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Leadership, Change Management and Regional Imbalance

18th February, 2017



Organised by
The Post Graduate Department of Commerce
& Management Science and Research Centre
People's College, Nanded (M.S.)

College with Potential for Excellence
Re-accredited with Grade - A





ज्ञान-विज्ञान विमुक्तये

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(Under CPE Scheme)
NATIONAL SEMINAR

On

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and Regional Imbalance**

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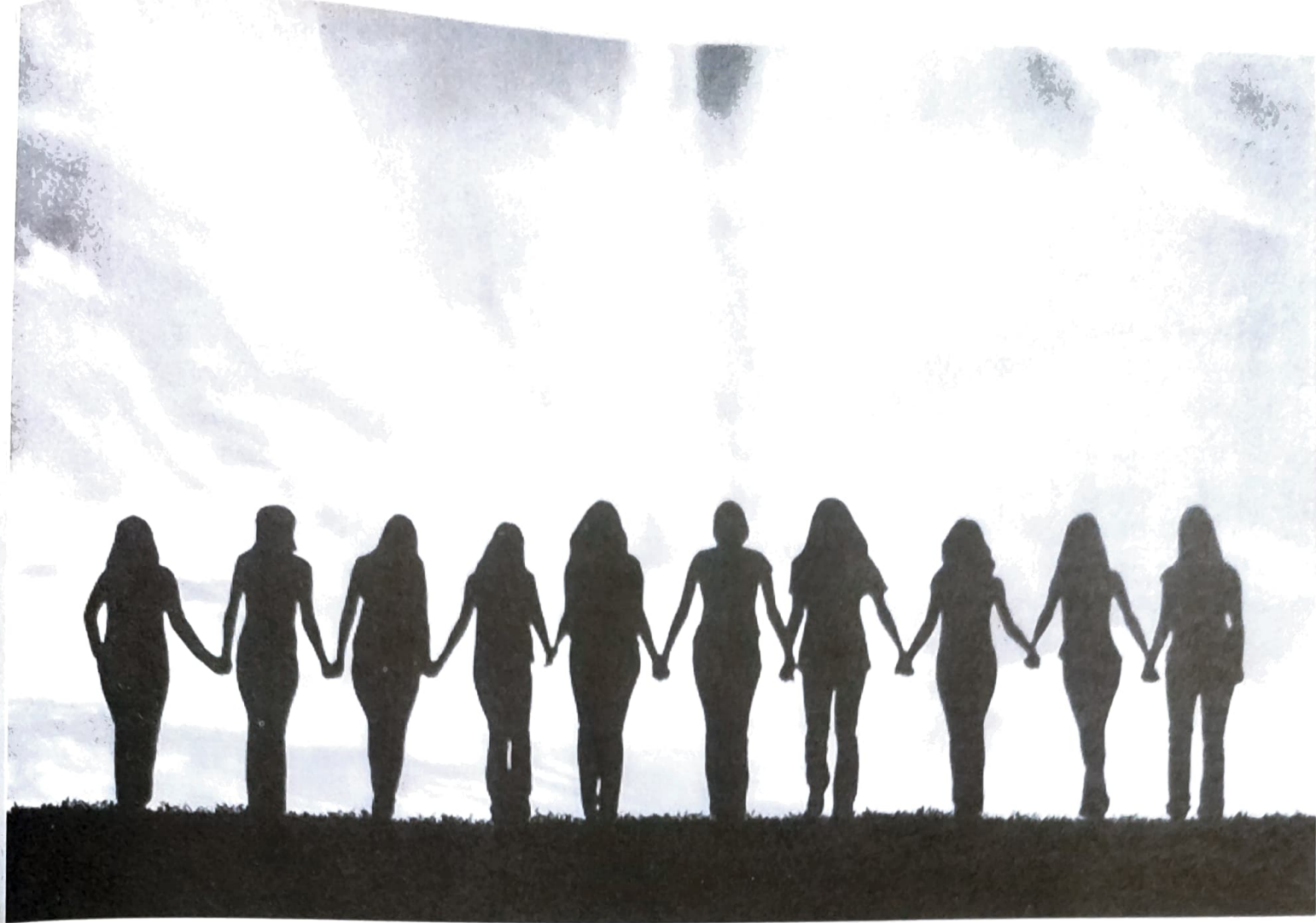
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Content

Theme 1 : Women Empowerment through Entrepreneurship

1.	Problems and Prospective for Women Entrepreneur in India.....	Dr. S.J. Kulkarni.....	1-3
2.	Women Empowerment through Entrepreneurship.....	Mr Sachin.S Rudrawar..... and Mr Ashok K. Hoke	4-9
3.	Women Empowerment & Entrepreneurship Development.....	Jadhav Viju Dattatraya	10-12
4.	The Role of Entrepreneurship in women Empowerment.....	Dr.A.P.Barve.....	13-15
5.	Role of Bharitya Mahila Bank in Women Empowerment.....	Shri. S.S. Kulkarni.....	16-19
6.	Women Empowerment: Through..... Encouraging Entrepreneurship	Dr. S. S. Agrawal..... and Dr. S.R.Agrawal	20-24
7.	Women Entrepreneurs in India: SWOT analysis.....	Deepika D. Jain.....	25-29
8.	The Role of Micro Finance in Women Empowerment..... through Women Entrepreneurship Development	Dr.M.S.Parturkar.....	30-32
9.	Stand Up India Scheme to Promote Entrepreneurship..... SC/ST and Women	Dr.Sawargaonkar Shankar Laxman	33-34
10.	Women's Enablement through Entrepreneurship: Defies & Benefits	Suresh S. Kashide.....	35-38
11.	A Role of Rural Women Empowerment in..... Entrepreneurship Development : Maharashtra	Miss.Monika M.Ozalwar.....	39-42
12.	Challenges Before Women Entrepreneurship in..... New Millennium (Indian Perspective)	Mr.R.B. Jagdale..... and Dr. A.D. Kalam	43-46
13.	Entrepreneurship Development of Rural Women through..... Self Help Groups	Dr.V.A.Pawale.....	47-50
14.	Women Empowerment through Entrepreneurship.....	Ratnamala B.Deshmukh.....	51-54
15.	Challenges of Women Empowerment through Entrepreneurship	Dr. Dhammpal S Jadhav..... and Mr. Hake Pankaj	55-58
16.	Empowerment of Women Entrepreneur in India.....	Rajesh D. Rokde.....	59-60
17.	Women Empowerment and Entrepreneurship.....	Donde Anil B. P..... and Kawade Vaibhav	61-64
18.	An Analytical Study of Woman Entrepreneurship.....	R.R. Lohiya..... and D.U.Pawde	65-70
19.	Problem and Solution of Women Entrepreneurship and..... Government Scheme for Development in India	Jayshree S.Kachbawar.....	71-74
20.	Women Empowerment through Entrepreneurship.....	Mrs.S.L. Ingole..... and Mrs.P.M.Saraswat	75-76
21.	Women Entrepreneurship a study of successful..... women in worlds	Manjiri R. Atkore.....	77-78
22.	Empowerment of Rural Woman through Entrepreneurship.....	Gavli K.K. and..... Jadhav Sandeep B.	79-82
Theme 2 : Industrial Development and Policy Making in Changing Economic scenario			
23.	Regional Imbalances in India-Causes and Remedies.....	Dr. Kawale P.G. and..... Prof.Trimukhe S.G.	83-86
24.	Role of Parli Thermal Power Station in the..... Removal of Regional Imbalance	Dr. S. S.Solanke and..... Nandu N. Pondal	87-90
25.	Regional Development through Agro-Based Industries in..... Maharashtra State	Dr. B.V. Dakore.....	91-95



**Women Empowerment
through
Entrepreneurship**

**Prof. Suresh S. Kashide*

Introduction:

Women empowerment can be said as a process in which women challenge the existing norms and culture, to efficaciously improve their personality, status in the family as well as in the society. Entrepreneurship on small scale is very often to empower women especially who cannot find the jobs for many such reasons. In urban area, women from lower level of the society though educated, also find it difficult to get the jobs. Self-helping groups thus have paved the way through entrepreneurship here. The profound impact of entrepreneurship development is seen not only in raising economic status of women but for personality and social status of women. Women entrepreneur is a person who accepts challenging role as well as competing phases to meet her personal needs and become economically independent. A strong passion to do something positive is an inbuilt quality of entrepreneurial women, is to contribute values in both family and social life. With the advent of media, women are much better aware of their own traits, rights and the working conditions. In the world of digital era paved the way for women to be job creators rather than job seekers.

Objectives:

- ♦ To identify the social glitches faced by the women entrepreneurs.
- ♦ To examine the attitude of family as well as society towards women entrepreneurs.
- ♦ To suggest measures to promote women entrepreneurs.
- ♦ To familiarize the programmes endorsed by Govt. of India and other institutions.

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Women entrepreneurs can be divided into three categories:

1. **Entrepreneurs in Large and Medium Sector -** In large and medium sectors, women with educational and professional qualifications, take the initiative and manage the business as well as a man. A woman entrepreneur who has received basic managerial training and educational qualifications, sometimes even an MBA degree, usually may head the medium sector and large units. These women because of their qualifications and other opportunities which are available to them are in a superior position and have a competitive edge over others to set up and manage the units.
2. **Entrepreneurs in the Small Sector -** Those women entrepreneurs who do not have education or any formal training in management, but have developed skills take to small scale industry. They choose that product with which they are familiar i.e. garments, weaving, pickles, dolls and handicrafts. Some have ventured into engineering, electronics, chemicals and pharmaceuticals. Some also make surgical instruments, furniture and pottery. These women entrepreneurs need in the initial period, certain special privileges to overcome the practical social handicaps they face for being a woman such as attitudinal reluctance of officers, lack of information, and too many formalities that need to be completed.

The third category of women entrepreneurs - work in cities and slums to help women with lower means of livelihood. Their service motivated organization to help economically backward sections.



They need Government support in marketing as well as getting finances at a concessional rate for their products. Preferential purchasing policy of government helps such institutions to manufacture and sell to the government items like files, chalk, stationery, etc.

International Scenario:

Alleviating poverty through entrepreneurship is a key tool for economic empowerment of women around the world. Women entrepreneurs must be supported to grow from small informal enterprises to formal small and medium enterprises in order to create sustainable employments, be visible in their national economies, contribute to GDP growth and be relevant in the global market place. Promotion of women entrepreneurs as a part of SME development programmes has become an important priority among countries, both developed and developing ones. In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. Women entrepreneurs as major part of informal and small scale industries in the current global economic scenario are going to play vital role in the social-economic and political development programs. Gender equality is a key policy objective in developing countries. It is increasingly seen as providing a double dividend: not only guaranteeing a fundamental human right, but also boosting economic growth.

Experiences of European countries and USA have clearly established that promotion of women entrepreneurs have immensely benefited them in terms of job creation and economic growth. According to U.S. Small Business Administration, Women business owners are critically important to the American economy. America's 9.1 million women-owned businesses employ 27.5 million people and contribute \$3.6 trillion to the economy. Women-owned businesses constitute approximately 26 per cent of the total non-agricultural business population of the United State.

The government has launched Women-21.gov, a premier one-stop federal resource for targeted information, registration for online programs, and networking opportunities to help women entrepreneurs navigate the ever-changing business world and do what they do best: innovate, create jobs, and make a vital contribution to the strength of America. In member countries of Organization for Economic Development (OECD), women entrepreneurs reportedly constitute a growing share of SME owners, with higher than average start-up rates in several OECD member and non-member countries. The One Woman initiative is a joint public private Women's empowerment fund provided by United States focuses on empowerment initiatives including entrepreneurship. The Ladies Business School that has run for almost 20 years in Finland, or the micro-credits programmes in Spain and Finland are supported by their government as they have proved to be very effective and relevant. A major force behind China's growth in the global market is its women. In China women comprise almost half of the labour force (about 45.5%) and still growing. Rural women make upto 65% of those working in agricultural production. Economic and Social Commission for Asia and Pacific says small businesses have emerged as significant avenues for the economic empowerment of women in the region. Between 1995 and 1997, women business operators increased by 9% while male business operators increased by 2.6%. Women are increasingly venturing into business in African countries also and growing membership of African Federation of Women Entrepreneurs (AFWE), Addis Ababa, Ethiopia, reflects increasing entrepreneurial activities among women in African continent. Women are not only found in manufacturing and trading sector in the domestic economy but also are active in export/import trade. For example, in Russia, women business owners are involved in international trade at a higher rate (19%) than in the US (13%). In Brazil, Mexico and Argentina, 22% to 32% of women business owners are involved in international trade. Yet, women

entrepreneurs around the world continue to face hurdles in their operations, necessitating governments to design appropriate remedial measures. UNIDO's Rural and Women Entrepreneurship (RWE) Programme contributes to poverty reduction through entrepreneurship development programmes with a focus on rural development and gender equality.

Advantages of Entrepreneurship among Women:

Empowering Women is a challenge. Micro enterprises 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 women. Following are some of the personal and social capabilities, which develops as result of taking up enterprise among 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
- Involvement in solving problems related to women and community
- Decision making capacity in family and community. Recommendations

The main purpose of Women Empowerment must be to enhance awareness and create a more informed understanding on the opportunities, issues and approaches with resultant attention and resources directed towards supporting women entrepreneurs. Women empowerment must promote entrepreneurship among women;

- ✓ share business acumen and technical know-how;
- ✓ provide new opportunities to bridge the gaps and increase opportunities for linkages;
- ✓ avail comprehensive toolkits to facilitate joint venture opportunities for economic empowerments, increased production, job creation and poverty alleviation;
- ✓ recommend governments for more conducive regulatory and administrative environment for women entrepreneurs;
- ✓ discuss gender-specific constraints faced by women entrepreneurs;
- ✓ identify the role of various intermediaries such as associations and NGOs, micro finance institutions towards enhancing women entrepreneurship;
- ✓ suggest measures to improve the reach of credit to women entrepreneurs through a comprehensive programme;
- ✓ share good practices in the promotion of female entrepreneurship;
- ✓ discuss actions and support measures for promoting female entrepreneurship in different countries; and
- ✓ Capacity building of women entrepreneurs for increased competitiveness, technology absorbing capacities and women's control over asset management.

Suggestions:

- ◆ It is essential to systematize training programmes to develop their capabilities and professional competence in managing activities, leadership skills, profit scheduling,
- ◆ Production planning and other skills.
- ◆ A responsiveness programme to make the women entrepreneurs aware about different opportunities and areas for initiating business



to achieve their dreams need to be conducted at regular intervals.

- ◆ Financial institution should provide adequate working capital assistance to meet their working capital requirements.
- ◆ Adequate subsidies should be given to the small scale women entrepreneurs by the government.
- ◆ Women entrepreneurs should make use of different schemes provided by the government.
- ◆ Women should upgrade themselves by adapting latest technology benefits.
- ◆ Women must be educated and trained to acquire knowledge in all functional areas of business management.

Conclusion:

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. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Particularly the entry of women in micro enterprises will be encouraged and aggravated. Women can do wonders by their effectual and competent involvement in entrepreneurial activities. The women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family,

government and other organization. More over formation and strengthening of women entrepreneurs network must be encouraged. Women entrepreneurs networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This network helps to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity. Empowerment would not hold any meaning unless they are made strong, alert and aware of their equal status in the society particularly in rural areas. Policies should be framed to bring them into the mainstream of society. It is important to educate the women particularly in rural areas. The need of the hour is to improve female literacy as education holds the key to development women in rural India. Thus women entrepreneurship promotes and results in empowerment of women.

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"That religion goes from heart to heart" is an important message. This is more true in regard to education. It is only the heart that can pour out true education. Unless the inner chords of the human soul are touched, the personality of the student cannot evolve. True education requires a developed heart, a pure heart, a heart that receives the benefits of the student's life. Oneness with the students, sympathy and love for them, making yourself a part and parcel of their being, a friend and a colleague, not one placed in an exalted position, nor for being something superior and separate. This is the type of the teacher who can impart 'good education'. I began to Question myself in this manner. Could I love the students as my own self? Shall I forgive their lapses as I forgive myself? Shall I share their joys and sorrows? Shall I reduce myself to a state of complete oneness with them, in all aspects of life?

- Swami Ramanand Teerth



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