prada"* (2006) and *"Joy"* (2015) are a good representation of complicated women who are in authority roles in Hollywood. They are ambitious and sacrifice a lot in order to prosper. These movies don't shy away from the difficulties faced by women to navigate a man's world but, concurrently, commend their tenacity, strategizing ability, and skills to maneuver sophisticated power structures. *"Hidden Figures"* (2016) presents a powerful testimony of how the cinema medium can bring attention to the mostly hidden contributions made by women entrepreneurs. The movie is a real story about African American women mathematicians who greatly contributed to the initial years of the American space program.

These women weren't just exceptional mathematicians but also clever businesswomen who managed to defy racial and gender discrimination in pursuing their objectives. The film honors their intelligence, determination, and entrepreneurship, and presents how they made a valuable contribution to science and technology.

Media: Amplifying Voices:

At the global level, in the era of digitalization, media platforms play a very crucial role in boosting the mainstream as well as the voices of women entrepreneurs. For instance, reality television shows like *"Shark Tank"* provide women with an excellent platform to present their business ideas to investors, thus showcasing their innovation and entrepreneurial capabilities. The program that is primarily centered on business also provides peeks into their personal journeys and elicits the passion, grit, and determination of the entrepreneurs. Internet websites and online media platforms also assist in bringing to the fore the contribution of women entrepreneurs. Web pages, like interviews, profiles, and documentaries, showcase various sets of women who leave an impact on the business scene. *"How I Built This"* podcasts often have interviews with female entrepreneurs and the lessons, hardships, and achievements experienced along the way.

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This is also the reason why these websites hail their success stories but also provide useful tips and encouragement to budding entrepreneurs. Beyond Representation: Impact and Influence: Such changes in narratives with women entrepreneurs have a long way in influencing the aspirations of the individual along with modifying the social image of women entrepreneurs. Encouraging narratives are able to pose a challenge towards women to initiate becoming entrepreneurs and realize their entrepreneurial aspirations, highlighting that business success is possible.

These powerful narratives overcome entrenched stereotypes and define entrepreneurship as inclusive and equitable. Beyond this, the representations also generate a more conducive climate for women entrepreneurs. The media, literature, and film can also enlighten the general public about the plight of women entrepreneurs and how they contribute to the economy. It can also contribute towards policy reform to favor women entrepreneurship, such as easier access to capital, mentorship programs, and support for women-owned businesses.

Importance of Intersectionality:

The lives of women entrepreneurs are not one-dimensional, and in fact, race, class, sexual orientation, and disability intersect with gender to determine their experiences and prospects. Representations of women entrepreneurs must therefore be intersectional: tier upon tier of women who are redefining the business game. Women's stories across backgrounds serve to challenge stereotypes, foster inclusivity, and provide a more equal and representative portrait of entrepreneurship.

The depiction of women entrepreneurs in literature, film, and media has undergone a dramatic shift. From stereotypical characterizations to rich and empowering stories, the evolving storylines are a testament to an increasing acknowledgment of women's contributions in business. Although there is still much work to be done, the advances made in overcoming stereotypes and accepting diversity are promising. By continuing to raise the voices of women entrepreneurs, we can motivate future generations, break down societal stereotypes, and build a more inclusive and equitable future for women in business.

Intersectionality and Representation:

Women entrepreneurs must be represented in an intersectional framework in which gender converges with other social identities and influences experiences and opportunities. Women of colour, for instance, experience specific barriers based on gender and racial discrimination (Collins 125-150). The same can apply to LGBTQ+ women entrepreneurs experiencing particular challenges linked to homophobia and transphobia. These intersectional viewpoints are gradually being

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adopted in literature, film, and media as they depict women entrepreneurs belonging to various racial, ethnic, and socioeconomic groups. These representations undermine the notion of a single "woman entrepreneur" narrative and highlight the importance of inclusivity and representation.

Challenges and Opportunities:

In spite of all the progress in representation, there are still challenges. Women business owners continue to be plagued by gender bias, lack of access to capital, and societal norms that do not favor them. Literature, film, and media help play an important role in making people aware of these challenges and fighting for more equality and assistance for women in business. Apart from that, these media outlets can be used as a platform for demonstrating the diversities of women entrepreneurs from different ethnic groups, economic levels, and sectors. Therefore, through these narratives, there is potential to shatter myths and encourage greater inclusivity.

Influence and Impact

Women entrepreneurs' portrayal in literature, film, and media has an enormous influence on opinion-making within society and on women's aspirations. Inspiring and positive stories have the potential to enable women to realize their entrepreneurial aspirations, while disempowering gender-related stereotypes, and also present a more representative picture of business leadership. The tales can also assist in making the women entrepreneurial ecosystem welcoming by publicizing their issues and initiating policy reforms to the benefit of men and women's business equality.

Conclusion:

The image of women entrepreneurs is shifting a great deal in books, movies, and other forms. Instead of being portrayed as marginal, stereotyped, and on the periphery of society, women are becoming drivers of change, entrepreneurs, and economic empowerment. Despite the remaining challenges, the shifting narratives mark a growing recognition of their entrepreneurial value and their potential role in propelling economic and social development. By the continuation of confronting stereotypes, honing diversity, and empowering women, literature, film, and media can contribute significantly to the creation of a more equal and inclusive future for women entrepreneurs.

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A Study of Government Schemes for Women Entrepreneurs In India

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Introduction :

Entrepreneurship refers to the act of setting up new business so as to take advantage from new opportunities . Women are the most important resource if you talk about entrepreneurship .They are gaining attention from all over the world by creating new ways of employment .They help or responsible for shaping the economical growth by creating new aspects in different areas. Women entrepreneurship in India make a big impact by starting and running their business by breaking new ground in various industries . They set out their own challenges and try to break down the old stereotypes and inspire other women to do so. The women entrepreneurship need some qualities which can help them to set themselves in the different sector of industries. Such as strong determination, education, personal characteristic , skill , supporting family and network which make them different from the male dominated entrepreneurship .

We could find out women entrepreneur from ancient India. Women were helping their husband in filed works, handlooms, husbandry works to develop the economical growth of the family. Day by day women are doing the work for creating their own identity in the society and be independent . Once Pandit Jawharlal Nehru said that , “ if we want to see the growth of the nation , we must see the condition of the women of that nation.” Yes ,it’s true Women are the backbone of the house as well as nation .They are creating their new identity in the world . Through this paper lets have a glimpse on the different schemes which are run by the Government of India to help them to stand independently in the society.

Lets have a glimpse on the different schemes which are run by Government to empower the women:

- **Skill development And Mahila Coir Yojana :**
Skill Development And Mahila Coir Yojana is run by the Ministry of Micro And Medium Enterprises under the department of Coir Board. In this scheme the candidate should take two months training in Coir Spinning . The person who completed this training he or she would get or undergo this training gets 3000/ Rs . per month. The aim of the scheme is to develop the skill of women artists who engaged in the coir industry. The people who completed the training under this scheme , they are encouraged to avail assistance through Prime Minister Employment Generation Programme (PMEGP) to set up coir units.

- **Mahila Samridhi Yojana :**
The scheme is beneficial for the women who are belong from the backward class and their family income is less than three lakhs per year. It is a Micro Finance Scheme for backward class women with rebale in interest. The scheme provides Rs. 1,40,000/ to the women entrepreneurs. The Ministry of Social Justice and Empowerment runs the scheme under the department of National Scheduled Casts Finance and Development Corporation.

Stand Up India :

The Honorable Prime Minister has been launched the Stand Up India scheme under The Ministry of Small Industries Development Bank of India (SIDBI) .The scheme is beneficial for the women who are above 18 years old and they belong SC/ ST categories. The scheme is very important for the manufacturing or services or agree allied sector in green field projects. The scheduled cast women can get bank loans between ten lakhs to one crore who belong from green field enterprises. If it is non individual enterprises, 51% of the share holding and controlling stake held by SC/ST or other woman entrepreneur.

Mahila Shakti Kendra :

The Mahila Shakti Kendra has been approved in November ,2017. The Department of Ministry of Women and Child Development has run the scheme for women from the rural area. The motive of the scheme is to empower the women by giving them training of different fields.

Mahila Udhyami Yojana :

The Ministry of Finance has been run the scheme Mahila Udhyami Yojana under the department of Financial Services. The women who are artists, weavers and craftsman , they can get Rs. Ten lakhs without any collateral. The women who are engaged in small and micro scale business just as phone repairing, auto repairing , photocopying, servicing

sector for electronics appliances, spa, beauty parlor services also quality for mahila udyami yojana. The loan is offered to non corporate, non farming and non agricultural based businesses which are run by women entrepreneur . The woman can get ten lakhs loan under this scheme without any collateral and with low interest with flexible repayment tenure. The age of the woman should be above eighteen years old. The women can get the loan to stand up their own business with the latest technology.

Women Entrepreneurship Platform

The Ministry of Niti Aayog has been run the platform for aspiring women entrepreneurs to enable them to take partnership in six service sectors which are community and networking, funding, financial assistance, incubation and acceleration compliances and tax assistance, entrepreneur skilling and mastership and marketing assistance etc.

Mudra Yojana Scheme For Women :

The women who individually want to start her own business, this scheme is very important for them. The scheme is launched by The Government of India to enhance the small and new enterprises. In this business , beauty parlor , tailoring , tuition center etc, are included. It gives finance to the group of women also to start their own business. The women entrepreneur can get loan form fifty thousand to ten lakhs without any collateral security.

Conclusion :

Indian women are capturing new world by breaking their comfort zone and accept new challenges . They are now finding out their own abilities and work on them . The corporate career has given them the financial support to become independent and an opportunity to demonstrate their managerial skill . The entrepreneurship took her much ahead and gave her the confidence to lead the world. The different schemes are really good for them but still so many women are not aware about it. They have to faced so many problems such as lacking of finance support, lacking of education, gender discrimination, lack of good network, security and safety issues.

Though the women entrepreneurs have to face many problems while running any business or industry , but the things are changing now. Many inspirational women have overcome these challenges and create their own identity in the male dominated society. . With the help of the above schemes , the women entrepreneurs have become succeed with clear mind set, strong determination , clear vision.

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Opportunity and Challenges in Women Empowerment through Self Help Groups

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Abstract:

Women empowerment is a process of giving women resources, skills, knowledge, education, training and an acknowledgement to make their decisions participation, activation and performance in any social things and bring the gender equality. By the way of Self help groups she can do that because simple meaning of Self help group is "A group of people who comes together to help support, motivate each other to solve any kind of issue and can build up any kind of business like production of things and goods giving services and many more." This paper focus on the opportunity and challenges in women empowerment through Self help groups.

Keywords: Women empowerment, Self help groups, Independence microfinance digital literacy, knowledge, Global competition

Introduction:

Women empowerment is one of the main part of any progress like economic progress, social progress and round figure Lee Nations and global progress. It invoice the inhan Singh women's ability to make decisions access resources and participation economic social and political activities. The main and effective mechanism for achieving women empowerment is the Self help groups. Self help groups are small community base where women come together to save money access credit and support each other in entrepreneurial and social initiatives.

Research Problem:

1. Challenges of women empowerment through Self help groups.
2. Opportunity to women empowerment through Self help groups.

Research significance:

This study significant to the study of women empowerment through Self help groups. This study is significant to the Self help groups is a one way of women empowerment. This study shows the importance of women empowerment by collective ways like Self help groups.

Research Objectives:

- a. To identify challenges of women empowerment through self help groups
- b. To study the opportunities of women empowerment help groups.

Source of Data Collection:

This paper is outcome of secondary data data. Secondary data is collected from the journal, magazines, books, research articles, newspapers, websites, things on the internet.

Opportunity and challenges in women empowerment through Self help groups
Entrepreneurial opportunities for women through Self Help Groups :

1. Micro and small scale industries:
 - a. Tailoring, Faral making, Embroidery, handicraft, jewellery
 - b. Making of candles, Agarbatti, Dhoop, paper bags.
 - c. Soap and detergent making, juice and jams making.
2. Agri based enterprises:
 - a. Dairy farming, poultry farming, goat farming, duck farming, blue farming.
 - b. Organic farming and vegetables cultivation
3. Food processing industries:
 - a. Pickles, Papad, Fararl, ladoos, species, pappadi making.
 - b. Tiffin services
 - c. Catering business
 - d. Food production business
 - e. James and juice making business
4. Small Business:
 - a. Beauty parlour
 - b. Grocery shop
 - c. General store
 - d. Printing and Xerox
5. Handicraft and cottage industries:
 - a. Wooden craft
 - b. Woolen craft
 - c. Microm-wire craft
 - e. Dress designing and painting
6. Online business:

Selling things on online platform like Flipkart, Amazon and Meshoo etc.

7. Graphic designing:

Writing script for advertisement
Entrepreneurial challenges for women
empowerment through Self help groups:

1. Financial Challenge:

Many women entrepreneur found Limited access of Capital to run the business.

2. Social barriers:

Many people not encourage women to do business.

3. Cultural barriers:

In men dominant country like India people are don't like Women's are working outside.

4. Limited knowledge of Business:

Many women had lack of knowledge of business they had insufficient knowledge about marketing, management and finance.

5. Lack of digital literacy:

Many women founds difficulty to use Internet for their business specially for selling and marketing.

6. Competition with world:

Products of Self help groups have to complete with Global products.

7. Government policies and schemes:

Women entrepreneurs are not so aware about government policies and schemes for them.

Findings:

- a. Women empowerment and Self Help Groups are interrelated.
- b. Women empowerment and self help groups is another step towards the global achievement.
- c. Women and Self help groups can run both home and nation

Conclusion:

From above research paper it is empowerment had huge scope, Self Help Groups is one of them. If women decided to anything then she can do it definitely by anyway we just have to give them help by their educationally and financially.

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ग्रामीण भागातील महिलांचे सक्षमीकरण आणि उद्योजकता

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प्रस्तावना :-

महिला सक्षमीकरण ही स्त्रियांना पुरुषांच्या बरोबरीने विकासाची संधी उपलब्ध करून देणारी, स्त्री अधिकारांचा पुरस्कार करणारी आणि स्त्री पुरुष समानतेवर आधारित नविन व्यवस्था निर्मितीचे उद्दिष्टे ठेवणारी ऐक प्रक्रिया आहे या प्रक्रियेमध्ये स्त्रियांना शारीरिक, मानसिक, आर्थिक, राजकीय, व औद्योगिक अशा सर्वच क्षेत्रात पुरुषांच्या बरोबरीने समान हक्क व अधिकार मिळवून देण्याचा प्रयत्न केला जातो. महिला सक्षमीकरणामुळे महिलांना विविध क्षेत्रात कर्तृत्व सिद्ध करण्याची संधी मिळू लागल्यामुळे महिलांचे नेतृत्व उदयास येत आहे. सध्या ग्रामीण महिलांच्या सक्षमीकरणासाठी शासनाने विविध कायदे, नियम, अधिनियम, धोरणे, कार्यक्रम आखून ग्रामीण महिलांचे सक्षमीकरण केले जात आहे. ग्रामीण महिलांचे सक्षमीकरण व उद्योजकता वाढविणे आवश्यक आहे, हे ओळखून ग्रामीण महिलांचे सक्षमीकरण करण्यासाठी विविध योजनांद्वारे शासन आर्थिक पाठबळ पुरवून महिलांमधील कौशल्यांचा उपयोग उद्योजकनेसाठी करून त्यातून महिला सक्षमीकरण केले जात आहे.

ग्रामीण भागातील महिला सक्षमीकरण व उद्योजकतेचे फायदे :-

- 1) ग्रामीण भागातील स्त्रियांचे जीवनमान सुधारते.
- 2) कुटुंबाला आर्थिक मदत होते.
- 3) समाजात महिलांचा आदर वाढतो.
- 4) स्त्रियांमधील कौशल्यांचा विकास होतो.
- 5) स्त्रियांमधील नेतृत्व गुणांचा विकास होतो.
- 6) स्त्रियांमधील आत्मविश्वास वाढतो.
- 7) त्यांच्यामधील उद्योजकीय व व्यवस्थापीक कौशल्यांचा विकास होतो.
- 8) व्यवसाय चालविण्यासाठी आवश्यक त्या क्षमतांचा विकास होतो.

ग्रामीण महिला सक्षमीकरण व उद्योजकता विकासासाठी काही कार्यक्रम

- 1) महाराष्ट्र शासनाचा युवा आणि महिला सक्षमीकरणाचा अभ्यासक्रम.
- 2) नॅसकॉम फाउंडेशनचा ग्रामीण महिला उद्योजकांचा कार्यक्रम.
- 3) महिला सशक्तिकरण निधी कार्यक्रम.
- 4) ETASHA सोसायटी महिला कार्यक्रम.

5) महिलांसाठी प्रशिक्षण आणि रोजगार कार्यक्रम. ग्रामीण महिला सक्षमीकरण व उद्योजकतेसाठी योजना

- 1) महिला आर्थिक महामंडळ
- 2) महिला उद्योगिनी योजना
- 3) कौशल्य विकास योजना
- 4) साहस भांडवल निधी योजना

ग्रामीण महिलांच्या उद्योजकतेसाठी आर्थिक, सक्षमीकरणात केंद्रशासनाची भूमिका :-

ग्रामीण महिलांच्या सक्षमीकरणासाठी केंद्र शासनाकडून अनेक कल्याणकारी योजना राबविल्या जातात त्यातील काही योजना ह्या पूर्णतः ग्रामीण महिलांच्या सक्षमीकरणासाठी समर्पित आहेत. यामधील काही योजना सध्या अस्तित्वात नाहीत, मात्र त्यांचे महिला सबलीकरणात योगदान महत्त्वपूर्ण आहे.

- 1) एकात्मिक ग्रामीण विकास कार्यक्रम.
- 2) ग्रामीण क्षेत्रातील महिलांचा व बालकांचा विकास.
- 3) स्वर्णजयंती ग्राम स्वरोजगार योजना.
- 4) महात्मागांधी राष्ट्रीय ग्रामीण रोजगार हमी योजना.
- 5) राष्ट्रीय महिला कोष.

- 6) ग्रामीण स्वयंरोजगार प्रशिक्षण संस्था.
- 7) राष्ट्रीय शेती ग्रामीण विकास मंडळ.
- 8) दिनदयाळ अंत्योदय योजना
- 9) महिला किसान सशक्तीकरण परियोजना.

ग्रामीण भागातील उद्योजकतेसाठी सक्षमीकरणात राज्य शासनाची भूमिका :-

ग्रामीण महिलांच्या उद्योजकता व सक्षमीकरणासाठी खालील योजना राबविल्या जातात

1. उमेद :- महाराष्ट्र राज्य ग्रामीण जीवनोन्नती योजना अभियान
2. जुलै : 2011 मध्ये या योजनेची सुरुवात झाली महिला सक्षमीकरणासाठी महिला उद्योजकांना शुन्य टक्के व्याजदराने कर्ज उपलब्ध होते.
3. ग्रामीण महिला सक्षमीकरणात आर्थिक विकास महामंडळ (माविम)
4. माविममार्फत महिला स्वयंसहाय्यता, सुक्ष्मवित्त पुरवठा, उपजिविका व महिला उद्योजकता विकास यावर भर दिला जातो.

विविध शासकीय धोरणे व ग्रामीण महिला आर्थिक सक्षमीकीकरण

यामध्ये महिला सक्षमीकरणासाठी स्त्री पुरुष समानता, दुग्ध व्यवसाय, पशु संवर्धन कौशल्य विकास, गावपातळीवर महिलांसाठी प्रशिक्षण देणे, ठिंबक सिंचनासाठी 100 टक्के अनुदान देणे, शेती पुरक व्यवसायांना प्रोत्साहन देणे इ. भर दिला जातो.

ग्रामीण महिला सक्षमीकरणात स्वयंसेवी संस्थांची भूमिका बायफ मित्र, अफार्म, चैतन्य लुपिन फाऊंडेशन, पाणी फाऊंडेशन, टाटा ट्रस्ट यासारख्या अनेक योजना ग्रामीण महिलांच्या उद्योजकता व सक्षमीकरणासाठी महत्वाची भूमिका बजावत आहेत.

ग्रामीण महिला सक्षमीकरण व उद्योजकतेत येणाऱ्या अडचणी

- 1) ग्रामीण महिला पारंपारिक तंत्रज्ञानात अडकल्यामुळे नविन तंत्रज्ञानाचा वापर करण्यासाठी तयार होत नाहीत.
- 2) ग्रामीण महिलांचा बाहेरच्या जगाशी कमी संपर्क असल्यामुळे बाहेर होणारे बदल याबाबत त्वरीत माहिती मिळत नाही.

- 3) ग्रामीण महिलात जुन्या चालीरीती, अंधश्रद्धा याबाबत गैरसमज असतात, त्याचा त्यांच्या उद्योजकतेवर परिणाम होतो.
- 4) उद्योगासाठी भांडवलाचा अभाव.
- 5) तांत्रिक मार्गदर्शनासाठी लांब अंतरावर जाण्यासाठी तयार नसतात.
- 6) शिक्षणाचा अभाव.
- 7) कुटूंबाचा पाठींबा नसणे.

अडचणीवर मात करण्यासाठी उपाय

- 1) महिलांना शिक्षण देणे.
- 2) महिलांना आर्थिक मदत करणे.
- 3) महिलांना नवनविन प्रशिक्षण देणे.
- 4) समाजाने व कुटूंबाने महिलांना पाठिंबा व प्रोत्साहन देणे.
- 5) महिलामध्ये उद्योजकतेविषयी जागरूकता निर्माण करणे.

समारोप

वरील सर्व बाबींचा चिकित्सक दृष्टीने विचार केल्यास ग्रामीण महिलांच्या सक्षमीकरण व उद्योजकतेसाठी अनेक घटक महत्वाचे आहेत परंतु यासाठी महिलांना स्वतःच्या विकासाविषयी जागरूकता व मनोबल वाढविणे गरजेचे आहे तसेच सरकारने आणि समाजाने महिलांना सक्षम बनविण्यासाठी आणि उद्योजकतेत यशस्वी होण्यासाठी मदत केली तर नक्कीच त्यांच्या जीवनात व समाजाच्या विकासात मोलाची भर पडेल व ग्रामीण महिला उद्योजकतेत सक्षम बनतील.

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स्त्रियांची उद्योजकता

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प्रस्तावना :-

8 मार्च हा दिवस 'जागतिक महिला दिन' म्हणून दरवर्षी साजरा केला जातो. महिला हक्क चळवळीतील हा महत्वाचा बिंदू आहे. महिला इतिहास घडवू शकतात. हे ह्या दिवसाने सिद्ध करून दाखविले. या दिवसाने महिलांमधील आत्मविश्वासाला सक्षम केले. जात 21 व्या शतकात महिलांनी अनेक क्षेत्रात भरारी घेतली आहे. पुरुषांच्या बरोबरीने कार्य करत आहेत. विविध क्षेत्रात महिला आज आघाडी घेत आहेत. नवनवीन क्षेत्रात महिलांची टक्केवारी वाढताना दिसत आहे. ही सुखावह बाब नक्कीच आहे. देशात महिलांचे उद्योगाकडे वळण्याचे प्रमाण वाढू लागले आहे. आपल्या देशात महिलांना अनेक गोष्टीसाठी संघर्ष करावा लागला अन् करावा लागत आहे. परंतु आजच्या काळातील स्त्री ही शिक्षणाने सक्षम झालीय. स्वतःच्या पायावर आर्थिकदृष्ट्या उभी राहतेय. जागतिक पातहीवर 126 मिलीयनहून अधिक महिलांनी उद्योग सुरू केलेत. तर भारतातील 8 मिलीयनहून अधिक महिला उद्योगात सक्रीय असल्याचे दिसते. या क्षेत्रात कार्य करत असताना त्यांना अनेक संघर्षांना सामोरे जावे लागते. वैयक्तिक जबाबदारी पासून सामाजिक जबाबदारी पर्यंत आज महिलांचा उद्योजकतेकडे बघण्याचा दृष्टिकोन बदललाय. तिचे माहिती स्रोत वाढत आहेत. समाजाकडूनही तिच्या कार्याला स्विकारले जात आहे. महिलांच्या उपजत गुणांचा तिच्या उद्योगासाठी खूप मोठा फायदा होत आहे. जसजसा काळ बदलत गेला तसतसा महिलांकडे बघण्याचा समाजाचा दृष्टिकोनही बदलत गेला. सत्रीची प्रतिमा वेगाने बदललेली असून विविध क्षेत्रात तिने स्वतःला सिद्ध करून दाखविले आहे. विविध क्षेत्रात उच्चस्थान भूषविली आहेत. एकीकडे अत्युच्च कारकीर्द तर दुसरीकडे समाधानी कुटूंब अशी तारेवरची कसरत पार पाडत आहे.

स्त्री उद्योजकता :-

एखाद्या उद्योगाची स्थापना करून त्याचे संचालन करणारी व त्या उद्योगाला यशस्वी करण्यासाठी विविध कार्याची जबाबदारी पार पाडणारी स्त्री म्हणजे स्त्री उद्योजक असे संबोधले जाते. नवनीवन कल्पनांचा शोध घेऊन त्याचे व्यवस्थापन करणे, नियंत्रण व नेतृत्व करणे ही सर्व कार्ये स्त्री समुहाकडून पार पाडली जातात यालाच महिला उद्योग असे म्हटले जाते. मेणबत्ती व्यवसाय, ब्युटी पार्लर, मसाला, पापड, लोणची उद्योग, पणत्या बनवणे, पाळणाघर चालवणे, ज्वेलरी मेकिंग, टेलरिंग, खानावळ चालवणे असे अनेक उद्योग महिला स्वतःचे कुटूंब सांभाळून व्यवस्थितपणे चालवत असताना दिसत आहेत. याचा छोट्या उद्योगापासून सुरुवात करून मोठे झालेले अनेक उद्योग आहेत. त्यापैकीच एक म्हणजे 'लिज्जत पापड' हा घरापासून सुरू झालेला व्यवसाय आज एक ब्रँड झालाय. याचे नाव घेताच त्याबद्दल साशंकता न घेता डोळे झाकून याची खरेदी केली जाते.

उद्योग व व्यवसाय म्हटला की, त्याचा विकास करण्यासाठी अनेक कार्ये पार पाडावी लागतात. नवीन उद्योग सुरू करण्याच्या दृष्टीने संभाव्य संधीचा शोध घेणे, जोखिम स्विकारणे, अनिश्चिततेला सामोरे जाणे, नवनिर्मिती

करणे, प्रशासन व नियंत्रण करणे इत्यादी कार्यांना पार पाडावे लागते ही कार्ये पार पाडत असताना महिला आपल्या क्षमता व गुणवैशिष्ट्यांचा वापर करतात. ह्या सर्व भूमिका पार पाडत असताना सर्व उणीवांवर मात करून स्वतःच्या पायावर उभे राहण्यासाठी एक वेगळे बळ मिळते. महिलांच्या या उद्योगांना चालना देण्यासाठी राज्य, राष्ट्र व आंतरराष्ट्रीय स्तरावरील संघटना पाठिंबा देतात. या संघटना ग्रामीण व शहरी भागातील महिलांना उद्योगासाठी पोषक वातावरण निर्माण करून देतात. व्यासपीठ मिळवून देणे, विविध सवलती अनुदाने आणि सहाय्य मिळवून देणे, चर्चासत्रे व परिषदांचे आयोजन करणे इत्यादी कार्ये या संघटना पार पाडत आहेत.

महिला उद्योजकांच्या वाढत्या संख्येमुळे व्यावसायिक जग बदलताना दिसत आहे. अधिकाधिक स्त्रिया नेतृत्व आणि व्यवसाय सुरू करण्यासाठी पुढे सरसावत आहेत. त्यामुळे जूने रूढवादी विचार मोडून काढण्यास मदत होऊन इतर महिलांना प्रेरणा मिळत आहे. महिलांना नवनिर्मितीसाठी आर्थिक मदतीचे दरवाजे उघडणारी धोरणे सरकारने केली तर व्यावसायिक विश्वात महिलांची ठळक उपस्थिती निदर्शनास येईल. 'विमेन एन्टरप्रेन्योरशिप इन

इंडिया-पॉवरिंग इ इकॉनॉमी विथ हर' हा नुकताच प्रकाशित झालेला अहवाल असे सांगतो की, उद्योगातील भागीदारीसाठी महिला पुढे आल्यास देशात 15 ते 17 कोटी नवे रोजगार संधी निर्माण होतील. या महिला स्वतःचा विकास करून इतर महिलांना स्वावलंबी करण्यास कारणीभूत होतील. यासाठी समाजाला परंपरावादी मानसिकतेमधून बाहेर काढणे गरजेचे आहे. महिलांना विशिष्ट चौकटीत ठेवण्याऐवजी नवनिर्मिती, संकल्पना, प्रयत्न यांना प्रोत्साहन द्यायला हवे. व्यावसायिक दुनियेतील स्त्री-पुरुष यांच्यातील अंतर कमी होऊन सामाजिक वातावरण बदलताना दिसत आहे. लिंगभेद कमी होताना दिसत आहे.

राष्ट्रीय ग्रामीण उपजीविका अभियानांतर्गत ग्रामीण महिला उद्योजकतेला पाठिंबा दिला जात आहे. या योजनेअंतर्गत 80 दशलक्षाहून अधिक स्त्रियांना योजनेचा लाभ होताना दिसतो. 'मुद्रा योजने' मुळे महिला उद्योजकांसाठी अगदी सुलभ अर्थसहाय्याचा मार्ग प्रशस्त झाला आहे. तर 'जेम पोर्टल' वरील शासकीय खरेदीमध्ये तीन टक्के खरेदी ही केवळ महिला उद्योजकांकडूनच केली जाते. महिला उद्योजकतेला शाश्वत आणि स्वायत्त बनवायचे असेल तर त्या औपचारिक उद्योगक्षेत्रात येणे गरजेचे आहे. त्यासाठी पाठबळही आवश्यकतेचे त्याच बरोबर अनेक अडचणींनाही सामोरे जावे लागते. अनेक आव्हानांचा सामना करावा लागतो. महिला उद्योजकांना स्वतःला सिद्ध करत असताना समोर येणारी आव्हाने पुढीलप्रमाणे,

- 1) वित्तविषयक समस्या : अजूनही काही प्रमाणात पुरुषप्रधान संस्कृती त्यामुळे आर्थिक बाबीत स्त्रियांना अडचणी येतात. बँकाचा महिलावरील अविश्वास त्यामुळे त्या आपला व्यवसाय सोडून पून्हा गृहिणी होण्यास प्रवृत्त होतात. त्यामुळे त्यांचे खच्चीकरण होते.
- 2) कच्च्या मालाची कमतरता, कच्च्या मालाची अपूरी उपलब्धता, तसेच कच्च्या मालाच्या चढ्या किंमती
- 3) स्पर्धा : आधीपासूनच जम बसवलेल्या व्यवसायांना टक्कर देताना दमछाक
- 4) शिक्षणाचा अभाव : अत्याधुनिक तंत्रज्ञानाचे अपूरे ज्ञान, अनुभवाचा अभाव, अचूक माहितीची कमतरता
- 5) कौटुंबिक जबाबदाऱ्या : स्त्री कितीही शिकली सक्षम झाली तरी हिंदू संस्काराचा भरभक्कम पगडा बिंबलेला आहे. त्यामुळे मुले, वृद्ध यांच्या संगोपनामुळे वेळेची कमतरता, समाजाशी बांधिलकी यामुळे व्यवसायात दुय्यम स्थान

- 6) विक्रीसाठी अकार्यक्षम व्यवस्था :

महिला उद्योजकांना स्वतःच्या उत्पादनासाठी बाजारपेठ मिळवून देताना मध्यस्थाची गरज लागते. त्यामुळे हवा तेवढा नफा मिळत नाही. स्वतःच्या उत्पादनांना लोकप्रिय करणे कठीण होते. बाजारपेठ काबीज करणे कठीण जाते. त्यामुळे उत्पादनाच्या विपणनचा सामना करावा लागतो.

वरील समस्यांमुळे भारतातील महिला उद्योजकतेच्या वाढीस प्रतिबंध होत आहे. परंतु या अडचणीवर मात करून यशाची शिखरे गाठण्याचे धाडस मनाशी बांधणाऱ्या काही महिला उद्योजिका आपणास पहावयास मिळतात त्या पुढीलप्रमाणे, शहनाज हुसैन, सुनीता नारायण, एकता कपूर, डॉ.किरण मुजुमदार, शॉ.नीलम धवन, नयना लाल किडवई, डॉ.जतिंदर कौर अरोरा, इंद्रा कृष्णमुर्ती न्यू या काही प्रसिद्ध महिला उद्योजक आहेत.

एकूणच 'स्त्री व पुरुष' हे समाज व्यवस्थेचे घटक असून या दोघांची परस्परपूरक अशीच भूमिका आहे. एकंदरीत उद्योजकतेच्या क्षेत्रामध्ये पुरुषांचे वर्चस्व असले तरी उद्योजकतेची निकोप वाढ होण्यासाठी प्रत्यक्ष अन अप्रत्यक्षपणे महिलांनाही योगदान दिले पाहिजे. महिला उद्योजक बऱ्याच लोकांमध्ये अधिक विकासाची प्रमुख प्रेरक शक्ती बनली आहे. आधुनिक काळात विकसीत व विकसनशील अशा दोन्ही प्रकारच्या समाजात महिला स्वतः पुढाकार घेऊन उद्योजकांची भूमिका पार पाडण्याकरीता तयार झाल्या आहेत. व्यापार, उत्पादकता, प्रक्रिया आणि सेवा या क्षेत्रात महिला मोठ्या प्रमाणात सक्रिय सहभाग घेताना दिसत आहेत. महिला उद्योजक ह्या मध्यमवर्गीय, उच्च मध्यमवर्गीय व श्रीमंत कुटुंबातून आलेल्या असल्यामुळे त्यांच्यावर कुटुंबाचा प्रभाव जाणवतो आणि त्यांना उद्योजक बनविण्याकरीता प्रेरित सुद्धा केले जाते. त्याचप्रमाणे सरकारच्या विविध योजनांच्या माध्यमातून त्यांना सवलती प्राप्त करून उद्योगाची वाढ करण्यास सहाय्य मिळत आहे.

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घोषवारा :

भारतीय स्वातंत्र्य चळवळीच्या पूर्वी १८ व्या शतकात महिलांच्या संदर्भातील अन्यायकारक असलेले सती प्रथा, भ्रूणहत्या, विधवा केशवपन, विधवा पुनर्विवाह बंदी, शिक्षणाची दारे बंद असणे, सार्वजनिक कार्यात सहभागी न होणे असे रूढी, प्रथा, परंपरा प्रचलित होत्या. या अन्यायकारक रूढी, प्रथा, परंपरा १९ व्या शतकात बंद करण्यासाठी अनेक पुरुष समाजसुधारक पुढाकार घेऊन सन्माननीय कायदे करून महिलांना पुरुषांच्याबरोबर हक्क आणि अधिकार मिळवून दिला. १९ व्या शतकाच्या सामाजिक सुधारणामुळे भारतीय स्वातंत्र्य चळवळीत अनेक महिला मोठ्या प्रमाणात बिनधास्त आणि बेधडकपणे सहभागी झाले होते. काही महिला उच्च शिक्षित झाल्या, काही महिला उच्च शिक्षणासाठी परदेशात गेले होते. काही महिला स्वातंत्र्य चळवळीत क्रांतिकारी संघटनेत सहभागी होऊन क्रांतिकाराची भूमिका बजावली आणि काही महिला महात्मा गांधींच्या सत्य आणि अहिंसक विचारांच्या प्रभावाने संसदीय व सन्माननीय लढ्यात सहभागी होऊन तुरुंगात सुद्धा गेले होते. भारतीय स्वातंत्र्य चळवळ साधारणपणे १८५७ पासून १९४७ पर्यंत असे एकूण ९० वर्षे चालले होते. मोठ्या प्रमाणात सर्व स्तरातील महिलांच्या सक्रिय सहभागांमुळे भारताला स्वातंत्र्य प्राप्त करता आले. महिलांच्या सहभागामुळे महिलांना त्यांना मतदान व निवडणूक सारख्या लोकशाहीच्या प्रक्रियेत स्वतःचे हक्क व अधिकार मिळवून घेता आले. महिलांच्या स्वातंत्र्यचळवळीच्या योगदानामुळे आज भारतीय संविधानाच्या अंमलबजावणीच्या वर्षात महिला राष्ट्रपति, पंतप्रधान पदापासून ते सरपंच पद आणि अनेक शासकीय, निमशासकीय, खाजगी कंपनी व संस्था, संघटनेत विविध पदावर कार्यरत असल्याचे दिसून येते. आजच्या २१ व्या शतकात आपण जे महिला सक्षमीकरण चर्चा करत आहोत त्याचे पार्श्वभूमी भारतीय स्वातंत्र्य चळवळीतील अनेक महिलांच्या योगदानामुळे झाले आहे असे म्हणायला हरकत नाही.

सूचनक शब्द : स्वातंत्र्य, तुरुंग, उठाव, चळवळ, महिला संघटना

प्रस्तावना :

आज भारतात अनेक ठिकाणी महिला सक्षमीकरणाच्या बाबतीत चर्चा होत आहे. या महिला सक्षमीकरणाची सुरुवात भारतात सुमारे दोनशे वर्षांपूर्वी भारताचे आद्य समाज सुधारक राजा राममोहन रॉय यांनी सती प्रथा कायदेशीर रित्या बंद करून सुरुवात केली होती. भारतीय स्वातंत्र्य चळवळीत ज्या महिला सहभागी झाल्या होत्या त्या महिलांना सर्वप्रथम कायदेशीर न्याय हक्क मिळवून देण्यासाठी राजा राममोहन रॉय, पंडित ईश्वरचंद्र विद्यासागर, महात्मा फुले, धोंडो केशव कर्वे, महात्मा गांधी यासारखे इतर काही पुरुष समाजसुधारक मोठ्या प्रमाणात वैचारिक लढा देऊन महिलांना सक्षम बनविण्यासाठी कार्य केले असल्याचे दिसून येते.

महिलांच्या शिक्षणाबाबत सावित्रीबाई फुले यांनी स्वतः शिक्षिका आणि मुख्याध्यापिका होऊन महिलांना शिक्षित करण्याचे कार्य सुरू होते. त्यांच्या सोबत फातिमा

शेख यांनी सुद्धा शिक्षिका म्हणून काम केले होते. १८५७ च्या उठावात राणी लक्ष्मीबाई व इतर अनेक महिला सहभाग घेऊन महिला आपल्या न्याय हक्कांसाठी लढले होते. भारतीय स्वातंत्र्य चळवळीत अनेक महिला वेगवेगळ्या दृष्टीने वेगवेगळ्या वैचारिक बैठक असलेल्या नेत्यांच्या नेतृत्वाखाली भारताला स्वातंत्र्य मिळवून देण्यासाठी सहभाग नोंदवून महिला कुठेही कमी पडत नसल्याचे दाखवून दिले.

यांच्या या योगदानामुळे एकविसाव्या शतकात महिला पुर्णपणे सक्षम होत असल्याचे दिसून येत आहे. महिला सक्षमीकरणात भारतीय महिलांचे स्वातंत्र्य चळवळीतील योगदान या संशोधन लेखाद्वारे आपल्याला अनेक महिलांचे व त्यासाठी कार्य केलेले पुरुषांचे त्याग व योगदान दिसून येईल.

उद्दिष्टे :

१. भारतीय स्वातंत्र्य चळवळी पूर्वी महिलांच्या संबंधित केलेल्या कायद्यांचा शोध घेणे. .
२. भारतीय स्वातंत्र्य चळवळी व्यतिरिक्त महिलांचे सामाजिक कार्य याचा अभ्यास करणे.
३. भारतीय स्वातंत्र्य चळवळीतील महिला योगदानावर प्रकाश टाकणे.
४. भारतीय स्वातंत्र्य चळवळीत परदेशी महिलांचे योगदान याचा विचार करणे.
५. भारतीय स्वातंत्र्य चळवळीत महिलांच्या सहभागी बाबत महात्मा गांधी यांच्या नेतृत्वाचे अवलोकन करणे.

संशोधन पद्धती :

सदर संशोधन लेख हा ऐतिहासिक दृष्टीने अभ्यास करून भारतीय स्वातंत्र्य चळवळीतील भारतीय महिलांच्या योगदानावर प्रकाश टाकण्याचा प्रयत्न केला आहे. यासाठी तज्ञ, विद्वान अभ्यासक, संशोधक व विचारवंत यांच्या लेखन साधनावर आधारित पुस्तके, ग्रंथ, राष्ट्रीय व आंतर राष्ट्रीय जर्नल मधील संशोधन लेख या दुय्यम साधनांचा वापर केला आहे.

भारतीय स्वातंत्र्य चळवळीचा कालखंड

१. भारतीय स्वातंत्र्य चळवळी पूर्वीचा काळ (इसवी सन १८०० ते इसवी सन १८५७)
२. १८५७ उठाव व त्यानंतरचा काळ (इसवी सन १८५७ ते इसवी सन १९०५)
३. स्वदेशी चळवळ व बंगालची फाळणी काळ (इसवी सन १९०५ ते इसवी सन १९१७)
४. महात्मा गांधी यांच्या नेतृत्वाखालील काळ (इसवी सन १९१७ ते इसवी सन १९५०)

भारतीय स्वातंत्र्य चळवळी पूर्वीचा काळ (इसवी सन १८०० ते इसवी सन १८५७)**महिलांच्या बाबतीत कायदे**

भारतीय स्वातंत्र्य चळवळ सुरू होण्याच्या पूर्वी इसवी सन १८०० ते इसवी सन १८५७ मध्ये महिलांच्या बाबतीत तत्कालीन ईस्ट इंडिया कंपनीने काही महत्त्वपूर्ण कायदे पारित केले आहेत त्याचे आजही पालन केले जाते. आधुनिक भारताचे आद्य समाजसुधारक राजा राममोहन रॉय यांनी सतीची प्रथा बंद होण्यासाठी अनेक संदर्भित पुरावे ईस्ट इंडिया कंपनीला सादर केले होते. त्यानुसार बंगाल मध्ये सर्वप्रथम १८२९ मध्ये सतीची प्रथा बंद झाली. त्यासोबतच भ्रूणहत्या बंदी हा कायदा सुद्धा सर्वप्रथम बंगाल मध्ये पारित झाला होता. त्यानंतर भारतातील इतर प्रांतात दोन्हीही कायदे लागू झाले. इसवी सन १८५६ मध्ये पंडित ईश्वरचंद्र विद्यासागर यांच्या पुढाकाराने विधवा पुर्नविवाह हा महत्वाचा कायदा पारित करण्यात आला. सतीचा कायदा, भ्रूणहत्या बंदी आणि विधवा पुर्नविवाह कायदा

यामुळे अनेक महिलांना जीवनदान मिळालेच तसेच आयुष्यभर निसर्गाने दिलेल्या जगण्याचा हक्क अधिकार प्राप्त झाला.

महिला शिक्षणाचा पाया

राजा राममोहन रॉय यांनी जसे सतीचा कायदा पारित करून घेतला. तसेच स्त्री व पुरुषांना पाश्चात्य शिक्षण पद्धतीच्या धर्तीवर भारतात शिक्षण देण्याचे सुरू व्हावे म्हणून इसवी सन १८२२ मध्ये ऍंग्लो हिंदू स्कूल आणि इसवी सन १८२५ मध्ये वेदांत कॉलेज बंगाल मध्ये सुरू केले. तसेच इसवी सन १८२८ मध्ये ब्राह्मो समाजाची स्थापना केली. ब्राह्मो समाजाच्या माध्यमातून संस्था व संघटना द्वारे समाज प्रबोधन करता येते हे दाखवून दिले. मुलींच्या विशेषतः महिलांच्या शाळा व महाविद्यालयातील शिक्षणाबाबत सुद्धा सर्वप्रथम बंगालमध्ये सुरुवात झाली. तत्कालीन बॉम्बे इलाख्यातील पुणे शहरात महात्मा जोतिबा फुले आणि सावित्रीबाई फुले यांनी इसवी सन १८४८ मध्ये पहिली मुलींच्या शिक्षणासाठी त्यांची शिष्या फातिमा शेख यांच्या घरात शाळा सुरू केले होते. या शिक्षणामुळे अनेक महिलांना कविता व इतर अनुषंगिक लेखन करता आले. ताराबाई शिंदे यांना स्त्री-पुरुष तुलना पुस्तक लिहिता आहे. स्वतः सावित्रीबाई फुले यांनी स्वरचित कविता लिहिले होते व अनेकदा महात्मा फुले यांना पत्रव्यवहार करता आले. महात्मा जोतिबा फुले आणि सावित्रीबाई फुले यांच्या शिष्या फातिमा शेख पुढील काळात सावित्रीबाई फुले यांच्याबरोबरच एक महिला शिक्षिका म्हणून कार्य केले आणि अनेक लेखन कार्य केले.

इसवी सन १८०० ते इसवी सन १८५७ या काळातील सामाजिक सुधारणावादी कायदे व शिक्षणामुळे पुढील काळातील भारतीय स्वातंत्र्य चळवळीत भारतीय महिलांना बिनधास्त व वेधडकपणे सहभागी होता आले.

१८५७ उठाव व त्यानंतरचा काळ (इसवी सन १८५७ ते इसवी सन १९०५)

इसवी सन १८५७ च्या उठावात झाशी ची राणी लक्ष्मीबाई आपले संस्थान वाचविण्याच्या संरक्षणार्थ ईस्ट इंडिया कंपनीशी तिचे सहाय्यक झलकारीबाई कोळी समवेत मोठ्या प्रमाणात झुंज दिला होता. तसेच बेगम हजरत महल सुद्धा स्वतःचे संस्थान वाचविण्यासाठी याच काळात ईस्ट इंडिया कंपनीशी लढा दिला होता. यांच्याप्रमाणेच रामगढचे राणी अवंतिबाई लोधी, राणी तासीबाई, राणी जिंदन कौर आणि उदा देवी यांनी ईस्ट इंडिया कंपनीशी निकराने लढा दिला आहे हे विसरता येत नाही. थोडक्यात भारतीय महिला न्याय व सन्मानासाठी कधीही मागे हटले नाहीत ते नेहमीच असेल त्या परिस्थितीशी सामना करून स्वतःचे व समाजात मानाचे स्थान टिकवून ठेवण्याचा प्रयत्न केला आहे.

ईस्ट इंडिया कंपनीच्या चुकीच्या धोरणामुळे व भ्रष्ट कारभारामुळे इसवी सन १८५८ च्या राणीच्या जाहीरनामा नंतर भारतात राणीच्या नावे प्रत्यक्ष ब्रिटिश पार्लमेंटचा राज्य सुरू झाला. त्यामुळे भारतात भारतीय नागरिकांना त्यांच्या वैयक्तिक जीवनात हस्तक्षेप होणार नाही याची काळजी घेतली. त्यामुळे इसवी सन १९०५

पर्यंत महिलांच्या बाबतीत अनेक महिलांना सहजपणे देशात व परदेशात उच्च शिक्षण घेणे शक्य झाले. अनेक महिला डॉक्टर व इतर अनुषंगिक शिक्षण घेण्यासाठी अमेरिका, इंग्लंड आणि युरोपातील कित्येक देशात गेले होते. आनंदीबाई जोशी या डॉक्टरकीचे शिक्षण घेतले तसेच पंडिता रमाबाई सुद्धा पहिल्यांदा इंग्लंड व नंतर अमेरिकेत शिक्षण घेण्यासाठी गेले होते. त्यामुळे या महिलांना अमेरिका, इंग्लंड आणि युरोपातील कित्येक देशात काय चालले आहे आणि त्यांची राज्य व्यवस्था कशी आहे याचे माहिती झाली. तसेच त्यांना अमेरिकन राज्यक्रांती, फ्रेंच राज्यक्रांती अभ्यास करता आले आणि इटलीचे व जर्मनीचे एकीकरण प्रत्यक्ष पाहता आले. याच धरतीवर भारतात सुद्धा या काळात अमेरिका, इंग्लंड आणि युरोपातील कित्येक देशाच्या लोकशाही धरतीवर अनेक राजकीय पक्ष आणि संघटना उदयास आले होते.

थोडक्यात या काळात भारतीय महिला भारताच्या व्यतिरिक्त अमेरिका, इंग्लंड आणि युरोपातील कित्येक देशात जाऊन शिकण्याचे राहण्याचे धाडस केले आणि त्या त्या देशातील राहणीमान, इतिहास, संस्कृती समजून घेतल्या. यामुळे पुढील काळात सहजपणे महात्मा गांधींच्या नेतृत्वाखाली भारतीय स्वातंत्र्य चळवळीत मोठ्या प्रमाणात महिलांना सहभागी होता आले.

इसवी सन १८९३ ते इसवी सन १९१४ या काळात महात्मा गांधींच्या नेतृत्वाखाली दक्षिण आफ्रिकेत भारतीयांच्या नागरिकत्वाच्या न्याय हक्कासाठी लढा उभारला होता यात अनेक भारतीय महिला सहभागी झाल्या होत्या. ही लढा जवळपास २० वर्ष चालली होती. या लढ्यासाठी भारतातून नामदार गोपाळ कृष्ण गोखले स्वतः दक्षिण आफ्रिकेस भेट दिली होती तसेच सर रतन टाटा यांनी टाटा उद्योग समूहाकडून रुपये १, २५, ०००/- असे भरघोस आर्थिक मदत केली होती. या लढ्यात कित्येक महिला हुतात्मा झाले हो

स्वदेशी चळवळ व बंगालची फाळणी काळ (इसवी सन १९०५ ते इसवी सन १९१७)

इसवी सन १९०५ च्या आसपास भारतात सगळीकडे स्वदेशी आंदोलन सुरू झाले होते. तसेच लॉर्ड कर्झनच्या बंगालच्या फाळणीच्या घोषणेमुळे बंगाल मध्ये संतापाची लाट उसळली होती. या बंगालच्या फाळणीमुळे तत्कालीन अनेक महिला फाळणीला विरोध म्हणून मोठ्या प्रमाणात ब्रिटिश प्रशासन विरोधात आंदोलने, प्रदर्शने, निदर्शने, संप असे अनेक मार्गाने चळवळीत सहभागी झाले होते.

स्वदेशी चळवळीत अनेक महिला ब्रिटीशांचे कपडे असलेल्या दुकानात निदर्शने केले, यासाठी ते विदेशी कपड्यांची होळी करत होते. सरलादेवी चौधरानी 'लक्ष्मी

प्रा. डॉ. गोवर्धन रुक्मिणीबाई कृष्णाहरी दिकोंडा

भांडार' म्हणून देशी साहित्याचे दुकान उघडले होते. सरोजिनी नायडू व इतर काही महिला दारूच्या दुकानांसमोर निदर्शने करत, दारू दुकाने बंद पाडण्यासाठी आंदोलन करत होते.

लॉर्ड कर्झनच्या २० जुलै १९०५ रोजीच्या बंगाल फाळणी घोषणेचे तीव्र पडसाद उमटले होते. रविंद्रनाथ टागोर यांनी महिलांना १६ ऑक्टोबर १९०५ या फाळणीचा दिवशी 'राखी बंधनाचा दिवस' म्हणून पालन करण्याचे सांगितले, रमेन्द्र सुंदर त्रिवेदी यांनी महिलांना 'चूल न पेटविण्याचे दिवस' म्हणून पालन करण्यास सांगितले. महिलांनी 'राखी बंधनाचा दिवस' व 'चूल न पेटविण्याचे दिवस' उत्स्फूर्तपणे स्वागत करून बंगाल फाळणीत सक्रिय सहभाग घेतला होता.

मादाम भिकाजी कामा यांनी या कालावधीत विदेशातील अनेक क्रांतिकारकांच्या समवेत संपर्कात राहून क्रांतीच्या माध्यमातून भारताला स्वातंत्र्य मिळवून देण्यासाठी प्रयत्न केला होता. मादाम कामा यांचे क्रांतिकारी व धाडसी भूमिका अनेक महिलांना प्रेरित केले होते. त्यांनी भारताचा पहिला ध्वज इसवी सन १९०८ मध्ये जर्मनीच्या स्टुअर्टगार्ड येथे फडकावला होता.

आर्यलंड च्या एनी बेझंट यांनी आर्यलंड मधील यशस्वी होम रूल चळवळ भारतातील विविध राज्यांमध्ये रुजविली होती. एनी बेझंट यांच्या होम रूल चळवळीला लोकमान्य टिळकांनी सुद्धा सहकार्य करून चळवळ यशस्वी होण्यासाठी पुढाकार घेतला. एनी बेझंट या भारतीय राष्ट्रीय काँग्रेसचे पहिल्या महिला अध्यक्ष म्हणून सुद्धा काम केले होते.

याच कालावधीत महर्षी धोंडो केशव कर्वे यांनी खास महिलांसाठी इसवी सन १९१६ मध्ये श्रीमती नाथीबाई दामोदर ठाकरसी विद्यापीठ स्थापन केले होते. त्याचे अनेक शाखा गुजरात आणि मुंबई व राज्यातील इतर ठिकाणी उघडले होते. या विद्यापीठाद्वारे महिलांना उच्च शिक्षण घेता आले त्यामुळे महिलांना स्वाभिमानाने सन्मानाने सक्षम होण्यास खूप मदत झाली.

महात्मा गांधी यांच्या नेतृत्वाखालील काळ (इसवी सन १९१७ ते इसवी सन १९४८)

महात्मा गांधी यांच्या नेतृत्वाखाली चंपारण्य, खेड येथील सत्याग्रह, खिलाफत चळवळ, असहकार आंदोलन, सविनय कायदेभंग, मिठाचा सत्याग्रह, चले जाव आंदोलन आणि भारतीय राज्यघटना निर्मिती असे अनेक चळवळ झाले होते. या सर्व चळवळीत अनेक दिग्गज व प्रमुख आर्थिक आणि राजकीय बाजू भक्कम असलेल्या घरातील महिला तसेच अगदी सामान्य घरातील महिला सुद्धा मोठ्या प्रमाणात सहभागी झाल्या होत्या. महात्मा गांधीजी महिलांना अनेक छोट्या छोट्या कार्यातून जसे की, चरखा द्वारे सूत तयार करणे, खादीचे कपडे परिधान करणे, दारू दुकाने बंद पाडण्यासाठी दारू दुकानासमोर निदर्शने करणे.

महात्मा गांधीजींनी दररोजच्या प्रार्थना सभेच्या द्वारे अनेक महिलांना स्वातंत्र्य चळवळीत सहभागी होण्यासाठी प्रवृत्त केले होते.

महात्मा गांधीजींच्या नेतृत्वाखाली मृदुला साराभाई, सरोजिनी नायडू, कमला नेहरू, विजयालक्ष्मी पंडित, इंदिरा गांधी, सुचेता कृपालानी, अरुणा असफ अली, उषा मेहता, अवंतिका गोखले, बसंती दास, कमलादास गुसा, डॉ. एस. मुथूलक्ष्मी रेड्डी, राजकुमारी अमृत कौर, मतांगिनी हजरा, कमलादेवी चटोपाध्याय या सारख्या अनेक महिला सहजपणे स्वातंत्र्य चळवळीत सहभागी झाले होते.

उषा मेहता व अरुणा असफ अली यांनी भूमिगत चळवळ चालवून रेडिओ द्वारे अनेक भारतीयांना चले जाव चळवळीत सहभागी होण्यासाठी प्रेरित केले होते.

महिलांना राजकीय कैदी म्हणून तुरुंगवास

भारतीय स्वातंत्र्य चळवळीतील सहभागी महिलांना मिठाचा सत्याग्रह, सविनय कायदेभंग आणि चले जाव आंदोलनात सहभागी घेतल्यामुळे तुरुंगवास भोगावा लागला. महिलांनी महिला म्हणून कोणताही अभिनिवेश न बाळगता अगदी आनंदाने हसत हसत राजकीय कैदी म्हणून तुरुंगात राहिले. यामुळे त्यांना तुरुंगातील इतर प्रकारच्या गुन्ह्यात सहभागी असलेल्या महिलांचे दुःख व वेदना समजून घेता आले तसेच कुटुंबातील आपल्या पुरुष, मुलांना व समाजात या द्वारे एक धाडसी आदर्श महिला व्यक्तिमत्त्व व स्वातंत्र्य सैनिक म्हणून त्यांचे नाव कायम स्वरूपी गोरविण्यात आले. कस्तुरबा गांधी यांना चले जाव आंदोलनाच्या वेळी पुण्याच्या आगा खान पॅलेस येथे नजर कैदेत ठेवले होते. तेथेच कस्तुरबा गांधी यांचे निधन झाले.

महिला सक्षमीकरणात - महिला समिती, संघटना, लेखन

भारतीय स्वातंत्र्य चळवळीत काही महिलांना स्वतः एकटे भारताला स्वातंत्र्य मिळवू शकत नाही असे निदर्शनास आले होते. तेव्हा त्यांनी संस्था, समिती, संघटना, असोसिएशन नावाने संघटनात्मक काम केले होते. स्वदेशी चळवळीत रविंद्रनाथ टागोर यांची भाची महिला शिल्प समिती व लक्ष्मी भांडार नावाचे संघटना हिरोन्मयी देवी आणि सरला देवी यांनी स्थापित केले होते. हिताशीनी सभा नावाची महिला संघटना १९०७ मध्ये स्वदेशी साहित्यांचे प्रदर्शन आयोजित केले होते. कमलादेवी चटोपाध्याय यांनी आपले आत्मचरित्र 'इन्वर रेसेसेस, आऊटर स्पेसेस' मध्ये त्यांची आई गिरिजाबाई १९११ मध्ये मंगलोर येथे महिला सभा आयोजित करून महिलांना पुस्तके, मासिके, वृत्तपत्रातील बातमी वाचून दाखवत असे. याशिवाय संगीत द्वारे गायन व वाद्य वाजवून आणि खेळामध्ये बॅडमिंटन मध्ये सहभागी होऊन महिलांना भारतीय स्वातंत्र्य चळवळीविषयी सांगत असे उल्लेख केला आहे.

दुर्गाबाई देशमुख यांनी आंध्र महिला सभा व हिन्दी बालिका पाठशाळा नावाचे संघटना स्थापन केले

होते. इंदिरा गांधी यांनी वानर सेना नावाचे संघटना चालविले होते. देश सेविका संघ, राष्ट्रीय स्त्री संघ नावाचे संघटना सुद्धा भारतीय स्वातंत्र्य चळवळीसाठी अस्तित्वात होते.

कुमुदिनी मित्रा यांनी भारत महिला या जर्नल मध्ये बंगालची फाळणी रद्द होण्यासाठी लेखन केले होते. नेहरू कुटुंबातील रामेश्वरी नेहरू यांनी स्त्री दर्पण या हिन्दी जर्नल मध्ये आपल्या लेखनाद्वारे अनेक महिलांना भारतीय स्वातंत्र्य चळवळीत सहभागी होण्यासाठी प्रोत्साहन केले होते. स्त्री दर्पण सोबत माधुरी नावाचे महिलांसाठीचे जर्नल मोठ्या प्रमाणात वाचक होते.

निष्कर्ष :

उपरोक्त सर्व संशोधकीय विवेचन पाहता आजच्या एकविसाव्या शतकात आपण भारतातील महिलांच्या महिला सक्षमीकरणाच्या संदर्भात जे चर्चा करत आहोत त्याची ऐतिहासिक दृष्टीने प्रकाश टाकले असता भारतीय महिलांच्या संदर्भात सुमारे दोनशे वर्षांपूर्वी भारताचे आद्य समाजसुधारक राजा राममोहन रॉय यांनी सर्वप्रथम सती प्रथेच्या विरोधात आवाज उठवून महिलांना नैसर्गिक न्याय तत्त्वानुसार त्यांना त्यांचे पूर्ण आयुष्य जगण्यासाठीचे हक्क आणि अधिकार मिळवून दिले. त्यानंतर विधवा पुनर्विवाह द्वारे विधवा महिलांना सुद्धा आयुष्यभर विधवा न राहता पुन्हा विवाह करून पूर्ण आयुष्य जगता येते असे जीवन जगण्याचा हक्क मिळवून दिला. या महत्त्वाच्या कायद्यांमुळे महिलांना शिक्षण देण्यासाठी महात्मा फुले सावित्रीबाई फुले फातिमा शेख महर्षी कर्वे पंडिता रमाबाई आणि इतर समाजसुधारक पुढाकार घेऊन महिलांना सक्षम बनविण्याचे खूप मोठे कार्य केले आहे. महिलांच्या संदर्भातील कायदे व शिक्षणामुळे अनेक महिला भारतीय स्वातंत्र्य चळवळीत मोठ्या प्रमाणात सहभाग घेतला होता. काही महिला क्रांतिकारी दृष्टीने काही महिला महात्मा गांधीजींच्या अहिंसक विचाराने काही महिला रविंद्रनाथ टागोर यांच्या लेखणीच्या प्रेरणेने काही महिला सुभाष चंद्र बोस यांच्या लष्करी विचाराने प्रेरित होऊन भारतीय स्वातंत्र्य चळवळीत मोठ्या प्रमाणात सक्रिय सहभाग घेतला होता. काही महिला राजकीय कैदी म्हणून तुरुंगवास भोगून आम्ही महिला कुठेही कमी नाही हे सिद्ध केले होते. भारतीय महिलांच्या या स्वातंत्र्य चळवळीत एनी बेझंट या आयर्लंड देशाच्या नागरिक सक्रिय सहभाग नोंदवून स्वतःचे होम रूल चळवळ सुरू करून अनेक भारतीयांना चळवळीत सामावून घेतला. एनी बेझंट भारतीय महिलांना मतदानाच्या अधिकाराबाबत जनजागृती करून त्यांना राजकीय हक्क आणि अधिकाराबाबत सक्षम केले होते. भारतीय स्वातंत्र्य चळवळीतील महिलांच्या योगदानामुळे आज एकविसाव्या शतकात भारतात राष्ट्रपती पासून ते सरपंच पदापर्यंत आणि विविध संस्था संघटना कंपनी मध्ये मोठ्या प्रमाणात पदावर विराजमान झाल्याचे दिसून येते.

संदर्भ :

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महिला सक्षमीकरण योजना : आढावा

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घोषवारा:-

महिला सक्षमीकरण म्हणजे महिलांना आर्थिक, सामाजिक, राजकीय, सांस्कृतिक दृष्ट्या सक्षम बनविणे होय. यासाठी महिलांना प्रथम साक्षर करणे आणि अर्थाजन करण्यासाठी उपयुक्त असे व्यवसाय शिक्षण देणे हा महत्वाचा उपाय आहे. सध्या २०२१ मध्ये देशात महिला साक्षरता साधारणता ७२ टक्के आहे. महिलांना अशा प्रकारे सक्षमीकरणासाठी शिक्षण द्यावे की ज्यामुळे त्यांना नोकरी मिळेल आणि वेतनही अधिक मिळेल. केंद्र व राज्य शासनाकडून महिलांसाठी विविध योजना राबविल्या जातात. या योजना राबवण्याचा प्रमुख उद्देश म्हणजे महिलांना त्यांच्या पायावर उभे राहावे व कुटुंबाची जबाबदारी व इतर मूलभूत गरजा त्यांना स्वतः भागवता येतील महिलांना व्यवसायासाठी प्रवृत्त करून त्यांना स्वावलंबी बनविणे सक्षमीकरणाला चालना देणे. हा शासनाचा विविध योजना राबविण्याचा मुख्य उद्देश आहे. पारंपारिक विचार केला तर मुलींना समाजात कमी मान दिला जातो. लहानपणापासून त्यांच्यावर दबाव टाकला जातो. घराबाहेर पाठवले जात नाही. त्यांना सुद्धा पुरुषां इतका सन्मान मिळावा. या हेतूनेच महिलांसाठी महाराष्ट्र शासनाकडून तसेच केंद्र शासनाकडून विविध योजना सुरू करण्यात आलेल्या आहेत. यापैकी काही योजना फक्त महिलांसाठीच राबविल्या जात असून यामध्ये महिला कर्ज, बचत गट, गृह उद्योग स्वयंरोजगार इत्यादी योजनांचा समावेश आहे. महिलांच्या सबलीकरणासाठी व्यवसायात पुढाकार घेण्यासाठी व आर्थिक दर्जा वाढवण्यासाठी महिलांना या विविध योजनांचा नक्कीच फायदा होणार आहे तसं पाहायचं झालं तर महिलांसाठी मोठ्या प्रमाणावर योजना राज्य व केंद्र शासनाकडून राबविण्यात येतात. ज्यामध्ये महिलांना व्यवसायासाठी कर्ज देणाऱ्या योजना, महिलांना व्यवसायासाठी उपकरण किंवा वस्तू देणारे योजना, महिलांना प्रवासात सूट देणाऱ्या योजना, महिलांना प्रसूती पश्चात लाभ देणारी योजना, मुलींना लाभ देणाऱ्या योजना, गर्भवती महिलांसाठी योजना, इत्यादी योजनांचा समावेश आहे.

सूचक शब्द:- महिला सक्षमीकरण, शासकीय योजना.

प्रस्तावना:-

महिला सक्षमीकरण म्हणजे महिलांना आर्थिक, सामाजिक, राजकीय, सांस्कृतिक दृष्ट्या सक्षम बनविणे होय. यासाठी महिलांना प्रथम साक्षर करणे आणि अर्थाजन करण्यासाठी उपयुक्त असे व्यवसाय शिक्षण देणे हा महत्वाचा उपाय आहे. सध्या २०२१ मध्ये देशात महिला साक्षरता साधारणता ७२ टक्के आहे. महिलांना अशा प्रकारे सक्षमीकरणासाठी शिक्षण द्यावे की ज्यामुळे त्यांना नोकरी मिळेल आणि वेतनही अधिक मिळेल. केंद्र व राज्य शासनाकडून महिलांसाठी विविध योजना राबविल्या जातात. या योजना राबवण्याचा प्रमुख उद्देश म्हणजे महिलांना त्यांच्या पायावर उभे राहावे व कुटुंबाची जबाबदारी व इतर मूलभूत गरजा त्यांना स्वतः भागवता येतील महिलांना व्यवसायासाठी प्रवृत्त करून त्यांना स्वावलंबी बनविणे सक्षमीकरणाला चालना देणे. हा शासनाचा विविध योजना राबविण्याचा मुख्य उद्देश आहे. पारंपारिक विचार केला तर मुलींना समाजात कमी मान दिला जातो. लहानपणापासून त्यांच्यावर दबाव टाकला

जातो. घराबाहेर पाठवले जात नाही. त्यांना सुद्धा पुरुषां इतका सन्मान मिळावा. या हेतूनेच महिलांसाठी महाराष्ट्र शासनाकडून तसेच केंद्र शासनाकडून विविध योजना सुरू करण्यात आलेल्या आहेत. यापैकी काही योजना फक्त महिलांसाठीच राबविल्या जात असून यामध्ये महिला कर्ज, बचत गट, गृह उद्योग स्वयंरोजगार इत्यादी योजनांचा समावेश आहे. महिलांच्या सबलीकरणासाठी व्यवसायात पुढाकार घेण्यासाठी व आर्थिक दर्जा वाढवण्यासाठी महिलांना या विविध योजनांचा नक्कीच फायदा होणार आहे तसं पाहायचं झालं तर महिलांसाठी मोठ्या प्रमाणावर योजना राज्य व केंद्र शासनाकडून राबविण्यात येतात. ज्यामध्ये महिलांना व्यवसायासाठी कर्ज देणाऱ्या योजना, महिलांना व्यवसायासाठी उपकरण किंवा वस्तू देणारे योजना, महिलांना प्रवासात सूट देणाऱ्या योजना, महिलांना प्रसूती पश्चात लाभ देणारी योजना, मुलींना लाभ देणाऱ्या योजना, गर्भवती महिलांसाठी योजना, इत्यादी योजनांचा समावेश आहे.

उद्दिष्टे:-

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उद्योगिनी योजना:-

भारतातील महिलांचे सक्षमीकरण करणे आणि त्यांना आत्मनिर्भर बनवणे, महिलांना स्वयंरोजगार सुरू करता यावा या हेतूने सन २०२० मध्ये भारत सरकारने आणि महिला उद्योजक यांच्या अंतर्गत महिला उद्योजकांसाठी उद्योगिनी योजना राबविण्यात आली. ही योजना महिलांना व्यवसाय सुरू करण्यासाठी आर्थिक सहाय्य देते व महिला उद्योजकतेला समर्थन आणि प्रोत्साहन देते. समाजातील सर्व घटकातील महिलांना कोणत्याही अडथळे शिवाय किंवा पक्षपात न करता व्याजमुक्त कर्ज दिले जाते. बँक, व्यवसाय मालक असलेल्या महिला शेतकऱ्यांना कर्ज देखील देतात. उद्योगिनी योजना पंजाब आणि सिंध बँक, सारस्वत बँक आणि कर्नाटक राज्य महिला विकास महामंडळ यासह अनेक व्यावसायिक आणि सार्वजनिक क्षेत्रातील बँकांच्या समर्थनावर अवलंबून आहे.

स्वर्णिमा योजना:-

स्वर्णिमा योजना मागासवर्गीय उद्योजक महिलांसाठी राबविण्यात येणारी महिला स्वयंरोजगार योजना आहे. या योजनेची सुरुवात २०२४ मध्ये झाली. या योजनेच्या माध्यमातून महिलांना उद्योगासाठी दोन लाखापर्यंत कर्ज उपलब्ध करून देण्यात येते. महिलांना व्यवसायासाठी नॅशनल बँकवर्ड क्लासेस फायनान्स डेव्हलपमेंट कॉर्पोरेशन यांच्याद्वारे कमी व्याजदरावर कर्ज उपलब्ध करून दिले जाते.

माझी कन्या भाग्यश्री योजना:-

महाराष्ट्र शासनाकडून मुलींचा जन्मदर प्रमाण सुधारण्यासाठी, स्त्री शिक्षणाला चालना देण्यासाठी माझी कन्या भाग्यश्री योजना १ मे २०१७ पासून सुरू करण्यात आली. या योजनेअंतर्गत मुलीच्या जन्मानंतर एक वर्षाच्या मध्ये पालकांनी जर दुसरी मुलगी जन्मल्यापासून सहा महिन्यांच्या मध्ये नसबंदी केल्यास त्यांना पन्नास हजार रुपयाची रक्कम शासनाकडून मुलींच्या नावावर बँक खात्यात जमा केली जाते.

लेक लाडकी योजना:-

महाराष्ट्र राज्याचा अर्थसंकल्प २०२३ सादर करताना लेक लाडकी योजना सुरू करण्यात आली. महाराष्ट्र शासनाकडून राज्यातील मुलींच्या शिक्षणाला चालना देण्यासाठी तसेच मुलींचा मृत्यू दर कमी करण्यासाठी व मुलींना सशक्त व प्रबळ व आत्मनिर्भर बनवण्यासाठी ही योजना राबविण्यात आली. या योजनेच्या माध्यमातून गरीब कुटुंबातील म्हणजेच पिवळ्या व केसरी रेशन कार्ड असलेल्या कुटुंबातील मुलींना जन्मापासून ते वयाच्या १८ वर्षापर्यंत एक लाख एक हजार रुपये देण्यात येणार आहेत.

लाडकी बहिण योजना:-

लाडकी बहिण योजनेची घोषणा २०२४ च्या अंतरिम अर्थसंकल्पात महाराष्ट्राचे मुख्यमंत्री अजित पवार यांनी केली. या योजनेअंतर्गत महाराष्ट्र राज्यातील महिलांना प्रति महिना १५०० रुपये मिळणार आहेत ही योजना महिलांना सशक्त आर्थिक मदत मिळावी म्हणून सुरू करण्यात आली आहे.

सुकन्या समृद्धी योजना:- महाराष्ट्र शासनाकडून २२ जानेवारी २०१५ पासून सुकन्या समृद्धी योजना सुरू करण्यात आली. ही योजना केंद्र सरकारची आहे या योजनेच्या अंतर्गत मुलींच्या पालकांना २५० रुपये पासून १.५ लाखापर्यंत गुंतवणूक करता येते. यामध्ये मुलींच्या भविष्यासाठी फायदा व्हावा म्हणून ७.६% व्याजदर दिला आहे.

महिला सन्मान बचत प्रमाणपत्र (एम एस एस सी):-

महिला सन्मान बचत प्रमाणपत्र योजना केंद्र सरकारने २०२३ च्या अर्थसंकल्पात सुरू केली. ही एक रकमी ठेव योजना आहे. यामध्ये गुंतवणूक एकाच वेळी केले जाते त्याचा परिपक्वता कालावधी दोन वर्षांचा आहे. १८ वर्षांपेक्षा जास्त वयाची मुलगी आणि महिला सन्मान बचत प्रमाणपत्रात गुंतवणूक करू शकते. यामध्ये एका वेळी जास्तीत जास्त दोन लाख रुपये गुंतवले जाऊ शकतात. सध्या एम एस एस सी वर ७.५% व्याज दिले जाते.

प्रधानमंत्री मातृ वंदन योजना :-

प्रधानमंत्री मातृ वंदन योजना २०१९ मध्ये सुरू करण्यात आली. या योजनेच्या अंतर्गत गरोदर आणि स्तनदा महिला किंवा मातांना आर्थिक साहाय्य प्राप्त केले जाते. या योजनेच्या अंतर्गत गरोदर आणि स्तनदा महिलांना सहा हजार रुपयांची आर्थिक मदत दिली जाते. महिलांना त्यांच्या पहिल्या मुलाच्या जन्मादरम्यान फक्त एकदाच या योजनेचा लाभ घेता येईल.

बेटी बचाओ बेटी पढाओ योजना:-

ही योजना २०१५ मध्ये सुरू करण्यात आली. या योजनेचा उद्देश मुलींना वाचवणे आणि तिला शिक्षित करणे हा आहे. मुलीला जन्म दिलेल्या आर्थिक दुर्बल वर्गातील महिला या योजनेचा लाभ घेऊ शकतात.

महिला सन्मान योजना:-

महिला सन्मान योजनेअंतर्गत एसटी प्रवासामध्ये महिलांसाठी ५०% सूट दिली जाते.

समारोप:-

महिलांसाठी विविध योजना सुरू करून भारत सरकारने महिलांना स्वतःचा व्यवसाय सुरू करण्याचे आर्थिक सहाय्य व कौशल्य प्रदान केलेले आहे. याशिवाय भांडवल निर्मिती आणि संपत्ती निर्मितीतील अडथळे दूर करण्यासाठी या योजना मदत करू शकतात. महिलांना स्वतःचे जीवन जगण्यास आणि त्यांच्या क्षमता जगाला दाखवण्यास या योजना मदत करू शकतात. महिला आणि अर्थव्यवस्थेसाठी या सर्व योजना महत्वाच्या आहेत. महिलांना आर्थिक दृष्ट्या स्वतंत्र होण्यास मदत होते आणि अर्थव्यवस्थेच्या वाढीस हातभार लागतो. भारतातील लाखो महिलांचे जीवन

बदलण्याची क्षमता या योजनांमध्ये आहे.

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ग्रामीण भागातील उद्योजकता आणि महिलांचे सबलीकरण: एक अभ्यास

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घोषवारा:-

भारत हा कृषीप्रधान देश असून येथील बहुतांश लोकसंख्या ग्रामीण भागात राहते. येथे महिलांची भूमिका केवळ घरगुती जबाबदाऱ्या सांभाळण्यातपुरती मर्यादित मानली जाते. मात्र आधुनिक काळात महिलांनी विविध क्षेत्रांमध्ये प्रगती केली आहे. ग्रामीण भागातील महिलांनी उद्योजकतेच्या माध्यमातून स्वतःचे आर्थिक सबलीकरण साधले तर समाजाच्या आणि संपूर्ण देशाच्या प्रगतीस मदत होऊ शकते. उद्योजकता केवळ फायदा देत नाही तर महिलांचा आत्मनिर्भरतेला आणि निर्णय क्षमतेला बळकटी देणारी ताकद आहे.

संशोधनाची उद्दिष्टे

१. ग्रामीण महिलांच्या शिक्षणाची पातळी आणि साक्षरतेची स्थिती समजून घेणे.
२. सामाजिक रूढी परंपरा आणि लैंगिक भेदभावाचा महिलांच्या आयुष्यावर होणारा परिणाम तपासणे.
३. महिलांच्या आरोग्याविषयी समस्या आणि आरोग्यसेवा उपलब्धतेचे मूल्यांकन करणे.
४. कुटुंब व समाजातील महिलांच्या स्थानांचा आणि त्यांचा सहभागाचा अभ्यास करणे.
५. महिलांच्या सक्षमीकरणासाठी शिक्षणतज्ञांना आणि आधुनिक साधनांचा वापर कसा करता येईल हे शोधणे
६. महिलांचा सामाजिक आणि आर्थिक उन्नतीसाठी आवश्यक सुधारणा आणि धोरणे सुचविणे.

आधुनिक काळामध्ये महिलांनी विविध कृषी क्षेत्रांमध्ये प्रगती केली आहे. ग्रामीण भागातील महिलांनी उद्योजकतेच्या माध्यमातून स्वतःची आर्थिक सबलीकरण साधलेले आहे तर समाजाच्या आणि संपूर्ण देशाच्या प्रगतीसाठी मदत केलेली आहे. उद्योजकता केवळ फायदा देत नाही तर महिलांच्या आत्मबळाला व महिलांच्या निर्णय क्षमतेला वाव देऊन कृषी क्षेत्राला बळकट करण्याची क्षमता ठेवते. ग्रामीण महिलांची परिस्थिती आणि अडचणी ग्रामीण भागातील महिलांना अनेक अडचणीचा सामना करावा लागतो. त्यामुळे त्यांना उद्योजकतेत सहभागी होण्यासाठी रोखतात. त्यापैकी काही प्रमुख समस्या असलेल्या म्हणजे

शिक्षणाचा अभाव

अनेक महिलांना प्राथमिक शिक्षण देखील पूर्ण करता येत नाही.

आर्थिक मदतीचा अभाव

व्यवसाय सुरू करण्यासाठी लागणारे भांडवल मिळवणे महिलांसाठी खूप कठीण आहे कारण कुटुंबातील व्यक्तिगत गोष्टीसाठी मदत किंवा प्रोत्साहन मिळत नाही.

कौशल्य प्रशिक्षणाचा अभाव

आधुनिक तंत्रज्ञान आणि व्यावसायिक कौशल्य शिकण्यासाठी कमी संधी उपलब्ध असतात. ग्रामीण भागातील काही महिलांना या संधीचा फायदा मिळत नाही. सरकार बऱ्याचशा योजना महिलांच्या सबलीकरणासाठी आणत आहे. विविध कौशल्यांचा कोर्सेसचा ही विचार करत आहे. ग्रामीण भागात ह्या गोष्टी पोहोचत नाहीत किंवा त्यांच्या सुविधाही पोहोचू शकत नाहीत. कुटुंबाचा विरोध महिलांनी बाहेर जाऊन उद्योग करून अजूनही अनेक ठिकाणी नाकारले जाते त्यांना बऱ्याचशा वेळास खच्चीकरणास सामोरे जावे लागते.

कुटुंबाचा विरोध

अशा बऱ्याच गोष्टी आहेत की ज्यापासून महिला वंचित आहेत तू काय हे करू शकतेस का? 'तुझं हे वय नाही' अशा पद्धतीने बोलून त्यांच्या मनाचे खच्चीकरण केले जाते. बाजारपेठेतील अडचणी ग्रामीण भागातील महिलांना त्यांच्या उत्पादनासाठी योग्य बाजारपेठ शोधण्यात अडचण येते. कारण अनेक शहरात जाऊन विविध बाजारपेठा

शोधण्यात, त्यांचा अभ्यास करण्यात व त्यात उद्योग करण्यास पुरेसा वेळ मिळत नाही. त्यासाठी खूप मदतीची गरज आहे. संशोधन करण्याची गरज आहे. परंतु यासाठी उपलब्ध संशोधन सुविधा महिलांसाठी तितक्याशा उपलब्ध नाहीत. ग्रामीण महिलांसाठी उपलब्ध व्यवसाय संधी महिला आपल्या कौशल्यांचा वापर करून विविध व्यवसाय करू शकतात. काही व्यवसाय हे कमी गुंतवणूक सुरू करूनही करता येतात. त्यासाठी मोठ्या भांडवलाची त्यासाठी गरज भासत नाही.

महिलांसाठी काही लोकप्रिय व्यवसाय

- दुग्ध व्यवसाय आणि दुग्धजन्य पदार्थ विक्री
- मेंढीपालन व्यवसाय
- हस्तकला
- कुटीरोद्योग
- शिवणकाम
- भरतकाम चटई टोपल्या तयार करणे
- शेतीपूरक व्यवसाय
- मधमाशीपालन
- सेंद्रिय शेती व फुल शेती
- अन्य प्रक्रिया अन्नप्रक्रिया उद्योग पापड लोणची मसाले घरगुती पदार्थ विक्री
- फॅशन आणि सौंदर्य क्षेत्र ब्युटी पार्लर हँडमेड ज्वेलरी कापड डिझाईनिंग आणि फॅशन डिझाईनिंग
- ई-कॉमर्स आणि डिजिटल व्यवसाय ऑनलाइन विक्री सोशल मीडिया युट्युब इंस्टाग्राम मार्केटिंग इत्यादी

महिलांसाठी शासकीय योजना आणि मदत सरकारतर्फे ग्रामीण महिलांना उद्योजक ते साठी प्रोत्साहन देण्यासाठी अनेक योजना राबविल्या जातात.

काही महत्वाच्या योजना

- प्रधानमंत्री मुद्रा योजना
- बेटी बचाओ, बेटी पढाओ
- सुकन्या समृद्धी योजना
- उज्जवला योजना
- कमी व्याजदरावर कर्ज उपलब्ध महिला स्वयं गट
- महिलांना बचत गटामार्फत उद्योग यासाठी आर्थिक मदत राष्ट्रीय ग्रामीण उपजीविका अभियान महिलांना स्वावलंबी करण्यासाठी प्रशिक्षण आणि कर्ज सहाय्यता योजना
- महाराष्ट्र राज्य महिला आर्थिक विकास महामंडळ महिला उद्योजकांना मार्गदर्शन आणि सहाय्यता
- लाडकी बहीण योजना

यशस्वी महिलांचे प्रेरणादायी उदाहरणे

१. संगीता जाधव, महाराष्ट्र दुग्ध व्यवसाय
२. लता पाटील, सातारा अँड मेड ज्वेलरी
३. मीरा गावडे, कोल्हापूर सेंद्रिय शेती.

त्यांची उदाहरणे पुढी गोष्टी स्पष्ट करतात.

१. ग्रामीण महिलांना उद्योजकतेच्या माध्यमातून सक्षम बनविणे गरजेचे आहे .
२. महिलांना उद्योग क्षेत्रात पुढे आल्यास केवळ त्यांचेच नाही तर संपूर्ण कुटुंबाचे प्रगती आहे आणि संपूर्ण समाजाचा जीवनमान उंचावू शकते
३. महिलांना आवश्यक प्रशिक्षण आर्थिक मदत आणि कुटुंबाचा पाठिंबा मिळाला तर त्या यशस्वी उद्योजकता होऊ शकतात
४. महिलांना सक्षम करण्यासाठी समाजाने पुढाकार घेणे आणि सरकारने अधिक संधी उपलब्ध करून देणे आवश्यक आहे

महिलांसाठी उद्योजकतेचे महत्त्व आणि फायदे

- आर्थिक स्वातंत्र्य
- स्थानिक रोजगार निर्मिती
- सामाजिक सन्मान व आणि सक्षमीकरण
- महिलांसाठी सक्षमीकरणासाठी प्रेरणा
- परंपरागत कौशल्यांचा विकास
- शासकीय योजना चा लाभ
- समाजाचा सर्वांगीण विकासाला चालना आठ सामाजिक परिस्थितीचा अभ्यास
- सक्षमीकरणासाठीच्या प्रेरणा परंपरा कौशल्यांचा विकास
- विविध शासकीय योजनांचा लाभ
- सर्वांगीण विकासाची चालना
- सामाजिक परिस्थितीचा अभ्यास

यशस्वी महिला उद्योजकासाठी आवश्यक असलेले काही महत्वाचे गुण किंवा वैशिष्ट्ये

१. उत्कृष्टतेची कास २. कठोर परिश्रम ३. कठोर परिश्रम
४. पुढाकार ५. जोखीम घेणारा ६. नाविन्यपूर्ण ७. प्रेरणा ८. आशावादी
९. विश्लेषणात्मक क्षमता १०. मानसिक क्षमता ११. लवचिकता १२. स्वातंत्र्य

जेव्हा महिला उद्योजक खेड्यांच्या क्षितिजावर उदयास येऊ लागतील तेव्हा देश आर्थिक विकास साध्य करू शकेल. जेव्हा महिला उद्योजक ग्रामीण भागात जास्त असतील तेव्हा त्या जनतेला चांगल्या रोजगाराच्या संधी उपलब्ध करून देऊ शकतील. परिणामी, देशाचे दरडोई

उत्पन्न वाढेल आणि शेवटी एकूण आर्थिक विकासाकडे वाटचाल करेल.भारताला दोन कारणांसाठी उद्योजकांची गरज आहे:नवीन संघींचा फायदा घेण्यासाठी व संपत्ती आणि नवीन नोकऱ्या निर्माण करण्यासाठी

निष्कर्ष

१.महिला जगातील अर्ध्या लोकसंख्येचे प्रतिनिधित्व करतात आणि जगातील प्रत्येक राष्ट्रात लिंग असमानता आहे. जोपर्यंत महिलांना पुरुष इतक्या संधी मिळत नाही तोपर्यंत संपूर्ण समाज त्यांच्या खऱ्या क्षमतेपेक्षा कमी कामगिरी करेल.

२.महिला बदल सामाजिक दृष्टिकोन बदलणे हे काळाची सर्वात मोठी गरज आहे

३.जेव्हा महिला पुढे जातात तेव्हा कुटुंबे पुढे जातात, गावे पुढे जातात व राष्ट्रे पुढे जातात.

४.महिला सक्षमीकरण आवश्यक आहे कारण त्यांची मुल्ये एक चांगल्या कुटुंबाच्या चांगल्या समाजाच्या आणि शेवटी चांगल्या राष्ट्राच्या विकासाचे नेतृत्व करू शकतात. आज आपण एका चांगल्या स्थितीत आहोत असे म्हणता येईल. उद्योग क्षेत्रात महिलांच्या सहभाग लक्षणीय वाढत आहे.

५.सूक्ष्म, लघु आणि मध्यम उद्योगांना भारतीय अर्थव्यवस्थेचा वाढ व विकासाचा कणा मानला जातो.

६.महिलांना उद्योजकीय जागरूकता, मार्गदर्शन आणि कौशल्य विकास कार्यक्रम प्रदान करण्यासाठी प्रभावी पावले उचलण्याची आवश्यकता आहे.

संदर्भ सूची

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वृत्तपत्रे

- दैनिक लोकसत्ता
- अग्रो वन
- शासकीय योजना आणि धोरणे
- प्रधानमंत्री मुद्रा योजना (PMMY)
- महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान (MSRLM)
- महिला उद्योजकता प्रोत्साहन योजना (WEP)
- राष्ट्रीय ग्रामीण आजीविका अभियान (NRLM)
- ऑनलाइन स्रोत आणि अहवाल
- महिला व बालविकास मंत्रालय (<https://wcd.nic.in>)

- स्टार्टअप इंडिया
(<https://www.startupindia.gov.in>)
- महाराष्ट्र उद्योजकता विकास केंद्र
(<https://www.maedconline.gov.in>)
- ग्रामीण भागातील महिला उद्योजकतेवर आधारित संयुक्त राष्ट्रसंघाचा अहवाल
(<https://www.unwomen.org>)



भारतातील महिला सक्षमीकरणाची वाटचाल: एक अभ्यास

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महिला सक्षमीकरण म्हणजे महिलांच्या सामाजिक, आर्थिक आणि राजकीय स्थितीचा सुधारणा. यामध्ये शिक्षण, आरोग्य, आर्थिक स्वातंत्र्य, लिंग-आधारित हिंसाचार आणि भेदभावावर कायदे करणे यांचा समावेश आहे. महिला सक्षमीकरणामुळे महिलांना जीवननिर्धारक निर्णय घेण्याची क्षमता मिळते. महिला सक्षमीकरण हे विकासाच्या दृष्टीने महत्वाचे आहे, कारण हे महिलांना संसाधनांवर नियंत्रण देणारे आहे. महिला सक्षमीकरणाचा उद्देश महिलांना आत्मसन्मान, सामाजिक बदल, आणि संसाधनांमध्ये प्रवेश देणे आहे. यासाठी विविध कार्यक्रम आणि धोरणांची अंमलबजावणी केली जात आहे.

संशोधनाची उद्दिष्टे

- भारतातील महिला सक्षमीकरणाची वाटचाल अभ्यासणे.
- महिला सक्षमीकरणाचे घटक समजावून घेणे.
- महिला सक्षमीकरणाचे परिमाण लक्षात घेणे.
- महिला सक्षमीकरण व लिंग समानता ह्या संकल्पना समजून घेणे.
- महिला सक्षमीकरणापुढील आव्हाने अभ्यासणे.

महिला सक्षमीकरणाचे घटक:

युरोपियन इन्स्टिट्यूट फॉर जेंडर इक्वलिटीनुसार महिला सक्षमीकरणामध्ये पाच मुख्य घटक आहेत:

1. आत्मसन्मान
2. निवडीचे अधिकार
3. संसाधनांमध्ये प्रवेश
4. जीवनावर नियंत्रण
5. सामाजिक बदल घडविण्याची क्षमता

महिला सक्षमीकरणाचे परिमाण:

महिला सक्षमीकरण तीन प्रमुख आयामांमध्ये होऊ शकते.

1. **सामाजिक-सांस्कृतिक सक्षमीकरण:** महिलांना समाजातील निवडींमध्ये सक्रिय सहभाग देणे.
2. **आर्थिक सक्षमीकरण:** महिलांना आर्थिक स्वातंत्र्य आणि अर्थव्यवस्थेत पूर्णपणे सहभागी होण्यासाठी साधनं प्रदान करणे.
3. **राजकीय सक्षमीकरण:** महिलांना राजकीय प्रक्रियांमध्ये सहभागी होण्याची क्षमता प्रदान करणे.

लिंग समानता:

संयुक्त राष्ट्रांच्या महिला संघटनेनुसार, लिंग समानता म्हणजे महिला आणि पुरुष, मुली आणि मुलांचे समान हक्क,

जबाबदाऱ्या आणि संधी. लिंग समानता मानवी हक्कांचा मुद्दा आहे आणि शाश्वत विकासासाठी आवश्यक आहे.

भारतातील महिला सक्षमीकरण:

भारत सरकारने महिला सक्षमीकरणासाठी अनेक कार्यक्रम सुरू केले आहेत. बेटी बचाओ बेटी पढाओ, स्वयं रोजगार योजना, स्वस्थ भारत योजना, नारी शक्ति पुरस्कार आणि महिला संरक्षण योजना.

पितृसत्ताक मानसिकता, निरक्षरता आणि सुरक्षिततेच्या समस्यांमुळे काही आव्हाने कायम आहेत. महिलांचा सामाजिक, आर्थिक, आणि राजकीय दर्जा सुधारण्याच्या दिशेने अनेक प्रयत्न होऊनही खूप काम बाकी आहे.

सध्याची स्थिती:

भारत सरकारने महिलांची परिस्थिती सुधारण्यासाठी पावले उचलली आहेत. महिलांची लिंग गुणोत्तर १०२० महिलांसाठी १००० पुरुषांसाठी आहे. माता मृत्युदर ९७ आहे आणि शिक्षण दर ७४.०४% आहे. महिलांचा शासकीय कामकाजात सहभाग वाढला असून, राजकीय सहभाग ११% आहे. परंतु अजूनही महिला दृष्टीने अनेक समस्यांचा सामना करत आहेत.

महिला सक्षमीकरणाच्या आव्हानांमधील समस्या:

1. **सामाजिक आव्हाने:** पितृसत्ताक मानसिकता आणि घरगुती हिंसाचार यासारख्या समस्यांमुळे महिलांचा सक्षमीकरण प्रभावित होतो.
2. **आर्थिक आव्हाने:** महिलांसाठी कमी रोजगार संधी, किमान वेतनाचा अभाव आणि अनौपचारिक क्षेत्रातील कामकाज ह्या समस्या आहेत.

3. **राजकीय आव्हाने:** संसदेतील महिलांचे प्रतिनिधित्व कमी असून महिलांना राजकीय प्रक्रियांमध्ये अधिक सहभागी होण्याची आवश्यकता आहे.

महिला सक्षमीकरणाचे महत्त्व:

महिला सक्षमीकरणाचे महत्त्व विविध कारणांसाठी आहे:

1. **सामाजिक-सांस्कृतिक महत्त्व:** महिलांच्या सक्षमीकरणामुळे घरगुती हिंसाचार आणि लैंगिक छळ कमी होतो.
2. **आर्थिक महत्त्व:** लैंगिक समानता आणि महिला सक्षमीकरणामुळे कामगार सहभाग वाढतो त्यामुळे एकूण अर्थव्यवस्था सुधारण्यास मदत होते.
3. **राजकीय महत्त्व:** महिलांना नेतृत्वात आणल्याने धोरणनिर्मिती प्रक्रियेत विविधतेचे योगदान मिळते ज्याद्वारे एक समृद्ध समाज निर्माण होतो.

महिला सक्षमीकरणासाठी धोरणे:

IPC (भारतीय दंड संहिता) आणि महिला संरक्षण कायदे यामध्ये महिलांवरील हिंसा, बालविवाह प्रतिबंध, आणि लैंगिक छळाची अडचण टाकली आहे. महिलांच्या आर्थिक सक्षमीकरणासाठी किमान वेतन कायदा, समान वेतन कायदा आणि मातृत्व लाभ कायदा लागू करण्यात आले आहेत.

महिला सक्षमीकरणासाठी विविध योजना:

भारत सरकारने विविध योजनांची अंमलबजावणी केली आहे ज्या महिला सक्षमीकरणाच्या दिशेने महत्त्वपूर्ण ठरतात:

1. **बेटी बचाओ बेटी पढाओ योजना:** मुलींना शिक्षण घेण्याची संधी आणि सुरक्षा प्रदान करणारी योजना.
2. **प्रधानमंत्री जन धन योजना:** महिलांना आर्थिक स्वातंत्र्य देण्यासाठी आर्थिक समावेशन साधते.
3. **स्वयं रोजगार योजना:** महिलांना आत्मनिर्भर बनवण्यासाठी विविध प्रशिक्षण कार्यक्रम आयोजित केले जातात.

महिला सक्षमीकरणापुढील आव्हाने:

महिला सक्षमीकरणासाठी अनेक आव्हाने आहेत.

1. **सामाजिक आव्हाने:** भेदभाव, परंपरागत भूमिका आणि कमकुवत सुरक्षा यामुळे महिलांना योग्य संधी मिळत नाही.
2. **आर्थिक आव्हाने:** महिलांसाठी अधिक रोजगार संधी उपलब्ध करणे आणि अनौपचारिक क्षेत्रातील कामकाजाची स्थिती सुधारण्याची गरज आहे.
3. **राजकीय आव्हाने:** महिलांना संसद आणि स्थानिक नेतृत्वामध्ये अधिक प्रतिनिधित्व मिळवण्यासाठी अधिक काम केले पाहिजे.

निष्कर्ष:

महिला सक्षमीकरण हे भारतातील सामाजिक, आर्थिक आणि राजकीय बदलांसाठी अत्यंत महत्त्वपूर्ण आहे. यासाठी विविध धोरणे, योजना आणि कार्यक्रम राबविणे आवश्यक आहे. भारतातील महिला सक्षमीकरणाच्या वाटचालीत जरी काही सुधारणा झाल्या असल्या तरी अजूनही अनेक आव्हाने आणि अडचणी आहेत. महिला सक्षमीकरण आणि लिंग समानतेसाठी सरकार, समाज आणि समुदायांनी एकत्र येऊन काम केले पाहिजे.

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महिला उद्योजकांसाठी वित्तीय साक्षरता आणि प्रवेश

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सारांश (Abstract)

महिला उद्योजकता आर्थिक विकासाचा एक महत्वाचा घटक आहे. मात्र, महिलांना व्यवसाय सुरू करण्यासाठी आणि वाढवण्यासाठी वित्तीय साक्षरतेचा अभाव व भांडवलाची कमतरता यांसारख्या अडचणींचा सामना करावा लागतो. वित्तीय साक्षरता म्हणजे आर्थिक संकल्पना समजून घेण्याची क्षमता आणि तर्कशुद्ध आर्थिक निर्णय घेण्याची क्षमता. हा संशोधनप्रबंध महिलांसाठी वित्तीय साक्षरतेचे महत्त्व, सध्याच्या अडचणी, आणि वित्तीय प्रवेश सुधारण्यासाठी प्रभावी धोरणे यावर प्रकाश टाकतो.

1.

परिचय (Introduction)

महिला उद्योजकता हे केवळ व्यक्तीगत प्रगतीचे नव्हे तर समाजाच्या आर्थिक समृद्धीचे लक्षण आहे. भारतात सुमारे 20% स्टार्टअप्स महिला उद्योजकांनी स्थापन केलेले आहेत, मात्र फक्त 5% महिला उद्योजकांना वित्तीय सहाय्य मिळते (नॅशनल सॅम्पल सर्व्हे 2022). महिलांची वित्तीय साक्षरता वाढवणे आणि त्यांना आर्थिक मदतीसाठी सोयीस्कर मार्ग उपलब्ध करून देणे ही आवश्यक बाब आहे.

2. महिला उद्योजकांसाठी वित्तीय साक्षरतेचे महत्त्व

2.1 वित्तीय निर्णयक्षमतेत वाढ

महिलांच्या वित्तीय निर्णयक्षमतेत वाढ होणेसाठी पुढीलपर्याय आवलांबले जातात

- बँकिंग प्रणाली, कर्जव्यवस्था, आणि गुंतवणूक पर्याय यांची समज निर्माण होते.
- बँकिंग प्रणालीमधील कर्ज प्रक्रिया आणि गुंतवणूक यांची साक्षरता महिलांमध्ये असणे गरजेचे आहे त्याची माहिती प्रसारित करणे गरजेचे आहे.
- वित्तीय धोरणांची अंमलबजावणी करण्यासाठी आवश्यक कौशल्य विकसित होते.
- शासनाच्या विविध वित्तीय धोरणांची माहिती करून घेतल्यामुळे निर्णय घेण्यास आणि अंमलबजावणी करण्यास सुलभ होते.

2.2 आर्थिक स्वायत्तता आणि आत्मनिर्भरता

- महिलांना स्वतःच्या उद्योगासाठी निधी व्यवस्थापनाची संधी मिळते.

- महिलांना वित्तीय धोरणांची माहिती झाल्याने वित्तीय साक्षरता आल्याने आर्थिक स्वतंत्रता मिळून त्या आत्मनिर्भर होतात
- उत्पन्नाचा योग्य विनियोग करून दीर्घकालीन आर्थिक स्थैर्य मिळवता येते.
- आर्थिक स्वायत्तता आल्यामुळे पैस्याचा योग्य वापर करून भविष्याचा विचार करून त्याच विनियोग करून महिलांना आर्थिक स्थैर्य मिळेल.

2.3 भांडवल उभारणी आणि व्यवस्थापन

- सरकार आणि बँकांच्या विविध योजनांचा लाभ घेता येतो.
- महिलांना आर्थिक योजनांची माहिती झाल्याने डि आय सी तसेच खादी ग्राम उद्योग इत्यादी योजनांची माहिती झाल्याने भांडवल उभारणीस मदत होते.
- व्यवसायासाठी गुंतवणूकदार आणि वित्तीय संस्था यांच्याशी योग्य संबंध प्रस्थापित करता येतात.

3. महिला उद्योजकांसमोरील वित्तीय अडचणी

3.1 भांडवल आणि कर्जसुविधांचा अभाव

- बँकिंग प्रणालीमध्ये महिला उद्योजकांना प्राथमिकता दिली जात नाही.
- कारण महिलांमध्ये असलेले आर्थिक धोरणांचा अभाव आर्थिक साक्षरता अनुभव कमी आसल्यामुळे बँकिंग प्रणालीमध्ये महिलांना डावलले जाते.

3.2 वित्तीय साक्षरतेचा अभाव

- गुंतवणूक, कर प्रणाली, आणि आर्थिक नियोजन यांची अपुरी माहिती.
- महिलांमध्ये वित्तीय साक्षरता झाली पाहिजे त्यांना गुंतवणूक, कर प्रणाली तसेच पैशाचा वापर

कसं करावा या बाबत साक्षरता आली तरच महिला उद्योजक यशस्वी होतील व्याजदर, परताव्याचे नियोजन याबाबत मर्यादित ज्ञान असल्याने महिला उद्योजकाना अडचण निर्माण होते .

3.3 मालमत्ता आणि आर्थिक हमीची समस्या

- बहुतांश महिला मालमत्ता धारक नसल्यामुळे कर्जासाठी आवश्यक असलेली तारण व्यवस्था मिळत नाही.
पुरुषप्रधान समाजरचनेमुळे आर्थिक निर्णयामध्ये महिलांची मर्यादित भूमिका असते. महिलांच्या नावे मर्यादित मालमत्ता असल्यामुळे तसेच काही वेळाला त्यांच्या नावे जंगम मालमत्ता नसल्यामुळे आर्थिक हमीची समस्या निर्माण होते

4. महिला उद्योजकांसाठी वित्तीय प्रवेश सुधारण्यासाठी धोरणे

4.1 वित्तीय साक्षरता अभियान

- राष्ट्रीय वित्तीय साक्षरता कार्यक्रम (NCFE) अंतर्गत महिलांसाठी विशेष प्रशिक्षण. स्थानिक स्तरावर स्वयंसेवी संस्थांमार्फत (NGOs) कार्यशाळा, उद्योग शिबिर, खादी ग्राम उद्योग शिबिर ई , आयोजित करून वित्तीय साक्षर करून महिलांमध्ये आत्मविश्वास वाढीस लागेल आणि त्याचा परिणाम वित्तीय सहभाग वाढण्यास मदत होईल .

4.2 सुलभ कर्ज सुविधा आणि आर्थिक सहाय्य

- प्रधानमंत्री मुद्रा योजना (PMMY) अंतर्गत महिलांसाठी विशेष कर्ज योजना. महिला उद्योजकता निधीस्थापन करून कमी व्याजदरावर कर्ज उपलब्ध करणे. तसेच महिलांसाठी अनुदान देणे अनुदानात वाढ करणे त्यामुळे त्यांना मदत होऊन महिला उद्योजक निर्माण होतील

4.3 तंत्रज्ञान आणि डिजिटल बँकिंगचा उपयोग

- महिलांना UPI, मोबाइल बँकिंग, आणि डिजिटल व्यवहारशिकवण्यासाठी प्रशिक्षण. फिनटेक प्लॅटफॉर्मद्वारे (FinTech) महिला उद्योजकांना सुलभ कर्ज आणि आर्थिक सहाय्य उपलब्ध करणेस सहाय्य केले जाते तसेच महिलाना डिजिटल साक्षर केले तर त्या स्वयंभू होतील आणि मोबाइल बँकिंग, इंटरनेट बँकिंग ,

फोन पे , गूगल पे ईत्यादी प्रशिक्षण दिल्यास वेळ वाचून त्या ऑनलाइन घरात बसून व्यवहार करू शकतील

4.4 गुंतवणूक आणि संपत्ती व्यवस्थापन शिक्षण

- महिलांनास्टॉक मार्केट, म्युच्युअल फंड्स, आणि विमा योजनांबाबत माहिती देणे.
कर नियोजन आणि आर्थिक धोरणे याविषयी मार्गदर्शन करून स्टॉक मार्केट, म्युच्युअल फंड्स, आणि विमा योजनांबाबत माहिती देऊन त्यांना साक्षर केलेतर त्या स्वावलंबी होतील

5. यशस्वी महिला उद्योजकांचे उदाहरणे

5.1 सेल्फ-हेल्प ग्रुप (SHG) यशोगाथा

- संगम महिला समूह, महाराष्ट्र - कर्ज व बचतीच्या मदतीने 500 हून अधिक महिलांना उद्योजक बनवले आहे.

5.2 बँक आणि स्टार्टअप यशोगाथा

- फाल्गुनी नायर (Nykaa) - महिला उद्योजक म्हणून डिजिटल प्लॅटफॉर्मचा उपयोग करून अब्जावधींचा व्यवसाय उभारला.
- कल्याणी राफेल (Rafael Microfinance) - ग्रामीण भागातील महिलांना मायक्रोफायनान्सद्वारे आर्थिक मदत केली आहे, हे उत्तम उदाहरण आहे .

6. निष्कर्ष (Conclusion)

महिला उद्योजकांसाठी वित्तीय साक्षरता आणि आर्थिक प्रवेश सुधारला तर त्याचा राष्ट्रीय आणि सामाजिक विकासावर मोठा परिणाम होईल. महिला उद्योजकता GDP मध्ये 2-3% वाढ करू शकते (IMF रिपोर्ट, 2023). वित्तीय प्रशिक्षण, सरकारी योजना, आणि तंत्रज्ञानाचा वापर करून महिलांना आर्थिकदृष्ट्या सक्षम करणे गरजेचे आहे. सरकार, वित्तीय संस्था, आणि सामाजिक संघटनांनी एकत्र येऊन हे उद्दिष्ट पूर्ण करणे आवश्यक आहे.

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4. प्रधानमंत्री मुद्रा योजना (2023). महिला उद्योजकांसाठी विशेष वित्तीय योजना.

**महिला उद्योजकासमोरील समस्या व आव्हाने****डॉ. बिराजदार अनिता लायप्पा**

सहायक प्राध्यापक-अर्थशास्त्र विभाग, व्ही. जी. शिवदारे कॉलेज ऑफ आर्ट्स कॉमर्स अँड सायन्स, सोलापूर

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महिलांमध्ये उद्योजकता रुजल्याशिवाय घराघरांत उद्योजकता रुजणार नाही. कुटुंबातील एक स्त्री उद्योजक झाली तर उद्योजकतेचे संस्कार ती आपल्या कुटुंबावर करील. तिच्या उद्योजकीय संस्कारातून भावी पिढी उद्योजकीय होईल. उद्योगात यशस्वी होण्यासाठी आवश्यक असणारे सारे गुण तिला निसर्गाने बहालच केले आहेत. स्त्रियांना उद्योगातील काडीमात्र कळत नाही असा समाजातील बहुसंख्य पुरुषांचा गैरसमज होता. पण काही महिलांनी एकत्र येऊन पापड बनविण्याचा घरगुती उद्योग सुरू केला आणि हळूहळू आपल्या पापडाची 'लिज्जत' जगभर पसरवली. 'लिज्जत पापडाने' आपलं नाव केवळ देशातीलच नव्हे तर परकीय बाजारपेठेत गाजवले आणि महिला उद्योजकांचे खरे अस्तित्व या पुरुषप्रधान समाजाला कळले. महिला उद्योजकासमोरील समस्या अभ्यासणे, महिला उद्योजकासमोरील आव्हानांचा शोध घेणे, महिला उद्योजकासमोरील आव्हानांवर मात करण्यासाठी उपाय सुचविणे

की वर्ड्स: महिला उद्योजकासमोरील समस्या, आव्हाने व उपाय**प्रस्तावना :**

स्त्री उद्योजकतेचा प्रारंभ 1990 च्या सुमारास झाला कारण 1990 नंतर जागतिकीकरणामुळे स्पर्धेचे वातावरण निर्माण झाले. स्त्रियांचा उद्योग क्षेत्रातील लक्षणीय सहभाग पाहता, 1991 मध्ये नवीन औद्योगिक धोरणात भारत सरकारला स्त्रियांच्या उद्योजकतेबाबत स्वतंत्रपणे विचार करावा लागला. लघु उद्योगाच्या क्षेत्रात महिलांचा मोठा सहभाग आहे. ग्रामीण भागातील लघुउद्योगात महिला मोठ्या संख्येने रोजगार करीत आहेत.

लघुउद्योग क्षेत्रात महिला उद्योगींची एकूण संख्या 10, 63, 721 (10.१1 टक्के) असल्याचा अंदाज आहे.

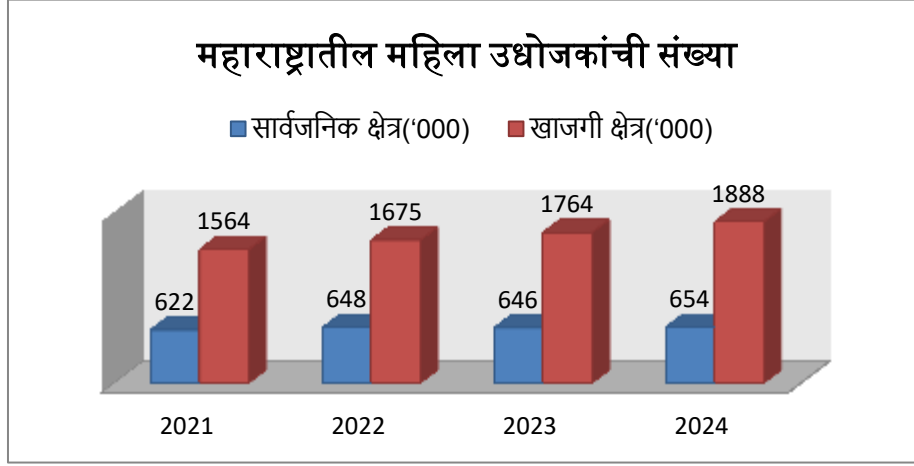
२० व्या शतकापूर्वी, महिला त्यांच्या लहान व्यवसायांना त्यांची उत्पन्नाची पूर्तता करण्याचा मार्ग म्हणून चालवत असे. बहुतांश वेळा त्या गरिबी टाळण्यासाठी प्रयत्न करतात. किंवा पती किंवा पतीच्या नुकसानीपासून मिळकत मिळवत होते. त्या काळात महिलांकडून जे विविध उपक्रम राबवण्यात आले

ते उद्योजकांसारखे नव्हते. त्यांच्यापैकी बहुतेकांना त्यांच्या घरगुती जबाबदाऱ्यांवर लक्ष केंद्रित करावे लागले.

महाराष्ट्रातील महिला उद्योजकांची स्थिती

वर्ष	सार्वजनिक क्षेत्र('000))	खाजगी क्षेत्र('000)	एकूण('000)
2021	622	1564	2186
2022	648	1675	2324
2023	646	1764	2410
2024	654	1888	2542

Source: Commissionerate of Skill development, Employment & Entrepreneurship, GoM



संशोधनाची उध्दीष्टे :

- 1) महिला उद्योजकासमोरील समस्या अभ्यासणे
- 2) महिला उद्योजकासमोरील आव्हानांचा शोध घेणे
- 3) महिला उद्योजकासमोरील आव्हानांवर मात करण्यासाठी उपाय सुचविणे

संशोधनाची पद्धती

शोधनिबंध सादरीकरणासाठी प्राथमिक व दुय्यम स्रोतांचा वापर केला जातो. या अभ्यासात दुय्यम स्रोत म्हणून इंटरनेट, वेबसाइट्स, ब्लॉग्स, वर्तमानपत्रे, महाराष्ट्राची आर्थिक पाहणी इत्यादींचा वापर केला. तसेच हा अभ्यास करण्यासाठी वर्णनात्मक पद्धतीचा वापर केला आहे.

महिला उद्योजकांना भेडसावणाऱ्या समस्या

- 1) आत्मविश्वासाचा अभाव - पुरुषप्रधान उपक्रम, बैठका, चर्चासत्रे आणि इतर व्यावसायिक उपक्रमांमध्ये महिला पुरेसा आत्मविश्वास मिळवू शकत नाहीत, कारण अनेकदा त्यांच्या सकारात्मक आणि उपयुक्त सूचना आणि प्रस्तावांकडे पुरुष दुर्लक्ष करतात.

- 2) कौटुंबिक जबाबदाऱ्या: व्यावसायिक जबाबदाऱ्यांव्यतिरिक्त, महिला उद्योजकांना कौटुंबिक जबाबदाऱ्या देखील पार पाडाव्या लागतात. कौटुंबिक जबाबदाऱ्या पार पाडण्याच्या गरजेमुळे, महिला उद्योजकांना त्यांच्या उद्योग किंवा व्यवसायाकडे पूर्ण लक्ष आणि वेळ देता येत नाही. अशाप्रकारे, महिला उद्योजकांवर दुहेरी कामाचा भार असतो.

- 3) पुरुषांकडून स्पर्धा बहुतेक उद्योजक पुरुष असतात आणि त्यांचा महिलांबद्दल उदासीन किंवा दुर्लक्षित दृष्टिकोन असतो. त्याच क्षेत्रातील महिला उद्योजकांना पुरुष उद्योजकांकडून पाठिंबा मिळण्याऐवजी त्यांच्याकडून स्पर्धला सामोरे जावे लागते.

- 4) दुसरा दर्जा: भारतीय समाजात, सुरुवातीपासूनच महिलांना दुसऱ्या दर्जाचा दर्जा देण्यात आला आहे आणि त्यांना पुरुषांपेक्षा कमी अधिकार देण्यात आले आहेत. पुरुषांशी वाद घालणे, त्यांचा प्रतिकार करणे, त्यांच्याशी स्पर्धा करणे इत्यादी गोष्टी स्त्री स्वभावाच्या विरुद्ध मानल्या

जातात, म्हणून स्त्रिया पुरुषांसोबत समान पातळीवर वाद घालू शकत नाहीत किंवा तर्क करू शकत नाहीत.

- 5) रूढीवादी विचारसरणी: अनेक प्रकारच्या उद्योगांमध्ये आणि सेवा व्यवसायांमध्ये महिलांचा प्रवेश अवांछित आणि निषिद्ध मानला जातो. पुरुषप्रधान नोकऱ्या किंवा सेवांमध्ये प्रवेश करण्यास महिला कचरतात.

- 6) कुटुंबातील सदस्यांकडून पाठिंबा नसणे - सामान्यतः असे दिसून येते की घरातील महिला उद्योजक महिलेचे शोषण करतात. बहुतेक सासू-सासरे महिला उद्योजकांना आपले प्रतिस्पर्धी मानतात. महिला उद्योजकांच्या यशाच्या मार्गात भारतातील कुटुंब व्यवस्था देखील एक अडथळा आहे.

- 7) सामाजिक बंधन, जरी आजकाल पडदा व्यवस्था, रात्रीचे काम आणि विशिष्ट व्यवसायांसाठी विशिष्ट प्रकारचे कपडे इतके महत्वाचे नाहीत. तथापि, रात्री उशिरा घरी येणे, पुरुषांसोबत मोकळेपणाने फिरणे आणि बोलणे या गोष्टींकडे समाजात अजूनही संशयाने पाहिले जाते, तर उद्योजकीय क्षेत्रात या सर्व गोष्टी आवश्यक आहेत.

- 8) गतिशीलतेचा अभाव: महिला उद्योजकांमध्ये गतिशीलतेचा अभाव असतो. महिला एक व्यवसाय सोडून दुसरा व्यवसाय हाती घेण्याचा धोका पत्करू शकत नाहीत. तिला एका ठिकाणाहून दुसऱ्या ठिकाणी जाण्यासही संकोच वाटतो.

- 9) स्वतः निर्णय घेण्याच्या क्षमतेचा अभाव: सामान्यतः, महिला उद्योजकांना त्यांचा व्यवसाय किंवा उद्योग चालवण्यासाठी त्यांचे पती, मुलगा, भाऊ, नातेवाईक किंवा पुरुष अधिकाऱ्यांच्या सल्ल्यावर अवलंबून राहावे लागते. त्यांच्यात स्वतःचे निर्णय घेण्याची क्षमता नसते. अशा परिस्थितीत जलद निर्णय घेता येत नाहीत.

- 10) इतर समस्या वरील समस्यांव्यतिरिक्त, महिला उद्योजकांना खालील समस्यांना तोंड द्यावे लागते: (अ) विक्री आणि विपणन समस्या. (ब) कर्ज वसुलीची समस्या इ. (c) अपयशाची भीती. (ड) धावण्यास असमर्थता. (इ) कामगार आणि कर्मचाऱ्यांसोबत एकत्र काम करण्यास असमर्थता.

*भारतातील महिला उद्योजकता- आव्हाने

1) सामाजिक आणि सांस्कृतिक निकष: भारतीय समाजात खोलवर रुजलेल्या पारंपारिक लिंग भूमिकांनुसार महिलांनी व्यावसायिक किंवा उद्योजकीय महत्वाकांक्षांपेक्षा कुटुंब आणि घरगुती जबाबदाऱ्यांना प्राधान्य द्यावे अशी अपेक्षा असते. हा सामाजिक दबाव अनेकदा महिलांना उद्योजकता करण्यापासून परावृत्त करतो किंवा त्यांना त्यांच्या व्यवसायाच्या प्रयत्नांची व्याप्ती शिक्षण, वस्त्र आणि सौंदर्य काळजी यासारख्या "महिला-अनुकूल" क्षेत्रांपुरती मर्यादित करण्यास भाग पाडतो, ज्यामुळे त्यांच्या नाविन्य आणि वाढीच्या क्षमतेवर मर्यादा येतात.

2) सामाजिक आणि संस्थात्मक पाठिंब्याचा अभाव: महिला उद्योजकांना अनेकदा त्यांच्या कुटुंबाकडून, समवयस्कांकडून किंवा व्यापक व्यावसायिक समुदायाकडून आवश्यक असलेला पाठिंबा मिळत नाही. मार्गदर्शन आणि मार्गदर्शनाचा अभाव त्यांच्या आत्मविश्वासावर आणि जोखीम घेण्याच्या तयारीवर लक्षणीय परिणाम करू शकतो. संस्थात्मक पाठिंब्याचाही अभाव आहे, पुरेशा पोहोच आणि सुलभतेमुळे महिला उद्योजकतेला प्रोत्साहन देण्यासाठी उद्देशित सरकारी किंवा खाजगी योजनांचा अनेक महिलांना फायदा होत नाही.

3) आर्थिक अडचणी: भारतातील महिला उद्योजकांसाठी वित्तपुरवठा हा एक मोठा अडथळा आहे. गुंतवणूकदार आणि वित्तीय संस्थांमधील लिंगभेदांमुळे महिलांच्या नेतृत्वाखालील व्यवसायांना भांडवल सुरक्षित करणे कठीण होते. महिलांच्या मालमत्तेची आणि मालमत्तेची मर्यादित मालकी या आव्हानाला आणखी वाढवते, ज्यामुळे कर्ज मिळविण्याची किंवा गुंतवणूक आकर्षित करण्याची त्यांची क्षमता मर्यादित होते.

4) मर्यादित गतिशीलता आणि सुरक्षिततेच्या चिंता: सुरक्षिततेच्या चिंतेमुळे भारतात महिलांची गतिशीलता अनेकदा मर्यादित असते, ज्यामुळे त्यांच्या नेटवर्किंगच्या क्षमतेवर, व्यवसाय बैठकांना उपस्थित राहण्याच्या किंवा अगदी मूलभूत बाजार संशोधन करण्याच्या क्षमतेवर परिणाम होतो. ही मर्यादा त्यांच्या व्यवसायाच्या वाढीस आणि विकासाच्या संधींना बाधा आणते.

5) शिक्षण आणि व्यावसायिक अनुभवाची उपलब्धता: शिक्षणाची उपलब्धता वाढत असूनही, अनेक महिलांना व्यवसाय यशस्वीरित्या चालवण्यासाठी आवश्यक असलेले विशेष ज्ञान किंवा व्यावसायिक अनुभव अजूनही उपलब्ध नाही. ही तफावत विशेषतः उत्पादन आणि तंत्रज्ञान यासारख्या पारंपारिकपणे पुरुषांचे वर्चस्व असलेल्या उद्योगांमध्ये स्पष्टपणे दिसून येते.

*महिला उद्योजकासमोरील आव्हानांवर मात करण्यासाठी उपाय

डॉ. बिराजदार अनिता लायप्पा

या आव्हानांवर मात करण्यासाठी, एक बहुआयामी दृष्टिकोन आवश्यक आहे, जो प्रणालीगत बदल आणि लक्षित हस्तक्षेप दोन्हीवर लक्ष केंद्रित करेल:

1) लिंग समानतेला प्रोत्साहन देणे: महिलांच्या भूमिकांना घरगुती क्षेत्रात मर्यादित करण्याच्या सामाजिक आणि सांस्कृतिक नियमांना संबोधित करणे अत्यंत महत्वाचे आहे. पारंपारिक लिंग भूमिकांना आव्हान देणारे जागरूकता मोहिमा आणि शैक्षणिक कार्यक्रम महिलांना उद्योजकता निर्माण करण्यास सक्षम बनवू शकतात.

2) समर्थन प्रणाली वाढवणे: विशेषतः महिला उद्योजकांसाठी मार्गदर्शन कार्यक्रम आणि व्यावसायिक नेटवर्क विकसित केल्याने त्यांना यशस्वी होण्यासाठी आवश्यक असलेले मार्गदर्शन, समर्थन आणि संसाधने मिळू शकतात. यशस्वी महिला उद्योजकांना त्यांच्या कथा सांगण्यास प्रोत्साहित करणे इतरांसाठी प्रेरणादायी ठरू शकते.

3) वित्तपुरवठा सुलभ करणे: कर्ज आणि गुंतवणूकीसाठी लिंग-तटस्थ निकषांचा अवलंब करण्यास वित्तीय संस्था आणि गुंतवणूकदारांना प्रोत्साहित केले पाहिजे. महिला उद्योजकांना पाठिंबा देण्यासाठी सरकारी योजना अधिक सुलभ बनवल्या पाहिजेत, अर्ज प्रक्रिया सोपी केल्या पाहिजेत आणि चांगल्या पोहोचसह.

4) सुरक्षितता आणि गतिशीलता सुनिश्चित करणे: सार्वजनिक सुरक्षितता सुधारणे आणि महिलांसाठी सुरक्षित वाहतूक पर्याय निर्माण करणे यामुळे त्यांची गतिशीलता आणि मुक्तपणे व्यवसाय करण्याची क्षमता लक्षणीयरीत्या वाढू शकते.

5) शिक्षण आणि प्रशिक्षणाला चालना देणे: महिला उद्योजकांसाठी लक्षित शैक्षणिक कार्यक्रम आणि कौशल्य विकास कार्यशाळा आयोजित केल्याने ज्ञानातील तफावत भरून निघू शकते. महिलांना STEM आणि व्यवसाय व्यवस्थापन यासारख्या क्षेत्रात शिक्षण घेण्यासाठी प्रोत्साहित केल्याने त्यांच्या उद्योजकीय संधींमध्ये विविधता येऊ शकते.

6) संतुलित कार्य-जीवन निर्माण करणे: महिला उद्योजकांना त्यांच्या वैयक्तिक आणि व्यावसायिक जबाबदाऱ्या पूर्ण करण्यात मदत करण्यासाठी समर्थन प्रणाली आणि लवचिक कामाचे वेळापत्रक प्रदान करा. कामाच्या ठिकाणी लिंग समानतेला समर्थन देणाऱ्या कायद्यांच्या बाजूने बोला आणि कार्य-जीवन सुसंवादात अडथळा आणू शकणाऱ्या सांस्कृतिक नियमांशी व्यवहार करा.

7) समर्थन आणि सांस्कृतिक संवेदनशीलता: महिला उद्योजकांना येणाऱ्या अद्वितीय सांस्कृतिक गरजा आणि अडचणींना तोंड देणारे कार्यक्रम तयार करा.

8) डिजिटल प्लॅटफॉर्म आणि बाजारपेठेतील प्रवेश: डिजिटलायझेशनमुळे नवीन चॅनेल तयार होऊन

बाजारपेठेतील प्रवेशातील भौगोलिक अडथळे कमी होतात. ऑनलाइन चॅनेल महिला व्यवसाय मालकांना जगभरातील प्रेक्षकांशी जोडण्याची आणि त्यांचे ग्राहक वाढवण्याची संधी देतात.

9) ज्ञान आणि कौशल्यातील तफावत भरून काढणे: नवोन्मेष आणि तंत्रज्ञानाच्या प्रयत्नांमुळे ज्ञान आणि कौशल्यातील तफावत भरून काढता येते, ज्यामुळे महिलांना यशस्वी होण्यासाठी आवश्यक असलेली संसाधने मिळतात. महिला उद्योजकांना तंत्रज्ञानातील प्रगतीचा पूर्ण फायदा घेता यावा यासाठी डिजिटल साक्षरतेसाठीचे कार्यक्रम आवश्यक आहेत.

निष्कर्ष:

- भारतातील महिला उद्योजकांसमोरील आव्हानांना तोंड देण्यासाठी सरकार, खाजगी क्षेत्र आणि नागरी समाजाकडून एकत्रित प्रयत्नांची आवश्यकता आहे.
- महिलांना आधार देणारी आणि सक्षम करणारी एक पोषक उद्योजकीय परिसंस्था निर्माण करून, भारत नवोपक्रम, सर्जनशीलता आणि आर्थिक वाढीचा एक प्रचंड स्रोत उघडू शकतो.
- किरण मजुमदार शॉ, रितू कुमार, प्रिया पॉल आणि एकता कपूर यांसारख्या महिलांच्या यशोगाथा, योग्य संधी आणि पाठिंबा मिळाल्यास भारतातील महिला उद्योजकांच्या प्रचंड क्षमतेचे दर्शन घडवतात.
- महिला उद्योजकता परिसंस्था मजबूत करून, धोरणे आणि उपक्रमांद्वारे आणि सक्षम नेटवर्क तयार करून, देशात संतुलित विकासाला चालना देण्यासाठी महिला उद्योजकांच्या शाश्वत विकासाची आवश्यकता आहे.

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मराठा स्वातंत्र्य लढ्यात महाराणी ताराबाई यांचे योगदान

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सारांश :-

इ.स. १६८६ ते १७०७ या कालखंडात मराठा स्वातंत्र्यलढा असे संबोधले जाते. ज्या उद्देशाने औरंगजेबाने शिवाजीच्या मृत्यूनंतर म्हणजेच १६८१ रोजी दक्षिण मोहिम आरंभली. तो उद्देश म्हणजे स्वराज्यावर वर्चस्व निर्माण करणे. हा उद्देश त्याचा मर्यादित पूर्ण झाला नाही. १६८१ ते १७०७ या काळात मराठा नेतृत्वात तीन वेळा बदल झाले. तरी मुघलांचा सम्राट एकच होता तो म्हणजे औरंगजेब मराठ्यांच्या प्रखर लढ्याच्या इच्छाशक्तीने औरंगजेबाला आपली महत्वाकांक्षा पूर्ण करता आली. मराठ्यांनी गनिमी काव्यांनी मोगल सैन्य त्रस्त करून सोडले. यामध्ये महाराणी ताराबाई यांची धडाडी, बुद्धीचातुर्य, व्यवहारकुशलता, पराक्रम, राजनिती, इत्यादी गुणांचा समुच्चय दिसून येतो. २८ वर्षे चाललेला हा स्वातंत्र्य लढा औरंगजेबाच्या मृत्यूनंतर संपुष्टात आला असला तरी मोगलांनी आपला स्वार्थ साधला.

प्रस्तावना :-

महाराष्ट्राला जो गौरवशाली इतिहास लाभला त्याचे श्रेय स्वराज्यसंस्थापक छत्रपती शिवाजी महाराज यांना जाते. आजही त्याची साक्ष देतात ती म्हणजे सह्याद्रीचे कणखर कडे, गड किल्ले, बुरुज स्वराज्य स्थापनेचा जो मूळ हेतू होता तो म्हणजे स्वातंत्र्य. तत्कालीन जुलमी व अन्यायी मुस्लीम सत्तेच्या विरोधात जाऊन त्यांनी स्वतःचे हिंदू राष्ट्र स्थापन केले आणि वाढवले. परंतु शिवाजी महाराजांच्या मृत्यूनंतर म्हणजेच १६८० नंतर स्वराज्यामध्ये दुहीचे वातावरण निर्माण झाले. शिवपुत्र संभाजी व दरबारी मंडळी यांचे पटेनासे झाल्याने त्यांनी महाराणी सोयराबाई यांच्या गटाला उचलून धरले व संभाजीला बाजूला फेकले. शेवटी हंबीरराव मोहितेंच्या मदतीने संभाजी महाराज छत्रपती झाले. त्यांनी इ.स. १६८१ ते १६८९ या कालावधीत स्वराज्य वाचवून वाढविले. परंतु स्वकीयांच्या फितुरीने मुघल सम्राट औरंगजेबाने त्यांना पकडून त्यांचा अमानुषपणे वध केला. त्यामुळे औरंगजेबाला वाटले आता सर्व स्वराज्य आपल्या ताब्यात यायला किती वेळ लागेल. राजारामाच्या नेतृत्वाखाली सर्व मराठा सरदारांनी मुघलांच्या विरोधात जो लढा चालू ठेवला त्याला महाराष्ट्राच्या इतिहासात 'मराठ्यांचा स्वातंत्र्य लढा' असे म्हटले जाते. हा कालखंड म्हणजे सन १६८९ ते १७०७ होय. हा काळ अत्यंत धामधुमीचा होता. दीड लाख मुघल सैन्य आणि तीस ते चाळीस हजार मराठा सैन्य यांच्यातील हा लढा अतिशय रोमांचकारी होता. कारण त्या काळात राजाराम महाराजांच्या मृत्यूनंतर त्यांची पत्नी महाराणी ताराबाई

यांनी आपला मुलगा दुसरा शिवाजी याच्या नावाने राज्यकारभार सुरू करून मुघला विरोधात १७०० ते १७०७ पर्यंत तब्बल सात वर्षे लढा अखंडपणे सुरू ठेवला.

तत्कालीन काळामध्ये महाराणी ताराबाईने मराठा सरदारांच्या मदतीने मुघलांना सळो की पळो करून सोडले. व शेवटी सन १७०७ मध्ये औरंगजेबालाही दक्षिणेतच आपला देह ठेवून जावे लागले. स्वराज्य ताब्यात घेण्याची औरंगजेबाची महत्वाकांक्षा महाराणी ताराबाईंनी पूर्ण होऊ दिली नाही. याच्यातूनच मराठ्यांच्या स्वातंत्र्य लढ्यातील ताराबाई यांचे योगदान दिसून येते.

शोधनिबंधाची उद्दिष्ट्ये :-

1. महाराणी ताराबाई यांचा जीवन परिचय करून देणे.
2. महाराणी ताराबाई यांच्या कार्याची ओळख करून देणे.
3. मराठा स्वातंत्र्य लढ्यातील ताराबाई चे योगदान स्पष्ट करणे.

• शोधनिबंधाची व्याप्ती :-

संबंधित शोधनिबंध हा महाराणी ताराबाई यांचे कार्य व मराठा स्वातंत्र्य लढ्यातील योगदान यांच्याशी निगडित आहे.

• विषय प्रवेश :-

मराठ्यांचा स्वातंत्र्य लढा हा इ.स. १६८९ ते १७०७ या कालावधीत मानला जातो. दक्षिण विजयाचे स्वप्न घेऊन आलेल्या औरंगजेबाला या मातीतच विसावे लागले. छत्रपती संभाजी, राजाराम, व नंतर ताराबाई यांनी

मराठा सरदाराना हाताशी धरून हा स्वातंत्र्य लढा चालू ठेवला. एक स्त्री म्हणून ताराबाई या राजारामाच्या मृत्युनंतर रडत बसल्या नाहीत. तर त्यांनी तेवढ्याच मुत्सद्दीपणे राजकारण खेळून स्वराज्य संवर्धन आणि संरक्षण केले. यातूनच त्यांचे व्यवहारचातुर्य व बुद्धीमानित्व दिसून येते.

• जन्म :-

महाराणी ताराबाई यांचा जन्म इ.स. १६७५ मध्ये तळबीड याठिकाणी शूर, पराक्रमी, हंबीरराव मोहिते यांच्या पोटी झाला. ते छत्रपती शिवाजी महाराज यांच्या काळात स्वराज्याचे सरसेनापती होते. त्यांचे माहेरचे नाव सीताबाई असे होते. त्यांचा विवाह सन १६८३ मध्ये वयाच्या ८ व्या वर्षी राजाराम महाराजानशी झाला. विवाहानंतर त्यांचे नाव बदलून ताराबाई असे ठेवण्यात आले. त्या राजाराम महाराजांच्या दुसऱ्या पत्नी होत्या. त्यांचा सुरुवातीचा काळ हा पती राजाराम महाराजांबरोबर गेला, इ. स. सन १६८९ ते १७०७ हा काळ अतिशय धावपळीचा व दगदगीचा होता. कारण मुघलांनी चहुबाजूनी आक्रमण सुरू केले होते. अश्या या काळात त्यांनी राजकीय घडामोडींचा व युद्धमोहीमांचा बारकाईने अभ्यास केला होता. त्या मुळातच कुशाग्र बुद्धिमत्ता, महत्वाकांक्षी, व धोरणी असल्याने त्यांना परिस्थितीचे आकलन लवकर होत असे. त्यांच्याबद्दल पत्र लिहिताना मुघल इतिहासकार **खाफीखान** लिहितो की, “महाराणी ताराबाई ही राजारामाची थोरली बायको होय, ती बुद्धिमान व शहाणी होती, सैन्याची व्यवस्था व राज्यकारभार या बाबतीत नवऱ्याच्या ह्यातीतच तिचा

यावरून एक गोष्ट आपल्या लक्ष्यात येते ती म्हणजे २४ ते २५ वर्षांची एक विधवा बाई औरंगजेबासारख्या बलाढ्य व मुत्सद्दी सम्राटाशी साडेसात वर्षे यशस्वीपणे लढा देते. त्या लढ्यात ती पराभूत होत नाही. या घटनाच त्यांच्या कर्तृत्वाबद्दल सगळे काही सांगून जातात.

महाराणी ताराबाई यांनी रामचंद्रपंत अमात्य यांच्या मार्गदर्शनाखाली राज्यकारभार केला. त्यांच्या सैन्यात बाळाजी विश्वनाथ, उदाजी चव्हाण, कान्होजी आंग्रे, संताजी घोरपडे, धनाजी जाधव इत्यादी मातब्बर व पराक्रमी मराठा सरदार होते. या सर्व सरदाराना एकत्र आणून स्वराज्याचे रक्षण केले. त्यांच्या या कर्तृत्वाविषयी रियासतकार गो. स. सरदेसाई असे म्हणतात, “किल्ल्याला पूर्णपणे वेढा घालणे ही मुघलांना जमले नाही. शेवटपर्यंत मराठे त्यांना हवे तेंव्हा आता बाहेर करू शकत होते. उलट मुघल सैन्यच कोंडल्यासारखे झाले. मराठी सैन्य बाहेरून घिरट्या घालत व मुघलांची रसद तोडत. येण्याजाण्याचे सर्व मार्ग मराठ्यांनी व्यापले होते. कुणालाच संरक्षणासाठी मोठ्या तुकडीशिवाय बाहेर पडता येणे अशक्य झाले होते.”

प्रा. बप्पासाहेब रामलिंग शेजूळ

मोठा नावलौकिक झाला होता. यावरून ताराबाई यांची योग्यता दिसून येते.

• राजकीय कारकीर्द :-

छत्रपती राजाराम हे नाजूक प्रकृतीचे असल्याने त्यांना सततची दगदग व धावपळ सहन झाली नाही त्यामुळे ते आजारी पडले. अश्या आजारपणातच त्यांचा २ मार्च १७०० रोजी वयाच्या तिसऱ्या वर्षी सिंहगडावर मृत्यू झाला. अश्या या कठीण प्रसंगी त्यांनी संकटाना धीरोदात्तपणे तोंड देऊन मुघलांविरुद्धचा लढा चालू ठेवला. आपल्याला आलेले वैधव्य, दुःख, शोक त्या व्यक्त करीत बसल्या नाहीत. त्यांनी मराठा सैन्यामध्ये एक प्रकारचा उत्साह निर्माण केला. त्यासाठी त्यांनी सरदाराना वतने दिली. या वतनांच्या बळावर त्यांनी मराठा सरदार व सैन्य यांची एक फळी निर्माण केली. राजाराम महाराजांच्या मृत्युनंतर स्वराज्याची धुरा त्यांनी स्वतः आपल्या खांद्यावर घेतली आणि यशस्वीपणे पेलवली सुद्धा. त्यांनी मुघलांच्या आक्रमणास यशस्वीपणे तोंड दिले. मुघलांबरोबर लढताना त्यांनी एक सूत्र अवलंबले ते म्हणजे, एखादा किल्ला किंवा प्रदेश जास्तीत जास्त लढवायचा, तह किंवा पैसे घेऊन तो किल्ला किंवा प्रदेश मुघलांच्या ताब्यात द्यायचा आणि पावसाळा आला की तो किल्ला किंवा प्रदेश परत जिंकून घ्यायचा. अश्या प्रकारच्या धोरणामुळे त्यांनी मुघलांचा खूप मोठा पैसा व मनुष्यबळ खर्ची घातले. त्यामुळे मुघलांचे हातपाय भीतीने गर्भगळीत होत असत. बादशहा औरंगजेब याने काढलेली दक्षिण मोहीम ही अपयशी ठरवली. त्यांचे महत्व वर्णन करताना तत्कालीन कवी गोविंद म्हणतात, -

दिल्ली झाली दीनवाणी, दिल्लीशाचे गेले पाणी !

ताराबाई रामराणी, भद्रकाली कोपली !!

ताराबाईच्या बखते, दिल्लीपतीची तख्ते !

खचो लागली तेवी मते, कुरानेही खंडली !!

रामराणी भद्रकाली, रणरंगी कुद्ध झाली !

प्रलयाची वे आली, मुघल हो सांभाळा !!

म्हणजेच मराठ्यांनी मुघलांना घेरले अशी परिस्थिती निर्माण झाली होती.

• ताराबाईची सैन्यव्यवस्था :-

महाराणी ताराबाईंनी मोठ्या प्रमाणात लष्करभरती केल्याचे दिसते. दऱ्याखोऱ्यातील, सह्याद्रीच्या रांगातील कटक व चपळ तरुणांचा सैन्यात समावेश केला. नेमाजी शिंदे, बाळाजी विश्वनाथ, उदाजी चव्हाण, कान्होजी आंग्रे, संताजी घोरपडे, धनाजी जाधव इत्यादी प्रमुख मराठा सरदारांच्या नेतृत्वाखाली मराठा सैन्य दीड लाखाच्या मुघल सैन्याशी लढले. आणि मुघल सैन्यामध्ये भीतीचे वातावरण निर्माण केले. मुघल सैन्य मराठ्यांना एवढे भीत असे की, जेंव्हा मुघलांचे घोडे पाणी पीत नसत तेंव्हा त्यांचे सरदार त्यांना म्हणत की, तुम्हाला पाण्यात सुद्धा संताजी व धनाजी दिसतात की काय. एवढी जरब मराठ्यांनी मुघलांवर बसवली होती. या काळात मराठा सैन्याबद्दल असे म्हटले जाई की, मराठी फौज बलवत आहे. आकस्मात यावे, बक मासा उचलून नेतो तसा घाला घालावा. शिपाईगिरीची शर्थ करावी, प्रसंगी माघारी पळून जावे, खाण्यापिण्यास दरकार बाळगीत नाही. पाऊस, उन, थंडी, अंधार काही न पाहता

घोड्यावरच हरभरे व भाकरी, चटणी, कांदे खाऊन धावतात. त्यास कसे जिंकावे ? एका मुलखावर फौज आली म्हणून त्याजवर रवानगी करावी तो दुसरीकडे जाऊन ठाणे घेतात, मुलुख मारितात हे आदमी नव्हत, भूतखाना आहेत.

• **महाराणी ताराबाई च्या मोहिमा :-**

ताराबाईंनी सुरुवातीला बचावात्मक धोरण स्वीकारले होते. परंतु इ.स.१७०२ नंतर त्यांनी आक्रमक धोरण स्वीकारून एकीकडे किल्ले लढत ठेवले. तर दुसरीकडे त्यांनी गुजरात, माळवा, तामिळनाडू, आंध्र, कर्नाटक, भोपाळ इत्यादी ठिकाणी लष्करी मोहिमा उघडल्या. धनाजी जाधवांनी १५००० सैन्यासह गुजरातेत गोधळ निर्माण केला तर माळव्यात नेमाजी रिदि यांनी ३०००० सैन्यासह मुघलांना सळो की पळो करून सोडले. मोघलांच्या सैन्यातील एक पिढी (२५ वर्षे) औरंगजेबाने दक्षिणेत राबविली. परंतु त्याला ताराबाईने यश मिळू दिले नाही. शेवटी २० फेब्रुवारी १७०७ रोजी अहमदनगर येथील छावणीत त्याचा मृत्यू झाला. त्याबरोबर महाराणी ताराबाईंनी तीन महिन्यात आक्रमक हालचाली करून सिंहगड, पन्हाळा, पुरंदर, सातारा, परळी इत्यादी किल्ले जिंकले.

• **ताराबाईंचा मृत्यू :-**

स्वराज्य वाचवून वाढविण्याचे महत्वाचे कार्य महाराणी ताराबाईंनी केले, औरंगजेबाच्या मृत्युनंतर शाहु महाराजांच्या सुटकेने स्वराज्यात यादवी निर्माण झाली. या यादवी युद्धात शाहुंचा विजय झाला तरी ताराबाईने आपली स्वतंत्र गादी कोल्हापूर येथे निर्माण केली. यादवीमुळे व सततच्या दगदगीमुळे त्या क्षीण झाल्या होत्या. त्याचबरोबर इ.स.१७१४ मध्ये कोल्हापुरात राजकीय बदल होऊ न राजसबाईने त्यांना व त्यांचा दत्तक पुत्र रामराजा यांना कैदेत टाकले. नंतर शाहुंनी त्यांची कैदेतून सुटका केली. अखेर ६ डिसेंबर १७६१ रोजी ताराबाईंचे निधन साता-यातील अजिंक्य तारा याठिकाणी झाले. एक स्त्री राज्यकती म्हणून ताराबाईंचे योगदान हे अविस्मरणीय आहे.

• **निष्कर्ष :-**

महाराणी ताराबाई यांनी फक्त रणांगणातच नाही तर राजकारणात सुद्धा आपल्या कर्तबगारीची चुणूक दाखविली. प्रस्तुत शोधलेखाच्या माध्यमातून आपणास खालील निष्कर्ष प्राप्त होतील.

- १) स्वराज्य मुघलांच्या तावडीतून वाचवण्यात यशस्वी झाल्या.
- २) मराठा स्वराज्य संवर्धित केले.
- ३) मुघलांच्या सैन्यात दहशत / जरब निर्माण केली.
- ४) वतने देउन वतनदारी पद्धतीला खतपाणी दिले.
- ५) पैसे घेऊ न किल्ला मुघलांच्या ताब्यात देणे व परत कालांतराने किल्ला जिंकून घेणे व या धोरणामुळे आर्थिक उत्पन्न वाढवले.

संदर्भ ग्रंथ सूची :-

- १) www.maharanitarabaiwikipedia.com.
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- ३) मराठ्यांचा इतिहास, डॉ. सोमनाथ रोडे.
- ४) ताराबाई कालीन कागदपत्रे, आप्पासाहेब पवार
- ५) महाराणी ताराबाई, जयसिंगराव पवार
- ६) हिंदवी स्वराज्य आणि मोगल, सेतुमाधवराव पगडी



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सारांश :-

भारताला स्वातंत्र्य मिळून 78 वर्ष होत आले. स्वातंत्र्य स्त्री आणि पुरुषांना एकत्रच मिळाले होते पण आज स्त्री स्वतंत्र नाही ती पुरुषांच्या दृष्टीने पुरुषप्रधान व्यवस्थेत ती दुय्यम आहे. तिच्या दुय्यमतेची कारणे शोधणे हा या लेखाचा हेतू आहे. स्त्री सक्षम झाली पाहिजे असे आपण उठता बसता म्हणत असतो पण सक्षमीकरणासाठी तसे प्रयत्न अपुरे पडतात किंवा जिच्यासाठी हा अट्टाहास चालला आहे तीच या सर्व गोष्टीपासून दूर आहे. तिलाच तिची जाणीव नाही तिलाच तिचे महत्त्व नाही किंवा तिला तिच्या अस्तित्वाची जाणीव नाही या जाणिवांचा शोध घेऊन तिच्या सक्षमीकरणाचे कारणे व उपाय या लेखात सांगायचे आहेत तसे तिच्या सक्षमीकरणासाठी तीनच पुढाकार घेऊन स्वतःला सिद्ध करायचे आहे.

प्रस्तावना-

1975 ते 1985 हे स्त्री दशक म्हणून जाहीर झाले होते त्या दहा वर्षात अनेक स्त्रिया लिहित्या झाल्या बोलत्या झाल्या व तेव्हापासून स्त्री बोलू लागली लिहू लागली अनेक स्त्रियांनी आत्मचरित्र लिहून स्वतःला व्यक्त केले अनेक स्त्रियांनी स्वतःचे चरित्र लिहिताना पतीचरित्रच लिहिले आहे पण त्यातूनही कळत नकळतपणे त्या व्यक्त झाल्या आहेत. "1985 मध्ये नैरोबी येथे भरलेल्या आंतरराष्ट्रीय महिला संमेलनामध्ये महिला सक्षमीकरणाचे बिजारोपन करण्यात आले.त्यानंतर भारत व महाराष्ट्रात 2001 हे वर्ष महिला सक्षमीकरण वर्ष म्हणून जाहीर झाले." महिलांच्या सक्षमीकरणासाठी जगभरातून प्रयत्न सुरू झाले.पाश्चात्य देशातील स्त्री सक्षम ही झाली पण भारतासारख्या बलाढ्य देशातील सर्वच स्त्रिया सक्षम झाल्या आहेत असे मात्र म्हणता येत नाही.

स्त्री सक्षमीकरण म्हणजे काय?

साध्या सोप्या भाषेत सांगायचं म्हणजे स्त्री मानसिक ,आर्थिक, धार्मिक दृष्ट्या सक्षम होणे म्हणजे स्त्री सक्षम होय. स्त्री व पुरुष निसर्गतः समान आहेत याची जाणीव होऊन स्वतःला माणूस म्हणून जगणं म्हणजे स्त्री सक्षमीकरण होय . स्वतःत कसली तरी कमतरता आहे किंवा आपण स्त्री आहोत म्हणून कमकुवत आहोत दुय्यम आहोत असे न मानाने म्हणजे स्त्री सक्षमीकरण होय. यासंदर्भात असे एक मत आहे "कायदे व कल्याण कार्यक्रमाच्या माध्यमातून आर्थिक, सामाजिक, शैक्षणिक व राजकीय सर्व क्षेत्रांमध्ये महिलांना पुरुषांच्या बरोबरीने हक्क व दर्जा प्रदान करून देणे विकासासाठी संधी उपलब्ध करून देणे आणि स्त्री

पुरुष असमानता नष्ट करणे या प्रक्रियेला स्त्री सक्षमीकरण म्हणतात" असे एक मत पुढे येते भारतात अनेक विचारवंत होऊन गेले. त्यांनी स्त्री सक्षम व्हावी यासाठी प्रयत्न केले आहेत. शिक्षण देणे किंवा नोकरीमध्ये राखीव जागा ठेवणे तिच्याबद्दल लढा उभा करणे असे कामे काही पुरुष विचारवंतांनी केले पण स्त्री मात्र स्वतःसाठी काहीच करीत नाही .

ग्रामीण भागातील महिला व तिचे सक्षमीकरण

ग्रामीण भागातील महिला कौटुंबिक सामाजिक व धार्मिक बंधनात अडकलेली असते. ती इतक्या दलदलीत अडकलेली असते पण तिला स्वतःला वाटतच नाही आपण अडकलो आहोत.ती पिढ्यान्पिढ्या चालत आलेली रूढी परंपरा मान्य करून आनंदात जगते आहे.तिला प्रश्न पडत नाही.ती घरादारात शेतात राब राबते पण तिला कुठेच स्थान नसतं ती व्यवस्थेची बळी असते. ती धार्मिक राजकारणात इतकी गुरफटलेले असते की त्यातून बाहेर पडतच नाही व तिला तिच्याच आसपासच्या महिला बाहेर पडू देत नाहीत. ग्रामीण भागातील महिलांनी सक्षम व्हावे यासाठी अनेक प्रयत्न झाले. सर्वात महत्वाचा प्रयत्न म्हणजे तिला आर्थिक दृष्ट्या सक्षम करणे. ग्रामीण भागातील महिला आर्थिक दृष्ट्या सक्षम झाली तर ती तिचे विचार व्यक्त करू शकेल. म्हणूनच महामूद युनूस यांनी बचत गटाची स्थापना केली. हा गट सुरुवातीला बांगलादेशात 1991 मध्ये सुरू झाला व तो आज पूर्ण भारतभर पसरला आहे. बचत गटालाच स्वयंसहाय्य गट असेही म्हणतात. बचत गट स्थापन करणाऱ्या काही स्त्रिया फक्त पैशाची देवाणघेवाण बँकेमार्फत करतात. काही स्त्रिया गटातून व्यवसाय उभे करून सक्षम ही होतात. हा नाबार्डचा सूक्ष्म वित्त पुरवठ्याचा जागतिक सर्वात मोठा कार्यक्रम आहे. काही

बचत गट व्यवसायासाठी बँकेतून कर्ज काढतात त्या कर्जावर सबसिडी ही असते. महिलांनी व्यवसाय करावा सक्षम व्हावे यासाठी ही योजना राबवली जाते. स्त्रिया आर्थिक दृष्ट्या सक्षम असून चालत नाही त्या मानसिक दृष्ट्या ही सक्षम व्हायला हवेत. मानसिक दृष्ट्या सक्षम होणे खूप महत्वाचे आहे. ती जर मानसिक दृष्ट्या सक्षम झाली तर पुढील पिढीचांगली घडू शकेल. मानसिक म्हणजे तिला मनापासून वाटले पाहिजे मी ही निर्णय घेऊ शकते, मी ही विचार करू शकते, हे चुकीचे आहे, ते चूक म्हणून सांगू शकते, किंवा गरज आहे तिथे नाही म्हणू शकते हे ती तेव्हाच करू शकेल जेव्हा ती मानसिक दृष्ट्या सक्षम असेल. मानसिक दृष्ट्या सक्षम होण्यासाठी तिला आर्थिक सक्षम होणे गरजेचे आहे. जोपर्यंत कुठलीही व्यक्ती आपल्या गरजा भागवण्यासाठी हात पसरते. तेव्हा तिला स्वतःचे विचार मत मांडण्याचा अधिकार नसतो. असे तिचेच मत आहे ती जेव्हा आर्थिकदृष्ट्या सक्षम असेल तेव्हा ती स्वाभिमानाने आपले जे मत आहे ते ती मांडू शकते. आर्थिक दृष्ट्या सक्षम असले तर समाज तिला मानसन्मान देऊ शकतो तसेच कुटुंबही देतो.

व्यवस्थेने स्त्रीला पुरुषावरील भार म्हटले आहे म्हणूनच पत्नीबद्दल भार्या असा शब्दही आहे भार्या म्हणजे पुरुषावर भार असणारी जर स्त्रीने स्वतःला भार होणे सोडले तर कदाचित भार्या शब्दही संपून जाईल. ग्रामीण भागातील स्त्री शिक्षित असो वा अशिक्षित ती ग्रामीण भागातील रुढी परंपरेने जगते. ग्रामीण भागात स्त्रीवर अनेक धार्मिक, सामाजिक बंधने लादलेली असतात. कुठलाही सण किंवा उत्सव असो स्त्रीने उपवास पुरुषासाठी करायचा असतो कधी भावासाठी तर कधी पतीसाठी करायचा असतो व स्त्री पती व भावाच्या प्रेमापोटी करते. तिला जरी प्रश्न पडला तरी इतर स्त्रिया करतात म्हणून ती करते. तसं नाही केलं तर गावातील स्त्रिया नावे ठेवतात ग्रामीण भाग किंवा गावगाडा हा स्त्रीला दुय्यमतेचे वागणूक देत असते. विचारी स्त्रीने बचत गटाच्या माध्यमातून शेतीपूरक व्यवसाय करून कुटुंबाला हातभार लावावा म्हणजे हळूहळू ती स्वतःचे स्थान निर्माण करू शकेल. आर्थिक दृष्ट्या सक्षम असणे हे मानसिक, सामाजिक, कौटुंबिक दृष्ट्या सक्षम असण्याचे कारण ठरू शकते आज बऱ्याच ग्रामीण भागातील महिला बचत गटाच्या माध्यमातून उद्योग उभा करून ताठ मानेने जगतात. अशा बऱ्याच ग्रामीण महिला आहेत की ज्यांनी बचत गटातून कर्ज काढून किंवा गटातील काही महिला एकत्र येऊन व्यवसाय उभा करून ताठ मानेने जगू लागल्या आहेत. इतकेच नाही तर आपल्या पुढच्या पिढीला नवीन वाट निर्माण करून देत आहेत. बचत गट स्थापन केल्याने स्त्री ही आर्थिकदृष्ट्या सक्षम होते पण त्याबरोबर ती स्वतःला माणूस म्हणून सिद्ध करते. तिच्या व्यवसायाने कुटुंब, कुटुंबच नव्हे तर देशी प्रगतीपथावर जाऊ शकतो. समाजातील स्त्री-पुरुषांनी एकत्र आर्थिक प्रगती केली तर देशाच्या प्रगतीला वेळ लागणार नाही.

डॉ.संगीता पैकेकरी

निष्कर्ष-

- 1 सक्षमीकरणाने स्त्रियांचे आत्म भान जागृत होते व त्या आत्मनिर्भर बनतात.
- 2 बचत गटाने महिला सर्वांगाने सक्षम होते.
- 3 स्त्री सक्षम कुटुंब सक्षम .
- 4 सक्षमीकरणाने स्त्री पुरुष समानता दृढ होते.
- 5 ग्रामीण भागातील महिला आर्थिक स्वातंत्र्याने सक्षम बनते .
- 6 बचत गटाने स्त्रियांमध्ये भगिनी भाव निर्माण होऊन विकास होतो.
- 7 बचत गटाने बचतीची सवय लागते व बचत होते.

समारोप-

स्त्री सक्षम होण्यासाठी ती आर्थिकदृष्ट्या सबळ असणे गरजेचे आहे. ही गरज बचत गट भागवते असे दिसते. बऱ्याच महिला बचत गट चालवून व्यवसाय करतात व घराला हातभार लावतात. ग्रामीण भागातील बचत गटामुळे स्त्रियां एकमेकींच्या मैत्रिणी व सहविचारी झाल्या. "जिच्या हाती पाळण्याची दोरी ती जगा उद्धारी" तिच्या हाती पाळण्याची दोरी आहे ती आर्थिक दृष्ट्या सक्षम झाल्याने खरोखरच ती जगाचा उद्धार करते आहे. शिक्षणाच्या परिणामामुळे ती आज ना स्त्री ना पुरुष असा भेदाभेद न मानता ती माणूस म्हणून जगते आहे. वागते आहे .

संदर्भ ग्रंथ -

- 1 स्त्री प्रश्नांची वाटचाल - विद्युत भागवत
- 2 स्त्री पर्व - मंगला सामंत
- 3 मी उद्योजक - डॉ.संगीता पैकेकरी
- 4 हिंदू संस्कृती आणि स्त्री - आ.ह.साळुंखे
- 5 स्त्रीवादी समीक्षा स्वरूप आणि उपयोजन- डॉ.अश्विनी धोंगडे



ग्रामीण भागातील महिलांचे सक्षमीकरण आणि उदयोजकता

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गोष्टवारा :-

स्त्री ही मानवी सजीव सृष्टीची जननी आहे तसेच ती मानवाच्या उत्पत्तीची जननी सुध्दा आहे. स्त्री आणि पुरुष या निसर्गाने निर्माण केलेल्या मानवी जाती परस्परावलंबी आहेत. म्हणून संसाराचा रथ योग्य पद्धतीने चालविण्यासाठी स्त्री व पुरुष या दोघांचीही भुमिका महत्त्वाची असते. दोघेही महत्त्वपूर्ण असले तरी महिलांच्या तुलनेत पुरुषांना महत्त्वाचे स्थान आणि दर्जा देण्यात आलेला आहे. याच कारणांमुळे महिला पुरुषांच्या तुलनेत मागे पडलेल्या आहेत महिलांमध्ये स्व जाणीवाचा विकास करणे तिच्या हक्क व अधिकाराविषयी तिला जागृत करणे, तिला निर्णय घेण्यास सक्षम बनविणे यासाठी शासनाने महिला सक्षमीकरणाचे धोरण स्वीकारले आहे 2011 हे वर्ष भारताने महिला सक्षमीकरणाचे वर्ष म्हणून साजरे केले. महिलांना सामाजिक आर्थिक, राजकीय दृष्ट्या सक्षम करण्यासाठी अनेक प्रकारचे कार्यक्रम आयोजित करण्यात आले आहेत. प्रस्तुत शोधनिबंधामध्ये ग्रामीण भागातील महिला उदयोजकांची स्थिती महिला, उदयोजकांसाठी सरकारने आखलेल्या उपक्रमांचा आढावा घेण्यात आला आहे.

मुख्य शब्द :- महिला सक्षमीकरण, महिला उदयोजकता, निर्णयक्षमता

प्रस्तावना :-

जसजसा काळ बदलत गेला तसतशी स्त्रीची प्रतिमा झपाट्याने बदलत असून असून विविध क्षेत्रात स्त्री ही पुरुषांच्या बरोबरीने अनेक प्रकारच्या जबाबदाऱ्या सक्षमपणे पेलत आहे. जगभर महिलांना विविध हक्क आणि अधिकार प्राप्त करून घेण्यासाठी अगदी 20 शतकाच्या मध्यापर्यंत झगडावे लागले पण राजकारण, वृत्तपत्रे समाजकार्य शिक्षण आणि अन्य क्षेत्रात आतापर्यंत हे घडत होते. असे असले तरी गेल्या कांही दशकांत अनेक स्त्रियांनी सर्व क्षेत्रात प्रचंड भरारी घेतली असून काही आपल्या देशाच्या सर्वाच्चस्थानी आरुढ देखिल झाल्या आहेत. आजही यांत्रिकी वैद्यक व्यापार उदयोग आणि अन्य क्षेत्रात त्यांनी उच्चस्थाने भुषविली आहेत. विशेषतः यांत्रिकी व्यवस्थापकीय, वाणिज्य आणि माहिती तंत्रज्ञान या क्षेत्रात उंची गाठली आहे. बाहेरची जबाबदारी सांभाळताना त्यांनी

आपले संसारही सांभाळले आहेत. एकीकडे अत्युच्च कारकीर्दतर दुसरीकडे समाधानी कौटुंबिक जीवन, एक प्रकारे अशी तारेवरची कसरत त्यांनी यशस्वीरित्या केली आहे.

संशोधनाची उद्दिष्टे :-

- 1) महिला सक्षमीकरण ही संकल्पना समजावून घेणे
- 2) महिला उदयोजकतेचा अर्थ समजावून घेणे
- 3) ग्रामीण भागातील महिलांच्या सामाजिक शैक्षणिक, राजकीय, आर्थिक, स्थितीचा आढावा घेणे.
- 4) ग्रामीण महिला उदयोजकापुढील समस्या जाणुन घेणे.

संशोधन पद्धती :-

प्राथमिक व दुय्यम साधनांच्या साहाय्याने सर्वेक्षणात्मक पद्धतीने माहितीचे तथ्य संकलन करण्यात आले आहे.

महिला सक्षमीकरण म्हणजे काय :-

कायदे व कल्याण कार्यक्रमाच्या माध्यमातून आर्थिक, सामाजिक शैक्षणिक व राजकीय सर्व क्षेत्रांमध्ये महिलांना पुरुषांच्या बरोबरीने हक्क व दर्जा प्रदान करून देणे विकासासाठी संधी उपलब्ध करून देणे आणि स्त्री-पुरुष असमानता नष्ट करणे या प्रक्रियेला स्त्री सक्षमीकरण असे म्हणतात.

स्त्री सक्षमीकरण प्रक्रियेत पुढील मुद्दे महत्त्वाचे ठरतात.

- 1) लैंगिक आरोग्य
- 2) नैसर्गिक साधनसंपत्तीची राखणावळ
- 3) आर्थिक सक्षमता
- 4) शैक्षणिक सक्षमता
- 5) राजकीय सक्षमता
- 6) आर्थिक बचतगट
- 7) मानसिक सक्षमता

स्त्री सक्षमीकरणाच्या योजना :-

महाराष्ट्र शासनाने 1994 मध्ये पहिले महिला धोरण जाहीर केले. त्यात कालसुसंगत बदल करत 2001 मध्ये दुसरे तर 2014 मध्ये तिसरे महिला धोरण निश्चित केले गेले. या सर्व धोरणांमध्ये प्रामुख्याने स्त्रियांवरील अत्याचार, हिंसा, स्त्रिविषयक कायदे, त्यांच्या आर्थिक दर्जात सुधारणा प्रसारमाध्यमांची भूमिका स्वयंसेवी संस्थांचा सहभाग स्वयंसहाय्यता, बचतगटांचा विकास, मुद्रा योजना यांचा प्रामुख्याने विचार केला जातो. शासकीय निमशासकीय यंत्रणांमध्ये स्त्रियांना नोकरीत 30% आणि शासकीय स्वराज्य संस्थात 50% सारक्षण मिळते महिला आर्थिक विकास महामंडळाच्या माध्यमातून महाराष्ट्र राज्य ग्रामीण जीवनोत्ती अभियानाच्या माध्यमातून स्त्रियांना शिक्षण - प्रशिक्षणाच्या संधी उपलब्ध होतात. कायदेशीर मदतीसाठी राज्य महिला आयोग स्थापन झाला स्थानिक स्वराज्य संस्थांच्या स्व-उत्पन्नातील 10% निधी स्त्री आणि बालकल्याणासाठी राखून ठेवण्याची तरतुद करण्यात आली.

महिला उदयोजकता :-

महिला उदयोजक म्हणजे जी महिला अथवा महिलांचा समूह उदयोग व्यवसाय सुरू करण्याकरिता पुढाकार घेते सर्वांना संघटीत करते आणि व्यवसाय चालवितो हा सर्व सामान्य अर्थ आहे भारत सरकारने महिला उदयोजकाचा अर्थ सांगताना म्हटलेले आहे की ज्या उदयोग व्यवसायात किमान 51% कर्मचारी ह्या महिला आहेत त्या व्यवसायाला महिला उदयोजक म्हणावे.

महिला धोरण शासन राबवित असताना महिला उदयोजकता विकास शिबीरे, कार्यशाळा, चर्चासत्रे, उदयोजकता विकास कार्यक्रम अशा अनेक माध्यमांच्या साहाय्याने या धोरणाचा प्रचार व प्रसार करण्याची जबाबदारी एम. सी. ई. डी या संस्थेकडे सोपविली आहे. याद्वारे महिला सक्षमीकरणाचे कार्य सुरू आहे.

महिला उदयोजकांच्या अडचणी

- 1) कौटुंबिक जबाबदारी
- 2) स्थलांतरावर मर्यादा
- 3) जोखिम पत्करण्याची मर्यादित क्षमता
- 4) भांडवलाचा अभाव
- 5) हमी शिवाय कर्ज प्राप्त होणाऱ्या अडचणी
- 6) हळवा व संकोची स्वभाव
- 7) कायद्याची किचकट चौक/कायद्याचे अज्ञान
- 8) सामाजिक प्रवृत्तीची वस्तुस्थिती

महिला उदयोजकासाठी भारत सरकारच्या योजना

- 1) **इन्दिरा महिला विकास योजना :-** महिलांना आत्म निर्भर, स्वावलंबी बनविण्यासाठी तसेच त्यांच्यात संचार माध्यमातून परिवर्तन करणे हा या योजनेचा उद्देश आहे.
- 2) **न्यु मॉडल चर्खा योजना :-** आर्थिक दृष्ट्या स्वावलंबी बनविणे हा यामागचा उद्देश आहे.
- 3) **बालिका समृद्धी योजना :-** समाजामध्ये मुलींना सर्वोच्च स्थान देण्यासाठी व शिक्षा व्यवस्थेला सुनिश्चित करणे हा यामागचा उद्देश आहे.
- 4) **महिला डेयरी परियोजना :-** ग्रामीण महिलांना पशुपालन, दुधव्यवसाय आणि चारा विकास विषयक प्रशिक्षण देऊन त्यांची आर्थिक स्थितीत सुधारणा करणे.

- 5) **स्वास्थ्य सखी योजना :-** प्रजनन विषयक जागरुकता निर्माण करणे हा यामागचा उद्देश आहे.
- 6) **राष्ट्रीय मातृत्व लाभ योजना :-** प्रसूतीच्या वेळी आर्थिक सहाय्यता प्रदान करणे.
- 7) **मुद्रा योजना :-** ब्युटी पार्लर, टयुशन सेंटर, टेलरिंग युनिट इत्यादी सारख्या लहान उद्योगाची सुरुवात करणाऱ्या महिलांसाठी ही सरकारी योजना 50 लाखापर्यंत कर्ज मंजूर करते.
- 8) **ट्रेड योजना :-** स्त्रियांनी चालवलेल्या प्रकल्पांना प्रोत्साहन देणे. विशिष्ट प्रशिक्षण व सल्ला देणे त्या संबंधित गरजा पूर्ण करणे.

इत्यादी योजना शासना तर्फे राबविल्या जातात.

निष्कर्ष

महिलांनी ज्या प्रमाणे घर सांभाळण्याची जबाबदारी पार पाडली त्याच प्रमाणे उद्योग व्यवसाय क्षेत्रातही त्यांनी यशस्वी महिला उद्योजकाची जबाबदारी पार पाडली. यशस्वीतेचा हा वेग मंद असला तरी व्यवसायाकडे मुलीच वग वाढला आहे. उद्योगात स्त्रीचा समावेश हा उन्नतीकडे नेणारा असणार. उद्योगाचा विकास हा देशाची अर्थव्यवस्था सक्षम बनविण्याकरिता हातभार लावणार असणार हे मात्र नक्की. त्यातूनच देशाची व स्वतःची भरभराट होणार.

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- 6) इंटरनेट



व्यवसायातील महिलांचे मानसिक आणि सामाजिक पैलू

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प्रस्तावना:-

आज २१ व्या शतकात प्रवेश करून २४ वर्षे संपलेली आहेत. आज विज्ञानयुग, संगणकयुग आले. ज्ञानाचा प्रचंड विस्फोट झाला. शिक्षण खेड्यापाड्यांत तळागाळापर्यंत पोहोचले. स्त्री जीवन आमूलाग्र बदलले. साहित्य, संगीत, नाट्य, क्रीडा, चित्रपट, गायन, अंतराळ संशोधन, स्वयंसेवी संस्था इ. सर्व क्षेत्रांत स्त्रिया महत्त्वपूर्ण योगदान देत आहेत. अध्यापन, प्रशासकीय सेवा, उद्योगजगत, बचत गट, आयटी कंपन्या, राजनीती, वित्तीय संस्था इ. क्षेत्रांतही स्त्रिया महत्त्वपूर्ण योगदान देत आहेत. हे एक उज्ज्वल चित्र आहे. पण दुसरे चित्रही भयंकर आहे. निरक्षरता, स्त्री दास्य परंपरा, अंधश्रद्धा, हुंडाबळी, लैंगिक छळ, कौटुंबिक अत्याचार, जुलूम, उन्हातान्हात काबाडकष्ट करणे या समस्यांत अडकून पडलेल्या कोट्यवधी स्त्रिया हेही चित्र भारतात पाहावयास मिळते. स्त्री भ्रूणहत्येचाही प्रश्न अलीकडे प्राधान्याने चर्चिला जात आहे. आज स्त्री घरातही सुरक्षित नाही आणि घराबाहेर तर नाहीच नाही. आदिवासी, मुस्लिम स्त्रियांची अवस्था वाईट होती व आजही आहे. ही दोन परिस्परविरोधी चित्रे भारतात आज पाहावयास मिळत आहेत. तरी देखील अश्या परिस्थितीत सामाजातील महिलांनी स्वाभिमानाने जगण्याचा निर्णय घेऊन उद्योग व्यवसायात स्वताचे स्वतंत्र अस्तित्व निर्माण केले आहे.

उद्दिष्टे :-

- १) स्त्रियांचे आत्मविश्वास आणि निर्णयक्षमता याचा अभ्यास करणे.
- २) महिलांचे तणाव आणि मानसिक आरोग्याचा अभ्यास करणे.
- ३) भेदभाव आणि संधींची कमतरता संदर्भात माहिती मिळवणे.
- ४) निर्णय घेण्याचे स्वातंत्र्य आणि जबाबदारी याचा अभ्यास करणे.
- ५) कुटुंब आणि समाजाचा पाठिंबा याचा अभ्यास करणे.
- ६) मानसिक आरोग्य सुधारण्यासाठी उपाय सुचवणे.

१) स्त्रियांचे आत्मविश्वास आणि निर्णयक्षमता :-

महिलांना अनेकदा पुरुषप्रधान व्यवस्थेमध्ये स्वतःचा आत्मविश्वास सिद्ध करावा लागतो. महिलांनी स्वातंत्र्य नंतरच्या काळात उद्योग व्यवसायात स्वतःचे चित्र पालटले आहे अगदी थोड्या भांडवलावर उद्योग सुरू करून पुढे मोठा उद्योग झाल्याची उदाहरणे आहेत मुंबई सात महिलांनी १९५९ मध्ये ८० रुपये भांडवलावर महिला उद्योग लिज्जत पापड हा उद्योग सुरू केला होता मागील पन्नास वर्षात हा उद्योग मोठा झाला आहे. पुष्पाताई दुनाखे, शरयूताई दफ्तरी, रजनताई दांडेकर, मीनल मोहाडीकर हो महाराष्ट्राच्या उद्योग-

व्यापार जगतात यशस्वी झालेल्या स्त्रियांची काही नावे आहेत. महिलांनी आत्मविश्वासाने व्यवसायात पुढे जाण्यासाठी ही पावले महत्त्वाची ठरतात. आपल्या व्यवसायाशी संबंधित आवश्यक कौशल्ये मिळवावेत. सतत शिकण्याची वृत्ती ठेवावी आणि नवे तंत्रज्ञान, ट्रेंड यांचा अभ्यास करावा. आपल्या व्यवसायाची ठोस योजना तयार कराव्यात. लहान-सहान टप्पे ठरवून त्यावर काम करावे. ध्येय साध्य करण्यासाठी धोरणात्मक विचारसरणी ठेवावी. व्यवसायिक निर्णय आत्मविश्वासाने घ्यावे. कोणत्याही परिस्थितीत शांत आणि सकारात्मक राहावे. आपल्या टीमसोबत ओपन आणि ट्रान्सपेरंट कम्युनिकेशन ठेवावे. कर्मचाऱ्यांच्या कल्पनांना आणि समस्यांना ऐकून घ्यावे. प्रत्येक सदस्याच्या कौशल्यांचा योग्य उपयोग करावा. कर्मचाऱ्यांचे मनोबल वाढवण्यासाठी कौतुक करा आणि त्यांना संधी द्या. त्यांना नव्या गोष्टी शिकण्यासाठी ट्रेनिंग आणि मार्गदर्शन द्या. पुरुषांच्या तुलनेत स्त्रियांना कमीच संधी मिळतात. तीच्या मतांना ही कमी महत्त्व दिले जाते. अश्या परिस्थितीत आत्मविश्वासाने आणि ठामपणे आपले मत मांडा. आपल्या कर्तृत्वाने लोकांची मानसिकता बदलण्याचा प्रयत्न करा. महिला उद्योजकांचे नेटवर्क तयार करा आणि परस्परांना सपोर्ट करा.

२) महिलांचे तणाव आणि मानसिक आरोग्य:-

सुरुवातीच्या काळात महिलांना उद्योग-व्यवसायात प्रवेश करताना आणि टिकून राहण्यासाठी विविध प्रकारच्या ताणांचा सामना करावा लागला. त्या वेळी समाजाची मानसिकता, आर्थिक मर्यादा, तांत्रिक अडचणी आणि कौशल्यांच्या अभावामुळे महिलांसाठी उद्योग-व्यवसाय मोठे आव्हान होते. महिलांना उद्योग आणि व्यवसायात विविध प्रकारच्या ताणांचा सामना करावा लागतो. हा ताण वैयक्तिक, सामाजिक, आर्थिक आणि व्यावसायिक पातळीवर असतो. "महिला फक्त घर सांभाळण्यासाठी असतात" असा आहे. महिलांसाठी

शेख अनिसा महेबुब

चूल आणि मूल ही संकल्पना गिरवली जात असे. उद्योग-व्यवसाय पुरुषांचे क्षेत्र मानले जात होते. महिलांच्या कौशल्यांवर आणि निर्णयक्षमतेवर शंका घेतली जात होती. बँका आणि गुंतवणूकदार महिलांना व्यवसायासाठी कर्ज देण्यास तयार नव्हते. आर्थिक नियोजन आणि गुंतवणूक व्यवस्थापनाचे ज्ञान कमी होते. व्यवसाय सुरू करण्यासाठी आणि वाढवण्यासाठी भांडवल उभारण्याची अडचण होती. महिलांनी उद्योग-व्यवसायात पुढे जाताना अनेक प्रकारच्या मानसिक आव्हानांचा सामना करावा लागतो. सततच्या जबाबदाऱ्या, स्पर्धा, आर्थिक दबाव, समाजाच्या अपेक्षा आणि वैयक्तिक आयुष्य यांचा त्यांच्या मानसिक आरोग्यावर परिणाम होतो. कामाच्या मोठ्या जबाबदाऱ्या आणि वेळेच्या कमतरतेमुळे मानसिक थकवा जाणवतो. व्यवसाय चालवताना येणारे निर्णय, आर्थिक तणाव आणि ग्राहकांचे अपेक्षित परिणाम पूर्ण करण्याचा दडपण असते. अपयशाची भीती आणि सतत यशस्वी होण्याची जबरदस्त धडपड ती करत असते. अश्या परिस्थितीत वेळेचे व्यवस्थापन योग्य प्रकारे करणे आवश्यक आहे तसेच गरजेप्रमाणे विश्रांती आवश्यक असते. ध्यान (Meditation), योगा आणि व्यायाम यांचा दिनचर्येत समावेश असावे. स्वतःच्या क्षमतांवर विश्वास ठेवावा आणि आत्मबल वाढवा. अनुभवी उद्योजकांकडून मार्गदर्शन घ्या आणि प्रेरणादायी लोकांसोबत वेळ घालवा. इतर उद्योजक महिलांसोबत नेटवर्किंग करा आणि त्यांच्याकडून प्रेरणा घ्या. यामुळे महिलांचे तणाव दूर होईल आणि मानसिक आरोग्य चांगले राहतील.

३) भेदभाव आणि संधींची कमतरता :-

व्यवसायिक महिलांना कमी संधी मिळण्यामागे अनेक सामाजिक, सांस्कृतिक, आणि आर्थिक कारणे असतात. महिलांवर कौटुंबिक जबाबदाऱ्या अधिक असतात, त्यामुळे त्या व्यवसायात किंवा नोकरीत पूर्णवेळ योगदान देऊ शकत नाहीत. महिलांवर समाज आणि कुटुंबातील पारंपरिक भूमिकांमुळे अनेक जबाबदाऱ्या येतात. या

जबाबदाऱ्या पुरुषांपेक्षा जास्त प्रमाणात महिलांवर असतात. स्वयंपाक, साफसफाई, कपडे धुणे, आणि घरातील व्यवस्थापन. मुलांचे संगोपन, त्यांचे शिक्षण, आरोग्य, आणि दैनंदिन गरजा सांभाळणे. संपूर्ण कुटुंबाच्या मानसिक आणि भावनिक स्वास्थ्याची जबाबदारी अनेकदा महिलांवर असते. या सर्व जबाबदाऱ्यांमुळे अनेक महिलांना करिअरमध्ये पूर्ण लक्ष केंद्रित करता येत नाही. अनेक ठिकाणी पुरुषप्रधान मानसिकता असल्याने महिलांना नेतृत्वाच्या संधी कमी मिळतात. महिलांच्या क्षमतेबाबत शंका घेतली जाते आणि त्यांना कमी जबाबदारीची कामे दिली जातात.

महिलांना उद्योग आणि व्यवसाय क्षेत्रात अनेक प्रकारे संधींचा अभाव जाणवतो. यामागे सामाजिक, आर्थिक आणि व्यवस्थात्मक अडथळे असतात. महिलांना बँका किंवा गुंतवणूकदारांकडून भांडवल उभारण्यासाठी कमी संधी मिळतात. कर्ज मिळवताना त्यांच्याकडून अधिक तारण (Collateral) मागितले जाते. महिला उद्योजकांना “जोखीम कमी स्वीकारतात” असा गैरसमज असल्याने गुंतवणूकदार त्यांना कमी प्राधान्य देतात. उद्योगातील मोठ्या व्यावसायिक गटांमध्ये महिलांचा सहभाग तुलनेने कमी असतो. महिलांना योग्य मार्गदर्शन आणि मेंटॉरशिप मिळण्याच्या संधी कमी मिळतात. व्यावसायिक संमेलने आणि गटांमध्ये पुरुषांचे वर्चस्व असल्याने महिलांना प्रवेश करणे कठीण जाते. महिलांवर घरगुती जबाबदाऱ्या जास्त असल्याने उद्योगासाठी पूर्णवेळ लक्ष देणे कठीण जाते. बालसंभाळ, वृद्धांची काळजी आणि घरगुती कामे यामुळे त्यांना व्यवसाय वाढवण्यास वेळ मिळत नाही. व्यवसाय सुरू करताना लागणाऱ्या परवानग्या, परवाने आणि सरकारी प्रक्रिया पुरुषांसाठी तुलनेने सोपी असते, कारण त्यांना याबाबत अधिक अनुभव आणि मदत मिळते. स्त्री-पुरुष समान संधी असल्या तरी प्रत्यक्षात महिलांना मोठे प्रोजेक्ट किंवा उच्च पदांवर संधी कमी मिळते. महिलांनी व्यवसाय करण्याऐवजी घर आणि मुलांकडे लक्ष द्यावे, असा पारंपरिक विचार अजूनही शेख अनिसा महेबुब

काही भागांत प्रचलित आहे. महिलांना जर योग्य संधी आणि समर्थन मिळाले, तर त्या उत्कृष्ट उद्योजक आणि व्यावसायिक नेते म्हणून प्रगती करू शकतात. अश्या महिला की ज्यांनी उद्योग व्यवसायात प्रगती केली आहे. भारतातील बायोटेक क्षेत्रात क्रांती घडवणाऱ्या पहिल्या महिलांपैकी एक म्हणजे किरण मजुमदार-शॉ यांचे नाव “फोर्ब्स”च्या यशस्वी व्यावसायिक महिलांच्या यादीत समाविष्ट आहे. भारतातील महिलांसाठी सर्वात मोठ्या ब्युटी आणि फॅशन ई-कॉमर्स कंपन्यांपैकी एक निर्माण करणारी महिला फाल्गुनी नायर आहेत. 2021 मध्ये Nykaa IPO नंतर भारतातील सर्वात श्रीमंत महिला उद्योजक बनली. उद्योग आणि व्यवसाय क्षेत्रात यशस्वी ठरलेल्या अनेक महिलांनी आपल्या मेहनतीने उच्च स्थान मिळवले आहे. त्यांच्या कर्तृत्वामुळे इतर महिलांसाठीही प्रेरणादायक मार्गदर्शन झाले आहे.

४) निर्णय घेण्याचे स्वातंत्र्य आणि जबाबदारी:-

महिलांना व्यवसायात निर्णय घेण्याचे स्वातंत्र्य असले तरी प्रत्यक्षात अनेक अडथळ्यांमुळे त्यांना संपूर्ण स्वायत्तता मिळत नाही. काही ठिकाणी त्या स्वतंत्र निर्णय घेऊ शकतात, तर काही ठिकाणी त्यांना कौटुंबिक, सामाजिक आणि व्यावसायिक दबावांचा सामना करावा लागतो. जर महिला स्वतःच्या व्यवसायाचे संपूर्ण आर्थिक नियोजन करत असतील, तर त्यांना अधिक निर्णयस्वातंत्र्य मिळते. पारंपरिक समाजव्यवस्थेमध्ये महिलांना महत्त्वाच्या निर्णयांमध्ये दुय्यम स्थान दिले जाते. कारण अनेकदा गुंतवणूकदार, बँका किंवा कुटुंबातील पुरुष सदस्य आर्थिक बाबतीत निर्णय घेतात. पुरुषप्रधान व्यवस्थेमुळे महिलांच्या निर्णयक्षमतेवर शंका घेतली जाते. अनेकदा महिलांच्या निर्णयांना संमती मिळण्याआधी त्यावर पुनर्विचार केला जातो. महिलांनी व्यवसायात मोठ्या प्रमाणावर सहभाग घेतला तरीही, अनेक क्षेत्रांमध्ये त्यांना स्वतंत्रपणे निर्णय घेण्यास अद्याप मर्यादा आहेत. आर्थिक स्वातंत्र्य, समाजातील मानसिकता, आणि व्यवस्थापन कौशल्य यावर महिलांच्या

निर्णयस्वातंत्र्यावर परिणाम होतो. मात्र, योग्य संधी आणि पाठबळ मिळाल्यास महिलाही उद्योगविश्वात आत्मविश्वासाने निर्णय घेऊ शकतात आणि यशस्वी ठरू शकतात.

महिला जेव्हा उद्योग किंवा व्यवसायात प्रवेश करतात, तेव्हा त्यांना अनेक प्रकारच्या जबाबदाऱ्या पार पाडाव्या लागतात. त्या फक्त व्यवसायिक नव्हे, तर कौटुंबिक आणि सामाजिक जबाबदाऱ्याही सांभाळत असतात. उद्योगातील त्यांच्या भूमिकेवर आणि जबाबदाऱ्यांवर समाजातील मानसिकता, व्यावसायिक वातावरण आणि कुटुंबातील पाठिंबा यांचा मोठा प्रभाव असतो. कर्मचाऱ्यांचे व्यवस्थापन, त्यांचे प्रशिक्षण, आणि व्यवसायाच्या यशासाठी योग्य धोरणे आखणे हे त्यांच्या मुख्य जबाबदाऱ्या असतात. व्यवसाय चालवण्यासाठी भांडवल उभे करणे, खर्च नियोजन करणे आणि नफा वाढवण्याच्या रणनीती आखणे अश्या महत्वपूर्ण जबाबदारी महिलांना पार पाडाव्या लागतात. राधिका गुप्ता या महिलेने गुंतवणूक व्यवस्थापन आणि शेअर बाजारातील महिलांचे प्रतिनिधित्व वाढवले. आर्थिक क्षेत्रात महिलांसाठी नवीन संधी उपलब्ध करून दिल्या. दिव्या गोकुलनाथ यांनी शिक्षण क्षेत्रात जबाबदारीने कार्य करत ई-लर्निंगला नवा आयाम दिला. विद्यार्थ्यांसाठी तंत्रज्ञानाच्या मदतीने शिक्षण अधिक सुलभ केले. या महिलांनी आपल्या जबाबदारीने उद्योग वाढवले, समाजात सकारात्मक बदल घडवले आणि नव्या पिढीच्या उद्योजकांसाठी मार्गदर्शन केले.

५) कुटुंब आणि समाजाचा पाठिंबा :-

महिलांसाठी व्यवसायासोबत घर आणि कुटुंब सांभाळणे एक मोठे आव्हान असते. अनेक उद्योजकांना व्यवसाय सुरू करताना कुटुंबाची आर्थिक मदत मोठ्या प्रमाणात उपयोगी ठरते. उद्योगाच्या प्रवासात अनेक चढ-उतार येतात. यावेळी कुटुंबाचा भावनिक आधार असणे गरजेचे असते. अपयश किंवा आर्थिक नुकसान झाल्यास कुटुंबाचा विश्वास आणि समर्थन आत्मविश्वास

वाढवतो. गुंतवणुकीसाठी किंवा सुरुवातीच्या खर्चासाठी कुटुंबाने पाठिंबा दिल्यास व्यवसाय अधिक स्थिरतेने वाढतो. अपयश किंवा आर्थिक नुकसान झाल्यास कुटुंबाचा विश्वास आणि समर्थन आत्मविश्वास वाढवतो. महिलांसाठी, उद्योगात सहभाग घेणे आणि नेतृत्व करणे याला सामाजिक मान्यता मिळाल्यास अधिक स्त्रिया व्यवसायात पुढे येऊ शकतात. उद्योग व्यवसायात यश मिळवण्यासाठी कौशल्य आणि मेहनत जितकी महत्त्वाची आहे, तितकाच कुटुंब आणि समाजाचा पाठिंबा देखील आवश्यक असतो. विशेषतः महिलांसाठी, ज्या एकाच वेळी व्यवसाय, कौटुंबिक जबाबदाऱ्या आणि सामाजिक अपेक्षांचे संतुलन राखतात, त्यांच्या यशामध्ये कुटुंब आणि समाजाच्या भक्कम पाठिंब्याची भूमिका महत्त्वाची ठरते.

६) मानसिक आरोग्य सुधारण्यासाठी उपाय :-

महिला उद्योजक आणि व्यवसायिक स्त्रिया अनेक जबाबदाऱ्या सांभाळत असतात— व्यवसायातील निर्णय, कौटुंबिक जबाबदाऱ्या, सामाजिक अपेक्षा आणि व्यक्तिगत आयुष्य त्यामुळे त्यांच्यावर मानसिक तणाव येण्याची शक्यता जास्त असते. आर्थिक निर्णय, कर्मचारी व्यवस्थापन, नफ्या-तोट्याचे गणित यामुळे मानसिक तणाव वाढतो. काम आणि कौटुंबिक जबाबदाऱ्या संतुलित करणे कठीण जाते, त्यामुळे थकवा आणि अस्वस्थता येते. व्यवसायात अपयश आले तर महिला स्वतःला दोष देतात, ज्यामुळे तणाव आणि चिंता वाढते.

महिला उद्योजकांसाठी मानसिक आरोग्य सुधारण्याचे उपाय

- १) प्रत्येक गोष्टीसाठी स्वतःला जबाबदार न समजता, इतरांवर विश्वास ठेवा आणि जबाबदाऱ्या वाटून द्या.
- २) योग, ध्यान (Meditation) आणि श्वसन व्यायाम (Breathing Exercises) यांचा नियमित सराव करा.
- ३) अपयश आले तरीही शिकण्याची संधी म्हणून पहा आणि पुढे जाण्याचा प्रयत्न करा.

- ४) आरोग्यदायी आहार घ्या—ताजे फळे, भाज्या, प्रथिनेयुक्त पदार्थ आणि पुरेसा पाणी प्या.
 ५) मानसिक तणाव वाटत असल्यास मित्र, कुटुंब, सहकारी किंवा व्यावसायिक समुपदेशक (Therapist) यांच्याशी बोला.

निष्कर्ष :-

उद्योग आणि व्यवसाय क्षेत्रात महिलांनी उल्लेखनीय यश संपादन केले आहे आणि करत आहेत. व्यवसायात यश मिळवण्यासाठी महिलांना स्पष्ट ध्येय ठेवावे लागते. सातत्य आणि चिकाटीच्या बळावर त्या अडचणींवर मात करू शकतात. उद्योगधंद्यात सातत्याने बदल होत असतात. महिलांनी नवनवीन कौशल्ये आत्मसात करण्याची मानसिकता ठेवली पाहिजे, तर त्या अधिक सक्षम बनतील. महिलांना व्यवसायात स्वतःच्या क्षमतेवर विश्वास ठेवणे आवश्यक आहे. आत्मविश्वासाने त्या जोखीम घेण्यास आणि मोठ्या संधी स्वीकारण्यास तयार होतात. स्त्रिया उद्योगात उतरून आत्मनिर्भर बनू शकतात, समाजात नवीन आदर्श निर्माण करू शकतात आणि आर्थिक स्थैर्य मिळवू शकतात. सकारात्मक मानसिकता आणि दृढनिश्चयाच्या बळावर त्या कोणतीही क्षेत्रे यशस्वीपणे पादाक्रांत करू शकतात.

संदर्भ :-

- १) सरल धारणकर – आधुनिक भारतीय स्त्री जीवन, प्रकाशक यशवंतराव चव्हाण, महाराष्ट्र.
 २) स. मा. गर्गे (संपा.) भारतीय समाजविज्ञान कोश, खंड ५ वा.
 ३) ज.श. आपटे/पुष्पा गोडे भारतातील महिला विकासाची वाटचाल, डायमंड पब्लिकेशन, पुणे.
 ४) शुभांगी गव्हाणे स्त्री परिवर्तनाची आव्हाने २००३.
 ५) स्वाती कर्वे (संपा.) स्त्री विकासाच्या पाऊलखुणा, प्रतिमा प्रकाशन, पुणे.
 ६) अनसूया लिमये – स्त्रीचे समाजातील स्थान व भूमिका, समाजवादी

शेख अनिसा महेबुब

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 ७) नि. श. देसाई – भारतीय समाजातील स्त्रियांचे स्थान, पॉप्युलर प्रकाशन, मुंबई १९८७.
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 ९) प्राचार्य डॉ. एस.एस. गाठाळ, भारतीय इतिहासातील स्त्रिया व स्त्री जीवन कैलाश पब्लिकेशन्स, औरंगाबाद, जानेवारी २०१७



महिला उद्योजकांसाठी सरकारच्या योजना

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सारांश :

२०व्या शतकापूर्वी, महिला त्यांच्या लहान व्यवसायांना त्यांची उत्पन्नाची पूर्तता करण्याचा मार्ग म्हणून चालवत असत. बहुतांश वेळा त्या गरिबी दूर करण्यासाठी प्रयत्न करतात किंवा पती किंवा पत्नीच्या नुकसानीपासून मिळकत मिळवत होते. त्या काळात महिलांकडून जे विविध उपक्रम राबवण्यात आले ते उद्योजकांसारखे नव्हते. त्यांच्यापैकी बहुतेकांना त्यांच्या घरगुती जबाबदाऱ्यांवर लक्ष केंद्रित करावे लागले. महिला उद्योजकांसाठी सरकारच्या वेगवेगळ्या योजनांचा आढावा घेणे- स्त्री शक्ती पॅकेज, महिला उद्यम निधी योजना, महिला समृद्धी योजना, स्टँड अप इंडिया योजना, मुद्रा योजना, अन्नपूर्णा योजना या यशस्वी झाल्या आहेत.

की वर्ड्स : महिला उद्योजक योजना

प्रस्तावना :

महिला अनेक क्षेत्रांत पुरुषांच्या खांद्याला खांदा लावून काम करत आहेत. नव्याच महिलांना नोकरीच्या बंधनात अडकून राहण्यापेक्षा स्वतःचा व्यवसाय (Business) करण्याची इच्छा असते. मात्र कधी चांगल्या बिझनेस आयडियाच्या (Business Idea) अभावी तर कधी पैशांच्या अभावी त्यांना आपली इच्छा पूर्ण करता येत नाही. परंतु ज्या महिलांकडे चांगल्या बिझनेस आयडिया आहेत आणि फक्त पैशांच्या अडचणीमुळे त्या त्यांचा बिझनेस करू शकत नसतील, तर अशा महिलांना सरकार मदत करतंय. उद्योग क्षेत्रात महिलांची भागीदारी वाढावी, महिलांनी पुढे येत स्वतःचे व्यवसाय सुरू करावे, यासाठी केंद्र सरकार अनेक योजना राबवतंय. या माध्यमातून महिलांना प्रशिक्षण दिलं जातं आणि आर्थिक मदत केली जाते. आज आपण महिलांना मदत करणाऱ्या भारत सरकारच्या अशाच योजनांबद्दल जाणून घेणार आहोत.

संशोधनाची उद्दिष्ट्ये :

महिला उद्योजकांसाठी सरकारच्या वेगवेगळ्या योजनांचा आढावा घेणे

संशोधनाची पद्धती :

शोधनिबंध सादरकरणासाठी प्राथमिक व दुय्यम स्रोतांचा वापर केला जातो. या अभ्यासात दुय्यम स्रोत म्हणून इंटरनेट, वेबसाइट्स, ब्लॉग्स, वर्तमानपत्रे, महाराष्ट्राची आर्थिक पाहणी इत्यादींचा वापर केला. तसेच हा अभ्यास करण्यासाठी विश्लेषणात्मक पद्धतीचा वापर केला आहे.

सरकारच्या वेगवेगळ्या योजना :

1. अन्नपूर्णा योजना - अन्नपूर्णा योजनेअंतर्गत, ज्या महिलांना क्रेटरिंग व्यवसाय करण्याची इच्छा आहे, अशा महिलांना केंद्र सरकार फूड क्रेटरिंग व्यवसायासाठी 50 हजार रुपयांपर्यंत कर्ज देते. व्यवसायासाठी लागणारी भांडी, गॅस कनेक्शन, फ्रीज, मिक्सर, टिफिन बॉक्स, डायनिंग टेबल अशा वस्तू खरेदी करण्यासाठी याची मदत होते. तुम्हाला जर या योजनेअंतर्गत कर्ज हवं असेल, तर त्यासाठी गॅरंटरची आवश्यकता असते. तसंच कर्जाची रक्कम तुम्हाला 36 महिन्यांत म्हणजे 3 वर्षांत परत करावी लागेल. अन्नपूर्णा योजनेतील (Annapurna Yojana) कर्जावरील व्याजदर मार्केट रेटनुसार ठरवला जातो. सध्या या योजनेचा लाभ SBI मार्फत घेता येतो. तुम्हाला या योजनेअंतर्गत कर्ज हवं

असल्यास स्टेट बँकमध्ये जाऊन या संदर्भात सविस्तर माहिती मिळू शकते.

2. स्त्री शक्ती पॅकेज : व्यवसायात 50% पेक्षा जास्त भागीदारी असणाऱ्या महिलांसाठी ही योजना आहे. राज्याच्या उपक्रम विकास कार्यक्रमात नोंदणी केलेल्या महिला या योजनेचा लाभ घेऊ शकतात. स्त्री शक्ती पॅकेजमध्ये 50 हजार ते 2 लाख रुपयांचे कर्ज दिले जाते. तर, एमएसएमईमध्ये नोंदणीकृत कंपन्यांना 25 लाखांपर्यंत कर्ज मिळते. 5 लाखांपर्यंतच्या कर्जासाठी कोणतीही सिक्युरिटी लागत नाही शिवाय कर्जाच्या व्याजदरातही सवलत दिली जाते. स्त्री शक्ती पॅकेज (Streeshakti Package) योजनेचा फायदा तुम्ही स्टेट बँक ऑफ इंडिया (SBI) मार्फत घेऊ शकता.

3. मुद्रा योजना : रोजगाराशी संबंधित व्यवसाय प्रशिक्षण, बाजारपेठ उपलब्ध करून देणं आणि रोजगार निर्मितीसाठी आर्थिक मदत देणं, यासाठी राबवली जाणारी एक योजना म्हणजे पंतप्रधान मुद्रा योजना अर्थात पीएम मुद्रा योजना (PM Mudra Yojana-PMMY) होय. ही योजना बिगर कॉर्पोरेट, बिगरशेती लघुउद्योगांना 10 लाख रुपयांपर्यंत कर्ज देण्यासाठी सुरू करण्यात आली आहे. या योजनेद्वारे महिला 50,000 ते 10 लाख रुपयांचं कर्ज सहज आणि अतिशय स्वस्त व्याजदरात घेऊ शकतात. 10 लाखांपर्यंतच्या लोनसाठी गॅरंटरची गरज नसते. मुद्रा योजनेत 3 प्रकारच्या योजना आहेत.

शिशू योजना: यामध्ये नवीन व्यवसायासाठी 50,000 रुपयांपर्यंतचे कर्ज 12% वार्षिक व्याजदराने दिले जाते. कर्जाची परतफेड 5 वर्षांत करावी लागते.

किशोर योजना: आधीपासून चालू असलेल्या व्यवसायाच्या विस्तारासाठी 50,000 ते 5 लाखांपर्यंत कर्ज या योजनेत मिळतं. कर्जाची रक्कम आणि व्याजदर बँक क्रेडिट कार्डच्या इतिहासावर ठरवतात.

तरुण योजना : व्यवसाय वाढवण्यासाठी 5 लाख ते 10 लाख रुपयांपर्यंतचं कर्ज उपलब्ध आहे. कर्ज ठेवी आणि व्याजाचा दर बँक क्रेडिट कार्डच्या इतिहासावरून ठरवते.

4. महिला उद्यम निधी योजना : महिला उद्योजकांना आर्थिक मदत करण्यासाठी पंजाब नॅशनल बँक (PNB) आणि स्मॉल इंडस्ट्रीज डेव्हलपमेंट बँक ऑफ इंडिया (SIDBI) यांनी महिला उद्यम निधी योजना सुरू केली. यामध्ये 10 लाख रुपयांपर्यंतचे कर्ज मिळते. 10 लाखांच्या कर्जाची

परतफेड करण्यासाठी 10 वर्षांचा कालावधी मिळतो. बाजारभावानुसार व्याजदर ठरवले जातात. या योजनेअंतर्गत, SIDBI कडून ब्युटी पार्लर, डे केअर सेंटर, ऑटो रिक्शा, बाइक आणि कार खरेदी करण्यासाठी वेगवेगळ्या योजना आणि प्रशिक्षण दिलं जातं.

एक 'उद्योगिनी' ही एक स्त्री आहे जी एक उद्योजक आहे. ही योजना देशातील ग्रामीण आणि मागासलेल्या भागातील महिला उद्योजकांना, विशेषतः निरक्षर महिलांना आर्थिक सहाय्य देऊन प्रोत्साहन देते. या कार्यक्रमाच्या माध्यमातून महिलांना कौशल्य विकास प्रशिक्षणही मिळणार आहे. लघुउद्योग तयार करण्याची आणि व्यवसायांमध्ये सहभागी होण्याची क्षमता त्यांची स्थिती वाढवते. अशा प्रकारे, हे एखाद्या व्यक्तीचे उत्पन्न आणि एकूणच कुटुंब वाढवते. हे संपूर्ण देशात आर्थिक भरभराटीची सुरुवात देखील दर्शवते. 88 लघुउद्योगांचा समावेश आहे. अनेक सार्वजनिक आणि खाजगी क्षेत्रातील बँका उद्योगिनी योजनेत सहभागी होतात.

5. महिला समृद्धी योजना : देशातील दुसरी मोठी सरकारी बँक पंजाब नॅशनल बँकेने (PNB Punjab National Bank) महिलांसाठी ही खास योजना सुरू केली आहे. ज्या माध्यमातून तुम्ही तुमच्या व्यवसायाचं स्वप्न पूर्ण करू शकता. पीएनबीने ही योजना खास महिलांसाठी तयार केली आहे. या योजनांच्या माध्यमातून महिलांना आर्थिक मदत (financial Help) केली जाते. ज्या माध्यमातून तुम्ही तुमचा एक बिझनेस सेटअप करू शकता. PNB Mahila Sashaktikaran स्कीम अंतर्गत तुम्हाला व्यवसाय वाढवण्यासाठी आर्थिक मदत केली जाते. बचतगट किंवा अन्य नॉन प्रॉफिट संस्थांमार्फत बिगर कृषी उपक्रमांशी संबंधित व्यवसाय स्थापन करण्यात बँक महिलांना आर्थिक मदत करते. व्यवसाय सुरू करण्यासाठी लागणाऱ्या खर्चासाठी बँका 60,000 रुपयांपर्यंत कर्ज देतात. कर्जाची परतफेड करण्याची मुदत 3 वर्षे 6 महिने आहे. यावर वार्षिक 4% दराने व्याज द्यावे लागेल. बीपीएल धारक महिला या योजनेचा लाभ घेऊ शकतात. यासाठी कोणत्याही गॅरंटरची गरज नाही. तुमच्या कुटुंबात किंवा ओळखीतील कोणत्याही महिलेला स्वतःचा उद्योग, व्यवसाय सुरू करायचा असेल मात्र आर्थिक स्थिती तेवढी चांगली नसेल, तर तुम्ही या योजनांबद्दल त्यांना माहिती देऊ शकता.

6. स्टँड अप इंडिया योजना (Stand Up India Yojana)

: वर्ष 2016 मध्ये ही योजना सुरु करण्यात आली होती. खासकरून एससी-एसटी गटातील व्यावसायिक महिलांसाठी ही योजना आहे. ही योजना पहिल्यांदाच व्यवसाय सुरु करणाऱ्या महिलांना आर्थिक मदत करते. या योजनेत 10 लाख रुपये ते 1 कोटी रुपयांपर्यंतचे कर्ज मिळते. उत्पादन, सेवा, कृषी आधारित व्यवसायांसाठी हे कर्ज देण्यात येते.

निष्कर्ष:

- ❑ भारतातील महिला उद्योजकांसमोरील आव्हानांना तोंड देण्यासाठी सरकार, खाजगी क्षेत्र आणि नागरी समाजाकडून एकत्रित प्रयत्नांची आवश्यकता आहे.
- ❑ महिलांना आधार देणारी आणि सक्षम करणारी एक पोषक उद्योजकीय परिसंस्था निर्माण करून, भारत नवोपक्रम, सर्जनशीलता आणि आर्थिक वाढीचा एक प्रचंड स्रोत उघडू शकतो.
- ❑ स्त्री शक्ती पॅकेज, महिला उद्यम निधी योजना, महिला समृद्धी योजना, स्टँड अप इंडिया योजना या फारशी कामगिरी करताना दिसून येत नाही तर मुद्रा योजना, अन्नपूर्णा योजना हे यशस्वी झाल्या आहेत.
- ❑ महिला उद्योजकता परिसंस्था मजबूत करून धोरणे आणि उपक्रमांद्वारे आणि सक्षम नेटवर्क तयार करून, देशात संतुलित विकासाला चालना देण्यासाठी महिला उद्योजकांच्या शाश्वत विकासाची आवश्यकता आहे.

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महिला सशक्तीकरण में शासन की भूमिका

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सारांश :

स्त्री को 'मनुष्यत्व' के रूप में स्थापित करने का प्रयास है तथा हाशिये पर ढकेल दी गई स्त्री अस्मिता को पुनः केन्द्र में लाने का प्रयास किया गया है। महिला सशक्तीकरण को बेहद आसान शब्दों में परिभाषित किया जा सकता है कि इससे महिलाएं शक्तिशाली बनती हैं जिससे वह अपने जीवन से जुड़े सभी फैसले स्वयं ले सकती हैं और परिवार और समाज में अच्छे से रह सकती हैं। समाज में उनके वास्तविक अधिकार को प्राप्त करने के लिए उन्हें सक्षम बनाना महिला सशक्तीकरण है। इसमें ऐसी ताकत है कि वह समाज और देश में बहुत कुछ बदल सके।

आलेखीय उद्देश्य:

महिला सशक्तीकरण से जुड़े सामाजिक, आर्थिक, राजनैतिक और कानूनी मुद्दों पर संवेदनशीलता और सरोकार व्यक्त किया जाता है। सशक्तीकरण की प्रक्रिया में समाज को पारंपरिक पितृसत्तात्मक दृष्टिकोण के प्रति जागरूक किया जाता है, जिसने महिलाओं की स्थिति को सदैव कमतर माना है। वैश्विक स्तर पर नारीवादी आंदोलनों और यूएनडीपी आदि अंतर्राष्ट्रीय संस्थाओं ने महिलाओं के सामाजिक समता, स्वतंत्रता और न्याय के राजनीतिक अधिकारों को प्राप्त करने में महत्वपूर्ण भूमिका निभायी है। महिला सशक्तीकरण, भौतिक या आध्यात्मिक, शारिरिक या मानसिक, सभी स्तर पर महिलाओं में आत्मविश्वास पैदा कर उन्हें सशक्त बनाने की प्रक्रिया है।

संयुक्त राष्ट्र के अनुसार-महिला सशक्तीकरण के 5 घटक हैं:

- महिलाओं की आत्म-सम्मान की भावना;
- विकल्प चुनने और निर्धारित करने का उनका अधिकार;
- घर के अंदर और बाहर, दोनों जगह अपने जीवन को नियंत्रित करने की शक्ति रखने का उनका अधिकार;
- अवसरों और संसाधनों तक पहुंच का उनका अधिकार;
- राष्ट्रीय और अंतर्राष्ट्रीय स्तर पर अधिक न्यायसंगत सामाजिक और आर्थिक व्यवस्था बनाने के लिए सामाजिक परिवर्तन की दिशा को प्रभावित करने की उनकी क्षमता।

सामाजिक और सांस्कृतिक सशक्तीकरण:

व्यक्तिगत स्तर पर: अपने स्वयं के स्वास्थ्य के बारे में निर्णय लेने में भागीदारी; बड़ी घरेलू खरीद के बारे में निर्णय, घरेलू क्षेत्र के बाहर अपनी गतिशीलता के बारे में निर्णय जैसे परिवार और रिश्तेदारों से मिलने जाना, बाजार जाना, अपने मित्रों के घर जाना/रहना: अपनी स्वयं की कमाई के बारे में निर्णय, गर्भनिरोधक, मासिक धर्म स्वच्छता, सफाई, स्वास्थ्य, सरोगेसी, गर्भपात के बारे में निर्णय। परिवार और समाज के स्तर पर: उनके करियर और शिक्षा, बच्चों, विवाह, पैतृक/पैतृक संपत्ति में हिस्सेदारी से संबंधित निर्णयों में भागीदारी, सामूहिक निर्णयों में भागीदारी जैसे-परिवार नियोजन, खर्चों का प्रबंधन, उनकी जीवनशैली से जुड़ा निर्णय उन्हें कैसे कपड़े पहनने चाहिए, पसंद, दोस्तों का चुनाव, तौर-तरीके/व्यवहार आदि।

कानूनों के निर्माण और कार्यान्वयन के स्तर पर: दहेज निषेध अधिनियम-1961 जैसे सामाजिक कानूनों का कार्यान्वयन में कमी और दुरुपयोग, वैवाहिक बलात्कार को अपराध के रूप में मान्यता न देना, घरेलू हिंसा से महिलाओं का संरक्षण अधिनियम-2005, भारत में

ऑनर किलिंग को अपराध के रूप में कोई अलग परिभाषा या वर्गीकरण नहीं किया जाना।

आर्थिक सशक्तिकरण:

कार्यस्थल पर असमानता: वेतन अंतर, क्रेच सुविधाएं, मातृत्व अवकाश, कार्यस्थल पर यौन उत्पीड़न, ग्लास-सीलिंग। महिलाओं के लिए करियर की परिभाषा और प्रतिबंध: महिलाओं के घरेलू काम के लिए भुगतान नहीं किया जाता और उन्हें कम महत्व दिया जाता है; गुलाबी कॉलर वाली नौकरियाँ; कृषि और अनौपचारिक क्षेत्र का महिलाओं द्वारा उपयोग; करियर विकल्प के रूप में उद्यमिता को बढ़ावा नहीं दिया जाता। कानूनों के निर्माण एवं कार्यान्वयन के स्तर पर: पैतृक/पैतृक संपत्ति में महिलाओं के हिस्से के संबंध में निरंतर भेदभाव: कार्यस्थल पर महिलाओं के यौन उत्पीड़न का खराब कार्यान्वयन, उदाहरण-लिज्जत पापड़ मॉडल, कुदुम्बश्री आदि।

राजनीतिक सशक्तिकरण:

राजनीतिक दल और विधानमंडल:

टिकटों की संख्या के संबंध में पार्टी स्तर पर भेदभाव, महिला विधानमंडलों की कम संख्या, विधानमंडलों में कम प्रतिनिधित्व।

कार्यपालिका : नौकरशाही, पुलिस, सशस्त्र बल।

न्यायपालिका : प्रतिनिधित्व; महिलाओं के प्रति भेदभाव, महिलाओं के प्रति यौन उत्पीड़न।

पारिस्थितिक सशक्तिकरण:

प्रकृति या पृथ्वी को 'माँ' का दर्जा दिया गया है। इको-फेमिनिज्म: यह शब्द पहली बार 1980 में "फ्रैंकोइस डी एडोबोन्ने" द्वारा इस्तेमाल किया गया था और निरंतर पारिस्थितिक आपदा के खिलाफ विरोध और कार्रवाई में लोकप्रियता हासिल की। यह पर्यावरण, नारीवादी और महिलाओं की आध्यात्मिकता की चिंताओं का एक संयोजन है। जैसे-जैसे पर्यावरण आंदोलन और पर्यावरण संकटों ने महिलाओं की चेतना को पृथ्वी के क्षय के प्रति जगाया, उन्होंने पृथ्वी के अवमूल्यन और महिलाओं के अवमूल्यन के बीच एक समानता देखना शुरू कर दिया। महिलाएं और जलवायु परिवर्तन: बदलती जलवायु का असर सभी पर पड़ता है- लेकिन दुनिया के सबसे गरीब और कमज़ोर हालात में रहने वाले लोग, खास तौर पर महिलाएं और लड़कियाँ, पर्यावरण, आर्थिक और सामाजिक झटकों का खामियाजा भुगतती हैं। कई विकासशील देश अक्सर पानी डॉ. चौधरी निलोफर महेबूब

और ईंधन संग्रह और खाद्य आपूर्ति का बोझ उठाते हैं। इस प्रकार, जलवायु परिवर्तन का महिलाओं पर प्रत्यक्ष और अप्रत्यक्ष प्रभाव पड़ता है सूखा, बाढ़, आदि।

मीडिया/प्रौद्योगिकी में सशक्तिकरण:

मीडिया: मीडिया में महिलाओं का प्रतिनिधित्व हमेशा से ही एक धारणा पूर्वाग्रह से ग्रस्त रहा है। उदाहरण के लिए, फिल्मों में महिलाओं को मुख्य पात्र के बजाय माँ या पत्नी जैसी महत्वहीन या रूढ़िवादी भूमिकाएँ दी जाती हैं। विज्ञापनों में भी महिलाओं को घर या बच्चों या भोजन/पोषण से जुड़ी चीज़ों में ज्यादा देखा जाता है जबकि पुरुषों को बाहरी दुनिया में दिखाया जाता है। गानों पर छेड़छाड़ यौन उत्पीड़न को सही ठहराने या उसे ग्लैमराइज़ करने का आरोप लगाया जाता है। हालाँकि हाल के रुझानों में सुधार हुआ है। उदाहरण के लिए, कई महिला-केंद्रित फ़िल्में बनाई गई हैं जो समाज की बदलती भूमिकाओं और समानता की ओर बदलाव को दर्शाती हैं (राज़ी, क्वीन, हिचकी जैसी फ़िल्में आदि)।

प्रौद्योगिकी:

शिक्षा, स्वास्थ्य, कौशल की पहुँच और सामर्थ्य को सक्षम बनाना। विशेष रूप से सेवा क्षेत्र जैसे आईटी, आईटीईएस में रोजगार के अवसरों का प्रावधान। आर्टिफिशियल इंटेलिजेंस और मशीन श्रम के कारण महिला श्रमिकों के लिए आने वाली चुनौतियाँ। महिला-केंद्रित तकनीकों या आविष्कारों को प्राथमिकता या महत्व नहीं दिया जाता है। उदाहरण के लिए, फिल्म पैडमैन अरुणाचलम मुरुगनथम पर आधारित थी, जो एकसामाजिक उद्यमी थे, जिन्होंने कम लागत वाली सैनिटरी पैड बनाने वाली मशीन का आविष्कार किया था क्योंकि गरीब महिलाएँ वाणिज्यिक पैड की उच्च लागत के कारण अस्वच्छ कपड़े का उपयोग करती थीं।

नारी सशक्तिकरण:

महिला सशक्तिकरण की दिशा में हम भले ही कुछ मील आगे बढ़ गए हों, लेकिन यह रास्ता बहुत लंबा है। महिलाओं को सशक्त बनाना हमारे कल, हमारे भविष्य की कुंजी है। महिला सशक्तिकरण को प्रकृति के सशक्तिकरण, हाशिए पर पड़े सभी लोगों और देशों के सशक्तिकरण से अलग नहीं किया जा सकता है। महिलाओं के संघर्ष और आंदोलन शांति आंदोलनों, पारिस्थितिकी आंदोलनों, मजदूरों और किसानों के आंदोलनों,

मानवाधिकार आंदोलनों और समाज के लोकतंत्रीकरण और विकेंद्रीकरण के आंदोलनों से बहुत करीब से जुड़े हुए हैं। समय की मांग है कि महिलाओं को उनकी क्षमता का एहसास कराया जाए। जबकि सरकार को महिलाओं के लिए स्वास्थ्य, शिक्षा, रोजगार, जागरूकता आदि जैसे उपाय करने चाहिए, समाज पर यह दायित्व है कि वह जागरूकता पैदा करे और सार्वजनिक मूल्यों का निर्माण करे जो महिला सशक्तिकरण को बढ़ावा देगा।

महिलाओं ने भी पितृसत्ता के मानदंडों को आत्मसात कर लिया है कि वे खुद दूसरी महिलाओं पर हावी होती हैं। जैसे कि सास द्वारा बहू पर हावी होना। यह संस्कृति है जिसे बदलने की जरूरत है। जैसा कि प्रसिद्ध समाजशास्त्री आंद्रे बेतेले ने कहा है- "कानून केवल यह तय करता है कि समाज को किस दिशा में जाना चाहिए, समाज की वास्तविक दिशा उसकी संस्कृति द्वारा तय की जाती है"। अंत में, महिलाओं को अपने सशक्तिकरण की मांग के लिए सबसे आगे होना चाहिए। जैसा कि कोफी अन्नान कहते हैं कि महिलाओं से बेहतर सशक्तिकरण का कोई साधन नहीं है। "यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः"- मनुस्मृति के अनुसार- "जहाँ महिलाओं का सम्मान किया जाता है, वहाँ देवत्व खिलता है, और जहाँ भी महिलाओं का अपमान किया जाता है, वहाँ कोई भी कार्य चाहे वह कितना भी अच्छा क्यों न हो, निष्फल रहता है।

नारी सशक्तिकरण में शासन का प्रयास: महिला सशक्तिकरण के लिए भारत सरकार ने कई योजनाएं शुरू की हैं। इनमें से कुछ योजनाएं ये रहीं:

> मिशन शक्ति: महिलाओं और बालिकाओं की सुरक्षा, संरक्षण, और विकास के लिए जुलाई 2022 में शुरू की गई योजना है। इसके तहत, महिलाओं को अल्प और दीर्घकालिक सेवाएं दी जाती हैं।

> मुख्यमंत्री महिला सशक्तिकरण योजना:

महिलाओं को आत्मनिर्भर बनाने और उनके सामाजिक, आर्थिक, और शैक्षिक स्तर को बढ़ाने के लिए शुरू की गई योजना है।

> बेटी बचाओ बेटी पढ़ाओ: इस योजना का मकसद लड़कियों की मौत की दर कम करना, उन्हें शिक्षित करना, और समाज में उनके साथ होने वाले भेदभाव को खत्म करना है।

> राजीव गांधी योजना (सबला): इस योजना के तहत 11 से 18 साल की किशोरियों को पौष्टिक आहार, आयरन की डॉ. चौधरी निलोफर महेबूब

गोलियां, और दूसरी कई तरह की मेडिकल सुविधाएं दी जाती हैं।

> इंदिरा गांधी मातृत्व सहयोग योजना: इस योजना के तहत 19 साल और उससे ज्यादा उम्र की महिलाओं को पहले दो बच्चों के जन्म के समय 6,000 रुपये की आर्थिक मदद दी जाती है।

> कस्तूरबा गांधी बालिका विद्यालय योजना: इस योजना का मकसद उन पिछड़े और ग्रामीण इलाकों की लड़कियों को शिक्षित करना है।

निष्कर्ष:

पूरे विश्व में 8 मार्च को अंतर्राष्ट्रीय महिला दिवस मनाया जाता है। हरिशंकर परसाई जी के व्यंग्य की पंक्ति है कि "दिवस कमजोरों के मनाए जाते हैं, मजबूत लोगों के नहीं। सशक्त होने का आशय केवल घर से बाहर निकल कर नौकरी करना या पुरुषों के कंधे से कंधा मिलाकर चलना भर नहीं है। सशक्त होने का आशय यहाँ पर उसके निर्णय ले सकने की क्षमता का आधार है कि वह अपने निर्णय स्वयं ले रही है या इसके लिए वह किसी और पर निर्भर है। इसी प्रकार आज आर्थिक रूप से सशक्त होने उसके लिए बहुत आवश्यक है। यदि वह आर्थिक रूप से स्वतंत्र नहीं है तो वह कभी भी सशक्त नहीं हो सकेगी, इसलिए यह एक और अन्य महत्वपूर्ण पहलू है।

भारत में महिलाओं को आज सभी क्षेत्रों में वैधानिक रूप से समान अधिकार प्राप्त है लेकिन समाज में उन्हें आज भी इसके लिए संघर्ष करना पड़ता है। सामाजिक रूप से आज भी हमारे समाज का मूल पितृसत्ता के रूप में मौजूद है। ग्रामीण क्षेत्रों में पितृसत्तात्मक ढांचा आज भी बहुत मजबूत है। समय-समय पर खाप पंचायतें या इसकी जैसी ही अन्य संस्थाएं महिलाओं के वस्त्र पहनने को लेकर मोरल पुलिसिंग के तमाम प्रावधान सुझाते रहते हैं। धर्म भी इसमें कई बार अपनी भूमिका अदा करता है।

संदर्भ ग्रंथ :-

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- 2) स्त्री - सरोकार (आशा राना व्होरा, 2002)
- 3) हम सभ्य औरतें (मनीषा, 2002)
- 4) स्वागत है बेटी (विभा देवसरे, 2002)
- 5) स्त्री - घोष (कुमुद शर्मा, 2002)



महिला उद्योजकांसाठी विपणन धोरणे

श्रीमती. अश्विनी चंद्रकांत बिरोळी.

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सारांश :

आजच्या सतत विकसित होणाऱ्या व्यवसाय परिस्थितीत, महिला उद्योजक त्यांचे सुपरहिरो टोपी परिधान करत आहेत आणि प्रभावी मार्केटिंग धोरणांच्या शक्तीचा वापर करत आहेत. मार्केटिंग त्यांना केवळ त्यांच्या लक्षित प्रेक्षकांपर्यंत पोहोचण्यास सक्षम करते असे नाही तर त्यांना त्यांचे ज्ञान, कौशल्ये आणि अद्वितीय दृष्टिकोन प्रदर्शित करण्यास सक्षम करते. या लेखात, आपण उद्योजकांना आणि उद्योजकांना उल्लेखनीय व्यवसाय वाढ आणि यशाकडे नेणाऱ्या आवश्यक मार्केटिंग धोरणांचा शोध घेतला. महिला उद्योजकासमोरील **विपणन धोरणे** अभ्यासणे, महिला उद्योजकासमोरील **विपणन धोरणे** आव्हानांवर मात करण्यासाठी उपाय सुचविणे.

की वडर्स: महिला उद्योजकांसाठी विपणन धोरणे, उपाय

प्रस्तावना :

व्यवसायाच्या शाश्वत वाढीच्या दिशेने एक मजबूत पाया उभारणे हे पहिले पाऊल आहे. तुमचे लक्षित प्रेक्षक ओळखून आणि त्यांच्या गरजा आणि आवडीनिवडी समजून घेऊन सुरुवात करा. उदाहरणार्थ, जर तुम्ही काम करणाऱ्या मातांना लक्ष्य करत असाल, तर त्यांना येणाऱ्या आव्हानांचा उलगाडा करा आणि त्यांच्या विशिष्ट गरजा पूर्ण करण्यासाठी तुमची उत्पादने किंवा सेवा तयार करा.

तुमच्या प्रेक्षकांना आवडेल अशी आकर्षक ब्रँड ओळख निर्माण करा, तुमच्याकडून मिळणारे उल्लेखनीय मूल्ये आणि फायदे अधोरेखित करा. तुमच्या व्यवसायातील त्रुटी आणि संधी शोधण्यासाठी सखोल बाजार संशोधनाचा शोध सुरू करा, ज्यामुळे तुम्ही तुमच्या व्यवसायाला प्रभावीपणे स्थान देऊ शकाल. तुमच्या स्पर्धकांचे आणि बाजारपेठेच्या परिस्थितीचे विश्लेषण केल्याने तुम्हाला वेगळे ठरणारे अद्वितीय विक्री बिंदू शोधण्यास मदत होईल.

पर्यावरणाबाबत जागरूक ग्राहकांसाठी सौंदर्य प्रसाधने ब्रँड स्थापन करणाऱ्या विनिता सिंग या उद्योजिकेचे उदाहरण घ्या. बारकाईने बाजार संशोधन करून, तिला नैतिकदृष्ट्या सोर्स केलेल्या आणि पर्यावरणपूरक पॅशनची वाढती मागणी आढळली. विनिता सिंग या

मूल्यांभोवती तिचा ब्रँड उभारला, एक भक्कम पाया तयार केला जो तिच्या लक्षित प्रेक्षकांशी थेट संवाद साधला आणि तिला तिच्या उद्योगात एकनेता म्हणून स्थापित केले.

संशोधनाची उद्दीष्टे :

- 1) महिला उद्योजकासमोरील **विपणन धोरणे** अभ्यासणे
- 2) महिला उद्योजकासमोरील **विपणन धोरणे** आव्हानांवर मात करण्यासाठी उपाय सुचविणे

संशोधनाची पद्धती

शोधनिबंध सादरीकरणासाठी प्राथमिक व दुय्यम स्रोतांचा वापर केला जातो. या अभ्यासात दुय्यम स्रोत म्हणून इंटरनेट, वेबसाइट्स, ब्लॉग्स, वर्तमानपत्रे, महाराष्ट्राची आर्थिक पाहणी इत्यादींचा वापर केला. तसेच हा अभ्यास करण्यासाठी वर्णनात्मक पद्धतीचा वापर केला आहे.

*डिजिटल मार्केटिंग स्व-स्थान प्रज्वलित करणे.

ऑनलाइन क्षेत्रात व्यवसायाच्या यशाची प्रचंड क्षमता आहे. सोशल मीडिया मार्केटिंग उद्योजकांना त्यांच्या लक्षित प्रेक्षकांशी थेट संपर्क साधण्यास मदत करते, ज्यामुळे त्यांना ब्रँड जागरूकता निर्माण करण्यास आणि आकर्षक ग्राहक संवादांना प्रोत्साहन देण्यास मदत होते.

तुमच्या कौशल्याला उजाळा देणारी आणि तुमच्या अनुयायांमध्ये कुतूहल निर्माण करणारी आकर्षक आणि **मूल्यवान सामग्री** तयार करा . व्यावहारिक टिप्स,

आकर्षक यशोगाथा आणि उद्योगातील अंतर्दृष्टी शेअर करा ज्या खोलवर प्रतिध्वनीत होतात आणि तुमच्या क्षेत्रात तुम्हाला एक अधिकार म्हणून स्थान देतात.

याशिवाय, तुमच्या ग्राहकांशी संबंध वाढवण्यासाठी आकर्षक ईमेल मार्केटिंग मोहिमा राबवण्याचा विचार करा. त्यांच्या आवडीनुसार खास ऑफर, शैक्षणिक सामग्री किंवा अपडेट्ससह वैयक्तिकृत ईमेल तयार करा. हे निष्ठा वाढवते आणि व्यवसायाला चालना देते. सर्च इंजिन ऑप्टिमायझेशन SEO च्या क्षेत्राचा शोध घ्या जेणेकरून सेंद्रिय रहदारीचा मार्ग मोकळा होईल, ज्यामुळे सर्च इंजिन निकालांमध्ये तुमच्या वेबसाइटची दृश्यमानता वाढेल. सशुल्क जाहिराती स्वीकारा आणि तुमच्या उद्योगातील प्रभावशाली व्यक्तींसोबत सहयोग करा जेणेकरून तुमची पोहोच वाढेल आणि नवीन ग्राहकांना आकर्षित करता येईल.

महिला उद्योजक आणि नेटवर्किंगची कला

आजच्या व्यवसाय जगात स्वतःला पुढे नेण्यापेक्षा इतरांचे लक्ष आणि आदर मिळवण्यासाठी स्वतःला पुढे नेण्यापेक्षा खूप कमी कौशल्ये महत्त्वाची आहेत. पुरुष हे नैसर्गिकरित्या करतात असे दिसते, परंतु महिलांना स्वतःची जाहिरात करण्यात कमी आरामदायी वाटते. महिलांचा दावा आहे की स्वतःची जाहिरात करणे "व्यर्थ," "कठोर" आणि "स्वतःचे अभिनंदन" आहे. त्यांना भीती आहे की जर त्यांनी स्वतःकडे आणि त्यांच्या यशाकडे जास्त लक्ष वेधले तर लोक त्यांना आवडणार नाहीत. परंतु ज्यांना त्यांच्या व्यवसाय क्षेत्रात प्रगती करायची आहे किंवा त्यांच्या कामगिरीसाठी ओळखले जायचे आहे त्यांच्यासाठी स्वतःची जाहिरात करणे हे एक महत्त्वाचे कौशल्य आहे.

एका आघाडीच्या कम्युनिकेशन्स फर्मच्या संस्थापक ज्युडिथ हम्फ्रे यांनी त्यांच्या 'टेकिंग द स्टेज: हाऊ विमेन कॅन स्पीक अप, स्टँड आउट अँड सक्सीड' या पुस्तकात प्रगती करत राहण्यासाठी प्रत्येक परिस्थितीत धैर्य आणि आत्मविश्वासाने संवाद साधण्याचे महत्त्व सांगितले आहे.

तर मग महिला स्वतःला नैसर्गिक आणि आरामदायी पद्धतीने कसे पुढे आणू शकतात? दुसऱ्या शब्दांत सांगायचे तर, त्या स्वतःला कसे पुढे आणू शकतात, न घाबरता किंवा अहंकारी वाटू नये?

स्वतःचा नाही तर तुमच्या कामगिरीचा प्रचार करा

आत्मविश्वासाने स्वतःला पुढे नेण्याचा प्रारंभिक मुद्दा म्हणजे हे समजून घेणे की ते निर्लज्ज स्वकेंद्रितपणा नाही. आज्ञा आणि नियंत्रणापासून दूर गेलेल्या जगात महिला किंवा पुरुषांसाठी हा दृष्टिकोन अधिकाधिक कार्य करत नाही.

स्वतःला बढती देणे म्हणजे तुम्ही काहीतरी विशेष साध्य केले आहे हे इतरांना दाखवणे. आणि तुमच्या कामगिरीबद्दल चर्चा करताना तुम्हाला "मी," "मी," "मी हे केले" असे म्हणावे लागेल असे वाटण्याऐवजी, ते व्यापक उद्दिष्टांना कसे प्रोत्साहन देतात ते दाखवा. एक चांगला स्व-प्रोत्साहनकर्ता होण्यासाठी, तुमचे मूल्य अशा प्रकारे व्यक्त करा की तुमच्या संस्थेसाठी, तुमच्या संघासाठी किंवा इतरांसाठी तुम्ही दिलेल्या योगदानाचे दर्शन घडेल.

थोडक्यात, स्वतःची जाहिरात करणे म्हणजे फक्त तुमच्या वैयक्तिक ब्रँडवर लक्ष केंद्रित करणे किंवा मी, मी, मी या अर्थाने बढाई मारणे असे नाही. याचा अर्थ फक्त जगाला (किंवा खोलीला) तुम्ही केलेल्या एखाद्या कामाबद्दल सांगणे जे उल्लेखनीय आहे.

"सुरक्षित" बढाई मारण्याचा सराव करा

ज्या महिलांनी आयुष्यभर कौतुकांना बगल देण्यात घालवली आहे, त्यांच्यासाठी स्वतःचे मोठे यश समोर आणणे आव्हानात्मक असू शकते. तुम्ही हे सर्वात महत्त्वाचे कौशल्य कसे विकसित करू शकता?

सुरक्षित वातावरणात बढाई मारायला सुरुवात करा. हे करण्यासाठी एक जागा म्हणजे घर. किंवा तुम्ही विश्वासू सहकाऱ्यांसोबत सराव करू शकता. तुम्ही तिला सांगू शकता: "मी एक नवीन प्रकल्प हाती घेत आहे, आणि मला खात्री आहे की तो यशस्वी होईल!"

एकदा तुम्हाला या सुरक्षित परिस्थितीत बढाई मारण्याची सवय लागली की, तुम्ही अधिक आव्हानात्मक परिस्थितीत स्वतःला अधिक चांगल्या प्रकारे विकू शकाल. उदाहरणार्थ, तुम्हाला अधिकाऱ्यांनी भरलेल्या खोलीत सांगण्याची ताकद मिळेल की तुमचा एचआर नेतृत्व कार्यक्रम फर्मची प्रतिभा विकसित करेल याची तुम्हाला खात्री आहे. तुम्ही जितके जास्त बढाई माराल तितके तुम्ही ते चांगले करू शकाल.

विचार करा

जेव्हा जेव्हा तुम्ही खोलीत जाता, मीटिंगला उपस्थित राहता, बोर्डरूम टेबलावर बसता किंवा

व्यवसायिक संभाषण करता तेव्हा स्वतःला विचारा: "या परिस्थितीत मी काय विकू शकतो?" तुम्ही तुमच्या सहकाऱ्यांना किंवा मित्रांना सांगू शकता की तुम्ही मुलाखत उत्तीर्ण झाली आहात किंवा एखादा मोठा प्रकल्प पूर्ण केला आहे. तुमचा दिवस समाधानकारक गेला हे तुम्ही एखाद्या मित्राला सांगू शकता. तुमचा अजेंडा काहीही असो, स्वतःला अशा व्यक्ती म्हणून ओळखण्याचा प्रयत्न करा ज्याने कोणत्या ना कोणत्या प्रकारे एखाद्या कामाला पुढे नेले आहे.

हे इतके महत्वाचे का आहे? स्वतःची जाहिरात करणे ही जगाला तुम्ही कोण आहात याची समज निर्माण करण्याचा एक मार्ग आहे. जर तुम्ही स्वतःबद्दलचे हे सकारात्मक संदेश सादर केले तर इतर लोक तुम्हाला त्या दृष्टिकोनातून पाहतील. बऱ्याचदा, महिलांची मानसिकता अगदी उलट असते. जेव्हा कोणी एखाद्या महिलेने यशस्वीरित्या पूर्ण केलेला प्रकल्प समोर आणते तेव्हा तिला असे म्हणण्याचा मोह होतो: "ते काहीच नव्हते." म्हणून तुमची मानसिकता बदला. प्रत्येक परिस्थितीला सकारात्मक पद्धतीने स्वतःला विकण्याची संधी म्हणून पहा.

विक्री थांबवू नका

महिला बऱ्याचदा मागे वसून कोणीतरी पुढाकार घेऊन त्यांना हवी असलेली नोकरी किंवा नोकरीची संधी देण्याची वाट पाहत असतात. उदाहरणार्थ, पुनर्रचनेत, नवीन मुख्य कार्यकारी अधिकारी येऊन त्यांना नोकरी देईल अशी आशा बाळगून त्या मागे राहतात. दुर्दैवाने, ती निष्क्रिय पद्धत काम करत नाही. पुरुष नवीन पदांसाठी प्रचार करत असताना, महिला मागे राहतात.

जर तुम्हाला काही हवे असेल तर त्यासाठी प्रयत्न करा. स्वतःला पुढे करा आणि नवीन भूमिकेत यशस्वी होण्याची क्षमता तुमच्यात आहे हे दाखवा. जर तुम्हाला वाटत असेल की तुम्ही बढतीसाठी पात्र आहात, तर तुमच्या बॉसकडे जा आणि तुमची पात्रता आणि आवड स्पष्ट करा. जर तुम्हाला एखादी नोकरीची पोस्टिंग दिसली जी तुम्हाला आवडेल, तर हार मानू नका कारण तुमच्याकडे सर्व पात्रता नाहीत. त्यासाठी प्रयत्न करा आणि स्वतःला विकून टाका. शेवटी, जर तुमच्याकडे टीम मीटिंगमध्ये शेअर करायची चांगली कल्पना असेल, तर ती पुढे मांडा आणि त्यासाठी एक मजबूत युक्तिवाद करा, जरी तुम्हाला माहित असेल की खोलीतील इतर लोक ती लगेच स्वीकारणार नाहीत. थोडक्यात, स्वतःला आणि तुमच्या कल्पना विकण्यास नेहमीच तयार श्रीमती. अश्विनी चंद्रकांत बिरोळी

रहा. कारण? जर तुम्ही कधीही विक्री करणे थांबवले तर तुम्ही प्रगती करणे थांबवाल.

या चार रणनीती तुम्हाला स्टेजवर येण्यास आणि एक आकर्षक आणि उच्च-प्रोफाइल नेता म्हणून केंद्रस्थानी राहण्यास अनुमती देतील.

*उपाय

1) तुमचा वैयक्तिक ब्रँड तयार करा :

काही महिला उद्योजकांचे ब्रँड हे उत्पादन किंवा सेवा नसून ते स्वतः असतात. उदाहरणार्थ, [फेथ सॅलीने](#) तिच्या सर्जनशील आवाजाचा वापर करून एक लोकप्रिय लेखिका, पॉडकास्ट होस्ट आणि सीबीएस आणि एनपीआरच्या "वेट वेट... डोन्ट टेल मी!" या कार्यक्रमात नियमित काम केले.

बाल आणि वेडनर यांनी मुलाखत घेतली तेव्हा तिने वैयक्तिक ब्रँड बिल्डिंगसाठी चार धोरणे उघड केली: तुम्ही कोण आहात हे जाणून घ्या (तुमच्या चाहत्यांशी प्रामाणिक रहा), संबंध निर्माण करा (तुम्हाला मदत करू शकणाऱ्या लोकांशी संपर्क साधा), अपयशी व्हा आणि चुकामधून शिका (सकारात्मक रहा आणि पुन्हा प्रयत्न करा), आणि दयाळू आणि कृपाळू व्हा (तुम्हाला मदत करणाऱ्यांबद्दल कृतज्ञता व्यक्त करा).

2) गरज पडल्यास प्रथम कृती करा :

जगभरातील महिला उद्योजक त्यांच्या व्यवसायाकडे वेगळ्या पद्धतीने पाहतात हे ओळखा. अमेरिकेत अनेकदा, त्या व्यवसाय सुरू करण्यापूर्वी अभ्यास करतात आणि नियोजन करतात.

विकसनशील जगात, अनेक महिला उद्योजकांकडे वेळेची सोय नसते आणि त्या त्यांचे उपक्रम सुरू करतात, कारण त्यांनी एक अदृश्य संधी ओळखली नाही, तर केवळ गरजेपोटी. "त्या पुढील कृतीसाठी अंतर्दृष्टी मिळविण्यासाठी कार्य करतात," असे बॅबसन येथील मार्केटिंगचे सहयोगी प्राध्यापक [व्हिन्सेंट ओन्येमा](#) आणि आयपीएडीई बिझनेस स्कूलमधील मार्केटिंग मॅनेजमेंट विभागातील प्राध्यापक मार्था रिवेरा पेस्केरा लिहितात.

3)उत्साही व्हा :

तुमच्या आतली आग शोधा. डायरेक्ट सेलिंग एज्युकेशन फाउंडेशनच्या शैक्षणिक उपक्रमांच्या वरिष्ठ संचालक क्रिस्टेन आणि किम्बर्ली हॅरिस ब्लिटन यांनी डायरेक्ट सेलिंग व्यवसायांचे नेतृत्व करणाऱ्या तीन महिला उद्योजकांची व्यक्तिरेखा रेखाटली आहे आणि त्या किती प्रामाणिक, वचनबद्ध आणि उत्साही आहेत हे पाहिले आहे. त्या त्यांच्या उत्पादनांवर आणि त्यांना विकणाऱ्या लोकांवर दृढ विश्वास ठेवतात.

"संभाषण सुरू होण्यास फक्त काही सेकंद लागतात," क्रिस्टेन आणि ब्लिटन लिहितात, "व्यवसायाबद्दलची त्यांची आवड आणि त्यांच्या कर्मचाऱ्यांबद्दल आणि थेट विक्री करणाऱ्या विक्री कर्मचाऱ्यांबद्दलची आवड स्पष्ट होते."

निष्कर्ष:

व्यवसायातीलअपयशरोखणेआणिविजयाचामार्गआखणे

उद्योजकीय प्रवास हा संघर्षांनी भरलेला असला तरी, त्यात अनेक आव्हाने देखील आहेत. संभाव्य व्यवसाय अपयशांपासून बचाव करण्यासाठी, सामान्य अडचणी ओळखणे आणि त्यावर मात करण्यासाठी प्रभावी धोरणे अंमलात आणणे अत्यंत महत्वाचे आहे. बाजार संशोधनाचा अभाव, खराब आर्थिक नियोजन आणि अप्रभावी मार्केटिंग धोरणे बहुतेकदा व्यवसाय अपयशाचे केंद्रबिंदू असतात. तुमचे लक्षित प्रेक्षक, स्पर्धा आणि उद्योगातील ट्रेड सखोलपणे समजून घेण्यासाठी सखोल बाजार संशोधनात स्वतःला मग्न करा. आर्थिक अंदाज, हुशार मार्केटिंग धोरणे आणि मजबूत आकस्मिक योजनांचा समावेश असलेला एक व्यापक व्यवसाय योजना विकसित करा. तुमच्या मार्केटिंग प्रयत्नांचे सतत निरीक्षण आणि मूल्यांकन करा, सुधारणांसाठी क्षेत्रे ओळखा आणि बदलत्या बाजार परिस्थितीशी जलद जुळवून घ्या. अनुभवी उद्योजक किंवा व्यवसाय सल्लागारांकडून मार्गदर्शन आणि मार्गदर्शन मिळवा जे अमूल्य अंतर्दृष्टी आणि अटळ समर्थन देऊ शकतात.

यशस्वी उदाहरणांमधून शिकून, डिजिटल मार्केटिंग युक्त्यांच्या शक्तीचा वापर करून, मजबूत ग्राहक संबंध जोपासून, फलदायी नेटवर्किंग कनेक्शन वाढवून आणि अपयश टाळण्यासाठी धोरणे अंमलात आणून, महिला उद्योजक अढळ आत्मविश्वासाने व्यवसाय क्षेत्रात मार्गक्रमण करू शकतात आणि दीर्घकालीन यश मिळवू शकतात.

मार्केटिंग हे एक प्रभावी साधन म्हणून काम करते जे महिला उद्योजकांना त्यांचे व्यवसाय वाढवण्यास, त्यांचा आवाज उठवण्यास आणि कायमस्वरूपी प्रभाव पाडण्यास सक्षम करते. एक मजबूत पाया तयार करून, डिजिटल मार्केटिंग क्षेत्राचा फायदा घेऊन, ग्राहक संबंध जोपासून, नेटवर्क जिंकून आणि अपयश टाळण्यासाठी धोरणे अंमलात आणून, महिला उद्योजक आव्हानांवर मात करू शकतात आणि व्यवसायाच्या उत्साहवर्धक क्षेत्रात भरभराट करू शकतात. या धोरणांची अंमलबजावणी करा, यशस्वी उदाहरणांमधून प्रेरणा घ्या आणि उल्लेखनीय व्यवसाय वाढ आणि जबरदस्त यशासाठी तुमची पूर्ण क्षमता उघडा. तुमच्या उद्योजकीय भावनेला आलिंगन द्या, तुमच्या मार्केटिंग प्रयत्नांना उत्साहाने भरा आणि उद्योजकीय विश्वात तुमची तेजस्वी चमक दाखवा.

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आदिवासी महीलाचे सक्षमीकरण : एक अभ्यास

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सहयोगी प्राध्यापक

कला वाणिज्य व विज्ञान महाविद्यालय ओंदे ता.विक्रमगड जि.पालघर

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सारांश :

भारतीय समाजात प्राचीन काळापासून पुरुष आणि महीला यांच्या कार्याची श्रमविभागणी झालेली दिसून येते.या श्रमविभागणीमुळे जास्तीत जास्त प्रमाणात महिलांच्या वाट्याला कौटुंबिक जबाबदाऱ्या आलेल्या दिसून येतात. भारतात असलेल्या आदिवासी जमाती ह्या पितृसत्ताक व्यवस्था असणाऱ्या आहेत. स्वातंत्र्यप्राप्तीनंतर भारताने लोकशाही शासन व्यवस्था स्विकारून भारतातील वंचित, उपेक्षित व दुर्बल अशा सर्व तळागाळातील समाजाचा विकास साध्य करण्याच्या उद्देशाने अनेक कल्याणकारी योजना राबविण्यास सुरुवात झाली त्यास आदिवासी समाजही अपवाद राहिला नाही.

आदिवासी समाज हा समतावादी समाज म्हणून ओळखला जातो, विशेषतः श्रेणीबद्ध जाती समाजात आदिवासी समाज एकसंध नाही, कारण भारतात मातृवंशीय आणि पितृवंशीय या दोन्ही जमाती अस्तित्वात आहेत. आदिवासी महीलांचा हिंसाचाराकडे पाहण्याचा दृष्टिकोन, हालचालींचे स्वातंत्र्य, निर्णय घेण्याची क्षमता आणि सामाजिक स्वातंत्र्य. विक्षेपणासाठी बहुविध प्रतिगमन वापरले गेले. या विक्षेपणातून असे दिसून येते की हिंसाचाराच्या दृष्टिकोनात महिलांच्या गटांना सकारात्मक गुण मिळाले असले तरी, पितृसत्ताक आदिवासी महिला या क्षेत्रात अधिक सक्षम होत्या. याउलट, मातृसत्ताक आदिवासी महिला चळवळीच्या स्वातंत्र्यात आणि निर्णय घेण्याच्या शक्तीमध्ये अधिक सक्षम होत्या. तथापि, सामाजिक स्वातंत्र्यात, दोन्ही समाजातील महिलांना कमी सक्षम करण्यात आले होते आणि पितृसत्ताक समाजातील महिलांसाठी परिस्थिती वाईट होती. इतर लोकसंख्याशास्त्रीय आणि सामाजिक-आर्थिक घटकांशी जुळवून घेतल्यानंतर, सामाजिक वंशरचना चळवळीच्या स्वातंत्र्यात महत्त्वाची राहिली नाही. या अभ्यासात असे दिसून आले आहे की मातृसत्ताक सामाजिक वंश आईपासून मुलींपर्यंत वंशपरंपरागत हक्क प्रदान करतो, परंतु यामुळे जीवनाच्या सर्व पैलूंमध्ये एकूणच सक्षमीकरणात सुधारणा होत नाही. आदिवासी महिलांसाठी सक्षमीकरण हे वंश प्रथा, परंपरा, भूगोल आणि सामाजिक-आर्थिक परिस्थितीच्या परस्पर व्यवहारात आहे. शासनकर्ते महिलांसाठी कौशल्य-निर्मिती, रोजगार, सामाजिक व आर्थिक योजना लागू करून समाजातील महिलांसाठी सामाजिक-आर्थिक असमानता दूर करण्यासाठी प्रयत्न करतात.

शब्दसूची : आदिवासी, महिला, सक्षमीकरण, आर्थिक, सामाजिक, राजकीय,विकास

प्रस्तावना :-

भारतीय राज्यघटनेत स्त्री - पुरुष समानता हे तत्व स्वीकारण्यात आले आहे. या न्याय तत्त्वानुसार आदिवासी महिलांचे सक्षमीकरण हा त्या समाजातील सामाजिक राजकीय व आर्थिक विकासासाठी महत्त्वाचा टप्पा मानला जातो.ग्रामीण व नागरी समाजातील महिलांपेक्षा आदिवासी समाजातील स्त्रिया ह्या शिक्षण, आरोग्य, उत्पादनाची

साधने, स्वाभिमान, आत्मनिर्भरता व आत्मविश्वास यात आदिवासी महीला ह्या मागे आहेत.

भेदभाव, आर्थिक मागासलेपण, महिलांवरील हिंसा व आत्मघाताचे प्रमाण ही अधिक आहे. या महिलांमध्ये कायद्याचे अज्ञान व धोरण निर्धारणाच्या अंमलबजावणीवर पितृसत्ताक कुटुंबपद्धतीचा असलेला प्रभाव ही मोठा आहे.काही अपवादात्मक आदिवासी समाजात मातृसत्ताक

कुटुंब पद्धतीचा प्रभाव जाणवतो. त्यामुळे भारतातील बहुतेक भागात समाज आणि कौटुंबिक पातळीवर महिलांना नियंत्रित ठेवले जाते ही वस्तुस्थिती आहे.

अध्ययनाचा उद्देश :

वरील संशोधन अभ्यासाच्या माध्यमातून आदिवासी समाजाच्या विकासाचे प्रतिमान व विकासाचा निर्देशांक अभ्यासताना त्या समाजातील आदिवासी महिलांची परीस्थिती कशी आहे व महिलांचे सक्षमीकरण कशाप्रकारे होत आहे याचा अभ्यास करणे.

गृहितकृत्य :

- १) आज आदिवासी महीला जीवनाच्या विविध क्षेत्रात करित असलेल्या नेतृत्वाचा अभ्यास करणे.
- २) आदिवासी महीला सामाजिक , आर्थिक व राजकीय व शैक्षणिक क्षेत्रात पुरुषांच्या खांद्याला खांदा लावून कार्य करित आहेत त्याचा अभ्यास करणे.
- ३) वरील वस्तुस्थितीचा अभ्यास करताना आदिवासी महिलांवर कौटुंबिक हिंसाचार, अन्याय व अत्याचार होत आहेत. त्यामुळे महिला सक्षमीकरणात अडसर ठरणाऱ्या घटकांचा अभ्यास करणे.

तथ्यसंकलन:

या संशोधनाचा अभ्यास करण्यासाठी द्वितीय स्त्रोताचा आधार घेण्यात आला आहे.या अनुषंगाने संदर्भ ग्रंथ व इंटरनेट वरील अध्ययन सामुग्री चा अभ्यास करण्यात आला आहे.

आदिवासी महिला व सक्षमीकरण :

आदिवासी समाजातील महिला सामाजिक, सांस्कृतिक, आर्थिक आणि धार्मिक जीवनात खूप महत्त्वाची भूमिका बजावतात. परंतु शिक्षण, रोजगार, आरोग्य, आर्थिक तसेच राजकारण या क्षेत्रात त्या अजूनही खूप मागे आहेत. त्यांच्या सामाजिक-आर्थिक स्थिती कमी असल्याने कायदा बनवणाऱ्या संस्थांमध्ये त्यांचे प्रतिनिधित्व कमी आहे. शिवाय आदिवासी महिलांच्या राजकीय सक्षमीकरणाचा मुद्दा मानवी हक्क, समानता, स्वातंत्र्य आणि सामाजिक न्याय यासारख्या पैलूंशी जोडलेला आहे. अनेक औपचारिक आणि अनौपचारिक अडथळे आदिवासी महिलांच्या राजकीय सहभागाला मर्यादित करत आहेत. त्यापैकी महत्त्वाचा अडथळा आर्थिक आहे. आदिवासी महिलांच्या आर्थिक आणि राजकीय सक्षमीकरणाची आवश्यकता आहे. आदिवासी महिलांचे सक्षमीकरण

समुदायाच्या जलद सामाजिक-आर्थिक विकासासाठी, महिलांचा सक्रिय सहभाग आवश्यक आहे. भारतासारख्या सामाजिक व्यवस्थेत, विविध स्तरांवर घेतलेल्या ठोस उपाययोजनांद्वारे त्यांचा सहभाग सुनिश्चित केला पाहिजे, ज्यामुळे त्यांचे खऱ्या अर्थाने सक्षमीकरण होईल.

आदिवासी महिलांच्या सक्षमीकरणासाठी शासनाने अनेक योजना राबवल्या आहेत. यामध्ये आदिवासी महिला शक्तीकरण योजना (AMSY) ही एक प्रमुख योजना आहे. याशिवाय, आदिवासी विकासासाठी अनेक योजना आहेत.

आदिवासी महिला शक्तीकरण योजना (AMSY)

- १) या योजनेअंतर्गत, अनुसूचित जमातीच्या महिलांच्या आर्थिक विकासासाठी कर्ज दिले जाते.
 - २)या योजनेअंतर्गत, राज्य चॅनललायझिंग एजन्सीमार्फत कर्ज दिले जाते.
 - ३)या योजनेअंतर्गत, युनिटची किंमत 2 लाख रुपये पर्यंत कर्ज दिले जाते.
 - ४)या योजनेअंतर्गत, युनिट खर्चाच्या 90% पर्यंत कर्ज दिले जाते.
- या योजनेचा लाभ घेण्यासाठी, लाभार्थ्यांनी NSTFDC चे पात्रता निकष पूर्ण करावे लागतात.
- आदिवासी विकासासाठी इतर योजना ही कार्यरत आहेत : आदिवासी शिक्षा रिन योजना, स्वयंसहाय्यता गटांसाठी सूक्ष्म कर्ज योजना (एसएचजी), आदिवासी वनवासी सक्षमीकरण योजना, ठक्कर बाप्पा आदिवासी वस्ती सुधारणा योजना, पारधी समाजाच्या विकासाकरीता विविध योजना आहेत.
- आदिवासी महीलांच्या सक्षमीकरणासाठी उपाययोजना
- १) अशिक्षित व गरीब आदिवासी महीलांमध्ये जागरूकता निर्माण होईल अशी परिस्थिती निर्माण करणे.
 - २) स्त्रियांनी स्वतःमधील असलेली न्यूनगंडाची भावना बाजूला सारून स्वतःमधील आत्मविश्वास व आत्मनिर्भर होण्यासाठी पावले उचलली पाहिजेत.
 - ३) या महीलांमध्ये कायदेविषयक जाणिवा व नेणीवा निर्माण होणे आवश्यक आहे.
 - ४) राजकीय पक्षांनी राजकीय क्षेत्रात महीलांना जास्तीत जास्त संधी दिल्यास त्या अधिक सक्षमपणे कार्य करून दाखवतील असा विश्वास वाटतो.

५) स्त्रियांना आर्थिक दृष्टिकोनातून सक्षम करण्यासाठी बचत गट व स्वयंसहायता गटाच्या माध्यमातून रोजगाराच्या नवनवीन संधी उपलब्ध होतील.

६) आर्थिक व राजकीय क्षेत्राबरोबरच व्यावसायिक व तांत्रिक क्षेत्रात महिलांना संधी देणे आवश्यक आहे.

७) समाजात रूढ अर्थाने प्रचलित असलेल्या रूढी, प्रथा व परंपरांचा त्याग करून आधुनिक विकासाची कास धरणे आवश्यक आहे.

समारोप :

आदिवासी महिलांचे सक्षमीकरण विचारात घेऊन या महिलांचे योग्य सक्षमीकरण होण्यासाठी शिक्षण, आरोग्य, कला, क्रिडा, समाजकारण अर्थकारण व राजकारण इत्यादी विविध क्षेत्रात महिलांनी पुढाकार घेऊन कार्य केल्यास आदिवासी महिलांचे सक्षमीकरण व्हावयास वेळ लागणार नाही. या महिला सक्षम झाल्यास कुटुंब, समाज, राज्य व राष्ट्राच्या विकासात भरच पडेल व आपल्या देशाला विकासाच्या सन्मार्गावर घेऊन जाण्यास मदत होईल.

संदर्भ सूची

- १) शर्मा प्रज्ञाराणी, २००६, महिला विकास और सशक्तीकरण, अविष्कार प्रकाशन, दिल्ली.
- २) कऱ्हाडे बी.एम. जून २०१४ आदिम जमातीचे समाजशास्त्र, प्रकाशक मनोहर पिंपळापुरे, महाल नागपूर
- ३) सिद्धीकी एम.के. मई १९८४ भारत के आदिवासी, प्रकाशक निर्देशक भारतीय मानव विज्ञान, भारत सरकार २७ जवाहरलाल नेहरू मार्ग कलकत्ता.
- ४) प्रणाली शेंडे व संतोष अ.कावरे, आदिवासी विकासात महिला सक्षमीकरणाचे महत्त्व, मे २०२३



धडपडणाऱ्या स्त्रीची कर्म कहाणी - धग.

प्रा.डॉ.राजकुमार श्रीधर पवार

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प्रस्तावना :-

'कादंबरी' ही साहित्य संकल्पना अर्वाचीन कालखंडात जन्माला आलेली असून हा साहित्यप्रकार वाचक आणि लेखकाच्या दृष्टीने लोकप्रिय साहित्य प्रकार आहे 'धग' ही उद्धव शेळकेयांची कादंबरी १९६० साली प्रसिद्ध झालेली लोकप्रिय कादंबरी आहे. उद्धव शेळके यांनी 'धग' ही कादंबरी जीवनशोधाच्या प्रेरणेतून लिहिली असून ती ग्रामीण जीवनातील कठोर वास्तवाचे दर्शन घडविते.

उद्देश :- १] ग्रामीण कादंबरीतील स्त्रीजीवनातील संघर्ष मांडणे.

२] ग्रामीण जीवनाचा शोध घेणे.

३] ग्रामीण कादंबरीतून आलेल्या समस्यांच्या चित्रणाचा अभ्यास करणे.

ग्रामीण जीवनात ग्रामीण व्यवसाय आणि ग्रामव्यवस्था हीच सर्वाधिक महत्त्वाची असते. ग्रामीण सामान्य जीवन जगण्यातूनच एखादे असमान्य व्यक्तिमत्व हाती लागते आणि त्याचे जीवननाट्य कादंबरी काराकडून शब्द पातळीवर रेखाटले जाते.

'धग' ही उद्धव शेळके यांची कादंबरी अशाच स्वरूपाची आहे. त्यामुळे शिंपी समाजातल्या एका 'कौतिक'नावाच्या स्त्रीची ती एक जीवनकहाणी ठरते

कौतिकचा संघर्ष:-

'कौतिक' ही 'धग' कादंबरीतील प्रमुख व्यक्तिरेखा असून ग्रामीण भागातील शिंपी कुटुंबातल्या कौतिकची संघर्ष मय जीवन कहाणी 'धग' या कादंबरीत चितारलेली आहे. कौतिकचे लग्न रघुनाथ शिंप्याचा मुलगा महादेवशी झालेले आहे. लग्नाच्या काही काळानंतर कौतिक आपला नवरा महादेव आणि मुलांना घेऊन माहेरी येऊन राहते. तिथे कुरबुर झाल्यामुळे महादेव पुन्हा आपल्या मुलांना व बायकोला घेऊन आपल्या गावी परत येतो

कौतिकचा पती महादेव हा मुळातच आळशी स्वभावाचा असतो. त्याला काहीही काम दिले तरी तो नीट करत नाही. त्यात सातत्याने काही ना काही प्रश्नच निर्माण होतात. त्यामुळे खऱ्या अर्थाने कौतिकच्या जीवनामध्ये सातत्याने संघर्ष उभा राहतो. कष्टाशिवाय जीवनात काहीही येत नाही. अशा परिस्थितीतही आपल्या नवऱ्याने

सुधारावे म्हणून कौतिक बराच प्रयत्न करते पण, त्याला फारसे यश येत नाही. तशातच मुलाकडूनही फारसे सहकार्य तिला मिळत नाही. त्यामुळे कौतिकला आपल्या वाढ्याला आलेले कष्टप्रद जीवन भोगण्याशिवाय पर्याय राहत नाही.

कौतिकच्या नवऱ्यामध्ये कष्ट करण्याची ताकद नाही. तशीच मानसिकताही नाही म्हणून त्याला सातत्याने मदत करणारी कौतिक नवऱ्याला कधी गोडीने तर कधी धाकाने सतत कष्ट प्रवृत्त करीत राहते. नवऱ्याचा मोठेपणाही ती राखते. नवऱ्याकडून कामे होत नाहीत म्हणून खचून न जाता ती मोठ्या धिराने प्रत्येक प्रसंगाला सामोरे जाते. तिच्या जीवनात आलेल्या नातेवाईक आणि इतर लोकांकडूनही फारसा चांगला अनुभव तिच्या वाढ्याला येत नाही.

नवऱ्याला जरी एका प्रकारची कामे जमत नसली तरी वेगवेगळ्या प्रकारची कामे देऊन त्याला काम

करण्यासाठी, उद्योग करण्यासाठी प्रोत्साहन देण्याचा कौतिक प्रयत्न करते. नवऱ्याच्या कामात मदत करते. पण त्याच्यामध्येही तिला यश येत नाही. नवरा महादेवने आपल्या मताप्रमाणे वागावे हा सुप्त विचार तिच्या मनामध्ये असतो पण महादेव कधीही तिला प्रतिसाद देत नाही.

कौतिकचे दुर्दैव इथेच संपत नाही तर, महादेव हा कासमचाचाच्या नादाने कौतिकला न सांगता विदर्भातील महादेवाच्या जत्रेला निघून जातो. पायी चालण्याची महादेवला सवय नसते. त्यामुळे वाटेत त्याला त्याची शरीर साथ देत नाही. त्यातच त्याची बोटे रक्तबंबाळ होतात. त्यावेळी त्याला महारोग झाल्याचे समजते. कासमचाच्या जत्रेहून परत आल्यावर कौतिकला हे सर्व सांगतो. या आघाताने कौतिक पार खचून

जाते. तिच्या मनावर याचा खोलवर परिणाम होतो. त्यातून ती वेडी होते. उद्धव शेळके यांच्या 'धग' मधील कौतिक ही स्त्री व्यक्तिरेखा ग्रामीण विभागातील स्त्रीचे वास्तव आणि प्रातिनिधिक चित्रण घडवणारी स्त्री आहे.

दारिद्र्य, कष्ट यांनी पिचलेल्या आणि शेवटी निष्क्रिय असलेल्या नवऱ्याचा संसार स्वतःच्या हातावर तोलताना या कौतिकचा एकाकी जीवन संघर्ष नियतीला येईल त्या परिस्थितीला सामोरे जाताना दिसतो. "कादंबरीमध्ये जीवनाचे चित्रण मानवी पात्रांच्या माध्यमातून केले जाते म्हणून पात्र हे कादंबरीचे माध्यम आहे".¹ 'धग' मधील कथानक नेमके, आटोपशीर पण मोठ्या प्रभावीपणे लिहिले गेले आहे. कादंबरीमध्ये मुख्य पात्र 'कौतिक' हे असून तिच्या जीवनातील संघर्ष अतिशय प्रभावीपणे रेखाटून लेखक उद्धव शेळके यांनी एक परिणाम साधला आहे.

ग्रामीण स्त्रीदर्शन प्रभावीपणे घडवणाऱ्या पिढीतील एक महत्त्वाचे लेखक म्हणून उद्धव शेळके यांचा उल्लेख केला जातो. समग्रतेने ग्रामीण स्त्रीदर्शन घडविण्यासाठी कथा कविता यासारखे साहित्यप्रकार अवकाश मर्यादेमुळे सामान्यतः कमी पडतात एखाद्या व्यक्तीचा पूर्ण व्यक्तीची पूर्ण जीवन रेखा काढण्यासाठी त्या तुलनेने 'कादंबरी' हा साहित्यप्रकार समर्थ ठरतो. उद्धव शेळके यांनीही कादंबरी हा प्रकार हाताळून ग्रामीण स्त्री दर्शन प्रभावीपणे घडवल्याचे दिसून येते. याचा अर्थ असा नाही की उद्धव शेळके यांनी कादंबरी शिवाय इतर साहित्य

प्रा.डॉ.राजकुमार श्रीधर पवार

प्रकारात स्त्रीदर्शन घडविले नाही. पण त्यांच्या कादंबरीतील स्त्रीदर्शन हे प्रभावी आणि संस्मरणीय झालेले आहे.

परस्परपूरक भाषाशैली आणि संवाद:-

'धग' या कादंबरीत भाषा प्रभावीपणे वापरली गेली आहे. 'धग' ही कादंबरी निवेदनात्मक स्वरूपात लिहिलेली असून त्यातील संवाद अधिक बोलके करण्यामध्ये लेखक उद्धव शेळके यांना यश आले आहे. व्यक्तिप्रसंगानुरूप व स्थळ-काळानुरूप हे संवाद वैदर्भी बोलीभाषेतून लिहिले गेल्याने ते अधिक प्रभावी झाले आहेत. महादेव चालल्यावर कौतिक त्याच्या पाठीमागे यायला लागली. त्यावेळेस महादेव कौतिकला म्हणतो, तू कशाला येतेस. भावापाशीच राहा. तेव्हा कवतिक म्हणते, "बाप्पा, भावापासी राहाले लग्न केलं काय?" तुम्ही जाल तिथे मी येणार". असं ठामपणे कौतिक सांगते. ती म्हणते, "तुमी तिथं मी. तुम्ही गवत कापान मले पेंडी बांधाची कायची सरम आये?". या परिणामकारक संवादातून

प्रसंग हुबेहुब डोळ्यासमोर उभे करण्याचे कसब उद्धव शेळके यांनी साधले आहे.

समर्पक शीर्षक :-

'धग' कादंबरीतील कथानक, वातावरण निर्मिती, व्यक्तीचित्रण, संवाद, भाषा या घटकाइतकेच कादंब-रीचे शीर्षकही अत्यंत प्रभावी व लक्षवेधी ठरले आहे. 'धग' हे शीर्षक अनेक परीने बहुआयामी असे झाले आहे.

धग असणे म्हणजे जीवनाशक्तीची प्रेरणा सतत कायम असणे होय. कौतिकच्या ठिकाणी ही प्रेरणा सदैव होती. पण या प्रेरणेचा केंद्रबिंदू होता तो तिचा नवरा महादेव. महादेववर तिचे प्रेम होते. पती म्हणून तिच्या मनात त्याच्याविषयी अपार अशी श्रद्धा होती. तो जरी आळशी होता तरी त्याच्या कलाने घेऊन त्याच्याकडून काम करून घेण्यासाठी ती प्रयत्न करत होती. जीवन जगण्यासाठी प्रचंड धडपड करणारी ही ग्रामीण भागातील स्त्री कौतिकाच्या निमित्ताने उद्धव शेळके यांनी 'धग' या कादंबरीत प्रभावीपणे चित्रित केली आहे.

प्रत्येकाची जीवनऊर्जा वेग-वेगवेगळी असते. उद्धव शेळके यांनी या कादंबरीत कौतिकाच्या जीवन जगण्याच्या प्रेरक शक्तीलाच ऊर्जास्वरूप दिले आहे.

'धग'ची खरी समर्पकता कौतिकच्या जीवनस्वरूपाशीच निगडित आहे. कष्ट हीच धग. त्यात निराश होऊन कोळपुंजणे ही धगच. कुटुंबाची वाहतात ही

त्या दुःखी जीवनाची अखेरची परिणीती. कौतिकचा जीवनात चाललेला संघर्ष एकाकी आहे. तिच्या धडपडीला भावनिक ऊर्जेची क्रियाशीलता जोडली गेली आहे. तिचा नवरा हा तिच्या ऊर्जेचे सूत्र आहे. तेच गमावले गेल्यावर ती क्षिण होऊन गेली आहे.

समारोप:-

'धग' ही तशी अस्वस्थ करणारी कादंबरी असून भयान दारिद्र्याचा हुंदका म्हणजे 'धग' ही कादंबरी. असे तिचे विशेषत्वही सांगता येईल. जीवनाचे वास्तवदर्शन हेच प्रबोधन, अशीच कादंबरीकाराची भूमिका आहे. कष्टकरी कौतिकची ही संसार कथा आहे. ती जशी दिसली तशी सांगितली. हे लेखकाचे लेखन वैशिष्ट्य आहे.

अंतिमतः साहित्य हे व्यापक अर्थाने जागृत समाज जीवनाचा आरसा असते, ते याही अर्थाने खरे आहे.

संदर्भ:-

१) देशपांडे कुसुमावती:-

मराठी कादंबरी पहिले शतक, मुंबई मराठी साहित्य संघ, आ.दु.१९७५, पृ.४७.

२) डॉक्टर पाटील मोहन : ग्रामीण कादंबरीतील स्त्री, स्वरूप प्रकाशन.प्रथम आवृत्ती, मार्च २०१०.

३) यादवआनंद:-

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सावित्रीबाई फुले आणि त्यांचे सामाजिक कार्य

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प्रस्तावना :-

१९ व्या शतकाच्या प्रारंभीचा महाराष्ट्र जर पाहिला तर सामाजिक जीवनामध्ये पुरुषसत्ताक कुटुंबव्यवस्था असल्यामुळे या काळातील स्त्रीचा सामाजिक दर्जा खालावलेला दिसतो. त्या काळात मुलाप्रमाणे कुटुंबात मुलीच्या जन्माचे स्वागत होत नसे. एवढेच नाही तर सनसमारंभ, धार्मिक कार्यामध्ये स्त्रीला नेहमीच दुय्यम स्थान दिले जाई. थोडक्यात एवढेच म्हणावे लागेल की स्त्रीसाठी चूल आणि मूल एवढ्या पुरतेच कार्य होते. स्त्रीला शिक्षणाचा हक्क नव्हता. स्त्रीला जन्मापासून मृत्यूपर्यंत स्वतंत्र जीवन जगण्याचे स्वातंत्र्य नव्हते. आई-वडिलांनी ठरवून दिलेल्या मुलासोबत लग्न लावून घेणे हाच तिच्यापुढे पर्याय होता. या काळात म्हणजेच १९ व्या शतकामध्ये स्त्री अनेक बंधनाने जखडून गेलेली होती. जसे :- बालविवाह, सतीची चाल, अकाली वैधव्य, केशवपन, स्त्री-पुरुष असमानता इत्यादी. तर बहुजनातील अज्ञान, वाढलेले दारिद्र्य, निरर्थक रूढी आणि विचार शून्य आचार इत्यादींनी सारा मानव समाज जखडून गेला होता. संपूर्ण गोरगरीब बहुजन समाज सामाजिक गुलामगिरी मध्ये खितपत पडलेला होता. शूद्रांना दिली जाणारी वागणूक तर जनावरापेक्षाही वाईट होती. स्त्रियांच्या वाईट स्थितीबद्दल सर्वप्रथम महात्मा फुले यांना हळूहळू वाटली. त्यामुळे त्यांनी स्त्रियांच्या उद्धाराचे व त्यांच्या दुःख निवारण्याचे कार्य हाती घेतले. त्यांच्या या कामी त्यांची पत्नी सावित्रीबाईंनी आयुष्यभर निष्ठेने साथ दिली. परंतु सावित्रीबाईंची ओळख फक्त शिक्षण क्षेत्रापुरतीच मर्यादित नव्हती तर सामाजिक कार्यामध्ये सुद्धा त्यांनी आपला ठसा उमटवलेला आहे.

जन्म :-

भारतातील पहिली स्त्रीशिक्षिका, समाजसुधारक, कवयित्री, क्रांतीज्योती अशा अनेक नावानी ओळखल्या जाणाऱ्या सावित्रीबाई फुले यांचा जन्म सातारा जिल्ह्याच्या खंडाळा तालुक्यातील नायगाव या लहानशा गावी ३ जानेवारी १८३१ रोजी झाला. नायगावचे खंडोजी नेवसे पाटील व लक्ष्मीबाई यांच्या सावित्रीबाई या कन्या होत. सावित्रीबाईंचा विवाह वयाच्या अवघ्या ९ व्या वर्षी १८४० मध्ये ज्योतिरावांबरोबर झाला. त्यावेळी ज्योतिरावांचे वय तेरा वर्षे होते. म्हणजेच त्याकाळी ठरलेल्या बालविवाहाच्या परंपरेप्रमाणे त्यांचे लग्न घडून आले. त्यावेळचा काळ पाहिला तर स्त्रियांनी शिक्षण घेणे म्हणजे पाप समजले जाई. पण सावित्रीबाईंना त्याकाळी समजले की शिक्षण हे परिवर्तनाचे एक मजबूत साधन आहे आणि तसा आग्रह त्यांनी ज्योतिरावाकडे धरला. सावित्रीबाईंच्या शिक्षणाच्या कार्याला सुरुवात झाली आणि हळूहळू त्या वाचायला आणि लिहायला शिकू लागल्या. त्या शिक्षिका झाल्या आणि इतर मुलींना शिकवण्याचं काम

त्यांनी सुरु केलं. पुण्याच्या भिडे वाड्यामध्ये १८४८ ला महाराष्ट्रातील मुलींची पहिली शाळा महात्मा ज्योतिबा फुले यांनी काढली. त्यावेळी शिक्षिका म्हणून सावित्रीबाईंनी काम केलं. तेव्हा समाजाकडून मोठ्या प्रमाणात त्यांना हाल सहन करावे लागले. पण त्या आपल्या कार्यापासून विचलित झाल्या नाहीत. म्हणूनच त्या पहिल्या भारतीय महिला शिक्षिका ठरल्या.

महिला सेवा मंडळ:-

१९ व्या शतकाचा जर महाराष्ट्र पाहिला तर जाती-जमातीवरून भेदभाव, उच्च कनिष्ठतेची भावना, धर्माधर्मात दुरावा, श्रीमंती व गरिबीवर आधारित समाज रचना होती. यामुळे समाजजीवन उध्वस्त झालेले होते. यासाठीच समाजामध्ये समता प्रस्थापित व्हावी म्हणून सावित्रीबाईंनी ज्योतिबा फुले यांच्या मार्गदर्शनाखाली महिला सेवा मंडळाची स्थापना केली. या सेवा मंडळाचे अध्यक्षपदी पुणे येथील कलेक्टरच्या पत्नी इ.सी. जोन्स या बाई होत्या. या

मंडळातर्फे सार्वजनिक तिळगुळ वाटपाचा कार्यक्रम आयोजित करण्यात आला. १३ जानेवारी १८५२ रोजी होणाऱ्या या सार्वजनिक तिळगुळ समारंभामध्ये सर्व स्त्रियांनी एकाच ठिकाणी संध्याकाळी पाच वाजता उपस्थित राहण्याचे आवाहन करण्यात आले. त्या एकाच ठिकाणी बसतील आणि कोणताही भेदभाव न करता सर्वांना सारखे धरून हळदी कुंकू लावण्यात येईल व तिळगुळ वाटप करण्यात येईल. यासाठी सर्व स्त्रियांनी या समारंभास उपस्थित राहण्याचे आवाहन करण्यात आले. या कार्यक्रमातून सावित्रीबाई फुले यांनी प्रत्यक्ष कृतीतून जातिभेद दूर करण्याचा प्रयत्न केला.

अस्पृश्योद्धाराचे कार्य:-

सामान्यतः सावित्रीबाई फुले यांचे कार्य म्हणजे फक्त स्त्री शिक्षण असा अर्थ घेतला जातो, परंतु जातीभेद वर्ग विषमता यांचे मुळापासून उच्चाटन होणे गरजेचे आहे असा कानमंत्र देऊन त्यांनी अस्पृश्यासाठीचे कार्य महात्मा ज्योतिबा फुले सोबत करण्यास सुरुवात केली. स्त्री शिक्षणाप्रमाणेच ज्योतिबा फुले यांच्या अस्पृश्य उद्धाराच्या कार्यातही सावित्रीबाईंचा मोलाचा वाटा आहे. त्यावेळी अस्पृश्यांच्या मुला मुलीसाठी शाळा काढून त्यांना शिक्षणाचे दरवाजे उघडे करून दिले. या शाळेतील अस्पृश्य मुलामुलींशी सावित्रीबाई अतिशय प्रेमाने, आपुलकीने वागत असत. अस्पृश्यांच्या प्रथेबाबत त्यांनी काही ठिकाणी म्हटले आहे की, सर्व मानव हे ईश्वराची लेकरे आहेत, हे जोपर्यंत आपणास कळत नाही तोपर्यंत ईश्वराचे खरे स्वरूप आपणास कळणार नाही आणि हेच सत्य आहे. पण त्याकडे आपण दुर्लक्ष करतो आणि जातीभेद पाळतो, म्हणूनच स्पृश्य अस्पृश्यता पाळणे हे मूर्खपणाचे लक्षण आहे असे त्या म्हणत. त्यामुळे श्रेष्ठ आणि कनिष्ठ असा भेदभाव करणाऱ्यांना ईश्वराचे सत्य स्वरूप कधीच ओळखता येणार नाही. यासाठीच अस्पृश्यतेचा प्रत्येक व्यक्तीने धिक्कार करणे गरजेचे आहे, आणि त्यातच मानवी समाजाचे परमकल्याण आहे असे त्यांचे मत होते. याचे ज्वलंत उदाहरण म्हणजे १८६७ मध्ये आपल्या घरातील पाण्याचा हौद त्यांनी अस्पृश्यासाठी खुला केला व आपल्या कृतीतून त्यांनी समतेचा संदेश दिला आणि जातीभेद मुळापासून दूर करण्याचा प्रयत्न केला.

बालहत्या प्रतिबंधकग्रह:-

त्यावेळच्या हिंदू समाजाचा जर विचार केला तर बालविवाहाची प्रथा प्रचलित होती. मुलीचा ऐन तारुण्यात जर नवरा वारला तर तिला पूर्ण आयुष्य विधवा म्हणून जगावे लागत असे. मग अशावेळी तिच्याकडून एखादे चुकून पाऊल पडले किंवा एखाद्याच्या वासनेचा ती बळी ठरली आणि गरोदर राहिली तर तिला आत्महत्येशिवाय पर्याय

नव्हता. यामुळे पर्यायाने पोटातल्या बाळाची हत्या होत असे. या संकटातून स्त्रियांची मुक्तता करण्यासाठी महात्मा ज्योतिबा फुले यांनी बालहत्या प्रतिबंधक ग्रहाची स्थापना २८ जानेवारी १८६३ मध्ये केली आणि या ग्रहाच्या वतीने त्यांनी एक परिपत्रक जाहीर केले. त्यामध्ये असे म्हटले होते की, महिलांनो तुम्ही गुप्तपणे इथे येऊन बाळंत होऊ शकता. पाहिजे तर तुम्ही मुल या ग्रहांमध्ये ठेवू शकता किंवा सोबत नेऊ शकता. त्याकाळचा विचार केला तर हे क्रांतीकारक पाऊल होते. या कार्यात सावित्रीबाईंनी पूर्णतः ज्योतिबांना साथ दिलेली होती. या बालहत्या प्रतिबंधक ग्रहांमध्ये ठेवलेल्या मुलांची सुश्रुपा करण्याचे काम सावित्रीबाई फुले या करित होत्या. सावित्रीबाई आणि महात्मा ज्योतिबांनी स्थापन केलेल्या या बालहत्या प्रतिबंधक ग्रहामधल्याच काशीबाई या विधवेचा यशवंत नावाचा मुलगा त्यांनी दत्तक घेतला. त्याच पालन पोषण केले त्याला डॉक्टर बनवले तोच यशवंतराव होय. सावित्रीबाईंना मूल नव्हते पण अनाथ मुलाची त्या माऊली बनल्या.

न्हाव्यांची परिषद:-

या काळामध्ये विधवा महिलावरती अनेक बंधने होती. त्यामध्ये विधवांचे केशवपण ही सगळ्यात वाईट प्रथा होती. यामध्ये स्त्रीला अतिशय वाईट वागणूक दिली जाई. ती सुंदर दिसू नये कुरूप दिसावी यासाठी नाव्ह्यांच्या पुढे गुरासारखे ओरडून तिला नेले जाई व तिचे केस कापून तिला संन्यासासारखे जीवन जगण्यासाठी भाग पाडले जाई. या वाईट प्रथेतून स्त्रियांची मुक्तता करण्यासाठी सावित्रीबाई फुले यांनी पुढाकार घेऊन न्हाव्यांची परिषद भरवली व त्यांचे मन परिवर्तन करून न्हाव्यांचा संप घडवून आणला. त्यांनी विधवांचे केस कापण्याचे बंद केले, हा भारतातील न्हाव्यांचा पहिला संप होता. यामधूनच सावित्रीबाई फुले यांचे क्रांतिकारी सामाजिक कार्य दिसून येते.

सत्यशोधक समाजाची स्थापना:-

महात्मा ज्योतिबा फुले यांनी २४ सप्टेंबर १८७३ रोजी सत्यशोधक समाजाची स्थापना केली. त्यावेळी समाजातील अन्याय, विषमता आणि शोषण यावर आधारित असलेल्या समाज व्यवस्थेमध्ये बदल घडवून आणण्यासाठी आणि शूद्रांवरचा होणारा अन्याय कमी करण्यासाठी सर्व मध्यमवर्गीयांनी ब्राह्मणी वर्चस्वाविरुद्ध संघर्ष केला पाहिजे, एकत्र आले पाहिजेत असे महात्मा ज्योतिबा फुले यांचे म्हणणे होते. संघटित झाल्याशिवाय कनिष्ठ वर्गातील लोकांना न्याय मिळणार नाही म्हणूनच त्यांनी या सत्यशोधक समाजाची स्थापना केली. या

सत्यशोधक समाजाच्या वतीने शिक्षणाची चळवळ, गुलामगिरीचा नाश, स्त्री शिक्षणाचा प्रसार, सत्याचरण व सत्यनिष्ठा असे अनेक उपक्रम या संघटनेतर्फे राबविले गेले. या सत्यशोधक समाजाच्या कार्यात महात्मा ज्योतिबा फुले यांच्या सोबतच सावित्रीबाईंनी फार मोठा हातभार लावला. २५ डिसेंबर १८७३ रोजी सत्यशोधक पद्धतीने पहिला विवाह लावण्यात आला. त्यानंतर संपूर्ण देशभर या पद्धतीने विवाह पार पाडण्यास सुरुवात झाली. परंतु याला समाजाने फार मोठा विरोध केला.

सावित्रीबाई आणि ज्योतिराव फुले हे आपल्या कार्यापासून डगमगले नाहीत.

महात्मा फुलेंच्या मृत्यूनंतर सत्यशोधक समाजाची जबाबदारी सावित्रीबाई फुले यांनी आपल्या खांद्यावर घेतली. या संस्थेच्या ९० महिला सभासद होत्या याचे श्रेय सावित्रीबाई फुले यांच्याकडे जाते. दुष्काळ आणि प्लेग निर्माण प्रसंगी या सत्यशोधक समाजाने महत्त्वपूर्ण कामगिरी पार पाडली. या समाजाच्या वतीने खेड्यापाड्यातील अनेक समाज उपयोगी कार्य सावित्रीबाईंनी केले.

सावित्रीबाईंनी १८९६ च्या दुष्काळाच्या वेळी सत्यशोधक समाजाच्या नेतृत्वाखाली गव्हर्नरची भेट घेतली आणि दुष्काळी कामे काढण्यास सरकारला भाग पाडले. शेतकऱ्यांना शेतसाऱ्यात सूट मिळावी म्हणून सरकार दरबारी प्रयत्न केले.

यावेळी पंडिता रमाबाई यांनी सुद्धा त्यांना मोठी आर्थिक मदत केली.

तसेच बडोद्याच्या सयाजीराव गायकवाड यांनी धान्य, कपडे व पैशाच्या रूपात मोठी मदत केली. यामध्ये सावित्रीबाई फुले यांचा मोलाचा वाटा होता.

प्लेग व सावित्रीबाई यांचे कार्य :-

१८९७ मध्ये महाराष्ट्रात दुष्काळाचे सावट संपते न संपते तोच प्लेगची भयंकर साथ आली. यावेळी प्लेगच्या भीतीने लोक घरदार सोडून रानावनात राहू लागले. सरकारने सुद्धा ठिकठिकाणी रोगनिवारण केंद्र उभारली. पण हे प्रयत्न अपुरे पडत होते.

यावेळी सावित्रीबाई फुले यांनी आपला दत्तक मुलगा यशवंत याची मदत घेतली आणि प्लेगने पछाडलेल्या रोग्यांना यशवंतरावांच्या दवाखान्यात घेऊन जात.

यावेळी इंग्रज अधिकारी आणि कमिशनर रँड हे मदतीच्या नावाखाली लोकांच्या घरात घुसून घराची नासाडी करणे, लुटमार करणे, असे प्रकार प्लेगच्या नावाखाली चालू होते. यावेळी त्या प्रत्येकांची गाऱ्हाणी ऐकून घेत, त्यांना आधार देत. लोकांच्या तक्रारी सरकार दरबारी पोहोचवीत असत. यादरम्यान सावित्रीबाईंची खूप दगदग झाली. सावित्रीबाईंचे कार्य मात्र विधायक होते. प्लेग हा रोग संसर्गजन्य आहे हे माहीत असून सुद्धा त्या रोग्यांची सेवा करीत असत. अशाच प्रसंगी सावित्रीबाईंना प्लेगची लागण झाली आणि १० मार्च १८९७ रोजी सावित्रीबाईंचे निधन झाले.

योग्यता:-

एकोणिसावे शतक आणि महाराष्ट्रातील सामाजिक परिस्थिती जर आपण बघितली तर एवढेच लक्षात येईल की सावित्रीबाई फुले एवढी क्रांतिकारी महिला दुसरी आढळून येणार नाही. शिक्षणाचा गंध सुद्धा ज्या समाजात स्त्रियांना नव्हता तिथे मात्र ज्योतिबाकडून त्यांनी शिक्षण घेतले आणि शिक्षिका म्हणून कार्य केले.

एवढेच नव्हे तर त्यांच्या खांद्याला खांदा लावून समाजक्रांतीचा रथ त्यांनी आपल्या आयुष्याच्या शेवटच्या क्षणापर्यंत चालू ठेवला. यावेळी त्यांना समाजाच्या बऱ्याच त्रासाला तोंड द्यावे लागले. परंतु त्या डगमगल्या नाहीत. या अवघड मार्गाचा त्यांनी सामना केला स्वतःच्या कार्यकर्तृत्वाने त्या आद्य शिक्षिका, मुख्याध्यापिका, समाजसेविका, दिन दुर्बल घटकासाठी त्यांच्या उद्धारक म्हणून पुढे आल्या. शिक्षण, सामाजिक न्याय, जाती विषमता विरुद्धचा लढा यासाठी त्यांचे योगदान महत्त्वपूर्ण आहे. सावित्रीबाई फुले यांनी स्त्रियांसाठी जातीप्रथा, केशवपन, बालविवाह यांच्याविरुद्ध लढा दिला.

एवढेच नव्हे तर सत्यशोधक समाजाच्या माध्यमातून जाती भेदभाव कमी करण्याचा प्रयत्न त्यांनी केला. पुरोहितांचे महत्त्व कमी करून सामान्य वर्गांना लग्न विधीचे महत्त्व पटवून दिले. समाजात असलेल्या अनेक वाईट परंपरा, सामाजिक रूढी, या बदलल्या पाहिजेत यासाठी सावित्रीबाईंनी लढा दिला.

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बुक्स पब्लिशर्स, औरंगाबाद पहिली आवृत्ती, जून २००९.



महिला उद्यमिता और महिला सशक्तिकरण

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शोध सार :

महिला सशक्तिकरण की प्रक्रिया में महिला उद्यमिता अपना योगदान दे रही है। वह अपना संगठन बनाकर अनेक छोटे-छोटे उद्योगों के माध्यम वाणिज्य, व्यवसाय तथा उद्योग में अपनी जगह बना रही है। आरंभ में व्यक्ति स्तर पर खड़े किए लघु उद्योग में वह अन्य महिलाओं को भी शामिल कर रही है। महिला में अदम्य साहस क्षमता और संघर्षशीलता होती है। महिला सशक्तिकरण के दौर में महिला सभी क्षेत्रों में अपना स्थान बना रही है। घर की सीमा के बाहर भी अपना विशेष क्षेत्र चुनने की स्वतंत्रता स्त्री को है। स्त्री शिक्षा, कानून, विज्ञान, समाजसेवा, चिकित्सा, कारीगरी, साहित्य जो भी क्षेत्र हो इनमें कोई भी ऐसा क्षेत्र नहीं जहाँ स्त्री कार्य न कर सकती है। कर्मरत स्त्री अपनी प्रगति का आलेख खुद तैयार करती है। महिला उद्यमिता के लिए सरकार द्वारा अनेक महिला उद्योग विकास के लिए योजनाएँ चलाई जा रही है। जिसका ग्राम, नगर की महिला लेकर अपना उद्योग व्यवसाय खड़ा कर आर्थिक स्थिरता प्राप्त कर सकती है। वर्तमान काल में अनेक महिलाओं ने उद्योग, व्यवसाय तथा कारोबार में अपना स्थान निर्माण किया है। हमारे देश में स्त्री के कार्यकलापों की सराहना हो रही है।

बीज शब्द : महिला उद्यमिता, चिकित्सा, कारीगरी, अनुसंधान, श्रृंखला, प्रबंधन, संगठन, कौशल, स्टैंड अप इंडिया योजना, आश्वासित विपणन, उत्पादन, विपणन, वाणिज्य, निवेश

उद्देश्य :

1. महिला सशक्तिकरण की संकल्पना को स्पष्ट करना।
2. उद्योग व्यवसाय में महिलाओं भूमिका को उजागर करना।
3. भारत के उद्योग व्यवसाय में महिलाओं के योगदान को उजागर करना।
4. महिला उद्यमिता के लिए सरकारी योजनाओं की जानकारी देना।
5. समाज में महिला उद्यमिता के महत्त्व को प्रतिपादित करना।

■ मूल आलेख

स्त्री को ऐसी सामाजिक व्यवस्था की आवश्यकता है, जिससे उसके जीवन में स्वावलंबन और आत्मविश्वास आ सके जो नियम स्त्री को गुलाम समझ कर बनाए गए हैं, उन्हें दूर करना जरूरी है। “यत्र नारीस्तु पूज्यन्ते रमन्ते तत्र देवता” लिखा गया है कि, जहाँ नारी का पूजनीय स्थान होता है, वहाँ देवता निवास करते हैं। हमारे भारतीय पुरुषसत्ताक पद्धति में स्त्री के कौशल, कारीगरी को दबाकर रखा जाता है। समाज के चंद पुरुष वर्ग है जो स्त्री के उद्दमी गुण को परखते है। उसे उचित सहयोग देते है। उसके आत्मविश्वास को बढ़ाते है। प्रसिद्ध हिंदी साहित्यकार जयशंकर प्रसाद जी ‘कामायनी’ के अंतर्गत लिखते है,

“नारी तुम केवल श्रद्धा हो,
विश्वास रजतनगपगतल में
पीयूष स्तोत्र सी बहा करो
जीवन के सुंदर समतल में”

महिला स्वयं उद्यमशील है वह कुछ ना कुछ नया सृजन करती है। महिला सृजनशील तथा सर्जनशील है। सदियों पूर्व अपनी जीविका पार्जन की पूर्तता करने हेतु उसने खेती का अनुसंधान किया। जब मनुष्य जनजाति घर बना कर रहने लगा तब उसे अनेक चीजों की आवश्यकता महसूस हुई। इन्हीं आवश्यकता पूर्ति हेतु स्त्री और पुरुषों ने मिलकर अनेक चीजों का अनुसंधान किया। अनुसंधान का यह सिलसिला सदियों से लेकर आज तक जारी है। स्त्री ने घर में, रसोई में अनेक छोटे-छोटे प्रयोग और कार्यकलाप किए। स्त्री प्रारंभ से ही उद्यमशील है। इस उद्यमशीलता के कारण वह खुद की और घर परिवार के सदस्यों की रोजी-रोटी का प्रबंध करती है। महिला शब्द अपने आप में सशक्त है। महिला में पुरुषों की अपेक्षा जीवन में आने वाले सुख-दुख उतार चढ़ाव को सहन करने की अधिक क्षमता है। इसीलिए इसी क्षमता के फल स्वरूप उसे सहनशीलता की मूरत कहा जाता। वह अपने राहों में बिखरे काँटों को दूर कर चुनौतियों से दो हाथ करती है और अपने मुकाम को पाती है। महिला में उद्यमशीलता, सहनशीलता, त्याग, कर्तव्य परायणता, ममत्व, संघर्षशीलता, प्रेरकता, सौहार्दता, रचनात्मकता और कल्पकता, प्रेम, दया, नेतृत्व और प्रबंधन, सहयोग और

समर्थन, निरंतरता और धैर्य, संवेदनशीलता, नैतिकता और मूल्य, आत्म सम्मान और आत्म मूल्य, आत्मविश्वास और स्वतंत्रता, आध्यात्मिकता और विश्वास, महत्वाकांक्षी आदि गुण पाए जाते हैं। विवेच्य इन गुणों से युक्त महिला में कुछ दुर्गुण भी पाए जाते हैं। जिसमें अति महत्वाकांक्षी, ईर्ष्या अत्यधिक स्वार्थपरता, अत्यधिक संवेदनशीलता, भावनात्मकता, आलोचनात्मकता, क्रोध आदि। प्रत्येक मनुष्य में स्त्री हो या पुरुष बालक हो या वृद्ध इन सब में गुणों के साथ दुर्गुण भी होते हैं लेकिन उद्यमीता स्त्री उसके कुछ दुर्गुण को भी रचनात्मक और कल्पकता के जरिए वह नए-नए उद्योगों को खड़ा कर सकती है। स्त्री में अदम्य साहस, क्षमता, सहनशीलता होती है। जिसके बलबूते वह अपने उद्योग को अच्छी तरह से संभाल भी सकती है।

हिंदी साहित्यकार महादेवी वर्मा लिखती है कि, “कोई नियम, कोई आदर्श सब काल और परिस्थितियों के लिए नहीं बनाए जाते। सब में समय के अनुसार परिवर्तन संभव ही नहीं अनिवार्य हो जाते हैं। प्राचीन आधारशिला को बिना हटाए हुए हम उस पर वर्तमान का निर्माण करके अपने जीवन के मार्ग को प्रशस्त कर सकते रह सकते हैं। अन्यथा कोई प्रगति संभव नहीं रहती”।¹ भारत में महिलाओं की स्थिति समय और समाज की स्थिति के बदलाव के साथ उतार चढ़ाव की रही है। प्राचीन समाज व्यवस्था में स्त्री उच्च स्थान पर थी। नारी को सुख, वैभव, शांति, शक्ति तथा ज्ञान का प्रतीक माना जाता था। नारी को दुर्गा सरस्वती तथा लक्ष्मी के रूप में पूजा जाता था। प्राचीन काल के उपरांत धीरे-धीरे नारियों के स्थान में बदलाव होता गया। मातृसत्ताक पद्धति पर पुरुषों का वर्चस्व हावी होने लगा। मध्यकाल तक आते-आते नारी का स्थान घर की चारदिवारी तक सीमित होकर रहा। यदि हम नारी की दशा तथा दिशा पर विचार मंथन करें तो ऐतिहासिकता की दृष्टि से वैदिक काल में नारी का घर-परिवार-समाज में स्थान बेहतर था। शिक्षा, विवाह, धर्म आदि क्षेत्रों में नारी का पुरुषों के साथ समान अधिकार था। लेकिन उत्तर वैदिक काल ई.पू. 600-ई.पू. 300 के दरमियान वैदिक काल की अपेक्षा इस काल में नारियों पर अनेक प्रकार की पाबंदियाँ लगाई गई। “नारियों को वेदपाठ की मनाही की गई तथा उनके यज्ञ करने पर रुकावट लगाई गयी। पति को परमेश्वर होने की भावना का बीजारोपण हुआ विधवा पुनर्विवाह का पूर्ण निषेध हुआ और बाल विवाह का प्रारंभ हुआ”।²

धर्म शास्त्र युग जिसे मनु स्मृतियुग कहा जाता है। इस युग में महिलाओं का जीवन अत्यंत नरकीय किया हो गया था। मनुस्मृति युग में नारी का जीवन पिता, पति, पुत्र के नियंत्रण में रहा। मनु ने नारी पर अनेक पाबंदियाँ लगाई। मध्यकालीन युग में सामंती शासन काल और मुसलमान शासकों के कार्यकाल में नारी और सुरक्षित थी वह शिक्षा - दीक्षा विचार स्वतंत्र से अत्यधिक दूर थी। उसे चार दिवारी के साथ पर्दे में रहना पड़ा। मध्य युग के बाद स्वतंत्रता प्राप्ति के कुछ पूर्व नारी सुधार पर अनेक महान समाज सुधारकों ने पहल की। स्वतंत्रता के बाद नारी की दशा और दिशा में परिवर्तन होने लगा उसमें वह व्यक्ति सामाजिक, आर्थिक,

राजनीतिक स्तर पर चेतना जागृत होने लगी। चेतना जागृत होने का सबसे बड़ा उपहार तथा साधन शिक्षा रही। भारत में चंद समाज सुधारकों कारण स्त्री शिक्षा आरंभ हुई जिसमें हम महनीय महात्मा फुले और सावित्रीमाई के त्याग, समर्पण आदि को हम भूल नहीं सकते।

वर्तमान युग में स्त्री चेतना जागृत हो चुकी है। आधुनिक काल की नारी के सामाजिक आर्थिक राजनीतिक तथा सांस्कृतिक स्तर के सुधार के लिए सरकारी, गैर सरकारी महिला संगठन प्रयास कर रहे हैं जो महिलाओं के विकास एवं उत्थान पर कार्य कर रहे हैं। सरकार ने महिला विकास हेतु अनेक उपक्रम तथा कार्यक्रमों का निर्धारण किया है। जिसमें शिक्षा व प्रशिक्षण कार्यक्रम स्वास्थ्य पोषण व परिवार कल्याण कार्यक्रम रोजगार वह आर्थिक विकास कार्यक्रम।

✚ रोजगार व आर्थिक विकास कार्यक्रम के अंतर्गत

1. महिलाओं के लिए रोजगार की व्यवस्था करना यह पूर्णकालीक तथा अंशकालिक दोनों हो सकते हैं।
2. उत्पादन योजनाएँ तैयार करके इनका आर्थिक विकास करना।
3. आश्रयित विपणन के आधार पर स्वयं रोजगार कार्यक्रमों का प्रारंभ करना।
4. वाणिज्यिक बैंकों व सरकारी संस्थाओं के माध्यम से सहायक व्यवसायों हेतु सहायता प्रदान करना”।³

महिला उद्यमिता और महिला सशक्तिकरण दोनों का अंतर संबंध है। शिक्षा के बलबूते स्त्री सही गलत की सोच रखती है। बड़े पैमाने पर आज भारत देश में स्त्री शिक्षित हो गई है। स्त्री अपने उद्योग व्यवसाय वाणिज्य और कारोबार का आरंभ छोटे-छोटे उद्योगों से कर सकती है। लघु उद्योग आमतौर पर छोटे पैमाने पर काम करता है और स्थानीय बाजार में अपने उत्पादों की बिक्री करता है। यह उद्योग निवेश, लागत, उत्पादन क्षमता के आधार पर होता है। जिसमें हस्तशिल्पी, खाद्य प्रसंस्करण, कपड़ों का निर्माण, मिट्टी के बर्तन आदि। महिलाएँ यदि अपना वाणिज्य - व्यवसाय - उद्योग चलाती है तो उसे अनेक लाभ मिलते हैं जो परिवार समाज के लिए भी लाभदायक होते हैं।

✚ उद्योग के लाभ

- रोजगार के अवसर
- आर्थिक विकास में योगदान
- महिलाओं की स्थिति में सुधार
- सामाजिक सशक्तिकरण
- समाज में सकारात्मक प्रभाव
- आत्मविश्वास में बढ़ोत्तरी
- सामाजिक भूमिका मजबूत होती है

भारत में महिला उद्यमियों के लिए अनेक योजनाएँ हैं। महिला उद्यमियों को वित्तीय सहायता प्रशिक्षण और कौशल विकास की सुविधा देती है। जिसके फल स्वरूप उद्योग और कारोबार को सुनिश्चित चला सकती है। आवश्यक ज्ञान से उद्योग में बढ़ोतरी होती है।

✚ महिला उद्यमिता के लिए सरकारी योजनाएँ

- “स्टैंड अप इंडिया योजना

- महिला उद्यमिता योजना
- मुद्रा योजना
- मुख्यमंत्री महिला उत्कर्ष उद्यमी योजना
- अन्नपूर्णा योजना
- स्त्री शक्ति पैकेज
- महिला उद्यम निधि योजना
- महिला उद्यम विकास योजना” 4

परंपरागत शिल्प के क्षेत्र में महिला उद्यमी के लिए स्वयं रोजगार तथा उद्योग के लिए अनेक अवसर है। प्राचीन काल से शिल्प के क्षेत्र में भारतीय महिलाओं की सराहनीय भूमिका रही है। परंपरागत शिल्प तथा वास्तु शिल्प, हस्तशिल्प की कला में स्त्री पुरुषों के बराबर काम कर रही है। कृषि एवं उद्यान शिल्प में महिलाओं की भागीदारी बढ़ रही है वर्तमान काल में फलों फूलों तथा तरकारी की माँग बढ़ रही है। महिला कृषि क्षेत्र से भी अपना उद्योग खड़ा कर सकती है और आर्थिक स्थिरता और सफलता प्राप्त कर सकती है। केवल शिक्षित स्त्री ही उद्योग कारोबार कर सकती है, ऐसा नहीं बल्कि अनपढ़ स्त्री भी खेतों में फलों फूलों अनाज तरकारी के माध्यम से उद्योग खड़ा कर सकती है। वर्तमान दौर में लेखिका सुषमा मुनीन्द्र ने स्त्री उद्यमिता के ऊपर ‘अँगूठा छाप’ नामक कहानी लिखी है जिसमें अँगूठा छाप रूपा अपनी जीविकापार्जन के लिए गुलाब की खेती करती है। ‘अँगूठा छाप’ कहानी के रूपा का पति शहर में पड़कर तहसीलदार बनता है और पत्नी अनपढ़ होने के कारण उसे गाँव में ही छोड़ता है और दूसरी शादी कर लेता है। गाँव में स्वरूप ससुर और पुत्र श्रीकान्त के साथ रहकर गुलाबों की खेती करती है। जिसकी ख्याति से प्रसन्न होकर सरकार उसे पुरस्कार देने की घोषणा करती है। साक्षात्कार लेने का काम तहसीलदार रंग छोड़कर आता है। रणछोड़ को पता नहीं है कि, वह जिस सक्षम नारी का साक्षात्कार लेने वाले हैं वह और कोई नहीं उसकी पत्नी रूप है। जब वह घर में प्रवेश करते हैं तब पिता दादा की तस्वीर से उसकी शक यकीन में बदल जाता है। लेखिका ने कहानी में पुरुष अहमवादिता के ओर भी संकेत किया है कि, “यह स्वरूप उनकी पत्नी तो नहीं पर उसका नाम तो रूपा था और वह अँगूठा छाप इतने पैमाने पर कोई काम करने का कैलेवर कहाँ से ला सकती है? वह तो ससुर की सेवा, पति को परमेश्वर की तरह पूजना, हांडियों में दाल भात रांधना मात्र ही जानती थी”। 5

वह सोचता जरूर है कि, “एक दिन वही अँगूठा छाप पत्नी उन्हें चुनौती-सी देती हुई टकराएगी उन्होंने कल्पना तक नहीं की थी जिसे वह अपने साथ ले जाते लज्जा महसूस करते थे उसी ने ऊँचाइयों के आशातीत मापदंड तय कर डाले थे और वह उसे ऊँचाइयों को छूने में स्वयं को नितांत असमर्थ था”। 6 रणछोड़ ने जिसे अँगूठा छाप कहकर त्याग दिया था वह एक दिन सुशिक्षित सक्षम नारी के रूप में खड़ी थी लेखिका ने इस कहानी में यह दर्शाने की कोशिश की है कि, ‘नारी अबला नहीं सबला है जब वह किसी काम की ठान लेती है तब वह उस काम को अंजाम भी जरूर देती है और अपने अस्तित्व के लिए कड़ी मेहनत भी करती हैं जैसे इस कहानी के रूपा से स्वरूप पर बने स्त्री पात्र ने किया है।

निष्कर्ष-

निष्कर्ष रूप से कहा जा सकता है कि, वित्तीय सहायता, प्रशिक्षण, कौशल विकास कार्यक्रम के माध्यम से वर्तमान दौर में महिला उद्यमियों की संख्या दिनोंदिन बढ़ रही है। उद्यमियों के रूप में महिला की उपस्थिति के कारण देश में महत्वपूर्ण व्यवसाय खड़े रहे हैं और आर्थिक विकास भी तेजी से हुआ हो रहा है। आज विश्व में महिला उद्यमिता उद्योग व्यवसाय के जरिये आर्थिक रूप से स्वावलंब है। वह आर्थिक साक्षर भी हो रही है। उसकी उद्यमिता के रूप में पहचान बढ़ रही है। महिला सशक्तिकरण में वाणिज्य, उद्योग, व्यवसाय का योगदान को नकारा नहीं जा सकता। वर्तमान महिलाओं को अपनी पहचान, अपनी जगह बनाने के लिए वाणिज्य, उद्योग, व्यवसाय बड़ी भूमिका निभाता है।

संदर्भ

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यत्र नार्यन्तु पूज्यन्ते रमन्ते तत्र देवता:

मनुस्मृति के इस श्लोक से यह प्रतीत होता है कि देवताओं के रमन का कल संभवतः महिला के इतिहास का स्वर्णिम काल रहा होगा। मनुस्मृति के परवर्ती काल में महिला की यह स्थिति दृष्टिगोचर होती नहीं होती है। “परवर्ती ऐतिहासिक वर्णनों से यह स्पष्ट दृष्टिगोचर होता है कि वैदिककाल के पश्चात् मानव समाज में ऐसे सांस्कृतिक संस्थाओं और सामाजिक मूल्यों का विकास हुआ जिन्होंने महिला के अस्तित्व एवं स्थिति पर अनेकों प्रश्न चिन्ह लगा दिए। “1 इस प्रकार महिला को देवी का स्वरूप समझने वाले पितृसत्तात्मक समाज ने घर की चारदिवारी के अंदर और बाहर धर्म संस्कारों एवं प्रतिष्ठा के नाम पर ऐसे बंधन लगाए हैं जिन्हें उसने स्वयं को पूर्णरूप से तोड़कर स्वयं को सशक्त बनाने का प्रयास किया जो उसके लिए अभी तक संभव नहीं हुआ है।

विश्व की सभी संस्कृतियाँ पुरुष प्रधान रही है इसके कारण संभवतः महिलाओं को सर्वत्र द्वितीय श्रेणी की नागरिकता ही मिली। मानव इतिहास की सुदीर्घ परंपरा में ऐसी अनेक तेजस्वी महिलाएँ हुईं जिनका नाम स्वर्ण अक्षरों में लिखा जायेगा। परंतु पुरुष ने महिला को भोग्य की वस्तु माना और उसे घर की चारदिवारी में कैद कर रखा। उसे जानबूझकर शिक्षा से दूर रखा गया। उसे जो उत्तरदायित्व दिया गया उसी के अनुसार वह अपना नारी जीवन जीने के लिए कुछ मापदण्ड तय किए गए। इन्हीं मापदण्डों को मर्यादाओं का नाम देकर उन्होंने उसके उपर संस्कारगत मूल्यों का मुलामा देकर उसे आजीवन गुलाम और दुर्बल बनाए रखने की चालाकी की थी।

महिला समाज की जीवन की एक महत्वपूर्ण इकाई है। उसकी उपेक्षा आधी दुनिया की उपेक्षा है। उसे दुर्बल या अबला मानना महिला का अपमान है। पश्चिम में सिमोन द बोउवा, एकैट मिलैटए जर्मन ग्रीयर जैसी महिलावादी चिंतकों ने महिला सशक्तिकरण के आंदोलन की पैरवी की जिससे सारे विश्व में महिला जागरण की चेतना फैल गई। भारत में महिला स्वतंत्रता की चिंतकों के द्वारा हिंदू कोड बिल का समर्थन करते हुए रेणुका रायए सुचेता कृपलानी तथा दुर्गाबाई जैसी महिलावादी ने कहा था. “आर्थिक व सामाजिक समानता के बिना राजनीतिक स्वतंत्रता व्यर्थ है।”²

महिला जागरण तथा सशक्तिकरण की प्रक्रिया बहुत जटिल है क्योंकि महिलाओं को सदियों की मानसिक दासता से उसे पूरी तरह से जड़ कर दिया है। इस स्थिति से

मुक्ति के लिए महिला जागरण पर जो चिंतन हुआ और उसके लिए जो योजनाएँ बनी उनका विस्तृत विवेचन मिलता है। महिला सशक्तिकरण की विकास प्रक्रिया महिला सशक्तिकरण के सामाजिक और आर्थिक कार्यक्रम तथा उनका मूल्यांकन विश्लेषण आदि पक्षों का विवेचन आनेकानेक रचनाकारों ने अपनी रचनाओं में किया हुआ मिलता है। “व्यक्तिगत प्रतिक्रिया लेकर आचरण तथा तौर-तरीकों के ऐसे अनेक स्तर हैं जिनके माध्यम से नारीवाद स्थापित सत्ता को चुनौती देता है। कम से कम आज की महिला ने यह तो स्थापित कर दिया है कि सामाजिक अत्याचार तथा उपेक्षा से पीड़ित होने के बावजूद उसके सामने एक मानवीय गरिमा से भरपूर भविष्य की संभावनाएँ हैं। उधर पुरुष की वर्चस्ववादी संस्कृति और समाजए स्त्री के अधीनस्थ स्थिति और समर्पण की मांग करता है।”³

महिला सशक्तिकरण के इस प्रक्रिया के फलस्वरूप यह हर व्यक्ति की निर्णय, निर्धारक शक्तियों को विकसित करती है। सशक्तिकरण एक सक्रिय प्रक्रिया है। यह कोई भौतिक वस्तु मात्रा नहीं है कि जिसका हस्तांतरण संभव हो अथवा जिसे दान स्वरूप प्राप्त किया जा सके। जीवन की कठिन परिस्थितियों का दृढ़तापूर्वक सामना कर व्यक्ति सशक्तिकरण को अपने ही प्रयासों के द्वारा प्राप्त करता है। अर्थात् सशक्तिकरण का अर्थ है किसी निर्बल सामाजिक इकाई द्वारा उसके सभी क्षेत्रों में यथा संभव सामाजिक, आर्थिक, राजनीतिक, स्वास्थ्य, शैक्षणिक आदि अधिकारों की पूर्ण प्राप्ति है। जिसके फल स्वरूप सामाजिक इकाई में निर्णय निर्धारक शक्तियों का विकास होता है।

सैद्धांतिक रूप से भारतीय संविधान की भूमिका में यह कहा गया है कि संविधान का निर्माण सबकी समानता, स्वतंत्रता और पारस्परिक महत्व की मान्यता के आधार पर हुआ है। भारतीय संविधान में संविधान निर्माण के समय से ही सबके लिए समान अवसरों की समानता से देने की ही बात कही थी। लेकिन प्राचीनकाल से चली आ रही भेदभाव पूर्ण सामाजिक असमानताओं को दूर कर समान सामाजिक समानता को देकर उनका सशक्तिकरण करने का मात्र प्रयास किया गया। केवल सुरक्षित ही नहीं स्वरक्षित सिर्फ स्वतंत्र ही नहीं स्वायत्त रूप का स्त्री-पुरुष का सहजीवन दोनों की मुक्ति के लिए आवश्यक है। स्त्री मुक्ति अर्थात् पुरुष से मुक्त नहीं और पुरुष मुक्ति का अर्थ स्त्री के प्रति द्वेष नहीं। द्वेष या प्रतिरोध पर आधारित आंदोलन से मुक्ति संभव नहीं है।

विभिन्न दबी हुई सामाजिक परिस्थितियों के लिए सशक्तिकरण का अर्थ मात्र सैद्धांतिक रूप से नीति-नियमों एवं प्रावधानों का निर्माण नहीं है। बल्कि उनका यथार्थ रूप से प्रयुक्त होना ही आवश्यक है। वर्तमान में प्रत्येक निर्बल सामाजिक पक्षों को सबलीकृत करने की आवश्यकता है। यह आवश्यक है कि प्रत्येक सामाजिक इकाई को उसके मौलिक अधिकारों की प्राप्ति हो। समाज का प्रत्येक व्यक्ति एक सामाजिक इकाई है तथा परिवार समाज की आधारशिला। सामाजिक उत्थान के उद्देश्य के लिए सबलीकरण की प्रक्रिया को निर्बल इकाइयों पर केंद्रित कर एक स्वस्थ एवं सशक्त समाज का निर्माण किया जा सकता है। स्त्री मुक्ति का अर्थ अधिकारों की मांग नहीं। अधिकारों का अर्जन ही उसका लक्ष्य है। जिसके लिए हमें अपनी आपसे और अपने से बाहर

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दो मोर्चों पर दुहरा संघर्ष करना है। यह संघर्ष जितना तीव्र होगा एजीत उतनी ही सुनिश्चित होगी।⁴

समाज के निर्माण एवं अस्तित्व को बनाए रखने के दृष्टिकोण से प्रकृति ने भी महिला एवं पुरुष दो सामाजिक इकाइयों की रचना की है। महिला और पुरुष में कुछ प्रकृतिजन्य विभिन्नताएं पाई जाती हैं। वस्तुतः इन विभिन्नताओं के पीछे प्रकृति का उद्देश्य मानव समाज के निर्माण में दो विरोधी लिंगियों के मध्य पारस्परिक सहयोग एवं साहचर्य बढ़ाना ही रहा है।

महिला मानव समाज की एक महत्वपूर्ण इकाई है। वह किसी भी क्षेत्र में किसी भी स्तर पर कार्यशील रहती है। उसकी व्यक्तिगत क्षमता एवं कौशल की भूमिका समाज निर्माण में निर्णायक रही है। इस वास्तविकता को महिला और पुरुष के विरोधाभासों से मुक्त कर। सामाजिक संबंध एवं न्याय के आयामों द्वारा उसे सशक्त बनाया जाना जरूरी है। महिला और पुरुष के बीच न्याय की समानता एवं परिपूर्वकता के आधार पर इस सामाजिक संरचना को परिपक्व बनाना अपेक्षित है। लिंग के आधार पर असमानता समता का प्रतीक नहीं है बल्कि सामाजिक वास्तविकताओं के परिप्रेक्ष्य में वैयक्तिक तथा सामाजिक दायित्वों के निर्वाहों की आवश्यक है।

सामाजिक परिवर्तनों को भी प्राथमिकता से लागू करना अनिवार्य है। महिला की परिस्थिति, उनकी आकांक्षाओं, क्षमता एवं भागीदारी का अध्ययन एकांगी रूप से संभव नहीं है। विश्व के अनेकों भागों में महिला स्वतंत्रता महिला सामानता महिला जागृति महिला जनजागरण उन्नति को लेकर अनेक आंदोलन हो और चल रहें हैं।

आधुनिक महिलाओं ने परंपरागत दासता की बेड़ी को तोड़कर अपने वैयक्तिक और सामाजिक विकास में अपनी मौजूदगी को दर्ज करने का प्रयास कर रही हैं। वह लिंग के आधार पर बनी असमानता को झुठला रही हैं। वह अपनी अस्मिता एवं पहचान को लेकर पहले से अधिक सचेत हो रही हैं। अब वह अपने संबंध में पूर्व काल से चली आ रही मिथ्या धारणाओं को जैसे निर्बलता, करुणा और दया भावना की प्रतिमूर्ति को जो कि पुरुष और पुरुष प्रधान समाज द्वारा निर्मित थी उसे वह तोड़ना चाहती हैं। किसी भी स्वस्थ एवं विकसित समाज के निर्माण एवं विकास में महिला और पुरुष दोनों की सहभागिता एवं साझेदारी अत्यंत आवश्यक होती है।

भारतीय समाज में महिला की स्थिति का समुचित परिचय प्राप्त करने के लिए यह आवश्यक है कि विभिन्न कालों में उनकी पृष्ठभूमि का सही मूल्यांकन किया जाए। वैसे प्रकृति ने महिला और पुरुष की रचना एक साथ की है। परंतु देखा जाता है कि पुरुष और महिला की सामाजिक, आर्थिक, राजनीतिक और धार्मिक स्थितियों में पुरुष का पलड़ा सदा महिलाओं पर भारी पड़ता हुआ दृष्टिगोचर होता है।

प्रत्येक समाज का आधार उसके सदस्य होते हैं। जो कि वह लिंग के आधार पर दो भागों में विभाजित है। महिला एवं पुरुष संवैधानिक दृष्टि से और संवैधानिक रूप में प्रत्येक महिला और पुरुष व्यक्ति के रूप में समान ही है। किंतु व्यावहारिक स्तर पर सामाजिक संरचना एवं व्यवस्था तथा सांस्कृतिक कार्यक्रम के परिणाम से हर काल में महिला और पुरुष के मध्य किसी न किसी रूप में असमानता ही दिखाई देती है। महिलाओं की इस स्थिति का वर्णन सुसंस्कृत समाज में अलग-अलग ही दिखाई देता है।

भारतीय पितृसत्तात्मक समाज में महिलाओं के कर्तव्यों का सूत्रपात कर बताया गया है कि अच्छी पुत्री, अच्छी पत्नी एवं अच्छी माता की भूमिकाएँ कैसी होनी चाहिए इसका स्पष्ट रूप से वर्णन मिलता है। मातृत्व एवं पत्नी की भूमिका महिलाओं की प्रथमतः भूमिकाएँ मानी गई है। जिसका आधार मातृत्व ही परिपूर्ण महिला की वास्तविक पहचान मानी जाती है। इसलिए महिलाओं को विशिष्ट विषयों का ज्ञान, कला, कला का औपचारिक प्रशिक्षण अथवा उन्हें व्यवसायिक ज्ञान प्राप्त करने की कोई आवश्यकता नहीं है। एक अच्छी महिला 'मधुर भाषिणी' नम्र, स्नेहमयी, वात्सल्यपूर्ण एवं त्यागशील हों यही इसकी असली पहचान मानी गयी है।

भारतीय समाज परंपरा की मुख्यधारा में महिला की भूमिका की व्याख्या करते हुए आलटेकर ने संस्कृत साहित्य में वर्णित श्लोक की हिंदी व्याख्या प्रस्तुत की है जो इस प्रकार है "वह अपने पति के संदर्भ में माँ की तरह है जब वह उसके लिए खाना पकाती है और उसे खिलाती है। सहायिका है जब वह काम करती है। उसके चरणों में दासी है। उसके विस्तर में वेश्या है और सहनशीलता में धरती की तरह है।" 5

भारतीय साहित्य में महिला की परिस्थिति के बारे में विरोधाभासी विचार ही विद्यमान है। यह विरोधाभास

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मुख्य रूप से इसलिए है कि नारीत्व की व्याख्या करने वाले आदर्श विभिन्न कालों में अलग-अलग रहे हैं। 'अर्धांगिनी' का संबोधन सैद्धांतिक रूप से महिला और पुरुष के मध्य समानता का प्रतीक है। जिसमें दोनों में से न कोई उच्च है और न कोई निम्न किंतु व्यावहारिक रूप से धीरे-धीरे पुरुषों का व्यवहार महिलाओं के प्रति बर्बरता पूर्ण होता गया और उसकी स्थिति समया नुसार निम्न होती गई।

आदर्श रूप से महिला शक्ति को समाज में नई 'जीवनशक्ति' रूप में माना गया है। जो शक्ति एवं क्षमता से परिपूर्ण है। जो पवित्रता, धार्मिकता, आध्यात्मिकता तथा प्रतिमूर्ति है। जब कि व्यावहारिक स्तर पर यही महिला शक्ति पुरुषों द्वारा प्रताड़ना, शोषण तथा अनेकों अभावों से प्रभावित है। ऐतिहासिक रूप से वैवाहिक पारिवारिक, सामाजिक, शैक्षणिक, आर्थिक एवं राजनीतिक क्षेत्रों में महिला को पुरुष के समकक्ष अधिकार प्राप्त नहीं है। तथा समाज में उन्हें पुरुष की तुलना में उसकी केवल दिखावे की स्थिति दृष्टिगोचर होती है।

सरकारी योजनाओं में महिला उत्थान के लिए विभिन्न सामाजिक कार्यक्रमों का मूल उद्देश्य होता है कि, महिलाओं की सामाजिक स्थिति में सुधार करना और उनमें अपने प्रति आत्मविश्वास निर्माण करना यही होता है। जिससे वह अपने शोषण के विरुद्ध आवाज उठा सके और वह समाज में अन्य महिलाओं के सामने आदर्श स्थापित करना होता है। वह अपने समेत उनको शोषण से मुक्ति दिला सके। लेकिन इस कार्य में अपेक्षित परिणाम नहीं दिखाई देते हैं। इसका प्रमुख कारण है कि सरकार और गैर सरकारी संगठनों से वह समझौता कर लेती है। बाहरी सहायता प्राप्त करना उनके लिए मुश्किल हो जाता है। महिला उत्थान कार्यक्रम तो स्पष्ट रूप से महिलाओं के ज्ञान में वृद्धि करते हैं। किंतु उनका उपयोग करने के लिए उसे अवसर मौजूद नहीं होते हैं। जहां वह अपने ज्ञान का उपयोग कर उसका सबलीकरण कर सके। सरकारी कार्यक्रमों में हिंसा का शिकार बनी महिलाओं को आश्वस्त किया जाता है और उन्हें सुरक्षा प्रदान करने के वादे करते हैं। लेकिन समाज में महिलाओं के ऊपर हो रहे अन्याय अत्याचारों को रोकने में असफल रहे हैं। उसके प्रति होने वाले सारे वादे और आश्वासन निरुपयोगी होते हैं। "नारी समाज का निर्माण करती है। संस्कार देती है। पोषण करती है। इसलिए वह संघर्षशील है। कभी-कभी विद्रोही भी, टूटती है फिर भी उठती है, वह पुरुष मन को

जानने वाली उसका जीवन बनाने वाली होती है।⁶सभ्यता के इतिहास में महिला की स्थिति आंतरिक एवं बाह्य समस्या के कारण समय के साथ परिवर्तित होते रहे हैं। समाज उसे कभी देवी मानकर श्रद्धा से पूजाता है तो कभी उसे पुरुष की दासता के बंधनों ने उसे जकड़कर उसके साथ पशु जैसा व्यवहार किया जाता है।

सार रूप में कहेंगे कि, भारतीय महिला की सामाजिक, आर्थिक स्थिति का इतिहास समाज के विकास क्रम के परिप्रेक्ष्य में देखें तो ऐसा प्रतीत होता है। भारतीय महिला निरंतर शोषण का शिकार होती रही है। समाज की रूढ़िवादी मानसिकताने ही उनका शोषण किया गया। महिलाओं के पिछड़ेपन का प्रमुख कारण उनमें होने वाली अशिक्षा है। वह अपनी जागरूकता के अभाव में अचेत होने के साथ-साथ उसकी आर्थिक आश्रितता है। यही कारण उसके सामाजिक, आर्थिक एवं राजनीतिक विकास में बाधक बने हुए है।

आज इन सारी औरतों के साये में एक नया औरत वर्ग उभर रहा है जो अपने औरत पन को बनाए रखते हुए औरतों में जागृति, आत्मविश्वास, स्वावलंबन और दान-बलिदान की राह पर चलने लगी है। इसमें जो हमारी पुरानी औरतें गुजरी है। उसका धैर्य और बलिदान, और वीरता, सम्मान, कूटनीति और महत्वाकांक्षाएँ केवल अपने परिवार और व्यक्तिगत इच्छाओं और दुःखों तक ही सीमित थे। उनकी सारी प्रतिभा माँ या तो बेटे को राजगद्दी दिलवाने में या पति और भाइयों के लिए षडयंत्र करने में लगती थी मगर इसमें भी शक नहीं कि वे अपने समय की चुनौतियाँ थी। लेकिन आज की औरत परिवार से जुड़कर समाज के लिए कुछ रचनात्मक करना चाहती है।

इन्हीं बाधाओं को ध्यान में रखते हुए स्वतंत्रता के पश्चात भारत सरकार द्वारा पंचवर्षीय योजनाओं में महिला नीति एवं महिला सशक्तिकरण की नीति का विकास किया गया है। इन सरकारी प्रयासों का प्रभाव शून्य रहा है। महिलाओं की मानसिकता एवं विचारों में थोड़ा बहुत परिवर्तन आया है। किंतु जिस गति से महिलाओं में अपने हितों के प्रति जागरूकता आनी चाहिए थी। उसी गति से राजनीतिक क्षेत्र में पुरुष उसकी आवाज को दबाने का पूर्ण प्रयास करते हुए दिखाई दे रहे हैं। जिसका प्रत्यक्ष उदाहरण राजनीति में महिला आरक्षण विधेयक पर पुरुष सांसदों एवं समाज के पुरुष बुद्धिजीवी वर्ग का नकारात्मक एवं

असहयोगात्मक दृष्टिकोण है। फलतः यह योजनाएँ अपने लक्ष्य की पूर्ण प्राप्ति में अभी तक लगभग असफल रही है।

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सारांश:

फार फार वर्षांपूर्वी माणूस टोळी करून जगत होता. हळूहळू टोळी जीवन संपून मनुष्य स्थिर होऊ लागला. मानव स्थिर होण्यामागे महत्वाचे कारण म्हणजे स्त्रियांनी लावलेला शेतीचा शोध होय. बिल ड्युरांड या युरोपीय समाजशास्त्रज्ञांच्या मते शेतीचा शोध हा स्त्रीच्या चौकस बुद्धीतूनच लागला. म्हणजेच भटक्या जीवनाचे स्थिर जीवनात रूपांतर होण्यास कृषी अवस्था कारणीभूत ठरली. याचाच अर्थ मानवी जीवन सुखाचे आणि प्रगतिशील होण्यासाठी स्त्रीचे योगदान अत्यंत मोलाचे आहे. मानवी जीवन प्रगतिशील होण्यासाठी स्त्रीचे योगदान महत्वाचे असले तरी काळाच्या ओघात अनेक कारणामुळे भारतात पुरुषप्रधान संस्कृती निर्माण झाली आणि स्त्री ही केवळ चूल आणि मुली यामध्येच बंदिस्त झाली. सध्याच्या विज्ञान युगात स्त्रियेने अनेक क्षेत्रात आपले कर्तृत्व गाजविले असले तरी आजही ग्रामीण स्त्रियांचे प्रश्न गंभीर आहेत. शिक्षणाचा अभाव बालविवाह, हुंडा प्रथा, स्त्रीभ्रूणहत्या, कुटुंबातील दुय्यम दर्जा अशा समस्यांमुळे ग्रामीण स्त्री ग्रासलेली आहे. अशावेळी महिला सक्षमीकरणासाठी स्त्रियांच्या समस्या कशा प्रकारे सोडवता येतील आणि उद्योजकतेच्या माध्यमातून महिला सक्षमीकरण प्रक्रिया कशा प्रकारे करता येईल याविषयी सविस्तर उपाय प्रस्तुत शोधनिबंधात मांडण्याचा प्रयत्न केला आहे.

• प्रस्तावना

आजचे युग हे अर्थप्रधान युग मानले जाते. पुरुषांच्या बरोबरीने ग्रामीण स्त्री ही घराबाहेर पडून नोकरी करून आपल्या कुटुंबाचा आर्थिक भार उचलत असते. स्त्रिया या पूर्वीपासून घर सांभाळून कष्टाची कामे करीत असताना दिसून येतात. आज वेगवेगळ्या क्षेत्रात पुरुषांच्या बरोबरीने स्त्रिया काम करताना दिसतात परंतु स्वतःचा उद्योग व्यवसाय सुरू करण्याकडे स्त्रियांचा कल फारच कमी प्रमाणात दिसून येतो. त्याला अनेक कारणे आहेत. जसे की, भांडवलाची टंचाई, शिक्षणाचा अभाव, नवीन तंत्रज्ञानाची अपुरी माहिती इत्यादी. यामुळे ग्रामीण स्त्रिया पारंपारिक व्यवसायाच करणे पसंत करतात. परंतु शासन स्तरावरून उद्योजकतेच्या माध्यमातून महिला सक्षमीकरण करण्यासाठी विविध योजना राबविल्या जातात. अनेक प्रयत्न केले जातात. याच्या आधारे अधिकाधिक महिला

उद्योजकांची संख्या वाढण्यास मदत होऊ शकते हे प्रस्तुत शोधनिबंधात मांडण्याचा प्रयत्न केला आहे.

• संशोधनाची उद्दिष्टे

1. महिला सक्षमीकरण ही संकल्पना स्पष्ट करणे.
2. उद्योजकता ही संकल्पना स्पष्ट करणे.
3. महिलांच्या सक्षमीकरण प्रक्रियेत उद्योजकतेची भूमिका स्पष्ट करणे.

* संशोधनाची गृहितके

1. महिलांना विविध क्षेत्रात नेतृत्व करण्याची संधी दिली गेली त्यामुळे महिला सक्षमीकरणाचा वेग वाढला आहे.
2. उद्योजकतेमुळे ग्रामीण भागातील महिला सक्षमीकरणाला चालना मिळाली आहे.
3. स्त्री पुरुष समानतेची चळवळ, शिक्षणाचा प्रसार, महिला सक्षमीकरणासाठी शासन स्तरावरून केले जाणारे प्रयत्न यामुळे महिला उद्योजकांची संख्या हळूहळू वाढत आहे

* शोधनिबंधाच्या मर्यादा:

प्रस्तुत शोधनिबंधाच्या मर्यादा अशा आहेत की हे लिखाण दुय्यम स्त्रोतावर आधारित आहे. भविष्यकालीन स्थितीत हे कथन तंतोतंत लागू होईल असेच सांगणे कठीण असले तरी सामाजिक शास्त्राचे अनुमान अनुसार प्रस्तुत शोधनिबंधात केलेले कथन समाज व्यवस्थेला गृहीत धरून केलेले आहे. त्यामुळे याची सत्यता भविष्य काळातही राहणार आहे.

• संशोधन पद्धती

प्रस्तुत शोध निबंधात शास्त्रीय संशोधन पद्धतीच्या कसोट्याप्रमाणे तथ्य संकलन केले आहे. तथ्य संकलन करताना दुय्यम तथ्यांचा आधार घेतला आहे. त्यासाठी विषयाशी संबंधित संदर्भ ग्रंथ, मासिके, इंटरनेट, वर्तमानपत्रातील बातम्या व लेख इत्यादींचा आधार घेण्यात आला आहे. त्या आधारित संशोधन विषयाचे विश्लेषण करण्यात आलेले आहे. या शोधनिबंधाची संशोधन पद्धती वर्णनात्मक, विश्लेषणात्मक आणि उपयोजित आधारावर आहे.

* महिला सक्षमीकरणाचा अर्थ :

सक्षमीकरण याचा अर्थ अंगभूत गुणांचा विकास होय. महिलांमध्ये असणारा आत्मविश्वास जागृत करून त्यांना आपल्यावर होणाऱ्या स्त्री पुरुष भेदभाव अन्याय अत्याचाराविरुद्ध आवाज उठवण्यासाठी तयार करणे म्हणजेच महिला सक्षमीकरण होय.

महिला सक्षमीकरण ही दीर्घकाळ चालणारी प्रक्रिया आहे. यामध्ये अनेक बाबींचा समावेश होतो. जसे की स्त्रियांना आर्थिक, सामाजिक आणि राजकीय स्वातंत्र्य देणे, कौटुंबिक सामाजिक निर्णय प्रक्रियेत महिलांना सहभागी करून लिंग भेदभाव दूर करणे, स्त्री पुरुष समानता निर्माण करणे इत्यादी.

लता बाटलीवाल्याच्या मते, 'स्त्रीला सक्षम करणे ही एक प्रक्रिया आहे ही प्रक्रिया स्त्रीला इतर उपेक्षित घटकांना दूर ठेवण्याच्या सुव्यवस्थित प्रवाहाचे स्वरूप बदलून नवी दिशा देऊन कृतीत आणता येते तेव्हा प्रामुख्याने स्त्रीला सक्षम करण्यासाठी तिला शक्ती देण्याची प्रयत्न केले गेले तरच ते अधिक गतीने प्रगत होऊ शकते'.

आज स्त्रीने चूल आणि मुले कार्य या मर्यादित कार्यक्षेत्र बाहेर पडून अनेक क्षेत्रात उत्तुंग बराबरी घेतली असली तरी ग्रामीण भागात महिलांबाबत विदारक चित्र दिसून येते. ग्रामीण भागात महिलांना घराबाहेर पडण्याची शिवाय पती, भाऊ, वडील, दीर, सासरे यांच्या दबावाखालीही राहावे लागते.यामुळे स्त्रियांच्या कार्यकर्तृत्वाला वाव मिळताना दिसत नाही. परंतु काळाच्या प्रवाहात महिला मेळावे, बचत गट निर्मिती यांच्या माध्यमातून स्त्रिया

स्वावलंबी होताना दिसत आहेत.बचत गटाच्या माध्यमातून स्त्रिया एकत्र येतात. विचारांची देवाण-घेवाण होते. शिवाय एखाद्या व्यवसायासाठी बचत गटाच्या माध्यमातून बँकेतून कर्ज उपलब्ध होते. त्यामुळे ग्रामीण स्त्रियांना आपल्या पायावर उभे राहणे शक्य होत आहे. त्या अधिकाधिक स्वावलंबी होताना दिसत आहेत.

* उद्योजकता अर्थ व व्याख्या:

नोकरीच्या मागे न लागता समाजाच्या विविध गरजा भागिवणारे लोकांना नोकरी मिळवून देणारे व देशाच्या आर्थिक विकासात हातभार लावणारे अनेक उद्योजक आपण पाहतो जसे रतन टाटा लक्ष्मी मित्तल एकता कपूर बिल गेट्स मुकेश अंबानी इत्यादी.

काही तज्ञांनी उद्योजकता याची केलेली व्याख्या खालील प्रमाणे आहे.

इव्हान्स यांच्या मते, उद्योजक म्हणजे अशा व्यक्ती की ज्या वस्तू व सेवा पुरवण्यासाठी व्यवसाय संस्थेच्या स्थापनेचा विचार करतात त्यासाठी आवश्यक संघटना उभारतात उपक्रमाचे व्यवस्थापन करतात व उपक्रमाच्या कारभारावर नियंत्रण ठेवतात.

पीटर ड्रॅकर यांच्या मते उद्योजक म्हणजे अशी व्यक्ती जी सतत बदलांचा शोध घेते. बदलांना प्रतिसाद देते आणि त्यांचा संधी म्हणून उपयोग करून घेते.

थोडक्यात जोखीम स्वीकारणे, नवनिर्मिती करणे, संघटन करणे, निर्णय घेणे व व्यवस्थापन करणे ही उद्योजकाची महत्त्वाची कामे आहेत.

* उद्योजकतेच्या माध्यमातून महिला सक्षमीकरणासाठी शासन स्तरावरून होणारे प्रयत्न:

महिला सक्षमीकरण होण्यासाठी ८ मार्च 2010 मध्ये महिला सक्षमकरण राष्ट्रीय मिशन ही योजना शासनामार्फत सुरू करण्यात आली. इसवी सन 2001 हे महिला सक्षम करण्याचे वर्ष म्हणून घोषित करण्यात आले. महिला सक्षम करण्यासाठी शासन स्तरावर अनेक प्रयत्न होताना दिसतात. इसवी सन 1984 मध्ये कौटुंबिक न्यायालय संबंधीच्या कायद्यात संसदेने मान्यता दिली. यानुसार महिलांना पुरुषांच्या बरोबरीने वारसा हक्क हुंडाबळी शिक्षणात आर्थिक मदत यासारख्या कायद्यांची तरतूद करण्यात आली. महिलांचे राजकीय सक्षमीकरण व्हावे यासाठी 72 व 73 घटनादुरुस्तीनुसार स्त्रियांना स्थानिक स्वराज्य संस्थांमध्ये (ग्रामपंचायत, पंचायत समिती व जिल्हा परिषद)एकूण जागेच्या एक तृतीयांश जागा राखीव ठेवण्यात आल्या .पंचायत राज व्यवस्थेत महिलांना नेतृत्व करण्याची संधी मिळाल्यामुळे महिलांचे राजकीय सक्षमीकरण होण्यास मदत झाली. महिलांचे जसे

कौटुंबिक, राजकीय सक्षमीकरण होण्यासाठी प्रयत्न झाले तसेच आर्थिक सक्षमीकरण होण्यासाठी महिला व बालविकास विभागाने विविध प्रकल्प हाती घेतले. इसवी सन 1987 मध्ये महिलांना रोजगार व प्रशिक्षण उपलब्ध करून देण्यासाठी सपोर्ट फॉर ट्रेनिंग अँड एम्पॉवरमेंट प्रोग्राम हा कार्यक्रम राबविण्यात आला. तसेच नॉर्वेच्या Norwegian Agency for Development Corporation या संस्थेमार्फत महिलांना आर्थिक स्वावलंबन अर्थसहाय्य देऊन आर्थिक दृष्ट्या सक्षम बनवण्याकरता प्रशिक्षण देण्यात आले. ग्रामीण विकास मंत्रालय या विभागामार्फत रोजगार उपलब्ध करून देणे व गरिबी निर्मूलन करणे यासाठी महिलांना उद्योजकते विषयी स्वयं अर्थसहाय्यतेसाठी प्रोत्साहन दिले जात आहे. महिलांच्या आर्थिक सक्षमीकरणासाठी शासनमार्फत जवाहर रोजगार योजना, आर्थिक सहाय्य व विकास योजना, इंदिरा महिला योजना, स्वर्ण जयंती ग्रामीण स्वयंरोजगार योजना, राष्ट्रीय महिला कोष यासारखी योजना राबवत आहेत. नुकत्याच जाहीर करण्यात आलेल्या अर्थसंकल्पात पहिल्यांदाच व्यवसाय सुरू करणाऱ्या महिलांना उद्योजक साठी सरकारने दोन कोटी रुपयांची कर्ज योजना सुरू करणार असल्याची घोषणा केली. त्यामुळे अधिकाधिक महिला व्यवसायाकडे वळतील. महिलांना स्टार्टअप साठी दहा हजार कोटी रुपयांची तरतूद अर्थसंकल्पात करण्यात आली आहे. अशाप्रकारे कौटुंबिक सामाजिक व राजकीय सक्षमीकरणासोबत आर्थिक सक्षमीकरण होण्यासाठी महिलांना आर्थिक दृष्ट्या स्वतंत्र व स्वावलंबी बनवणे यासाठी उद्योजकतेला चालना देणे गरजेचे आहे आणि त्यासाठी समाज, राज्य, देश व आंतरराष्ट्रीय अशा सर्वच पातळ्यांवर प्रयत्न होताना दिसत आहेत.

• निष्कर्ष :

- विज्ञान युगात महिला सक्षमीकरण प्रक्रियेला वेग आल्याचे दिसत असले तरी स्त्रियांवरील अन्याय, अत्याचार अजूनही कमी झालेले नाहीत.
- महिलांना उद्योजकतेसाठी कुटुंबातून प्रोत्साहन मिळत नाही.
- 72 व 73 व्या घटना दुरुस्तीने महिलांना राजकीय आरक्षण मिळाले असले तरी महिलांना समाजात वावरताना न्याय व समानता उपभोगता येत नाही.
- महिलांच्या उद्योजकतेसाठी शासन स्तरावर प्रयत्न होत असले तरीही ग्रामीण भागात याबाबत अजूनही उदासीनता दिसून येते.
- भांडवलाची टंचाई, उच्च तंत्रज्ञानाचा अभाव स्त्रियांच्याकडे पाहण्याचा पूर्वग्रह दूषित व नकारात्मक

दृष्टिकोन यामुळे त्यांच्या कामगिरीवर प्रतिकूल परिणाम होतो.

- स्त्री व पुरुष उद्योजकांना सारखीच कामे करावी लागत असली तरीही स्त्रियांवर नैसर्गिकरीत्या काही बंधने पडतात.
- **शिफारशी :**
- महिलांचे कौटुंबिक व सामाजिक सक्षमीकरण होण्यासाठी महिलांना पुरुषांच्या बरोबरीने न्याय हक्क व अधिकार उपभोगता आले पाहिजेत.
- महिलांच्या आर्थिक सक्षमीकरण प्रक्रियेत उद्योजकता हा महत्वाचा घटक आहे. त्यामुळे ग्रामीण भागात मोठ्या प्रमाणात कर्जपुरवठा होणे गरजेचे आहे.
- बचत गटाच्या माध्यमातून उद्योग व्यवसायाला चालना देण्यासाठी महिलांना प्रोत्साहित करणे गरजेचे आहे.
- महिला उद्योजकांना चालना देण्यासाठी सामाजिक व कौटुंबिक पातळीवरून सहकार्य मिळणे गरजेचे आहे. समाजाचा व कुटुंबाचा स्त्री उद्योजकांकडे पाहण्याचा दृष्टिकोन हा सकारात्मक असणे गरजेचे आहे.
- उद्योजकतेच्या माध्यमातून महिला सक्षमीकरण प्रक्रिया करून आणण्यासाठी महिलांना वेळोवेळी आधुनिक तंत्रज्ञानाचे, कौशल्य विकास प्रशिक्षण देणे, माहिती देणे गरजेचे आहे.

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चित्रपट क्षेत्रातील उद्योजक: गार्गी कुलकर्णी

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प्रस्तावना :

भारतीय समाजामध्ये महिलांचे स्थान प्रदीर्घ काळापासून दुय्यम स्वरूपाचे राहिलेले आहे. एका बाजूला देव्हान्यातील देवता म्हणून स्त्रियांचे पूजन करायचे आणि दुसऱ्या बाजूला उपभोगाची वस्तू समजून महिलांचे शोषण सुरू ठेवायचे हा भारतीय समाजाचा दुर्तोडीपणा शतकानुशतके सुरू असल्याचे आपल्याला दिसते. या पार्श्वभूमीवर भारतीय लोकशाहीच्या अलीकडील काळात शिक्षणाचे सार्वत्रिकरण झाल्यानंतर स्त्रियांनी अनेकविध क्षेत्रात वेगाने प्रगती करत आपल्या कार्यकर्तृत्वाचा अमित ठसा उमटविलेला दिसतो. राजकारण, शिक्षण, संशोधन या क्षेत्रापासून कला, साहित्य, उद्योग क्षेत्रापर्यंत अनेकविध क्षेत्रांमध्ये महिलांनी आपल्या स्वकर्तृत्वावर पुरुषांच्या बरोबरीचे किंवा काही क्षेत्रांत त्याहीपेक्षा वरचढ स्थान मिळविलेले दिसते. चूल आणि मूल सांभाळणाऱ्या महिलांनी आज 'रांधा, वाढा आणि उष्टी काढा' या दुष्टचक्रातून बाजूला होऊन स्वतःच्या क्षमता आणि प्रतिभेच्या जोरावर स्वतःला सिद्ध केलेले आहे. अशाच महिलांपैकी सध्या चित्रपट क्षेत्रात कार्यरत असलेल्या गार्गी कुलकर्णी यांचा उल्लेख करावा लागेल.

भूमिका :

समकालीन जीवनात विविध क्षेत्रांमध्ये महिला कार्यरत असल्या आणि त्यातल्या त्यात चित्रपट क्षेत्रात अनेक महिलांनी अभिनय करून आपले करिअर केलेले असले तरी एक उद्योजक म्हणून, चित्रपट निर्मात्या म्हणून चित्रपट क्षेत्राकडे वळणाऱ्या स्त्रियांचे प्रमाण अत्यल्प असल्याचे लक्षात येते. मोठी आर्थिक उलाढाल, केलेल्या गुंतवणुकीच्या परताव्याची मोठी अशाश्वती, महिला म्हणून येणाऱ्या काही मर्यादा अशी कारणे कोणतीही असोत ; पण चित्रपट निर्मिती क्षेत्राकडे वळणाऱ्या आणि समकालात या क्षेत्रात यशस्वीपणे कार्यरत असलेल्या महिलांचे प्रमाण पुरुषांच्या तुलनेने निश्चितपणे कमी आहे. या पार्श्वभूमीवर मराठी भाषेतील चित्रपटांमध्ये लोकप्रियतेचा आणि बॉक्स ऑफिसवरील उत्पन्नाचा नवा विक्रम प्रस्थापित करणारा 'सैराट', जागतिक पातळीवर विविधांगांनी चर्चिला गेलेला 'फॅन्डी', 'नाळ', महानायक अमिताभ बच्चन यांना प्रमुख भूमिकेत घेऊन केलेला हिंदी चित्रपट 'झुंड', मराठी चित्रपट 'घर बंदूक बिर्याणी', 'बापल्योक' यासारख्या वैशिष्ट्यपूर्ण चित्रपटांशी निर्मात्या किंवा कार्यकारी निर्मात्या म्हणून संबंधित असलेल्या गार्गी कुलकर्णी यांचा आजवरचा प्रवास जाणून घेणे आणि या क्षेत्रामध्ये त्यांनी प्राप्त केलेल्या नावलौकिकाची मिमांसा करणे, चित्रपट निर्मितीच्या क्षेत्रात त्यांनी मिळविलेल्या यशापयशाची कारणमिमांसा करणे ही या शोधनिबंधामागील संशोधकाची भूमिका आहे.

गार्गी कुलकर्णी यांची जडणघडण :

गार्गी कुलकर्णी यांचा जन्म सांगली जिल्ह्यातील वाळवा तालुक्यातील इस्लामपूर येथे ८ डिसेंबर १९८५ साली झाला. आई आणि वडिल दोघेही शिक्षक असल्याने आपल्या मुलीने पुरेसे शिक्षण घ्यावे आणि स्वतःच्या पायावर उभे रहावे अशी त्यांची धारणा होती. गार्गी यांनी आपले प्राथमिक, माध्यमिक आणि उच्च माध्यमिक शिक्षण स्वतःच्या गावी इस्लामपूर येथेच पूर्ण केले.

लहानपणापासूनच कलासक्त असलेल्या गार्गी कुलकर्णी यांनी आपल्या शालेय जीवनात अनेक सांस्कृतिक कार्यक्रमात सहभागी होऊन आपली कलेची आवड जोपासली. स्नेहसंमेलनात हिरीरीने सहभाग घेतला. विद्यार्थी विद्यार्थिनी बरोबरच आपल्या शिक्षकांनीही रंगमंचावर यायला हवे यासाठी एक विशेष कार्यक्रम गार्गी कुलकर्णी यांनी तयार केला व आपल्या शिक्षकांना स्नेहसंमेलनात व्यक्त होता येईल अशी योजकता दाखवून स्नेहसंमेलनात अधिकचा रंग भरला.

आपल्या बहिणीने पुण्यात शिकले पाहिजे या थोरल्या भावाच्या आग्रहामुळे त्यांनी पुणे येथील मॉडर्न कॉलेजमध्ये प्रवेश घेतला व प्राणीशास्त्र हा विषय घेऊन बी.एस्सी या विज्ञान शाखेच्या पदवीचे शिक्षण विशेष प्राविण्यासह प्रथम श्रेणी मिळवून पूर्ण केले. मॉडर्न कॉलेज मधील आर्ट सर्कलमध्ये गार्गी कुलकर्णी यांच्या कलाभिव्यक्तीला पोषक वातावरण मिळाले. नाटकात अभिनय करण्याची व काही नाटकांचे दिग्दर्शन करण्याची संधी या महाविद्यालयात त्यांना मिळाली. कॉलेजमध्ये असताना त्यांनी भूमिका केलेल्या आणि दिग्दर्शित केलेल्या

नाटकांना बक्षिसेही मिळाली. त्यामुळे दिग्दर्शनाच्या बाबतीतला आत्मविश्वास दुणावला.

लहानपणापासून हुशार, संवेदशील व चिकित्सक वृत्तीच्या गार्गी कुलकर्णी यांनी पदवी पर्यंतचे शिक्षण पूर्ण केल्यावर पुणे येथे काही दिवस एका जाहिरात एजन्सीमध्ये आणि एका पुस्तक प्रकाशन संस्थेमध्ये नोकरी केली दरम्यानच्या काळात त्यांनी 'चांदीची माळ' या नावाचा एक लघुपट तयार केला. या काळातच या क्षेत्रातील आपल्या ज्ञानकक्षा अधिकाधिक वृद्धिंगत करण्याची तीव्र गरज त्यांना प्रकर्षाने जाणवली. सातत्याने आणि खूप शिकत राहायला हवे हे कळत गेले.

पुढे जाऊन भारतीय चित्रपट व दूरदर्शन संस्थेत (FTII) प्रवेश घेऊन अभिनय, दिग्दर्शन, संपादन व चित्रपट निर्मिती या संबधीचे सखोल ज्ञान संपादन करण्याची गार्गी यांची इच्छा होती. मात्र ते शक्य झाले नाही.

यातूनच पुढे जनसंवाद (Mass communication) कोर्सच्या प्रवेशाची नवी वाट दिसली. मास कम्युनिकेशन कोर्सला प्रवेश घेण्यालाही गार्गी यांच्या वडिलांचे मन राजी होत नव्हते कारण या क्षेत्रात आपली मुलगी गेली तर पुढे नोकरीच्या संधी काय असतील हे स्पष्ट होत नव्हते. म्हणून मास कम्युनिकेशन कोर्सला वडिलांची परवानगी घेताना गार्गी कुलकर्णी यांना सुरवातीला मोठी यातायात करावी लागली. अखेर खळखळ करून मास कम्युनिकेशन कोर्सला अहिल्यानगरला (अहमदनगर) न्यू आर्टस् कॉमर्स अँड सायन्स कॉलेजला त्यांनी प्रवेश घेतला.

या कॉलेजमध्ये गार्गी कुलकर्णी यांची व मिथुनचंद्र चौधरी (मास कम्युनिकेशनचे शिक्षक), नागराज मंजुळे, पूजा डोळस, प्रियांका दुबे, कुतूब इनामदार यांची ओळख झाली.

छायाचित्रकार गार्गी कुलकर्णी :

बी.एस्सीचे शिक्षण पूर्ण करून पुण्यात नोकरी व्यवसायाच्या शोधात असण्याच्या काळात थोरल्या भावाने दिलेला कॅमेरा हाताळण्याचे कौशल्य गार्गी यांनी अल्पावधीत प्राप्त करून घेतले होते. त्यातून वाढलेला आत्मविश्वास अहमदनगरच्या न्यू आर्टस्, कॉमर्स अँड सायन्स कॉलेजच्या मास कम्युनिकेशन कोर्समध्ये कामी आला. या कॉलेजमध्ये शिकत असताना नागराज मंजुळे यांनी 'पायांना रस्ते नाहीत' हा पहिला लघुपट बनविला. रमेश तेंडूलकर यांच्या 'रस्त्यांना जरी फुटती रस्ते/ पायांना नच फुटती पाय/ पाय ओढती एकच रस्ता/ इथेच हरले सर्व उपाय// या कवितेवर आधारलेल्या 'पायांना रस्ते नाहीत' या लघुपटात आपणास संपूर्ण लघुपटभर चेहरे दिसत नाहीत. दिसतात ते फक्त पाय. नागराज मंजुळे यांच्या या पहिल्या लघुपटाचे छायाचित्रण गार्गी कुलकर्णी यांनी केले.

नागराज मंजुळे यांच्या आयुष्याला कलाटणी देणारा आणि त्यांच्या दिग्दर्शक असण्यावर राष्ट्रीय पुरस्काराची मोहर उमटविणारा त्यांचा बहुचर्चित लघुपट म्हणजे 'पिस्तुल्या'. या 'पिस्तुल्या' लघुपटाचे छायाचित्रणही गार्गी

कुलकर्णी यांनी कुतूबुद्दीन इनामदार यांच्या सहाय्याने केले. मास कम्युनिकेशनच्या प्रॅक्टिकल अभ्यासक्रमाचा अत्यावश्यक भाग म्हणून विद्यार्थ्यांना करावा लागणारा 'स्टुडंट प्रोजेक्ट' म्हणून नागराज मंजुळे यांनी 'पिस्तुल्या' या लघुपटाची निर्मिती केली होती. अशा लघुपटाची निर्मिती करताना महाविद्यालयीन विद्यार्थ्यांसाठी चित्रीकरणसाठी कोणतीही महागडी व्यवस्था उपलब्ध नसते. कॉलेजमध्ये शिकणाऱ्या विद्यार्थ्यांसाठी उपलब्ध असलेल्या डिजीटल कॅमेऱ्याच्या सहाय्यानेच हे छायाचित्रण पूर्ण केले जाते. अशाच पद्धतीने तयार झालेला 'पिस्तुल्या' या लघुपटाला 'सर्वोत्तम लघुपटाचा राष्ट्रीय पुरस्कार' मिळाला. अशा या अत्यल्प बजेटच्या लघुपटाचे प्रत्येकरीक छायाचित्रण तितक्याच अत्यल्प बजेटमध्ये करण्याचे आव्हान गार्गी कुलकर्णी यांनी पेलले. 'पिस्तुल्या' या लघुपटाच्या शेवटच्या सीनमध्ये आपल्या बहिणीने तरी शिकावे यासाठी शाळेच्या गणवेशाची चोरी करून पळणाऱ्या पिस्तुल्याचा पाठलाग करणाऱ्या कॅमेऱ्याने काय कमाल केलेली आहे ते चित्रपट रसिक विसरू शकत नाहीत.

'वंश' लघुपटाची निर्मिती :

मास कम्युनिकेशन कोर्सला शिकत असताना गार्गी कुलकर्णी यांनी स्टुडंट प्रोजेक्ट म्हणून 'वंश' हा स्वतंत्र लघुपट बनविला. या लघुपटाला विद्यापीठ अनुदान आयोग नवी दिल्लीचा 'बेस्ट स्टुडंट प्रोजेक्ट' हा पुरस्कार मिळाला. 'प्रतिबिंब' या चित्रपट महोत्सवातही 'वंश' या लघुपटाला पुरस्कृत करण्यात आले.

सहाय्यक दिग्दर्शक ते प्रमुख सहाय्यक दिग्दर्शक :

व्यावसायिक करियर घडविण्यासाठी व आर्थिक अडचणींवर मात करण्यासाठी गार्गी यांना सातत्याने कामाचा पाठपुरावा करावा लागला. या काळात 'बोक्या सातबंडे' या मराठी चित्रपटासाठी व त्यानंतर 'वचन दिले तू मला' या मराठी मालिकेसाठी सहाय्यक दिग्दर्शक म्हणून त्यांनी काम केले. 'इन टाईम' या बातम्यांच्या वाहिनीसाठी निवेदक म्हणून आठ महिने नोकरी केली. झी मराठी वाहिनीसाठी प्रोमो डायरेक्टर म्हणून तीन वर्ष नोकरी केली. गार्गी यांचा दिग्दर्शनाचा हा प्रवास सतत चढत्या क्रमाने सुरू राहिला. नागराज मंजुळे यांच्या जगप्रसिद्ध 'फॅन्ट्री' या चित्रपटामध्ये प्रमुख सहाय्यक दिग्दर्शक म्हणून त्यांनी काम पाहिले.

लेखन, अभिनय आणि दिग्दर्शन :

'बिबट्या' हा गार्गी कुलकर्णी या एक महत्वाचा लघुपट असून या लघुपटाचे लेखन आणि दिग्दर्शन त्यांनी स्वतः केले आहे. 'पावसाचा निबंध' या लघुपटामध्ये त्यांनी प्रमुख भूमिका साकारली तर 'झुंड' या हिंदी चित्रपटात त्यांनी अमिताभ बच्चनच्या मुलीची भूमिका साकारली आहे.

आटपाटची निर्मिती आणि कामगिरी:

जात,धर्म,पंथ या सर्वांच्या पलिकडे जाऊन या जगाकडे पाहणाऱ्या आणि अनेकविध गुणीजनांची मांदियाळी जमा करणाऱ्या 'आटपाट' या निर्मिती संस्थेने अल्पावधीतच साहित्य आणि चित्रपट क्षेत्रामध्ये आपली एक नवी ओळख निर्माण केली आहे. त्यात गार्गी कुलकर्णी यांनी महत्वाची भूमिका निभावली.

'पिस्तुल्या', 'फॅन्डी' या चित्रपटांच्या यशानंतर आजवरच्या अनुभवाचा उपयोग करून आपण स्वतःच चित्रपट निर्मितीमध्ये प्रत्यक्षपणे सहभागी का होऊ नये असा विचार सुरू झाला. चांगले चित्रपट तयार होण्यासाठी होतकरू कलाकार, तंत्रज्ञ, दिग्दर्शक, कला दिग्दर्शक, आणि त्या अनुषंगाने शेकडोंचे मनुष्यबळ आवश्यक असते. एक चित्रपट तयार करताना एक नवा कारखाना उभा करून चालविण्या इतकी यातायात करावी लागते. अशावेळी निर्माता अन्य कोणी असेल तर त्याच्यावरील अवलंबित्वामुळे निर्णय स्वातंत्र्यावर मर्यादा येतात म्हणून स्वतःची चित्रपट निर्मिती संस्था असेल तर अनेक नवनव्या लोकांना संधी देणे अधिक सोईचे होते. अनेक बाबतीतले निवड स्वातंत्र्य अबाधित राहते. आपल्या स्वतःच्या चित्रपटाबरोबरच इतरही चित्रपटांना निर्मिती सहाय्य करता येते. या विचारातून 'आटपाट' ही संस्था आकाराला आली. या संस्थेला 'आटपाट' हे अफलातून नाव नागराज मंजुळे यांनी दिले.

'आटपाट' या निर्मिती संस्थेच्या माध्यमातून चित्रपट निर्मिती सोबतच साहित्य, कला, भाषा व संस्कृतीच्या संदर्भातील काही नवे उपक्रम व प्रयोग सध्या सुरू आहेत. त्यामध्ये दर्जेदार पुस्तकांचे प्रकाशन, कलावंत आणि विचारवंतांच्या मुलाखती आदी बाबींचा समावेश आहे. साहित्य प्रकाशनामध्ये स्वतः नागराज मंजुळे यांचा

'उन्हाच्या कटाविरुद्ध' हा बहुचर्चित कविता संग्रह आटपाटने प्रकाशित केला आहे. त्याचबरोबर ख्यातनाम कवी डॉ.प्रदीप आवटे यांचा 'या अनाम शहरात' हा कविता संग्रह आणि संग्राम हजारे यांच्या 'रिकामटेकड्याचे आत्मवृत्त' या कविता संग्रहाचे प्रकाशन आटपाटच्या वतीने करण्यात आले आहे. मराठीतील उत्तमोत्तम पुस्तकांच्या प्रकाशनासाठी पुढे आलेले आटपाटचे साहित्य आणि संस्कृतीवरील प्रेम हिशोबी जगाच्या पलिकडीलचे आहे. कवी संग्राम हजारे यांच्या कविता संग्रहाचे केवळ प्रकाशन करून आटपाट थांबले नाही तर आटपाटच्या संपूर्ण टीमने सांगलीमध्ये जाऊन या कविता संग्रहाचा प्रकाशन समारंभ अनेक मान्यवरांना निमंत्रित करून मोठ्या दणक्यात संपन्न केला.

आटपाटच्या वतीने आजवर 'सैराट', 'घर बंदुक बिर्याणी', 'नाळ -२', 'झुंड' या चित्रपटांची निर्मिती करण्यात आली आहे. तर अलिकडेच २०२४ मध्ये प्रदर्शित झालेला 'बापल्योक' हा चित्रपट आटपाट या निर्मिती संस्थेने प्रस्तुत

केला आहे. त्याचबरोबर भारताला वैयक्तिक खेळामध्ये पहिले ऑलिंपिकमध्ये पदक मिळवून देणाऱ्या खाशाबा जाधव यांच्या जीवनावरील 'खाशाबा' हा चित्रपट आणि मटकार्किंग रतन खत्री यांच्या जीवनावरील 'मटका' ह्या वेब सेरिज (web series) चे काम अंतिम टप्प्यात आहे. तसेच आगामी आणखी काही महत्वाचे प्रोजेक्ट आटपाटने नव्याने हाती घेतले आहेत.

आटपाटमुळे अनेक नव्या संधींची निर्मिती :

आटपाटच्या निर्मितीमुळे अनेक नवनव्या कलाकारांना चित्रपटात काम करण्याची संधी प्राप्त झाली. चित्रपटात भूमिका करण्यासाठी आकर्षक व्यक्तिमत्वाची, गौर वर्णाची, प्रमाणभाषा उच्चाराची आवश्यकता असते. त्याचबरोबर अमूकच एक भूप्रदेश चित्रपटाच्या चित्रीकरणासाठी आवश्यक असतो. असले नानाविध रूढ संकेत मोडीत काढून आटपाटने अनेक नवनव्या होतकरू कलावंतांना, कला दिग्दर्शकांना, दिग्दर्शकांना, उपेक्षित तंत्रज्ञांना आपले कसब दाखविण्याची संधी उपलब्ध करून दिली आहे. आटपाटमध्ये काम केलेल्या शेकडो लोकांना आटपाटच्या संदर्भाने नवनव्या ठिकाणी नवनवीन कामाच्या संधी आता उपलब्ध होताना दिसत आहेत. हे आटपाटचे वेगळेपण लक्षात घेण्यासारखे आहे.

निर्माती आणि कार्यकारी निर्माती : (producer and executive producer)

आजवर अनेक लघुपट आणि हिंदी, मराठी चित्रपटांची निर्माती आणि कार्यकारी निर्माती म्हणून गार्गी कुलकर्णी यांनी मोलाची भूमिका निभावली आहे. त्यामध्ये महानायक अमिताब बच्चन यांना प्रमुख भूमिकेत घेऊन नागराज मंजुळे यांनी दिग्दर्शित केलेला 'झुंड' हा हिंदी चित्रपट, नागराज मंजुळे, सयाजी शिंदे आणि आकाश ठोसर यांच्या प्रमुख भूमिका असलेला अनोख्या कथानकाचा हेमंत अवताडे यांनी दिग्दर्शित केलेला 'घर बंदुक बिर्याणी' हा चित्रपट, सुधाकर रेड्डी यांनी दिग्दर्शित केलेला 'नाळ-२' हा प्रेक्षकांच्या पसंतीला उतरलेला चित्रपट या महत्वाच्या चित्रपटांच्या निर्मितीमध्ये निर्माती म्हणून गार्गी कुलकर्णी यांचे महत्वपूर्ण योगदान आहे. त्याचबरोबर अनेक पुरस्काराचा मानकरी ठरलेला 'पावसाचा निबध' या लघुपटाच्या निर्मितीमध्येही निर्माती म्हणून गार्गी यांनी मौलिक स्वरूपाचे काम केले आहे. वैयक्तिक खेळामध्ये भारताला पहिले ऑलिंपिक पदक मिळवून देणारे भारतीय कुस्तीगीर खाशाबा जाधव यांच्या जीवनावर आधारलेला 'खाशाबा' हा मराठी चित्रपट आणि अमेझॉन प्राईम वरील मटकार्किंग रतन खत्री यांच्या जीवनप्रवासावर बेतलेली 'मटका' ही वेबसेरिज या दोन्ही प्रोजेक्टचे चित्रीकरणाचे काम सध्या वेगाने सुरू आहे. या दोन्ही प्रकल्पाच्याही निर्मात्या गार्गी कुलकर्णी असून अनेक चित्रपटांसाठी त्यांनी कार्यकारी निर्माती म्हणूनही जबाबदारी निभावली आहे.

त्यामध्ये प्रामुख्याने 'सैराट', 'घर बंदुक बिर्याणी' आणि 'खाशाबा' या महत्वाच्या चित्रपटांचा समावेश आहे.

'सैराट' या चित्रपटाच्या वेळी कार्यकारी निर्माती (executive producer) पदाची जबाबदारी गार्गी कुलकर्णी यांच्यावर सोपविण्यात आली त्यावेळी अशा प्रकारच्या जबाबदारीचा फारसा पूर्वानुभव नसताना गार्गी कुलकर्णी यांना मोठ्या कौशल्याने कार्यकारी निर्माती पदाचा जबाबदारी यशस्वीपणे पाडली. कोणताही माणूस परिपूर्ण नसतो. चुकत चुकत शिकणे या पद्धतीने काही गोष्टी कळत जातात. जिद्द, चिकाटी, कष्ट करण्याची तयारी आणि माणसं पारखण्यासाठी आवश्यक असलेली कुशाग्र बुद्धीमत्ता या जोरावर गार्गी यांनी सैराटच्या कार्यकारी निर्मातीची जबाबदारी लिलया पार पाडली व मराठी चित्रपट सृष्टीत एका इतिहास निर्माण करणाऱ्या चित्रपटाची कार्यकारी निर्माती म्हणून स्वतःला सिद्ध केले.

'झुंड' या चित्रपटाच्या चित्रीकरणावेळी निर्मात्या म्हणून गार्गी कुलकर्णी यांना मोठी कसरत करावी लागली. कौटुंबिक जबाबदाऱ्या पार सांभाळून झुंडची जबाबदारी त्यांनी समर्थपणे पार पाडली. झुंडच्या चित्रीकरणावेळी उद्धवलेल्या तांत्रिक अडचणीतून मार्ग काढला. प्रत्येक अडीअडचणीला चिवटपणे सामोरे जावे आणि त्यातून निभावून निघताना आलेल्या अनुभवाची शिदोरी सोबत घेऊन पुढे जावे या स्वभावाने गार्गी यांची वाटचाल आज सुरू आहे.

एका उत्तम कार्यकारी निर्मात्याची जबाबदारी पार पाडताना एकाचवेळी अनेक गोष्टींचे भान ठेवावे लागते. आर्थिक गणित कोलमडणार नाही याची काळजी घ्यावी लागते. दिग्दर्शक, छायाचित्रकार, कलाकार व त्यांना पुरक असलेले तंत्रज्ञ आणि तत्संबंधीचे शेकडो सहकारी यांच्यात समन्वय राहील आणि चित्रीकरण नियोजित वेळेत आणि नियोजित खर्चात पार पडेल याची काळजी घ्यावी लागते. चित्रीकरणाच्या ठिकाणाचे परवाने काढण्यापासून ते संभाव्य आपत्कालीन प्रसंग समोर ठेवून डोळसपणे पुढे जावे लागते. चित्रीकरणाच्या वेळी वादळ, वारा, पाऊस यामुळे अडथळा निर्माण होऊन चित्रीकरण थांबू शकते. अचानक थांबलेल्या चित्रीकरणामुळे चित्रपटाचे आर्थिक बजेट वाढू शकते म्हणून कार्यकारी निर्मात्याला हवामान बदलाकडेही लक्ष द्यावे लागते. थोडक्यात एकाचवेळी अनेक व्यवधाने सांभाळण्याची तारेवरची कसरत करावी लागते आणि सर्वात महत्वाचे म्हणजे कार्यकारी निर्मात्याला स्वतः एक चांगला दिग्दर्शक असणे गरजेचे असते. केवळ आर्थिक गणित कळून कोणताही व्यक्ति चित्रपटासाठीचा चांगला कार्यकारी निर्माता होऊ शकत नाही तर चांगला किंवा यशस्वी कार्यकारी निर्माता होण्यासाठी चित्रपट चांगला कळावा लागतो. अशा अनेक निकषांवर गार्गी कुलकर्णी यांनी स्वतःला सिद्ध करून चित्रपट क्षेत्रात आज स्वतःची एक स्वतंत्र ओळख निर्माण करू पहात आहेत.

एखाद्या आटपाट नगरातली गोष्ट असावी व एखाद्या चित्रपटात शोभून दिसावी अशी चित्रपटांच्या साक्षीने घडत राहिलेली नागराज मंजुळे आणि गार्गी कुलकर्णी यांच्या आटपाट उद्योगाची गोष्ट आज मराठी जनमाणसात कौतुकाचा विषय बनून अनेकांना प्रेरणा देत आहे. अनेक अडचणी, अनंत अडथळे पार करून शेकडो हातांना हातात घेऊन आटपाटने नवी पायवाट तयार केली आहे.

निष्कर्ष :

1. गार्गी कुलकर्णी यांना लहानपणापासूनच असलेली कलेची आवड त्यांनी शालेय जीवनापासून जोपासली महाविद्यालयीन जीवनातील वातावरण त्यांच्या व्यक्तिमत्त्वाची जडणघडण करण्यास पुरक ठरले .
2. कलाशिक्षणाकडे विशेषतः नाटक, चित्रपट या विषयीची आवड जोपासताना अनेक अडथळ्यांवर इच्छाशक्तीच्या जोरावर मात केली.
3. ज्या क्षेत्रात यश मिळवायचे त्या क्षेत्रातले सखोल ज्ञान संपादन करण्याची धडपड गार्गी कुलकर्णी यांच्या यशस्वी वाटचालीस कारणीभूत ठरली आहे.
4. चौफेर वाचन, संवेदनशील मनोवृत्ती, कलासक्त भूमिका असलेल्या गार्गी कुलकर्णी यांचा चित्रपटाच्या अनुषंगाने कथालेखन, अभिनय, दिग्दर्शन, कार्यकारी निर्माती, निर्माती असा प्रवास त्यांना चित्रपटसृष्टीतील एक सक्षम निर्माती बनविण्यास प्रमुख कारण ठरल्याचे दिसून येते.

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चित्रा मुद्गल के कथा साहित्य में चित्रित कामकाजी नारी का जीवन

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प्रस्तावना :

समाज में नारी के विभिन्न रूप हैं, जैसे की कन्या, बालिका, महिला और वृद्धा। उसे त्याग, सहनशीलता और ममता के रूप में देवी भी कहा जाता है। नारी की इन विशेषताओं को समाज में आदर्श माना जाता है लेकिन उसे अबला और त्यागमयी के रूप में भी देखा जाता है। उसकी प्रगति के वास्तविक रूप को समझने में विफलता होती है।

स्वतंत्रता के बाद हमारे भारत देश में महिलाओं ने शिक्षा क्षेत्र में उन्नति कर अपने सामाजिक स्थिति में सुधार किया है। उन्हें यहां तक पहुंचने के लिए पुराने संस्कारों और आधुनिक परिस्थितियों के बीच संघर्ष करना पड़ा। फिर भी वह मानसिक रूप से सक्षम होकर ऊंचे पद पर अधिनस्थ हुई। आज सभी क्षेत्रों में महिलाएं ऊंचे पद पर काम करती हुई आर्थिक स्वतंत्र हुई हैं। फिर भी उन्हें अपने जीवन में संघर्ष, असंतोष और मानसिक घुटन का सामना करना पड़ता है। कामकाजी महिलाओं को घर और बाहर दोनों जगह संतुलन रखने में दिक्कत आती है। उन्हें सामाजिक दबाव, असहयोग और असंतोष का सामना करना पड़ता है। यह स्थिति विधवा, विवाहिता और अविवाहित कामकाजी महिलाओं में दिखाई देती है। उन्हें हर जगह अपमान, दया, सहानुभूति, शोषण और प्रतिरोध का सामना करना पड़ता है। समाज और परिवार के बीच प्रेम की कड़ी बनी आज की नारी का वास्तविक कामकाजी जीवन दुखों से घिरा हुआ दिखाई देता है। फिर भी आज की नारी अपने अस्तित्व को प्रमाणित कर पुरुष के साथ समानता से आगे कदम बढ़ा रही है। आज समकालीन हिंदी साहित्य आधुनिक कामकाजी महिलाओं का जीवन और उनकी समस्याओं को चित्रित करता हुआ उसके संघर्ष और प्रगति को भी उजागर कर रहा है। आधुनिक हिंदी लेखिकाओं में चित्रा मुद्गल का नाम महत्वपूर्ण है। समाज सेवा के साथ जीवन में प्राप्त अनुभव से रचा उनका साहित्य बहुचर्चित है। चित्रा जी ने प्रमुखतः उपन्यास और कहानी विधा में साहित्य की रचना की है। उनका संपूर्ण साहित्य सामाजिक सरोकारों का साहित्य कहलाता है। उन्होंने अपनी कहानियों में सामाजिक, पारिवारिक और व्यक्तिगत जीवन के कई पहलुओं और समस्याओं को उजागर किया है। इसके साथ ही कामकाजी महिलाओं की जिम्मेदारियां और समस्याओं को भी अपने साहित्य का विषय बनाया है। उनके कहानी साहित्य में कामकाजी महिलाओं के जीवन के निम्नलिखित पहलू और समस्याएं चित्रित हुई हैं।

आज सामाजिक विचारधाराएं बदल रही हैं। घर से बाहर निकल कर आज की महिलाएं सभी क्षेत्रों में कार्य कर रही हैं। उसमें चुनौतियों से सामना करने का आत्मविश्वास जागृत हुआ है। वह सभी क्षेत्रों में कार्यरत होने के कारण आर्थिक निर्भर हुई है। उसकी जिम्मेदारियां भी बढ़ गई हैं। डॉ. धनश्यामदास भूतड़ा कहते हैं कि, “नारी नौकरी करती हुई आर्थिक निर्भरता से संतोष प्राप्त करने की एक सीमा तक सफल हुई है। तथापि उसकी यह स्थिति उत्साह जनक नहीं। सामाजिक एवं पारिवारिक जीवन में समायोजन न कर पाने के फलस्वरूप वह व्यर्थताबोध से भर जाती है। घर और बाहर के जीवन में समन्वय स्थापित न कर पाने से उसे नौकरी छोड़नी पड़ती है या तनाव की स्थिति के चलते हुए अनचाहा जीवन व्यतीत करना पड़ता है।”

चित्रा मुद्गल की कहानियों में चित्रित विविध नारियां दफ्तरों में काम करती हैं उनके कामकाजी जीवन में दफ्तरों में अनेक समस्याएं निर्माण होती हैं। इसमें प्रमुखतः

पुरुष वर्ग महिला सहयोगियों से अश्लील बातें करता हुआ दिखाई देता है। ‘ट्रेन छूटने तक’ कहानी की नायिका शुभा है। वह दफ्तर में टाइपिस्ट है। दफ्तर में वह प्रवेश करती है तो सभी पुरुष वर्ग चारों ओर से उसे घेर कर देखते हैं और उसके मेकअप पर व्यंग्य करते हैं, “कितनी छिछोरी औरत है। इसका बस चले तो दफ्तर में मेकअप के साथ-साथ ड्रेस भी बदलने से ना चुके। रंभा समझती है अपने को।” दफ्तर के बाँस किसी भी औरत को छोड़ते नहीं हैं। दफ्तरों में स्त्रियों के दैनिक शोषण बाँस द्वारा होते रहते हैं। शुभा के काम को देखकर मिस लालचंदानी की आंखें डोलती हैं, “वह जो तुम्हारा बाँस मिस्टर साहनी है न बूढ़ा, पिलपीला कोकिला को देख अपना चश्मा साफ करने लगता है। मेरे हाथ में गुलेल हो तो दोनों आंखें साफ कर दूँ, बूढ़े - खूसर की।” कोकिला शुभा से कहती है कि तुमसे पहले मारिया नाम की स्त्री काम करती थी। उसे इसी साहनी ने एक्सप्लेनेशन

कॉल कर-कर के उसका जीवन हराम कर दिया था। इस प्रकार प्रस्तुत कहानी में दफ्तर में काम करने वाली महिलाओं को तरह-तरह के नाम से और काम से बॉस लोग सताते हैं। 'त्रिशंक', 'बावजूद', 'शून्य', 'ताशमहल' आदि कहानियों में कामकाजी महिलाएं घर हो या दफ्तर वह पति या बॉस से पीड़ित होती हैं। मानसिक घुटन और तनाव का सामना करती नजर आती हैं। 'लाक्षागृह' कहानी की नायिका सुन्नी चालीस वर्षीय अविवाहिता है। बदसूरती की वजह से उसकी शादी नहीं हुई। वह काम करती है। उसके विभाग में सिन्हा का प्रवेश होता है। दोनों का परिचय बढ़ता है। सिन्हा उससे शादी करना चाहता है। सिन्हा उससे कहता है, "आठ सौ रूपए महीने कमाने वाली कहां मिलेगी? सौदे की कोई बात शकल - सूरत से नहीं होती।" सिन्हा की यह बातें सुनकर सुन्नी के आत्मसम्मान पर चोट पहुंचती है। वह उसके साथ विवाह न करने का निर्णय लेती है। वह मानव बनकर जीना चाहती है न की साधन बनकर। सिन्हा के लाक्षागृह रूपी चंगुल से वह सुरक्षित बाहर निकलती है। इस प्रकार नारी का वेतन उसके लिए बहुत बड़ा अभिशाप होता है। इसी दास्ता को यहां चित्र जी ने मार्मिक तरीके से प्रस्तुत किया है।

'ताशमहल' कहानी में कामकाजी महिलाओं के यातायात की समस्या प्रस्तुत की है। कहानी की नायिका शोभना को दफ्तर जाने के लिए यातायात की समस्या से जूझना पड़ता है। शोभना के पास न वक्त है न दफ्तर से छुट्टी ले सकती है। उसका बेटा बीमार है। उसे 104 डिग्री बुखार है। डॉक्टर उसे नर्सिंग होम रखना चाहते हैं लेकिन शोभना के पास वक्त नहीं है। इस दौरान उसकी 8.20 की बस छूट जाती है। रिक्शा भी नहीं मिलता है। कामकाजी होने के कारण उसे अपने बेटे रेणु को क्रेच में छोड़ना पड़ता है। इस बारे में डॉ. चौधरी वेदवती कहती है, "बस में स्थान मिलना कठिन, यदि कोई दे भी दे तो उसकी हरकतें बर्दाश्त करना हर महिला के लिए मुश्किल काम है।" इस प्रकार प्रस्तुत कहानी में कामकाजी नारी की यातायात समस्या का चित्रा जी ने यथार्थ वर्णन किया है।

'प्रमोशन' कहानी में नायिका ललिता अपनी मेहनत, लगन और तत्परता के कारण इंचार्ज पद पर नियुक्त होती है। उसका पति इस आनंद में उसके साथ नहीं होता। क्योंकि उसे लगता है उसका प्रमोशन वैसे नहीं हुआ है। उसने अपने बॉस डॉ. कोठारी के साथ संबंध बनाए होंगे। वह कहता है, "डॉ. कोठारी जी की अनुकंपा है और बीच में शरीर आए बिना यह संभव नहीं है।" इस प्रकार सुभाष अपनी पत्नी के प्रमोशन पर संशय व्यक्त करता है और उसे नौकरी छोड़कर घर बैठने का हुक्म देता है। इस प्रकार चित्रा जी ने प्रस्तुत कहानी में कामकाजी महिलाओं के दफ्तरी जीवन की समस्याओं को बखूबी से चित्रित किया है।

चित्रा जी की कहानियों का केंद्र बिंदु मानवी रिश्तों को जोड़ने वाला 'परिवार' रहा है। प्रेम, विश्वास और मानवता

के साथ पारिवारिक रिश्तों में कामकाजी जीवन के कारण उठने वाली अनेक समस्याओं को लेखिका ने अपनी कहानियों में उजागर किया है। 'ट्रेन छूटने तक' कहानी में नायिका शोभा अपनी आमदनी बढ़ाने के लिए बाहर काम करती है। उसके परिवार में मां और भाई रहते हैं। इन दोनों का खर्चा शुभा की नौकरी से चलता है। शुभा की नौकरी की आधी आमदनी अपने भाई को देने का रिवाज उसकी मां रखती है। वह कहती है, "नौकरी का जुआ उसके कंधों पर से शायद कभी नहीं हट सकेगा। शायद मां नहीं चाहती कि वह अन्य लड़कियों की भांति अपना घोंसला बनाएं। पिता की मृत्यु के बाद घर का खर्चा पूरा करने के लिए उसे पैकिंग में सर्विस करनी पड़ती थी। किंतु इंटर में चार बार फेल हो जाने के बाद भी मां ने सुरेश की पढ़ाई नहीं छुड़ाई थी।" मां अपने बेटे की शादी करती है लेकिन शुभा की शादी के बारे में वह नहीं सोचती। प्रस्तुत कामकाजी नायिका की इस पारिवारिक समस्या को चित्रा जी ने उजागर किया है। 'त्रिशंकु' कहानी में निम्न परिवार के सीताबाई घर-घर जाकर बर्तन मांजकर साफ-सफाई का काम करती हैं। दिनभर काम करना और घर में शराबी पति द्वारा जानवरों की तरह पीटा जाना यही उसका जीवन होता है। वह अपनी बेटी को पिता के इस दुर्व्यवहार से बचाना चाहती है। इसलिए उसे जोशी बाई के घर में भेजती है जिससे उसका पेट भी भर जाए। लेकिन बेटी वापस मां के पास आने के लिए इंकार करती है। बेटा बंडू पढ़ाई को छोड़कर परिवार के भरण-पोषण के लिए काम करना चाहता है। सीताबाई की पारिवारिक विडंबना का यथार्थ चित्रण चित्रा जी ने प्रस्तुत कहानी में अभिव्यक्त किया है।

परिवार की दीवार प्रेम और विश्वास पर टिकी होती है। पति-पत्नी के रिश्तों में प्रेम विश्वास हो तो वह रिश्ता फूलों की तरह महकता है। लेकिन प्रेम और विश्वास के न होने पर परिवार टूट कर बिखर जाता है। इससे दांपत्य जीवन हमेशा बिखरता है। चित्रा जी की 'प्रमोशन' कहानी में ललिता को नौकरी में प्रमोशन प्राप्त होता है तो पति सुभाष अपनी पत्नी और उसके बॉस के साथ अनैतिक संबंधों पर संदेह उत्पन्न करता है। उसकी धारणा यह होती है कि प्रमोशन के लिए पत्नी ने अपने बॉस के साथ संबंध बनाए होंगे। इसी मानसिकता से वह अपनी पत्नी के प्रमोशन को शक की नजर से देखता है। इस प्रकार नौकरी में प्रमोशन मिलना पति-पत्नी के दांपत्य जीवन में कलह का कारण बन जाता है।

'मुआवजा' कहानी में शैलू सुमित की पत्नी है। वह विमान परिचारिका की नौकरी करती है। सुमित से वह प्रेम विवाह करती है। उनका दांपत्य जीवन प्रेम से भरा होता है। शैलू मॉडलिंग करना चाहती है लेकिन सुमित उसे मॉडलिंग करने से इन्कार करता है। विमान परिचारिका होने के कारण उसे अनेक देशों में काम पर जाना पड़ता था। पति उस पर संदेह व्यक्त करता है। पति को उसके पैसे और उसकी आधुनिकता सहन नहीं होती है। उसे सहयोग देने के बावजूद सुमित उसे सताने लगता है। दोनों के बीच दरारे पड़ती है।

इस प्रकार उनके दांपत्य जीवन पर नौकरी का प्रभाव पड़ने से दोनों के जीवन में प्रेम और विश्वास टूट जाता है और वे दोनों अलग-अलग रहने लगते हैं। 'स्टेपनी' कहानी की नायिका आभा है। उसका पति विनोद है। घर की नौकरानी का नाम बताशा है।

आभा की पड़ोसन कहती है कि तुम्हारे काम पर जाने के बाद नौकरानी बताशा और तुम्हारे पति में अफेयर शुरू हुआ है। आभा अपने पति से यह बात पूछती है। विनोद कहता है कि बताशा के अन्य घरों के काम छूट गए हैं। अगर तुमने उसे काम से निकाल दिया तो दूसरे कोई भी उसे मुंह मांगी आमदनी देकर काम पर रखवा देंगे। हमारे यहां काम करके तो वह हम पर उपकार ही कर रही है। तुम मुझ पर नौकरी के नाम पर औरतबाजी करने का लांछन लगा रही हो।

डॉ. गोरक्ष थोरात इस बारे में लिखते हैं," कामकाजी बताशा का समुचित विकल्प न होने आर्थिक कारणों से नौकरी न छोड़ने की बाध्यता आदि को देखते हुए आभा चुप रह जाती है। आभा के मन में यह भी संशय घर कर गया है कि विनोद चाहे नौकरानी से न सही किसी और के साथ ऐसा संबंध कर सकता है।" चित्रा जी ने प्रस्तुत कहानी में कामकाजी नारी के दांपत्य जीवन की समस्याओं का यथार्थ चित्रण किया है।

चित्रा जी की कहानियों में कामकाजी महिलाओं के जीवन का खुला चित्रण हुआ है। उसमें पारिवारिक समस्याओं के साथ संतान की समस्याओं का भी वर्णन किया गया है। आधुनिक कामकाजी महिलाओं के संतान न होने की समस्या, उनके पालन-पोषण करने के लिए आर्थिक समस्या और संतान के परवरिश की समस्या को प्रस्तुत कहानियों में उजागर किया गया है। वह इस प्रकार है-

'ट्रेन छूटने तक' कहानी में नायिका शुभा का भाई रवि है। उसकी शादी एक गोवन स्त्री से होती है। उन्हें एक बेटा होता है। गोवन स्त्री रवि को छोड़कर दूसरे के साथ शादी कर लेती है। तब उसे संतान के देखभाल की समस्या निर्माण होती है। रवि अपनी बहन शुभा की नौकरी के पैसों पर निर्भर होने के कारण बेटे का पालन-पोषण नहीं कर सकता था। इसलिए वह अपनी संतान को छोड़ देता है। 'त्रिशंकु' कहानी में बंडू के मां-बाप एक दूसरे के साथ लड़ते-झगड़ते रहते हैं।

इससे तंग आकर बंडू की मां अपने बेटे का पालन करती है। लेकिन पिता के प्रभाव के कारण बंडू अपनी मां की बात सुनता नहीं है और मां के बारे में वह सोचता भी नहीं। वह परिवार से दूर जाने लगता है। 'बावजूद' इस कहानी में प्रीति अपने पति गोयल की प्रताड़ना सहती रहती है। गोयल की लापरवाही के कारण अस्पताल में उसकी बेटी मोना की मृत्यु होती है।

इस हादसे के बाद प्रीति अपने पति से दूर होती है और जीने के लिए फाइव स्टार होटल में नौकरी करती है। बेटी की मृत्यु का दुःख उसे काम पर होते रहता है। 'लाक्षागृह' कहानी की सुनी 40 वर्षीय अविवाहिता

डॉ. शिकलकर सुलताना गफूर

कामकाजी स्त्री है। बदसूरती के कारण उसकी शादी नहीं होती है। उसे बच्चों से बहुत प्यार होता है। बच्चे उसे बहुत पसंद है। उसकी कोई संतान न होने से वह सोचती है कि शादी न करके अनाथालय से एक बच्चे को गोद लिया जा सकता है। इस तरह वह अपना संपूर्ण जीवन उसके साथ मजे में बिताना चाहती है।

'दरमियान' कहानी में आकांक्षा दफ्तर में काम करती है। उसे एक बेटी है। बेटी और नौकरी के लिए वह कई समझौते करती है। एक दिन मासिक वेतन लेने की वजह से बेटी को लेने वह देर से पहुंचती है। तब बेटी की मासिक धर्म की स्थिति देखकर वह स्वयं को कोसती है। वह दुखी होती है कि एक बेटी की देखभाल वह अच्छे से कर नहीं सकती और दूसरी ओर नौकरी छोड़ नहीं सकती। इस दौरान बेटी मां की बात सुनती नहीं है।

इस प्रकार प्रस्तुत कहानी में नौकरी के कारण मां-बेटी दोनों एक दूसरे को सुख नहीं दे पाते। संतान होकर भी मां अपने बेटी को प्यार नहीं दे पाती। 'स्टेपनी' कहानी में आभा आर्थिक समस्या के कारण नौकरी करती है लेकिन वह अभी अपने बच्चे मिनी की देखभाल ठीक तरह से नहीं कर पाती। समय के अभाव के कारण आभा अपने बेटी का पालन-पोषण ठीक से नहीं कर सकती। इस कारण से मिनी की आदतें बिगड़ने लगती है।

निष्कर्ष :-

चित्रा मुद्गल के संपूर्ण कहानी साहित्य में कामकाजी नारी जीवन का यथार्थ व्यक्त हुआ है। प्रस्तुत कहानियों में नौकरी करने वाली कामकाजी नारियों के जीवन में उत्पन्न विविध पहलू और समस्याओं का चित्रण बखूबी से हुआ है। कहानियों के सभी नारी पात्र संघर्षशील हैं। कामकाजी नारी का प्रमोशन हो तो समाज और पति की मानसिकता उसे देखने की कैसे बदलती है यह बात प्रस्तुत कहानी में चित्रित है। निष्कर्षतः हम कह सकते हैं कि कामकाजी महिलाएं नौकरी के कारण संतान होते हुए भी एक मां अपने बच्चों को प्यार-दुलार के लिए समय नहीं दे सकती। बच्चों का पालन-पोषण व ठीक से नहीं कर सकती। घर से दफ्तर जाने के लिए यातायात की अनेक समस्याओं का सामना वह करती है। घर परिवार पति दफ्तर के सहयोगी और बॉस लोगों की प्रताड़ना को सहन करती आर्थिकता का बोझ अपने कंधे पर उठाती हुई आज की नारी उपेक्षित जीवन-यापन करती नजर आती है। इस प्रकार हर जगह उसके साथ होने वाली शारीरिक, मानसिक, भावनात्मक और सामाजिक समस्याओं को लेखिका ने अपने कहानी साहित्य में यथार्थ रूप से प्रस्तुत किया है।

संदर्भ :-

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ग्रामीण विकास में महिला उद्योजकों का योगदान

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प्रस्तावना :

महिला उद्यमियों ने देश की आर्थिक और सामाजिक जनसांख्यिकी को महत्वपूर्ण रूप से प्रभावित किया है। ग्रामीण तथा शहरी महिलाओं की भागीदारी और श्रम बल ने लाखों परिवारों को गरीबी से बाहर निकालने में विशेष मदद हुई है। रोजगार सृजन में महिलाओं का महत्वपूर्ण योगदान है। महिलाएं अपने नेतृत्वकौशल के लिए जानी जाती हैं और इलेक्ट्रॉनिक विनिर्माण जैसे नए युग के उद्योगों में हावी हैं, जहाँ 50% से अधिक कर्मचारी महिलाएँ हैं। उनकी उत्पादकता का स्तर बेहतर है और काम करने का तरीका भी उच्च परिशुद्धता वाला है। काम के प्रति इस दृष्टिकोण और सराहनीय व्यावसायिक कौशल ने आधुनिक कार्यबल में महिलाओं के महत्व पर भी जोर दिया है। महिला उद्यमिता से देश की आर्थिक प्रगति में भी मदद मिलती है।

भारत देश में ग्रामीण भागों में रहनेवाले लोगों की संख्या अधिक है। ग्रामीण विकास में महिला उद्योजकों का अहम योगदान है। व्यवसाय करने वाले महिलाओं के कारण ग्रामीण भागों में आर्थिक स्थिरता आयी है। महिला उद्योजक अपने परिवार के साथ साथ ग्रामीण विकास में अपना योगदान देती हैं। आज के बदलते दौर में महिलाएं इस क्षेत्र में अपनी महत्वपूर्ण भूमिका निभा रही हैं। महिला उद्योजक भारतीय अर्थव्यवस्था में अहम योगदान दे रहे हैं। प्रस्तुत शोधनिबंध निम्न उद्देश से लिखा हुआ है -

१) ग्रामीण विकास में महिला उद्योजकों के कार्य को जानना।

२) ग्रामीण विकास में महिला उद्योगिता के क्षेत्र में आनेवाली समस्याओं को जानना।

३) महिला उद्योजकों के लिए नई दिशाओं के बारे में जानकारी प्राप्त करना।

४) भारतीय अर्थव्यवस्था में महिला उद्योजकों के महत्व को जानना।

सदर शोधनिबंध के लिए संदर्भ ग्रंथ साहित्य, पत्र पत्रिकाएँ, संशोधन लेख, जर्नल आदि का सहारा लिया गया है।

ग्रामीण विकास में महिलाओं की भूमिका :- ग्रामीण महिलाएं उद्योगी और बचत कर्ता के रूप में महत्वपूर्ण भूमिका निभाती हैं। ग्रामीण महिला उद्योग महिलाओं के लिए निवेश के अवसर प्रदान करता है। ग्रामीण इलाकों की महिलाएं अपने परिवार के साथ साथ ग्रामीण विकास में भी योगदान देती हैं। स्थानीय अर्थव्यवस्था को समर्थन देने और विकसित करने में उनकी अहम भूमिका है। महिला उद्यमिता को आर्थिक विकास और रोजगार सृजन का एक अहम चालक माना जाता है। महिलाओं के आर्थिक सशक्तिकरण के लिए महिला उद्यमिता अहम है। महिला उद्यमिता में महिलाओं के अधिकारों को आगे बढ़ाने और उनके प्रभाव को बढ़ाने की क्षमता है। महिला उद्योगों को ग्रामीण बाजार के लिए उत्पाद और सेवाएं प्रदान करने से रोजगार के अवसर पैदा होते हैं।

आर्थिक स्वावलंबन :- ग्रामीण भागों में उद्योजक महिला अपने साथ साथ अपने परिवार के लिए आर्थिक मदद भी करती हैं। परिवार के पुरुषों के साथ कंधे से कंधा मिलाकर अपने अपने परिवार के लिए आर्थिक भार अपने कंधे पर लेती हैं। उद्योग के माध्यम से ग्रामीण महिलाएं पैसों के लिए किसी दूसरे व्यक्ति पर निर्भर नहीं रहती हैं। ग्रामीण भागों की उद्योजक महिला अपने बलबुते पर अपने परिवार का भरण पोषण करती हैं। व्यवसाय शुरू करने से महिलाओं को वित्तीय स्वतंत्रता मिलती है, उनकी सामाजिक स्थिति में सुधार होता है और वे अपने परिवारों और समुदायों में अधिक सक्रिय रूप से योगदान दे पाती हैं। महिला उद्योगों को ग्रामीण बाजार के लिए उत्पाद और सेवाएं प्रदान करने से उन्हें आर्थिक सशक्तिकरण मिल सकता है और ग्रामीण अर्थव्यवस्था को मजबूत बनाने में मदद मिलती है। अधिक महिलाएं व्यवसाय की दुनिया में कदम रखती हैं वे कौशल, दृष्टिकोण और प्रतिभा का एक अनूठा सेट लाती हैं जो एक राष्ट्र के समग्र विकास में योगदान देती हैं।

ग्रामीण बाजार के लिए उत्पाद और सेवाएं :- ग्रामीण विकास के लिए महिला उद्योजक के वजह से घरेलू उत्पादन मिलता है। महिला उद्योगी अक्सर विशिष्ट बाजारों और अप्रयुक्त उपभोक्ता की पहचान करती हैं। इन विशिष्ट जरूरतों को पूरा करके वे बाजार का विस्तार करती हैं और अपनी उत्पाद की सेवाएं सबको प्रदान करने की कोशिश करती हैं।

महिला उद्योगों को ग्रामीण बाजार के लिए उत्पाद और सेवाएं प्रदान करना एक महत्वपूर्ण कदम है, जो ग्रामीण

अर्थव्यवस्था को मजबूत बनाने में मदद कर सकता है। यहाँ कुछ उत्पाद और सेवाएं हैं जो महिला उद्योग ग्रामीण बाजार के लिए प्रदान कर सकते हैं:

उत्पाद

1 हस्तशिल्प उत्पाद: महिलाएं हस्तशिल्प उत्पाद कपड़े, बैग, जूते, और घरेलू सजावट के सामान बनाती हैं।

2 खाद्य उत्पाद: महिलाएं खाद्य उत्पाद मिठाइयाँ, पापड़, अचार, और जैम बनाती हैं।

3 सौंदर्य उत्पाद: महिलाएं सौंदर्य उत्पाद साबुन, शैम्पू, और क्रीम बनाती हैं।

4 कृषि उत्पाद: महिलाएं कृषि उत्पाद सब्जियाँ, फल, और अनाज उगाती हैं।

सेवाएं

1 सिलाई और दर्जी: महिलाएं सिलाई और दर्जी की सेवाएं प्रदान करती हैं।

2 भोजन और कैटरिंग: महिलाएं भोजन और कैटरिंग की सेवाएं प्रदान करती हैं।

3 स्वास्थ्य और पोषण: महिलाएं स्वास्थ्य और पोषण की सेवाएं प्रदान करती हैं।

4 शिक्षा और प्रशिक्षण: महिलाएं शिक्षा और प्रशिक्षण की सेवाएं प्रदान करती हैं।

महिलाओं के नेतृत्व वाले व्यवसाय रोजगार के अवसर पैदा करती हैं, न केवल अपने लिए बल्कि अपने समुदायों में दूसरों के लिए भी रोजगार पैदा करती हैं। कार्यबल की भागीदारी बढ़ाकर महिला उद्योगी बेरोजगारी दरों को कम करने में महत्वपूर्ण भूमिका निभाती हैं। महिला उद्योगी सिर्फ महिलाओं के लिए ही नहीं बल्कि पुरुषों को भी अपने साथ रोजगार के नए अवसर प्रदान करती हैं। महिला उद्योजक अपने साथ पुरुषों को भी व्यवसाय में शामिल होने का मौका देती हैं। इस प्रकार महिला उद्योजक महिला और पुरुष दोनों को भी नए रोजगार के अवसर दिलाती हैं।

महिला उद्योजकों की समस्याएं :- भारत में महिला उद्यमियों को कई तरह की समस्याओं का सामना करना पड़ता है इनमें से कुछ प्रमुख समस्याएं हैं:

1 वित्तीय सहायता की कमी :- समावेशी आर्थिक विकास में वृद्धि करने एवं गरीबी में कमी लाने के लिये आर्थिक रूप से वंचित वर्गों तक गुणवत्तापूर्ण वित्तीय उत्पादों एवं सेवाओं की पहुँच बढ़ाना आवश्यक है। वित्तीय समावेशन में महिलाओं की भागीदारी बढ़ाना बेहद महत्वपूर्ण है क्योंकि महिलाएँ तुलनात्मक रूप से अधिक गरीबी, श्रम के असमान वितरण और आर्थिक संसाधनों पर नियंत्रण की कमी का अनुभव करती हैं। आधार से जुड़े e-KYC (इलेक्ट्रॉनिक-नो योर कस्टमर) से आँकड़ों के संग्रहण और प्रमाणीकरण के प्रभावी कार्यान्वयन ने औपचारिक वित्तीय प्रणाली में महिलाओं के प्रवेश की बाधाओं को कम किया है। जनधन-आधार-मोबाइल (JAM) के जरिये 230 मिलियन महिलाओं को औपचारिक वित्तीय सेवा पारिस्थितिकी तंत्र में लाने की कोशिश की गई है।

2 लैंगिक पूर्वाग्रह :- महिला उद्यमियों को लैंगिक पूर्वाग्रह का सामना करना पड़ता है। यह पूर्वाग्रह, उन्हें बैंकों और

निवेशकों से लेकर अपने ही कर्मचारियों तक से मिलता है। लैंगिक पूर्वाग्रह के कारण, महिला उद्यमियों को कई तरह की चुनौतियों का सामना करना पड़ता है।

3 मानसिक बाधाएं :- महिला उद्यमियों को मानसिक बाधाओं के साथ-साथ कई तरह की अन्य चुनौतियों का सामना करना पड़ता है। इनमें से कुछ मानसिक बाधाएं हैं आत्मविश्वास की कमी, जोखिम लेने की क्षमता में कमी, निर्णय लेने की आज़ादी न होना, सामाजिक अपेक्षाएं, लैंगिक रूढ़िवादिता, असुरक्षित महसूस करना, शारीरिक उत्पीड़न का डर

4 कार्य-जीवन संतुलन की समस्या :- व्यवसायी महिलाओं को कार्य-जीवन संतुलन की समस्या का सामना करना पड़ता है। पारिवारिक जिम्मेदारियों के साथ-साथ उनकी संभावित भूमिकाओं को विकसित करना, भूमिका संघर्ष की समस्या उत्पन्न करता है। भूमिका संघर्ष को दूर करने के लिए, उन्हें काम और व्यक्तिगत जीवन शैली के बीच संतुलन बनाने की आवश्यकता होती है।

5 परिवार से सहयोग न मिलना :- महिला उद्योगियों को परिवार से सहयोग न मिलाना एक महत्वपूर्ण मुद्दा है, जो उनके व्यवसायिक जीवन में बाधा उत्पन्न करता है। यह समस्या विशेष रूप से भारत जैसे देशों में अधिक देखी जाती है, जहां परिवार की भूमिका बहुत महत्वपूर्ण होती है।

महिला उद्योगियों को परिवार से सहयोग न मिलाने के कुछ मुख्य कारण हैं:

1. पारंपरिक मानसिकता:- कई परिवारों में महिलाओं को व्यवसायिक जीवन में आगे बढ़ने के लिए प्रोत्साहित नहीं किया जाता है।

2. लिंग भेदभाव:- महिलाओं को अक्सर कमजोर और असमर्थ माना जाता है, जिससे उन्हें व्यवसायिक जीवन में आगे बढ़ने के लिए सहयोग नहीं मिलता है।

3. परिवार की जिम्मेदारियां:- महिलाओं को अक्सर परिवार की जिम्मेदारियों के कारण व्यवसायिक जीवन में आगे बढ़ने के लिए समय और ऊर्जा नहीं मिलती है।

4. शिक्षा और प्रशिक्षण की कमी:- महिलाओं को अक्सर व्यवसायिक जीवन में आगे बढ़ने के लिए आवश्यक शिक्षा और प्रशिक्षण नहीं मिलता है।

महिला उद्योगियों को परिवार से सहयोग न मिलाने के परिणाम हैं:

1. व्यवसायिक जीवन में बाधा:- महिला उद्योगियों को व्यवसायिक जीवन में आगे बढ़ने में बाधा उत्पन्न होती है।

2. आर्थिक स्वतंत्रता की कमी:- महिला उद्योगियों को आर्थिक स्वतंत्रता नहीं मिलती है, जिससे वे अपने परिवार की आर्थिक स्थिति में सुधार नहीं कर पाती हैं।

3. सामाजिक और मानसिक दबाव :- महिला उद्योगियों को सामाजिक और मानसिक दबाव का सामना करना पड़ता है, जिससे उनके मानसिक स्वास्थ्य पर नकारात्मक प्रभाव पड़ता है।

4 पुरुष प्रधान विचारधारा :- महिला उद्योग जगत में पुरुष प्रधान विचारधारा एक महत्वपूर्ण मुद्दा है, जो महिलाओं के उद्योग जगत में आगे बढ़ने में बाधा उत्पन्न करता है। यह

विचारधारा महिलाओं को कमजोर और असमर्थ मानती है, और उन्हें उद्योग जगत में पुरुषों के बराबर नहीं मानती है।

5 निर्णय लेने में आज़ादी न मिलना :- पुरुष प्रधान संस्कृति होने के कारण महिलाओं को समाज में द्वितीय स्थान दिया गया है, इसी कारण महिलाओं को परिवार में, औद्योगिक क्षेत्र में अपने विचार या मत नजरअंदाज किया जाता है। महिलाओं में निर्णय क्षमता का अभाव समझा जाता है। इस कारण महिलाओं को निर्णय लेने की आज़ादी नहीं है।

6 जोखिम उठाने की क्षमता में कमी :- महिलाओं में पुरुषों की तुलना में आर्थिक और अन्य जोखिम उठाने की क्षमता कम होती है क्योंकि उन्होंने सुरक्षित जीवन जिया है। कई बार उन्हें उद्यमशीलता प्रशिक्षण के चयन में पक्षपातपूर्ण रवैये का सामना करना पड़ता है। ये सभी बातें उद्यम चलाने में शामिल जोखिम उठाने की उनकी क्षमता को कम करती हैं।

7 जागरूकता की कमी:- महिला उद्यमियों की जागरूकता में कमी होने की वजह से वे सरकार की योजनाओं का फ़ायदा नहीं उठा पातीं। महिला उद्यमियों को बढ़ावा देने के लिए सरकार और गैर-सरकारी संगठनों को ज़्यादा प्रयास करने की ज़रूरत है।

8 आत्मविश्वास की कमी :- महिला उद्यमियों को अपर्याप्त वित्तीय संसाधन और कार्यशील पूंजी का सामना करना पड़ रहा है। उनके व्यवसायों को पर्याप्त सुरक्षा देने में असमर्थता के कारण बाहरी संसाधनों तक पहुंच की आवश्यकता है। बहुत सी महिलाओं के पास व्यवसाय को फिर से स्थापित करने का अवसर और संसाधन नहीं हैं। इस कारण महिलाओं में आत्मविश्वास की कमी है।

उद्योजक महिलाओं को सशक्त बनाने की पहल :- महिला उद्योजक को सशक्त बनाने के लिए कई पहल किए जा रहे हैं। उनको आर्थिक सहायता, नेटवर्किंग, व्यवसाय का प्रशिक्षण, कौशल विकास, मार्गदर्शन जैसी सुविधाएं शामिल हैं, इस पहल का मकसद सिर्फ उद्योजक महिला को आत्मनिर्भर बनाना और उनको उद्योजक क्षेत्र में आगे बढ़ने में मदद करना है। व्यवसाय करने वाले महिलाओं को सशक्त बनाने के लिए की जाने वाली पहल, महिलाओं हेतु प्रौद्योगिकी विकास और उपयोग कार्यक्रम, स्टार्टअप इंडिया, नीति आयोग का महिला उद्यमशीलता मंच, पावर ग्रिड का कार्यस्थल सहायता नेटवर्क। इन पहलों के जरिए महिला उद्योजकों को सशक्त बनाने के लिए विभिन्न प्रयास किए जाते हैं महिलाओं को तकनीकी प्रशिक्षण देना, आर्थिक

सहायता, उद्योग- विशिष्ट संगठनों और सम्मेलनों में भाग लेने के लिए प्रोत्साहित किया जाता है।

निष्कर्ष :-

ग्रामीण विकास में महिला उद्योजकों का योगदान अत्यधिक महत्वपूर्ण है। वे न केवल अपने परिवार के लिए आर्थिक स्थिरता प्रदान करती हैं, बल्कि ग्रामीण अर्थव्यवस्था को भी मजबूत बनाने में मदद करती हैं। महिला उद्योजक अपने साथ-साथ पुरुषों को भी रोजगार के अवसर प्रदान करती हैं और स्थानीय अर्थव्यवस्था में मजबूती लाने में मदद करती हैं। महिला उद्योजकों को कई चुनौतियों का सामना करना पड़ता है, जिनमें वित्तीय सहायता की कमी, लैंगिक पूर्वाग्रह, मानसिक बाधाएं, कार्य-जीवन संतुलन की समस्या, परिवार से सहयोग न मिलना, पुरुष प्रधान विचारधारा, निर्णय लेने में आज़ादी न मिलना, जोखिम उठाने की क्षमता में कमी, जागरूकता की कमी और आत्मविश्वास की कमी शामिल हैं। महिला उद्योजकों को सशक्त बनाने के लिए कई पहल की जा रही हैं, जिनमें आर्थिक सहायता, नेटवर्किंग, व्यवसाय का प्रशिक्षण, कौशल विकास, मार्गदर्शन शामिल हैं। इन पहलों का मकसद महिला उद्योजकों को आत्मनिर्भर बनाना और उन्हें उद्योजक क्षेत्र में आगे बढ़ने में मदद करना है। ग्रामीण विकास में महिला उद्योजकों का योगदान अत्यधिक महत्वपूर्ण है और उन्हें सशक्त बनाने के लिए कई पहल की जा रही है।

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हिंदी साहित्य और सिनेमा में चित्रित महिला उद्यमिता के विभिन्न आयाम

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प्रस्तावना :

महिला उद्यमिता के क्षेत्र में हिंदी साहित्य और हिंदी सिनेमा की भूमिका महत्वपूर्ण है। सिनेमा और साहित्य का धरातल अलग-अलग है। सिनेमा मनोरंजन प्रधान है तो साहित्य संवेदना और अनुभूति प्रधान होता है। साहित्य कल्पना प्रधान है भावों की अभिव्यक्ति के लिए ऐसे दृश्यों का निर्माण किया जाता है कि जो शब्दों द्वारा संभव नहीं होता। फिल्मकार अपने अनुभव के द्वारा साहित्य से ली गयी सामग्री को फ़िल्म के रूप में परोसता है। सिनेमा साहित्य का एक अंग है। सिनेमा ने साहित्य से ही प्राणत्व लिया है और उद्यमिता के नये क्षेत्र महिलाओं के लिए खुले कर दिए हैं। सिनेमा और साहित्य का अंतर्गत संबंध होते हुए भी दोनों अलग अलग बिन्दुओं पर अलग हो जाते हैं। फ़िल्म में तकनीकी के प्रयोग से जिस वातावरण का निर्माण किया जाता है वह साहित्य द्वारा संभव नहीं। सिनेमा ने कम समय में समाज को प्रभावित किया है वह अकल्पनीय है। समाज के प्रत्येक बिंदुओं को उसने अपने तरफ आकर्षित किया है। सिनेमा ने साहित्य के विभिन्न विधाओं को आधार बनाकर अपनी यात्रा शुरू की। हिंदी साहित्य और सिनेमा में महिला लेखिकाओं का प्रतिनिधित्व महत्वपूर्ण है।

प्रस्तुत शोधनिबंध के निम्न उद्देश्य है।

- 1 हिंदी साहित्य और हिंदी सिनेमा की भूमिका को जानना।
- 2 हिंदी साहित्य में चित्रित महिला लेखिकाओं की स्त्री विषयक भूमिका को जानना।
- 3 सिनेमा के क्षेत्र में सिद्धान्त और व्यवहार को जानना।
- 4 हिंदी साहित्य और सिनेमा उद्यमिता को जानना।
- 5 साहित्य और सिनेमा के सहसंबंध को जानना।

राष्ट्रीय एकता, नारी जागरण, उद्यमिता, अन्याय, शोषण, भाषावाद, क्षेत्रवाद, जातिवाद, संप्रदायवाद, जैसे राष्ट्रीय कल्याण के प्रश्नों पर जन जन को जागृत करनेवाला माध्यम फ़िल्म है। चित्रपट अभिव्यक्ति का माध्यम है किसी घटना, विचारों को प्रस्तुत करने का साधन है। सिनेमा वर्तमान युग में मनोरंजन का सर्वाधिक लोकप्रिय और व्यावसायिक माध्यम है। भारतीय सांस्कृतिक संदर्भ में सिनेमा शायद सबसे जादा लोकप्रिय और शक्तिशाली संचार माध्यम है। वह मनुष्य की गहन अनुभूति एवं संवेदनाओं को व्यक्त करनेवाला माध्यम है। हिंदी साहित्य से प्रेरित होकर विविध विषयों पर फिल्म बनाकर फिल्म उद्यमिता के क्षेत्र में नयी दिशाएं मिली हैं।

हिंदी साहित्य पर विविध फ़िल्म बनाये गए हैं। साहित्य के विभिन्न विषयों पर फिल्म बनाकर फिल्म उद्यमिता के नये द्वार खुल गये हैं। जैसे मलिक मुहम्मद जायसी के पद्मावत महाकाव्य पर 'पद्मावती' फिल्म, मोहन राकेश के मलबे का मलिक कहानी पर 'हिना', धर्मवीर भारती के 'गुनाहों का देवता' उपन्यास पर 'दस सेमिनार', अमृता प्रितम के 'पिंजर' उपन्यास पर 'गदर' फिल्म, भीष्म साहनी के 'तमस' उपन्यास पर 'अर्थ

१९४७, कृष्णा सोबती के 'जिंदगीनामा' उपन्यास पर 'ट्रेन टू पाकिस्तान', यशपाल के 'जूठा सच' उपन्यास पर 'खामोश पानी' फिल्म बनी है। मानव मन पर गहरा असर डालने की क्षमता की वजह से चलचित्र जनसंचार का सर्वाधिक परिणामकारक साधन है।

हिंदी साहित्य की विभिन्न विधाओं में व्यावसाय करनेवाली स्त्रियों का वर्णन करने से साहित्यकार ने स्त्रियों को समाज के सामने आत्मनिर्भर बनाया है। रामवृक्ष बेनीपुरी ने अपने 'रजिया' नामक संस्मरण साहित्य में देहाती चूड़ियाँ बेचनेवाली एक व्यवसायिक स्त्री उद्यमिता रजिया के चारित्रिक विशेषता को स्पष्ट किया है। वह नारी जाती के लिए कर्तव्यनिष्ठा, नैतिकता, सामाजिकता, जिंदादिली की जिती जागती मिसाल है। उसके भीतर की जिद्द, परिश्रम, सभी लोगों से मिलजुलकर बातों ही बातों में अपनापन देखकर व्यवसाय करनेवाली समस्त भारतीय नारियों को प्रेरणा मिलती है। व्यवसाय में जो पारंपारिक गुण तथा नेतृत्व गुण हैं वह रजिया में मिलते हैं इसी कारण गाँव की सभी स्त्रियाँ रजिया के हाथों से ही चूड़ियाँ पहनना पसंद करती हैं।

समकालीन हिंदी साहित्य में चित्रा मुद्गल भारतीय नारी की गरिमा का प्रतिनिधित्व करती हैं। चित्रा मुद्गल के उपन्यास 'आवां' में मुंबई जैसे महानगर के चारों ओर फैली हुई मजदूर बस्ती में फैली श्रमिक महिलाओं की संघर्ष की कथा है। 'गिलिगुडु' की विषयवस्तु वृद्धजनों की समस्या पर आधारित है इस उपन्यास में चित्राजी ने सुनगुनियाँ के माध्यम से निम्नवर्गीय विधवा नारी जो घरों में साफ सफाई

का काम करती है और अपने पति के मृत्यु के बाद स्वाभिमान के साथ अपने बच्चों को पालती हैं उसके संघर्ष की कथा है जो कामकाजी महिलाओं को आत्मनिर्भर बनाने के लिए प्रेरित करती है। आज की नारी पढ़ लिखकर अपने अधिकारों के प्रति सजग है वह समाज की बेड़ियों से आजाद होकर उच्च शिक्षा प्राप्त कर क्रांतिकारी परिवर्तन कर रही है। कामकाजी स्त्री कुशल वैज्ञानिक अध्यापिका, क्लर्क, मैनेजर, स्टेनो, डॉक्टर विभिन्न विधाओं द्वारा अपनी सामाजिक भूमिका को व्यक्त करती है।

महिला साहित्यकारों में आधुनिकता, वैज्ञानिकता, तार्किकता, समसामयिकता तथा युगीन भाव बोध का परिचय मिलता है। आज का नारी लेखन उच्च कोटि का होने के साथ वैविध्यपूर्ण भी है। महिला साहित्यकारों ने अपने लेखन में जीवन और समाज के सभी रंगों को अपनी तूलिका रूपी लेखनी से बड़ी भावात्मकता और कलात्मकता से संजोया है। महिला रचनाकारों ने हिन्दी कहानी के परिदृश्य को ज्यादा व्यापक, संवेदनशील और मानवीय बनाया है। आपने आस-पास के परिवेश का सच शब्दों में रूपायित होकर कल्पना के सही अनुपात में संयोग से कथा का आकार ग्रहण कर लेता है। इनमें ममता कालिया, चित्रा मुद्गल, नासिरा शर्मा, मृदुला गर्ग आदि के नाम प्रमुखता से लिये जा सकते हैं। ममता कालिया ने नारी के दृष्टिकोण को 'छुटकारा', 'एक अदद औरत', 'सीट नंबर छः', 'उसका यौवन' कहानी संग्रह द्वारा प्रामाणिक लेखन किया है। चित्रा मुद्गल की कहानी 'ताशमहल' दो भागों में बटी नारी की व्यवस्था को अंकित करती है। गीतांजलि श्री का कहानी संग्रह 'यहाँ हाथी रहते थे' समय के तेज परिवर्तन को संकेत करता है।

कृष्णा सोबती की 'मित्रो मरजानी' एक अक्खड़ और और दबंग औरत की तस्वीर प्रस्तुत करती है। वहीं उषा प्रियंवदा की 'रुकोगी नहीं राधिका', 'पचपन खम्भे लाल दीवारों' और 'शेष-यात्रा' में परंपरा और रूढ़ियों के द्वंद्व में फँसी एक आधुनिक स्त्री की अस्मिता को ढूँढने का प्रयास है। ममता कालिया के उपन्यास 'बेघर' और 'एक पत्नी के नोट्स' में एक मध्यमवर्गीय पढ़ी-लिखी महिला और पढ़े-लिखे वर्ग को बेनकाब करते हैं। नारी लेखन के क्षेत्र में मृदुला गर्ग के उपन्यास 'अनित्य', 'चितकोबरा', 'मैं और मैं', 'कठगुलाब' आदि ऐसे उपन्यास हैं जिसमें स्त्री के विभिन्न रंग देखने को मिलते हैं।

चित्रा मुद्गल का 'एक जमीन अपनी' और 'आवाँ' इस दृष्टि से महत्वपूर्ण उपन्यास हैं। नासिरा शर्मा का उपन्यास 'एक और शालमली' एक अलग किस्म की स्वतंत्र चेतना से युक्त स्त्री की कहानी है जो अपने पति से संवाद चाहती है, बराबरी का दर्जा चाहती है। गीतांजलि श्री का 'माई' आदि ऐसे उपन्यास हैं जिनमें

औरत के सामाजिक सरोकार उभर कर सामने आते हैं। कमल कुमार का प्रकाशित उपन्यास 'मैं घूमर नाचूँ' राजस्थान के एक बाल-विधवा कृष्णा के चरित्र को दिखाते हुए स्त्री की आजादी को स्पष्ट रूप से रेखांकित करता है।

सत्यजित रे के विचारों में 'एक फ़िल्म चित्र है, फ़िल्म आंदोलन है, फ़िल्म शब्द है, फ़िल्म शब्द है फ़िल्म नाटक है, फ़िल्म एक कहानी है, फ़िल्म संगीत है, फ़िल्म हजारों अभिव्यक्ति श्राव्य तथा दृश्य आख्यान है।' सिनेमा सृजनात्मक प्रतिभा का सुन्दर संयोजन है। सामाजिक, धार्मिक तथा राजनीतिक स्थितियों को जानते हुए सिनेमा रचनात्मक माध्यम है। कहानी, उपन्यास काव्य, नाटक, एंकाकी, संस्मरण, रेखाचित्र, रिपोर्टाज आदि साहित्य को सिनेमा ने अभिव्यक्ति दी है। कला और रचना को एक ही धरातल पर प्रतिष्ठित करने का काम सिनेमा ने किया।

महिला उद्यमिता में हिंदी फ़िल्मों की भूमिका प्रमुख रही है। महिला उद्यमिता के बारे में आस्था भाव जागृत करने में फिल्म ही सशक्त माध्यम सिद्ध हुए है। सिनेमा कला है जिसमें मानवी मन पर असर डालने की क्षमता है। हिंदी के अनेक फिल्मों में महिला उद्यमिता के विविध दृश्य मिलते हैं। महिला उद्यमियों ने देश की आर्थिक और सामाजिक जनसांख्यिकी को महत्वपूर्ण रूप से प्रभावित किया है। महिलाओं की भागीदारी और श्रम बल ने लाखों परिवारों को गरीबी से बाहर निकालने में मदद हुई है। रोजगार सृजन में महिलाओं का महत्वपूर्ण योगदान है। महिलाएं अपने नेतृत्व कौशल के लिए जानी जाती हैं। महिला नेतृत्व के विविध उदाहरण हिंदी फिल्मों में मिलते हैं। [महिलाओं को आर्थिक दृष्टि से सक्षम आत्मनिर्भर बनाने का काम सिनेमा ने किया। हिंदी में कुछ फिल्मों में महिलाओं को एक सफल उद्यमिता के रूप में दिखाने का प्रयास किया है। हिंदी फिल्म लाडला, सुई धागा, बैंड बाजा बारात जैसी अनेक फिल्मों में महत्वाकांक्षी उद्यमी महिलाओं के विभिन्न उदाहरण मिलते हैं।]

लाडला 1994 की राज कँवर द्वारा निर्देशित हिन्दी फिल्म है। फिल्म में प्रमुख भूमिकाओं को श्रीदेवी और अनिल कपूर द्वारा चित्रित किया गया है। राजू अनिल कपूर अपनी विकलांग मां फरीदा ज़लाल के साथ रहता है। एक दिन राजू नौकरी के इंटरव्यू के लिये जाते वक्त एक समृद्ध कपड़ा मिल मालिक अनुपम खेर का जीवन बचाता है। वह उसे अपने कारखाने में नौकरी प्रदान करते हैं, जो उनकी महत्वाकांक्षी बेटी शीतल द्वारा संचालित है। राजू मिल में मैकेनिक के रूप में काम करता है और श्रमिकों के उचित उपचार के लिए कई बार शीतल से कहता है। वह यूनियन नेता के रूप में भी चुना जाता है, जो शीतल को पसंद नहीं आता। राजू के थपड़ का बदला लेने के लिए, शीतल उससे शादी करने का प्रस्ताव देती है। राजू मां के आदेश पर शादी कर शीतल के घर में रहना शुरू कर देता है हालांकि वह मिल में मैकेनिक के रूप में अपना काम जारी रखता है। राजू काजल रवीना टंडन से मिलता है, जो कपड़ा मिल में ही काम करती है। उस कपड़ा मिल की संचालिका

शीतल महिला उद्यमी है। इसमें श्रीदेवी आर्थिक दृष्टि से सक्षम होने से काजल को भी ईर्ष्या से बाहर निकालती है। राजू मिल को लगे आग को रोकने के अपने प्रयास में गलती से गिरफ्तार किया जाता है। शीतल को अपने पति और परिवार के प्रति अपने व्यवहार के लिए पछतावा है। वह काजल को कंपनी का प्रबंध निदेशक बनाती है और काम करना बंद कर देती है। वो राजू के घर में खुशी से रहती है। स्त्री व्यक्तित्व के दो पहलू यहाँ दिखाए हैं एक तो वह आर्थिक दृष्टि से सक्षम हैं, अकेलापन चाहती हैं, हर निर्णय खुद लेती हैं, हर किसी पर अपना अधिकार जताती हैं किंतु एक प्रसंग पर अपने पति और परिवार के लिए सब कुछ छोड़कर अपने घर को अपना लेती हैं।

सुई धागा शरत कटारिया द्वारा निर्देशित और आदित्य चोपड़ा और मनीष शर्मा द्वारा निर्मित फिल्म 2018 को रिलीज़ हुई थी। चारु श्री राय द्वारा संपादित फिल्म में वरुण धवन और अनुष्का शर्मा छोटे शहर में एक विवाहित जोड़े की भूमिका में हैं, जो अपना खुद का छोटे पैमाने का कपड़ों का व्यवसाय शुरू करते हैं। मौजी शर्मा एक छोटे शहर का आदमी है जो अपने माता-पिता और पत्नी ममता के साथ रहता है। मौजी सिलाई मशीन बेचने वाली दुकान में एक काम करने वाला लड़का है, वह एक कुशल दर्जी भी है और अक्सर अपने पड़ोसी और दोस्त योगेश से उधार ली गई सिलाई मशीन पर छोटे-मोटे मरम्मत के काम करता है। मौजी अपनी पत्नी के सहयोग से शहर के बाजार क्षेत्र में सड़क के किनारे एक सिलाई की दुकान खोल लेता है। वह अपनी मां के लिए एक अस्पताल का गाउन सिलता है, जिस पर ममता कढ़ाई करती है। जुगनू ममता को कपड़ों की कंपनी के लेबल के तहत अस्पताल के गाउन बनाने के लिए कहता है, जिसमें वह काम करता है। वह उन दोनों को कारखाने में नौकरी भी देता है। उन्हें पैसों की सख्त जरूरत है इसलिए नौकरी कर लेते हैं। कंपनी की मालिक हरलीन बेदी एक चालाक महिला है जो अपने कपड़ों और कढ़ाई के डिजाइनों के अधिकार किसी और को सौंप देती हैं। पूरी तरह से अपमानित होकर युगल आगामी डिजाइनरों के लिए वार्षिक रेमंड फैशन फंड प्रतियोगिता में खुद को शामिल करने का फैसला करता है जिसमें हरलीन भी भाग ले रही है।

वे अपनी कंपनी का नाम सुई धागा मेड इन इंडिया रखते हैं। उनके शुरुआती डिजाइनों को निर्णायक मंडल द्वारा शॉर्टलिस्ट किए जाने के बाद वे अंतिम फैशन शो में भाग लेते हैं। फैशन शो के दिन, उनके कपड़ों की सभी ने उनकी मौलिकता के लिए बहुत सराहना की। जैसे ही अंतिम क्रेडिट आता है, परिवार अपने वित्तीय संघर्षों से मुक्त हो गया है, सुई धागा के डिजाइनों का दुनिया भर में विपणन किया जा रहा है। मौजी और ममता ने अपने जैसे अन्य लोगों को आत्मनिर्भर बनने के लिए प्रोत्साहित करने के लिए एक सिलाई स्कूल खोला है। इस फिल्म में महिला उद्यमियों को

अक्सर अधिक सहयोगात्मक और समावेशी नेतृत्व शैली के रूप में दिखाया गया है।

बैंड बाजा बारात बैंड, संगीत और पार्टी जिसे वेडिंग प्लानर्स के नाम से भी जाना जाता है। यह फिल्म 2010 को दुनिया भर में रिलीज़ हुई जिसका निर्देशन मनीष शर्मा ने किया है। इसमें रणवीर सिंह और अनुष्का शर्मा ने मुख्य भूमिका निभाई है। फिल्म में श्रुति कक्कड़ और बिट्टू शर्मा एक साथ मिलकर एक वेडिंग प्लानिंग उद्यम बनाते हैं। श्रुति एक महत्वाकांक्षी वेडिंग प्लानर है, जो छोटे पैमाने पर स्थानीय शादियों पर काम करती है। वह एक शादी में बिट्टू से मिलती है, वह वीडियोग्राफर के रूप में पोज देता है। वह उसे शादी मुबारक नामक एक नया वेडिंग-प्लानिंग उद्यम शुरू करने की अपनी योजना साझा करती है। वह श्रुति के साथ साझेदारी करने का फैसला करता है, और दोनों अनुभव हासिल करने के लिए एक प्रसिद्ध प्लानर के साथ नौकरी करते हैं। वे नौकरी छोड़ देते हैं और अपना शादी मुबारक उद्यम शुरू करते हैं, जो पड़ोस की एक शादी के शानदार ढंग से संपन्न होने के बाद तुरंत हिट हो जाता है। मामूली बजट के साथ सफलता का स्वाद चखने के बाद वे एक उच्च बाजार खंड में प्रवेश करते हैं और एक उद्योगपति जोड़े की शादी की सफलतापूर्वक योजना बनाते हैं। दोनों अपनी साझेदारी तोड़ने का फैसला करते हैं। श्रुति शादी मुबारक को बरकरार रखती है, जबकि बिट्टू 'हैप्पी वेडिंग' नामक एक प्रतिद्वंद्वी कंपनी स्थापित करता है। दोनों ही उद्यम विफल हो जाते हैं। महत्वपूर्ण ऋण चुकाने के बाद श्रुति और बिट्टू एक आखिरी कार्यक्रम के लिए ऐसा करने के लिए सहमत होते हैं। महिला उद्यमी अक्सर पुरुषों की तुलना में अपने व्यवसायों के माध्यम से सकारात्मक सामाजिक प्रभाव पैदा करने के लिए अधिक प्रेरित होती हैं।

निष्कर्षतः कहा जा सकता है कि सिनेमा जनसंचार का सशक्त माध्यम है। एक फिल्म एक साथ हजारों व्यक्तियों द्वारा देखी जाती है और अलग-अलग शहरों में जब प्रदर्शित की जाती है तो उसका संदेश लाखों व्यक्तियों तक पहुंचता है। भारत जैसे देश में फिल्म आज भी लोकप्रिय है। यद्यपि सिनेमा मनोरंजन का साधन रहा तथापि वृत्त चित्रों और न्यूज रिलों के द्वारा वह सूचना व ज्ञान के प्रचार का माध्यम भी बना है। समाज के प्रत्येक बिंदुओं को उसने अपने तरफ आकर्षित किया है। सिनेमा ने हमारे जीवन, साहित्य, परंपरा, आर्थिक व्यवस्था को नया आयाम दिया है। सिनेमा साहित्य का एक अंग है। महिला उद्यमियों को अक्सर अधिक सहयोगात्मक और समावेशी नेतृत्व शैली के रूप में देखा जाता है, जो कार्यस्थल के भीतर विविधता को बढ़ावा देती है। महिला उद्यमी किस तरह सामाजिक बदलाव ला सकती हैं? इसके उदाहरण हिंदी फिल्मों में पाये जाते हैं। महिला उद्यमिता का मकसद महिलाओं को आत्मनिर्भर बनाना और उन्हें आर्थिक रूप से सशक्त बनाना है। महिला उद्यमिता से देश की आर्थिक प्रगति में भी

मदद मिलती है। महिला उद्यमिता के विभिन्न उदाहरण देकर सिनेमा ने कम समय में समाज को प्रभावित किया है, वह अकल्पनीय है। सिनेमा ने हमारे सांस्कृतिक जीवन, साहित्य, परंपरा, आर्थिक व्यवस्था को नया आयाम दिया है।

संदर्भ ग्रंथ

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- 2 महिला सशक्तिकरण और कानून, डॉ. ए. एन. अग्निहोत्री, सरस्वती प्रकाशन, कानपुर।
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- 7 हिंदी साहित्य और सिनेमा - डॉ. विजय कुमार मिश्र, शिवालिक प्रकाशन, दिल्ली



ग्रामीण भागातील महिलांचे सक्षमीकरण आणि उद्योजकता

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प्रस्तावना :

ग्रामीण भारताच्या विस्तीर्ण विस्तारामध्ये, जिथे परंपरा नवकल्पना आणि संधींना आव्हानांसह एकत्रित करते, महिला उद्योजकतेची भूमिका आर्थिक वाढ, सामाजिक सक्षमीकरण आणि शाश्वत विकासाला चालना देणारी एक परिवर्तनकारी शक्ती म्हणून उदयास येते. येथे, आपल्या देशाच्या हृदयस्थानी, महिला उद्योजक केवळ बदलाच्या प्रतिनिधी नाहीत; ते लवचिकतेचे केवळ बदलाच्या प्रतिनिधी नाहीत; ते लवचिकतेचे शिल्पकार, प्रगतीचे उत्प्रेरक आणि आशेचे आश्रयदाता आहेत. ग्रामीण भारतातील महिला उद्योजकतेचे महत्त्व जाणून घेऊया आणि या वाढत्या परिसंस्थेचे समर्थन आणि पालनपोषण करण्यात बँका आणि वित्तीय संस्था महत्त्वाची भूमिका कशी निभावू शकतात याचा शोध घेऊ या.

महिलांच्या सक्षमीकरणाचा विचार तर खऱ्या अर्थाने स्त्रीवादी चळवळीच्या रूपाने सर्वप्रथम अमेरिका, युरोप यांसारख्या देशात निर्माण झाला व हा विचार हळूहळू आफ्रिकन, आशियन देशांमध्ये पसरला स्त्रीवादी चळवळीने प्रस्थापित पुरुषसत्ताक व्यवस्थेच्या लिंग विशमतेच्या दृष्टीकोनाला भेदण्याचे काम सुरु केले. त्याचाच प्रभाव म्हणून जगभरात महिलांच्या सबलीकरणाच्या दृष्टिकोनाला पाठबळ मिळू लागले. १९४८ साली मानवी हक्कांचा वैश्विक जाहिरनामा संयुक्त राष्ट्रसंघाने जाहीर केला. संयुक्त राष्ट्रसंघाने १९७५ मध्ये आंतरराष्ट्रीय महिला वर्ष म्हणून जाहीर केले. तर १९७५ ते १९८५ हे आंतरराष्ट्रीय महिला दशक मानून घोषित केले ग्रामीण स्त्रियांच्या विकासपर्वातील महत्त्वपूर्ण दिवस म्हणजे १५ ऑक्टोबर २००८ होय कारण या दिवशी संयुक्त राष्ट्रसंघाने पहिल्या आंतरराष्ट्रीय ग्रामीण महिला दिनाची घोषणा केली. व यापुढे दर वर्षी १५ ऑक्टोबर हा दिवस जगभर आंतरराष्ट्रीय ग्रामीण महिला दिवस मानून साजरा करण्याचे शिक्कामोर्तब झाले. तसेच २००१ हे वर्ष भारत सरकारने राष्ट्रीय महिला सबलीकरण वर्ष म्हणून घोषित केले. यातूनच सर्व समुदायातील महिलांच्या सक्षमीकरणाला पोषक वातावरण निर्माण झाले. त्या दृष्टिने प्रस्तुत संशोधन लेखात ग्रामीण महिलांच्या आर्थिक सक्षमीकरणातील मुख्य घटकांचा संशोधनात्मक दृष्टिकोनातून आढावा घेण्याचा प्रयत्न केलेला आहे.

कृषी क्षेत्र आणि ग्रामीण महिला सक्षमीकरण

कृषी क्षेत्रातील प्रगतीमध्ये ग्रामीण महिलांचे महत्त्वपूर्ण योगदान आहे भारतीय अर्थव्यवस्थेचा साधारणतः ७० टक्के भाग हा कृषी व कृषीशी संबंधित उद्योगाशी निगडित आहे एकूण महिलांमध्ये खेड्यात राहणाऱ्या महिलांची संख्या जवळ-जवळ ७२ टक्के आहे. अर्थातच ग्रामीण स्त्रियांची संख्या सर्वाधिक आहे एका अभ्यासानुसार महिलांचे सर्वाधिक कामे हे अदृश्य स्वरूपात असते. विषय राष्ट्राच्या जमा खर्चात त्याची नोंद होत नाही. याउलट पुरुषांनी केलेल्या कामाचा केवळ २४ टक्के भागच अदृश्य सारूपात असतो असे स्पष्ट

झाले आहे जर आशा महिलांच्या अदृश्य स्वरूपाच्या कामाचे मूल्य काढल्यास राष्ट्रीय उत्पन्नात नक्कीच भर पडेल तसेच विकासाच्या संदर्भात कोणत्याही समाजात महिलांना पुरुषांच्या बरोबरीने समान संधी उपलब्ध नाहीत स्त्रिया ग्रामीण भागातील असो किंवा अन्य समुदायातील, त्यांना अर्थाजनाच्या व विकासाच्या संधी भारतीय परंपरेत तशा अत्यल्पच कारण भारतीय पुरुषसत्ताक व्यवस्थेने स्त्रीचे क्षेत्र केवळ 'चूल' आणि मूल 'एवढेच मर्यादित ठेवले. मात्र या मर्यादिला भेदण्याचे महान कार्य भारतीय राज्यघटनेच्या रूपाने डॉ. बाबासाहेब आंबेडकर यांनी केले यातून स्त्रियांचे

पुरुषांच्या बरोबरीचे स्थान घटनात्मक रित्या मान्य झाले आणि म्हणून त्यांचे हे कार्य केवळ ग्रामीण समुदायातील महिलांसाठीच नव्हे तर सर्व भारतीय नागरिकांच्या विकासाच्या दृष्टिने महत्त्वपूर्ण ठरते .

सक्षमीकरणाची संकल्पना

महिला या घटकाच्या व विशेष ग्रामीण महिला सक्षमीकरणाचा विचार करण्यापूर्वी 'सक्षमीकरण' ही संकल्पना समजून घेणे उचित ठरते. जागतिक बँकेच्या मते सक्षमीकरण म्हणजे लोकांच्या निवड करण्याच्या संधीमध्ये वाढ करणे, लोकांच्या आयुष्यावर प्रभाव पाडणाऱ्या संस्थांचे उत्तरदायीत्व निश्चित करणे, त्यामध्ये सहभागी होणे. त्यावर प्रभाव पाडणे नियंत्रण ठेवणे होय.

महिला सक्षमीकरणाची परिभाषा

लिंग विषमतेला खतपाणी घालणारी परंपरागत समाज रचना व समाज धरणेत बदल आणणारी आहे की, ज्यातून महिला समता निश्चित होते आणि हाथ महिला सक्षमीकरणाचा आधार मानला गेलेला आहे आपणास असे लक्षात येते की महिला सक्षमीकरणाच्या प्रक्रियेत लिंगभाव समता, महिलांचा निर्णय विकासाची समान संधी हे घटक महत्त्वपूर्ण आहेत.

ग्रामीण महिलांच्या आर्थिक सक्षमीकरणात केंद्र शासनाची भूमिका

ग्रामीण महिलांच्या सक्षमीकरणासाठी केंद्र शासनाकडून अनेक कल्याणकारी योजना राबविल्या जातात त्यातील काही योजना ह्या पूर्णतः ग्रामीण महिलांच्या सक्षमीकरणासाठी समर्पित आहेत, यातील अनेक योजना ह्या सध्या अस्तित्वात नाहीत मात्र तरीही त्यांचे महिलांच्या सबलीकरणातील योगदान महत्त्वपूर्ण आहे त्या योजना खालील प्रमाणे

१) एकात्मिक ग्रामीण विकास कार्यक्रम

हा कार्यक्रम २ ऑक्टोबर १९८० या वर्षी सुरु करण्यात आला होता त्याचा मुख्य हेतु ग्रामीण गरीबाना दारिद्र्यरेषेच्या वर आणून आर्थिकदृष्ट्या स्वावलंबी करणे हा होता या कार्यक्रमाचा फायदा ग्रामीण महिलांनाही झालेला आहे.

२) ग्रामीण क्षेत्रातील महिला व बालकांचा विकास

सदर योजना १९८२ साली सुरु करण्यात आली यातून ग्रामीण गरीब स्त्रियांना गटाच्या माध्यमातून संघटित करून त्यांना सक्षम करण्याचा प्रयत्न झाला जाहे

३) महिला प्रशिक्षण आणि रोजगार कार्यक्रमांना पाठबळ

सदर कार्यक्रम केंद्र शासनाच्या महिला बाल विकास विभागामार्फत १९८६-८७ साली सुरु करण्यात आला सुंदर कार्यक्रमांमुळे ग्रामीण गरीब महिलांना, भूमिहीन महिलांचे सहकारी गट स्थापन करून त्यांना अर्थसहाय्य स्वयंरोजगार प्रशिक्षण देण्याचे कार्य केले जाते

४) महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार हमी योजना

ग्रामीण रोजगार व आर्थिक सक्षमीकरणाला पाठबळ देणारा केंद्रीय मुख्य कार्यक्रम म्हणजे मनरेगा योजना होय. सदर योजनेची सुरुवात २ फेब्रुवारी २००० पासून राष्ट्रीय रोजगार हमी कायदा २००५नुसार करण्यात आली या योजनेनुसार प्रत्येक ग्रामीण कुटुंबाला वर्गातील किमान १०० दिवसांच्या कामाची हमी देण्यात आलेली आहे या योजनेचे मुख्य वैशिष्ट्य म्हणजे स्त्री पुरुषांना समान मजुरीची तरतूद कलेली असून एकुण लाभार्थ्यांमध्ये १३ लाभार्थी महिला असणे गरजेचे आहे

५) आर्थिक सक्षमीकरण आणि गरिबी निर्मूलन:

ग्रामीण भारतातील आर्थिक सक्षमीकरण आणि गरिबी निर्मूलनासाठी उत्प्रेरक म्हणून महिला उद्योजकतेमध्ये प्रचंड क्षमता आहे. त्यांच्या उद्यमशीलतेचा आणि चातुर्याचा उपयोग करून, ग्रामीण भागातील स्त्रिया उपजीविकेच्या संधी निर्माण करू शकतात, उत्पन्न मिळवू शकतात आणि संपूर्ण समुदायाची उन्नती करू शकतात. पारंपारिक हस्तकला, शेती, पशुपालन किंवा नाविन्यपूर्ण उपक्रम असो, महिला उद्योजक ग्रामीण अर्थव्यवस्थेत, समृद्धी आणि स्वावलंबनाला चालना देण्यासाठी महत्त्वपूर्ण योगदान देतात.

६) लैंगिक समानता आणि सामाजिक सक्षमीकरण:

आर्थिक सक्षमीकरणाच्या पलीकडे, महिला उद्योजकता ग्रामीण समुदायांमध्ये लैंगिक समानता आणि सामाजिक सक्षमीकरणाला प्रोत्साहन देते. पारंपारिक लैंगिक भूमिका आणि रूढींना आव्हान देऊन, महिला उद्योजक भावी पिढ्यांना प्रेरणा देतात आणि सर्वसमावेशक विकासाचा मार्ग मोकळा करतात. ते रोल मॉडेल, मार्गदर्शक आणि बदलाचे एजंट बनतात, महिलांचे हक्क, सशक्तीकरण आणि तळागाळात नेतृत्व करतात.

७) नवकल्पना आणि शाश्वत विकास:

ग्रामीण भारतातील महिला उद्योजक नाविन्यपूर्ण आणि शाश्वत विकास, स्थानिक आव्हानांवर उपाय

शोधण्यात आणि प्रतिकूल परिस्थितीत लवचिकता वाढविण्यात आघाडीवर आहेत. पर्यावरणपूरक शेती पद्धती, अक्षय ऊर्जा उपक्रम किंवा सामाजिक उपक्रम, महिलांच्या नेतृत्वाखालील उपक्रम पर्यावरण संवर्धन, संसाधन ऑप्टिमायझेशन आणि सामुदायिक लवचिकतेमध्ये योगदान देतात आणि अधिक टिकाऊ भविष्यासाठी पाया घालतात.

८) वित्त आणि उद्योजकीय समर्थनासाठी प्रवेश:

तथापि, ग्रामीण भारतातील महिला उद्योजकांना त्यांची पूर्ण क्षमता वापरण्यासाठी, वित्त आणि उद्योजकीय सहाय्य मिळणे अत्यंत महत्वाचे आहे. बँका आणि वित्तीय संस्था महिला उद्योजकांच्या अनन्य गरजांना अनुसरून आर्थिक उत्पादने, सेवा आणि क्षमता-निर्माण उपक्रम प्रदान करण्यात महत्त्वपूर्ण भूमिका बजावतात. मायक्रोफायनान्स योजना आणि तारणमुक्त कर्जापासून ते वित्तीय साक्षरता कार्यक्रम आणि कौशल्य विकास उपक्रमांपर्यंत, बँका महिला उद्योजकांना यशस्वी होण्यासाठी आवश्यक संसाधने, ज्ञान आणि नेटवर्कसह सक्षम करू शकतात.

९) समावेशक बँकिंग पद्धतींना प्रोत्साहन देणे:

शिवाय, बँका आणि वित्तीय संस्था महिलांना वित्तपुरवठा करण्यास प्राधान्य देणाऱ्या, लिंगभेद दूर करणाऱ्या आणि उद्योजकतेसाठी एक सहाय्यक परिसंस्था निर्माण करणाऱ्या समावेशक बँकिंग पद्धतींना प्रोत्साहन देऊ शकतात. कर्ज अर्ज प्रक्रिया सुलभ करून, लवचिक परतफेडीच्या अटी देऊन आणि मार्गदर्शन आणि नेटवर्किंग संधी प्रदान करून, बँका एक सक्षम वातावरण तयार करू शकतात जे महिला उद्योजकांना त्यांचे उपक्रम शाश्वतपणे भरभराटीस आणण्यासाठी आणि वाढवण्यास सक्षम करते.

१०) सहयोगी भागीदारी आणि इकोसिस्टम बिल्डिंग:

शिवाय, ग्रामीण भारतातील महिला उद्योजकतेचे पालनपोषण करणारी एक मजबूत इकोसिस्टम तयार करण्यासाठी बँका, सरकारी संस्था, ना-नफा संस्था आणि समुदाय भागधारक यांच्यातील सहयोगात्मक भागीदारी आवश्यक आहे. सामूहिक कौशल्य, संसाधने आणि नेटवर्कचा फायदा घेऊन, भागधारक नाविन्यपूर्ण उपाय तयार करू शकतात, प्रणालीगत अडथळे दूर करू शकतात आणि महिलांच्या नेतृत्वाखालील उपक्रमांचा प्रभाव वाढवू

शकतात, ग्रामीण समुदायांमध्ये सर्वसमावेशक वाढ आणि समृद्धी आणू शकतात.

ग्रामीण भारतातील महिला उद्योजकतेचे महत्त्व जास्त सांगता येणार नाही. आर्थिक सक्षमीकरण, सामाजिक समावेशन आणि शाश्वत विकासासाठी उत्प्रेरक म्हणून, महिला उद्योजक सकारात्मक बदल घडवून आणत आहेत आणि ग्रामीण भूदृश्य बदलत आहेत. वित्त, उद्योजकीय सहाय्य आणि सहयोगी भागीदारीचा उपयोग करून, बँका आणि वित्तीय संस्था महिला उद्योजकांना त्यांच्या पूर्ण क्षमतेची जाणीव करून देण्यासाठी आणि ग्रामीण भारतासाठी उज्वल, अधिक न्याय्य भविष्य निर्माण करण्यासाठी सक्षम बनवू शकतात.

महिलांच्या आर्थिक सक्षमीकरणात राज्यघासनाची भूमिका

१) उमेद महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान

केंद्र शासनाच्या राष्ट्रीयग्रामीण आजीविका अभियानाच्या माध्यमातून महाराष्ट्रात 'उमेद' महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियानाची स्थापना करण्यात येऊन जुलै २०११ मध्ये या अभियानास सुरुवात झाली. या अभियानात महाराष्ट्रातीलतील ग्रामीण महिलांच्या सक्षमीकरणासाठी महिला स्वयं सहाय्यता समूहांची स्थापना करणे, संस्था बांधणी, त्यांची क्षमता बांधणी करणे, त्यांना गुणवत्ता व मागणी आधारित ऋण वित्तीय सहाय्यता, सामाजिक समावेशन, विकासाच्या विविध विषयांवर प्रशिक्षण देणे, विविध स्तरावरील संवेदनशिल, पारदर्शक, उत्तरदायी अंमलबजावणी यंत्रणा ही या अभियानाची ठळक वैशिष्ट्ये आहेत. ग्रामीण महिला उद्योजकांना विषेशतः उमेद अभियानातील महिला उद्योजकांना, स्वयं सहाय्यता समूहांना शून्य टक्के व्याजदराने कर्ज उपलब्ध होण्यासाठी सुमतीबाई सुकळीकर उद्योगीनी महिला सक्षमीकरण योजना राबविण्याचा निर्णय महाराष्ट्र शासनाच्या ग्राम विकास विभागाने १४ ऑक्टोबर २०१६ रोजी घेतला. थोडक्यात उमेद अभियानाची ग्रामीण महिला सक्षमीकरणातील भूमिका अत्यंत महत्त्वपूर्ण आहे.

२) ग्रामीण महिला सक्षमीकरणात महिला आर्थिक विकास महामंडळाची भूमिका (माविम)

आंतरराष्ट्रीय महिला वर्षानिमित्त ४ फेब्रुवारी रोजी १९७५ महाराष्ट्र शासनाकडून महिला आर्थिक विकास महामंडळाची स्थापना करण्यात आली. २० जानेवारी

२००३ रोजी महाराष्ट्र शासनाने माविमला महिला स्वयं सहाय्यता समूहांच्या माध्यमातून विविध महिला सबलीकरणाच्या योजना राबविण्यासाठी नोडल संस्था म्हणून जाहीर केले आहे. माविममार्फत महिला स्वयं सहाय्यता लोकसंस्था उभारणे, सूक्ष्म वित्त पुरवठा, उपजिविका व महिला उद्योजकता विकास, महिला सक्षमीकरण व सामाजिक समानता या चार घटकांवर भर दिला जातो. म्हणून माविमचे हे योगदान सर्व समूदायातील महिलांच्या आर्थिक, सामाजिक सक्षमीकरणासाठी महत्त्वपूर्ण आहे.

३) ग्रामीण महिलांच्या आर्थिक सक्षमीकरणात स्वयंसेवी संस्थांची भूमिका

ग्रामीण महिलांच्या आर्थिक सक्षमीकरणात अनेक स्वयंसेवी संस्था आपली भूमिका प्रभावीरित्या पार पाडत आहेत. जसे बायफ मित्र, अफार्म, चैतन्य, लुपिन फाउंडेशन, पाणी फाउंडेशन, टाटा ट्रस्ट, वॉटर यासारख्या अनेक संस्था ग्रामीण महिलांच्या सक्षमीकरणात महत्त्वपूर्ण योगदान देत आहेत. याबरोबरच संयुक्त सामाजिक जबाबदारीच्या बद्ध माध्यमातूनही अनेक स्वयंसेवी संस्था आर्थिक सक्षमीकरणासाठी प्रयत्न करत आहेत.

समारोप

वरिल सर्व बाबींचा चिकित्सक दृष्टीने[विचार केल्यास ग्रामीण महिलांच्या सक्षमीकरणात अनेक घटक महत्त्वपूर्ण आहेत. तसेच ग्रामीण महिलांच्या सक्षमीकरणातील अडथळे विचारात घेऊन त्यावर मात करणे तेवढेच गरजेचे आहे. जसे निरक्षरता, अंधश्रद्धा, ग्रामीण शेतमजूर महिलांचे प्रश्न, उपजिवीकेसाठी होणारे स्थलांतर यांसारख्या प्रश्नांच्या बाबतीत शासनाची भूमिका तर महत्त्वाची आहेच मात्र त्यासोबतच महिलांनी स्वतःच्या विकासाविषयी जागरूकता व मनोबल वाढविणे तितकेच गरजेचे आहे. आणि त्याकरिता पुरुषांनीही महिलांच्या विकासासाठी पाठिंबा देणे गरजेचे आहे. तरच ग्रामीण महिला सामाजिक, आर्थिक, राजकीय दृष्ट्या सक्षम होईल हे निश्चित!

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ग्रामीण महिला आणि उद्योजकता – सक्षमीकरणाच्या दिशेने एक वाटचाल

प्रा. सुवर्णा ज्ञानेश्वर हजारे

संशोधक विद्यार्थी, इतिहास संशोधन केंद्र कर्मवीर भाऊराव पाटील महाविद्यालय

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Abstract (सारांश)

ग्रामीण भागातील महिलांचे सक्षमीकरण हा सामाजिक आणि आर्थिक विकासाचा महत्वाचा भाग आहे. पारंपरिक चौकटीत अडकलेल्या महिलांना उद्योजकतेच्या माध्यमातून आर्थिक स्वातंत्र्य मिळवता येते. प्रस्तुत संशोधन ग्रामीण महिलांच्या उद्योजकतेच्या वाटचालीचा सखोल अभ्यास करते. महिलांना व्यवसाय क्षेत्रात येण्यासाठी ज्या अडचणींचा सामना करावा लागतो, त्या अडचणी दूर करण्यासाठी शासनाच्या विविध योजना, कौशल्य प्रशिक्षण, आर्थिक मदत आणि समाजाच्या दृष्टिकोनातील बदल आवश्यक आहे. महिलांचे आर्थिक स्वावलंबन त्यांना केवळ आर्थिक सक्षम बनवत नाही, तर त्यांना समाजात स्वतःचे स्थान निर्माण करण्यास मदत करते.

प्रस्तावना

ग्रामीण महिलांचा विकास हा केवळ त्यांच्या कुटुंबाच्या प्रगतीपुरता मर्यादित नसून, संपूर्ण समाजाच्या आर्थिक, सामाजिक आणि सांस्कृतिक प्रगतीसाठी अत्यंत महत्वाचा आहे. भारतासारख्या कृषिप्रधान देशात ग्रामीण महिलांचे योगदान केवळ शेतीपुरते मर्यादित राहिले नाही, तर त्यांनी विविध उद्योग, व्यवसाय आणि स्वयंरोजगाराच्या क्षेत्रातही आपली ओळख निर्माण केली आहे. आजच्या स्पर्धात्मक युगात महिलांनी लघुउद्योग, सेवा क्षेत्र, कृषीपूरक व्यवसाय आणि हस्तकलेसारख्या क्षेत्रांत ठसा उमटवला आहे. स्वतःच्या पायावर उभे राहण्याची आणि आत्मनिर्भर होण्याची ऊर्मी असलेल्या ग्रामीण महिलांसाठी उद्योजकता हा सशक्तीकरणाचा प्रभावी मार्ग ठरू शकतो. मात्र, आर्थिक स्थैर्य, शिक्षणाचा अभाव, वित्तीय संसाधने, तांत्रिक कौशल्ये, विपणन तंत्रज्ञानाची मर्यादित माहिती आणि पारंपरिक सामाजिक बंधने या सर्व अडचणींमुळे ग्रामीण महिलांचे सक्षमीकरण अद्यापही संपूर्णपणे साध्य झालेले नाही. यासाठी महिलांना वित्तीय सहकार्य, कौशल्यविकास प्रशिक्षण, सामाजिक पाठबळ आणि शासनाच्या योजनांचा योग्य लाभ मिळणे अत्यावश्यक आहे. ग्रामीण महिलांचे आर्थिक सक्षमीकरण हे केवळ त्यांच्या कुटुंबाच्या समृद्धीसाठी नाही, तर भविष्यातील सुशिक्षित आणि स्वावलंबी पिढी घडवण्याच्या दृष्टीनेही महत्वाचे आहे. या संशोधनाचा उद्देश ग्रामीण भागातील महिलांच्या उद्योजकतेला चालना

देणाऱ्या संधी आणि अडचणींचा अभ्यास करून त्यांच्या सक्षमीकरणासाठी प्रभावी उपाययोजना सुचवणे हा आहे.

महत्त्वपूर्ण शब्द (Keywords) : ग्रामीण महिला सक्षमीकरण, महिला उद्योजकता, आर्थिक स्वावलंबन, स्वयं-सहाय्यता गट, शासनाच्या योजना, ग्रामीण अर्थव्यवस्था, लघुउद्योग, बाजारपेठ आणि उत्पादन प्रचार, कौशल्य विकास, नवीन तंत्रज्ञान आधारित व्यवसाय.

संशोधन उद्दिष्टे

१. ग्रामीण महिलांच्या उद्योजकतेतील सहभागाचा अभ्यास करणे.
२. उद्योजकतेच्या माध्यमातून महिलांचे आर्थिक सक्षमीकरण कसे साधता येते, हे समजून घेणे.
३. ग्रामीण भागातील महिला उद्योजकांना येणाऱ्या अडचणींचा शोध घेणे आणि त्यावर उपाय शोधणे.
४. महिला उद्योजकांसाठी शासनाच्या विविध योजना आणि धोरणांचा अभ्यास करणे.
५. यशस्वी महिला उद्योजकांच्या अनुभवांवर आधारित प्रेरणादायी मॉडेल तयार करणे.

संशोधन पद्धती

१. वर्णनात्मक संशोधन पद्धत
२. सर्वेक्षण पद्धत
३. गुणात्मक संशोधन पद्धत
४. तुलनात्मक संशोधन पद्धत

विषय विवेचन :

महिला सक्षमीकरण म्हणजे महिलांना त्यांच्या व्यक्तिगत, सामाजिक, आर्थिक, शैक्षणिक आणि राजकीय क्षेत्रांमध्ये स्वतःचे अधिकार, निर्णयक्षमता आणि समान संधी प्राप्त करून देण्याची प्रक्रिया होय. यामध्ये महिलांना त्यांच्या क्षमतेचा पूर्णपणे विकास करण्यासाठी आवश्यक साधने, शिक्षण, आर्थिक स्वावलंबन आणि सामाजिक समतोल प्रदान करणे समाविष्ट आहे. सक्षमीकरणामुळे महिलांना त्यांच्या जीवनातील महत्वाचे निर्णय स्वतंत्रपणे घेता येतात, तसेच त्यांना समाजात सन्मानाने आणि आत्मविश्वासाने वावरण्यासाठी प्रोत्साहन मिळते. ग्रामीण महिलांचे सामाजिक आणि आर्थिक सक्षमीकरण हा समाजाच्या प्रगतीसाठी अत्यंत महत्वाचा घटक आहे. पारंपरिक कुटुंबव्यवस्थेपुरती मर्यादित असलेली त्यांची भूमिका आता शेतीपूरक व्यवसाय, लघुउद्योग आणि सेवा क्षेत्रात विस्तारत आहे. महिलांना उद्योजकतेच्या माध्यमातून आर्थिक स्वातंत्र्य मिळू शकते, परंतु त्यांना भांडवलाची कमतरता, शिक्षणाचा अभाव आणि कौटुंबिक जबाबदाऱ्यांमुळे अनेक अडचणींचा सामना करावा लागतो. शासनाच्या मुद्रा योजना, स्टार्टअप इंडिया आणि महिला ई-हाटसारख्या योजनांमुळे त्यांना मदत मिळत आहे. ग्रामीण भागातील महिलांनी यशस्वी उद्योग सुरू करून समाजात स्वतःचे महत्वाचे स्थान निर्माण केले आहे. महिलांचे उद्योजकतेत योगदान वाढण्यासाठी वित्तीय सहाय्य, कौशल्य प्रशिक्षण आणि सामाजिक पाठिंब्याची गरज आहे.

ग्रामीण भागातील महिलांचे योगदान केवळ पारंपरिक कुटुंबव्यवस्थेपुरते मर्यादित राहिले नसून, समाजाच्या आर्थिक आणि सामाजिक विकासात त्यांचा महत्वाचा वाटा आहे. पूर्वी घरगुती जबाबदाऱ्यांमध्ये गुंतलेल्या ग्रामीण महिला आता शेतीपूरक व्यवसाय, लघुउद्योग आणि सेवाक्षेत्रात स्वतःचे अस्तित्व निर्माण करत आहेत. त्या केवळ शेतीच्या कामात मदत करणाऱ्या नाहीत, तर शेतीच्या व्यवस्थापनातही महत्वाची भूमिका बजावत आहेत. त्यांच्या आर्थिक सहभागामुळे कुटुंबाच्या स्थैर्यात भर पडत असून, संपूर्ण समाजाच्या आर्थिक सक्षमीकरणाला गती मिळत आहे. ग्रामीण महिलांचे आर्थिक योगदान अनेक क्षेत्रांत स्पष्टपणे दिसून येते. पारंपरिक शेतीच्या जोडीला दुग्धव्यवसाय, कुक्कुटपालन आणि सेंद्रिय शेतीसारख्या कृषीपूरक व्यवसायांमध्ये त्यांचा मोठा सहभाग आहे. या व्यवसायांमुळे केवळ कुटुंबाचे उत्पन्न वाढत नाही, तर स्थानिक अर्थव्यवस्थेलाही चालना मिळते. महिलांचा शेतीतील सहभाग नांगरणी, पेरणी, तणनियंत्रण आणि कापणी यांसारख्या महत्वाच्या प्रक्रियांमध्ये आहे. दुग्धव्यवसाय हा त्यांच्या आर्थिक स्वावलंबनासाठी मोठा आधार ठरत असून, गाई-म्हशींचे पालन आणि दुग्धजन्य

पदार्थांची विक्री यामधून त्या स्वतःच्या उत्पन्नाचा स्रोत निर्माण करत आहेत. याशिवाय, अन्नप्रक्रिया उद्योगातही ग्रामीण महिलांची भूमिका महत्वाची ठरली आहे. पापड, लोणची, मसाले आणि डेअरी उत्पादन यांसारख्या लघुउद्योगांमध्ये त्यांनी मोठ्या प्रमाणावर योगदान दिले आहे. हे उद्योग कमी भांडवलात सुरू करता येतात आणि महिलांना स्वावलंबी बनवतात. हस्तकला आणि लघुउद्योग हे ग्रामीण महिलांसाठी आर्थिक सक्षमीकरणाचे प्रभावी पर्याय ठरत आहेत. शिवणकाम, भरतकाम, हातमाग उद्योग आणि हस्तकला उत्पादने तयार करून महिलांनी स्थानिक तसेच राष्ट्रीय बाजारपेठांमध्ये प्रवेश मिळवला आहे. याशिवाय, ब्युटी पार्लर, ट्युशन क्लासेस आणि ऑनलाईन व्यवसाय यांसारख्या सेवा-आधारित उद्योगांमध्येही ग्रामीण महिलांनी स्वतःची ओळख निर्माण केली आहे. म्हणजेच महिलांनी उद्योग - व्यवसाय क्षेत्रात आर्थिक स्वावलंबन साधण्यासाठी ठोस पावले उचलली. त्यांनी लघु उद्योग आणि कुटीर उद्योगांमध्ये सक्रिय सहभाग घेत स्वतःची ओळख निर्माण केली. त्यांच्या या कार्यामुळे कुटुंबांना आर्थिक स्थैर्य मिळाले आणि त्यांनी उद्योजक महिलांप्रमाणे स्वतःचे स्थान समाजात प्रस्थापित केले. त्यांच्या योगदानाने केवळ कौटुंबिक अर्थव्यवस्थाच नाही, तर समाजाच्या आर्थिक प्रगतीलाही चालना मिळाली. म्हणूनच डॉ. मंजू देवी म्हणतात "महिलाएँ सूचना प्रौद्योगिकी, खुदरा, वित्तीय सेवाएँ, शिक्षा, स्वास्थ्य, होटल, मीडिया, कानूनी सेवाएँ और सलाहकार जैसे क्षेत्रों में उल्लेखनीय प्रगति कर रही हैं। किरण मजूमदार-शॉ जैसी उद्यमी महिलाओं ने बायोकॉन जैसी सफल कंपनियाँ स्थापित की हैं।" महिलांनी माहिती तंत्रज्ञान, वित्तीय सेवा, शिक्षण, आरोग्य, मीडिया, कायदा आणि सल्लागार सेवा यांसारख्या विविध क्षेत्रांत महत्त्वपूर्ण प्रगती केली आहे. किरण मजूमदार-शॉ यांनी बायोकॉनसारखी यशस्वी कंपनी स्थापन करून महिलांच्या उद्योजकतेला नवा आयाम दिला आहे.

महिलांनी विविध आर्थिक क्रियाकलापांमध्ये सहभाग घेतला असला, तरी त्यांना अनेक सामाजिक आणि आर्थिक अडचणींचा सामना करावा लागतो. पुरुषप्रधान व्यवस्थेमुळे त्यांना अद्यापही उद्योग आणि व्यवसाय क्षेत्रात समान संधी मिळत नाहीत. कुटुंबातील जबाबदाऱ्या आणि समाजातील पारंपरिक विचारसरणीमुळे त्यांचे आर्थिक योगदान मर्यादित राहते. मात्र, उद्योजकतेच्या माध्यमातून महिलांना केवळ आर्थिक स्वातंत्र्य मिळत नाही, तर त्यांना समाजात स्वतःचे स्वतंत्र अस्तित्व निर्माण करण्याची संधीही मिळते. ग्रामीण भागातील महिलांचे आर्थिक सक्षमीकरण हे त्यांच्या सर्वांगीण विकासासाठी आवश्यक आहे. त्यांना स्वावलंबी बनवण्यासाठी विविध सरकारी आणि विगरसरकारी स्तरावर प्रयत्न केले जात आहेत. विशेषतः, महिलांच्या स्वयं सहायता गटांच्या माध्यमातून त्यांना

आर्थिक मदत, कौशल्य विकास प्रशिक्षण आणि लघुउद्योगाच्या संधी उपलब्ध करून देण्यात येतात. 'महिला व बालविकास विभागामार्फत १९८६ - ८७ साली सुरू करण्यात आलेल्या या कार्यक्रमांमुळे ग्रामीण गरीब महिलांचे, भूमिहीन महिलांचे सहकारी गट स्थापन करून त्यांना आर्थिक मदत व प्रशिक्षण देण्याचे कार्य केले जाते'.^२ या उपक्रमांमुळे महिलांना स्वतःच्या उदरनिर्वाहासाठी सक्षम होण्याची संधी मिळाली. आर्थिक मदतीसह विविध उद्योग आणि व्यवसायांचे प्रशिक्षण मिळाल्यामुळे त्यांचे उत्पन्न वाढले आणि कुटुंबाच्या आर्थिक स्थितीत सुधारणा झाली. तसेच, गटशक्तीच्या माध्यमातून महिलांनी बचत गट आणि स्वयंरोजगाराच्या संधी विकसित केल्या, ज्यामुळे त्यांना आर्थिक स्वायत्तता मिळण्यास मदत झाली. या प्रयत्नांमुळे केवळ महिलांचेच नव्हे, तर संपूर्ण ग्रामीण अर्थव्यवस्थेच्या विकासास चालना मिळाली.

ग्रामीण भागातील महिलांसाठी उद्योजकता ही केवळ आर्थिक उपजीविकेचे साधन नसून, त्यांच्या सामाजिक आणि आर्थिक सक्षमीकरणाचा प्रभावी मार्ग आहे. पारंपरिक शेतीव्यतिरिक्त विविध क्षेत्रांमध्ये महिलांना उद्योजकतेच्या संधी उपलब्ध होत आहेत. शासनाच्या विविध योजना, बचत गट, स्वयं-सहाय्यता गट आणि वित्तीय संस्थांच्या मदतीने महिलांना व्यवसाय सुरू करण्यासाठी आवश्यक आर्थिक आणि तांत्रिक सहाय्य मिळू लागले आहे. जेव्हा एखाद्या समूहातील व्यक्ती आर्थिक स्थैर्य आणि स्वावलंबन साध्य करण्याच्या उद्देशाने एकत्र येतात, तेव्हा त्या समूहाच्या आर्थिक प्रगतीला चालना मिळते. अशा प्रकारे, विशिष्ट उद्दिष्ट साध्य करण्यासाठी समविचारी लोक एकत्र येऊन परस्पर सहकार्याच्या माध्यमातून आर्थिक मदत आणि बचतीवर भर देतात. 'ज्यात प्रामुख्याने समान प्रश्न, सारखे आचार - विचार, समान मत आणि परस्पर जवळीक असणारे लोक, स्त्री किंवा पुरुष एकत्र येतात व बचतीच्या माध्यमातून आपल्या छोट्या मोठ्या आर्थिक गरजा भागवून आपला सर्वांगीण विकास करतात त्यास 'बचत गट' असे म्हणतात'.^३ बचत गटाच्या माध्यमातून महिलांना व्यवसाय वाढवण्यासाठी आणि स्थिर उत्पन्न मिळवण्यासाठी आवश्यक असलेल्या कौशल्य प्रशिक्षणाच्या संधी उपलब्ध करून देण्यात येत आहेत. त्यामुळे महिलांना अधिक सक्षम आणि आत्मनिर्भर होण्यासाठी प्रोत्साहन मिळत आहे. ग्रामीण महिलांसाठी शेतीपूरक व्यवसाय मोठ्या संधी उपलब्ध करून देतो. दुग्धव्यवसाय, शेळीपालन, मधुमक्षिकापालन आणि सेंद्रिय शेती हे कमी भांडवलात सुरू करता येणारे व्यवसाय आहेत. हे व्यवसाय महिलांना नियमित उत्पन्न मिळवून देतात. तसेच, गृहोद्योग जसे की पापड, लोणची, मसाले तयार करणे, सेंद्रिय खाद्यपदार्थ उत्पादन आणि हस्तकला वस्तू यामधूनही महिलांना मोठ्या प्रा. सुवर्णा ज्ञानेश्वर हजारे

प्रमाणावर रोजगार मिळू शकतो. काही भागांमध्ये महिलांनी गट स्थापन करून सहकारी संस्थांच्या माध्यमातून मोठ्या प्रमाणावर उत्पादने विक्रीसाठी आणण्यास सुरुवात केली आहे. सेवा उद्योग क्षेत्रातही ग्रामीण महिलांना मोठ्या प्रमाणावर संधी उपलब्ध होत आहेत. ब्युटी पार्लर, शिवणकाम, टेलरिंग आणि ट्युशन क्लासेस हे कमी भांडवलात सुरू करता येणारे व्यवसाय महिलांसाठी फायदेशीर ठरू शकतात. डिजिटल उद्योजकतेच्या संधींमुळे महिलांना ऑनलाइन विक्री, डिजिटल मार्केटिंग आणि सोशल मीडिया प्लॅटफॉर्मचा उपयोग करून व्यवसाय वाढवता येतो.

महिला उद्योजकतेला चालना देण्यासाठी शासनाने मुद्रा योजना, स्टार्टअप इंडिया योजना, महिला ई-हाट, राष्ट्रीय ग्रामीण आजीविका अभियान (NRLM) आणि दीनदयाळ अंत्योदय योजना यांसारख्या विविध योजना राबवल्या आहेत. या योजनांमुळे महिलांना व्यवसायासाठी भांडवल, प्रशिक्षण आणि बाजारपेठ मिळण्याच्या संधी उपलब्ध होत आहेत. महिलांच्या बचत गटातील गृहउद्योगांना बाजारपेठ उपलब्ध करून देण्याचे कार्य देखील पंचायती स्तरावर होताना दिसते. ग्रामपंचायत, पंचायत समिती, जिल्हा परिषद क्षेत्रातील काही दुकाने, गाळे बचत गटाच्या महिलांना आरक्षित ठेवण्याची तरतूद असून महिलांनी उत्पादित केलेल्या मालास बाजारपेठ मिळवून जिल्हा, तालुका स्तरावर प्रदर्शन, मेळावे भरवले जातात. 'महाराष्ट्रात बचत गटाच्या खरेदीकरीता 'लक्ष्मी सरस' प्रदर्शन, मुंबईत भरवली जातात. त्याचबरोबर महिलांना ऑनलाइन विक्रीचे दालन मिळाले म्हणून 'महिला ई हट' पोर्टल सरकारने उपलब्ध करून दिले आहे'.^४ मात्र, महिलांना अद्यापही भांडवलाची कमतरता, शिक्षणाचा अभाव, कौटुंबिक जबाबदाऱ्या, सामाजिक बंधने आणि तांत्रिक ज्ञानाचा अभाव अशा अडचणींचा सामना करावा लागत आहे. महिला उद्योजकतेला प्रोत्साहन देण्यासाठी वित्तीय सहाय्य, कौशल्य प्रशिक्षण आणि डिजिटल तंत्रज्ञान यांचा प्रभावी वापर होणे गरजेचे आहे. बँका आणि वित्तीय संस्थांनी महिलांसाठी सुलभ कर्जपुरवठा आणि अनुदाने उपलब्ध करून द्यावीत. त्यांना व्यवसाय सुरू करण्यासाठी आर्थिक मदतीची गरज असते, परंतु अनेक वेळा कर्ज मिळवताना अडचणी येतात. महिलांना व्यवसाय व्यवस्थापन, वित्तीय नियोजन, उत्पादन नियंत्रण आणि विक्री तंत्रज्ञान यासारख्या कौशल्यांचे प्रशिक्षण दिल्यास त्यांचा व्यवसाय अधिक प्रभावीपणे चालू शकतो.

ग्रामीण महिलांसाठी तांत्रिक प्रशिक्षण आणि डिजिटल साक्षरता अत्यंत महत्वाची आहे. डिजिटल युगात व्यवसाय वाढवण्यासाठी ई-कॉमर्स आणि सोशल मीडिया मार्केटिंग यांचा प्रभावी उपयोग करता येऊ शकतो.

महिलांना ऑनलाईन व्यवसाय करण्यासाठी आवश्यक कौशल्ये शिकवण्याची गरज आहे, जेणेकरून त्या त्यांच्या उत्पादनांची विक्री मोठ्या प्रमाणावर करू शकतील. शेवटी, समाजात महिलांच्या उद्योजकतेला चालना देण्यासाठी विशेष उपक्रम राबवण्याची गरज आहे. महिलांनी उद्योग सुरू करणे हे केवळ त्यांच्यासाठीच नव्हे, तर संपूर्ण कुटुंब आणि समाजाच्या प्रगतीसाठी महत्वाचे आहे. शासन, सामाजिक संस्था आणि वित्तीय संस्थांनी एकत्रितपणे प्रयत्न केल्यास महिलांना अधिक संधी उपलब्ध होतील, त्यांची आर्थिक परिस्थिती सुधारेल आणि संपूर्ण समाजाचा आर्थिक विकास वेगाने होईल. महिलांचे आर्थिक सक्षमीकरण केवळ त्यांच्यासाठीच नव्हे, तर भविष्यातील सुशिक्षित आणि स्वावलंबी पिढी घडवण्यासाठीही आवश्यक आहे. त्यामुळे ग्रामीण महिलांचे सक्षमीकरण हे केवळ त्यांच्या व्यक्तिगत प्रगतीसाठी नाही, तर संपूर्ण समाजाच्या आर्थिक आणि सामाजिक प्रगतीसाठी अत्यावश्यक आहे.

निष्कर्ष

१. ग्रामीण महिला उद्योजकता हळूहळू वाढत असली तरी, त्यांना अनेक आर्थिक आणि सामाजिक आव्हानांना सामोरे जावे लागत आहे.
२. शासनाच्या विविध योजनांचा महिलांना फायदा होत असला तरी, त्या योजनांबाबत अजूनही पुरेशी माहिती नसल्यामुळे अनेक महिला या संधींना गमावतात.
३. बचत गट आणि स्वयं-सहाय्यता गट हे ग्रामीण भागातील महिलांसाठी आर्थिक सक्षमीकरणाचे प्रभावी माध्यम ठरले आहे.
४. डिजिटल तंत्रज्ञानाच्या माध्यमातून महिलांना राष्ट्रीय आणि आंतरराष्ट्रीय बाजारपेठांपर्यंत पोहोच मिळण्याची

संधी आहे. मात्र, यासाठी त्यांना तांत्रिक प्रशिक्षण आणि डिजिटल साक्षरतेची गरज आहे.

५. महिला उद्योजकतेला चालना देण्यासाठी कौशल्य विकास, वित्तीय मदत आणि सामाजिक पाठिंबा या तिन्ही घटकांचा समन्वय होणे अत्यावश्यक आहे.

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Role of the Women Entrepreneurs in India

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Abstract:

Entrepreneurship is essential to the nation's economic growth. An important instrument for the economic growth of a nation like India that is primarily an agricultural one is entrepreneurship. Entrepreneurship is an economic activity and can influence the economic scenario in substantial measures. An entrepreneur is an essential factor of production as land, labour, and capital. Despite gender discrimination, economic operation, and social limitation, the women could achieve the fulfilment of a successful life. The industrialization has pulled women from the kitchen to economic activities.

Keywords – Women, Role, Entrepreneur, India

Introduction –

According to the sociological framework, Indian society is dominated by men. Women only have closed commitments because they are viewed as a weaker group. These cultural and sociological practices have long kept the Indian women's sector dormant. The actual fact is different. Indian women have shown themselves to be incredibly productive when given the right exposure and education.

The social taboo may be broken down and women's force can be utilised as a valuable human resource for the country's growth if the right atmosphere and education are provided. Educated women nowadays are demonstrating their professional abilities in a variety of sectors and freeing themselves from undesirable traditions and habits. In Indian homes, it is very typical for women to take on greater responsibility for raising children and keeping the home improved with love and care. Westerners are jealous of women's role as the centre of the family since they don't have the same familial ties. Indian women in families are doing a good job of managing the responsibility of coordinating a variety of activities in a way that is both beneficial and painless.

Objectives of the Study:

1. To introduce the concept of women entrepreneurship.
2. To study the role and contribution of women entrepreneurs.
3. To understand and assess the challenges and the constraints faced by women entrepreneurs.

Research methodology:

The study is based on the secondary data. Secondary data was collected from various books, journals, reports, and websites.

Concepts of women entrepreneurship:

As stated by Kamal Singh “A woman entrepreneur can be defined as 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.”

The definition of women entrepreneurs provided by the Indian Government is predicated on their involvement in equity and employment across all commercial companies. Consequently, a woman entrepreneur is described as “An enterprise owned and controlled by a women having a minimum. Financial interest of 51% percent of the capital and giving at least 51% of the employment generated in the enterprise to women”.

Women entrepreneurs can be divided into three categories.

1. Entrepreneurs in large and medium sector.
2. Entrepreneurs in small sectors.
3. The third group of women entrepreneurs helps women with less money by working in slums and cities. A service-oriented organisation exists to assist the economically Disadvantaged.

Role and contribution of women Entrepreneurs in India:

In 1980, the United States organized a global-level “Women’s Decade” conference at Copenhagen (Denmark). In this conference, they have prepared a plan for women’s opportunities in entrepreneurship and their roles and responsibilities, opportunities in unconventional business sectors, women’s role in various management roles, etc. In 1981, the First

Women's National Entrepreneurship Conference was organized in New Delhi. In this conference for women's entrepreneurs, giving priorities for providing the land for their business, electricity, a business license, easy and low-interest rate loans, special training centres, etc.

The role of women in traditional societies was inherently restricted to the family. She was an important mother and homemaker who carried children. These circumstances have altered as a result of numerous factors, including urbanisation, technological advancement, and women's educational standing. Through self-employment, entrepreneurship, the organised sector, and the unorganised sector, women participate in economic development. The desire of women to engage in the

country's economic operations is growing. Women's entrepreneurship is thus on the rise.

The drafters of our constitution were particularly careful to ensure that women have equal rights and opportunities in political and social spheres and to expressly forbid discrimination, especially with regard to employment, pay, and working conditions, in recognition of the injustices that have been inflicted upon women in the past. Since unemployment has become a major worry for everyone, women's industries have gained new significance.

The 2023 census showed the work participation rate (WPR) of women as 32.7% compared to 1991, 2001 and 2011 census. The rise WPR is considerable.

Table 1.1 – Female work Participation Rate

Year	Female work Participation Rate
1991	22.69
2001	25.68
2011	25.51
2023	32.07

Source: Census of India

Table 1.2 Women work participation Rate (WPR) in three tops states in India

State	Female Work participation Rate (WPR)
Sikkim	56.9 %
Andhra Pradesh	43.1 %
Himachal Pradesh	47.4 %

Source: Census of India

Above table (table no.1.2) shows work participation rate in India in which Sikkim with 56.9% is on top, 43.1% of Andra Pradesh is on 2nd position. Himachal Pradesh is on 3rd position with 47.4%.

Although they make up half of the world's population, women only own 1% of all property worldwide. Their involvement in industrialisation has gone unrecognised and unsupported. Globally, women's status and condition have continued to be overlooked. They make up a very small portion of trade and business. According to a UN report, despite the equal pay for equal labour statute, women are paid 25% less than males. The time has arrived for women to express their creativity and escape the mundaneness of housework.

Challenges faced by women Entrepreneurs:

- 1. Lack of Confidence:** Women typically don't believe in their own abilities. After enduring a lengthy period of subordination, even inside their own household, family members don't seem to have complete faith in their own skills and judgement.
- 2. Socio-cultural Barriers:** - Regardless of whether she is a working woman or an entrepreneur, a woman must fulfil her responsibilities to her family. In our culture,

male children's education is valued higher than that of female children. Due to this, women are unable to pursue education and vocational training, develop technical skills, and thus are not aware of the options that are open to them.

- 3. High cost and scarcity of raw material:** Lack of mobility makes the dependence of women entrepreneurs on middle men indispensable. Added to this is the high price of raw material on one hand and getting raw material at minimum of discount on the other.
- 4. Problem of Finance and Working Capital:** Due to their lack of physical security and credit in the marketplace, women entrepreneurs also struggle to obtain funding. Women have limited access to outside funding sources since they lack any kind of property rights. Many women are discouraged from starting their own businesses by the intricate and difficult process of bank loans, the delays in getting the loans, and the running around involved.
- 5. Lack of Mobility:** Women entrepreneurs are reliant on middlemen due to the intense market rivalry and their limited mobility.

Due to their inherent limitations in mobility, women are not afforded the advantages of great efficiency and cheap cost. Their sociocultural heritage forces them to stay in their country of origin. Another factor contributing to their immobility is their physical state.

6. **Tough competition:** Women business owners lack the organizational structure necessary to fund extensive advertising and canvassing campaigns. Because of this, they have to contend with fierce competition from both the organised sector and their male counterparts when it comes to producing commodities. Eventually, women's businesses are liquidated as a result of this competition.
7. **Family Responsibility:** Taking care of the children and other family members is mostly the responsibility of women in India. Married women must find a delicate balance between their families and their businesses. Her whole focus on her family leaves little to no time and energy for her career. Husbands' support and approval appear to be prerequisites for women to enter the workforce.
8. **Marketing problems:** The middlemen, who pocket a large portion of the profits, control how women entrepreneurs market their goods. Additionally, it's challenging for female entrepreneurs to get their items in front of consumers. The deficiency of knowledge on the evolving market. Furthermore, it is challenging for female entrepreneurs to collect payments.
9. **Absence of risk bearing skill:** Being late comers to the profession of entrepreneurship the women are unable to compete with well-established firms. Women are generally conservative and so do not dare to undertake risk. Fear of loss and inferiority complex also deter them from taking risks. Women normally prefer traditional area which are less risky such as tailoring, embroidery, food preservation and interior decoration.
10. **Production Issues:** A manufacturing organization's production entails coordinating a variety of tasks. Because they lack technical expertise and are unable to keep up with the latest technological advancements, women entrepreneurs must pay a high price for technology purchase and machinery use. The unit's profitability is negatively impacted by these issues, which raise manufacturing costs.
11. **Male-dominated society:** Chauvinism against women is still prevalent in India. According to the Indian constitution, men

and women are equal. However, women are viewed as "abla," or weak in every way, in reality. Women are handled as a result of men's misgivings about their role, skills, and abilities. In short, women in India's male-dominated society are not treated on an equal basis with men. This, in turn, creates obstacles for women to enter the industry.

Conclusion:

Women entrepreneurs in metropolitan areas are pursuing difficult business ventures. A lot of potential in rural areas is still unrealised since there aren't enough managerial or supportive resources available. They essentially suffer financial constraints that need to be addressed right away by the relevant authorities. Developing women's entrepreneurship is equally crucial for the nation's overall development because women make up almost half of its population. If efforts are made to develop entrepreneurship among women, it will not only solve the problem of women in making them economically independent but it will also help in adding to the national income. With this thing in mind, the government has made several efforts to develop entrepreneurship among women and many special facilities have been provided to them to achieve their objectives. As a result of this now our educated women folk have made a determined bid to have a career of self employment and get themselves economically self dependent. As such the number of women entrepreneurs is increasing day by day.

Suggestions:

The emergence of women entrepreneurs is necessary for reducing unemployment and economic development of the nation. Entrepreneurship is one of the best way to improve the socio-economic status of women in the society.

1. **For creating consciousness:** Women by large need to be made conscious about their capabilities and capacities. They have to be infused with self-confidence and self-assurance. It will create confidence among women and they will enter into business.
2. **Entrepreneurship Education:** Entrepreneurship development among the women cannot be achieved unless the educational system and policies are directed towards it. The branches of education particularly commerce and management should include compulsory a component of entrepreneurship in their syllabus.
3. **Provision for finance:** More finance should be given for the small units at lower interest rate without stress on collateral security. Government should make a compulsion of recording wife name with husband name on property card.

4. **Preferential marketing concessions:** The government should address some issues that female entrepreneurs encounter, such as marketing, and provide them preferential treatment.
5. **Getting training:** A training component should cover skills development, technology understanding, operating better equipment, legal considerations in business operations, feasibility report production, and improved marketing and communication abilities.
6. **Acquiring organizational experience:** Potential women entrepreneurs should preferably acquire some years of experience in manufacturing trading or service sector or more preferably in the line of activity in which they intend to venture.

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