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**ENTREPRENEURSHIP AND WOMEN EMPOWERMENT. VIZ A VIZ INDIAN MIDDLE CLASS WOMEN.**

**Dr. Suchita Marathe**, Professor in English, Smt. Binzani Mahila Mahavidyalaya, Mahal, Nagpur:  
marathesuchital@gmail.com.

Women have dynamic personality and they can mold themselves into any role they are challenged with. After independence, slowly women started adding to the GDP by doing odd jobs: mainly teaching and clerical. However, that required some specialized education. Women were married off without preparing them for any eventuality. They were not given proper education to boost their confidence and neither the socio - cultural premise then inspired women to become independent. So such vulnerable women were thrown into a deep crisis when the sole earning member suffered any business losses, or expired or became bed-ridden. At this time, we see a lot of women in our middle class families rising like phoenix birds. They not only salvage the family by using their skills to optimum use but also earn a respect and good family background for their sons and daughters. These sons and daughters get an established business and guidance from their mother. Thus a middle class woman can either add to her income or be prepared for any eventuality by getting professional training to upgrade her skills and be a shining example of confidence and courage for her family and society. The choice should remain in the hands of women. This paper explores some real life examples of entrepreneurship with little capital but lots of hard work which not only brought the family economy on track but also enriched it over the years.

**Key words** :Entrepreneurship, empowerment, Indian middle class , family crisis, family pride

**Introduction**

It is very rare that women initiate entrepreneurship as a hobby. It is observed that they are forced to start an entrepreneurship to either supplement their family income ; to enhance their overall standard of living or to resolve a sudden and acute crisis that arose due to the demise of the sole breadwinner. Essentially, entrepreneurship is the process of developing, organizing, and running a new business to generate profit while taking on financial risk. So when these women start a business it is with the survival instinct and not earning profit. Profit making can happen much later when the entrepreneurship succeeds. Women are strong and in crisis they are gifted with immeasurable strength to survive. Woman is born with the talent of multi-tasking and therefore she is able to handle the many facets of entrepreneurship easily.

Entrepreneurship can result from necessity as well as opportunity, and women entrepreneurs pursue goals beyond economic gains. 'There is no gender differential in drivers of business expansion. The small scale of business does not inhibit women-owned micro enterprises from expanding.

**Entrepreneurial options available for women**

The middle class woman leads a cushioned life where she is taken care of by everyone. In a single income scenario, she has to listen to everyone and is never involved in the decision making process. So her self-esteem is low. Even inconsequential decisions about herself are taken care by her family. So such a woman is suddenly thrown into crisis. She is thrown out of her comfort zone and forced to take crucial decisions and even forced to start earning in some way or other. In such times, the latent skills of a woman are helpful. The best skill which is of immediate help to her is her culinary skills. She can start preparing lunch. In today's times when most of the higher middle class women are going out for jobs, then they are always in need of readymade lunch and dinner packages. If they are able to give good quality consistently at affordable rates then it is a surely successful enterprise. Women are great caretakers, they can initiate a creche or even day care for old people or nowadays even pets day care are in much need. This needs space and some human assistance. She can initiate catering business but that requires a little bit of capital and lots of management. Event management is another



entrepreneurship open for desiring women who have an aesthetic sense. People nowadays are in neck to neck competition in flaunting their wealth in various ways and event management is in much demand. Some enterprising women can take guided tours for women. If the woman has interest in fashion designing she can design clothes and open a boutique. She can even start a beauty parlor. But these later two enterprises need some professional training. These and many such are the options available for women.

Of course ,whenever any new venture is to be started and that too by a woman, there are bound to be constraints.

### Challenges Associated with Women Entrepreneurs

- 1) Difficulties in arranging finances.
- 2) Family responsibilities and commitments.
- 3) Absence of education and pervasive degrees.
- 4) Lack of self-confidence and optimism amongst women.
- 5) Lack of counsel on the most proficient method to begin a venture.
- 6) Domination by male and philosophy of male overwhelmed society.

But we see that these same diffident women when faced with tragedy show great courage and skill to begin a business and make it successful.

In this paper we are going to study two case studies of two women who changed the destiny of their families with their sheer grit,courage and entrepreneurial skills. Our reasoning is that these latent skills should be awakened in a woman long before she is struck with tragedy . In this way ,she would be able to cope up with the tragedy in a much more positive frame of mind and without pressure.

### Case study 1

**1.Mrs Asha Phadnis** - She was living in a lower middle class locality in Baroda. They were subsisting on the clerical income of her husband. Therefore their standard of living was low. But Asha was ambitious. She decided to supplement her family income. She had an entrepreneurial brain.She made a study. They lived in a colony which was far away from the main market. Secondly it was not possible for them to pay in cash. Thirdly they needed to buy gifts for surprise guests. for which they wanted the shop in the locality. It was not easy to go to the main city. Fourthly ,the shop should give them the facility of installments so that their family budget would not be disturbed. Whatever you buy you just needed to give a fixed amount per month. With these ideas in mind she started her shop. She bought steel articles, bedsheets and sarees of various types useful as gifts. She maintained registers. It was a huge colony so the word spread. It was very convenient for the women folk to buy the gift items in installments. Of course she priced each item taking it's interest onto calculation She became a huge success. As her confidence rose, she started investing more in business and started buying wholesale articles from stores all over India. Thus she was not only able to supplement her income but could earn a name for herself. She initiated bhisi recreational groups, bhajan groups, library for small children and women and also built a mandir in her front room for the locality. So we see a visionary lady can give back to the society in which she lives. She had started with a small. Capital and initially she kept on investing the money in the business. At the end of two years she was able to earn profit and even the faith of her customers.

### Case Study 2

**2)Mrs Meena Nadkarni**- Her family was very well to do. Her husband was earning enough for not only the subsistence of the family but also material needs. They belonged to the middle- middle class and had the luxury to spend thoughtlessly once in a while. But life is never stable. Suddenly her husband decided to leave his job and start a business. Everyone encouraged him. Everything was invested in that business. But competitive rivalry created a strike in her husband's industry. He suffered heavy losses. He could not repay loans on time. Her husband became a nervous wreck. It was a difficult



stage in her life. Her children were too young to do anything. So it was up to her to do something. The loan kept on mounting. One day finally she decided to accept the challenge. She found a vacant shop near her home. She cleaned it with the help of her children. She transferred a gas stove and some essential ingredients. She decided to utilize her culinary skills to earn money. She started preparing breakfast and snacks for the morning and evening and stipulated meal of Subji and roti for lunch and dinner. In Mumbai where she lived, such eating joints become quite a success if quality is maintained. She worked hard day and night. Slowly she started taking orders for office parties and birthday parties or picnic parties. People liked her taste and variety of making different curries. Her business spread but it required hard work. Mortgaging her jewelry, she repaid the loans. With her sheer determination she not only got back her own jewelry but also prepared beautiful jewelry for her daughter and daughter-in-law. Meanwhile her husband got back his confidence and he started another business which over a period of time became successful. But now she continued her business with assistance of her daughter-in-law. Thus, we see this second example of a woman's courage to tackle tragedy.

The Government of India too feels that women should be given support for business. All the desirous women should be made aware of these following schemes.

### **New Government Schemes for Women Entrepreneurs in India**

There are several schemes which was introduced by the Indian Government for Women Entrepreneurs. They are as follows:

1. Mudra Yojana Scheme
2. Trade Related Entrepreneurship Assistance and Development Scheme. (TREAD)
3. Mahila Udyam Nidhi Scheme.
4. Annapurna Scheme.
5. Stree Shakti package of women entrepreneurs.
6. Bhartiya Mahila Business Bank Loan.
7. Deva Shakti Scheme.
8. Udyogini Scheme.
9. Cent Kalyani Scheme.

**Conclusion** Thus, we see from these two real life incidents that women have potential for business but they don't utilize it unless and until they are pushed to the wall. So, women should be trained right from the beginning to identify their skills and polish the skills to develop a supplementary source of income. In this way, they will not become vulnerable in a crisis.

It is the duty of the parents to give them professional training, good education for job or training to develop their potential skills to initiate business.

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