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National Conference

On

Women Empowerment: Transcending Social Horizon

8th February, 2020

ORGANIZED BY
SASMIRA'S INSTITUTE OF COMMERCE AND SCIENCE
Worli, Mumbai



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“Sasmira’s Institute of Commerce & Science (SICS)” is an Institute located at Worli, Mumbai. It is affiliated to University of Mumbai and offering the Undergraduate Courses in Management and Science. It is an initiative of SASMIRA (The Synthetic & Art Silk Mills' Research Association), started in Year 2016 to impart quality education in the field of Commerce and Science.

SASMIRA as Parent Body Linked to the Ministry of Textile, Govt. of India was established on 12th January 1950 under Registration No. 2505 of 1949-1950 granted under Societies Act XXI of 1860 and is a cooperative venture set up by the Man-Made Textile industry of India after independence as a multi-functional institute to serve its scientific and technological needs.

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Message from the President

Sasmira's Institute Commerce & Science (SICS) has always aimed at excellence and in their endeavor to continue with their motto, we are organizing our first National Conference on "Women Empowerment: Transcending Social Horizon".

Empowerment of women is a necessity for the very development of a society, since it enhances both the quality and the quantity of human resources available for development. Empowerment is one of the main procedural concerns when addressing human rights and development.

The Research Conference will see a lot of Research Scholars, Teachers, Students and Industry professionals who will come together and share their ideas and finding on the theme. This will be a very good platform for deliberations and further research. I congratulate the SICS team and would like to see many more such intellectual deliberations at SASMIRA.

Shri. Maganlal H. Doshi
President, SASMIRA



Message from the Vice President

Sasmira's Institute of Commerce and Science (SICS) is organizing its first National Conference on "Women Empowerment: Transcending Social Horizon". I would like to congratulate the team at SICS for taking this initiative.

Research on the above topics is very relevant in today's world where everyone is talking feminism, but not many are ready to recognize the true place of women in society and give them the due respect.

I wish the Conference leads to a lot of deliberations and throws up intellectually stimulating body of information, research and learning for the students and the researchers. I wish the Research Team all the best.

Shri. Mihir R Mehta
Vice-President, SASMIRA



Message from the Executive Director

SASMIRA has always aimed at providing intellectual platforms for the best quality of education and research encompassing all the sub domains of industry. SICS (Sasmira's Institute Commerce & Science) is organising its first National Conference. The main objective of which is to provide a platform to research scholars, faculties, students and Industry professionals to ponder over Women Empowerment in varied fields.

India is a country known for its cultural legacy, traditions, society, religion and geographical features from the ancient time. We have always been a patriarchal society. Women make up half of the country so, in order to make this country an entirely powerful country, women empowerment is very necessary. Women must understand their strengths to grow and flourish in life. Women are nurturer, they build the nation they plan and execute the upbringing of the nation's wealth the children. Thus there is no job that is tough for them they are the strong backbones of a country. Empowering them is empowering the nation.

I am sure there will be a great gathering of intellectuals who will meet and share a vast body of knowledge on the above topic and will give rise to several fruitful discussions and further research.

Dr. U.K. Gangopadhyay
Executive Director, SASMIRA



Message from the Principal

Empowering women is to make them independent in all aspects from mind, thought, rights, and empowering them to take their own decisions without social or family pressures.

Empowerment of women is when she does not live in fear of society or family, is able to pursue her goals without shackles around her ankles, can demand similar respect and payment for same job, is not laden with multiple responsibilities in a family that a male completely avoids, has a right to choose her profession and spend her money as she wishes gets the same opportunities at home and in society as a male.

The argument of increasing women empowerment has highly embedded in our social business & educational circles. This basically goes against our constitution that gives equal rights to women and gender equality is a founding principle. Our constitution gave the right to vote to women from the very beginning. But has this all lead to empowerment for women or equal right on ground level. Let us get together and deliberate.

I am thankful to all the research scholars for taking part in the conference and putting forth their views on a very important critical issue.

Dr. Ritu Bhattacharyya
Principal, SICS

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**UNDERSTANDING THE MOTIVATING FACTS OF WOMEN FACULTY IN PRIVATE COLLEGES
WITH SPECIAL REFERENCE OF MUMBAI & PUNE**

Vinod Malap¹ and Prof. Rajesh Mehrotra²Research Scholar¹ and Director², School of Business Management, Jaipur National University, Jaipur

ABSTRACT

Motivation is the best medicine to activate employee and positive atmosphere in human resource management. The purpose of this paper is to find new paradigms and implement motivational idea to activate the woman faculty to work more creatively and achieve excellence for continues performance.

This is quantitative research work studied while working with well-known Universities, Institutions, organization from last many years. Exploring Academic & Administration with various departments and studying University Bylaws and Rules and Regulations, work profile distribution, hierarchy & other administrative policies for their employees to find new paradigms. Studied how the organization and employee relationship throughout the working tenure years. Empowerment and recognitions with new paradigms gives boosts or energies for woman faculties to work professionally in colleges.

Keywords: Human Resource Management, faculty Motivation, New Paradigms, Work Life Balance, Workforce Sustainability.

1.0 INTRODUCTION

Once faculty are appointed and trained, it is big task to motivate them individually to achieve college aims and objectives. While designing their profile, package, working place etc, we try to meet their expectations at the outset, suitably identifying their extrinsic and intrinsic needs, within the given policies and procedures of the college.

New paradigm of Motivation is a dynamic organizational-behaviour issue and there cannot be any organization-specific motivation tool. The subject of motivation, perhaps, received the highest attention from management thinkers' worldwide.

In this research papers, we have first discussed the different theories of motivation, and mentioned briefly about the different empirical studies on motivation in India and abroad, before culling the other issues such as concepts, objectives, process, and benefits.

Management education has undergone radical changes over the past decade. The content, instructional methodologies and facilities are among the key indicators of change as is the background and motivation of people who choose to become management teachers (Baporikar, 2009). Individuals interested in banking and commerce are seeking management teaching positions, as contrasted with interests in financial services and accountancy that typified the past. The profession could benefit from information about how these changes have affected teachers' enjoyment of teaching. This information could inform the process of recruiting new teachers by better understanding the rewards and stresses associated with major programmatic change. What is it about the current teaching climate in management education that outstanding teachers find most rewarding?

Management education is having difficulty recruiting talented teachers. Current estimates place the number of job openings at two or more for each management education graduate. Attractive salary and benefit packages accompany many of these openings. Why is it so difficult to attract and retain talented management teachers? What is it about teaching management education that makes outstanding teachers love their jobs? It is important to understand what specific aspects of teaching most management education teachers of the nationally-recognized institutions find to be particularly rewarding and most distressing so that it can go as an input for faculty motivation and also be useful in attracting other good professionals into management teaching (Baporikar, 2013). Concerns about job satisfaction spawned numerous studies during the past several decades in nearly every occupational field. There was strong interest in job satisfaction and teacher satisfaction from the late 1960s to the early 1980s. Over the past decade little attention has been paid to teacher satisfaction or its effect on students. Moreover, an important constituent group and a key resource of higher education institutions (HEIs) is the faculty or academic staff. The centrality of the faculty role makes it a primary sculptor of institutional culture and has implications for the quality of the institution and therefore has a major role in achieving the objectives of the institution. Demand for academic staff in higher education has been increasing and may be expected to continue to increase. Moreover the performance of academic staff as teachers and researchers determines much of the student satisfaction and has an impact on student learning. There are many

factors that serve to undermine the commitment of academics to their institutions and careers. Job satisfaction is important in revitalizing staff motivation and in keeping their enthusiasm alive. Well motivated academic staff can, with appropriate support, build a national and international reputation for themselves and the institution in the professional areas, in research and in publishing. This chapter aims to identify the issues and their impacts on faculty job satisfaction and motivation in management education.

2.0 OBJECTIVE OF THE STUDY

The objective of this study is to understand the relationship between faculty work motivation and performance. The study also analyzes the main motivation theories and approaches commonly used and followed.

- Investigate the influence of current practices to motivate staff in the educational organization on their employee's performance.
- Explore the concept of Employee Motivation in global business management in human resources management w.r.t Academic & Education Department.
- To understand the commonly used motivation theories and approaches.
- Examine the impact of different approaches of motivation on faculty performance in the workplace and the effect of performance on organization.
- To develop capabilities of faculty in all individuals working in an education / academic association in relation to their present role.

3.0 THE IMPORTANCE OF THE STUDY

This study will try to identify the motivating paradigms of human resources to as a basis for increasing the quality of giving best to organization. It will also help to draw conclusions that identify the factors that will be a key for an objective evaluation of the performance level. Furthermore, it will explain the importance and the effect of human resources about the need of assessment, motivation in order to fulfill their requirements which might lead to better services providing to the society.

4.0 TYPES OF THEORIES

Focuses on the content of motivation, or the needs that motivate us to take action and achieve goals that satisfy these needs. Content theories include:

- Maslow's Hierarchy of Needs: our behaviour and actions are driven by a 'hierarchy' of needs where lower level needs, such as survival, must be satisfied before we are motivated to meet higher level needs, such as 'feeling connected' and self-actualization.
- Alderfer's ERG Theory: uses empirical research to modify Maslow's hierarchy of needs to: Existence, Relatedness and Growth ('ERG'). Alderfer's needs can operate at the same time, rather than in a hierarchy. Where higher level e.g. self-actualisation needs are frustrated, we seek out greater satisfaction of a lower lever need e.g. financial security, to compensate.
- Herzberg's Motivators & Hygiene Theory: two groups of factors affect motivation at work. Intrinsic 'motivators' (relate to Maslow's higher needs) such as achievement and recognition can positively influence motivation, while extrinsic 'hygiene factors' (relate to Maslow's lower needs) such as pay and working conditions can negatively impact motivation if they are not satisfactory. Hygiene factors do not motivate, but can negatively affect motivation if they are absent. Motivators improve motivation but do not eliminate dissatisfaction.
- Steers and Porter's Theory: translates Maslow's needs into 'workplace needs' e.g. pay and working conditions at the base of the hierarchy, through to challenge, creativity and career advancement at the top.
- Stum: translates Maslow's hierarchy of needs into 5 levels of workforce needs presented in a 'Performance Pyramid'. Stum also developed the concept a 'social contract' between employer and employee to improve employee commitment and retention.
- McClelland's Theory: we are motivated by three forces Achievement, Power and Affiliation. The intensity of each varies by individual and one will tend to dominate.

5.0 FACULTY MOTIVATION: NEW PARADIGMS IN RESTRUCTURING OF BUSINESS MANAGEMENT STRATEGIC IN HUMAN RESOURCES MANAGEMENT.

We all know that motivated faculty perform work better and harder. But how do we ensure our faculty are always motivated? Here are a few tips.

1. Happy work force = happy customers

Provide a great environment to work in and look after your staff the way you expect them to look after your customers (Students).

Why should they be nice to customers if they are getting a raw deal at work themselves? Keep them happy by providing what they need in terms of training (Faculty development program / workshop, soft skills as well as technical knowledge) and genuine support with positive messages where appropriate and constructive feedback where development is needed.

2. Senior manager feedback

You don't need to spend a lot of money to make your people feel motivated and valued. Quite often a telephone call from a senior manager congratulating a team member on a 'good week' is equally as effective as an offer of a training course or gift voucher. You can't be seen to be withdrawing from investing in your people. Of course, you may have to make decisions to protect the profitability of your business that may not be popular so the messages you communicate are extremely important. We must continue to celebrate success, coach people on specific challenges and address any difficult issues they face.

3. A positive attitude

It is vital that recruitment team managers realign their expectations and take into consideration the economic climate when setting targets and objectives. Whilst I don't believe it is all doom and gloom out there, it is definitely tougher to convert leads into sales and there are fewer opportunities. That said, team leaders must encourage their staff to raise their game and sell themselves out of the credit crunch.

4. The right tools and skills for the job

Regardless of whether you are operating during a credit crunch or not – staff motivation is influenced by the following factors: having the right person in the job who is capable of doing it; equipping them to do the job by giving them the right tools and support and finally setting realistic targets that they believe can be achieved. We have continued to invest in sales and marketing during these difficult times and have launched a number of new product lines. This shows our staff that we are responding to the challenges of the marketplace and supporting them in every way we can.

5. Using temporary workers

The benefit of having temporary workers is that the customers can flex up and down depending on their requirement. So unsurprisingly over the past few months we have seen a decrease in demand for temporary workers across a number of our customers. Naturally companies are also reticent to commit to permanent recruitment and are even subject to headcount freezes.

6. Don't be tempted to carry anyone who is not up to the job

Leadership skills are ever more important during a credit crunch and you must lead from the front and inspire the team. Concentrate on motivating your best people and don't be tempted to carry anyone who is not up to the job – this can be highly demotivating for the rest of the team.

7. Keep things fresh

As obvious as it may sound, the key to motivation is to keep things fresh. Any job, however much you enjoy it, can become monotonous. This is even more true for the Organization environment.

8. Small 'quick fix' prizes

Monthly bonuses and incentive schemes are always useful, but what will keep them motivated throughout the month is the small 'quick fix' stuff, the here and now, if you like. The little prizes they can take away with them as soon as they win them (or hit target).

9. Training is always good, it keeps people up to date and focused on the job

Regular, effective and relevant training is massively important and a great motivator. If you want them to perform properly and consistently then you have to give them the tools to do so. Training is always good, it keeps people up to date and focused on the job at hand, it keeps their skills at the forefront and it will show them that management are obviously concerned with how well they do their job, etc.

If they are given good quality training that covers the topics and issues they are faced with then they will respond and to a certain extent motivate themselves to stick with what they learn.

10. Offer a nice clean working environment

You need to make sure that the environment they are working in is conducive to good performance. Everyone likes to work somewhere nice, clean carpets, working computers and phones, a couple of nice plants.

Consider this, which team do you think would give the best performance, the one who works in a scruffy office where the equipment only works half of the time and the managers never offer any support, or the team that works in a clean, friendly office where everything works properly and managers spend their day patting you on the back?

I appreciate that I've given an extreme example but the fact remains that if your Organization is clean and welcoming then your team will want to be there and motivation is much easier to come by.

11. We all like to be rewarded or praised for doing it well

A good reward scheme is a great motivator, especially if your team are conducting outbound calls. Human nature dictates that no matter what job we do we all like to be rewarded or praised for doing it well. Sales people live by that, generally because the better they do the more money they get. What you have to do is have more than one programme running at any given time – immediate, daily, weekly, monthly – it doesn't really matter what timescales are involved – the key is to run a programme that suits all members of the team. Basically, the thing that might motivate the top sales person won't necessarily work with an average performer and vice versa. So if you have different options then you should be able to give all of them something to aim for.

12. Use both sides of the brain

We support people by using the NBI Brain Profile. Through listening to callers' word patterns (usually borrowers) you can establish how best to deal with them, e.g. if a caller wants to tell you their story it probably means they are more of a right-brain thinker. This is important for them to know you understand their situation and if later in the call you want to obtain a commitment from them this will increase your probability of success.

13. Listening to your team

We have found that the simple yet very effective "secret" to motivating Organization team effectively comes through how one views motivation. We run with the premise that it is impossible to impose motivation upon people, you need to create an environment within which they can (and will) motivate themselves.

This environment comes through really listening to your team, and understanding the Organization from their perspective. You do not need to agree with everything they are thinking but you do need to understand why they feel this way. Understand what problems/worries they are encountering, what opportunities they see, what is important to them.

14. What does success look like?

One area (often overlooked) is providing absolute clarity in "what success looks like" – all employees must be able to understand their goals and determine whether or not they are achieving these goals.

15. Positive immediate consequences

Rewards that come at the end of the period are too late to produce ongoing change. "Well done" at the end of the week has a short-term impact. Sustained change in behaviour comes when agents are told right through their shift ... every minute of the day ... precisely how they are performing and being rewarded for that performance.

When they see the positive and immediate consequences of what they do, they do it better; faster; more often.

16. A team huddle at the start of the shift

A bit of fun can go a long way towards motivating staff and helps to energise. At the start of shifts a quick 'huddle', not only to pass on bits of key information but to also share a topical joke or 'vote' on a true/false, can really wake people up! Far more effective than email bulletins that are rarely read!

17. Be careful promoting people into management roles

One of the most common mistakes, one which I have never understood, is moving consistent, well-performing Organization staff into management roles and away from the front line of customer service. Often when these top performers are promoted to managing others, they are replaced by less talented individuals. But many good Organization staff are wilfully independent workers, so can find management roles stressful and demotivating. Ultimately, the result is the business loses out on two fronts.

18. Get the systems right

The best way to motivate contact centre staff is to ask for their direct input. A key area for consultation is the re-evaluation of the area where agents spend all of their time: the desktop.

Agents frequently cite dissatisfaction with systems as being a major source of low morale.

19. Sort out the headaches

Having to navigate accurately across multiple desktop applications while trying to deal effectively with impatient customers can be incredibly unproductive and stressful for agents. The sheer volume of copying and pasting across different systems requires intense concentration and can lead to headaches and repetitive strain injuries.

Ironically, deploying integration and automation technology to tackle these issues can genuinely humanise highly repetitive, manual and error-prone processes for Organization agents.

20. Rewards to share with the family

Motivation and reward schemes need to have a high satisfaction level and appeal.

We are finding more and more that staff want rewards that they can share with their family and that give them a sense of well-being.

21. Find out what makes staff 'tick'

Find out what motivates each employee, and make each individual feel that they have a part to play in the overall success of the business. An annual employee satisfaction survey won't even scratch the surface. To find out what makes staff 'tick' on an ongoing basis you need to measure employee attitude at 'key moments of truth' for each employee.

The best way to do this is to use employee feedback software which can provide a regular opportunity for employees to 'air their thoughts' in a non-confrontational way. And to provide that information to team leaders so that they always have an up-to-date picture about how an employee feels.

22. Reward good work

When someone does a good job it's important to recognise their achievements. Offering commission on sales targets or promotions based on performance gives staff something to strive for and also shows you will commend good work.

23. Regular review sessions

In every role people want to develop their skills to help them progress. All members of the team should have regular review sessions which help staff and employers to identify both areas of strength and skills gaps. At the end of each of these sessions, targets are set for the employee to work towards, helping them develop in their career.

24. Encourage staff to dress smartly

Even though customers rarely come face to face with Organization staff, it is important for them to act and look professional at all times. All our staff must dress smartly. Putting on smart clothes for work puts you in a professional mindset which can also boost your business confidence and motivation.

25. Introduce colour in the work space

Inspire your staff to work hard and strive for success. Organizations can be bland, so you can create a more vibrant atmosphere by introducing colour in the work space, using motivational images and pictures to brighten the area. These little, low-cost improvements can make a significant impact on your workforce.

You know your staff better than anyone else; if you have new motivational ideas for your Organization workforce don't be afraid to try them. Sometimes the simplest of changes can make a significant impact on employees' working culture and attitude.

6.0 HUMAN RESOURCES MANAGEMENT IN EDUCATIONAL ORGANIZATION

Administrators, managers, and directors of all kinds of organizations, are forced to play many roles and handle many tasks. Their leadership ability will affect the climate of their organization and, ultimately, its effectiveness.

Employee performance is a function of motivation and competency. To improve or maintain such organizational effectiveness, it's important for the administrators to know their employees and how to improve or maintain their job satisfaction.

It's the leader's responsibility to provide his staff with the responsibility for achieving both the individual and organizational goals. His very first task, of course, will be to create a favorable working climate that will encourage and enhance self-motivation.

A working title for this theme would be: The primacy of self-motivation in a physical activity setting. It is essential for our employees to have a working knowledge of the current theories and principles that go into the formation of a motivation-oriented work force.

HRM is an activity that organizations and companies undertake to recruit, retain, and motivate their employees. In other words, HRM represents a set of policies, programs, and plans that your organization adopts with the aim to make employees work with high capacity. This includes everything from recruitment, selection, to the procedures that determine how workers are treated.

7.0 RESEARCH METHODOLOGY

Research is an intensive activity that is based on the work of others and generating new ideas to pursue new questions and answers. The main purpose of this papers is to identify the factors that affect the motivation of women faculties in University / Institute / Colleges.

The Study was conducted to understand if there is any gap between theory and practice as far employee motivations in organization. The study benefit for Academic & Administration employees determining the extent of usage of new working styles in their organization /education sector as well as across the country.

Type of Data

- Primary Data: Collected from researcher's observations and interactions with different colleges from Mumbai and Pune.
- Secondary Data: was collected from source viz. books on Employee Motivation, websites and online data sources.

8.0 CONCLUSION

Forming a institution /organization with excellent self-esteem and motivated woman faculties is a long-term project, and needs to be rooted within an organization's daily operations. Highly motivated and engaged personnel are a tremendous asset to any organisation. While money is an important foundational consideration, the main factors that attract and maintain "talent" within an organisation include the recognition, having interesting work to do, being heard by management, having skilled managers, having good communication flows, being provided with opportunities for advancement.

Developing well-motivated employees leads to more successful organisation; this in turn leads to greater woman faculty motivation and creates a virtuous circle. Highly motivated woman faculties are likely to be engaged faculties, willing to go the extra mile with organisation, and to reward their employers with loyalty, high levels of productivity, and greater innovation.

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WOMEN AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Empowerment of women and girls is to be realized through sustainable development. Sustainable development depends on an equitable distribution of resources and it cannot be achieved without gender equality. Gender Equity is the process of allocating resources, programs and decision making fairly to both males and females without any discrimination on the basis of sex and addressing any imbalances in the benefits available to males and females. Diane Elson, an advisor to UN Women argues in her contribution that "the disproportionate responsibility that women bear for carrying out unpaid work is an important constraint on their capacity to realize their rights.... Both women and men need time to care for their families and communities, and time free from such care." Women's empowerment is a key factor for achieving sustainability. Sustainable development and sustainability have various meanings. Sometime it may be equitable distribution of resources and opportunities or living within the limits or sometime it may be defined as understanding the interconnections among economy society and environment. Sustainable development is based on the principles of democracy and the rule of the law and respect for fundamental rights including freedom and equal opportunities for all. Sustainability cannot exist without equity in the distributional process. Women and girls are crucial contributors, implementers and beneficiaries of sustainable development. Women's empowerment through gender equality is a cross-cutting development issue, and unless addressed in a multidimensional way, gender equality will not become a reality. Women's contribution to sustainable development must be recognized. Women have a strong role in education and socializing their children, including teaching them care and responsibility. In order to build women as a catalyst for sustainability, their role in family, community and society at large has to be free from socio-cultural and religious traditions that prevent women's participation. The secondary data will be used for this paper. The objective of this paper is to highlight the essentials of women's contribution in sustainable development as partner and beneficiaries

Keywords: sustainable development, gender equality, gender empowerment, equitable distribution

INTRODUCTION

Women, who make up half of the world's population, have benefitted more than men from the progress in economic and social development in the last three decades. Nevertheless they continue to be overrepresented among the world's most vulnerable groups, as access to resources and power remains highly skewed towards men. Gender equality is a goal in its own right but also a key factor for sustainable economic growth, social development and environmental sustainability. By providing the same opportunities to women and men, including in decision making in all kinds of activities, a sustainable path of development can be achieved to ensure that women's and men's interests are both taken into account in the allocation of resources.

In 1992 the United Nations Conference on Environment and Development (UNCED) made important provisions for the recognition of women's contributions and their full participation in sustainable development. Principle 20 of the Rio Declaration made commitments to strengthening the position of women. Sustainable development is "development which meets the need of the present without compromising the ability of future generations to meet their own needs". It therefore encapsulates the needs of both women and men. Intra-generational equity cannot be achieved without addressing the gender relations which prevailing inequity. Nor can intra-generational equity be obtained, or responsibility to pass on a more equitable world to future generations is met, if inequalities continue to be perpetuated. Gender disparity is among the most pervasive forms of inequality in the world and without serious steps to tackle it, sustainable cannot be achieved.

This paper focuses on women's empowerment as a key process in reaching gender equality and, through that, sustainable development. The key next section deals with concepts of gender equality through sustainable development. The remainder of the paper is then dedicated to the question of what needs to be done, and is being done, for women's empowerment, both through an enabling policy environment and through enhancing women's capacity as active agents of change for sustainable development in the UNECE region

AIMS AND OBJECTIVES OF THE STUDY

- Women's Empowerment and Sustainable Development
- Sustainable Development

RESEARCH METHODOLOGY

To achieve the above stated objectives, an extensive review of different studies is done. The source of data is all secondary in nature. Published data in the form of journals, magazines and online sources are being used. Articles, research papers, and research studies conducted by various agencies are taken into consideration for the present study

1. Women's Empowerment.

Empowerment can be defined as a “multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important”

The discussion about women's empowerment in this paper is held against the backdrop of women's continued disadvantage compared to men. This disadvantage is apparent in the different spheres of economic, socio-cultural and political life in all societies in the UNECE region. Empowerment in this context means women gaining more power and control over their own lives. As such, it can be conceptualized as an important process in reaching gender equality.

Gender equality is understood to mean that the “rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female”. What is expected of a man or woman, a girl or a boy, differs depending on the socio-cultural context in which they live. Gender roles are learnt by each person through socialization processes. In other words: what he or she learns from others through the social interactions they have with their families, peers and society at large. This means that gender roles and gender role expectations are not fixed and can change over time in the same way as they differ across different societies.

On a large scale gender role expectations are institutionalized through legislation, education, political and economic systems, culture and traditions. These institutions structure social and cultural life and create (gendered) norms and practices. The gendered division of labour in everyday life is an example: women continue to play a dominant role in providing unpaid care to family members and taking care of domestic chores but they play a subordinate role in political and economic life. As women dedicate more to unpaid activities, they are often dependent on men's income and less protected through financial savings, pension entitlements and property in their own names. This means that women are at a greater risk of poverty and have fewer opportunities in the labour market. The general understanding is hence to create an equal playing field between women and men before gender equality can be reached and maintained.

But what does it mean for women to be empowered? According to the United Nations Population an empowered woman has a sense of self-worth. She can determine her own choices, and has access to opportunities and has access to opportunities providing her with an array of options she can pursue. She has control over her own life, both within and outside the home and she has the ability to influence the direction of social change to create a more just social and economic order, both nationally and internationally.

- **What is sustainable development?**

In the late 1980s the report *Our Common Future* by the World Commission on Environment and Development defined the concept “sustainable development” as the development which “meets the needs of the present without compromising the ability of future generations to meet their own needs”. While aiming to maximize the well-being of today's generation, it is important to take a long-term perspective, taking into account the consequences of our actions for our children, their well children and grandchildren, ensuring that the resources they will acquire for their own well-being are not depleted, and that the natural environment into which they will be born will not be polluted or destroyed.

Sustainable development is conceptualized as resting on three inter-related pillars via economic development, social development and environmental protection. A fourth pillar the preservation of cultural diversity has been proposed. This conceptual categorization can lead to treating these areas in isolation without accounting for a whole range of channels through which these pillars reinforce each other and bring about sustainable development. Instead, by taking an integrated and holistic approach to socio-culturally, environmentally-friendly economic development, sustainable development can be revealed as a multifaceted and dynamic process. As noted in a recent report by the Secretary General, “the goal, and indeed the ultimate test, of sustainable development is the convergence among the three trajectories of economic growth, social development and environmental protection”

In this spirit it is important to acknowledge that the promotion of gender equality also requires a cross-cutting and integrative approach. It is important not to conceptualize women's empowerment and gender equality as a

question of social development alone, but as a cross-cutting issue in economic and socio-cultural development and environmental protection.

EMPOWERING WOMEN FOR SUSTAINABLE DEVELOPMENT

Women's empowerment is a process; the discussion in this section is structured along four steps in this process. Firstly, the nature of the problem is identified. This means that the prevailing gender gaps where women continue to be at a disadvantage are identified and recognized as important. In this process, it is important to consult women themselves to better understand their needs and concerns. Secondly on the basis of this evidence based analysis, key steps to create a safe, just and enabling environment are undertaken through both targeted policies and gender mainstreaming. Thirdly, to contribute to sustainable development, women need to be agents of change and hence building their skills and capacities is crucial. Finally, women at all levels of activity and decision-making need to be involved: women's full and equal participation is essential.

The selection of examples referred to is not exhaustive. Sustainable development encompasses socio-cultural, economic and environmental aspects and thus covers an enormously wide domain. So far gender issues have been primarily dealt with as a social issue. This is reflected in the areas of poverty reduction, education and health care in the Millennium Development Goals. An effort is therefore made in this paper to highlight examples referring to the economic and environmental dimensions of sustainable development.

ACKNOWLEDGE EXISTING INEQUALITIES: IDENTIFY AND RECOGNIZE THE GENDER GAPS

What exactly is the situation of women compared to men? Are women really at a disadvantage or is it gender parity already reached? The collection of and analysis of data which is disaggregated by sex makes it possible not only to identify the existence and size of "gender gaps" and to inform policies and programmes, but also to monitor policy effects and to evaluate our progress towards gender equality. By identifying the areas in which women continue to be disadvantaged, it is possible to recognize where empowering measures are most needed.

CREATE AN ENABLING ENVIRONMENT

Women's empowerment requires an enabling and supportive environment. This includes removing the obstacles and barrier to equal participation and rewards for women. Creating an enabling environment encompasses action at all levels: relevant legal reforms and policy measures at the government and municipality levels, as well as initiatives and support by the private sector, civil society, family and friends.

The need for a gender-sensitive approach across all policy areas has been strongly advocated by the Beijing Platform for Action agreed by UN member States at the fourth World Conference in Beijing in 1995. UNECE, as all regional commissions, has a special role in assisting member States in monitoring the progress of advancing the situation of women across the twelve of concern highlighted by the Beijing Platform for Action. This includes the importance of creating strong institutions for gender equality in the region.

A dual approach of positive action and gender mainstreaming is most beneficial to creating an enabling environment for women. This refers to dedicated policies and programmes which explicitly aim at improving women's situations and second to taking a gender-sensitive approach across all policies and programmes which do not have women's empowerment as their primary policies

• A safe and healthy environment for women

The most basic and healthy and important premise for women's empowerment is peace and the absence of violence, including domestic violence.

Infrastructure developments in transportation as well as urban planning, which takes into account the safety and mobility needs of a woman, are important factors enabling women to move around freely. Safe and affordable transport enables women to fully participate in economic activities as well as in community life and plays an important role in broadening access to health and education opportunities. Women are less likely to have a driving license and own a car. UNECE has noted a worrying price development in transport services which could disproportionately affect women. Given their lower car use, access to affordable public transport is particularly important to them.

A safe environment also means not being exposed to health risks created through environmental degradation such as air and water pollution. UNECE works to safeguard the environmental and human health, working with member countries to reduce pollution in order to minimize environmental damage and UNECE helps monitor their implementation.

• A life course approach to social security and support

Women are the primary care givers for children, disabled and elderly family members. This unpaid "labour of love" puts women at a disadvantage over the course of their lifetimes. They spend fewer hours in paid

employment than men and often have interrupted employment records due to years taken out of the labour force to care for young children. This penalizes them in old age as they will have accrued fewer years of pension contributions. Since women's life expectancies are higher than men's in the UNECE they spend more time depending on social security than men, often needing long-term care they spend more years depending upon social security than men often needing long-term care which puts them at an additional risk of old age poverty

• Gender and education for sustainable development

One cannot underestimate the importance of a gender-sensitive education which can challenge gender stereotypes and promote more equitable relations between women and men. Education for Sustainable Development aims to help people the attitudes, skills and knowledge to make informed decisions for the benefit of themselves and others now and in the future, and to act upon these decisions

Gender equality as a goal of socio-cultural development is firmly integrated in this vision.

Gender equality as a goal of socio-cultural development is firmly integrated in this vision. At the regional level the UNECE Strategy on Education for Sustainable Development sets out the aim to equip people with knowledge and skills to act with concern for gender equity and stresses the importance of gender equity for sustainable development.

In addition to making gender equality a subject of teaching we need to take gender differences in learning and access to education into account when devising strategies for ESD. Educational activities need to be relevant to girls and boys women and men. Eurobarometer data in 2009 indicated that women in Europe felt less informed about the causes and consequences of climate change than men and less certain as to what can be done about it. Are current climate change discussions in Europe more accessible and relevant to men than women. Women on the other hand demoralized personal actions in their consumption behaviors to reduce their carbon footprint and to save natural resources more often than men. Better knowledge of gender differences in attitudes and behavior towards natural resources through research and relevant statistical data could enable policy makers to shape educational activities accordingly, to adequately main steam gender "throughout educational planning- from infrastructure planning to material development to pedagogical process"

In order to take gender issues into account in their daily work, policymakers need to be sensitized to gender dimensions in their policy field. The Women's Bureau at the US department of Labour is providing training and support for women to enable them to seize opportunities in the new green economy. Investments and are predominantly directed a male-dominated professions which puts women at a disadvantage. The US Program addresses this problem by encouraging women to enter these professions. If women seize the opportunities provided by the promotion of this sector and associated jobs, they will not only contribute their knowledge and skills to sustainable development, but will also benefit themselves from sustainable development investments

The Women's Bureau hosted a series of teleconferences for work force practitioner's designs to offer information and an exchange of ideas to better connect women with green jobs training and green employment. This will provide women with information on hiring needs and challenges and training and entrepreneurship opportunities and in-demand and emerging jobs in green industries. National state and local resources including women's organization will be included in the curriculum. Sustainable development cannot be achieved without the full and equal participation of women. Yet women continue to be misrepresented in decision making wherever we look: what is being done to address the large gender gap in decision-making? In this scope we can cover a small section of selection of initiatives. We look at women's involvement at global regional national as well as civil society level

• Increase knowledge on sustainable energy and climate protection

Another e:g of capacity building in the region is a recent project in Europe for a common Common Future (WECF), which built the capacity of 18 women and environmental NGOs in seven countries in Caucasus and Central Asia in of in the area of sustainable energy and climate protection. Concretely, participating NGOs received the knowledge needed for a local and regional transformation of the energy sectors, promoting energy saving and efficiency and the use of renewable energies. This included, for example, training on solar collectors. Training focused on the practical implementation of concrete projects, taking into account the social roles of women and men. It promoted the active involvement and empowerment of women, knowledge transfer and covered national and international legislation and processes under the United Nations Framework Convention on Climate Change (UNFCCC)

CONCLUSION**• Looking forward: towards gender equality in sustainable development**

Sustainable development cannot be achieved without a more equitable distribution of resources today and tomorrow. This paper has highlighted the prevailing inequalities are deeply gendered. Understanding this and making policy decisions towards reducing these inequalities is a key condition in “meeting the needs of the present without compromising the ability of future generations to meet their own needs”

Economic, social, cultural and environmental concerns need to be approached in an integrated and holistic manner. From a gender perspective, it is particularly important not to consider gender equality as a socio-cultural issue alone but to give it due consideration in the economic and environmental realms as well-treating gender equality as a cross-cutting objective.

A more systematic data collection is needed both on sex-disaggregated economic and social indicators as well as on gender sensitive environmental indicators in order to identify gender gaps, acknowledge inequalities and monitor them. Particular attention needs to be focused on sex-disaggregated data of environmental indicators and the efforts of international organization at regional and global levels as well as of national institutions need to be strengthened.

There is a relative knowledge and awareness gap with regard to gender and the environment, Gender relations in social and economic development are to date better explored in the UNECE region. In the absence of systematically collected data, women’s advocacy groups have been playing an important role in drawing attention to the gender dimension with respect to the national environment and climate change.

Empowering women is a process that encompasses both the creation of an enabling environment for women which is free of discrimination, and strengthening women’s ability to take care over their own lives and fully contribute to bringing about the needed changes in our societies. This process needs to be taken forward through joint action and commitment by all: governments, the corporate sector and civil society.

Equal participation in decision-making and a balanced involvement of both men and women in all policy areas and at all levels of implementation will ensure that women and men take equal responsibility for the equitable distribution of resources, over the course of people’s lives and between present and future generations.

Gender equality is a long term project. Today’s generation of girls and young women in the UNECE region are growing up with more rights and opportunities than the generations of women preceding them and with greater power over their own lives. In many parts of the UNECE region their grandmothers saw the introduction of a woman’s right to vote and stand for office within their lifetimes. The considerable gains enjoyed today are the result of sustained and joint efforts to effect change. In a long-term perspective of sustainable development it is important to continue to strength the foundations for sustainable and equitable well-being for both women and men in a healthy environment.

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EMPOWERING WOMEN THROUGH EDUCATION

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ABSTRACT

Education is the key factor for women empowerment, prosperity, development which encourages them to react to the difficulties, to stand up to their standard appearance and upset their living and welfare. The basic unit of society is a woman. As women makes a family, family makes a home and homes make a society. So we should never think that a society would come into existence without the contribution of women. Discrimination of women from womb to tomb is well known and a burning issue all over the world. They need to be empowered in all walks of life. Emphasis has been laid on enrolment and retention of the girl child in formal and non-formal schooling, recruitment of rural women as teachers and removal of gender bias in the curriculum; women have to swim against the system that requires more strength. Such strength comes from the process of empowerment and empowerment will come from the education. And rural development will come from women empowerment. This paper aims to create the awareness among the women about different empowerment and identifying the impact of education in women overall empowerment. Findings of the study shows that educational qualification play significant role in women empowerment and it concludes that if women's empowerment is to be effected, it can be carried out only through the medium of education. Hence, it is of foremost importance to raise the level of education among women. Women population is around 50% of the total population of the world. They have every right to be treated equally with men in every sphere of life and society. The empowerment of women would result in overall development of society both at micro and macro level. Active participation of women in economic activities and legal decisions would contribute towards overall economic development and would partly solve the political issues. In view of an investigation of rising issues, a few proposals and recommendations are offered as far as grassroots level intercessions, key activities and empowering strategy system, towards enhancing women's access to education.

1. INTRODUCTION

To “empower women” means to authorize power or increase the overall position, status and condition of women in every spheres of life. Women education refers to every form of education that aims at improving the knowledge, and skill of women and girls which are created as a companion for men and men have to make her walk with them in the course of life. In India it is an essential part in the general advancement of the nation. The role of Indian women in their families revolves around well-established conventions of male supremacy and female sub-ordinance. Here the complete responsibility lies on the shoulders of the male to educate and encourage the females to step forward and to play their role in developmental processes of the family. Even though everybody is aware of this fact, yet nobody is ready to accept this fact. Empowerment of Women would result in better and more developed healthy solid society. Here we have forgotten that the very first and best school of a child is its mother's lap..The basic unit of society is a woman and when women contribute equally along with men for the benefit of society, the world would surely become a better place to live. Therefore, it is urgent for us to know the importance of women's education, which would, in turn, give a motivation to the process of women's empowerment.

2. OBJECTIVES OF STUDY

- 1) To know about need for studying status and scenario of women education and women empowerment in India.
- 2) To highlight importance of women in today's economy and political affairs
- 3) To study the significance of women education and empowering them
- 4) To help women to acknowledge government measures for betterment of their life in the society

• RESEARCH METHODOLOGY

This research paper is theoretical in nature. In this paper attempt has been made to investigate the greatest hindrance in the path of women empowerment as well as to analyze the importance of higher education for women in India. The data used in it is purely from secondary sources according to the need of this study.

4. LIMITATIONS

- The study is restricted to secondary data which are from few websites, various reports & articles.

5. NEED FOR WOMEN EMPOWERMENT AND EDUCATION

Need for empowerment arose due to centuries of domination and discrimination done by men over women; woman deals with the beginnings of life; man, with the product made from those beginnings; and this fact marks the difference in their spheres, and reveals woman's immense advantage in moral opportunity. Women are the suppressed lot. They are the target of varied types of violence and discriminatory practices done by men all over the world. India is no different. Apart from the acquisition of knowledge and values conducive to social evolution, education also enables development of mind, training in logical and analytical thinking. It allows an individual to acquire organizational, managerial, and administrative skills. Moreover, enhanced self-esteem and improved social and financial status within a community is a direct outcome of education. Therefore, by promoting education among women, India can achieve social and human development, and gender equality. Increase in the level of female education improves human development outcomes such as child survival, health and schooling. Lower female education has a negative impact on economic growth as it lowers the average level of human capital. Education has the inverse relationship with poverty because it provides employment opportunities and rejects poverty. Hence, the developmental and feminist economists argue that it is desirable for the government to allocate more resources towards women's education, as it is going to benefit the whole society. When women are Buddhists, the men build up an empire of India. When women are Mohammedans, the men construct an Empire of Turkey. When women are Christians, men can conceive and bring into being a Republic like the United States. The other hurdles are gender disparity in education in India, socioeconomic hurdles, insurgency hurdles. Woman's relation to the Republic is as important as man's. It also suggests the incalculable loss in case her work is not done or ill done. In a ruder age the evident value of power that could deal with developed force was most appreciated; but such is not now the case. It lies with us to prove that education, instead of causing us to attempt work that belongs even less to the cultivated woman than to the ignorant, is fitting us to train up statesmen who will be the first to do us honor. If our ideals are mistaken or unworthy, then there will be ultimately no republic for men to govern or defend. The dumbfounding circumstance has with the end goal that she was in some cases worried as Goddess and at different times only as slave.

6. IMPORTANCE OF WOMEN EDUCATION:

- Women education in India assumes an essential part in the general development of the nation. It not just makes a difference in the advancement of half of the human capital; however in enhancing the standard of living, women who were the most dormant segment of India population have now become active participants in all walks of life.
 - Women are an important element of our Society. The modern society has started recognizing the individual identity of women. Education will empower women to come forward and contribute towards the development and prosperity of the country.
 - Women education will also improve the level of sanitation and hygiene. They can contribute enormously in the field of health care through health education. They are empowered to lead a healthy life-style.
 - Educated mothers can take better care of both herself and her baby. As a mother, her role in the development of the emotional psychological aspect of the new born child has been also very significant. She was not only the creator and maintainer of her child but an educator and disciplinarian as well.
- c) There is need for complete abolition of social practices such as dowry, forced prostitution, child-marriage, female foeticide, female infanticide, permanent widowhood etc. Educated women are more informed of their rights for justice. It would eventually lead to decline in instances of violence and injustice against women.
- ci) In modern times, many welfare organizations for the women have sprung up. Educated woman are now looked upon with dignity and honour. They become a source of inspiration for millions of young girls who make them their role-models.
- i) Across the globe, educating women and giving them the ability to stand on their own feet has been a priority. In India, social evils and a rising rape rate are confronting women in urban and rural areas.
- ii) Ancient India was a centre of learning and noted women scholars during that time contributed to the advancement of society. Women icons in India's rural areas are few and far in between. While most are aware of the high profile lady entrepreneurs and corporate heads in urban India, women in rural areas continue to face exploitation. If women are allowed to gain access to education, they can make a huge

impact in enhancing the productivity of the economy. So long as women remain backward and economically dependent on men, the helpless condition of them cannot be changed. Economic empowerment and independence will only come through proper education and employment of women.

- iii) Educated Indian women can also pioneer self help groups and initiatives for creating positive social change in rural or underdeveloped areas. There are notable examples of women self help groups in India which have generated employment and income for many families in villages and small towns.
- iv) Amid this period, different socio religious operations drove by prominent people like Raja Ram Mohan Roy, Iswar Chandra Vidyasagar underlined on women's education and connection with external world in India.
- v) They can contribute significantly to the growth the development of India in multifaceted ways Educated women can prove be highly successful in the fields of life. A girl-child should get equal opportunity for education, so that, she can plan to become a successful doctors, engineers, nurses, air-hostesses, cook, or choose a profession of her choice. Women education is a pre-requisite to alleviate poverty. Women need to take equal burden of the massive task of eliminating poverty. This would demand massive contribution from educated women. There cannot be much social and economic changes unless girls and women are given their rights for education.

7. SCHEMES BY GOVERNMENT FOR WOMEN EMPOWERMENT:

- Beti Padhao, Beti Bachao Scheme - To generate awareness and improve the efficiency of welfare services meant for girls.
- Balika Samriddhi Yojana - Mothers living below the poverty line – in both rural and urban regions. Aside from providing educational and survival support, the scheme also targets the eradication of early marriage among girls.
- Central Board of Secondary Education (CBSE) Scholarship Scheme/Policy for Girl Education - Launched by CBSE, the scholarship is awarded to female students who are the only child in their families.
- National Mission for Empowerment of Women (NMEW) - It is an initiative of the Government of India for empowering women holistically.
- National Scheme of Incentives to Girls for Secondary Education :The scheme is particularly aimed for the upliftment of girls from the SC/ST communities through monetary incentives for education.
- Sabla is an initiative launched in 2012 that targets adolescent girls. The scheme offers a package of benefits to at-risk girls between the ages of 10 and 19. It is being offered initially as a pilot programme in 200 districts. The programme offers a variety of services to help young women become self-reliant, including nutritional supplementation and education, health education and services, and life skills and vocational training.
- State government schemes for girl child ;
- Odisha, Kishori Shakti Yojana- The Odisha government's scheme aims to provide nutritional, educational and financial support to adolescent girls in the state – between 11 to 18 years of age.
- Rajasthan, Rajshree Yojna - This amazing scheme provides a total financial assistance of up to Rs 50,000 to a girl child's family for her educational, health and other expenses up to class XII.
- Karnataka – Bhagyalaxmi scheme - The main goal of this scheme is to hail the birth of girl child in BPL families and enhance the social, educational and overall status of the girl child in general.

8. RELATIONSHIP BETWEEN HIGHER EDUCATION AND WOMEN EMPOWERMENT

No doubt that majority of women in our country are uneducated that is the reason for their downfall education can change the scenario as a whole. Education can help in bringing following changes in women:

1. Education helps in changing the mindset of an individual.
2. Education can enhance their confidence.
3. Raising the status in the family and society.
4. Reducing dependability.

9. FINDINGS OF THE STUDY

FEMALE LITERACY RATE AS PER DATA OF 2018

Sr. no.	States of India	Rate
1	MAHARASHTRA	75.48
2	UTTAR PRADESH	59.26
3	ODHISA	64.36
4	JAMMU & KASHMIR	58.01
5	MADHYA PRADESH	60.02
6	ASSAM	67.27
7	RAJASTHAN	52.66

10. CONCLUSION

On the basis of above-detailed analysis and secondary data gathered from various sources, it could be concluded that there is no doubt about the essential need of empowering women through Education. Now it is cleared that only literacy is the ultimate solution for empowering women and not only this but women should provide higher education so that they can be able to make their own decisions, they should be able to differentiate between good and bad. Present study also suggest that General awareness programs should be taken among the women of rural area to sensitizes them about the modern development of science and technology so that they could give up superstitious believes and attitudes. Women reservation policy should strictly be maintained in all aspects like appointment in Govt. and semi govt. offices, admission in to the educational institutions, participating in the Politics etc. This study concludes that mostly gender barriers still continue particularly in rural area. Research area all the areas. Due to current socio economic constrains, the potential of women have not been fully utilized and further pushed back into the social hierarchy. Most of the educated women feel that, they can able to achieve more than men. But inbuilt idea that women are capable of doing less work than men should be transformed into the opposite.

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- https://www.researchgate.net/publication/280218999_WOMEN_EMPOWERMENT_ROLE_OF_EDUCATION
- <http://www.iosrjournals.org/iosr-jhss/papers/Vol.%2022%20Issue3/Version-7/A2203070104.pdf>
- Education helps in changing the mindset of an individual.
- Education can enhance their confidence
- Raising the status in the family and society
- Reducing dependability All these above-mentioned parameters are an indicator of the empowerment process.

A STUDY ON AWARENESS OF SEXUAL HARASSMENT LAWS IN HIGHER EDUCATIONAL INSTITUTIONS (HEI's) IN MUMBAI CITY

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ABSTRACT

Purpose: The main objective of this research paper is to measure the relationship between demographic variables and legal awareness of sexual harassment among employees in higher education institutions of Mumbai City.

Design/Methodology/Approach: The study aimed to know how aware employees are about sexual harassment and hence the research design of the study is descriptive in nature. The primary data had been collected using structured questionnaire and tabulated in SPSS software for bivariate chi square test to measure the association between two variables.

Findings: There are positive association between demographic variables of the respondents and their awareness about sexual harassment in Higher education Institutions in Mumbai city.

Research Limitations/Implications: The study has been conducted for Mumbai city only and hence the results of the study cannot be generalized for the other area of the country.

Practical Implications: The study will be crucial in eradicating sexual harassment issues and exploitation of employees, preventive measures and redressal mechanism to solve the issues relating to sexual harassment and exploitation.

Originality/Value: Orienting the women employees on the laws relating to sexual harassment helps them to combat such grave situations with courage. It is also necessary to sensitize the male employees on the same.

Keywords: Grievances, Redressal, Harassment, Prevention, Demographic Variables

INTRODUCTION

As women enter the workforce and in larger numbers, their safety at the workplace has been a much debated issue in recent times. In the recent times in the light of various incidents and regulations most of the organizations have taken initiatives such as providing safe transportation, accommodation, flexible working hours for the safety of their women employees however, much work has to be done to prevent, prohibit and redress sexual harassment at workplace. The enactment of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 was necessary to provide a safe workplace for women employees. The law provided a definition of sexual harassment it includes many actions that are often brushed off as harmless or trivial. If there is an unwanted conduct with sexual undertones, it can be classified as sexual harassment. Any unwelcome physical/verbal/non-verbal conduct of sexual nature, demands/requests of sexual favours, sexually coloured remarks, physical contact/advances or showing pornography is considered as sexual harassment.

In 2015 the need was felt to prevent, prohibit and redress sexual harassment among women employees and students in higher education. So it was notified by UGC in gadget of India vide notification NO D.O. No F 91. - 9/2015 (GS/MHRD) dated 05th July 2016 that it was mandatory for HEI to create awareness about the regulations and comply to the provision of the law by setting up policies, procedure for complaint and an Internal Control Committee (ICC)

LITERATURE REVIEW

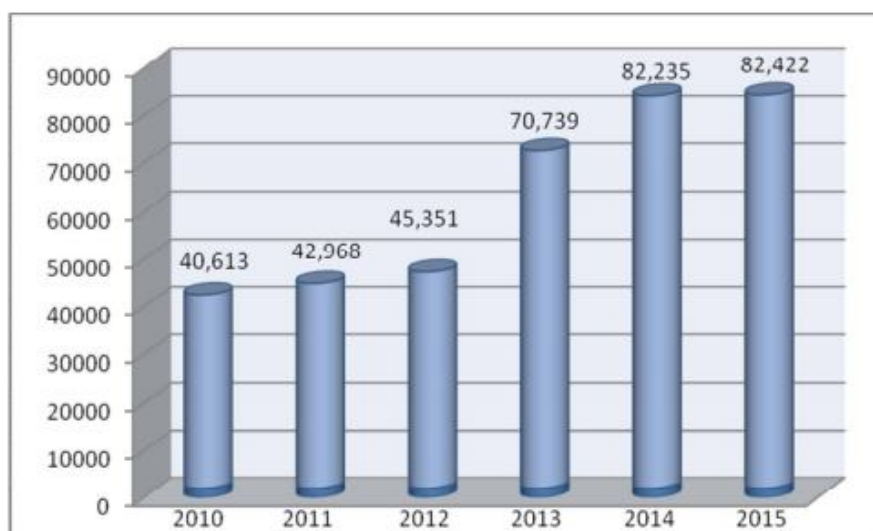
Apart from homicide and physical assault which is considered to be extreme harassment some of the most common harassment includes obscene gestures, threats, dirty looks, whistling, belittling etc. (Bowling and Beehr 2006). A universal problem faced by employees at the workplace all over the World in HEIs as well as corporates is sexual harassment (Mohd et al.2007), but women face more problems in this regard than men (Haas and Hoing2009; Pilgram and Keyton 2009) and women's attitude is more of tolerance than revolting

for the fear of again facing the same issue (Akhtar2013), thus giving the culprit a repeated opportunity of harassing the victim (Page and Pina2015). It has also been found that 91% of students / nurses have reported at least one type of sexual harassment they have encountered and 30% have faced more than 3 types of the 7 types listed Gila et al. (2003). In another research conducted by Pralhadrao (2014) it has been revealed that one of the most intimidating and violating forms of violence is sexual harassment. In the recent times, India and several other emerging economies have not only realized how degrading sexual harassment is but have also taken legal actions to combat it. In fact sexual harassment is a violation of International Labor Organization's primary goal of promoting decent working conditions for all workers (McCann2005). Further it was highlighted that any person related to the organization in any form of activity can be termed as harasser which may include any higher authority, peers, subordinate, customer or any other stake holder Boateng et al. (2015). The culprit can need not necessarily be someone from the opposite gender. (Hussin2015). Although most researches proved that women are mostly victims of this horrendous crime due to their inherent nature (Rahama and Jahan2015). According to Reena and Saheab (2014), sexual harassment does not only occur among the student and professor, employee and employer, junior and senior teachers, research supervisee and supervisor, but also inequality on the basis of gender at workplace or academic duties or programs and keeping female students devoid of certain prospects available to male students. Out of a sample size of 1168 the five types of sexual harassment observed in a university setting are gender harassment, seductive behavior, forceful sexual encounter and sexual assault Fitzgerald and Ormerod (1991)

ORIGIN OF RESEARCH PROBLEM

Even though a legal mechanism was not available against sexual harassment, nobody could deny the ill effects they cause on the work environment as a whole. The menace was causing innumerable incidents of harassment also in the unorganized sectors. Even a shadow of such a heinous crime has a ripple effect on the entire organization and the productivity of its employees as a whole. The life of the victim (here a worker) becomes miserable after facing sexual harassment and one would seek redressal under the existing laws such as Section 354 or Section 509 of the Indian Penal Code, 1890. The victim would leave her current job in most cases and seek an alternative employment. This would lead to huge outflow of resources in terms of legal costs to safeguard the image of the company in addition to finding the replacement for the culprit and the victim. Therefore it's important to provide a working environment in which they are treated with dignity. A victim of sexual harassment goes through the several negative effects such as depression, anxiety, insomnia, isolation from society etc.

Fig. 1. Cases registered under Assault on Women with Intent to Outrage her/their Modesty during 2010-2015



Source: National Crime Records Bureau Report 2015, Chapter 5.

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the subsequent Rules have been framed and put to operations on 9th December, 2013. One of the ways to effectively implement the regulations against sexual harassment is creating awareness among the masses. Therefore its necessary to test the awareness level about such regulations among teaching and non-teaching staff to understand if higher education institutes are complying with the UGC 2015 regulations on Sexual Harassment.

NEED FOR CREATING AWARENESS OF UGC REGULATIONS

M Phil student Ambika Rai, in North Bengal University, stated she wasn't even aware of a complaints committee functioning in her college since 2015. She mentioned that when the demand of GCASH was raised after a harassment case in 2015, the VC shut us up by saying there is an ICC in the university. Uptil then no one knew about the committee. It was shocking to know a body like ICC existed in the university. Many Students were unaware of the committee including student representatives.

RESEARCH QUESTIONS

- Which are the crucial demographic variables having relationship with legal awareness of sexual harassment?
- What is the awareness Level of the employees working in higher education institution of Mumbai city?
- How demographic profile of the respondents is related to awareness level of the employees working in higher education institutions of Mumbai city?

RESEARCH METHODOLOGY**Objectives of the Study**

1. To measure legal awareness among employees about sexual harassment in Higher Educational Institutions
2. To find out if the women employees are aware about the laws relating to sexual harassment
3. To study the grievance redressal mechanisms under UGC against sexual harassment
4. To study steps and measures taken to counter sexual harassment by UGC

Hypothesis

H0₁: There is no relationship between gender and awareness of laws among employees in HEIs

H0₂: There is no relationship between qualification and awareness of sexual harassment laws

H0₃: There is no relationship between an awareness session being conducted and the committee being able to achieve its objectives.

H0₄: There is no relationship between the presences of a committee in the institution and there being preventive measures taken by the institution against sexual harassment.

Research Design

The study aimed to know the awareness level of employees working in higher education institutions of Mumbai city and hence the research design of the study is descriptive in nature. The researcher focused on a comprehensive set of practices which indicates their awareness about sexual harassment.

Data Collection

The first hand data are collected directly from the respondents with the help of questionnaire as an instrument for the study and face to face discussion took place when required. The secondary data were collected from sources such as various journals, research papers, newsletters, books and websites.

Population: Teaching and non-teaching staff among colleges in Mumbai

Sampling Technique: The researchers have used convenience sampling and selected 100 respondents from the higher education institution in Mumbai city.

Statistical Techniques Used: The collected data had been tabulated in SPSS software for bivariate Chi Square Test analysis to measure the association between demographic variable and awareness on sexual harassment.

SIGNIFICANCE OF THE STUDY

The study will result be of a great help to the policy makers and leaders of the higher education institutions in the Mumbai city. The result of the study will reveal the various factors which are important to influence the awareness level, prevention of harassment and redressal of the grievances.

RESULTS AND DISCUSSION

The institution should have several awareness sessions for its employees to inform them about the redressal system, the respective contact person in the committee. The college should spread awareness through posters, emails and notices to its employees. Complaint boxes should be set up in accessible locations in the college.

Table No-1: Relationship between Gender and Awareness of Laws

Gender * Awareness of laws Cross tabulation			Awareness of Laws		Total
			Yes	No	
Gender	Male	Count	15	17	32
		Expected Count	14.1	17.9	32.0
		% within Awareness of laws	34.1%	30.4%	32.0%
	Female	Count	29	39	68
		Expected Count	29.9	38.1	68.0
		% within Awareness of laws	65.9%	69.6%	68.0%
Total		Count	44	56	100
		Expected Count	44.0	56.0	100.0
		% within Awareness of laws	100.0%	100.0%	100.0 %

Table No: 2 Chi-Square Tests

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.158	1	.691		
Continuity Correction ^b	.033	1	.856		
Likelihood Ratio	.158	1	.691		
Fisher's Exact Test				.829	.427
Linear-by-Linear Association	.156	1	.693		
N of Valid Cases	100				

From the Chi- Square test output table, we see that a significance level of .691 (Pearson) has been achieved which is more than 0.05 and hence the null hypothesis is accepted. This means the Chi-square test is showing a non significant association between the above two variables. We can conclude that both the genders are similar in having legal awareness about sexual harassment in higher education institution in Mumbai city.

Table No-3: Relationship between qualification and awareness of laws:

Educational qualification * Awareness of laws Cross Tabulation			Awareness of laws	
			Yes	No
Educational qualification	HSC or equivalent	Count	0	1
		Expected Count	.4	.6

		% within Awareness of laws	0.0%	1.8%
	Graduate	Count	1	6
		Expected Count	3.1	3.9
		% within Awareness of laws	2.3%	10.7%
	Post graduate	Count	17	34
		Expected Count	22.4	28.6
		% within Awareness of laws	38.6%	60.7%
	Professional	Count	12	10
		Expected Count	9.7	12.3
		% within Awareness of laws	27.3%	17.9%
	Doctorate	Count	13	5
		Expected Count	7.9	10.1
		% within Awareness of laws	29.5%	8.9%
	Others	Count	1	0
		Expected Count	.4	.6
% within Awareness of laws		2.3%	0.0%	
Total	Count	44	56	
	Expected Count	44.0	56.0	
	% within Awareness of laws	100.0%	100.0 %	

Table No-4: Chi-Square Tests

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.733 ^a	5	.017
Likelihood Ratio	14.933	5	.011
Linear-by-Linear Association	13.542	1	.000
N of Valid Cases	100		

From the Chi- Square test output table we see that a significance level of .017 which is less than 0.05(Pearson) and hence we reject the null hypothesis. This means the Chi-square test is showing a significant association between qualification and legal awareness of sexual harassment laws. We can conclude that qualification of respondents is significantly associated with awareness about laws on harassment.

Table No-5: Relationship between an awareness session being conducted and the committee being able to achieve its objectives

Awareness session * Success rate Cross tabulation			Success rate			
			Strongly disagree	Disagree	Neutral	Agree
Awareness session	Yes	Count	1	0	10	34
		Expected Count	3.2	3.8	21.5	21.5
		% within Success rate	20.0%	0.0%	29.4%	100.0%
	No	Count	4	6	24	0
		Expected Count	1.8	2.2	12.5	12.5
		% within Success rate	80.0%	100.0%	70.6%	0.0%
Total		Count	5	6	34	34
		Expected Count	5.0	6.0	34.0	34.0
		% within Success rate	100.0%	100.0%	100.0%	100.0%

Table No-6: Relationship between an awareness session being conducted and the committee being able to achieve its objectives (2)

Awareness session * Success rate Cross tabulation			Success rate	Total
			Strongly agree	
Awareness session	Yes	Count	15	60
		Expected Count	10.1	60.0
		% within Success rate	93.8%	63.2%
	No	Count	1	35
		Expected Count	5.9	35.0
		% within Success rate	6.2%	36.8%
Total		Count	16	95
		Expected Count	16.0	95.0
		% within Success rate	100.0%	100.0%

Table No-7: Chi square test:

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	57.197 ^a	4	.000
Likelihood Ratio	71.361	4	.000
Linear-by-Linear Association	40.286	1	.000
N of Valid Cases	95		

From the Chi- Square test output table we see that a significance level of .000 which is less than 0.05(Pearson) and hence we reject the null hypothesis. This means the Chi-square test is showing a significant association between awareness session being conducted and the success rate. We can conclude that an awareness session is significantly associated with the success rate.

Table No-8: Relationship between there being a committee and preventive measures been taken against sexual harassment

Committee * Preventive measures Crosstabulation			Preventive measures		Total
			Yes	No	
Committee	Yes	Count	69	14	83
		Expected Count	60.6	22.4	83.0
		% within Preventive measures	94.5%	51.9%	83.0%
	No	Count	4	13	17
		Expected Count	12.4	4.6	17.0
		% within Preventive measures	5.5%	48.1%	17.0%
Total		Count	73	27	100
		Expected Count	73.0	27.0	100.0
		% within Preventive measures	100.0%	100.0%	100.0%

Table No-9: Chi Square test

Chi-Square Tests	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	25.432 ^a	1	.000		
Continuity Correction ^b	22.498	1	.000		
Likelihood Ratio	22.774	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	25.178	1	.000		
N of Valid Cases	100				

From the Chi- Square test output table we see that a significance level of .000 which is less than 0.05(Pearson) and hence we reject the null hypothesis. This means the Chi-square test is showing a significant association between there being a committee and preventive measures been taken against sexual harassment. We can conclude that the presence of a committee is significantly associated with the preventive measures been taken by the institution against sexual harassment.

SUGGESTIONS AND RECOMMENDATIONS

- Awareness sessions
- CCTV cameras at all prime locations in the institution
- Training programs and workshops for all the employees on sexual harassment prohibition prevention and redressal laws
- Incorporating a module on sexual harassment in the syllabus and staff development program
- Self-defense workshop for women and male employees

- Create a conducive environment in which one feels easy to report about the sexual harassment happening without any fear
- Creating awareness regarding functioning of the committee
- Complaint box and whistle blowing committee

CONCLUSION

It has been observed from our sample that majority of the respondents are not aware of the laws for preventing and prohibiting sexual harassment at workplace. Even though 44% of the respondents stated that they are aware of the laws, actually only 20% are aware of the POSH Act and the Sexual harassment of Women at workplace (Prevention, Prohibition and Redressal) Act 2013. 40% of the respondents believe that their institution doesn't comply with the UGC guidelines for sexual harassment. Majority of the institutions have an active committee to redress complaints regarding sexual harassment but still a lot of people are unaware of the existence of a committee in their institution which signals that there is a huge gap in the objectives set by the UGC and their achievements. The research will give insights in to the current awareness levels among employees and compliance level among Higher Education Institutes which will help various authorities like Ministry of Women & Child development, National Commission for Women (NCW), State Commission for Women (SCW) on a macro level to formulate strategies for creating a safe, unbiased and equal opportunity workplace for women with zero tolerance for sexual harassment. The research will help Universities to frame curriculum and the extent to which UGC regulation on prevention, prohibition and redressal of sexual harassment could be included as part of which year of the program if not as an additional activity or just an orientation program

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WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGs) - A STUDY OF PALGHAR DISTRICT

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ABSTRACT

Women are amongst the poorest and the most vulnerable population of our society. They are not able to reap the benefits of the various developmental schemes launched by the government for their betterment. For raising their socio-economic conditions, the scheme of Self-Help Groups was started many years ago in India. In various parts of the country, Self-Help Groups, which are an informal association of women in any rural or semi-urban area, are working very well with the objective of empowering women economically, socially, politically, institutionally and spiritually. Thousands of the women in India are building their lives, their families and their society through Self-help groups. The broad goals of a self-help group are to bring about socio-economic change in the lives of its members and society.

The present research paper seeks to explore the self-help groups in Dahanu and Bordi area under Palghar District and is working to empower women by providing finance to them and making the women self-dependent. The paper focuses on the Importance of Self-help groups in the lives of rural area. The study explains how self-help groups in Dahanu and Bordi has created Women Empowerment, social empowerment and personal empowerment among the self-help group members formed in this area.

Keywords: Self-help groups, Women Empowerment, Microfinance

INTRODUCTION

Self-help groups are the informal groups consisting of 15 to 20 poor women of the same area. Each group decides the choice of its members and the name of the group. Regular meetings are conducted and all members participate in the meetings where the member's savings are collected and loans are disbursed among the members of the groups based on the need of the person and the purpose of the loan. Loans are provided to the Self-help groups group for buying cattle, shop or some other small micro-entrepreneurial activity. The repayment period or instalments are fixed by the group members. The members of the group maintain a cashbook, general ledger, individual member's ledgers, minutes' book, etc. Each group has a bank account operated and the excess savings are deposited in a bank account. Each group acts as a financial institution owned and managed by the poor for their betterment and upliftment.

The sources of funds for the Self-help groups are internal as well as external, the internal sources are the member's savings inclusive of the common fund, interest on their loans and loan repayment and the external sources are loans from grants/subsidies from government and NGOs. Each group collects savings from all members for lending to the needy members. In addition to that, it collects administrative fees and membership fees from the member. With the availability of micro-finance, self-help groups and credit groups have also started in India. Thus, the movement of SHG has spread out to provide micro-finance to the people in the rural areas in India

REVIEW OF LITERATURE

Vasanthi MK and Dr. A. Jaya Kumar Shetty (2019) stated that microfinance which has brought light into the lives of this section of the society and has been the catalyst of change. They also concluded that Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing the problem of poverty, women's empowerment and inclusive growth. Where financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts. They also explained that Micro finance Institutions and Self-help groups is a productive tool for raising the social and economic status of the poor and the underprivileged people.

Muttesha N, Ashwini K (2019) studied under the title "A Study on Women Empowerment through Self Help Groups (An empirical study in Harihara, Davangere district) where the researcher studied 50 respondents in the Harihar city, Karnataka and special focus were made on Self-help groups and NGOs. The data was collected through field survey and well-structured questionnaire was used by the researcher with random sampling method of sample. It was concluded that SHGs are one of the supportive instruments for the women which helps for overall development of the society and the overall development is possible due to SHGs.

Parul Agarwal and Pallavi Mathur (2019) in the study titled “Self Help Groups: An exogenous women empowerment strategy in India” explained that Empowerment of women is the key issue in protecting women’s interests and in overall development of Nation. They studied how SHG model relates with women Empowerment. They used Kabeer’s Conceptualization of empowerment in putting forward their argument that SHGs provides women empowerment and is a strategy for Indian women.

Rachit Gupta and Dr. Shalini Agarwal (2017) in the study titled “A Study on Women Empowerment through Self-Help Groups with Special Reference to Ghaziabad in Uttar Pradesh District” concluded that economic condition, personal development and social condition have been changed after joining the Self-help group. They also concluded that after Joining the Self-help group the Income of the respondent has been improved.

Partakson Romun Chiru (2018) in the study on the topic of “Role of Self- help groups and its challenges in socio Economic empowerment with reference to Manipur” analysed that Self-help groups is one of the driving forces of socio-economic development the study was of 300 members which showed the role of self-help groups on alleviation of poverty and its sustainability.

V.S. Kannan Kamalanathan (2016) in the study titled “Women Empowerment and Micro finance A Study on Self Help Groups in Thane District of Maharashtra concluded that Entrepreneurship amongst women has been a recent concern and women entrepreneurship is very low in India, especially in the rural areas. It was concluded that micro finance has made tremendous progress in India and Self-help groups has become the common vehicle of development process of women.

OBJECTIVES OF STUDY

The following are the main objective of this research study:

- To study the socio demographic profile of the Self-help group members
- To study the economic empowerment, social empowerment and Personal empowerment of self-help group members.
- To analyse the income pattern of self-help groups before and after joining Self-help groups.

RESEARCH METHODOLOGY

The present study is based on collection of primary and Secondary Data. Primary data is collected from well-structured questionnaire & interview schedule

- A total of 100 respondents/women from different SHGs from Dahanu and Bordi were selected for research study.

DATA ANALYSIS AND INTERPRETATION

The self-Help groups especially women were selected from various Self-help groups from Dahanu and Bordi area where majority of the population is engaged in fishing, agriculture and small bamboo products hence self-help groups has helped the women for their business. The present study is conducted for 100 respondents of Self-help groups from Dahanu and Bordi area.

Simple percentage Method analysis was used keeping in view of objectives of study.

Table-1: Socio Demographic Profile of Respondents.

Parameter	Description	Sample(N)	Percentage
Age	Below 20 Years	17	17%
	21 Years to 40 Years	53	53%
	41Years to 60 Years	23	23%
	61 Years and above	07	7%
	Total	100	100%
Education	Illiterate	46	44%
	Literate (up to 10 th Std)	56	56%
	Total	100	100
Caste	General	10	10%
	OBC	30	30%
	SC/ST	54	54%
	Other	06	6%
Religion	Hindu	86	86%
	Muslim	14	14%

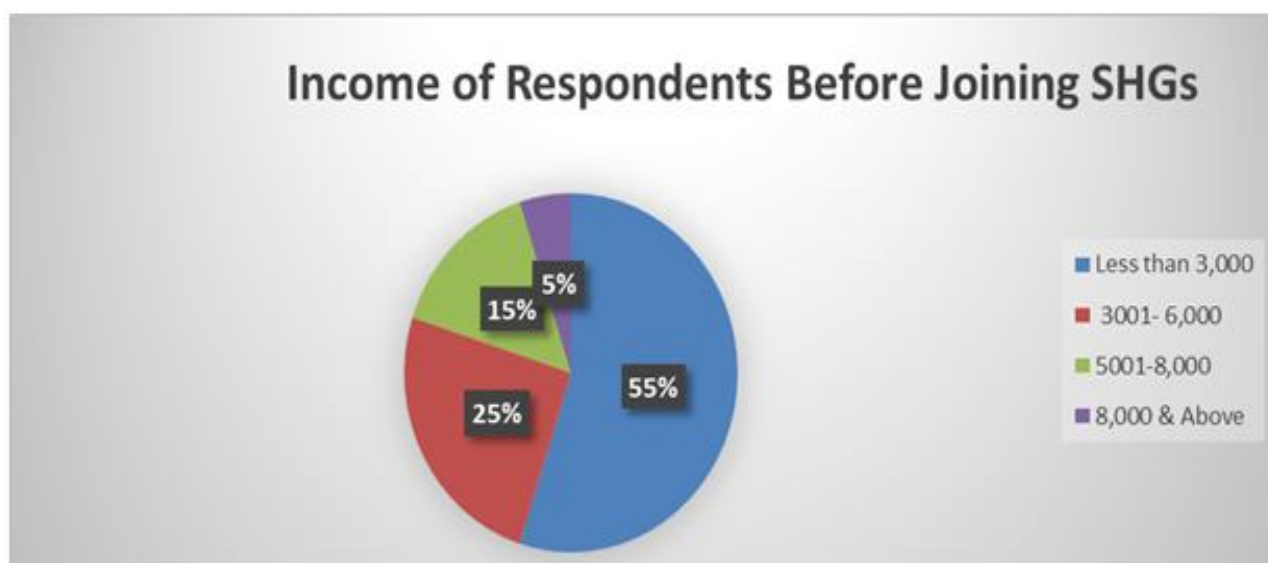
	Other	Nil	Nil
Family structure	Joint	95	95%
	Nuclear	05	05%
Marital Status	Married	68	68%
	Unmarried	25	25%
	Widow	07	7%
Occupation	Small scale Enterprises (Bamboo work, Mahila Bachat gat etc)	58	58%
	House wife	20	20%
	Labourers	22	22%
Who Insisted to Join SHG	NGO	18	18%
	Bank	15	15%
	Friend	52	52%
	Relatives	15	15%

From the sample selected for study 17% were below the age group of 20, 53% under the age group from 21- 40 years, 23% above 40 but below 60 and 7% were above 60 years of age.

- Since the study is of Dahanu and Bordi were most of population belongs to SC/ST categories 44% were Illiterate (Left school early) where as 56% were Literate.
- Since Palghar district is a district where most of the population is Adivasis ,54% belongs to the SC/ST category from the sample for study.
- 58% of the women were doing work of Bamboo, some have formed Mahila Bachat Gat and provided food items on a small-scale basis whereas 20% were housewife and 22% were labourers.
- It was analysed that 52% of women were Insisted by their Friends to Join SHGs, whereas 18% joined SHGs who were insisted by NGO, 15 % were insisted by bank and Relatives to Join SHGs.

Table-2: Income of Respondents Before Joining SHGs

Income	No of Respondents	Percentage
Less than 3,000	55	55%
3001- 6,000	25	25%
5001-8,000	15	15%
8,000 & Above	5	5%
Total	100	100



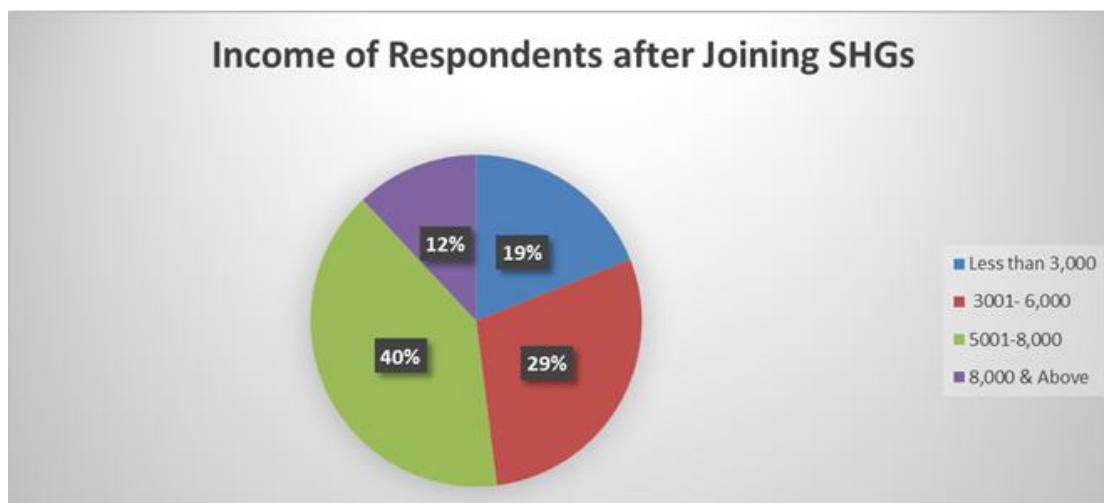
Source: Primary Data

Table 2 shows the Income of the respondents before Joining the Self- Help groups was 55% of the respondents were below the Income less than 3,000, 25% were between 3000 to 6,000

15% were between 5000 to 8000 and only 5% were above Rs 8,000.

Table-3: Income of Respondents After Joining SHGs

Income	No of Respondents	Percentage
Less than 3,000	19	19%
3001- 6,000	29	29%
5001-8,000	40	40%
8,000 & Above	12	12%
Total	100	100



Source: Primary Data

Table 3 shows the Income of the respondents after Joining the Self- Help groups , it was analysed that before joining the SHGs 55% of the respondents were below the Income of Rs 3,000 which was reduced after joining the SHGs and 29% of the respondents Income increased from Rs 5,000 to 8,000 which shows that Self -help groups has created positive impact on the Empowerment of women.

Table-4: Weighted Mean of Economic Empowerment Factors (Likert's Ranking Scale)

Sr no	Impact of SHGS	Highly Improved 5	Improved 4	No change 3	Decline 2	Highly Decline 1	Total	Weighted Mean
1	Economic Empowerment (Level of Income, Assets, saving patterns, Borrowings, Repayment Capacity, Income generating activities)	25 25%	64 64%	11 11%	00 Nil	00 Nil	100 100%	4.14
2	Social Empowerment (Social awareness, social participation)	14 14%	61 61%	20 20%	5 5%	00 Nil	100 100%	3.84
3	Personal Empowerment (Leadership Qualities, Self-confidence, Analytical thinking)	09 9%	75 75%	16 16%	00 Nil	00 Nil	100 100%	3.93

- In order to study the Economic Empowerment several Parameters such as Level of Income. Assets, saving patterns, borrowings, Repayment capacity and Income generating Activities were considered the researcher considered a 5-point Likert scale which states 5 for highly Improved, 4 for Improved, 3 for No change, 2

for Decline and 1 for Highly decline. The weighted mean for “Economic Empowerment” was 4.14 which shows that the condition of SHGs has Improved in terms of as Level of Income. Assets, saving patterns, borrowings, Repayment capacity and Income generating Activities.

- The weighted mean for Social Empowerment comes out to be 3.84 which indicates that condition of members regarding social awareness, social Participation is improved.
- The weighted mean for Personal Empowerment comes out to be 3.93 which indicates that condition of members regarding Leadership Qualities, Self-Confidence, Analytical thinking is improved.

CONCLUSION & RECOMMENDATIONS

In the light of above discussion following the field visit of the researcher in Dahanu area of Palghar District, it was reflected that the overall progress of the SHGs in the block is good. It was found that the income of the women has been increased after joining the SHGs. A good practice of the women SHGs in the study area is the timely repayment of loan by them. Even if few members do not pay in time, they ultimately repay with some minor delay and it does not affect the further credit of SHGs since the repayment of loan by the majority of the women is regular and within the time. As some Bamboo making Women Engaged in the business has started their SHGS but due to less demand for Bamboo products & substitutes available for bamboo products their SHGs have closed. But overall the other SHGs formed in this area are contributing for poverty Alleviation, social and personal Empowerment of the women.

The researcher found out that after joining the SHGs, the participation of women in decision making processes increased within their respective families. The study shows that the women respondents received economic benefits also. These benefits were savings and credit facility and use of credit for undertaking income generation activities. However, it was observed that more efforts were needed to bring the SHG up to the desired level. An interview with SHG members also revealed that some members of the SHG were not happy because of the small loan capacity of SHGs. Awareness programme about other social issues should be organized by the SHGs members from time to time to aware people. Banks and NGOs should take Initiative and promote people to form SGHs and training programmes need to be organized for the women so that they are also able to focus on their income-generation activities and their standard of living is enhanced. A proper direction is required so that they enhance their skills and potential by participating in various training programme such as stitching of clothes, jute bags, beauty parlour, poultry farming etc. Such vocational training programme organized for SHGs women will help them in increasing their livelihood and alleviate poverty in the rural areas.

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A STUDY ON GENDER DISPARITY IN EDUCATION SECTOR IN INDIA

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ABSTRACT

Gender disparity is a worldwide phenomenon and it exists in each country, state, district and even in villages. Various researches have already proved that it is seen in every field such as religious, political, social, and biological and even in human development indicators such as standard of living, health and education.

The paper tries to focus on gender discrimination in higher education in India where the situation is paradoxical. On the one hand girl students are performing very well in all faculties of education, many of them are topping the merit lists, the percentage of passing is more than the boys, but at the same time according to 2011 Indian census, 35% women are illiterate. Out of the remaining 65% literate women the percentage of higher education is very low. Again there are educational disparities on the ground of rural-urban, poor-rich, higher-lower caste etc. Government has provided various facilities and concessions to facilitate education to women and decrease the disparities. Overall, the study indicates the inequality in economic, social, cultural and legal biasness which are of a great challenge for policy-makers and social scientists to establish proper equality in the entire social field.

Keywords: Gender Inequality, Economic, Social & Cultural issues

INTRODUCTION

Education is a crucial factor for nations to advance their social, cultural and economic well-being. Gender equality in education is directly proportional to gender equality in the labor force, in the household and in decision-making. Educating female's lower mother and baby mortality rates generate higher educational attainment and achievement for next generations and improves economic conditions of nations (Schultz, 1993). In spite of this realization female education is a crisis in Africa and world in general.

Gender inequality in India refers to health, education, economic and political inequalities between men and women in India. Various international gender inequality indices rank India differently on each of these factors, as well as on a composite basis, and these indices are controversial. Gender inequalities, and its social causes, impact India's sex ratio, women's health over their lifetimes, their educational attainment, and economic conditions. Gender inequality in India is a multifaceted issue that concerns men and women alike. Some argue that some gender equality measures, place men at a disadvantage. However, when India's population is examined as a whole, women are at a disadvantage in several important ways.

Higher education constitutes the most vital resource for building the nation and in improving the quality of life of women. It is also estimated that strengthening of the higher education would increase access to education for women and enable them to pursue careers of their choice and to contribute their full potential for building the nation. However, gender disparity is highly prevalent in higher education. In Indian society, the discrimination against girl child begins before her birth in the form of infanticides, abortion, and feticides which results in gender imbalances with 933 females per thousands of males (Census of India 2001). The data of 2001 census shows that the 75% males and 54% females were literate. Women are considered as household breadwinner because of their lower education and less workforce participation rate. Despite various measures undertaken by the government and local bodies to reduce the inequality in education, gender disparity still exist.

Organization for Economic Cooperation and Development (OECD) (2011) report on gender inequality found that in developing countries in 2008, 78% of girls of primary school age were enrolled in primary education against 82% of boys. It further states that gender disparities in developing countries are more often more pronounced in secondary, technical and vocational than in primary education. The report further revealed that in South West Asia, along with Sub-Saharan Africa, girls accounted for 44% of students in secondary education in 2007, but just 27% and 39% in technical and vocational education respectively.

OBJECTIVES OF THE STUDY

The main objectives of the study are

- 1) To study the status of gender inequality in India regarding the education of girls.
- 2) To assess the state variations in gender disparity in education and identify backward and most suffered areas in it.
- 3) To give suggestions for policy makers and planners.

METHODOLOGY**Sources of Data Collection**

This is a descriptive research paper based on secondary data. Data have been found out from different websites, books, research paper and journals collected. Simple calculation, graph and tables are used by researcher to explain the facts and finding the results.

REVIEW OF LITERATURE

- Jandhyala B.G. Tilak (1979) in his study “Inequality in education in India” has discussed the concept of inequality in education in India. The author also scrutinizes inequality by caste in schools- inequality in educational opportunities, and in inequality in educational attainments, and the resulting inequalities outside the schools in the society in the attainment of occupational and economic positions. Further, the paper also critically evaluates the public policy towards reducing inequality and argues for a shift in emphasis from school reforms to in “out of school environment”.
- Jayachandran, S. (2014), has presented the roots of gender inequality in developing countries. This paper also discussed the several mechanisms through which the economic development could improve the relative outcomes of women & gender gaps can be reduced as country grows.
- Dunn, D. (1998), has focused on the situation of women in scheduled castes and tribes groups which are considered to as „weaker sections of people“ and granted special safeguards and concessions under the Indian Constituents. This paper represented a descriptive picture of scheduled caste and tribe women’s status in Indian society and also suggested that socioeconomic development plays an important role to reduce the disadvantage of scheduled group women.
- Thomas, R.E. (2013), has highlighted his paper with the state of gender based inequality in the modern India. It has presented gender inequality with the help of some facts & figures and representing the inequality practiced in India & its comparison with other Asian & Western countries.
- Chaudhary, & Sarkar, D. (2012), has tried to find out some factors i.e. educational status, work participation, level of gender inequality, of the Cooch Behar, a district of West-Bengal, India and suggested some relevant strategies implication for reducing this gender inequality to promote the deprived women of this district.
- Raju, E. (2014), has examined the gender discrimination in India on the basis of demographic, social, economic and political context. The paper has broadly discussed the issue of gender inequality, women empowerment& reproductive health among women of India. Some measures under taken b the International and national organizations were also discussed in this paper.

GENDER INEQUALITIES IN HIGHER EDUCATION

An African proverb goes: “If you educate a man you educate an individual, but if you educate a woman you educate a family (nation).” Education is a vital tool for bringing about gender parity and simultaneously catalyzing national development. A UNICEF panel succinctly sums this up: “That women might have the chance of a healthier and happier life should be reason enough for promoting girls’ education. However, there are also important benefits for society as a whole. An educated woman has the skills, information and self-confidence that she needs to be a better parent, worker and citizen. “Women’s education is a special priority in India, with our history of gender discrimination, inequality in education and the workforce, and our current need to achieve rapid economic development.

Probably the most important problem faced by the higher education system in India is the persistence of inequalities in access to higher education. Inequalities in access to higher education result in socio-economic inequalities in the society which, in turn, accentuate inequalities in education. In fact, it is a cyclic chain of Inequalities: inequalities in access to higher education result in inequities in access to labor market information, which result in inequalities in employment and participation in labor market, resulting in inequalities in earnings contributing in turn to socio-economic and political inequalities. The socio-economic and political inequalities again are translated into the education sector, resulting in inequalities in education. Inequalities in access to education reflect loss in individual as well as social welfare. That economic returns to investment in education of the weaker sections are estimated to be higher than returns to their counterparts , implies that inequalities in education would cause huge losses in national output; and that inclusive strategies that contribute to equity should be viewed favorably not only from the point of view of social justice but also even in terms of economic well-being, as the total equity gains might surpass the losses in efficiency, if any (Patnaik, 2012).One of the most important dimensions of inequality is between men and

women. Women are generally found to be lagging behind men in every sector including higher education in India as in many countries, though reverse trends could be observed of late in a good number of countries. During the post-independence period, there is a significant improvement in women's participation in higher education. Women constitute 43 per cent of the total enrolments in higher education in 2011–12, while there were only 14 women per 100 men in higher education in 1950-51.

FINDINGS AND ANALYSIS

Number of Females per 100 Males Enrolled in different stages of education

Year	Primary Classes I-V	Upper Primary Classes VI-VIII	Secondary Classes IX-X	Senior Secondary Classes XI-XII	Higher Education
2005-06	87	81	73	72	62
2006-07	88	82	73	74	62
2007-08	91	84	77	76	63
2008-09	92	86	79	77	65
2009-10	92	88	82	80	67
2010-11	92	89	82	79	78
2011-12	93	90	84	81	80
2012-13*	94	95	89	87	81
2013-14*	93	95	89	89	85
2014-15*	93	95	91	90	85
2015-16*	93	95	91	90	86

Source: Educational Statistics at a Glance 2018, MHRD
School Education in India 2015-16 : Flash Statistics, U-DISE

3.12 Per 1000 distribution of never-enrolment (for persons aged 5-29 years) by reasons for non-enrolment : 2014

Major Reasons	Rural		Urban		Rural + Urban	
	Male	Female	Male	Female	Male	Female
Not interested in education	332	270	295	271	325	270
Financial constraints	215	163	328	300	236	185
Engaged in domestic activities	48	234	38	134	46	218
Engaged in economic activities	89	17	69	11	85	16
School is far off	18	29	4	17	16	27
Marriage		6		4		6
No tradition in the community	29	67	22	63	28	67
Other reasons*	268	213	243	200	263	211

*include (for all): timings of educational institution not suitable, language/medium of instruction used unfamiliar, inadequate number of teachers, quality of teachers not satisfactory and others; For girl students only, additionally: non-availability of female teacher, non-availability of girls' toilet.

Source: NSS 71st Round 2014

3.17 Number of Females per 100 Males in University Education in Major Disciplines

Year	Arts/ Humanities, Social Science	Engineering & Technology	Commerce	Science	IT & Computer	Medical Science	Management	Law	Others
2010-11	98.6	40.9	71.4	86.9	57.8	115.0	48.1	46.2	97.5
2011-12	104.5	39.9	78.9	95.2	67.3	155.4	55.2	47.0	121.0
2012-13	109.6	40.4	80.6	93.4	71.7	154.0	57.2	46.9	118.5
2013-14	111.7	39.6	80.9	90.2	80.1	157.5	58.1	47.8	118.0
2014-15	113.3	39.0	83.6	87.7	78.5	153.8	57.8	45.4	120.6
2015-16	111.6	38.7	85.9	89.1	77.2	157.1	59.6	45.9	122.3

(Others includes Agriculture, Education, Indian language, Foreign language, Oriental learning, Home Science, Fine Arts, Physical Education, Library Education, Fisheries etc.

Source: D/o Higher Education, MHRD

Enrolment in Higher Education through Regular & Distance Mode

Mode	2014-15			2015-16		
	Male	Female	% Female	Male	Female	% Female
Regular	16431441	13968473	45.95%	16539469	14220411	46.23%
Distance	2057178	1754545	46.03%	2055254	1769647	46.27%
Total	18488619	15723018	45.96%	18594723	15990058	46.23%

Examination Result : Level-wise Out-turn/Pass out in Higher Education

Level	2014-15			2015-16		
	Male	Female	% Female among total pass out	Male	Female	% Female among total pass out
Certificate	39391	36574	48%	37321	41467	53%
Diploma	470765	276887	37%	500999	287323	36%
Integrated	12680	9593	43%	12477	10127	45%
M.Phil.	9678	13519	58%	8701	14423	62%
PG Diploma	115065	107445	48%	95013	80340	46%
Ph.D.	13252	8578	39%	14887	9284	38%
Post Graduate	693697	726514	51%	665846	739150	53%
Under Graduate	3086332	3208575	51%	3128466	3203533	51%
Total	4440860	4387685	50%	4463710	4385647	50%

Source: Department of Higher Education, 2016, Ministry of Human Resource Development, Govt of India, New Delhi

FINDINGS & SUGGESTIONS:

- The patriarchal structure of society considers educating a male child is more important than the female child. The truth underlies in this proverb “If we educate a man, you educate an individual but if you educate women, you educate a nation”.
- Women are the essential element of society. The development of a nation is impossible without educated women. Therefore, to build a strong nation women education must be encouraged.
- The burden of household activities and care of siblings are one of the reasons of dropout of a female in primary education. In every decision making, girl’s voice is excluded. Therefore, it is necessary to indulge female in decision making rather than complete submission to domestic work.
- The gross enrolment rate of girls at primary is satisfactory but poor in secondary and higher education level. The secondary educations always remain a question and the child marriage could be one of the reasons for dropout of a female child in secondary level.
- Educating mother will educate a whole family. In fact, an educated mother will enhance and their lives. Thus, empowering women will bring their daughters to schools.
- The access to female education is increasing but with low pace. The better counseling for girls and parents is necessary to bring improvement in education. Hence, educated parents would help every girl child to explore themselves in a better environment

CONCLUSION

Education plays a vital role in influencing the quality of life and social transformation of society. It also creates awareness among the masses. Therefore, all the countries are trying to bring gender equality at all level of

education through special benefits in the terms of fellowship and fees concession to girls to encourage them for education.

Although gender gap has been reduced significantly, problems still remain in the quality of education for girls where ensuring an environment that is free of prejudice, discrimination and stereotyping children on the basis of gender, caste, community, disability or parental occupation is now accepted. A nation or society, without the participation of women cannot achieve development. If we eliminate gender discrimination, women will deliver all the potentials, skills, know ledge to develop the family, the nation and the whole world. Education develops the skills, imparts knowledge, changes the attitude and improves the self-confidence. It provides employment opportunity and increases income.

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RECENT TRENDS IN ECONOMIC EMPOWERMENT OF WOMEN IN INDIA

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ABSTRACT

The present paper in an attempt to analyse the recent trends in economic empowerment of women in India using various indicators based on data from secondary sources. The word women empowerment means that the women have the power to regulate the activities in day to day in the external environment as in economic, social and political terms. There are many researches have proved that increase in economic empowerment of women in India. This paper is focused on participation of women in economic growth and development. Economic Development can also lead to the recent trends in empowerment of women by freeing their time. The word that is interested in women's right favour for economic development. Women have a unique position in the economy. If women gain economic strength they gain visibility and voice.

Keywords: Women Empowerment, Women Economic Empowerment, Women Land Ownership, Women Bank Accounts, SHG.

INTRODUCTION

The empowerment of the women is a highly significant issue of our times. There are many saints and statesmen who have struggled for the empowerment of women in India. Several international conferences were organized to take stock of the situation and prepare grounds for the empowerment of women in all walks of human life. The empowerment of women is a multi-dimensional aspect which demands active participation of various shareholders in developing nation like India.

The economic empowerment of women includes ownership and control of property, right to property, employability and improvement in the standard of living, fulfilment of basic needs, entrepreneurship development and improvement.

OBJECTIVES

1. To present the Women empowerment in India.
2. To study the recent trends in India.
3. To analyse the Economic Empowerment of women in India.
4. To understand the women's economic participation in India.

RESEARCH METHODOLOGY: This paper is purely based on the secondary sources of the data collected from Books, Journals, Thesis, and Articles, Web links.

MEANING**1. Women Empowerment**

- 'Women empowerment refers to increasing the spiritual, political, social, educational, gender and economic strength of individuals and communities of women.'

2. Women Economic Empowerment

- Women economic empowerment means, 'A woman is economically empowered when she has both the ability to succeed and advanced economically and the power to make and act on economic decisions.'
- **CARE defines**, 'Women's economic empowerment as the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and their communities. Women continue to earn on average only 60% to 75% of what men earn.'

WOMEN EMPOWERMENT IN INDIA

'Women empowerment generally understood as improvement social and economic status of a woman in family and society.' The Concept of women empowerment flows the power. The empowered women should be able to participate in the process of decision making. In India, the Ministry of Human Resources Development [MHRD] in 1985 and the National Commission for women [NCW] have worked to safeguard the right and legal entitlement of women. In urban India, women participate in the workforce in impressive numbers.

E.g. In rural India in the agriculture and allied industrial sectors, women account for as much as 89.5% of the labour force. In overall farm production, women's average contribution is estimated at 55% to 66% of the labour.

India ranks 120 among 131 countries in female labour force participation rates and rates of gender – based remain unacceptably high. At 17% GDP, the economic contribution of Indian women is less than half the global average and compares unfavourably to the 40% in china, for instance. India could boost its growth by 1.5 % points to 9 % per year if around 50% of women could join the work force.

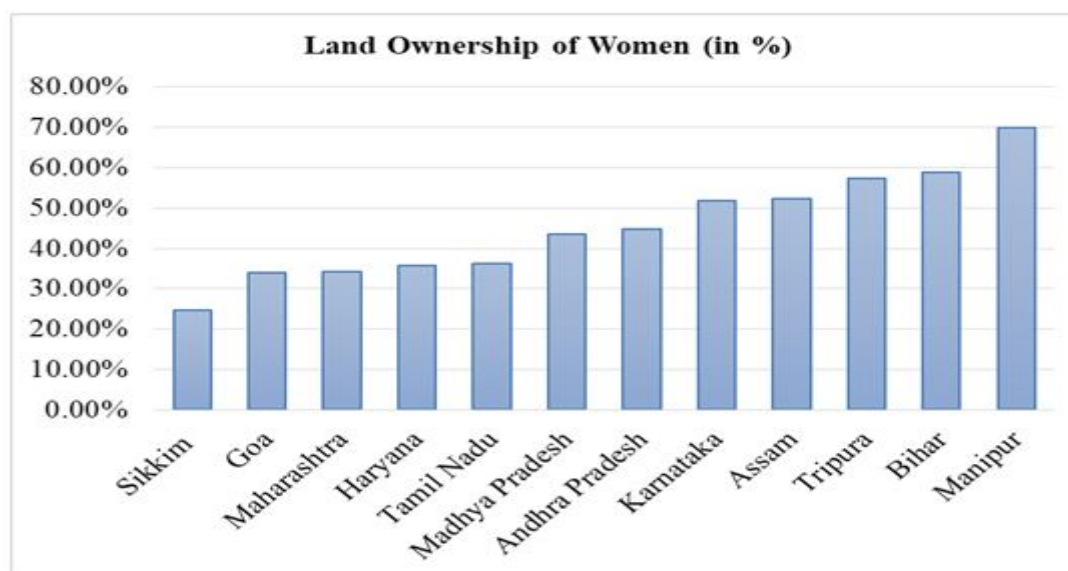
WOMEN ECONOMIC EMPOWERMENT IN INDIA:

Female empowerment indicators in India showed improvement over a decade, but too many women face spousal violence and too few own land, according to an India spend analysis of data from the 2015-16 National Family Health Survey (NFHS). Research suggests that women who own land and other assets face lower level of spousal violence.

The empowerment analysing NFHS survey data in India. In India there are many backward states including Jharkhand, Chhattisgarh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand.

- Measures Women's Land Ownership for first time :** This is the first time the NFHS has collected data on land owned by women. No other nationwide survey in India measures ownership of land by women. This survey is explain the women's ownership for first time in India. The highest percentage of women who own land, individually or with another person and lower percentage of women who own land in rural and urban area explain in following diagram :

No.	STATES	%	No.	STATES	%
1	Sikkim	24.80%	7	Andhra Pradesh	44.70%
2	Goa	33.90%	8	Karnataka	51.80%
3	Maharashtra	34.30%	9	Assam	52.30%
4	Haryana	35.80%	10	Tripura	57.30%
5	Tamil Nadu	36.20%	11	Bihar	58.80%
6	Madhya Pradesh	43.50%	12	Manipur	69.90%

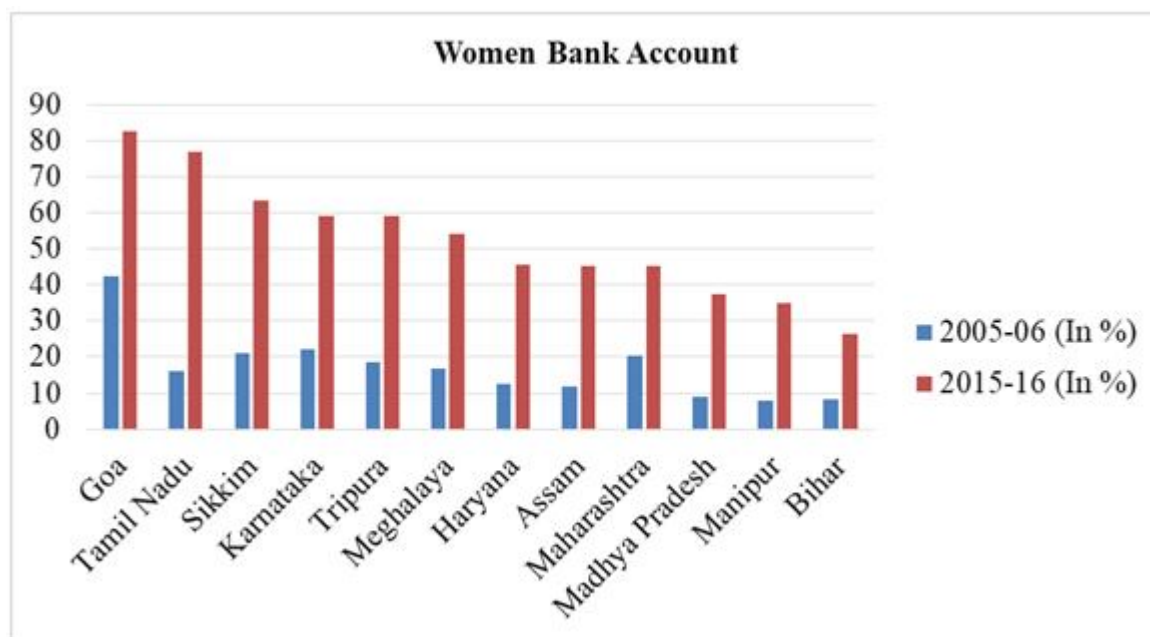


Source: National Family Health Survey 4 (Women among aged 15-49 years)

The highest percentage of women who own land, individually or with another person, is in Manipur, at 69.9% followed by Bihar at 58.8%. and Lowest percentage of women who own land, individually or with another person, is in Sikkim, at 24.80%.

- Measures Most Women's Bank Account Holders:** Bank accounts owned and used by women show the biggest improvement in the last decade of any indicator of women empowerment. According to NFHS this data is from 2005-06 and 2015-16. The highest percentage of women bank account holders, individually or with another person and lower percentage of women bank account holders in rural and urban area explain in following diagram :

No.	States	2005-06 (In %)	2015-16 (In %)	No.	States	2005-06 (In %)	2015-16 (In %)
1	Goa	42.4	82.8	7	Haryana	12.4	45.6
2	Tamil Nadu	15.9	77.0	8	Assam	11.7	45.4
3	Sikkim	20.9	63.5	9	Maharashtra	20.3	45.3
4	Karnataka	22.1	59.4	10	Madhya Pradesh	8.9	37.3
5	Tripura	18.7	59.2	11	Manipur	8.0	34.8
6	Meghalaya	16.9	54.4	12	Bihar	8.2	26.4



Source: National Family Health Survey 3 & 4 (Women among aged 15-49 years)

Most women in Goa, 42.4% use a bank account in 2005-06 and 82.8% use a bank account in 2015-16. And Minimum women in Bihar, 8.2 % use a bank account in 2005-06 and 26.4% use a bank account in 2015-16.

- Self Help Group [SHG]:** The concept of self-help groups had its origin in the co-operation philosophy and the co-operations by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary cooperative credit society itself. Self-help group (SHG) is a village based financial intermediary usually composed of 10-15 local women.

The self-help group movement because a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 53 developing countries including India, 88 have taken up this on large scale. The government of India is supporting the SHG movement. The main object of National Policy for Empowerment of women (NPEW), 2001 is economic empowerment of women.

MAJOR ISSUES IN WOMEN ECONOMIC EMPOWERMENT:

- Economic Backwardness:** Women constitute only 30% of the work force but forms majority of the destitute in the country. The world bank has identify empowerment as one of the key constitutes elements of poverty reduction and as a primary development assistance goal.
- Implementation:** Through all these year the attention is any developing and devising new scheme policies and programs and have paid less attention to the proper monitoring system and implementation.
- Lack of Political will.**
- Women as unpaid family workers in subsistence agriculture.**
- Low level of technology and primitive farming practice.**
- Poor access to credit and marketing networks.**
- Social and cultural barriers** such as executive responsibility for household work, restrictions on mobility etc.

CONCLUSION

Women empowerment is not just a question of rearrangement of education, health, economic and political participation. Women economic participation is marked by three trends in the global economy; increasing feminization of the labour force, increased participation in the informal or vulnerable economy, and migrating to work in the service industry in the developed world. Increased job opportunities and SHG activities in India boosted economic status of women. There are many women's bank account in India. This survey is explain the women's ownership for first time in India. These recent trends made women sustainable development, and better quality life in present day, brought the many positive changes in their routine life and urban women community.

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WOMEN ENTREPRENEURSHIP (A STEP IN THE DIRECTION OF WOMEN EMPOWERMENT IN INDIA)

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ABSTRACT

The Indian Government has taken a number of initiatives to make India, a fastest growing economy in the world. However, it may remain a distant reality or a short lived phenomenon, if women who constitute almost half the Indian population are not integrated with the mainstream economically. It would also serve as a panacea for a number of problems faced by women in the society. The present research paper analyses the growth and development of women entrepreneurship in India and proposes it to be a big leap in the direction of women empowerment.

Keywords: Entrepreneurs, entrepreneurship, women entrepreneurship, women empowerment.

INTRODUCTION

The word "entrepreneur" owes its origin to a French word 'entreprendre', which means 'to undertake'. The term 'entrepreneur' seems to have been firstly introduced in the Economic Theory by Cantillon (1755) but it was the Economist, J. B. Say (1803) who first accorded the term 'entrepreneur' prominence.

Entrepreneurship is a creative activity. Entrepreneurship is the process of converting the innovative ideas visualised by the entrepreneur in to action. It is an innate ability to visualise what others cannot; to sense an opportunity where others see chaos, contradiction and confusion; and to convert those opportunities in to action before anyone else can do so.

NEED FOR WOMEN ENTREPRENEURSHIP

"You can tell the condition of a nation by looking at the status of its women"

- Jawaharlal Nehru

The emergence of entrepreneurs in a society depends, to a great extent, on the social, economic, religious, cultural, psychological and environmental factors prevailing in a society. Entrepreneurs with their inherent intelligence, drive, commitment and hard work make the best use of the opportunities that are made available in the above factors. Women entrepreneurs are no exception to this.

'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has given a broader definition of the term women entrepreneur as quoted by Ganapathy S. and Mayilsamy C. (2013) in their research articles. It defined women entrepreneur as "an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women".

WOMEN ENTREPRENEURS – A GLOBAL PERSPECTIVE:

Entrepreneurship as an economic activity is largely dominated by men all over the world (Minniti et. al., 2004). In recent years, there has been influx of women entrepreneurs all over the world, especially in the developing countries, due to the change in economic and social environment (Adler, 2004). Although, there are no official statistics relating business to the gender of their owners, there is a good deal of evidence to suggest a significant increase in female entrepreneurship.

As per the OECD report (2004), women-owned firms typically comprise between one-quarter and one-third of the business population in the most of the developed countries of the world. Women entrepreneurship is growing faster in developed countries than in developing countries. The Global Entrepreneurship Monitor's (GEM) Women's Report (2010) has made the following conclusions about women entrepreneurs in different parts of the world:

- (1) In societies, where women perceive that they have the capabilities for entrepreneurship, they are more likely to believe that entrepreneurial opportunities exist.
- (2) Compared to men, women are equally likely to see entrepreneurship as attractive, yet they lack positive attitudes about their own personal capacities or inclinations for starting businesses.
- (3) Overall, women are less likely to venture into entrepreneurship than men; this trend is magnified in particular economies.

- (4) Women entrepreneurs in less-developed economies are more likely than men to be motivated by necessity, but the gap may be starting to close.
- (5) In developed economies, necessity-based entrepreneurship may partially fill in employment gaps during economic downturns.
- (6) A key challenge for women entrepreneurs in early development-stage economies is sustaining their businesses beyond the start-up and early phases.
- (7) Networks of women entrepreneurs are generally smaller and less diverse than those of their male counterparts.
- (8) Compared to male, women entrepreneurs in wealthier economies tend to be older, as equally educated and as likely to create innovative products; nonetheless, their growth expectations are half those of men.

GROWTH AND DEVELOPMENT OF WOMEN ENTREPRENEURS IN INDIA:

"No society can go ahead if half of it is not given opportunity. Men themselves cannot achieve their fullest if there is a large part of the population which is not by their side and helping them. It is in the interest of all, that women should be able to play a more positive and more creative role in all spheres nationally and internationally. It is heartening that women have excelled themselves in all branches of human activity in the modern age".

– Late Prime Minister of India, Smt Indira Gandhi

The participation of women in SSI sector has been identified in three different roles. Some women were owners of enterprises, some were managers of enterprises and some were employees. With regard to ownership, an SSI or a SSSBE managed by one or more women entrepreneurs in proprietary concerns, or in which she/ they individually or jointly have a share capital of not less than 51 % as partners/ shareholders/ Directors of Private Limited Company/ Members of Co-operative Society is called a 'Woman enterprise'.

The total number of women enterprises in the Total SSI Sector was estimated at 10,63,721 (10.11 %). The estimated number of enterprises actually managed by women was 9,95,141 (9.46 %). In the States of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry, the share of women employment was significantly higher (more than 20 %).

Although no official data are available on women entrepreneurs in India, an attempt was made by the Science Tech Entrepreneur in 2007 to collect data on women entrepreneurs across various states and union territories of India. The data is based on number of SSI units registered by women entrepreneurs in different states and union territories in India. The position of women entrepreneurship and women enterprises is given State-wise in the following table

TABLE NO. 1.2: PARTICIPATION OF WOMEN IN MANAGEMENT/ OWNERSHIP IN SSI SECTOR STATE-WISE

S No.	Name of State/ UT	No. of Enterprises Managed By Women	No. of Women Enterprises
1.	JAMMU & KASHMIR	5640	5742
2.	HIMACHAL PRADESH	3515	3722
3.	PUNJAB	30190	29068
4.	CHANDIGARH	2059	2243
5.	UTTARANCHAL	8706	8804
6.	HARYANA	10087	9620
7.	DELHI	13368	14383
8.	RAJASTHAN	29785	36371
9.	UTTAR PRADESH	54491	72667
10.	BIHAR	38170	49443
11.	SIKKIM	30	98
12.	ARUNACHAL PRADESH	131	150
13.	NAGALAND	207	179
14.	MANIPUR	9168	10745
15.	MIZORAM	3076	3700
16.	TRIPURA	631	863
17.	MEGHALAYA	3658	3580

18.	ASSAM	11189	11757
19.	WEST BENGAL	71847	69625
20.	JHARKHAND	7271	7865
21.	ORISSA	33274	38233
22.	CHHATTISGARH	11766	10034
23.	MADHYA PRADESH	62351	68823
24.	GUJARAT	55361	53703
25. & 26	DAMAN & DIU & DADRA & NAGAR HAVELI	167	213
27.	MAHARASHTRA	80662	100670
28.	ANDHRA PRADESH	77347	77166
29.	KARNATAKA	101264	103169
30.	GOA	677	810
31.	LAKSHADWEEP	61	67
32.	KERALA	137561	139225
33.	TAMIL NADU	130289	129808
34.	PONDICHERRY	1089	1065
35.	ANDAMAN & NICOBAR ISLANDS	53	110
All India		995141	106372

Source: www.dcmsme.gov.in

The above table shows only registered SSIs by women entrepreneurs.

OBSTACLES TO THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP:

Although men and women both experience personal problems, women recorded more difficulties. This is especially true with regard to a lack of self-confidence and not being taken seriously by providers of funds when applying for funds (Bridge, O'Neill and Cromie, 2003). Some of the commonly reported obstacles faced by women entrepreneurs are:

- (1) Lack of business management skills.
- (2) Lack of education and training (in general).
- (3) Inter-role conflict (work/home conflict).
- (4) Inequality of access to credit (difficult to obtain financing as a woman).
- (5) Inhibiting laws and regulations (lower access to resource).
- (6) Family pressures (gender-role expectations).
- (7) Lack of self-confidence.
- (8) Risk averse (great fear of failure).
- (9) Socio-cultural environment (lack of respect from male community).
- (10) Isolation from business network.
- (11) Lack of female role models.
- (12) Lack of timely business information.
- (13) Pressure of childcare.

Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

GOVERNMENT INITIATIVES FOR PROMOTING WOMEN ENTREPRENEURS:

Development of women has been a policy objective of the Government, since independence. Until 70s, the concept of women's development was mainly welfare-oriented. In 1970s, there was a shift from welfare approach to development approach that recognised the mutually reinforcing nature of the process of development. At present, the Government of India has over 26 schemes for women operated by different departments and ministries. Some of these are:

- (1) Integrated Rural Development Programme (IRDP).
- (2) Khadi and Village Industries Commission (KVIC).
- (3) Training of Rural Youth for Self-Employment (TRYSEM).
- (4) Prime Minister's Rojgar Yojana (PMRY).
- (5) Entrepreneurial Development programme (EDPs).
- (6) Management Development Programmes.
- (7) Women's Development Corporations (WDCs).
- (8) Marketing of Non-Farm Products of Rural Women (MAHIMA).
- (9) Assistance to Rural Women in Non-Farm Development (ARWIND) schemes.
- (10) Trade Related Entrepreneurship Assistance and Development (TREAD).
- (11) Working Women's Forum.
- (12) Indira Mahila Yojana.
- (13) Indira Mahila Kendra.
- (14) Mahila Samiti Yojana.
- (15) Mahila Vikas Nidhi.
- (16) Micro Credit Scheme.
- (17) Rashtriya Mahila Kosh.
- (18) SIDBI's Mahila Udyam Nidhi.
- (19) Mahila Vikas Nidhi.
- (20) SBI's Stree Shakti Scheme.
- (21) NGO's Credit Schemes.
- (22) Micro and Small Enterprises Cluster Development Programmes (MSE-CDP).
- (23) National Banks for Agriculture and Rural Development Schemes.
- (24) Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP).
- (25) Priyadarshini Project.
- (26) NABARD – KFW-SEWA Bank project.
- (27) MUDRA Yojana scheme for women
- (28) Annapurna Scheme

CONCLUSION

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. The role of women entrepreneur in economic development is also being recognised and steps are being taken to promote women entrepreneurship. It is quite visible that for development and promotion of women entrepreneurship, there is a need for multi-dimensional approach from different sectors, namely from the Government side, financial institutions, individual women entrepreneurs and many more, for a flexible integrated and coordinated specific approach. The principal factor in developing entrepreneurship among women is not in terms of infrastructure or financial assistance or identifying an enterprise but it is a question of clearing the ground for their movement into entrepreneurship. For ages together, they have been confined to a secondary role and confined to the homes and you have to bring out so that they become self-reliant, self-respecting enterprising people. Though, there are several factors contributing to the emergence of women as entrepreneurs, the sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

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GENDER INEQUALITY IN INDIA**Sujata Vijaychandra Mahajan**Co-ordinator, B.Com (Banking & Insurance), Patkar College, Goregaon (W)

ABSTRACT

Gender equality is a human right which entitles all persons irrespective of their gender to live with dignity and with freedom. Gender disparity has been a major issue in India's pursuit for achieving the goal of Universal elementary education. Empowered women make invaluable contribution to the improvement of health conditions and educational status and productivity of whole families and communities, which in turn improve prospects for the next generation. The Millennium Development Goal also puts emphasis on gender equality and empowerment of women. It is now widely accepted that gender equality and women's empowerment are fundamental cornerstones for achieving development results. In this paper an attempt is made to present some of the key determinants of inequalities that exist in our country so as to have an idea about to what extent the women are empowered. For this purpose, gender specific measures are usually needed to redress existing imbalances between position of men & women until woman can participate in & benefit from development on an equal footing with men.

Keywords :Education, economic participation, access to resources, employment ,decision making

1. INTRODUCTION

There are some general perceptions regarding gender roles. Firstly, we not only observe difference amongst girls & boys but also believe that this are natural & inherent in 2 sexes. Secondly, we come to conclusion that they are biological & hence unchangeable. Gender equality will be achieved only when women & men enjoy same opportunities, rights & obligations in all spheres of life. Gender equality demands empowerment of women, with focus on identifying & redressing power imbalances & giving women more autonomy to manage their own lives. When women are empowered whole family benefit, thus benefitting society as whole & these benefits often have ripple effect on future generations.

According to Census-2011, India has reached the population of 1210 million, as against 301 million in 1951, of which 48.5 % were females. Women empowerment in India is heavily dependent on many different variables that include geographical location (rural/urban), educational status, social status (caste and class) and age. Policies on women empowerment exist at national, state and local levels in many sectors including health, education, economic opportunities, gender-based violence and political participation. The schemes which are launched try to take initiative for economic and social empowerment of women and for removing gender inequality. The following schemes at present are aiming at women empowerment and gender equality in India:

- I. Integrated Child Development Services (ICDS) (1975)
- II. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (2010)
- III. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
- IV. Integrated Child Protection Scheme (ICPS) (2009-10)
- V. Support to Training and Employment Programme for Women (STEP)
- VI. Dhanalakshmi (2008)
- VII. Working Women Hostel (1972-73)
- VIII. Swadhar Greh (2018)
- IX. Ujjawala (2016)
- X. Scheme for Gender Budgeting (XI Plan)
- XI. National Mission for Empowerment of Women
- XII. Rashtriya Mahila Kosh (1993)
- XIII. Beti Bachao Beti Padhao Scheme (2015)
- XIV. One-Stop Centre Scheme (2015)
- XV. Women Helpline Scheme(2016)
- XVI. Support to Training and Employment Programme for Women (STEP) (1986-87)

In spite of the effective implementation of all the above schemes and programmes, there is no significant success in actual practice. The Global Gender Gap Index (2016) observed that India is simply not doing enough for its women. The ranking of the country has fallen from 105 (out of 135 countries) in 2012 to 87 out of 144 countries in 2016.

2. OBJECTIVES

- A. To understand the level of equality among girls and boys in education.
- B. To know the Gender Equality and Share of women in economic participation and opportunity
- C. To Identify the Gender Equality and Women accessibility to resources
- D. To examine the Gender Equality and Women Empowerment in Political Field

3. RESEARCH METHODOLOGY

For the purpose of the present study data has been collected from secondary sources. It is collected from websites, Journals, Magazines, including the reports and various other publications.

The objectives of gender equality are studied with help of following points :

A. Level of equality among girls and boys in education

According to UNICEF, poverty, and cultural beliefs that cause discrimination against girls are some of the major factors behind gender inequality in education throughout India. Another barrier to education for girls is a lack of sanitation in schools across the country. In many schools, there aren't separate toilet facilities for girls, which becomes a major problem once they reach adolescence. Without privacy and the facilities they need to cope with menstruation, many girls choose to leave schooling altogether.

Keeping girls in school is not only fundamental to achieving broader equality between the genders, but making sure everyone has access to basic education & breaking the cycle of poverty and poor health.

Having women participating more actively in the workforce also helps to improve the economic growth of a country, ensuring that there is more investment in industrial development and reduced inequalities between the nations.

B. To know the Gender Equality and Share of women in economic participation and opportunity

India needs to make improvements across the board, from women's participation to getting more women into senior and professional roles. Interestingly, Participation declines with higher education achievements and family incomes. The reasons are complex: socioeconomic and cultural factors are important - family status increases if women stay home, house work has become more attractive than poorly paid market work as husband's incomes have risen; and safety concerns and poor infrastructure keep women from market work.. Raising female labour force participation could substantially boost growth in India by dealing with both supply and demand constraints.

Indian legislation supports women's financial independence to a moderate degree. Several laws guarantee women's access to land and property other than land, but these laws are often ignored, as are those pertaining to women's access to bank loans. For example, although women have equal rights to independent bank accounts, only 15% exercise this right.

The contribution of women to India's GDP is 18 percent. More than 70 percent of the potential GDP opportunity comes from increasing women's participation in the labor force by 10 percentage points, according to McKinsey Global Institute's recent report, *The power of parity: Advancing women's equality in Asia-Pacific*.

C. To Identify the Gender Equality and Women accessibility to resources

Lack of gender equality not only limits women's access to resources and opportunities but also the life prospects of the future generation. To give one example, the division of labour according to "sex-roles" usually limits women to domestic work and restricts their access to material and social resources and participation in political, economic and social decision-making.

Uneducated mothers are not aware of the best nutritional choices for their children. This leads to problems such as malnutrition and anemia among children. Uneducated mothers are less likely to send their own children to school and often do not participate in the labour force or the political process. They rarely have any say in household affairs. Without education, women lack confidence or knowledge to make their own choice and are forced to marry early which leads to into adulthood and, frequently, motherhood before they are emotionally or physically mature. India holds the miserable record of having the highest absolute number of

child brides : about 24 million. This represents 40% of the world's 60 million child marriages. It profoundly affects a girl's life, not only by substantially lowering her educational prospects, but also by causing health complications and harming psychological well-being . It is estimated that women do two thirds of the world's work. In exchange they receive only 10 percent of all the income and own a mere one percent of the entire world's means of production.

D. To examine the Gender Equality and Women Empowerment in Political Field :

Political participation is a process by which people take part in political activities. Political participation is not just casting vote. It includes wide range of other activities like membership of political party, electoral campaigning, attending party meetings, demonstrations, communication with leaders, holding party positions, contesting elections, membership in representative bodies, influencing decision making and other related activities. In a country like India with around 49 per cent of women in the population, the political participation of women has been low,"The survey for 2017-18 revealed factors such as domestic responsibilities, prevailing cultural attitudes regarding roles of women in society and lack of support from family were among main reasons that prevented them from entering politics.

4. RESULTS & FINDINGS

1. **Decision Making Process:** Decision making of women in household is one of the important indicators of women empowerment. It is found that only 37% off currently married women participate in making decision either alone or jointly with their husband on purchases for daily household.
2. **Freedom of movement :** Free Mobility of women is another indicator of women empowerment. The data reveals that about 50% of women are allowed to go to market alone.
3. **Acceptance of unequal gender role:** Women's protest against unequal gender role in terms of their attitude towards preferences for son ,wife beating etc.54% of women in India believe wife beating to be justified for any of specific reasons.
4. **Access to education :** Women's access to education which is one of the important sources of empowerment can be measured by gender gap in literacy rates and enrolment in different stages of school education.
5. **Access to employment :** National Family Health Survey data published by Govt. of India that only 43 per cent of married women in the age group of 15-49 years are employed as against 99 per cent of married men in the same age group. It also reveals that gender inequality exist in the arena of employment.
6. **Exposure to Media :** Twenty nine per cent of women do not have access to media regularly. Since it is an important source of empowerment, greater proportion of women without having access to media reflects the relatively disadvantageous position of women in relation to men with regards to empowerment
7. **Domestic Violence :** It is observed that extent of violence is not lessened by age. Almost 40 per cent ever married women experienced physical or sexual violence as against 16.9 per cent never married women. Extent of domestic violence is higher in rural areas as compared to urban areas. About thirty eight per cent women in rural area faced either physical or sexual violence as compared to about 29 percent women in urban areas.
8. **Political Participation :** Women's political participation is one of the important issues in the context of empowerment. Political interventions by women of India today range from movement for peace and good governance to protest against dowry, rape, domestic violence, food adulteration, price rise etc
9. **Elected women members :** The percentage of women members to the total members has been consistently less than 10 per cent in each Lok Sabha starting from 1st to 12th one. This shows poor participation of women in political field. Thus it can be concluded with information provided by NFHS - III and others that women of India are disempowered relative to men in respect of decision making power, freedom of movement, education, employment, exposure to media, political participation etc and face domestic violence to a considerable degree and occupy the subordinate status both at home and in the society even in the 21st century
10. **Constraints to women empowerment :** There are several constraints that check the process of women empowerment in India. Poverty ,lack of awareness about legal and constitutional provisions and failure in realizing it, is another factor that hinders the process of empowerment

5. REVIEW OF LITERATURE

A number of studies have been undertaken on women empowerment at the global level and in India. Some studies dealt on methodological issues, some on empirical analysis and some others on the measures and tools of empowerment. We have presented in this section first some of the important studies which were undertaken at the international level followed by other studies conducted in India.

1. Moser (1993) focused on the interrelationship between gender and development, the formulation of gender policy and the implementation of gender planning and practices.
2. Dijkstra and Hanmer (2000) assessed the concept of GDI and pointed out how it suffered from several limitations. According to them GDI conflates relative gender equality with absolute levels of human development and thus gives no information on comparative gender inequality among countries. Using GDI they further constructed a Relative Status of Women (RSW) index and admitted that RSW is also not an ideal measure of gender inequality.
3. Beteta (2006) in his paper argued that the GEM is an incomplete and biased index on women's empowerment and measures inequality among the most educated and economically advantaged and fails to include important non-economic dimensions of decision-making power both at the household level and over women's own bodies and sexuality. After identifying and assessing potential indicators in those spheres which were absent in the GEM suggested for the construction of a new aggregated measure called Gender Empowerment Enabling Environment (GEEE).
4. The work of Chattopadhyay and Duflo (2001) is an important contribution on women empowerment in the context of India. The authors used a policy of political reservation for women in India to study the impact of women's leadership on policy decision.
5. Parashar (2004) examined how mother's empowerment in India is linked with child nutrition and immunization and suggested women to be empowered simultaneously along several different dimensions if they and their children were to benefit across the whole spectrum of their health and survival needs.

6. ISSUES TO BE TACKLED FOR WOMEN EMPOWERMENT AND GENDER EQUALITY

The following are some of the important issues to be tackled for women's empowerment and gender equality in India :

- a) **Education** : Higher Education of women, is a key enabler of demographic change, family welfare, and better health and nutrition of women and their families. Special measures should be taken to create a gender-sensitive educational system, increase enrollment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/ vocation/ technical skills by women.
- b) **Health** : A woman needs to be physically healthy so that she is able to take challenges of equality. Women must have access to comprehensive, affordable and quality health care.
- c) **Training**: The programmes for training women in agriculture and other allied occupations should be expanded to women workers in the agriculture sector.
- d) **Employment** : Women should be provided with proper wages and work at par with men so as to elevate their status in the society. & provide financial independence
- e) **Violence against women** : It must be eradicated from the society apart from strict laws and legislations, it can only be tackled through a change in attitude that needs to take place in the family, in the society and the female members of the society as well. Gender sensitization and gender training programmes are also important.
- f) **Self-Empowerment** : Women's empowerment cannot take place unless women come together as a unifying force and initiate self empowering actions at the ground level.

7. SUGGESTION

1. Gender parity is unfinished business of 21st Century so we must do our bit to bring parity into our homes & workplaces irrespective of our gender.
2. Effective pictures & illustrations shown to children that women is not merely mother ,but she can be teacher,doctor,engineer etc. It should be included in textbooks & reading material.
3. Depicting men & women in shared role.

4. The talent of women should be displayed in place where she is studying ,working or showing extraordinary efforts.
5. Gender equality needs to be addressed in all development programmes & at all stages of programming cycles ,because it is sometimes thought that promotion of equality between men & women ,is only relevant in soft sectors such as macro -economic policies ,engineering ,construction & other infrastructural development or in decision making in policies.

8. CONCLUSION

As women constitute almost 50% of India's population, without their engagement & empowerment ,rapid economic progress is out of question. For economic growth to be really inclusive women empowerment is of utmost value. It is crucial for achieving sustainable economic development of our country & even beyond. Still large part of women do not have sufficient autonomy regarding value choices for their own life .The data also reveals that there is necessity to look beyond economic resources or material prosperity & into cultural & social influences, while playing significant role in shaping women's autonomy & empowerment .

Along with government ,civil society ,organizations & all other stake holder must come forward & involve in women empowerment process is need of the hour .

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A STUDY OF WOMEN EMPOWERMENT IN INDIA

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ABSTRACT

This paper tries to analyze the status of Women Empowerment in India and highlighting the issues concern. Today the empowerment of women has become one of the most growing concerns of 21st century. But practically women empowerment is still an illusion of reality.

We observe in our day to day life that how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society.

The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts initiated by the Government. It is emphasizing the status and problems of women in India as well need and measures of Women Empowerment in India.

Keywords: Women Empowerment, illusion, social evils, strategic life choices

INTRODUCTION

Poet and writer Louis Aragon (1897-1982) wrote that "woman is the future of man". These words give us the best solution if we wanted to have both a gender equality and growth in developed and developing countries.

In order to fight against the socially constructed gender biases, women have to fight against the system that requires more strength. Such strength comes from the process of empowerment and empowerment will come from the education. And development will come from women empowerment. This paper aim to create the awareness about the women's different empowerment and identifying the measures in overall empowerment of women in India.

Women in India constitute 49% of the agriculture workforce though they hold even less than 2% of the land. Almost half of the women in rural area don't have a bank account in their own name and a few of them have a valuable asset in their name.

Women empowerment means their capacity to participate as equal partners in cultural, social, economic and political systems of a society in India. Even though the world economy has developed into global economy, in both developed and developing countries women have been suppressed in all walks of life for generations. Women empowerment is far easier said than done.

Economic development involves a combination of different types of capitals to produce goods and services, such as human, natural and produced capital. Certainly, economic development depends also on political institutions and social conditions quality. According to various studies, human capital and economic growth have a positive and long-run relationship. This capital continued to be a master-key of growth and development of a country, as well as an important factor to decrease poverty and migration, and to improve the quality of institutions and social conditions of citizens. To study and measure the impact of human capital on economic growth is always important, especially, in developing countries where the school enrolment remains feeble, mainly for girls and in rural area.

The proportion of women is a little over half of the World's population which is similar to that of the countries under study. However, the women's contribution in economic growth and wellbeing is far below their potential, which leads to serious problem, especially, in India. So, it is important to show if women's empowerment contributes positively in economic growth like men's education and to determine the level of economic growth in India.

REVIEW OF LITERATURE:

The present study is initiated after review of following literature.

Morrison, Raju, & Sinha (2007) proved that the impact of women's rights and decision-making power in families helped reduce poverty and improve productivity at per person and family levels. In addition, the

showed the relationship between gender equality and poverty reduction and economic growth at the macro level.

M. Bhavani Sankara Rao (2011) has highlighted that health of women members of SHG have certainly taken a turn to better. It clearly shows that health of women members discuss among themselves about health related problems of other members and their children and make them aware of various Government provisions specially meant for them.

Poet and writer Louis Aragon (1897-1982) wrote that "woman is the future of man". These words give us the best solution if we want to have a gender equality and growth in

In part, gender equality is manifest through a just and equitable sharing of responsibilities by men and women. Gender equality is not synonymous with gender parity, and does not mean that men and women are the same or need to split work exactly in half. Rather, it characterizes social conditions and relationships in which a vision of mutuality and cooperation shapes interactions and enables men and women to reach their full potential (hooks, 2000).

OBJECTIVES OF THE STUDY

1. To study the meaning of women empowerment.
2. To study the status and problems of women in India.
3. To study the need of women empowerment in India.
4. To offer useful suggestions in relation to women empowerment.

MEANING OF WOMEN EMPOWERMENT

Women Empowerment is essentially the process of upliftment of social, economic and political status of women. It is also related to non violence among women. Empowerment is very important to build up the society, political environment where women can take their own decision and to know about, right to exploitation, discrimination, casteism and male dominated society.

Women constitute almost 50% of the world population but in India, there is falling gender ratio among the female. It is a ratio of female per male is continuously decreasing. we must think on it and the government should take appropriate steps.

For gender equality in this 21st century the government is trying to empower women by giving reservation as well education to them. Still the inequality is there in women. On one side we say women are goddess but on the other side we observe women are treated as liabilities. So we have to come out from this situation and to create awareness among women about their rights.

STATUS OF WOMEN IN INDIA

The status of women in India is not good at all. Though Government have made various initiatives still the problem persists. As far as women is concerned this factual inequality is expected to be taken care of by the paternalistic role which the state is expected to play. Legal paternalism is inherent in the directive principles of the Indian Constitution. The preamble of Indian constitution goes one step further and expresses the people's resolve to secure, among other things, the dignity of the individual. Then, of course, the fundamental rights, clearly reflecting the egalitarian concept, proclaim manifestly the power of the state to take affirmative action for the benefit of women of India. So, at least, since 1947 it would seem that women in India are no more prisoners of tradition, culture and history, but their destination is governed by moral, natural and written laws, and also by the abiding creed built into our constitution. Constitution is providing safety to women.

Women's empowerment is not limited only for the Indian society. If we deliberate the global aspect in this regard, we see that women are being given equal treatment in developed nations like USA. In fact, if we take a recollection of history, we come to know that women have always been given secondary position in society, but the difference between men and women created by the Nature is but natural. It is education through which we realize this fact. When American women realized this, they opposed this unfairness which was meted out to them by way of a huge movement, through which they asked for equal rights.

For eliminating this injustice, the UNO (United Nations' Organization) framed an agreement which is called 'The Convention on the Elimination of all Forms of Discrimination against Women' (CEDAW), which further led to the formation of Women's Commission.

We, as a nation, dreamed of becoming a Super Power by 2020. For becoming a Super Power, each element of our society/ nation should contribute in the nation building process. But women, who are a major factor of this society, aren't literate then we can't expect to become a Super Power. The need is empowerment to them.

Therefore, it is urgent for us to know the importance of women's empowerment, which would, in turn, give a motivation to the process of women's empowerment. This paper aim to create the awareness among the women's about different empowerment and identifying the impact of education in women overall empowerment.

In short the status of women in India is not good.

RESEARCH METHODOLOGY

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the empowerment of women in India. The data used in it is purely from secondary sources according to the need of this study.

PROBLEMS OF WOMEN IN INDIA

Following are the problems faced by women's in India.

Abortion of a female fetus is performed in the womb of mother after the fetal sex determination and sex-selective abortion by the medical professionals is one of the issue of women in India.

Sexual harassment in the form of sexual exploitation of a girl child at home, streets, public places, transports, offices, etc by the family members, neighbors, friends or relatives is one issue.

Parents of boys demand a lot of money from the bride's family to be rich in one time. Groom's family performs bride burning in case of a lack of fulfilled dowry demand. In 2005, around 6787 dowry death cases were registered in India according to the Indian NCRB reports.

The level of women education is less than men still in the modern age. Female illiteracy is higher in rural areas. Where over 63% or more women remain illiterate. Its serious concern.

Girls have no property rights like boys forever since Independence.

Early marriage of the girls by her parents in order to be escaped from dowry. It is highly practiced in rural India.

Inadequate nutrition in childhood affects women in their later life especially women belonging to the lower middle class and poor families. It affect on her health.

Domestic violence and status in the family: It is the abuse or violence against women. In 2020 we found lots of cases of Domestic violence.

Women are considered inferior to men so they are not allowed to join military services. They treated her as liabilities.

Status of widows: Widows are considered as worthless in Indian society. They are treated poorly and forced to wear white clothes.

Gender discrimination: Women are considered a weaker section of society than men and given less importance. Girls children are becoming real victims of discrimination. There is also discrimination of power and work between men and women because of the patriarchal system families in India. Gender discrimination affects women in areas like nutrition, education, health, care, the decline of female population, job, public life, etc.

Women's education percentage is low in India especially in rural areas because they are discouraged for higher education like professional and technical education.

Women are getting more problems in searching for their suitable job. They become more prone to exploitation and harassment in the work place.

They are given more work and hard tasks by their boss intentionally. They have to prove their devotion, seriousness, and sincerity towards work from time to time.

Women who are uneducated more prone to divorce and desertion by their husbands on any stage of life. They have to live the whole life with a fear of divorce.

These are some of the growing problems before women in India.

NEED OF WOMEN EMPOWERMENT

Women empowerment is one way to get the underprivileged as well as the reasonably privileged women to come to realize their worth and potential in the face of a male dominated country/world. In India there is so much need of women empowerment.

While **women empowerment** serves in granting economic independence to women, it also important in contributing to the economic benefits of the household and the society as a whole.

Pressure on one individual to earn a family's living can be too much to bear, which is why it is rightful to share the burden amongst one another to provide for a better living condition to their family members and also to gradually uproot poverty from the country by facilitating proper distribution of wealth per household.

Women have exhibited potential in the National and even International levels. Women like Sakshi Malik (wrestler), Dipa Karmakar (gymnast) and Manushi Chhillar, (the girl who recently bagged the Miss World crown) have all portrayed extraordinary potential and rose to International recognition even, let aside national. Let us think about it.

Women empowerment is essential in 21st century because earlier, women were not allowed to receive higher education, the society was backward and the times were different. But now the times have changed. Women take up the same responsibilities as men and do a wonderful job in showing their talents when given an opportunity to. It is necessary that they are given a chance to compete on the same level as men.

It is important to realize and understand that women in the modern era are not only equally competent but often times even ahead of men in several socio-economic fields, thus making their presence in the work front extremely important.

Around 50 % of the world's population consists of the women population. Unemployment of women and unequal opportunities in the places of work cause great problems around the world, because true potential is left from being harnessed.

Women should be treated equally with men in all spheres of life. This would help her develop a good emotional health and overall development.

MEASURES OF WOMEN EMPOWERMENT

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights

One of the ways to empower women in India is to **stand against domestic violence**. Domestic violence is a vice that makes many women fear to stand up for their rights and hence standing against it will give confidence to girls and women. It also loose her confidence.

Women can also be empowered through the **creation of platforms** where the issues that they are facing in the society can be aired and addressed. Effective measures to be taken.

In India it can also empower girls by **making sure that they are able to access free and compulsory education**. They should gain formal education that will help them to make their lives better.

Women can also be empowered through **educating the society**. The society can be educated on the importance of the girl child and how they can contribute towards their welfare.

Girls can also be empowered by **having a significant percentage of women in leadership and political positions**. This will help them to better address the issues that are facing the girls and women in the society. They will raise their voice.

Having laws and legislation that advocate against gender based violence is also a way of empowering girls. It will give them the confidence to stand up whenever they are abused.

Welfare organizations, NGOs should also take the initiative of **having training centers in the community** where women can be taught on how they can start small businesses that will help them earn money.

Having mentors in our communities will also give girls and women a role model in the society who will inspire them to become better and hence raising their confidence.

Proper awareness for laws should be there that is law should not be restricted to papers only but the implementation of law should be there so that every woman in India can be familiar with her rights. Significant

steps should be taken to implement all the laws which are amended to facilitate detention, prevention and punishment of crimes against women.

Women education has to be made compulsory and women should be encouraged to become literate because without being educated women cannot have a access to her right.

Strict implementation of the schemes and policies for women empowerment should be done.

Awareness camps for women should be organized where they can become familiar with the framed schemes and policies and can take benefit of those schemes and policies.

The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention.

Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.

Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society.

Strict implementation of Programmes and Acts should be there to curb the mal-practices prevalent in the society. In short the futures of women are lying not only with Government initiatives but also the overall efforts by society.

CONCLUSION

The empowerment of women is a very important task in India that every one of us should undertake the proper measure. This is because empowering women is equal to empowering the whole society and generations to come. There are many ways in which we can empower girls and women and the task does not solely lay with the government but with everyone in the society.

Women were denied a lot of opportunities and they missed out on a lot of things that would have changed their lives. However, they deserve equal opportunities for **education, in their careers, in the society**, world and so much more.

Women around the world share a common condition; they are not full and equal participants in public policy choices that affect their lives. Nowhere is the gap between equality among men and women greater than in the area of decision making. The top decision making position remain largely male dominated spheres where women have little influence. So let us give her chance to raise.

The lack of women's participation in political decision making has important consequences. It deprives women of important rights and responsibilities as citizens, and excludes their perspectives and interests from policy making and decision making. Their voices are missing from key decisions on national budgets and setting of government priorities. Their skills and viewpoint often remain unheard, underrepresented or ignored.

India as a country is still recovering from years of abuse in the time of the British's and more years of economic suffering at the hands of the License Raj. It is only now that globalization, liberalization and other socio-economic forces have given some respite to a large proportion of the population. However, there are still quite a few areas where women empowerment in India is largely lacking.

Women's empowerment is not a Northern concept women all over the world, including countries in South, have been challenging and changing gender inequalities since the beginning of the history. These struggles have also been supported by many men who have been outraged at injustice against women.

Women represent half the world's population and gender inequality exists in every nation on the planet. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. The greatest need of the hour is change of social attitude to women. The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society, NGOs must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality

In India we have many schemes, many programs for the purpose of women empowerment at every stage of administration, all we need is a good system and agencies for the implementation of these policies and

programs. And if we can build up that system, if we can implement these programs then the goal of women empowerment can be achieved very easily through these programs.

Swami Vivekananda once said “arise away and stop not until the goal is reached”. Thus our India should thus be catapulted into the horizon of empowerment of women and revel in its glory.

We have a long way to go, but we will get there someday. We shall overcome.

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A STUDY ON CHALLENGES AND PROBLEMS OF URBAN WORKING WOMEN IN INDIAN SOCIETY

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ABSTRACT

The main objective of the study was to understand the problems and challenges faced by urban working women in India. According to International Labor organization global employment trends report of 2013, the rate of women participation as India's labor forces has dropped from 37 percent in 2004-05 to 29 percent in 2009-10. Needless to say that women in India faces enormous challenges when they participated in the fluctuations of the country's economy. The challenges faced by women, whether the economy gets boosted or gets depressed is a reflection of the amount of injustice they suffer in the society at large, particularly at urban society in work places. Women play vital role in economic development of the country and their contribution is nothing short of their male counterparts. However there are still several issues and problems that women face today. Sometimes, they are not treated equally in their workplace and are considered as inferior to their male workers and co-female workers. The main objective of the study was to understand the problems and issues faced by urban working women in India. The paper will be based on suggestions given to reduce the challenges and to provide the working women Strength, Security and Safety.

Keywords: Working Women's Problems, Gender Discrimination, Safety and Security.

OBJECTIVES OF THE STUDY

- 1) To gain knowledge about the problems and challenges faced by urban working women in the workplace.
- 2) To identify the key socio-economic pointers contributing to women's safety and Security.
- 3) To highlight some positive solutions that could help them to overcome the problems that they face in the workplace.

INTRODUCTION

Nowdays women represent over 40% of the global labour force. Approximately 70% of women in developed countries and 60% in developing countries are engaged in paid employment. Women play vital role in economic development of the country and their contribution is nothing short of their male counterparts. However there are still several issues and problems that women face today. The major issue and problems that women face in work places includes unequal pay, security, sexual harassment, lack of proper family support, deficient maternity leave, etc. Working women in India are faced with lot more challenges than their counterparts in the other parts of the world. It has been anticipated that to fulfill multiple roles simultaneously would result in increased stress and hence women are facing competition and challenges at workplace, home and society.

LITERATURE REVIEW

Julia (1980): In the study that focusing on women's careers the short term objective has been to correct the gender imbalance, but longterm objective must be to develop theoretical concepts and explanations which the gender neutral and inclusive of both men and women.

Hikka Pietila and Jeanne Vickers(1981): In their book stated that violence against women exist in various forms in everyday life in all societies as women are beaten, mutilated, burned, sexually abused and raped. Such violence is major obstacle to the achievement of peace.

Chandrika (1982): In her study stated that in the last decade of the 20th century the spotlight fell on various specific issue of women, these include multiple feminine identity, gender and sexuality, feminization of poverty environment and sustainable development, planning and power globalization, sexual harassment at work place, women's rights as human rights.

Parekh et al (2006): He stated that visual strain is related to musculo-skeletal complaints and work stress.

Pecock (2008): He argued that changes introduced through legislation had significant impact on low paid women, especially in relation to unfair dismissal and job security and to receiving fair and correct pay.

RESEARCH METHODOLOGY

In this Research paper a study to understand situation of working women at workplace in urban area like Thane, Mumbai descriptive and quantitative method was used. Primary data has been collected which include closed

ended questionnaire convenience sampling method was used with size of 30 women respondent. Secondary data was collected in the form of articles published in the journals, Research papers.

LIMITATIONS OF STUDY

The study is limited to working women's challenges and urban area like Thane and Mumbai only.

BACKGROUND INFORMATION

At the 2001 census ,India had a female population of 496 million .India accounts 15% of world's women characterized by vast regional differences and variety of cultures. But social discrimination and economic deprivation on the basis of gender is common to all, irrespective of religion, cast, community and state, Empowerment of women, gender discrimination, and violence against women, which have become serious subjects of sociological research in contemporary times, was neglected.

PROBLEMS FACED BY WOMEN AT WORKPLACE

- 1) Discrimination at Workplace
- 2) Mental Harassment
- 3) Lack of Family Support
- 4) Married Working Women
- 5) Negative Attitude of male and Female co-workers
- 6) Safety of Women at working place
- 7) Sexual Harassment

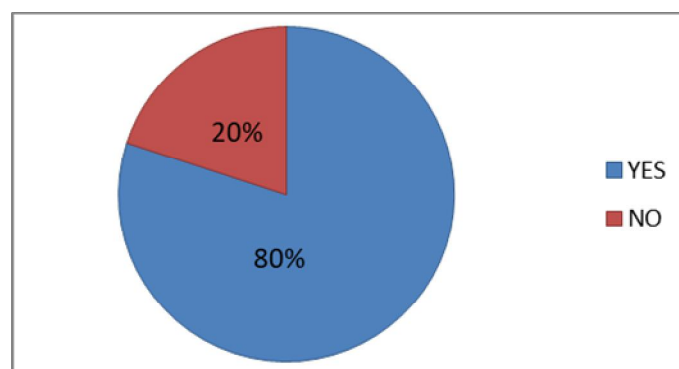
According to above Problems and challenges of working women it was observed that in India different women have different perception of their needs, fears, and frustrations Etc.so this research paper highlight some suggestions though the below data analysis and questionnaire with sample size of 35 women respondent.

DATA ANALYSIS

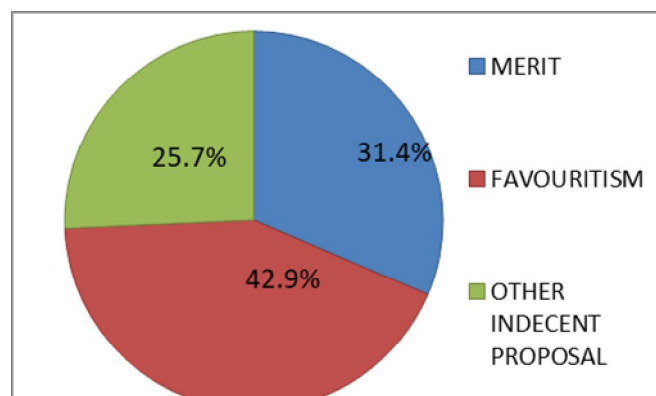
1) Do you suffer from any health complications like stress, mood swings due to problems at workplace?

YES: 28

NO: 07

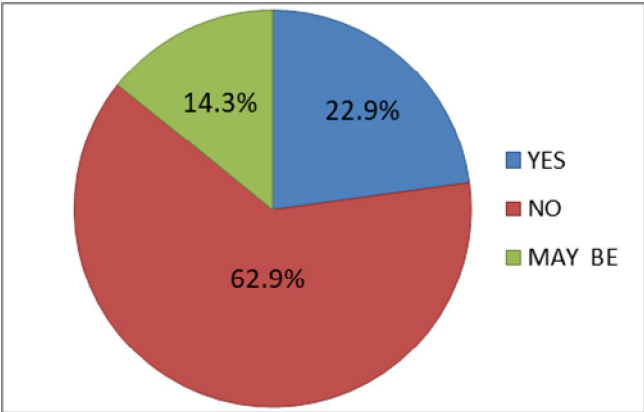


2) What in your opinion is more convenient when faced with the situation of harassment based on gender discrimination at workplace?



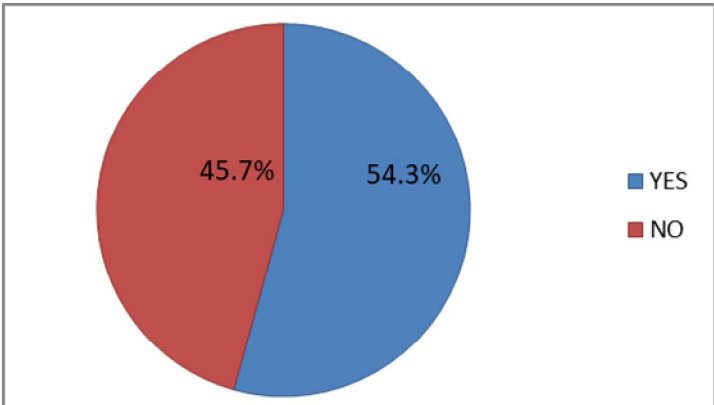
3) Do you sometime feel hesitant to work with male colleague?

YES: 08
NO: 22
MAYBE: 05



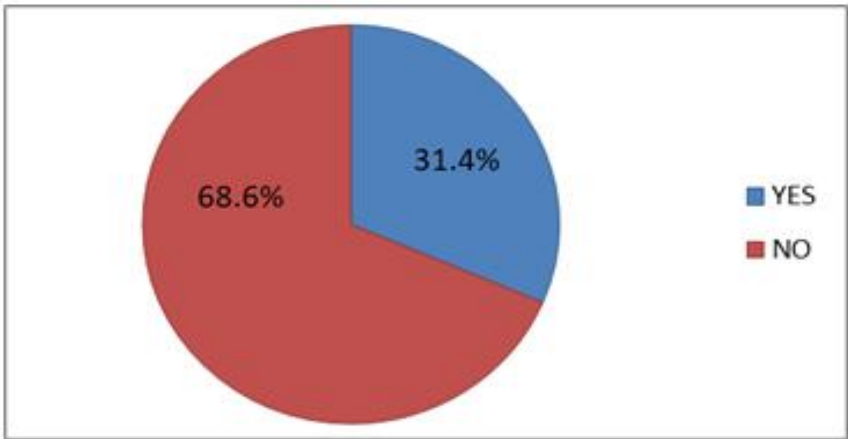
3) Do you sometime feel that some of colleagues underestimate you on the basis of high post or gender?

Yes: 19
No: 16



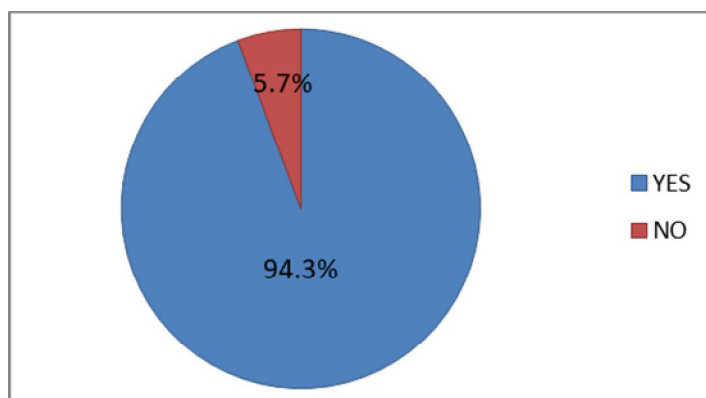
4) Do you suffer from depression due to problems at workplace?

Yes: 11
No: 24



5) Do you feel safe or secure at your workplace?

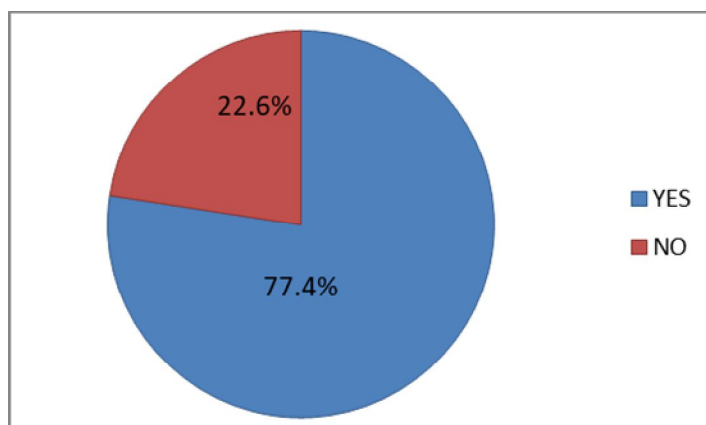
YES: 33
NO:02



6) Does your life partner help you in your house work during high workload at your workplace?31 responses

YES:24

NO:07



KEY FINDINGS

- 1) Urban Working women suffers from health complications like stress, mood swings due to problems at workplace.
- 2) According to above research 42.9% urban women faced with situation of harassment based on gender discrimination or favoritism.
- 3) Maximum urban women's do not feel hesitant to work with male colleague.
- 4) Around 55% women's agree that some colleagues underestimate them on basis of high post or gender discrimination.
- 5) Total 65% above urban women's suffer from depression due to problems at workplace.
- 6) According to above research approximately 94.3% women's feel secure at their workplace.
- 7) 75%above urban women's says that their life partner's support and help them during workload at workplace.

SUGGESTIONS

- 1) Workplace(organizations/Institutes should have an internal code to ensure security of women employees and take ,measures to ensure that they discharge their job in a secure atmosphere.
- 2) Education campaign for women employees about their rights.
- 3) Training for managers and others in workplace including acceptable and professionals workplace behavior and diversity training.
- 4) Government should make it mandatory for companies to install global positioning system(GPS) in vehicles carrying women.
- 5) Providing self- defense training to women, installing safety devices and CCTV's at the workplace.

- 6) Partner's can be more sensitive to women's needs and counter tradition by helping their wives perform daily tasks and take care of children.
- 7) Creating appropriate work conditions to ensure that there is no hostile environment towards women.

CONCLUSION

The solution of the problem of occupational stress in working women in India lie in the change of traditional mind-set of the society that male are the bread winners and female are the house-keepers. So there is a need to change the attitude of the employers ,policy makers, politicians and family members. They should provide the tension free environment to working women at place of work as well as at home. Although there are various laws that are made for protection of women even in workplace but due to lack of proper implementation and interpretation of law,it has not been quite effective in protecting women from the crimes and inequality in the workplace. The government has increased the importance of women by adopting various schemes and programs. Women should also be encouraged to take the benefits of policy measures introduced by the government.

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ROLE OF MICROFINANCE IN EMPOWERMENT OF WOMEN IN THANE DISTRICT

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ABSTRACT

Gender discrimination may be a persistent problem faced by women everywhere the planet, which has led to the necessity to empower women for uplifting their status as recognized by Millennium Development Goals (2010). Microfinance packages are used as a key strategy to handle a lot of improvement issues across countries. This paper attempts to understand the role of microfinance as financial intermediary in boosting women empowerment. Microfinance programs just like the Self Help Bank Linkage Program in India are increasingly promoted for his or her positive economic impact. Microfinance is run to individuals thru agencies. Belonging to a group leads to the creation of similarly social capital and a guide structure (of other institution contributors) that empowers women to enhance their universal (no longer simply financial) well-being. Microfinance may be a sort of assistance that's provided to unemployed or less income individuals or groups who would otherwise haven't any other ways of gaining financial services.

Keywords: microfinance, women empowerment, self-help group (SHG), non-governmental organizations.

INTRODUCTION

In India, the emergence of liberalization and globalization in early 1990's started the trouble of ladies workers in unorganized sectors from awful to worse as most of the women who have being engaged in the diverse self-employment activities have lost their livelihood Microfinance has additionally won massive prominence globally inside the arena of monetary improvement enhancement. The loans that SHG members receive are intended to improve their livelihoods so that they can receive greater and steadier cash flows. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy and various other goods and services activities. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems such as a lack of drinking water and electricity, access to health services and children s education. Though women face handicaps to their involvement in politics, their participation in SHGs has altered them, and these women can be prospective leaders in the local political field.

REVIEW OF LITERATURE

1. Malhotra (2002) made a list of the most commonly used parameters of women's empowerment, drawing from the structure developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks advocates that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. It has been well-documented that an increase in women's resources results in the well-being of the family, especially children (Mayoux, 1997; Kabeer, 2001; Hulme and Mosley, 1997)
2. Mayoux (1997) states that the impact of microfinance programs on women is sometimes negative also. Women that have set up enterprises benefit not only from small increases in income at the cost of heavier workloads and repayment pressures. Sometimes their loans are used by other males in the family to set up enterprises, or sometimes women end up being employed as unpaid family workers with little or no benefit. She further highlights that in some cases women's increased independence has been momentary and has led to the withdrawal of male support.

NEED OF THE STUDY

Microfinance, pioneered with the aid of the Nobel-Prize winner Muhammad Yunus, enables the financially marginalized with the aid of presenting them with the necessary capital to start a enterprise and work towards economic independence. Women with their start-ups need a lot of capital and this microfinance through SHG helps.

OBJECTIVES OF THE STUDY

1. To assess the role of microfinance in empowering women economically, socially, politically.
2. To examine the demographic variables that influence women decision making ability.

PROPOSED HYPOTHESES

1. Ho: There is no difference in income of respondents after joining the SHG.

Ha: There is a significant difference in income of respondents after joining the SHG

2. Ho: There is no relationship between microfinance and women upliftment.

Ha: There is a relationship between microfinance and women upliftment.

CONCEPT OF EMPOWERMENT

What do we mean by empowerment? Nobel Laureate Amartya Sen (1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. However, the full accounting of individual freedom goes beyond the capabilities of personal living. For example, if we do not have the courage to choose to live in a particular way, even though we could live that way if we so chose, can it be said that we do have the freedom to live that way, i.e. the corresponding capability? Another important point made by Sen (1990) is that for measurement purposes one should focus on certain universally-valued functioning, which relate to the basic fundamentals of survival and well-being regardless of context. Taking the example of universally valued functioning like proper nourishment, good health and shelter, Sen asserts that if there are systematic gender differences in these very basic functioning achievements, they can be taken as an evidence of inequalities in underlying capabilities rather than differences in preferences. Empowerment can range from personal empowerment that can exist within the existing social order. Thus this kind of empowerment would correspond to the right to make one's own choices, to increased autonomy and to control over economic resources. Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer, 2001). Malhotra et. al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of "socio-cultural" dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility, to nonfamilies social support systems and networks available to women. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform

SELF-HELP GROUP

A **self-help group (SHG)** is a financial intermediary committee usually composed of 10–20 local women or men. NGOs played a pivotal role in innovating the SHG model and in implementing the model to develop the process fully. Group members are engaged in livelihood activities such as running a retail shop, cattle rearing, sari work, tailoring jobs, making candles, artificial jewellery etc. Each individual saves a fixed amount on a monthly basis. SBI has taken up SHG movement as a mission. A noble mission to reach those families who were hitherto having no access to the credit by any formal financial institution and, therefore, were depending on informal sources and moneylenders.

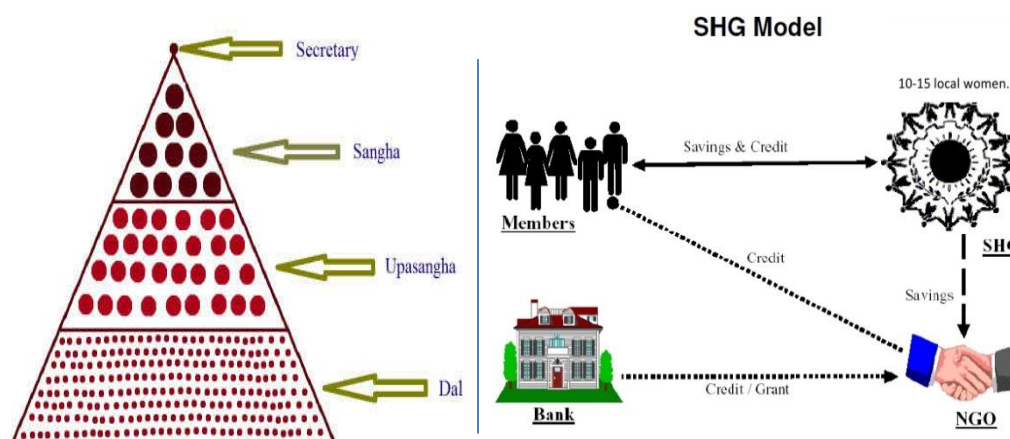


FIGURE 1: STRUCTURAL MODEL AND WORKING MODEL OF SELF-HELP GROUP

WOMEN AND MICROFINANCE

Microfinance is a type of banking service which provides access to financial and non-financial services to low income or unemployed people. A majority of microfinance institutions' (MFIs) customers are female, who

comprise of 92% of total borrowers. In assessing empowerment, according to Kabeer, we need to consider changes in three-inter related dimensions which comprise of choice: resources, agency and achievements. Empowerment according to her has to be understood from these three analytical stances. Microfinance not only gives financial empowerment but also social empowerment to women.

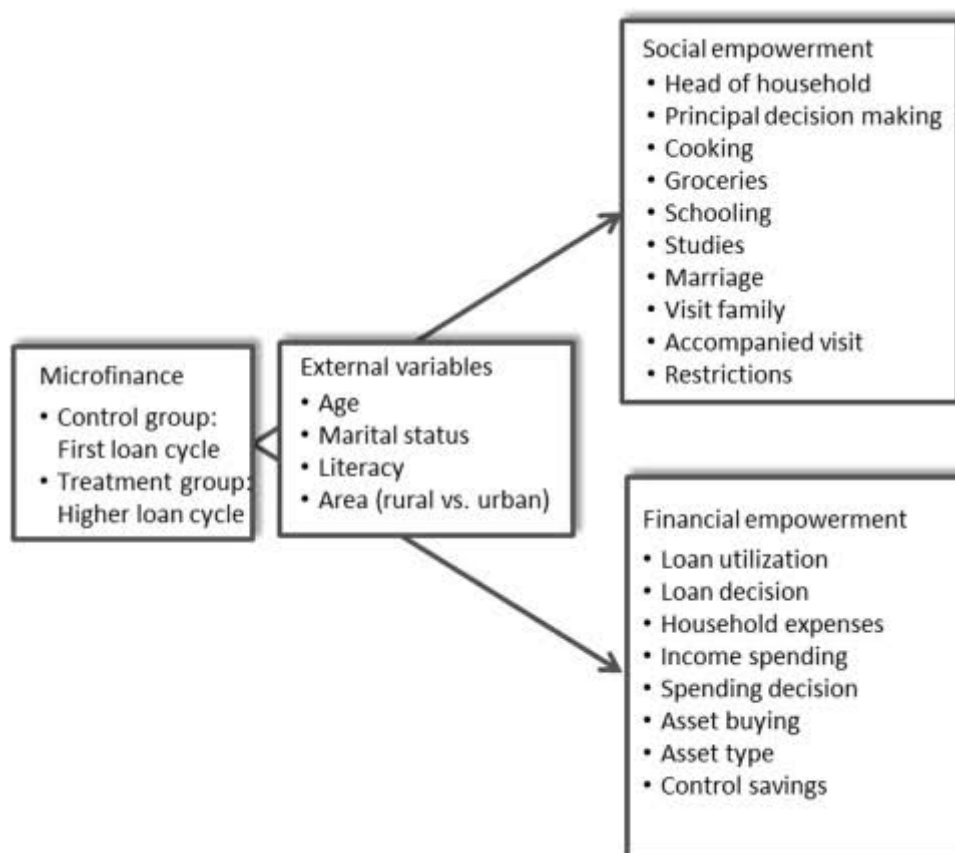


FIGURE-2: WOMEN EMPOWERMENT THROUGH MICROFINANCING

RESEARCH METHODOLOGY

The 6 microfinance companies and 12 women availing microfinance sample respondents are comprised of 6 female participants of self-help group who availed microfinance loan and another 6 female participants of self-help group who were not availed any microfinance loan. This splitting up of the sample will be helpful in capturing the extent of importance of microfinance loans and its influence on women empowerment.

The study is heavily relied on literature as well as both primary and secondary data.

List of women empowering activities as listed by the SHG members in the focus group discussions.

1. Overcoming the resistance from husband and other members of the family to join the SHG.
2. Increased participation in decision making within the household to issues that were usually considered outside the domain of the woman.
3. Improved status and increase in respect within the household.
4. Feeling fearless, open and confident
5. All group members learn to sign their names and some have joined adult literacy programs
6. Adopting family planning measures
7. More mobile, can move out of the house and the village more frequently
8. Talking to the male persons in their village, which they were not confident to do before because of cultural reasons
9. They have more information about the government programmers due to their exposure and can apply for them for their own betterment and the benefit of the community
10. Actively participating in the decision to send their children to school

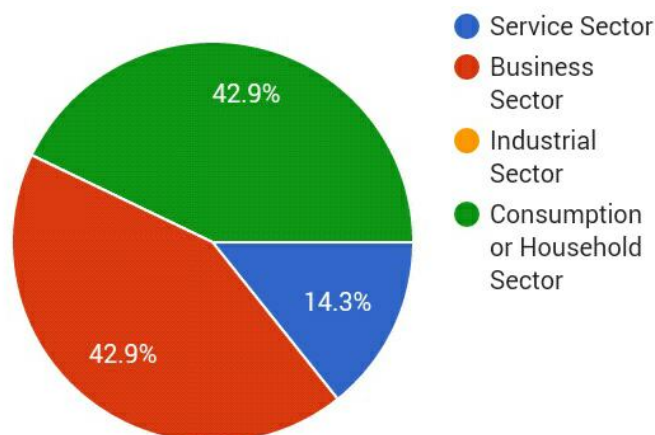
11. Eradication of prostitution
12. Some women can actively engage in the decision of their marriage with the elders in their household
13. Awareness about politics and engaged in political participation (by way of voting) or directly, by standing as a candidate in the local election

Source: Table 1 Bali Swain (2003).

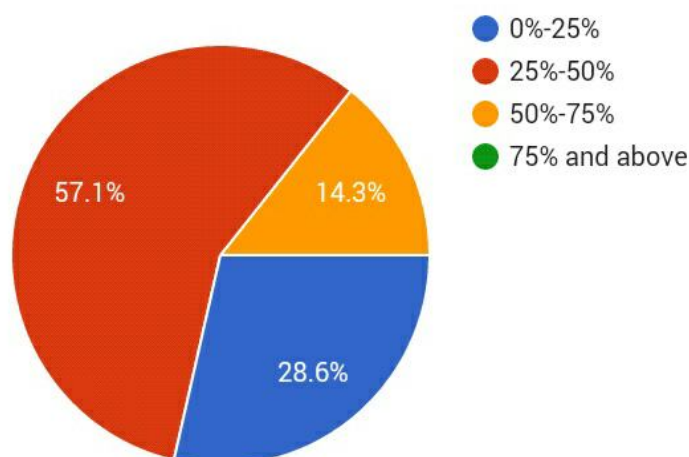
ANALYSIS AND INTERPRETATION

FINDINGS

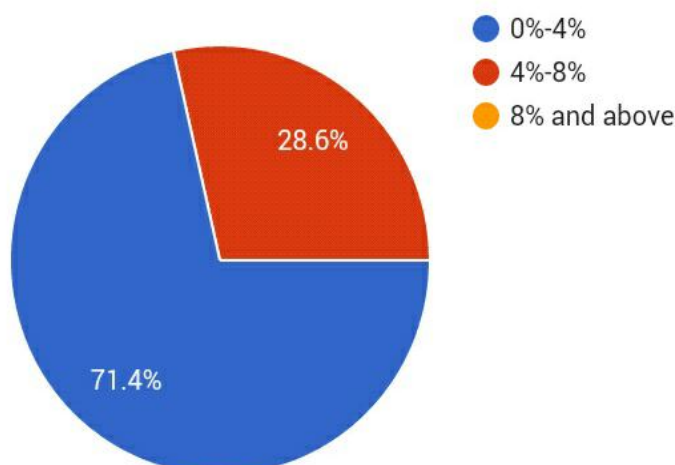
1. Sector or occupation of women has the highest level of borrowing & saving.



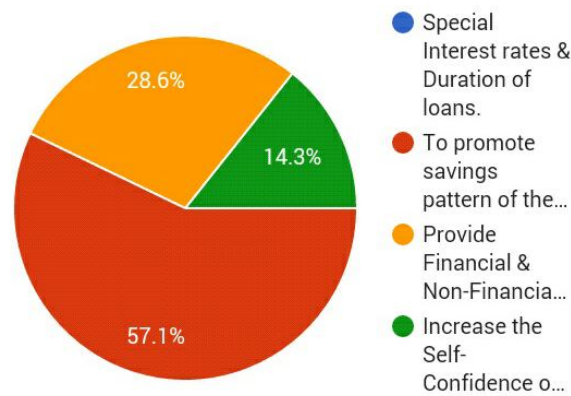
2. The shift in participation of Women Entrepreneurs & SHG in Micro-credit from the past few years.



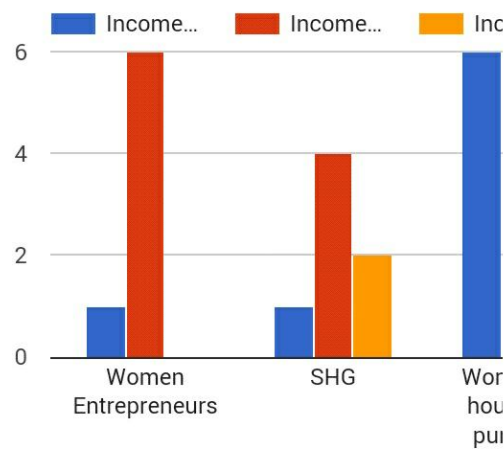
3. The difference between interest Rate of women & men under Micro-credit.



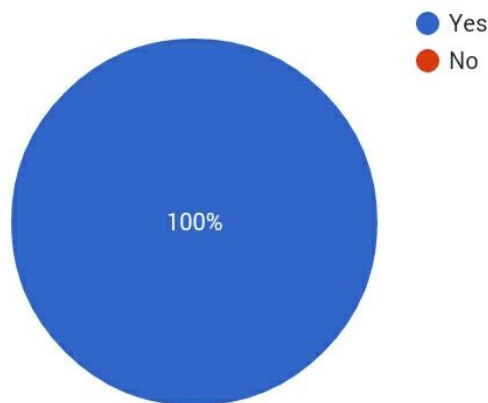
4. The other goals of Micro-Financing firms for Women Empowerment Other than short term loan.



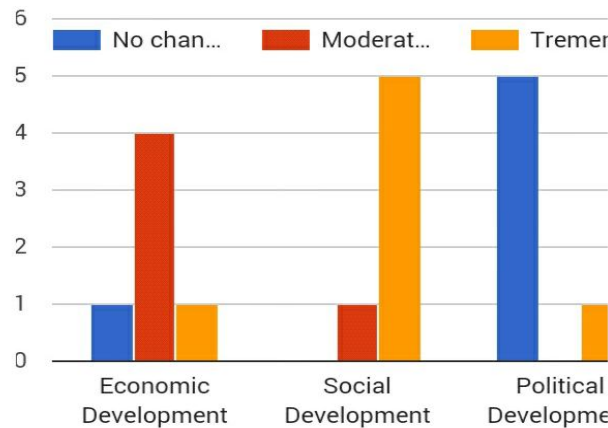
5. Major borrower of micro-credit & other schemes?



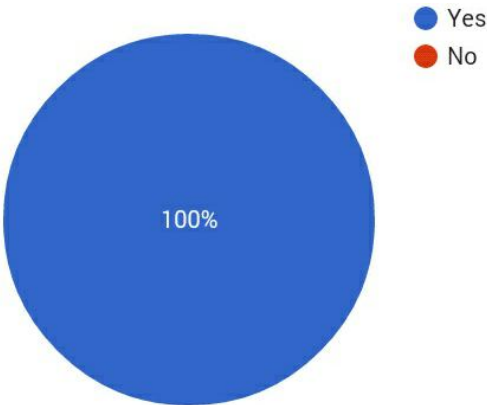
6. Did micro-credit for women Empowerment cause Economic growth of the country?



7. Region that has the major impact on women empowerment.

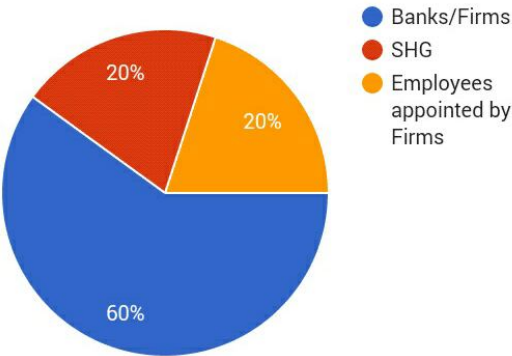


8. Any role of Government in Micro-credit benefits given to Women Entrepreneurs & SHG.

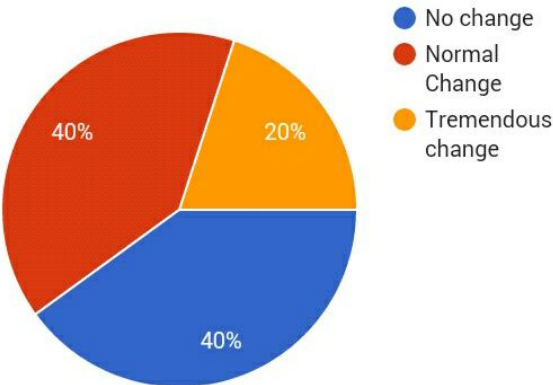


The following is the Analysis of Data based on the interview taken of Women It is analyzed on the basis of various aspects by pie-diagrams’

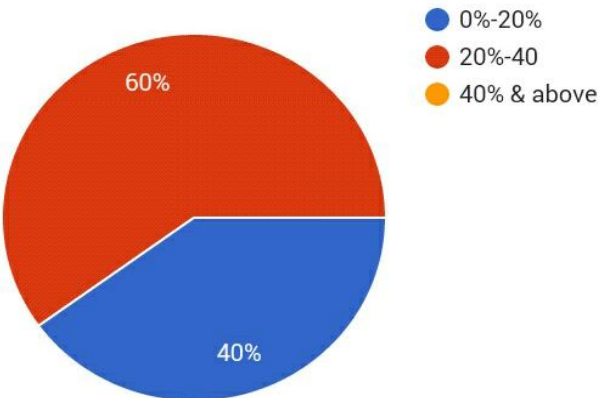
1. Who manages the operating system, for delivery of credit to the needy, saving, Management of funds, etc.



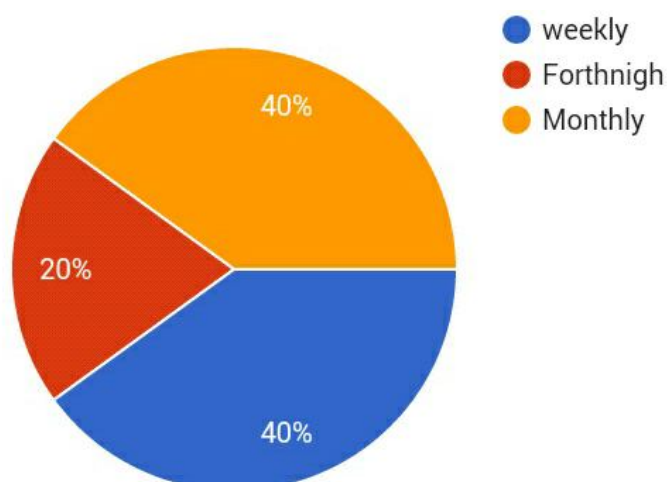
2. Did it help in Economic, Social & Political Empowerment?



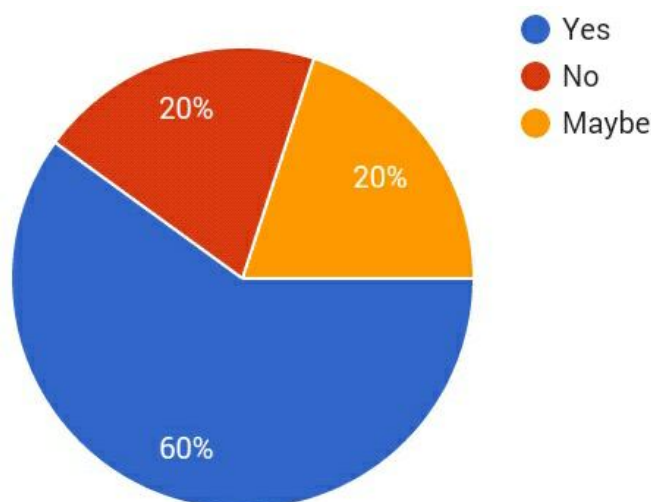
3. Till what extent was it possible to fulfill the Economic needs of their families



4. What type of savings did u adopt?



5. What was the impact of micro-finance on lifestyle of women?



The data is collected from Thane district to study the role of micro-finance for women empowerment. The is a survey taken on 6 Micro-finance firms & 5 women benefits under Micro-Finance. The study is Conducted mainly to understand what are the benefits received by the women from the Micro-Finance firms and what was the growth from the past few years, its impact on Social life of these women & how it helped them Financially & Non-Financially, & many more aspects which has been analyzed above by the way of bar graphs & pie-diagrams. The survey conducted for the women analyzed about Micro-Finance its importance & benefits to them in their social life & Economic life. It Analysis how it was helpful for them in promoting regular saving in their income. It understands how it is helpful to Women Entrepreneurs & their Enterprise, etc.

The following is the interpretation of the analysis carried out.

The 1st Question help us understand which sector or occupation of women are the highest borrower of micro-finance, from the survey we found out that maximum no.of borrower are from Household & Business sector i.e.42.9 % and then is Service sector i.e.14.2% then are no borrower from industrial sector. The 2nd Question is on no.of member required to form a SHG the data suggested by Firms is that minimum 0-10 by 71.4% & 10-15 by 28.6% of firms. The 3rd Question is on whether there is any special person who handles accounts of the women & the data by the Analysis if firm they say Yes by 85% & No by 14%.The 4th Question is on What was the increase in participation of women from the past few years,57.1% Says that it is between 25%-50%,28.6% says that it is between 0%-25% & 14.3 % says that it is between 50%-75%.The 5th ,10 & 15th Question analysis & Agrees 100% to it that there are a)new saving schemes & credit schemes to boost potential of Women Entrepreneurs & SHG b)It causes Economic growth c) There is a role of Government In women empowerment. The 6th Question is on how much difference is there between interest rates of men & women 71% says that it is between 0-4% & 29% says it is between 4-8%. The 7th is on What is the duration of loan maximum 57% says it is 6 months & 43% says it is 6-12 Months.8th is on Decrease & Increase in the rates from past few years There is Decrease in rates of Women entrepreneurs & Increase in the rates of men.9th is on what

are other goals of M.F firms other than short term loans for women the study says 57% of it is to promote savings, 29% is to help them Financially & Non-Financially & 14% of it is to increase self-confidence of women. The 11th Question is on who are major borrower of credit & other schemes, under Women Entrepreneurs they are maximum from income between ₹ 50000-₹ 100000, under SHG they are maximum between income of ₹ 50000-₹ 10000 and under Women for household its between ₹ 10000-₹ 50000. The next is on whether it increased social status of women here, 86% agrees to it and 14% doesn't agree to it 13th is on what had major impact on life on women, under Economic Development the highest was Normal change, Under social Development the highest was Tremendous change & under Political Development the highest was no change. The saving pattern of these women are maximum 71% between 15%-30% & 29% between 0%-25%. The last is what is the frequency of borrowing loan of women which says maximum women's borrow loan Every 1 year i.e. 57% after that 29% says they borrow loan every 1-2 years and 14% says they borrow every 6 months.

The study help us to understand various aspects i.e. impact of economic growth rate of borrowing, frequency of borrowing, Difference in interest rate, duration of borrowing, Usage of loan under which sector, Its impact on their life, etc.

Here is the interpretation on the data collected from Thane district of 5 women's on the impact of micro-finance in their life, etc. The study explains the following factors. 1st says that 60% of the account was handled by the Banks/Firms & 20%-20% was handled by SHG & employees of banks/firms. In 2nd 60% of women respond positively to Economic, Political & social change & 20% respond negatively. It was able to fulfill Economic conditions of women up to 60%. Most of the women i.e. 40%-40% adopted monthly & weekly type of savings and 20% of women adopted fortnight. Equal no. of women responded to no change & Normal change of Micro-Finance on the life of women & 20% responded with tremendous change. This data help us to understand various factor of micro-finance and its impact on life of women entrepreneurs & SHG.

CONCLUSION AND SUGGESTIONS

Empowering of girls has grown to be very essential these days. It performs an essential position in pushing them and making them capable of wearing out different varieties of small and micro corporations which assist in enhancing the standard of residing of their negative households. The essence of the empowerment seems in giving them and possibility to be self-reliant and self-assured; it similarly allows them to become an active member of the family who can take part in choice making and other associated problems.

SUGGESTIONS

1. Measures should be taken to attract more and more people, especially the illiterate and the poorest section of the rural people to become members of SHG's.
2. Small responsible tasks and jobs to be done on behalf of the government can be entrusted to SHGs thus helping them to earn additional income.
3. In order to enhance the thrift of the SHG members attractive savings and insurance schemes can be introduced.

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A STUDY ON THE PERCEPTION OF WORKING WOMEN WITH CHILDREN TOWARDS THEIR EMPLOYERS WRT. EDUCATION SECTOR IN MUMBAI REGION

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ABSTRACT

This paper is an attempt to study the opinion, observation and expectation of women employees from their employers. This study is confined to employees in education sector only. The role of women in education industry is very significant. This is due to the fact that when a women is educated the entire family reaps the benefit of her knowledge and wisdom.

Women in India are well aware of their legal rights pertaining to right to education, work, property rights, etc. but still there are certain issues that women face while working specially after marriage and while performing the dual role of a mother and an employee.

In this paper, women who have performed this dual role in their life have been asked to fill up the questionnaire demonstrating their opinion and experience on various aspects pertaining to career , workplace environment, benefits and disadvantages faced at the workplace during their tenure so as to record their perception about their employers with respect to Mumbai region.

The results were based on 32 responses which were collected from female respondents and the hypothesis were tested using Students t-test.

The statistical inference concludes that the female respondents have neutral perception towards their employers and also suggests positive amendments that could be brought about by the employers to make the workplace comfortable and convenient for women employees.

Keywords: working women, perception, education industry.

INTRODUCTION

The contribution of women in Indian society has always been commendable. Women can help the society in numerous ways. They can involve in different social activities and work for the betterment of the society. Young educated girls can get engaged during a profession of her choice. The main role of a lady within the early 1800s was to remain home and undertake all the domestic chores, also as taking care of the husband and youngsters .The Industrial Revolution created many opportunities, thus women started taking up factory jobs in the late 1800s. However, independent India still observes some stereotypes attitude towards women which includes: Women are alleged to have “clean jobs” like secretaries, teachers, and librarians. Women are nurses, not doctors. Women are not as strong as men. Women are alleged to make less money than men. The best women are stay at home moms. Women don't need to go to college. In Modern India, Women have adorned high offices including that of the President, Speaker of the Lok Sabha, Prime Minister, etc. They are equally contributing well in shaping our country to make it modern and developed nation. Women are adequate to partners to tug on the families.

REVIEW OF LITERATURE

The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment. (Shettar, 2015)

The paper tries to evaluate the status and position of women in India in the light of some important gender related indicators. It makes a comparative analysis of different states of India in the attainment of the indicators. The analysis observes convergence among states on indicators like female literacy rate, IMR for females, life expectancy over the period. But a sharp difference is observed regarding indicators like sex ratio, crime against women. There is a striking difference between northern and southern states. (Banarjee, 2013)

NEED FOR THE STUDY

The study of the literature reveals that there are studies conducted to evaluate the problems and challenges faced by women at workplace, biasedness in employment opportunities but this paper intends to analyse specifically the problems of working women with kids and also to identify the changes that are observed by women in the

attitude of their employers towards their efficiency after they had kids. The paper is also instrumental in suggesting changes that should be incorporated by the employers with respect to women so as to retain the employees with a positive work environment

OBJECTIVES OF THE STUDY

1. To study the perception of women working in education industry towards employers.
2. To find out whether there is a change in the attitude of employers towards women having kids.
3. To suggest suitable measures that could be adopted by employers to make working more conducive for women.

HYPOTHESIS OF THE STUDY

H₀: There is no change in the perception of employers towards women having kids wrt .efficiency.

H₁: There is a change in the attitude of employers towards women having kids wrt. efficiency.

Ho: Flexible working hours are provided to women having kids.

H₁ : Flexible working hours are not provided to women having kids.

Research Methodology

Universe	Mumbai
Method of Data Collection	Primary and Secondary
Method of Primary Data Collection	Questionnaire method using Google forms.
Method of sampling	Convenience Sampling
No of Sample Respondents	32
Method of Data Analysis	Students t-test and ANOVA test

EVALUATION OF THE STUDY

In the present study, the questionnaire with few multiple-choice questions were provided to women respondents who were working when they had small children. The demographic components used are marital status, age, qualification, tenure of service, etc. The perception of working women towards their employers was assessed on various parameters like flexibility in working hours, nature of leave for maternity, benefits provided by employers and suggestions by women respondents to make workplace employee friendly and thereby contribute towards women empowerment.

Table No 1 (Demographic Profile)

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	3	9.4	9.4	9.4
	30-40	20	62.5	62.5	71.9
	40 above	9	28.1	28.1	100.0
	Total	32	100.0	100.0	

Table No 2

Highest Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	2	6.3	6.3	6.3
	Post-Graduate	27	84.4	84.4	90.6
	Doctorate	3	9.4	9.4	100.0
	Total	32	100.0	100.0	

Table No 3

Family Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nuclear	21	65.6	65.6	65.6
	Joint	10	31.3	31.3	96.9
	Nuclear	1	3.1	3.1	100.0
	Total	32	100.0	100.0	

Table No 4

Employer Type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private	30	93.8	93.8	93.8
	Semi-Private	2	6.3	6.3	100.0
	Total	32	100.0	100.0	

Table No 5**Flexible Working Hours**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	31.3	31.3	31.3
	No	22	68.8	68.8	100.0
	Total	32	100.0	100.0	

Table No 5 (T-test)**One Sample Statistic**

Test Value=0						
	t	df	Sig.(2-tailed)	Mean Difference	95% confidence interval of the difference	
					Lower	Upper
Mention your total years of service	27.340	31	.000	3.469	3.21	3.73
Do you feel the perception of your employer towards your efficiency changed after you had kids	20.270	31	.000	1.688	1.52	1.86

Table 6: ANOVA Perception of employer changed towards efficiency of women employees after having kids

	Sum of Squares	df	Mean squares	F	Sig.
Between Groups	.548	2	.274	1.255	.300
Within Groups	6.327	29	.218		
Total	6.875	31			

INTERPRETATION OF DATA AND STATISTICAL ANALYSIS

The statistical method used was frequency distribution using one sample statistic as the sample size was 32 respondents collected through convenience sampling from education industry.

The status of women in terms of education, no of children, working in public, private or semi-private institutions, nature of leave provided during maternity and flexibility in working hours have appeared as most significant factors which have created an impact on women's perception towards their employers. It is found that the respondents consider flexibility in working hours and nature of leave provided along with facilities like creche at workplace as most significant for creating a positive work environment.

The values in Table 1 clearly indicate that 62.5% respondents belong to the age group between 30-40 and have maximum two kids as per the data collected through questionnaire.

Table 2 exhibits that 84.4% of respondents are post-graduate employees.

Table 3 indicates that 65.6% of respondents belong to nuclear families while at work.

Table 4 indicates that 93.8% respondents work with private institutes.

Table 5 indicates that 68.8% respondents do not get flexibility in working hours and therefore we reject the null hypothesis and accept the alternate hypothesis.

The one sample t-test is applied to test the hypothesis that whether the perception of employers towards the efficiency of women has changes after they had kids. Table 6 shows the significance value of .000 which exhibits a very significant relationship between changed attitude of employers towards women over the years of service and perception of women towards employers.

Table 6 which has used one way ANOVA test has a F value of 1.255 which produced significance value of .300 which is greater than $p=0.005$ means that there is no significant difference between the means of different levels of age group about the perception towards their employers and hence the ANOVA test can be considered to be robust.

The overall perception of respondents towards their employers is positive but a few suggestions are given by them so as to make working environment more conducive for women.

SUGGESTIONS AND CONCLUSION

Some of the suggestions that could be extracted from the study are as follows:

1. There should be creches at the work place.
2. Maternity leave should be extended to six months with pay even at private institutions.
3. There should be equal opportunity for growth for both men and women.
4. There should be increase in the number of leaves granted for child care and education.
5. There should be flexibility in working hours for women with small children.
6. Benefits should not only be related to maternity but also to support children's education .
7. Adequate care should be taken while framing policies by institutes so that women can balance both family and career efficiently.

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A STUDY ON “WORK – LIFE BALANCE”, AMONG EMPLOYEES (ACADEMICIANS) IN THE TEACHING FIELD

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ABSTRACT

The current competitive and globalized environment has brought a resultant increase, in the work environment on the job pressure existing which has greatly, lead to distract the work life balance, among employees in the Teaching Fraternity. Let it be a male or a female, the constraints they face while managing the job pressure, on the other hand may oblige them to quit jobs, is it a solution for the same. There are too many factors which affect the work –life “Balance” of that an employee other than their job satisfaction and their retention (even though they might not only link with financial constraints). The major crux lies in understanding the role of employees from their perception, thereby making improvements in the work culture, job retention, job satisfaction, and job stress. This research paper delivers an analysis of the antecedents to work life conflict and family work, conflict among the academicians in the Teaching Domain in Mumbai. The population of the study includes academicians from both the sections aided and unaided. It is also proved that the work-life balance has direct impact towards some specific factors like employee retention, job satisfaction and job stress. The attempt of this paper is to study the different policies that can be enhanced by implementing towards work life balances of employees. It is rightly said that for an individual to manage work life balance is indeed an achievement.

Keywords: Job Satisfaction, Retention, Financial Constraints, Job Pressure Imbalance of work and Life

INTRODUCTION

1. The world has become an international village. This globalization phenomenon has created the competition trend in almost every parts of organization. Every single area is trying to bring more innovation in their organization respect to products or service to meet the criteria of success. Almost all the sectors have become more competitive now a days. This business changes demand more dynamics from employees however it creating a hurdles in balancing their lives and office task in one row irrespective of any type of business. Now a days in teaching fraternity also it has become challenging task to face the competition. Therefore understanding work life balancing of an employee as academician has become very important concept. Work life balance is the interaction between the work and the various other activities that consists of family, community, entertainment and personal development. The academic team of workers being the major and single most critical workers within the Universities who are required to perform at most efficient levels to make certain that, information dissemination and community provider are delivered and community provider are delivered effectively to the consumers. Though it is broad problem which speaks about both career improvement on one side and the family care on the other side. Professionals’ life approaches the intension to develop and to earn recognition in such organizations and society at large, wherein personal life is a way of looking after family commitments like family, children, parents, health and also spending quality time effectively for personal development. With the highly improvement in educational sector, things are into progressed to a remarkable volume and the function of an academician as an employee is much flexible. But not all employees have been able to achieve this balance with work and their personal life as each of them has different demanding situations to balance. Therefore work life balance has become one of the greatest challenges in today’s world. Teachers work load in institution not only demand their work time but it also extend to their personal family time. Teachers need to spend extra hours every single day to be powerful and effective in their career so that they might reach higher levels and could able to face the toughest atmosphere. Hence here in this research paper the researcher is trying to find the relationship between employee’s job and its impact on employee’s personal life.

LITERATURE REVIEW

The below review of literature has been covered few of the following aspects of Impact of Ecology on Human Thoughts.

1. Few researches on work-life balance, studies were mainly based on spillover theory, which focuses on emotional influences from home to work and work to home (Keene & Reynolds, 2005; Mennino et al., 2005). Using NSCW data, these studies examined factors that were related to reductions in conflicts and negative spillover of the separate domains of work and home. The major findings were that workplace

policies such as work-schedule flexibility reduced negative spillover, especially for women. The spillover model has made contributions in identifying the factors that influence employees' work-related emotions at home or home-related emotions at work. However, this model is based in the assumption that work and family are two separate dimensions and supports traditional ideas about the roles of men and women in work and family spheres.

2. Higgins et al.(1992), Hochschild (1989), Kelley and Voydanoff (1985), Hochschild (1989) Thompson & Walker (1989) revealed that working women face well-documented conflicts due to their continuing role as primary caretakers for their homes, children, and/or elderly parents being women's greater responsibility for children and other family members and they experience more interruptions than men resulting common household problems. However, at family front researcher Milkie and Peltola (1999) stated that one will feel less successful in achieving their own work-family balance if spouse has to do the smaller portion of housework whereas Kiecolt (2003) found that who find work a haven spends no more hours at work than those with high work-home satisfaction. However, Higgins and Duxbury (1992) expressed that work conflict is a greater source of work-family conflict whereas personal or family lives, interfere with work are associated for fewer hours but work that interferes with life matters as revealed by the researcher Reynolds (2005)
3. . Kumari L. (2012) in her study "Employees Perception on Work Life Balance and its relation with job satisfaction in Indian Public Sector Banks" emphasized that each of the Work life balance factors on its own is a salient predictor of job satisfaction and there is a significant gap between male and female respondents with the job satisfaction with reference to various factors of Work life balance. The result of the study had practical significance for human resource managers of especially banks to improve staff commitments and productivity along with designing recruitment and retention employees.

OBJECTIVES OF THE STUDY

1. To understand the concept of **work life balance among employees**.
2. To know the relationship between employee's job and its impact on employee's personal life.
3. To find out how to improve work life balance of employees

SCOPE OF STUDY:

The Researcher majorly focuses on different aspects in employee's work life balance increases in the productiveness accountability, commitment better team work

METHODOLOGY

Sources of data collection

Secondary data: It majorly consist the information collected from various sources like books, websites, journals etc.

The researcher has first studied about the concept of work life and their personal life the impacts through literature review.

Primary Data: The primary research covered employees like academicians. The academicians belong to aided and unaided section of education sector in the age group of 25 -35 years, 36 – 45 years, 46 – 55 years and 56 years and above.

The sample techniques were conveniently used for this study. For this study, the sample size for were _____68_____samples from academics (teaching fraternity)

IMPACT ON EMPLOYEE'S WORK LIFE BALANCE

Past researcher have determined that both work-life balance and job satisfaction are impacted by using extra time work. Hence at the same time, the relationship between extending working hours and occupational wellbeing, fitness, and satisfactory of existence are not yet absolutely clear. Few of the past research papers has determined that imbalance of work life with personal life and working an extra hours at work place can lead to some specific health related issues, including hypertension, anxiety, sleep disturbance. Association have also being observed between employees of teaching staff who engage in beyond regular time work without corresponding upgrades in their productivity and also left unpaid for additional time which reduces quality of life at home which may also lead to family issues includes family conflicts, misunderstandings, parental issues, less time devotion to children, get-together and also leisure time for doing personal up gradation. Professionals who are deeply involved in their work may choose little separation between their work and their home lives.

DATA ANALYSIS:

The data was collected through a primary data i.e. a questionnaire was prepared wherein all the questions were asked in reference to job satisfaction, job retention, financial assistance, stress related factors, work life balancing factors etc. The sample consist of few respondents (64 responses) where in all the teaching faculties were send the questionnaire which covered both the male and female population. The data collected can be interpreted as follows: Maximum population (teaching academicians) covered was from the age group of 25-35 years of age. 36-45 and 46-55 years of age group was also covered in the sample respondents. Nearly 3/4th of the population was females and the rest were males. More than 60% of the population is from the married status where in its actually very difficult to balance the work and life at a stable level. Nearly 70 % of the population is from the category where they have to shoulder into responsibilities of household chores. 82.8% are from unaided section and 17.2% are from aided section (which consisted of associate professor, lecturer, co-coordinator, core faculty, assistant professor etc.). Nearly 70% of the sample had suffered from a very less financial benefits provided to them in the nature of salary ranging from 2,00,000 to 4,00,000 p.a. and others were from the salary range of Rs. 4,00,000 & above and more. The working hours devoted by nearly 70% population were 6 to 8 hours in a week (per day) which was a extra and a overtime. Flexibility in working hours is provided to nearly 60% of the population where in it depended on the situation or circumstances there in. Nearly 50% of the population was comfortable with the work life situations or rather the facilities provided to them , where in they are able to balance work and life in a better manner .The most important factors affecting the work life balance were salary, job retention, holidays given, incentives if any, working hours , flexibility in work, employee up gradation, etc.,.It was also studied that few organization had no policy for employees betterment, or any policies which may bring enhancement in both the career, future prospects as well as further future prospects. Finally the data collection was analyzed and we conclude that there is a high need to take care of employees moral support, their mental stress needs to be taken care of by considering few factors like job satisfaction, job stress to suffer, financial benefits given etc, which may on other hand enhance their morale and motivate them to work more and also stabilize themselves in order to balance their work and life balance. Especially the female population which strives to its hard to manage their work and life in the best possible manner.

FINDINGS OF THE STUDY

Work life balance has actually helped us to know, how people combine their paid work with life's other roles and responsibilities they need to perform. The work life balance has brought into an issue that is important and also affecting both the organizations as well as to employees. This issue has come to the fore, due to a multitude of listed issues rather problems or reasons like

Changes in the work place, in employee demographics and in the family sphere. On one side Global labour market is becoming highly competitive and also difficult for survival, also companies are outsourcing to reduce their labour costs. The employees have to face a lot of pressures and are also compelled rather pressurized to put in longer hours of work to prove their worth and meet the expectations of the Organizations. The '24/7 lifestyle', dominates the lives, especially of highly educated and skilled professionals and managerial personnel. Advancement in technology has brought into a thin line between office and home, and with a laptop, employee is on call at virtual office 24 hours a day (Thane, 2002). On the other hand, time spent at work is increasing steeply; quality time available for the family is shrinking. Moreover, the health of employees is also being affected. Further, women have joined the workforce in large numbers and are now performing a dual role i.e. of a breadwinner as well as a homemaker. This puts an extra pressure on them. In the family types like some of the nuclear families, single parenting, both earning parents, parents placed at different locations and increasing demands of household work further add to the problems. Yet another change is an increasing emphasis on leisure activities. It is in this context that the notion of "work life balance" has assumed great importance. Issues related to work life balance constitute an area of human resource management where the employer's twin goals of a productive organization and a highly motivated staff and the government's dual policy objectives for a high value added, high employment economy and a fair and just society, confront each other (Joshi 2007).

CONCLUSION AND SUGGESTIONS

There is growing recognition to identify the main dimensions for a sound comparative analysis of work-life balance. It has been confirmed by various researches that the imbalance between work and life may create negative impact on effective organizational functioning as well as on individual too. However, till now we only able to understand the concept partially as we studied the concept only in organizational context. We have a need to broaden up our concept and this is only possible when Psychologists, researchers and management practitioners give more importance to the concept and explore the area widely. The review of literatures has attract the attention of on the consideration of borders. Implementation of the work life balance policy required finally to find out the need of employee your employees' and how far they are being met. The focus should be

on organizations job culture. People should improve personal and organizational efficiency, and then only we are able to set up work life policies and benefit arrangements. After the formation of policies proper training of the concerned staff is necessary. Effective Communication of the policies and benefits and proper evaluation of work-life balance is also necessary. In summary, work-life balance is a fruitful topic which may help to open, up a range of familiar and a few less familiar debates within the field of management. There should be some provision for written policies related to work-life balance including factors like "Part-time, Job sharing, shift work, staggered hours, Annualized hours, compressed hours". Organization shall not force or pressurize anyone to do extra or overtime work, though if anyone wants to do extra work voluntarily then it should be always welcomed. There should be plenty of back-up staff in hospitals in every department, especially in government hospitals where lack of nursing staff is a big problem. There should be handsome salaries for employees in the hospitals both for doctors as well as for nursing staff. In the country of 1.2 billion if we have a shortage of manpower its mean that we are not paying good salary and that's why brain-drain is also a big problem for country in nowadays. Organizations should conduct some motivation programmes also for employees. Frequent social functions, achievement and reward function can also play a role of motivator. Family shall be included or shall be a part of such functions .Organization should play a sensitive role towards individual needs. They should understand the need of each and every individual and try to provide reasonable support to the person whenever it is required. Every organization must have a dedicated department that HR department, responsible for maintaining pleasant working environment so that they will be able to retain employees for longer time.

A balanced mind only can give good output and when we are discussing about healthcare then the thing become more crucial so to keep the mind balance some things which are very important as well as necessary and must also take into consideration other things like working hours for both doctors as well as nurses should not exceed 8 hours per day. Proper diet should be maintained it also affects the working so people should eat on time and take balanced diet, instead of it when staff works in odd shifts then organizations should have to take care of their food. Exercise is a very good medicine and it helps us in keeping ourselves stress free so proper exercise, yoga, meditation can help in maintaining better work-life balance. A person should prioritize his or her work they should decide themselves that what thing is more important for them and then work accordingly. This idea will influence other person also as well as when you do it confidently, then after sometime it reduces the competition in the society and we will have comparatively more time to earn money and more time for ourselves. One should make effort for assessing one's values and then priorities them accordingly. Many people do this exercise on yearly basis. People should make an effort for avoiding "a cycle of constant delayed gratification". People should try to take some short breaks from 5 to 10 minutes a day to breathe or stretch between patients. Studies show short breaks actually improve productivity, so they will more than make up for the time they lose by pausing for a moment. When "perfect" balance is unattainable in life, we should take care for it by designating some time for sleep, exercise and relaxation. A regular visit to physician is also required to release stress and for achieving balanced life. When people feel powerless or unhappy then they should talk to a friend or a counselor to change a situation. A person should also find a mentor who can give regular or timely advice on career development, time management and setting priorities. An individual must manage the time consumed on various roles and responsibilities of life by assuring that time and energy must support Work-life balance. There are various tasks which claim an individual's time and energy. A Person must obtain the ability to refuse those requests which will cause imbalance in individual's life. Individual should develop the ability self-awareness and must recognize emotions and behaviors as when they occur. Constant questioning on behaviors help the individual to work in accordance with the goal of life and supports in a work-life balance vision. A constructive approach always plays appositve role in succeeding the goals of life and bring required changes to make better balance in life. Fundamental beliefs, exists silently in the subconscious, directs the actions of individual with slight awareness. Beliefs, formed during childhood are exists as broad truths in individual's life. Individual should enquire these silent rules to assure whether they support work-life balance or not. Leading a life in accordance of values is essential for a sensing of personal integrity. Values are significant for defining the inner self of person. When individual life is affiliated with values, it feels right and comprehensive. If not will become stressful. "Unique strengths are those skills and abilities at which a person excels". Yet people have various capabilities, yet few of them are so natural and that's why classified as unique strengths. When these strengths are utilized rigorously in routine life roles, person will feel more balanced in life. An individual Person must indulge in passionate activities. When life is occupied with passions, the outcome will be great enthusiasm, high energy, and lots of fun which are the features of a balanced life. Work-life balance is a significant problem for millions for millions of people, though there is no universal definition of the concept. "Life balance is a personal determination, an individual feeling that life's activities are meaningful, appropriate, and right. One shall have a clear vision of the goal, in order to achieve a balanced life". As any

battery needs charging, likewise human battery also require the same by recreation being off work, having nice time with family can help the person in recharging but the important thing is this, that every person is responsible for his/her own work-life balance and no other body can be much effective in attaining a WLB than the individual himself or herself. Expert says that our emotion are the product of our own thoughts, we alone can control our thoughts and emotions also. So having and cultivating a faith and confidence in oneself can be the strong tool for maintaining work-life balance.

Training programmes should be organized to enhance emotional intelligence of Teaching professionals, which will in turn try to improve their work life balance and also enable them to contribute more productively to their organizations. Training shall be given in self-awareness, self-management, empathy and interpersonal effectiveness. Employees should also be made to understand very importantly, the role of emotions at the workplace. Activities might be also designed to help the employees make them aware of their feelings at any point of time. To add into it also, through various exercises, the employees should be made to explore/evaluate their emotional responses, its patterns and identify the changes (positive and negative) they need to make. Training shall be enhanced in a way to focus on developing the skill of understanding other's emotions, feelings and improving their interpersonal relations. Both work flexibility and autonomy are the major factors that have been found to be significantly positively related to work life balance, and professionals with higher levels of flexibility and autonomy showed higher levels of work life balance. Greater task variety should be provided to Teaching (academicians) professionals by assigning non routine or non-repetitive task, job rotation or job enlargement, as well as involving the professionals in creative problem solving.

SUGGESTIONS FOR FURTHER RESEARCH

The study can also be replicated for other industries.

A comparison study of work and life balance among employees who are working in different

Industries or sectors can be undertaken for a better understanding. On the other hand, both the Impact (positive and negative) of work life balance programmes on employees and organizations can be studied further in detail. A comprehensive study of both benefits and repercussions (positive or negative) of work life balance can be undertaken.

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DIGITAL MEDIUMS HAVE EMPOWERED AND ENABLED WOMEN

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ABSTRACT

Digital media is an ever-evolving phenomenon, combining an increasingly complex variety of modern communication technologies, such as email and texting, along with newer social media tools and online platforms, such as Facebook and Twitter. While digital and social media were initially used for individual and personal reasons, professional organizations and business corporations of all types and sizes around the world soon caught on to the immense potential of connecting with, marketing and advertising to a wider, more global audience and consumers at little to virtually no cost through online means and mobile devices.

The ease and inexpensiveness of joining social media networks or signing up for various digital media accounts, as well as the availability and accessibility to a wide variety of resources and support networks online, have all been hypothesized to be important, contributing factors in encouraging and empowering more women to pursue their own businesses and become their own bosses in recent years, frequently with little to no risk or costs at all.

The effective combination of Internet and Social Media has successfully converted many big, small ideas into powerful brands, and unlike the traditional business ecosystem, the performance of companies run by women leaders has increased especially on digital landscapes. Digital media has given a new spark to feminism, gender equality, and women empowerment. From social awakening to education and individual right to economic liberty, digital media is fast emerging as the true power of liberalization for women.

Digital landscapes are creating effective networks for aspiring women. For many new age women digitization brings business opportunities and for others, it is a universal platform to unveil their ideas and talent. On the whole, it's a win-win platform. The era of Internet & E-commerce has made them utilize their self-attained capabilities and potential to the fullest.

Keywords: Digital media, Women entrepreneurship, E-entrepreneurship, Challenges

INTRODUCTION

Digital Media is helping women entrepreneurs all across the world. Their feminine spirit, intellect and courage of triggering disruptions in the digital ecosphere are transforming their ideas into realities.

Financial dependence is a big hurdle in the growth and development of women. Be it the traditional Indian joint family mentality or nuclear families, growth hindrances due to financial dependence is well known.

E - entrepreneurship became a great force for women to cross these hurdles. The success stories of women entrepreneurs one after another have made the digital landscape a vast harbor of enterprising opportunities. Few examples of success stories would be Radhika Aggarwal (Co-Founder of ShopClues), Falguni Nayyar (Founder of Nykaa), Sabina Chopra (Co-Founder of Yatra.com). With these women's stories, thousands of other successful women have believed that Digital media has played a big role in their achievements.

The future is promising, the market is growing, government policies are becoming more favourable and emerging technologies are facilitating operations. Moreover, the beauty of digital business is that one can operate/start it even from one's drawing room. All in all it has helped many women to be independent and rising.

OBJECTIVES OF THE STUDY

Following are the various objective of this research paper,

1. To identify the motive factors that encourages women to set up digital start-ups
2. To list out successful women entrepreneurs of digital start-ups in India
3. To understand the issues and challenges faced by women in digital market

LITERATURE SURVEY

Buttner and Moore (1997) in their research 'Women's Organizational Exodus to Entrepreneurship : Self-Reported Motivations and Correlates with Success' scrutinize the reason 129 women executives and

professional left large organizations to become entrepreneur and how they measure success, and it reveals that they did it in pursuit of challenge, self-determination, to balance work with family responsibilities. They also enumerated the blocks to career growth ladder namely discrimination and organizational dynamics. Their definition of success includes key terms like self-fulfilment and goal achievement which side-lines the importance of profit and business growth.

Neetima et al., (2000) in their research, "Training Women for Entrepreneurship" emphasized that a good training programme keeps the trainees involved and motivated. Women should be trained in all aspects to get success. Rural women are generally not confident and are very much bound by customs and traditions; therefore, the trainer should be a friend, philosopher and guide to help them come out of their shackles of life. Empowerment training is most important of all training, which helps for the entire development of rural women for self-employment.

Minniti and Arenius (2003) in their seminar presentation on 'Women in Entrepreneurship' declare the GEM study report that the likelihood of starting a new business is higher among women with perceived skills and knowledge than those who perceives that they lack such skills. The study on GEM study also reports that individuals between 25 and 34 years of age are much prone to start a business thus adult women form a readily available repository of potential entrepreneurial activity.

Prakash, Goyal (2011) the researchers in their study aimed to understand the reasons behind women becoming successful entrepreneurs, like in education, support of family members, successful stories of family, friends etc. Still they also faced lots of hurdles like family obligation, lack of self-confidence and old and outdated social outlook to stop women from entering into entrepreneurship. Schemes of promotion and development of women entrepreneurship also floated by the government for the growth of women entrepreneurs in India.

Nehru and Bhardwaj (2013), analysed the factors which motivate women to start their own venture and problems faced by them they ventured out to shape their own position in the competitive world of business environment.

Babu (2015) discusses that India's start-up scene is encouraging and attracting more women entrepreneurs, and now global investors have increasingly started raising funds for new women start-ups. Digital Media is one of the platforms for women that empowered them into entrepreneurship. It was found that women entrepreneurs are concentrating in the urban areas only, this reveals the lack of women centric avenues in rural areas.

Supreet Juneja Wahee, Vaishali Garg and Shashank Gupta (2016)'s study found that the cyber world can play a very important role in empowering the women as it gives a platform to females to handle their business from home giving them an opportunity to maintain proper work life balance. Their study states that the drivers of women cyber entrepreneurship can be identified which could help in increasing the success rate of start-ups as well as women empowerment.

Meeta Jethwa and Chhaya Mishra(2016), described the status of women entrepreneurs in e-commerce environment and also the factors which encourages them to become e-entrepreneurs such as Global Reach, Cost Saving, Ease of Communication etc. The study mentioned the list of successful women entrepreneurs in India and also the issues and challenges faced by women in e-commerce sector.

RESEARCH METHODOLOGY

The present study is purely based on secondary data collected through literature survey, journals, newspapers, websites and published articles relating to this particular topic.

LIMITATIONS

The limitations of this study are as follows;

- a. The entire digital media is diversified to a greater extent which becomes difficult to cater to only small aspect of it
- b. Not every women is tech savvy which makes the execution process difficult
- c. Financial dependence is a big hurdle in the growth and development of women

FINDINGS & DISCUSSIONS

Identifying the motive factors that encourages women to set up digital start-ups

1. Global Reach: - The world has turned into a small village because of the digital revolution. Digital marketing helps women entrepreneurs to get global exposure for their start-ups and to achieve fastest business growth.

2. Greater Flexibility: - The flexibility of digital marketing lets women entrepreneurs conduct their business entirely on the internet. Many women entrepreneurs enjoy the flexibility to work from home specifically in the field of – content development, sales, recruitment, lead generation and travel packaging, among others that just require a strong internet connection, a laptop and a mobile phone.

3. Huge return on investment: - Digital marketing offers a markable return on small investments. Advertising through social media platforms cost less when compared to traditional marketing techniques. It is a proven way to reach a targeted audience with the most cost effective way.

4. Ease in Communication: - Business communication under digital marketing is easy. Women entrepreneurs can do transactions without stepping out of their home. They are generating business through WhatsApp, Facebook, Instagram and many other social media platforms.

5. Fastest processing of transactions: - Executing transactions under digital marketing is easy and nearly instant online. The transactions are effortlessly executed with digital payment services.

6. Liberal Compliances: - The Government of India has simplified legal compliance and made it flexible for Start-ups as per the 2016 'Start-up India Action Plan'. The goal is to enable start-ups to focus on their core business and keep compliance costs low.

Successful women entrepreneurs of digital start-ups in India

E-entrepreneur	Position	Start-up
Radhika Aggarwal	Co-Founder & CBO	ShopClues- India's first online shopping portal that connects buyers and sellers online and offers a trusted and safe online shopping environment.
Falguni Nayar	Founder & CEO	Nykaa- Mumbai-based multi-brand beauty retailer selling cosmetic and wellness products.
Sabina Chopra	Co-Founder & EVP Operator	Yatra.com- One of India's most popular online travel portals.
Upasana Taku	Co-Founder	Mobikwik- It is a mobile phone based payment system and digital wallet.
Richa Kar	Founder & CEO	Zivame- It is India's largest online lingerie shopping portal for women at the lowest price.

ISSUES AND CHALLENGES FACED BY WOMEN IN DIGITAL MARKET

There are quite a few women who have built up famous brands in the Industry, thanks to digital business ideas. Women have astounding potential to excel in the entrepreneurial environment, but they also have to endure several financial and social hurdles that deprive them of a fair chance to be a part of it. Here are some of the challenges that every women entrepreneur needs to overcome:

1. Finding suitable market: - Successful new business enjoys longevity because their owners conduct regular market research to understand their target market, identify consumer's problems and pinpoint realistic competitors. So, it's necessary to carry out market research on continuous basis to keep up with market trends and maintain a competitive edge by sizing up business opportunity.

2. Promotion strategy can be easily copied: - One of the main challenges in digital marketing is that a particular marketing technique can be easily copied by a rival. This requires frequently coming up with new marketing strategies.

3. Security Issue: - Digital transactions are entirely carried out on the internet. For a customer who queries online for products or services, there is a caution not to reveal the private banking information as it might be misused by unidentified people.

4. Good and effective customer service: - It is a big challenge for women e-entrepreneurs to maintain a good reputation through constant good services. There are times when goods delivered to the customer are not satisfactory. Customer satisfaction should be utmost priority in digital marketing.

5. Training the team: - As companies scale up and technologies continue to evolve, training the team is a greater challenge.

SUGGESTIONS & CONCLUSION

The use of social media platforms and tools by women entrepreneurs' globally has been seen as a very positive and progressive step for women to do what they like to do best, by chatting and interacting in a very positive way in terms of negotiating business activities.

Digital, is not only the most quintessential platform to raise voice and get heard, but it's also the most fertile ground to explore business opportunities and cultivate profits for women entrepreneurs around the world. Digital Media is the safest avenue for women to follow and uphold their dreams for a better tomorrow.

Since women entrepreneurs are known to multitask in a lot of roles that incorporate their daily lives, such as procreators, home managers and lastly entrepreneurs running their own ventures. Social Media has enabled them the luxury of being able to adequately manage their time and daily tasks enabling them to represent in all aspects of daily developments of their family and business spaces.

The modern woman entrepreneur globally is finding it very necessary to embrace and adapt technology in their daily lives and business ventures and incorporate social media as a marketing tool. This aspect of social media being incorporated in ventures by women entrepreneurs has given the women who have embraced it an advantage when compared to those women who are not proactive enough to learn about the advantages of technology and social media. It has been observed on a global scale that woman entrepreneurs seem to have actively embraced social media to unlock their potentials for business success.

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RETHINKING GENDER AND DEVELOPMENT

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ABSTRACT

Gender remains a critically important and largely ignored lens of development issues across the world. However, development analysts have slowly recognized the need to ensure that gender issues are addressed and that gender is examined and integrated into development projects.

Development critics and practitioners have recognized that dealing with the relations between women and men in a development context is an integral and vital element in 'getting development right'. However, time has come when we need to rethink over the aspect of gender and development since it is quite evident that development has impacted differently on women and, generally speaking, they have not benefitted as much as men.

The paper focuses on various models or approaches that help to explain how development affects women and men differently. It highlights various practical approaches adopted to secure women's development and need to rethink on gender and development. Finally, the paper interrogates the concept of gender binary and need to look beyond the binary; and highlights the importance of contextuality and intersectionality while addressing gender issues.

Keywords: development, gender binaries, economic, intersectionality, contextuality

GENDER AND DEVELOPMENT: A CHALLENGE

Development is most often equated with economic development but more recently has become synonymous with human development. Development "...aims at the constant improvement of the wellbeing of the entire population and of all individuals on the basis of their free, meaningful participation in development and in the fair distribution of benefits resulting there from" (UN Declaration on the Right to Development, December 1956).

In a political sense, development means that governmental systems have legitimacy not only in terms of the law, but in terms of providing social benefits for the majority of the population (Reyes, 2001). In development, all citizens irrespective of race, class, ethnicity and gender, should have access to basic needs, employment opportunities and income. That is, there should be a qualitative change in individual's socio-economic and political life.

Development refers to the changes that advanced capitalist nations measure using a country's GDP and its degree of industrialization, urbanization, and technological sophistication and consumer orientation.

The developing countries view development as addressing survival issues like hunger and malnutrition, homelessness, unemployment and underemployment, health services and destruction of environment and political repression.

Many development projects based on the women in development philosophy helped women economically. But they didn't change the power relationships between women and men.

Access to resources, such as land, credit and other productive resources by women is characterized by lack of rights and control such as lack of security of land. The practice in customary law gives rights of use of land to adult males. Women's rights to land are therefore often indirect i.e. through their male relatives.

Historically women have been constrained in their ability to function as entrepreneurs and members of the workforce because the traditional authorities relegated them to the role of housewives.

Legal discrimination also limits women's access, control and use of productive resources. Customary laws and practices ensure that women's position remain subordinate. This is made worse by the existence of dual customary and statutory systems. Customary law for the most part favours men. It often applies to matters like marriage, divorce, inheritance and property ownership. On the whole, laws are very biased against women, reinforcing practices that continue to discriminate against them.

In education, girls' progression rate is worse than boys because of high drop-out rates due to lack of school fees, and family- related crises. The customary practices often determine that when family resources are limited and

choices have to be made between sending girls or boys to school, the choice will often be in favour of boys. Girls are often expected to provide care to ill parents and their younger siblings.

Women do not enjoy security and safety in either the public or private sphere. Violence against women continues to increase. Studies show rising incidents of rape, assault and killings of women. Child abuse too is on the increase, thus reflecting the depth of the problem at both the family and society level.

As in other fields of human development, women are marginalized and underprivileged with respect not only to Information Communication Technologies (ICTs) but other technologies as well. The level of general awareness about ICTs is still low and most countries lack the infrastructure to engage with the Information Society. This leads to what is now known as the digital divide among countries. The position of women in the digital divide is even more disadvantaged. Women face cultural, economic and social challenges that limit their access to, use of, and benefits from ICTs. Women's lower levels of literacy and education when compared to men means that women represent the majority of the poor and illiterate. The high cost of ICT training further aggravates the problem as few women can afford training in the new technologies.

Gender should not be seen - as it sometimes is in development agencies - as the major axis of social differentiation. Rather, we should understand people's experience of gender differentiation as linked to their experience of other forms of social difference, such as those of age, race or class. This understanding of people's identities as complex and nuanced permits a closer understanding of power relations in general, and the illumination of contradictions and injustices inherent in those relations.

AIMS AND OBJECTIVES OF THE PAPER

1. To review the trajectory of development centered around gender.
2. To reiterate the ways in which gender is understood with respect to work, labour and development.
3. To understand approaches to gender and development vis a vis models for gender development.

RESEARCH METHODOLOGY

The paper is based on secondary resources; various books, journals, scholarly articles, databases, magazines, and other secondary sources is used for the study, focusing on various models or approaches that help to explain how development affects women and men differently by highlighting the models adopted to secure women's development specifically.

TRAJECTORY OF GENDER AND DEVELOPMENT APPROACHES

Over the past three decades a number of specific approaches have been taken in relation to men's and women's involvement in and with development. These models or approaches help to understand how development affects women and men and why women do not experience development in the same way men do.

The Women in Development (WID) approach dates back to the 1970s when the belief was that women had not only been left out of development but had also become even more disadvantaged. The WID approach believed the central issue to be the absence and exclusion of women from development programmes and approaches. Women played a central role in the life of their community and particularly within their family as mothers, educators, care providers and as workers. This approach supported the solution of integrating women into development programmes in order to improve women's access to resources and their participation in development.

This approach made demands for women's inclusion in development, but it did not call for changes in the overall structure or economic system in which women were to be included. The WID approach concentrated very narrowly on the inequalities between men and women and ignored the social, cultural, legal and economic factors that give rise to those inequalities in society.

The Women and Development (WAD) approach arose in opposition to WID in the latter part of the 1970s and argued that women had always been part of the development process, where the work women undertook both inside and outside the household was vital to the survival and continuance of society. WAD saw both women and men as being disadvantaged by the global economic structures, including class issues and the way wealth was distributed. WAD therefore argued that the integration of women into development was to their disadvantage and only deteriorated their chances of equality.

This approach was criticized for assuming that the position of women would improve if and when international structures became more equitable, thereby underplaying the role of patriarchy and not adequately addressing the question of social relations between men and women and their impact on development.

The Gender and Development (GAD) approach came about in the 1980s and represents a coming together of many feminist ideas. It noticeably looks at the impact of development on both men and women – supporting the equal participation of both women and men in development and emphasizing equality of benefit and control in everyday events. GAD is concerned with the way in which gender relations allot specific roles, responsibilities and expectations between men and women, often to the disadvantage of women. GAD focuses on the social or gender relations between men and women in society and seeks to address issues of access and control over resources and power. GAD treats development as a complex process that is influenced by political, social and economic factors.

In addition, recent work has focused on the Gender, Law and Development (GLAD) approach, which takes a rights-based approach to development and brings law and development together to support a more equal access to resources and equal rights in law. In many countries/societies, the economic, social and legal system is run by law that has historically supported men. This is to be expected given the traditional absence of women from active public participation (voting, political leadership etc.) and political structure formation where their original role had been perceived to be one of homemaker as opposed to decision maker and policy former.

PRACTICAL APPROACHES TO DEVELOPMENT OF WOMEN

Women's needs have been divided into two categories: practical and strategic needs. Practical needs are those dealing with matters of a practical nature such as health, water and education. Strategic needs, on the other hand, are those that deal with changing the status of women and include policy and legal measures to deal with issues such as the gender division of labour, domestic violence, and increased women's participation in decision making.

Until the early 1970s, development programmes addressed the needs of women almost entirely within the context of their reproductive roles, this approach was deemed as the Welfare approach. The focus was on mother and child health, child-care and nutrition. The focus was clearly on meeting practical needs. It was also assumed that broad economic strategies oriented towards modernisation and growth would trickle down to the poor and that poor women would benefit as the general economic situation improved. But the assumptions that women's position would improve together with general improvements in the economy, or with the economic positions of their husbands, began to be challenged as it became clear that women were in fact losing out. Women, as a result, were being increasingly associated with backwardness and the traditional while men were increasingly identified with the modern and progressive.

In the Equity approach, feminist calls for gender equality were important in bringing about this approach; the main aim of this approach was to eliminate discrimination. It emphasized the revaluing of women's contribution and share of benefits from development.

Anti-Poverty approach focuses on both the productive and reproductive role of women with an emphasis on satisfaction of basic needs and the productivity of women. A key operational strategy required access to income generation and waged employment. The tendency with this approach was to reinforce the basic needs and ignore the strategic needs of women.

The efficiency approach targets women as workers and is a product of the 1980s' economic reforms known as the Structural Adjustment Programmes of the International Monetary fund and the World Bank. Its aim has been increased production and economic growth with an emphasis on full use of human resources. Education and training are therefore key strategies. Advocates of this approach argue that gender analysis makes good economic sense. This is because understanding men's and women's roles and responsibilities as part of the planning of development activities helps improve effectiveness and ensures that women, as well as men, can play their part in national development. The efficiency approach succeeded in bringing the concerns about women and gender into the mainstream of development.

The Empowerment approach closely associated with third world feminist and grassroots organizations. The aim of the empowerment approach is to increase the self-reliance of women and to influence change at the policy, legislative, societal, economic and other levels to their advantage. Its main point of reference is the "triple roles" of women and it emphasizes women's access to decision-making. Its main strategy is awareness-raising and situates women firmly as active participants in ensuring change takes place. Building organizational skills and self-esteem is an important aspect of the empowerment approach. The empowerment approach has been instrumental in ensuring that opportunities are opened for women to determine their own needs.

CONTEMPORARY CHALLENGES OF GENDER AND DEVELOPMENT

Many development agencies adopt women's economic empowerment as their main strategy for achieving gender equity, assuming that it will lead automatically to gender equality. Yet women throughout the world describe their experience of discrimination in many other areas of life, including their political roles, power to control resources within social relationships, and their need for both emotional security and reproductive rights within interpersonal relationships.

Secondly, the tendency in development agencies to oversimplify complex issues renders it harder to achieve solutions. An example is work to eradicate female genital mutilation (FGM). While there is no doubt that FGM is a scourge affecting millions of girls and women and their families, few successful strategies for dealing with it have emerged so far. Demonizing those who practice FGM, while failing to understand the complexity of the reasons for perpetuating the practice does not reduce the incidence of FGM. Many people who practice FGM link it to the values they hold about gender relations, to conceptions of beauty and purity and also to cultural identity. If FGM is to be eradicated, it will have to be addressed first and foremost at this level of emotions and attitudes, by people who understand its complexity as an issue. Hence it is necessary to understand the contextuality of such complex issues and other issues related to women subjugation.

Gender analysis, as used by economists and social scientists, rests on a conceptual separation between gender and sex, a distinction that common speech usually blurs. This separation was first spelled out in 1972 by Ann Oakley, in the following terms: 'Sex is a biological term: 'gender' a psychological and cultural one. To be a man or a woman, a boy or a girl, is as much a function of dress, gesture, occupation, social network and personality, as it is of possessing a particular set of genitals' (Oakley 1972).

Development in genetics has demonstrated that there does exist a fundamental genetic difference between biological males and biological females. However, not all individuals can be unambiguously identified as male and female at birth. It is accepted medical practice for individuals of indeterminate sex ('intersex' individuals) to undergo surgery during their childhood in order to assign them to one sex or the other, a practice which can be seen as a form of genital mutilation. Being born with a body characteristic of a particular sex does not guarantee that you identify with members of that sex, or even that you have to remain in the same biological sex. Again here there is a need to understand that we cannot confine gender in binary i.e. male and female but there are people who may not necessarily agree with the gender label assigned to them at birth. In living their genders people question the binary in many different ways. They would rather self-attribute their gender than have it defined by others. And it is not even necessary that once the self-attribution happens it remains fixed forever. Such individuals are referred to as non-cisgender persons. There is an umbrella term 'Queer' used for this group and their needs need to be considered when we are taking of gender and development and time has come when we need to rethink on the gender as binary and to see that development is more inclusive.

It needs to be understood that women do not constitute a homogenous category nor do they comprise a monolithic group. Oppressions of all women are not similar. It is important to recognise differences among women and hence the need to deconstruct the category woman. As a concept intersectionality refers to how our different locations/positions across caste/class/race/ethnicity/sexuality intersect in different ways to produce different kinds of oppressions and opportunities for different groups of people. In order to understand the oppression of women one needs to understand the concept of intersectionality.

THE NEED TO GO BEYOND BINARIES: CONCLUDING THOUGHTS-

Gender needs to be seen as a process of discovery, a work in progress, influenced by class, caste and education, negotiated through interactions with strangers and with intimate relationships. The reality of these lives necessitate that we become less rigid with gender norms and allow some flexibility. Strict gender prescriptions need to be relaxed and thus boundaries need to be blurred. This will ensure that transgression of gender norms does not invite violent societal reaction. This might seem like a radical transformation but if it is true of people who live such lives then it is necessary that institutions and norms allow people to straddle and move across varied gender identities without the fear of reprisals.

Let's spark the interest of young girls in subjects like science and mathematics, and convince them that they are just as capable as boys; that they too can build on careers in engineering, scientific research, IT, and fields that are in demand with prospective employers. We must also raise our sons to respect girls and women, and make it clear that there is zero-tolerance for gender-based violence.

In the home, we need families to see their girls as capable future professionals. Household responsibilities can be equitably divided between men and women.

It is an opportune time to revisit and reform outdated legislation and policies that act as deterrents to women entering or staying in the labor market. Fostering the creation of better jobs, providing support for child and elder care, and ensuring mobility to and from work can remove significant structural barriers for women to access employment.

Employers need to walk the talk and commit to supporting diversity in the workplace by hiring women and paying them the same wages as men for similar jobs. We need safe transportation and zero tolerance of sexual harassment in the office.

The lack of attention to homosexual experience is a pity, since attitudes towards sexuality may offer important insights into the nature of gender identities and gender oppression generally, and assist GAD practitioners in exposing the gender stereotyping that is at the root of gender inequality and injustice. Moreover, to the extent that development agencies lack interest in human sexuality, this may also reflect a lack of concern over reproductive health and sexual relations generally. Indeed, the whole area of interpersonal relations and emotional life constitutes a major blind spot in dominant development paradigms.

Finally, 'gender' should be seen not as a politically correct ideology, but as an integral element in a wider search for a deep understanding of human behaviour, which concerns itself with physical and emotional needs, perceptions, motivations, relationships and structures. If the concept of gender is to be a useful tool for development and for the advancement of women's rights, GAD research, policy and practice must direct its energies towards understanding the complex meanings of this and similar concepts, and resist promoting itself as an unquestionable good.

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WOMEN EMPOWERMENT: THE STRATEGY & SCHEMES OF GOVERNMENT OF INDIA

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ABSTRACT

This study has attempts to analyse the need of Women Empowerment in India and highlights the methods and schemes of Women Empowerment. Empowerment is the main process of social development which can enable women to participate, in the economic, political and social sustainable development of the rural communities. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. Women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that providing basic facilities and implementing various schemes are enabling factors to Women Empowerment.

Keywords: Women empowerment, government policies & scheme implementation.

INTRODUCTION

“Woman must not accept; she must challenge. She must not be awed by that which has been built up around her; she must reverence that woman in her which struggles for expression.” - Margaret Sanger.

Women Empowerment refers to increase and improve the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights. Empowerment of women would mean encouraging women to be self-reliant, independent, have positive self-esteem, generate confidence to face any difficult situation and invite active participation in various socio-political development endeavours.

Women are the most important members of the society serving multitude roles such as being a mother, sister, daughter, wife, and a friend etc. These days the role of women has not been restricted to household rather many women are occupying a high position in society they are excelling in every field whether its sports, finance, education etc.

Thus, in the past few years, the government has launched many schemes for women aimed at their upliftment and help them to evolve better. Here is a list of few schemes to make you aware of various women empowerment initiatives in India .

The position and status of women all over the world has raised incredibly in the 20th century. A long struggle going back over a century has brought women the property rights, voting rights, inequality in civil rights before the law in matters of marriage and employment. In addition to the above rights, in India, the customs of purdah (vile system), female infanticide, child marriage, sati pratha, dowry system and the state of permanent widowhood were either totally removed or checked to an appreciable extent after independence through legislative measures.

Apart from these many welfare schemes for women and child like Beti Bachao Beti Padhao Scheme, Ujjawala, ICDS, Kishori Shakti Yojana etc., have been launched by the Indian government.

In view of the above, it may be expected that with a strong determination, commitment, and involvement of people and organisations with philanthropic motive and a rational outlook, the problem that women faced, can be solved and hurdled be overcome for promoting national rejuvenation and development.

REVIEW OF LITERATURE

1. M. Bhavani Sankara Rao : has highlighted that strength of Women individuals from SHG have surely taken a swing to better. It obviously demonstrates that health of women individuals examine among themselves about wellbeing related issues of different individuals and their kids and make them mindful of different Government arrangements exceptionally implied for them.
2. Doepke M. Tertilt M. :Does Female Empowerment Promote Economic Development? This study is an exact examination recommending that cash in the hands of moms advantages youngsters. This study built up a progression of non-helpful family bartering models to comprehend what sort of grindings can offer ascent to the watched observational relationship.

3. Subrahmanyam : looks at Women instruction in India at present and Past. Creator highlighted that there has a decent advance in general enrolment of young lady understudies in schools. The term engage intends to give legitimate force or power to act. It is the way toward procuring a few exercises of Women.
4. Venkata Ravi and Venkatraman : concentrated on the impacts of SHG on women support and practicing control over basic leadership both in family matters and in gathering exercises.
5. Duflo E. : Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge The study contends that the bury connections of the Empowerment and Development are likely too feeble to be in any way self-managing and that constant strategy responsibility to similarly for its own particular purpose might be expected to achieve fairness amongst men and women.

OBJECTIVE OF STUDY

1. To know the need of women empowerment in India.
2. To study the status of women in India.
3. To study the necessity of empowerment of women in India.
4. To analyse the available schemes for women empowerment in India.
5. To assess the Awareness of Women Empowerment in India.

RESEARCH METHODOLOGY

This study is descriptive in nature; based on secondary data for the purpose of this research paper. The main sources of secondary data are annual general reports, journals, magazines, newspapers and websites.

GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

At present, the Government of India has over 37 schemes for women operated by different department and ministries. The implementation of these programmes/schemes is monitored specifically with reference to coverage of women. Some of these are as follows:

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
2. Mahila Samakhya being implemented in about 9000 villages.
2. (Aajeevika) and the Indira Awaas Yojana (IAY).
3. Scheme for Gender Budgeting (XI Plan).
4. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
5. NGO's Credit Schemes.
6. Crèches/ Day care centre for the children of working and ailing mother .
7. National Mission for Empowerment of Women .
8. Rastriya Mahila Kosh (RMK) 1992-1993
9. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010) .
10. Swawlamban Programme .
11. Support to Training and Employment Programme for Women(STEP).
12. Integrated Child Protection scheme (ICPS) (2009-2010).
13. Swadhar.
14. Swayamsiddha.
15. National Banks for Agriculture and Rural Development's Schemes
16. Khadi and Village Industries Commission.
17. Hostels for working women.
18. Mahila E-Haat.
19. Working Women's Forum .
20. Mahila Samridhi Yojana (MSY) October,1993.

21. Integrated Rural Development Programme (IRDP).
22. Swa Shakti Group.
23. Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
24. Short Stay Homes .
25. Women's Development Corporation Scheme (WDCS).
26. Indira Mahila Yojana (IMY) 1995.
27. Dhanalakahmi (2008).
28. Women Entrepreneur Development programme given top priority in 1997-98.
29. Mahila Samiti Yojana.
30. SBI's Sree Shakti Scheme.
31. Indira Mahila Kendra.
32. Training of Rural Youth for Self Employment (TRYSEM).
33. Indira Priyadarahini Yojana.
34. Prime Minister's Rojgar Yojana (PMRY).
35. Beti padao beti bacho yojana
36. UJJAWALA

EXPLANATION OF CERTAIN SCHEMES

1. UJJAWALA : A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation
2. Beti padao beti bacho yojana: It was launched on January 22 in the year 2015 from Panipat, Haryana on the occasion of International Day of the Girl Child to generate awareness and also improve the efficiency of welfare services meant for girl child.
3. Indira Priyadarahini Yojana: Priyadarshini : This programme was launched in 13 blocks spread over 5 districts in Uttar Pradesh and 2 districts in Bihar. The Programme aims at holistic empowerment (economic and social) of vulnerable groups of women and adolescent girls in the project area through formation of women's Self Help Groups (SHGs) and promotion of improved livelihood opportunities.
4. Short Stay Homes: Short Stay Home for women and girls was introduced as a social defense mechanism, by the Department of Social Welfare in 1969. The scheme is meant to provide temporary accommodation, maintenance and rehabilitative services to women and girls rendered homeless due to family discord, crime, violence, mental stress, social ostracism or are being forced into prostitution.
5. Rajiv Gandhi National Crèche Scheme for Children of Working Mothers : Launched in 2012, this scheme was revamped in 2016 in which assistance is provided to NGO's for running crèches
6. Mahila E-Haat: To support women and also 'Make in India' through online marketing platform this bilingual online portal is a blessing. Launched on March 7, 2016, by the Ministry of Women and Child Development, the Mahila E-Haat is an initiative for meeting needs of women entrepreneurs.
7. Crèches/ Day care centre for the children of working and ailing mother : The Ministry runs a scheme of crèches that caters to the children of poor working women or ailing mothers. This provides a great help to women who are working as their children are being provided a safe environment when they are at work. The scheme is being covered in the Report of the Working Group on Child Development of this Ministry.
8. National Mission for Empowerment of Women : The Ministry launched the National Mission for Empowerment of Women (NMEW) in March, 2010 for coordinated assessment of current Government interventions and aligning future programmes so as to translate the National Policy on Empowerment of Women (NPEW) prescriptions into reality. The Mission was operationalized during 2011-12, with setting up of a National Resource Centre for Women (NRCW) within the Ministry.
9. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010) : A comprehensive scheme for the holistic development of adolescent girls (AGs) of 11-18 years called Sabla was introduced

in 2010 . Sabla is being implemented in 205 selected districts across the country. Sabla has replaced the Nutrition Programme for Adolescent Girls (NPAG) and Kishori Shakti Yojana (KSY). In the non-Sabla districts, KSY continues as before. Sabla scheme has two major components (i) Nutrition and (ii) Non Nutrition. The integrated package of services being provided to Adolescent Girls (AGs) under Sabla

10. Swawlamban Programme : Economic Programme was launched in 1982-83 with assistance from the Norwegian Agency for Development Corporation (NORAD). NORAD assistance was availed till 1996 – 97 after which the programme is being run with Government of India funds.
11. Support to Training and Employment Programme for Women(STEP): In 1986-87 with the aim of upgrading skills of women for self and wage employment the government of India launched this scheme.
12. Swadhar : This scheme was launched in 2001-2002 for providing relief and rehabilitation to women in difficult circumstances.
13. Swayamsiddha :This was an integrated scheme for women empowerment through formation of Self Help Groups (SHGs) launched in February, 2001. The long term objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the ongoing sectoral programmes by improving access of women to micro-credit, economic resources, etc
14. Hostels for working women: This scheme envisages provision of safe and affordable hostel accommodation to women who are working, single, and living away from homes.

COMPARATIVE STUDY OF STATE IMPLEMENT THE SCHEMES

Schemes implemented in various states

1. Uttarakhand-

The state of Uttarakhand has come up with many schemes for the women's residing in the state. These schemes are:

- i. Uttarakhand Women Integrated Development Scheme :With the aim to reduce the workload in daily life of women, To develop decision making capacity in women, To create understanding amongst women on Panchayati Raj System and Women self-employment. Government of Uttarakhand came up with this scheme in 2003 but because of the change in government this scheme is pending.
- ii. Nanda Devi Kanya Dhan Yojna : This scheme provides monetary aid to the women on the birth of girl child with the objective to reduce gender discrimination and to stop female feticide.

2. West Bengal

West Bengal Legislative Assembly has passed the West Bengal Panchayat Election Bill, 2012 which provides 50% reservation for women, in elections ensuring the equal participation of women in the politics.

3. Gujarat

The state of Gujarat has come up with the fabulous schemes for the women empowerment including every sector. These schemes are:

- i. Krishi Talim Yojna :It is training in the field of Agriculture, imparted to Women Farmers and Farmers wives for Research and use of latest technology. These Agricultural women are paid stipend and transportation for the training course.
- ii. Sakhi Mandal Yojna : The Project is to enable the poor women, particularly in rural areas of Gujarat to improve their access to resources and consequently strengthen livelihoods and quality of life. Sakhi Mandals are formation of women self help groups based on thrift and credit principles. It provides financial services to accelerate the process of economic development and ensure welfare of women.
- iii. Nari Adalat : These are the courts in which women jurists dispense justice in women's cases of rape, dowry, abandonment etc. They solve these cases faster than the ordinary judicial courts.
- iv. Chiranjeevi Yojna : Under this scheme BPL families have been provided with all the costs and expenses on the delivery of a baby through a proper hospital.
- v. Mahila Vrudh ashram : These are the exclusive old age homes made only for the women's.
- vi. Gaurav Nari Niti : This schemes aims at the gender equality.

4. Tamil Nadu

Periyar EVR Nagammai Free Education Scheme has been implemented in the State from 1989-90 for women students, irrespective of caste, creed and community, to encourage their education and to reduce dropout rate. This is a major scheme in the field of women education in Tamil Nadu.

5. Delhi

- i. Work Centres for Women :
- ii. Pension Scheme for widowed women
- iii. Girl Child Protection Scheme – Delhi (Delhi Ladli Scheme)

6. Goa

- i. Girl Child Protection Scheme : The Dhanalaxmi scheme provides a set of financial incentives to families to encourage them to retain a girl child, educate her and prevent child marriage. All girls born after 19 November 2008 are eligible, after registration of birth. Incentives are provided on milestones such as registration of birth, immunization, school enrolment and retention etc.
- ii. Shelter for women :
- iii. Financial incentives to mothers who deliver a girl child (Mamta scheme)

7. Maharashtra

- i. Scholarships for VJNT, OBC and SBC girl students (Savitribai Phule Scholarship)
- ii. Shelter Homes for destitute women, teenage mothers, women who are victims of atrocities
- iii. Welfare Scheme for Devdasis
- iv. Women State Homes for destitute women, teenage mothers, women who are victims of atrocities
- v. Financial assistance for marriage of girls in Orphanages, Women Reception Centers and Protection Homes
- vi. Multipurpose Women's Centre (Savitribai Phule Multipurpose Women's Centre)

SUGGESTIONS

1. Proper awareness for laws should be there that is law should not be restricted to papers only but the implementation of law should be there so that every woman can be familiar with her rights.
2. Significant steps should be taken to implement all the laws which are amended to facilitate detention, prevention and punishment of crimes against women.
3. Strict implementation of the schemes and policies for women empowerment should be done.
4. Awareness camps for women should be organized where they can become familiar with the framed schemes and policies and can take benefit of those schemes and policies.

CONCLUSION

Various initiatives that are being taken for development of literacy rate , child education , hygiene, sanitation , awareness and contribution to technology are note taking. The development of New Media has enabled the women section to participate in the daily affairs of the state , which range from the household work to education, health , governance and so on.

The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Society must provide equal opportunity to both of the sexes for the upliftment of society and for the well being of society as a whole. Women represent half the world's population and gender inequality exists in every nation on the planet. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. The best way of empowerment is perhaps through inducting women in the mainstream of development. Government initiatives alone would not be sufficient to achieve this goal because empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. Society must take initiative to create a climate in which they can get the proper benefit from the schemes made by Government for the women development. There should be no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality.

In a broader picture of India 2021 , we would definitely find our dream come true wherein the contribution of women's in India's growth would be remarkably high. All the programs that are launched and initiated by the government are showing positive response from all sections of society.

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AN EXPLANATORY STUDY ON WOMEN EMPOWERMENT IN INDIA- ISSUES AND CHALLENGE

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ABSTRACT

The present paper is an attempt to analyse the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by government. Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Keywords: Women Empowerment, Education, Health, Social structure, Crimes against women, Policy implications

Women Empowerment- History and evolution

As an impact of the industrial revolution, the role that women played in the society began to change. Along with socialist fervours, women began to realize their self-worth and wanted equal opportunities in all realms of life. The United Nations began celebrating International Women's Day in 1975. In the developed and western world where the feminist movements began, significant improvements have been made. But the gender bias exists still, and not many women are making it to the top rungs of the corporate ladder. The gender ratio in advanced technical fields and scientific research works is still skewed. But the plight of women hasn't improved much in underdeveloped nations of Africa, Asia, and the Arab world. Most of the women here still live in subjugated conditions. They don't have access to education and financial services. They get low-income jobs and also face violence and discrimination. As women constitute 49.56 % of the total world population, it is essential that women all over the world have an equal share in all social, political, and economic activities. Women empowerment is required to foster a sense of liberty; to provide decision-making power and equal opportunities.

INTRODUCTION

Women empowerment refers to providing the women economical, social and educational rights, without any kind of discrimination based on gender, class, religion or social status. It is an essential prerequisite for the development and progress of a nation.

Women Empowerment is a term used to indicate steps taken for improving the status of women in society. It refers to their social, political, educational, medical, economic and other forms of improvement. It is very essential for women to be provided equal and opportunities as men.

The term women empowerment is used to refer to the empowerment of women by providing them education and equal growth and employment opportunities equivalent to the men in society. From a broader perspective,

women empowerment includes every step taken in different walks of life, with the intention of making the women more empowered.

Women Empowerment means providing the women more powers regarding their own will and wish and making them financially independent and socially recognizable. In other words, the term “**women empowerment**” refers to diminishing the gender difference that exists in the society by providing the women equal opportunity to earn, work and make decisions as equivalent to the men.

“Women empowerment” and “women equality with men” is a universal issue. Women empowerment is a term that is used to encourage, inspire and celebrate women. It is also used to celebrate the strides that women and girls have taken in terms of gender equality, financial independence and high confidence.

Women empowerment is all about giving women the power and control of their lives to become anything they want and to do what they want in situations where they were not allowed once upon a time. It refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.

Women empowerment is the term used to refer to the empowerment of women in all the spheres of life e.g. education, employment, health, safety, etc. It is fundamental to the economic and social progress of the nation as well as that of the world. As long as gender discrimination exists, an equated society and sustainable development cannot be achieved. Read these essays to know the true meaning of women empowerment and you will be able to answer questions like what are the benefits of women empowerment; education and women empowerment; women empowerment and sustainable development, etc.

Women Empowerment today, has become the most discussed topic around the world. In basic terms, it means to diminish the gender gap and providing equal opportunities and rights to men and women. In India, women have always been subjected to acts of physical violence and mental tortures for centuries. They are raped, physically assaulted, subjected to mental harassment, killed for dowry, experience workplace discrimination, paid less than men for the same job, not send to school, etc. This suppression of women in all the spheres of life is a major hindrance to the progress of the nation.

Most of the work done by women in India is unpaid and is in the unorganized sector. Women in India constitute 49% of the agriculture workforce though they hold even less than 2% of the land. Almost half of the women in rural India don't have a bank account in their own name and a few of them have a valuable asset in their name.

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:

- freely live their life with a sense of self-worth, respect and dignity,
- have complete control of their life, both within and outside of their home and workplace,
- to make their own choices and decisions (right to choose: to say yes or no),
- have equal rights to participate in social, religious and public activities,
- have equal social status in the society,
- have equal rights for social and economic justice,
- determine financial and economic choices,
- get equal opportunity for education,
- get equal employment opportunity without any gender bias,
- get safe and comfortable working environment.

Why Women Empowerment is Important? Empowering women is important because women aren't getting what they deserve.

1. Underemployed and unemployed: Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces.

2. Inspiration for others: There are a lot of women in India who have done exceptionally well in various fields of life. Women like PT Usha, Hima Das, PV Sindhu, Sania Mirza, Saina Nehwal, etc. have won various

trophies and medals in their respective fields and showed the girl power to Indian people. After looking at them, a lot of girls came out of their houses and showed what actual talent they carry inside them.

3. Talented: Women are as talented as men. Previously, women were not allowed higher education like men and hence their talents were wasted. But nowadays, they are also allowed to go for higher studies and it encourages women to show their talents which will not only benefit her individually but to the whole world at large. Today, Many women are occupying the top position of multinational companies.

4. Overall development of society: The main advantage of Women Empowerment is that there will be an overall development of the society. The money that women earn does not only help them and or their family, but it also help develop the society.

5. Economic Benefits: Women Empowerment also leads to more economic benefits not to the individuals but to the society as well. Women empowerment leads to more **financial independence of women and girls**. They are taught on how they can use their skills to get income that they can use to support their families. Women empowerment helps women to stand on their own legs, become independent and also to earn for their family which grows country's economy.

6. Reduction in domestic violence: Empowering girls also leads to **reduced levels of domestic violence**. Educated women and girls are able to stand for themselves and escape from incidences of domestic violence.

7. Reduction in corruption: Women Empowerment is also advantageous in case of corruption. Women empowerment helps women to get educated and know their rights and duties and hence can stop corruption.

8. Reduce Poverty: Women Empowerment also reduces poverty. This also **contributes significantly to the family welfare**. This is because their children are more likely to acquire good education and they are also able to save and invest for the benefit of their families.

9. National Development: Women are increasingly participating in the national development process. They are making the nation proud by their outstanding performances almost every spheres including medical science, social service, engineering, etc. This leads to **more developed economies**. This is because the women are able to work and acquire income which translates to higher levels of a country's GDP. By empowering women, we enable the nation.

10. Availability of Quality workforce: Large organizations need a large pool of high quality workforce. Empowerment of women would help in increasing the total workforce of quality people.

11. Self-esteem: Women should be treated equally with men in all spheres of life. This would help her develop a good emotional health.

12. Improved health: Another importance of empowering women is that it **leads to healthier societies**. This is because women by nature are the care takers of their homes and when empowered, they are better able to take care of their homes and families.

13. Human rights: Every Woman deserves to be treated with respect and dignity. Not allowing them to get educated or not providing them with a safe working environment is against basic human rights. Empowering women would help in dealing with human right issues.

14. Cleanliness and hygiene: Empowering women also include providing them education related to cleanliness and hygiene. When they understand the benefits of maintaining a clean and hygiene environment, they would obviously make effort towards it.

15. Educated society: Women empowerment leads to **increased levels of literacy** in the world. This is the case when these girls gain education that can help them better their lives. Many people do want their daughters to study and thus a lot of women remain illiterate. But, girls should be allowed to study till the time she feels it is good for her. This is not only good for her but also from the country's perspective as well.

16. Gender equality: Empowerment of women is also important in **accomplishing the world goal of gender equality**. By empowering girls, this goal is achieved as they are better able to compete with their male counterparts in places such as government, learning institutions and even leadership positions.

17. Political representation: Girl empowerment also **contributes to equality in political representation**. This is because the girls have more confidence to compete for leadership and political seats.

18. Women empowerment helps realize the potential and the dreams that are manifested in the female population hence giving them momentum to propagate themselves.

REVIEW OF LITERATURE

H. Subrahmanyam (2011) compares women education in India at present and Past. Author highlighted that there has a good progress in overall enrolment of girl students in schools. The term empower means to give lawful power or authority to act. It is the process of acquiring some activities of women.

M. Bhavani Sankara Rao (2011) has highlighted that health of women members of SHG have certainly taken a turn to better. It clearly shows that health of women members discuss among themselves about health related problems of other members and their children and make them aware of various Government provisions specially meant for them.

Duflo E. (2011) Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge the study argues that the inter relationships of the Empowerment and Development are probably too weak to be self-sustaining and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women.

Legal And Constitutional Provisions For Women In India: The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. Within the framework of a democratic polity, our laws, development policies, Plans and programmes have aimed at women's advancement in different spheres. Gender equality includes protection from sexual harassment and right to work with dignity which is a universally recognized basic human right.

Few Empowerment Schemes in India

Scheme Name	Aim
Beti Padhao, Beti Bachao Scheme	To generate awareness and improve the efficiency of welfare services meant for girls
One Stop Centre Scheme	To provide support and assistance to women affected by violence both in private and public spaces.
Women helpline scheme	Scheme for Universalization of Women Helpline is meant to provide 24 hours immediate and emergency response to women affected by violence.
Working Women's Hostel (WWH)	Scheme envisages provision of safe and affordable hostel for women.
Support to Training and Employment Programme (STEP) for Women	To make a significant impact on women by upgrading skills. The target group includes the marginalised asset less rural women and urban poor. This also includes wage labourers, unpaid daily workers, women headed households and families below poverty line.

OBJECTIVES OF THE STUDY

1. To know about women empowerment in India or abroad.
2. To assess the awareness of women empowerment in India.
3. To identify the factors influencing the economic empowerment of women.
4. To know about various government schemes for women empowerment.
5. To offer useful Suggestions in the light of Findings.

RESEARCH METHODOLOGY

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the empowerment of in India. The data used in it is purely from secondary sources according to the need of this study.

FINDINGS OF THE STUDY

Globalization, Liberalization and other Socio - Economic forces have given some respite to a large proportion of the population. However, there are still quite a few areas where women empowerment in India is largely lacking. There needs to be a sea – change in the mindset of the people in the country. Not just the women themselves, but the men have to wake up to a world that is moving towards equality and equity. It is better that this is embraced earlier than later for our own good. There are several Government programmes and NGOs in the Country, there is still a wide gap that exists between those under protection and those not. Poverty and illiteracy add to these complications, The Empowerment of Women begins with a guarantee of their health and safety. Empowerment of Women could only be achieved if their economic and social status is improved.

This could be possible only by adopting definite social and economic policies with a view of total development of women and to make them realize that they have the potential to be strong human beings. 6. In order to create a sustainable world, we must begin to Empower Women.

SUGGESTIONS

The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights. Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society. Strict implementation of Programmes and Acts should be there to curb the mal-practices prevalent in the society. XV.

CONCLUSION

Women empowerment is about making them self-dependent on taking the decisions of life irrespective of the fear of the people and the society. In India the condition of the women is getting worst day by day due to less attention paid to them. This is the time that we should understand the power of the women and help them to come out with flying colours. If we give them respect, this will automatically boost their confidence. Women empowerment can make a lot of changes in our society including like Help in better decision-making power, establish Self-image of women, lay a strong foundation of the society and active participation of women in country affairs

Women empowerment has multifaceted benefits on an individual, society and the nation as well. It plays an essential role in the social and economic development of the nation. It removes the obstructions to women's progress and frees their minds making them able to make decisions and progress. Women were denied a lot of opportunities and they missed out on a lot of things that would have changed their lives. However, they deserve equal opportunities for **education, in their careers, in the society**, and so much more.

The empowerment of women is a very important task that every one of us should undertake. This is because empowering women is equal to empowering the whole community and generations to come. There are many ways in which we can empower girls and women and the task does not solely lay with the government but with everyone in the society. The attainment in the field of income / employment and in educational front, the scenario of women empowerment seems to be comparatively poor. The need of the hour is to identify those loopholes or limitations which are observing the realization of empowerment of women and this initiative must be started from the women folk itself as well as more importantly policy initiative taken by the state and society. Let us take the oath that we want an egalitarian society where everybody whether men or women get the equal opportunity to express and uplift one's well-being and well-being of the society as whole.

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SWAMI VIVEKANANDA'S VIEWS ON WOMEN'S EDUCATION**Dr. Mousumi S Manna**Associate Professor, Chetana's H. S. College of Commerce and Economics, Bandra

ABSTRACT

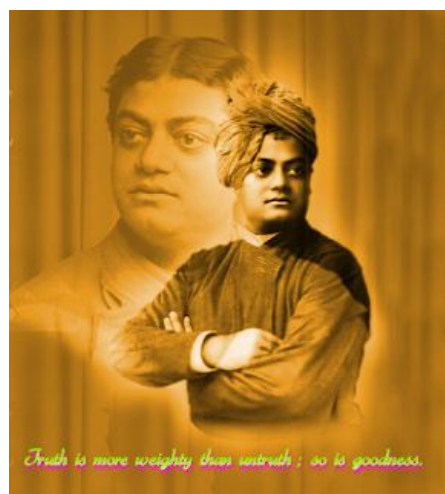
Swami Vivekananda said, "Education is the manifestation of the perfection already in man." He explains that Knowledge is inherent in Man. No knowledge comes from outside; it is all inside. Education is manifestation from within its own nature. He stressed the importance of education for both the genders. He had high regards for both the western and the eastern women. He believed and said, "Our right of interference is limited entirely to giving education. Women must be put in a position to solve their own problems in their own way. No one can or ought to do this for them. And our Indian women are capable of doing it as anyone in the world". Way back in the nineteenth century he said that when a woman is educated the family progresses, "The idea of perfect womanhood is perfect independence."

For most common people nowadays education means accumulation of degrees, one may or may not attain in depth knowledge of the subject matter. Do we want Value added knowledge and quality development or factual numbers and quantity? There is a great need for understanding the purpose of being and getting educated in this global world now.

Therefore, in this paper an attempt has been made to reflect Swamiji's view's on 'Education', in particular education of women in India, to promote and foster the growth of women, in consideration with Swami Vivekananda's vision.

This study is based on secondary sources that is the Articles from the Internet and the newspapers, Books and Journals.

Keywords: Education. growth, development, support

**Swami Vivekananda's views on Women's Education**

"There is only one purpose in the whole of Life- education. Otherwise what is the use of men and women, land and wealth?"-Swami Vivekananda

INTRODUCTION

Indian society in the Nineteenth century went through a stage of degeneration after centuries of Afghan, Mughal and British rule. After the withdrawal of the British, India faced widespread poverty, hunger and propaganda of their missionaries had created a sense of insecurity amongst the people about their traditional customs and beliefs. During this period the 'Renaissance' took place wherein social reformers like Raja Ram Mohan Roy, Swami Dayanand Saraswati, Mahatma Phule and Swami Vivekananda took charge to reform the ills of the society, raised the voice of pan-Indian nationalism. Among these leaders Swami Vivekananda was one of the most enduring icons of the rise of Indian nationalism in Modern India.

This great philosopher, thinker and reformer of India took birth in 1863- left this world for his heavenly abode in 1902, stressed that eradication of all ills that plague the society can only be done through education. To him, it was not only collection of information, but something more meaningful; that should be, life giving and

character-building, **“life-building, man-making, character-making assimilation of ideas”**, and not a certain **“amount of information that is put into your brain and runs riot there, undigested all your life”**. (1)

Students, the future of our nation were being taught moral values at home and at school to love fellow beings, respect elders, abstain from wrong things. Not to speak lies, to love one's country, not be angry and jealous of others etc. But Time has shown us that the value system was collapsing and we see corruption at every phase, lack of respect and security of the elderly people, dubious side of the health-care system, false-hood, lies and jealousy is the base of life now, leading to numerous crimes. Need has arisen to know and value education from Swami Vivekananda's perspectives.

The **Objectives** of my study are:

1. To analyze Swami Vivekananda's thoughts on education in general.
2. To analyze Swami Vivekananda's views on women's education and empowerment.
3. To implement Swami Vivekananda's views on women education in India in 21st century.

EDUCATION

Vivekananda questions, **“What is education?** Is it book- learning? No. Is it diverse knowledge? Not even that. The training by which the current and expression of will are brought under control and become fruitful is called education. Now consider, is that education as a result of which the will, being continuously choked by force through generations, is now well-nigh killed out; is that education under whose sway even the old ideas, let alone the new ones, are disappearing one by one; is that education which is slowly making man a machine? (2) (IV.490)

He had closely studied Hinduism and religious thought and western philosophy. He stood apart from all reformers of that era, his emphasis was, on the masses, the deprived and the underprivileged people of the country. He states it insistently that if society is to be reformed, education has to reach everyone-high and low, because individuals are the constituents of a society He believed that, ‘Service to the poor is service to God.’ His understanding of the problem differed from other reformers, it became a centrality in his life and the history of India.

At the same time, he also realized that the progress of a country cannot be possible without the educational development of the women of the society and that they were the wealth of the family as well as of the nation. Girls or women education immensely influence fertility rate, infant mortality, population growth, marriage age, life expectancy and rational productivity. That's why, he highlighted on Man making education by which good citizens are primed for our national development.

Swami Vivekananda points out that the defect of the present-day education is that it has no definite goal to pursue. The tremendous emphasis on the scientific and mechanical ways of life is fast reducing man to the status of a machine. Moral and religious values were being undermined. The fundamental principles of civilization were being ignored. Conflicts of ideals, manners and habits were and still are pervading the atmosphere. Disregard for everything old is the attitude today and there was dire need of awakening man to his spiritual self-wherein, he thinks, lies the very purpose of education. He propounds this man-making education in the light of philosophy of Vedanta. According to Vedanta the essence of man lies in his soul, in addition to his body and mind.

Swamiji laid a lot of importance on the environment at home and at school for the proper growth of the child. The parents as well as the teachers should inspire the child by their own lives. He recommends the old institution of Gurukul (living with the guru or maharishi) and similar system, where the shishya or student can follow the ideal teacher as the role model. He also opined that ‘mother tongue’ is the right medium of instruction for imparting social or mass education but knowledge of English and Sanskrit was also essential, as Science and Technology were taught in English and the vast stockpile of earlier ‘granth’ or classics was in Sanskrit. He also accentuated on teaching of ‘fine arts, music and aesthetics’ which instills human values in mind.

POSITION OF WOMEN IN THE SOCIETY

He was highly sympathetic towards the oppressed position of Indian women and debated gender equality. According to Vedanta Philosophy, men and women and all beings are divine in their essential nature. He was with the view that “women is as courageous as man.” But “woman has suffered for eons and that gave her infinite patience and perseverance.”(3) Swami Vivekananda believed that the first manifestation of God is the hand that rocks the cradle. (V.4, p.170)

He said, "There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." Vivekananda repeatedly told that India's downfall was largely due to her negligence of women, and to solve this problem he suggested proper women education. The great images of brahmavadinis like Maitreyi Devi and Gargi of the Upanishad age, and women missionaries like Sanghamitra who carried Buddha's message of peace to Syria and Macedonia, were all lying buried due to domination of the foreign nationals. The main reason of degeneration of the society is that we have had no respect of the living 'Shakti'. Manu said, "Where women are respected, there the Gods delight, and where they are not, there all work and efforts come to naught."(4)(V7.p.214-15)

He was distressed at the huge difference of behavior towards women, in the attitude of Indian men and their western counterparts. Western people look upon their women in the light of God being omni present and see in women the manifestation of that force. They treat women on par with men and so they are prosperous, so free and energetic. Indian men are family oriented and the set of values taught to them underestimates the social place of women: physically and mentally. The society taught the boys that they were stronger and that the girls have to do house hold works and obey them. Naturally they grew up believing that they are superior to their partner and that they could ill treat them! Boys from their childhood must be taught to be more compassionate and sensitive towards girls and show them equal respect and opportunity, not to treat them as a toy. He elucidates how female illiteracy retards the progress of a society. **"There is no chance for the welfare of the world unless the condition of woman is improved."**(5) (Vol 4. 328.)

According to him, 'education without character is like a flower without fragrance'. An education system that doesn't recognize this can be self-defeatist. Unless the gap between male and female literacy is abridged, it is very difficult to steer and propel national development. He said, "It is very difficult to understand why in this country so much difference is made between men and women, whereas the Vedanta declares that one and the same conscious self is present in all beings. You always criticize the women, but what have you done for their enlistment?". He further states, "In India the mother is the center of the family and our highest ideal. She is to us the representative of God, as God is the mother of the Universe. It was a female sage who first found the unity of God, and laid down this doctrine in one of the first hymns of the Vedas. Our God is both personal and absolute, the absolute is 'male' and the personal is 'female'."(5)(Vol.7, p.22)

He was against the early marriage of the girls which was the very reason for the cause of women dying early due to societal pressure and child birth and the birth of emaciated children, increasing beggars in the country and falling heavy on the economy. He said, that the way to elevate and save women of this country was only through education. Sister Christine wrote that for weeks and months he would be buried in thought, creating and recreating the splendid image of the Indian woman of the future. He used to ponder, whether a combination of the western spirit of independence, freedom and dynamism with Indian austerity, purity and chastity in woman's life be possible.

SISTER NIVEDITA –HIS FIRST LADY DISCIPLE

When he visited England in 1895, he met Margaret Elizabeth Noble, an Irish lady who was pursuing studies on Buddha. So much was she influenced by Swamiji's teaching that she denounced her life in England and became the first sanyasin and played a major role in promoting women's right. In November 1898 she started a school under the instruction of Vivekananda which is a pioneer institution now, situated in North Kolkata, known as Sister Nivedita Girls' School.

These golden quotes of Swami Vivekananda, explain how significant female literacy is.

- Educate your women first and leave them to themselves; then they will tell you what reforms are necessary for them
- All nations have attained greatness by paying proper respect to women. That country and that nation which do not respect women have never become great, nor will ever be in future.
- With five hundred men, the conquest of India might take fifty years; with as many women, not more than a few weeks.
- Every nation, every man, and every woman must work out their own salvation.
- Our right of interference is limited entirely to giving education. Women must be put in a position to solve their own problems in their own way. No one can or ought to do this for them. And our Indian women are capable of doing it as anyone in the world.

- Western women – I should very much like our woman to have your intellectuality, but not if it must be at the cost of purity.”(6)

In Vivekananda's works educational scheme for India, the upliftment of women and the masses received the highest priority. He believed that it is the women who would mould the next generation, and hence, the destiny of the country. He emphasized women should study religion, science, art, housekeeping, cooking, sewing, hygiene, etc. along with, japa, worship and meditation. He said, “Ideal characters must always be presented before the girls to imbue them with a devotion to principles of selflessness.” It is well known that Vivekananda received a three minute standing ovation from thousands assembled at the World Parliament of Religions at Chicago in 1893, when he began his address with the words “Sisters and Brothers of America”.

Vivekananda glorified Indian women of the past for their great achievements as leaders in various walks of life.

“Women in statesmanship, managing territories, governing countries, even making war, have proved themselves equal to men, if not superior. In India I have no doubt of that. Whenever they have had the opportunity, they have proved that they have as much ability as men, with this advantage – that they seldom degenerate. They keep to the moral standard, which is innate in their nature. And thus as governors and rulers of their state, they prove-at least in India far superior to men. John Stuart Mill mentions this fact.”

He felt that it was impossible to get back India's lost pride and honor unless Indians try to better the condition of women.

PRESENT CONDITION

The educational status of women of the present India who belonging in the marginalized group, constitute 2/5 th of the total population, shows a great disparity.

Table: Literacy rates in India (1951-2011)

Year	Persons	Male	Female	Male Female Gap in Literacy Rate
1951	18.33	27.16	08.86	18.30
1961	28.30	40.40	15.35	25.05
1971	34.45	45.96	21.97	23.98
1981	43.57	56.38	29.76	26.62
1991	52.21	64.13	39.29	24.84
2001	64.84	75.26	53.67	21.59
2011	74.04	82.14	65.46	16.68

Source: Census of India 2011. Internet.

According to the census of 2011, the Literacy Rate in India was around 74%. The difference which was 18.30 % in 1951 increased to 25.05% in 1961 and 26.62% in 1981. After 1991, there was a slow decline in the difference as the literacy rate among women started picking up due to intermediations taken by the government. The educational rate difference of 21.59% recorded between male and female literacy rates in 2001 census, reduced to 16.68% points by 2011-2012. The 2011 census report indicates that literacy among women was only 65.46% which was much lower to national average i.e. 74.04%. Gender inequality in education is proven by the fact that the literacy rate for the women was only 65.46% against 82.14% of men as per 2011 census. Though there was remarkable intensification in the female literacy rate after independence, the difference between male and female literacy rate is lessening slowly. (7)

The gage of illiteracy among women is very high in India. 35 per cent of women are still illiterate as per 2011 census. It reflects that India is not utilizing the potential of the women in a proper way. There is either underestimation or underutilization of women's capacities and skills. Even though the education system expanded very rapidly, the female literacy is marginal.

The **factors** responsible for the deplorable conditions are mentioned here.

- Gender bias in the curriculum (female characters being depicted as weak and helpless)
- Social discrimination, economic exploitation and being considered as liability, so will not contribute to the economic and social development.
- Occupation of girl child in domestic chores and more emphasis on the boy's education.
- Low enrollment of girls in schools and high dropout rate.
- Deprived of access to information and alienated from decision-making processes.

- Rapid growth of population which leads to the neglect of the girl child.
- Schools established in faraway places etc. Inadequate school facilities (such as sanitary facilities and transport.)

In 1958, a national committee on women's education was appointed by the then government, and several recommendations were accepted. The core of its recommendations was to bring female education on par with the boys. The policies were formulated following Article-21-A and numerous other Articles of the **Constitution of India**.

The Article 21-A in the Constitution of India provides free and compulsory education of all children in the age group of six to fourteen years as a Fundamental Right in such a manner as the State may, by law, determine. (8) The Article 15 of the Constitution of India prohibits any discrimination on grounds of sex. (Constitution of India Article 15.1)

The Right of Children to Free and Compulsory Education (RTE) Act, 2009, which says that every child has a right to full time elementary education of satisfactory and equitable quality in a formal school which satisfies certain essential norms and standards.(8.1)

The Article 26 of Declaration of the Universal Declaration of Human Right declares: —Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. (9)

CONCLUSION

Of late, education of women acquired special significance and has been supported by the government from time to time through its policies and programs. Policy makers have recognized that education can bring a reduction in inequalities and improve the status of women within the family, society and nation. In spite of these fillips executed by the government to promote women's' education, still the gender gap in literacy rate is existent. Keeping this in view new policies have been formulated and implemented to reach the target of maximum women literacy and propel the progress of nation. Women are now seen to fly planes, fighter planes, run trains, work as motor man, in Police, Army, Air force and in Navy as well as excel in academics and sports! In recent time, a trend has emerged in India where Vivekananda's teachings were misinterpreted, unseemly of our culture, whereas the West saw in him a sage who defined womanhood as 'Divinity' in human form.

Swami Vivekananda's vision on women education and today's mission of eradicating inequality, both indicate one mission ...progress of women, and thus, progress of the entire Nation. Let us remember his clarion call to the Nation,

“Arise, Awake and Stop not still the goal is reached.”

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WOMEN EMPOWERMENT THROUGH EDUCATION: OBSTACLES AND SOLUTIONS

Rupali Upganlawar

ABSTRACT

According to the Oxford English Dictionary, knowledge means facts, information and skills acquired through experience or education. Knowledge constitutes the theoretical or practical understanding of a subject. Mankind, the descendants of the ape family, is different from all other animals only because of knowledge and its application. And knowledge can be gained only through education.

It goes without saying that education is essential for creating equality and eliminating barriers and discrimination based on race, gender and economic status. A nation's progress and development depend on the availability of this basic civil right of education to all its citizens. It was for education that a Pakistani schoolgirl, Malala Yousafzai, defied threats from the Taliban to campaign for the right to education. She survived after being shot in the head by the Taliban and has since become a global advocate for human rights, women's rights and the right to education.

Education is considered as a basic requirement and a fundamental right for the citizens of any nation. It is a powerful tool for reducing inequality as it can give people the ability to become independent. Women, who come across discrimination in many spheres, have a particular need for this. Education is regarded as an important milestone of women empowerment because it enables them to face the challenges, to confront their traditional role and change their life. Education of women is the most powerful tool of change their position in the society. Still large womenfolk of our country are illiterate, backward, weak, and exploited. Education also reduces inequalities and functions as a means of improving their status within the family. Empowerment and capacity building provide women an avenue to acquire practical information and learning for their improved livelihoods. India can become a developed nation only if women contribute to the best of her capacity and ability which is possible when she is educated and empowered.

The development of any nation or region is indicated by the level of education and that too of both genders. That is why 'education for all' is strongly recommended and focused on by our government. India has made a considerable progress in this sector and with all the efforts the literacy rate grew to 74.04% in 2011 from meagre 12% in 1947. But still, India has not achieved what it should have during this period. Secondly, there a considerable gap between male and female literacy rates in India. It has been estimated that at the current rate of progress, India will attain universal literacy only until 2060.

Keywords: Women Empowerment, Education, Development, Discrimination

LITERATURE REVIEW

1. Amartya Sen (1999) makes a compelling case for the notion that societies need to see women less as passive recipients of help, and more as dynamic promoters of social transformation, suggesting that the education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development.

2. According to Duflo (2011) Women empowerment and economic development are closely related in one direction, development alone can play a major role in driving down inequality between men and women in the other direction, empowering women may benefit development. The study argues that the inter-relationships of the empowerment and development are probably too weak to be self-sustaining and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women as even today small numbers of women work and for the same work they earn less than men.

3. Doepke, M., Tertilt, M. (2011). This study is an empirical analysis suggesting that money in the hands of mothers (as opposed to their husbands) benefits children. This study developed a series of noncooperative family bargaining models to understand what kind of frictions can give rise to the observed empirical relationships.

TYPES OF EDUCATION

Formal Education: encompasses primary, lower and upper secondary education, higher and university education that culminate in the achievement of a degree or a professional qualification or diploma or a recognised certification as well as adult education programmes.

Informal Education: is a general term for education that can occur outside of a structured curriculum. Informal education encompasses student interests within a curriculum in a regular classroom but is not limited to that setting. It works through conversation, and the exploration and enlargement of experience.

Why is female literacy rate low in India?

The negative attitude of parents towards the girl child and her education is one of the major reasons of low female literacy rate in India. In most of the families, boys at home are given priority in terms of education but girls are not treated in the same way. Right from the beginning, parents do not consider girls as earning members of their family, as after marriage they have to leave their parents' home. So, their education is just considered as a wastage of money as well as time. For this reason, parents prefer to send boys to schools but not girls. That is the reason Government of India has started giving free education to girls, still many parents don't send them to school because they believe that it is better to financially exploit the girl child by sending her to some sort of work rather than sending her to learn.

Poverty is the root cause of many problems in India and also of low female literacy rate. More than one-third of population in India is living below the poverty line. Though government is putting efforts to make the primary education free but still parents are not ready to send their girls to school. To this is connected the accessibility to schools. In most of the rural areas lack of easy accessibility to school is another reason for low female literacy rate. Parents do not prefer to send girls to schools if these are located at a far distance from their village or home. Even if schools are there then lack of adequate school facilities becomes a hurdle. Some of the schools are really in pathetic conditions and do not have even basic facilities. As per a survey, 54% of schools in Uttar Pradesh do not have water facility and 80% do not have latrine facilities. Even some schools do not have enough rooms to accommodate all the students.

Another barrier to female education in India is the lack of female teachers. As India is a gender segregated society, it is a very important factor in the low female literacy rate in India.

Violence is the prime factor which opposes women's empowerment.

Physical, emotional, mental torture and agony are deep rooted in the society from ancient times which are responsible for decline in female sex ratio.

Early marriages result in dropouts from school. Lack of awareness on female education is also one of its causes. But in spite of all reasons, women must understand and realize that education can actually end the vicious cycle of poverty, their misfortune, so that they can live a life with pride. In case of any misfortune in life, it is education that would help her, not anything else. The government should really work towards the number, distance and quality of schools in rural as well as urban India. We should encourage the girl child in getting education to create a balanced and an educated society.

Region-based and state-based disparity

There is a dramatic difference in the female literacy rate based on various regions in India. Female literacy rate in urban areas is higher as compared to rural India. In Rajasthan, most of the rural women are illiterate.

Kerala has the highest female literacy rate (92% as per 2011 census) whereas Rajasthan (52.7% as per 2011 census) has the lowest female literacy rate in India. States such as Uttar Pradesh (59.3% as per 2011 census) and Bihar (53.3% as per 2011 census) that are the most populated states in India show low levels of female literacy. This is directly related to the health and infant mortality. Kerala has the lowest infant mortality whereas states of Bihar and Uttar Pradesh have a high mortality rate.

GOVERNMENTS MEASURES ESPECIALLY FOR WOMEN'S EDUCATION:

Welfare schemes for women

Mahila Samakhya Programme: New Education policy of 1988 led to the launch of Mahila Samakhya Programme in 1988 for the empowerment of rural women belonging to socio-economical weaker section.

Kasturba Gandhi Balika Vidyalaya Scheme (KGBV): Girls are educated to primary level through KGBV. It basically works in rural areas where female literacy is low.

National Programme for Education of Girls at Elementary Level (NPEGEL): Girls who are not incentivized through SSA are covered by NPEGEL.

Saakshar Bharat Mission for Female Literacy: This mission was launched with an objective to bring down the female illiteracy.

Apart from this there are midday meal schemes, free distribution of uniforms and books for girls. But still we have to work towards many issues such as infrastructure, teacher to student ratio, safety of female children at school, better curriculum, sanitation facilities so that more and more girls can be educated. Moreover, parents must understand the importance of education and must not differentiate their male and female child. We must understand that an educated woman is able to play all her roles with greater responsibility than uneducated one.

SUGGESTIONS

- ☐ Awareness of daughter's education is essential. It is said that "educated mothers educate family which results in educated population of a nation which builds strong nation"
- ☐ Inculcate in women the confidence that change is possible, if women work collectively.
- ☐ Encourage and ensure socio-economic participation of women in local and international forums.
- ☐ Encourage participation of women in income generating activities. Proper implementation of schemes provided by the government should be done by respective agencies.
- ☐ Change the approach towards women based on sex discrimination.
- ☐ To induce the feeling of self-dependence amongst women.
- ☐ Child bearing at young ages should be prevented by preventing early marriages.
- ☐ Removal of gender inequality.
- ☐ Women should actively participate in social and political moves. Fifty % seats should be reserved for women in all the governments
- ☐ Spread the message that education of women is a pre-condition for fighting against their oppression
- ☐ Awareness needs to be generated regarding the necessity of educating girls so as to prepare them to contribute effectively to the socio-economic development of the nation
- ☐ Eliminating all forms of discrimination in employment especially to eliminate wage differentials between men and women
- ☐ In order to change the attitudes towards female education and to raise the social consciousness of the country, a conscious strategic change is required in national media and communication effort
- ☐ Education is capable of increasing women's sense of analysing which will support wider reforms in support of gender equality
- ☐ Introduce satellite schools for remote hamlets
- ☐ Be cautious and patience in the knowledge journey: it is from knowledge creation/discovery (KD) to knowledge transfer (KT)
- ☐ Encourage ICT tools and the use of internet, for the study and research by women.
- ☐ Increasing real representation of women in political bodies and governance institutions in order to move from being objects of legislation to initiators of change

TECHNOLOGY CAN BE A GAME CHANGER

India is on the cusp of major economic development and there is dire need for skilled youth in various industries and at all levels. The pace of literacy penetration has been slow in the last 50 years but now technology can play a significant role in not only ensuring 100% literacy rate in India but significantly improve access to quality and skill-based education by all, irrespective of their location or economic status.

Broadband penetration is poised to reach interior India, and with dramatic improvement in speed and quality of data transmission. India must take up this opportunity to unleash its talent for developing and delivering quality content, which in turn can help achieve literacy and education goals that was not possible to attain thus far.

As India joins in celebrating the 50th anniversary of International Literacy Day, it is also a good time for all stakeholders to commit themselves once again in meeting the 2030 Education Agenda and surpass it before stated time. Time for India to unleash its true potential.

CONCLUSION

The evils of poverty, unemployment and inequality cannot be eradicated by man alone. Equal and active participation of women is obligatory. Unless women are educated, they will not be able to understand about their rights and their importance. Empowerment of women aims at striving towards acquiring higher literacy level and education, better health care for women and their children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights, improved standard of living and to achieve self-reliance, self-confidence and self-respect among women. Recently the NDA Government has launched Beti Bachao, Beti Padhao scheme which aims at making girls independent both socially as well as financially and which will help in generating awareness and improving the efficiency of delivery of welfare services meant for women. Such schemes should be implemented nationwide to bring the desired changes. What should never be forgotten is that women like men need to be proactive in the process lifelong learning. That is true empowerment. From “women for development” the time has come to shift focus to “women in development”, with the cooperation of men through group engagement and management. That will indeed be a ‘quality’ change for equality. While being attracted by modernisation and globalisation we must be confident to say no to marginalisation.

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MICROFINANCE: THE INFLUENCING TOOL IN WOMEN EMPOWERMENT IN INDIA

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ABSTRACT

Microfinance industry has been driven by Self Help Groups in India. Over last three decades, microfinance has emerged as a powerful tool for alleviating poverty in India and has found its place in the fore strategies to tackle with various challenges, pertaining to the development, across underprivileged sections of the country. The Commercial Bank Linkage Programs are employed as an effective method to provide aid to the underprivileged and poor. Such programs under microfinance schemes have helped rural poor women to avail financial aid for their endeavors and also strengthen their combined self-help capabilities, contributing to women's economic empowerment. As a result, women gain better status and role in the household and local community, become more self-confident and are able to influence or make decisions. This study explores the role of microfinance in economic development of poor women in India and its extensive recognition as one of the core strategies in that pursuit. The paper also suggests the ways contributing to women empowerment.

1. INTRODUCTION

Microfinance has been defined as the “Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards” in the International Journal of Business Administration and Management. ISSN 2278-3660 Volume 7, Number 1 (2017), © Research India Publications <http://www.ripublication.com> 210 Regulatory Framework for Microfinance.

Microfinance is comparatively quite a new term which has been earning its prominence in the area of economic development and has been playing a pivotal role in economic empowerment of women and other economically weaker sections of the nation. Besides poverty alleviation, it has been instrumental in offering financial support to micro-entrepreneurs and have contributed to addressing issues like gender development. The microfinance systems work towards the goal of serving the penurious, rise them out of poverty and enable them to become contributors in socio-economic development of the country. Microfinance Institutions offers a wide range of financial services such as micro loans, deposits, money transfers, payments and insurance to low-income households and their micro-enterprises, to enable them to rise above their destitution. It has become a powerful and important tool of economic development in India. India has several registered MFIs across the nation with a hundred few in Karnataka alone. Over time, women empowerment became center stage to socio-economic development of the communities and MFIs in many states across India began running women entrepreneur program to facilitate that. It was the prestigious Nobel Peace Prize winner, Professor Mohammed Yunus, who founded the concept of Microfinance Institutions.

2. OBJECTIVES

- To explore and comprehend the role of women in Indian economy
- To evaluate and comprehend the role of Microfinance in Women Empowerment

3. RESEARCH METHODOLOGY

It is essential to understand that the information in the sources might have been collated to address different issues. Also, points such as purpose of study, data collection, analysis and interpretation method, etc. are not quite clear from the secondary sources. This makes the job of the researcher quite challenging. To address these issues, the secondary data has been triangulated using various independent sources. To collate information on the issues, the Research Journals, Trade Magazines and Internet has been exploited. For assessment on ‘the role of Microfinance in Women Empowerment’, recent available material was put together as much as possible. Information on latest developments in this arena has been taken from various articles published in academic journals and magazines. Secondary information has been picked from online discussion forums.

4. FINDINGS & DISCUSSIONS**4.1 Role of Women in Indian Economy**

Figures from various studies indicate that there's has been a significant and amazing contribution by women in the Indian economy. Studies also show that women workforce has played a pivotal role in the growth and expansion of Indian economy and are at the core now. Their role has also been predominantly seen in the activities of village-centric communities, determining the consumption attitude, etc., which has made her the vital element of the society and economy.

In more than last three decades, world has witnessed a rise in women workforce in the commercial world. The transition, although gradual, has contributed significantly in the transformation of their families, communities, the metropolitan life and the economy. There has been a steady increase in women's active participation in the local economic activities since late 1950s. A research indicates that women contributed to over 80% of food production in Africa, over 60% in Asia and 40% in Latin America. Other studies also point towards the fact that there are many cases wherein, women also market the products besides producing; this offers them firsthand knowledge of local markets and customers. This information however represents only a miniscule part of women's contribution in the society and not the actual extent. India has shown rapid economic growth. However, issues like gender disparities in women's participation in economy are deep-rooted and insistent in many pockets of the country. Women live a dual role in many poverty-stricken families, wherein, they have responsibilities of the households and also supporting livelihood of their families. Despite this, women's jobs have been often termed as 'extra-income' in many sections of the society. Also, women-run microenterprises are often not seen as profitable source of income, but only a means to meet primary needs.

Due to such perceptions, women often have to deal with unfavorable conditions in the labor markets. The evident proof can be seen in the earnings of women workers; wages of women workers are consistently lesser than their male partners. Constantly tackling with unfavorable environment had been minimizing and exploiting their capabilities, which leads to their non-ambitious nature and being satisfied with non-financial benefits.

Microfinance Institutions need an effective strategy and program to penetrate the rural and semi-urban pockets of India and to facilitate the empowerment of women in micro and small enterprises. They should introduce and encourage microenterprise programs which are centered with strategies to recruit women as clients from their existing target groups and programs that are focused on expanding their target groups to include varied size and types of enterprise activities that engage women; and that allow to experiment with assistance strategies. They also need to extend their support to wider range of organizations with inclusion of technical assistance and trainings focused on developing women teams.

4.2 Role of Microfinance in Women Empowerment

As per Hashemi et al (1996), there are many indicators of women empowerment involved in microfinance mobility, economic security, social freedom, decision making, major household and freedom from male domination, political and legal awareness. First where you consider outcomes that measure health and nutrition, education, labor force participation, etc. indicate absolute wellbeing. Second, where the women's authority to make decisions and control resources within the household is compared with men's position, is termed as relative wellbeing.

The term empowerment implies enabling the person to become self-reliant and confident by expanding his capabilities. Economic empowerment of women influences the ability of women to make decisions. Add-on, it boosts their self-confidence and help them in accomplishing a better status and role in household. Microfinance hence plays a crucial role and is must to pursue this. Various microfinance programs, when implemented properly, have shown to reduce poverty and have contributed to women empowerment. Numerous studies show significant impact of microfinance facilities to women entrepreneurs. Credit and non-credit facilities made available to women have empowered them socially and economically. They have helped women to scale their micro businesses and raise their standard of living in the process. This evaluation offers positive impact of microfinance on the livelihood of underprivileged women in India. Some of the benefits of Microfinance include:

- Economic Empowerment

Women entrepreneurs have acquired greater economic role; they have optimized their household welfares too. Microfinance aid to women will increase the employment opportunities for women and create a ripple effect to the boost of economy. It will further add to women's financial stability and sustainability.

- Access & Control of Finances

Through microfinance, women become self-confident, self-reliant and gain better bargaining power within the household; they get control over decisions and resources; they maintain the control over credit they receive. There are evidences that suggest that women take charge over loan activities, which is likely to contribute to their empowerment, facilitate women entrepreneurship, ease their repayment burden, etc.

- Health & Education

When women get access to credit through microfinance, they are enabled, which in turn aids in taking care of their and their children's health and education better. Microfinance further enables them to get health insurance at subsidized rates from the government.

- Relationships and Domestic Violence

Studies indicate that financial freedom contributes to a stable family environment and reduces domestic violence.

5. CONCLUSION

From this study, we can conclude that microfinance can become integral part in economic empowerment of women in India. It can aid in addressing various issues like inadequate household and housing, poor nutrition, urban services, etc. which are essential elements of poverty alleviation programs among women. A multipurpose loan or composite credit for income generation, family support and other purposes can be promising aid in this pursuit. Consumption loan offers much needed support during the gestation period between starting a new business and getting return from it. Study suggests that participation and behavior of the potential borrowers in determining multipurpose loans is crucial to making this concept work. Microfinancing may empower women at both the fronts - socially and economically.

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PARENTING CULTURE-AN ANALYSIS IN CONTEXT OF WORKING & NON-WORKING MOTHER

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ABSTRACT

India is a country when where mother has been given the position of a God. A mother works hard to make sure their child is equipped with the knowledge, skills and abilities to make it as a competent human being. A mother is a protector, disciplinarian and friend. A mother is a selfless, loving human who must sacrifice many of their wants and needs for the wants and needs of their children. In Indian context, the female labour force participation has had a decadal fall from 36.7 per cent in 2005 to 26 per cent in 2018, with 95% (195 million) women employed in the unorganised sector or in unpaid work. Parenting culture of working and non-working women differs in various ways depending on their lifestyle, location, incomes, age etc.

The purpose of the study was to identify and analyse the positive and negative effects of working and non-working mother on children's development and learning. It also tried to find how parenting culture affects on child's overall grooming The study has been taken in Mumbai and its suburbs areas by targeting 65 working and 60 non-working mother. The research also includes the comparative study in the development of child of working and non-working mother.

Keywords: Parenting culture, protector, life style, working & non-working mother.

1. INTRODUCTION

A mother plays multiple roles in the family that affect the health and well-being of all family members. In every society around the world, they are assigned by custom to be the primary caregivers to infants and children. Activities carried out by women such as breastfeeding, preparing food, collecting water and fuel, and seeking preventative and curative medical care are crucial for children's healthy development. Mother also plays important roles as generators of family income, whether in household farms or businesses or as wage employees. In developing countries especially, such work is likely to be essential to family survival. Working moms contribute financially to the household to enhance the lifestyles of the family along with the physical need of the child. They juggle family and personal relationships along with their careers. Parenting or child rearing is the process of promoting and supporting the physical, emotional, social, and intellectual development of a child from infancy to adulthood. Parenting refers to the intricacies of raising a child and not exclusively for a biological relationship.

The most common caretaker in parenting is the father or mother, or both, biological parent(s) of the child in question, although a surrogate may be an older sibling, a step-parent, a grandparent, a legal guardian, aunt, uncle or other family member, or a family friend.

Governments and society may also have a role in child-rearing. In many cases, orphaned or abandoned children receive parental care from non-parent or non-blood relations. Others may be adopted, raised in foster care, or placed in an orphanage. Parenting skills vary, and a parent or surrogate with good parenting skills may be referred to as a *good parent*.^[3]

The Top Qualities Of A Good Mother

- 1 – Be A Good Role Model. You are the first person your child ever knows. ...
- 2 – Set Boundaries And Rules. Children need boundaries to thrive. ...
- 3 – Be Respectful. Respect is two sided. ...
- 4 – Be Supportive And Loving. It can be tough growing up. ...
- 5 – Be Patient. ...
- 6 – Forgiveness.

A mother is particularly important for her child not because she has special skills but because she is with her children for a much longer period of time than any other persons and her instructions reflects a very strong influence on attitudes, abilities and behaviour of children.

A parenting culture is indicative of the overall emotional climate in the home. These parenting culture were later expanded to four, to include an uninvolved style. On the one hand, these four styles involve combinations of acceptance and responsiveness, and in turn, involve demand and control. Research has found that parenting style is significantly related to a child's subsequent mental health and well-being. In particular, authoritative parenting is positively related to mental health and satisfaction with life, and authoritarian parenting is negatively related to these variables

Authoritative parenting

It combines a medium level demands on the child and a medium level responsiveness from the parents. Authoritative parents rely on positive reinforcement and infrequent use of punishment. Parents are more aware of a child's feelings and capabilities and support the development of a child's autonomy within reasonable limits.

Authoritarian parenting styles

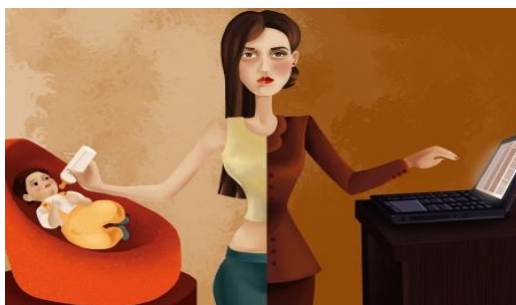
Authoritarian parents are very rigid and strict. High demands are placed on the child, but there is little responsiveness to them. Parents who practice authoritarian-style parenting have a non-negotiable set of rules and expectations that are strictly enforced and require rigid obedience.

Permissive parenting

Permissive, or indulgent, parenting is more popular in middle-class than in working-class families. In these settings, a child's freedom and autonomy are highly valued, and parents tend to rely mostly on reasoning and explanation. Parents are undemanding, so there tends to be little if any punishment or explicit rules in this style of parenting.

Uninvolved parenting

An uninvolved or neglectful parenting style is when parents are often emotionally or physically absent. They have little to no expectation of the child and regularly have no communication. They are not responsive to a child's needs and have little to no behavioral expectations.

**Working Mother with Parenting style to Kids**

Some mothers may choose to stay at home and adopt the traditional homemaker role. Others might prefer to work outside home, living life to its full potential. When choosing between staying at home and working outside, mothers tend to analyze what's best for their children. There can be both negative and positive effects of working mothers on their children. While working moms can teach their children some invaluable life skills, they can also make the child feel neglected at times.

Positive Impact on kids

A stay at home mother who is unhappy with her life cannot be a positive influence in her kids' lives. A working mother with some sense of accomplishment and satisfaction can serve as a good role model for her kids. Children can get inspired to pursue their dreams and ambition. Mother who effectively manage work and family can in still good work ethic into their kids. Working mothers have to manage a plethora of activities. They encourage their kids to take responsibility. With both parents working, each family member has to play a more active role. Kids learn skills that they would not learn otherwise. Raising independent children prepares them for the real world and inculcates in them sense of responsibility.

Working mothers spend quality time with their kids to compensate for the amount of time they do not spend together. Kids also look forward to spending time with their parents. They do not take their mother's attention for granted. Children of a stay-at-home mom might get used to their mom's attention round the clock and fail to acknowledge her efforts.

The financial benefits that come with having both parents work, such as going to good schools and pursuing extra-curricular interests can inculcate a sense of security in kids.

Negative Impact on kids

Poor-quality day care services can hamper a child's emotional and social development. Under-qualified and over-burdened staff and poor facilities at the daycare can affect your child's physical and psychological health.

Mothers might feel over-burdened and weary of trying to balance work and family. If mothers bring their frustration home, children could develop a negative attitude. They could perceive her work as a source of distress for their family.

Mothers, in spite of having their kid's best interests at heart, might fail to provide their kids a safe emotional outlet. They might not be enthusiastic to hear their kids' issues after a hectic day at work. Kids in such cases could resort to finding an outlet elsewhere or simply feel that their parents are not interested in their lives.

Problems can arise between parents over the mother's employment. Such parental conflict can adversely affect children. It could damage their self-esteem and make them insecure.

A stay-at-home mother who is unhappy about her situation cannot be an ideal mother. On the other hand, many mothers would find contentment in staying at home with their kids. The most important factors of a child's development and well-being are the mother's sense of fulfillment and quality of time spent together. If a working mother can ensure that her kids are well loved and well cared for, then she ought not to feel guilty about anything. It is the quality of parenting that counts.

2. PROBLEMS DEFINITION

- The child of the working mother is not found to be social and emotional.
- The working mother not able to spend effective time with her child.
- The changing and dynamic lifestyle compel mothers to work

3. OBJECTIVE OF THE STUDY

- To study the parenting style of children of working and non-working mothers.
- To study the impact of working mother of parenting style of her child.
- To study the difference between the growth and development of a child of working and non-working mother.
- To analyse the reason for a mother to work.

4. HYPOTHESIS

H₀1: There is no significant difference in parenting culture of working and non-working mother.

H_A1: There is significant difference in parenting culture of working and non-working mother.

H₀2: There is no significant difference in the health of a child of working and non-working mother.

H_A2: There is significant difference in the health of a child of working and non-working mother.

H₀3: There is no significant difference in growth and development of the child of a working and non-working mother.

H_A3: There is significant difference in growth and development of the child of a working and non-working mother.

5. RESEARCH METHODOLOGY

5.1. Methods: the study was descriptive and analytical, so a Survey method was used. Questionnaires were divided into three sections. First two sections consist of Personal and Demographical details of respondents' while the third section consists of the research questions.

Two sets of questionnaires were used to collect the data. First type was used to collect the information related to the mother while the other questionnaire was used to know the facts of the child of working and non-working mothers. The questionnaires related to mothers were based on the input which consists of the questions on the life style of a mother, reason for a mother to work, impact of working style of a mother whereas the questionnaire based of the child were consists of questions based on the health, intellectual behaviour, growth and development of her child. The data collected for the children of age group between 1 to 8 years were on observatory basis and personal interactive basis with those children. Each Questionnaire was objective type with options which was measured on likert- scale basis.

5.2. Data Collections Procedure: Data were collected from both Primary and Secondary sources. Primary data were collected from female's mother of age group between 18 years to 60 years, staying in Mumbai and its suburbs.

3.3. SAMPLING

5.3.1. Universe- The study includes working and non-working mothers of age group between 18 years to 60 years and children of age group between 1 to 20 years.

5.3.2. Sample Size

The study has been taken in Mumbai and its suburbs.

Type_mother * Child_Age Cross tabulation						
Count						
Type of Mother		Child_Age (in Years)				Total
		Less than 5 yrs	5-10	10-15	Above 15 yrs	
	Working Mother	13	34	22	10	79
	Non-Working Mother	9	31	23	9	72
Total		22	65	45	19	151

Table-1: Source: primary Data

Type_mother * Mothers_Age Cross tabulation						
Count						
Type of Mother		Mothers Age				Total
		Less than 20 yrs	20-30	30-40	40-50	
	Working Mother	2	11	34	24	79
	Non-Working Mother	3	14	30	19	72
Total		5	25	64	43	151

Table-2: Source: primary Data

5.4. Techniques of Selection

Simple Random sampling was used for the study. The samples of respondents include working and non-working mother and the children.

5.5. Analysis Method

The data collected for study was carefully validated and uploaded on SPSS software for Analysis. Excel was also used for analysis of the data.

6. DATA ANALYSIS

6.1. Hypothesis Testing

Group Statistics						t	df	Sig. (2-tailed)
	Type_mother	N	Mean	Std. Deviation	Std. Error Mean			
Parenting Culture (H ₀₁)	Working Mother	78	3.79	0.779	0.088	0.574	147	0.567
	Non-Working Mother	71	3.72	0.848	0.101			
Health_child (H ₀₂)	Working Mother	79	3.54	0.945	0.106	1.886	149	0.061
	Non-Working Mother	72	3.28	0.773	0.091			
Child_growth & develop (H ₀₃)	Working Mother	79	4.08	0.917	0.103	7.307	149	.00**
	Non-Working Mother	72	3.03	0.839	0.099			

Table-3: Source: primary Data

For analysis of the data, independent t-test has been applied. The value of t-test are indicated in Table 3.

Test of hypothesis H₀₁:

Referring the table 2 it reflects that the value of t - sample (0.567) is more than the critical value 0.05, hence H₀ is accepted.

During the study, it has been found that the working mother staying in nuclear family were facing problem in parenting style. It might be because of their inexperience in parenting and busy life in Mumbai. Few of them told that the cost of living in Mumbai is very high and its difficult to survive with single income. So, they were forced to work, and depend on day- care or home maid for parenting of their baby. The workings mothers having child in the age bracket more than 10 years were finding comfortable in parenting as at this age, child knows their responsibilities and can do their basic work themselves, even without the help of mother.

Test of hypothesis H_02 :

With reference to the table 3 it indicate that the t-value as calculated (.061) is higher than critical value i.e. 0.05, so the hypothesis H_02 is accepted.

There is no much difference in the health of the child of working and non-working mother. The study reflected that the non-working mother were more concern of their children and give proper time in their parenting. On other side, working mother are more independent and financially well established and hire good maid or put their child at nice day-centre or baby center. They not compromise on the services and quality of facilities at these day-care centres. During study, it has been found that the working mothers were more scientifically care their child. They used to go for regular routine health check up of their child and also try to consume quality food to keep them fit. It ahs been found that the working mother managed to get lots of information for effective parenting from internet and apply whereas many non-working mother depend on their family or relatives for parenting of their kids.

Test of hypothesis H_03 :

The study reflected that the overall growth and development of a child of working mother was more effective. Their kids were more practical and self dependent. The table No- indicate the t-value as calculated (.00) is less than the critical value (.05), hence its highly significant and H_03 is not accepted. During study, few of the working mother told that their kids learn many practical and intellectual behaviour in Day-Care which help them to enhance their thinking and analytical ability. It has been also found that the working mother knew better than a non-working mother about the importance of knowledge and logical thinking ability as required in today's dynamic and competitive world.

6.2. Working & Non-working Mother Vs Social and Personal Life

Group Statistics						T	df	Sig. (2-tailed)
	Type_mother	N	Mean	Std. Deviation	Std. Error Mean			
EQ_socialc hild	Working Mother	79	3.08	0.888	0.1	-7.243	149	.00**
	Non-Working Mother	72	4.11	0.865	0.102			
Mother_So ciety	Working Mother	79	2.73	0.746	0.084	12.132	149	.00**
	Non-Working Mother	72	4.15	0.685	0.081			
Mother_Str ess	Working Mother	79	4.16	0.669	0.075	10.302	149	.00**
	Non-Working Mother	72	2.92	0.818	0.096			

Table-4: Source: primary Data

6.2.1. EQ Level of Child

Table 4 indicate the comparative result of Social and Personal Life of working and non-working mother. It reflected that the mean value of the child of Non-Working mother (4.11) is higher than that of working mother (3.08). It indicates that the kids of non-working mother were more socialism and emotional. It might because they were staying in joint family or getting more time to spend with their parents. Such kids also get time to play and enjoy with their friends. On the other way, the kids of working mother had limited friend or space to play. They might not comfortable to share or enjoy with the staffs of day –care.

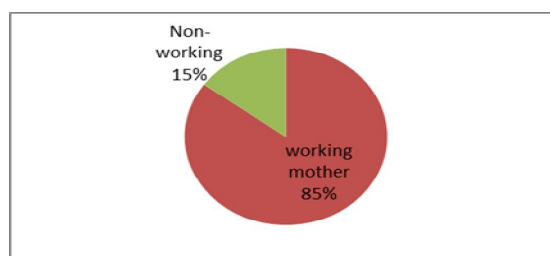
6.2.2.Social Life of a Mother

The result also indicate that the social and personal life of working mothers were tougher than the non-working mothers. Regarding the social life, it clearly shows that the non-working mother were more social than the working mother. The calculated mean value (4.15) of non-working mother is higher than the mean value (2.73)

of working mother. During the study it has few of the working mothers told that they were so busy with their professional and tough life in Mumbai hat and they hardly get time to meet their friends or relatives. They were hardly able to manage to attend the marriage or other functions of friends or relatives.

6.2.3. Health of Mother

Referring the table 4 has been found that the stress level of working mother was much higher than that of non-working mother. The Mean value as calculated for working mother (4.16) is much higher in comparison to the mean value of non-working mother (2.92). During study it has been found that the working mothers were more stressed because of the traffic and travel time to reach to their work place. Few of the working mother also told that they have to cook food in evening after reaching to their home. The working mothers of age bracket of 30 to 40 years were more stressed. Few working mothers also told that they had to pick their kids from the Day Care which had certain time to closed, but the traffic or rush and crowds in local trains made them more stressed.



The study shows that the 85% of the working mother were living in stressed whereas only 15% of them found stress free or less stress. Such category of working mothers having less or no -stress include mother whose child was above 15 years or their work location was closer to their home. It has been also found that the mother working in Government organization were less stress because of less corporate pressure.

7. RESEARCH FINDINGS

This chapter discussed on the overall summary of the work done through the study and its findings, recommendation and scope for future research in this area. The findings consist of the parenting benefits and style of a working and non-working mothers:

7.1. WORKING MOTHER

7.1.1. Advantage

- Children become self sufficient
- Children starts to learn good habits
- More love and affection between child and mother.
- Better living standard
- Mother is inspiration

7.1.2. Disadvantages

- A Tired and stressful life
- Risk for health issue
- Children feel isolated and might fall into bad company.
- Mother might face harassment at workplace
- Mother are unable to attend important functions and party.
- Children are kept in Day-Care centre

7.2. NON-WORKING MOTHER

7.2.1. Advantage

- Most of the non-working mother has joint family, so getting support of family.
- Personal attraction on health of kids.
- Stress free and cool life
- More love of family and society to kids.

7.2.2. Disadvantages

- *Improper growth of kids*
- *Kids are not able to socialize in environment*
- *Less confident*
- *Standard of living average or below.*

8. CONCLUSION & SUGGESTIONS

Nowadays due to inflation and other economic problems it has become vital to make more efforts for good earning. So for such a thing, a woman has to earn and understand the responsibilities of her family.

Keeping aside the disadvantages of being a working mother, one should be positive and strive to see the advantages it offers a family. A working mother should feel proud of herself as she has the power to give best to her family at the same time not forgetting her responsibilities. One thing a woman should keep in mind is that she should not get angry or irritated over kids rather should try and tackle kids with love, affection and patience. The kids required to be balance with their social and personal growth.

9. LIMITATIONS OF THE STUDY

- i. Area of research is a major constraint. The biggest limitation of the study is that it has been done in Mumbai and its suburbs only and may not give an overall picture of India.
- ii. The data for the study has been also taken from Non working mother who were housewife,, so data collected might not be correct.
- iii. This study reflects the opinion and responses of individuals only where by findings and suggestion given on the basis of this research cannot be extrapolated (applied) to the entire population.
- iv. The data for this study were collected using an online, self reported survey questionnaire.

11. SCOPE OF FURTHER STUDY

There are several opportunities to extend this study. The researcher may study on the consequences and improper growth of the kids of mothers. The study also give an opportunity to find the variation in the life style and education of the children of working and non-working mother.

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SEXUAL HARASSMENT -PROBLEM FACED BY WOMEN ACROSS AGE AND STATURE

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ABSTRACT

Sexual harassment is a very big problem across the world, in India it is extremely deep rooted and a problem where the accused gets away because the victim rarely reports the crime. In a patriarchal society like India women have not had a voice against any type of harassment faced by them. The Government has come out with a number of laws in protection of women rights but the implementing authorities have not been very effective.

Women of all ages face harassment, the main harassment is sexual harassment, and unwanted attention from men is a very big problem. Treating women as commodities is very common and non reporting of offences is another very big issue. Movements like #metoo brought in a lot of tumult but it also held out hope. The silence was shattered, a lot of companies rushed to comply with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, also known as the POSH law. It saw a spike in complaints in the months that followed. The Backlash followed quickly women reported to being alienated at work, transferred to punishment posting, delegated work far below their position, asked to report to juniors and other forms of mental stress inflicted.

Result was a clear message to keep quiet.

Keywords: Harassment, physical, verbal, mental, non reporting

CONTEXT

In October, 2018, the wave of the global #MeToo movement hit India. A sexual harassment complaint by actor Tanushree Dutta against fellow actor Nana Patekar resurfaced wherein Dutta said Patekar acted inappropriately while they were shooting a film in 2008. In a matter of days, more disclosures came in the form of Twitter threads and Facebook posts. The silence of many women was broken instantly. Women who were sexually harassed and assaulted by (mostly) men in powerful positions rose up to voice their woes. A list of sexual harassment allegations against prominent figures in India grew steadily. Well-known men from Bollywood, the journalism and media industry, and even politics were accused.

There were a lot of accusations, by men mainly, but also by women as to why these women had not reacted immediately and why they had waited for so long? When these discussions were roaring I decided along with my friends to discuss the issues with women we came across, during our daily lives, for the next thirty days. It was decided to have simple discussions and a formal tool was not used but points to cover were clear.

This paper is about harassment, physical, verbal or mental, faced by women at home or workplace or schools and colleges. It also looks into Gender Discrimination at home and work place and what women do in the face of harassment.

INTRODUCTION

It is first very important to define what constitutes harassment; a simple dictionary meaning is "aggressive pressure or intimidation", which by itself is explanatory. Harassment is commonly understood as behavior that demeans, humiliates or embarrasses a person, and lacks social and moral reasonableness. Sexual harassment involves unwanted and unwelcome words, deeds, actions, gestures, symbols, or behaviors of a sexual nature that make the target feel uncomfortable. Any act which causes anger, rage, pain and agony to a person of ordinary and average intelligence will be an example of mental harassment. Bullying when the behavior hurts, harms, or humiliates another person physically and/or emotionally. Bullying can be in schools, colleges, work place and homes. There is an "imbalance of power" when bullying takes place. This means the person demonstrating the bullying behavior has more power; this can be physically, socially, or emotionally.

It is generally believed that harassment is faced by younger women and when cross a certain age they automatically slip out of the trauma of being harassed. This belief has been tested in this paper because there was a need to know if after a certain age women become safe or start feeling safe.

OBJECTIVE OF STUDY

1. The main objective was to find out if women of different age bracket have faced harassment
2. To study if age and type of harassment are inter-related

3. To study how women of different ages react to or tackle harassment

4. To study if gender discrimination is the biggest form of harassment

SAMPLE SELECTION

The aim is to talk to women from different walks of life and know from them as to whether they had faced gender discrimination at home or outside and also sexual & mental harassment and how they tackled it. For the purpose women in the age group from 11 to 70 were contacted. There was no other criteria for selection of sample like married-unmarried, working-non working, educated-non-educated etc. Respondents were contacted by 5 people for the study and the study continued nonstop for 30 days.

RESEARCH METHODOLOGY

No structured questionnaire was administered to respondents few questions were predefined to get the information that was needed. This respondents were met personally the purpose of study was explained and then the question were posed. The sample was based on convenience sampling. The sample distribution was as under:

Primary Data

Primary data was collected randomly in Mumbai, Navi Mumbai using convenience based random sampling.

Sample Size

The study was limited to those participants who willingly elected answer the question. A total of about 2000 women readily agreed to answer the questions. Many of the respondents gave numbers of friends, family and co-workers so we could collect data from them.

The sample was divided into age groups of 11-25, 26-40, 41-55, 55-70. This was done in order to understand if age has an effect on the type on harassment faced and also to find out how different age groups tackled harassment.

Sample Design

The researcher relied upon convenience based random sampling technique, considering the research methodology and research type as per guidelines. A caution was exercised during the study that the respondents who did not show inclination to be a part of the study were not covered.

Area of Research

Mumbai & Navi Mumbai .

Secondary Data

The secondary information or data was collected from published sources such as journals, magazines, newspapers, government reports, internet and other sources.

Statistical Analysis

Efficient and effective data analysis is the result of effective data preparation. This was found to be very crucial between the completion of the field work and the statistical processing of the collected data. Data preparation involved transferring the questionnaire into an electronic format which allowed and facilitated subsequent data processing. Data sheet was prepared directly at Statistical Program for Social Sciences (SPSS) software for further analysis. Code was assigned to each response for data entry and data record. Transcribed data sheet was prepared for data analysis. On the basis of data sheet, tables and graphs were prepared for the analysis.

LIMITATIONS

- Time and area are a major constraint in the study.
- This research reflects opinion and responses of individuals only where by findings and suggestion given on the basis of this research cannot be extrapolated (applied) to the entire population.
- Area of research is also a major constraint.

ANALYSIS

The most shocking outcome of the study was

1. 100% of the respondents said that they were sexually harassed at some time or the other in their life, either while travelling for work or going to school or were in the market or mall doing their daily work.
2. Regular physical and verbal harassment is faced more by younger girls and is a huge hindrance for them when they go out . Office going women face physical, mental and verbal harassment while traveling to work

and at the work place too. Older women, in the age bracket of 50-60 physical and verbal harassment fewer times but face a lot of mental harassment.

3. The girls in the age group of 11 to 20 mostly faced inappropriate touching, lewd remarks and gestures, they also faced bullying my boys in school and gender discrimination at home and family levels.
4. Women in the age group of 21 to 50 face physical harassment not only outside home but many a time at home too, most women in this group feel mental harassment at work and at home. They feel they are also bullied into submission at home by women as well as men in the family. The level of harassment faced by this age group is very high because they are facing harassment at home as well as outside.
5. Beyond the age of 50 physical harassment at home and outside reduces but certainly not totally but women learn to tackle harassment at home but they feel that fall in physical and verbal harassment leads to rise in mental harassment.
6. When asked how they felt when they faced physical harassment the replies were disgusted, ugly, guilty, frustrated, angry, suicidal & dirty.
7. Did they report they plight to authorities, administration, family or police it was found that most young girls never reported the harassment they faced either to their family or school authorities they felt scared that they would be reprimanded and even where they did not feel they would be reprimanded they felt it was somehow their mistake.
8. Women in the age group of 40-50 almost never complained about harassment at home they took it to be their destiny and if they even raised it with their parents they found little help, though they have complained about harassment at work to the management but are of the opinion that 'it does not help.'
9. Women in the age group of 21-39 are a little more courageous in the matter of taking up perpetrators at family level with their parents, NGO's or police and at office level with authorities and management . They have also taken to task harassers on the public place. They say they got immense support from their parents and some time the police but otherwise there is not support in this world for women.
10. Women in the age group of 60-70 are less likely to report any kind of harassment because they know that the women and their action is always questioned even if it is evident that it is the man's fault, they also feel that people will make fun of them if they complain at their age.
11. Work place harassment, mental or physical: It was seen that work place harassment is very high in all types of organizations. It starts with physical harassment and when the women do not respond it turns to verbal and mental harassment. The Indian work place is very male oriented even today and women face a lot of difficulties. If men realize that a women is desperate for the job or like her job or has aspirations for growth then the harassment becomes profound.
12. Do you think that the #metoo movement will help women get justice in cases of harassment? The younger respondents felt that it was a good move but the older respondents felt that it would not help and that the women would only face embarrassment and would not get justice.

CONCLUSION AND IMPLICATION

Harassment physical, mental or verbal is highly prevailing in India. Even small kids when they want to use a cuss word use ones maligning the women folk of the family. The women are always worried about being abused. Most of the time they are given to believe that they have called the harassment on themselves either by dressing in a particular way or speaking out of turn or demanding more for themselves.

Women face harassment at public places, at workplaces but also at home. The deep rooted gender bias in families has resulted in girls always getting lesser of everything be it attention, nutrition, education or exposure. The worrisome issue is that when young girls speak to their parents about harassment they are mainly asked to ignore it, and to change their time, clothes or habits and not challenge the harasser. Fears of the girl having to face violent harassment like rape, acid flinging or any other bodily harm is very high among families and therefore they discourage any confrontation.

The laws are getting stricter and stricter but at the implementation level the basic complaining at the police station is also very tough. The courts take a very long time to decide a case and many a times the guilty have enough time to intimidate the family. Due to very poor implement of law the long legal process and political and monetary pressures exerted on the law implementers women either find it better to keep quiet about harassment or if and when they decide to speak up they end up without getting justice.

The #metoo movement in India is more than one year and though a lot of women found the courage to speak up but after a year the backlash started in the very prominent cases which stopped many women in their track e.g. like Subodh Gupta the artist who was accused of sexual harassment slapped a case, seeking Rs 5 crore (\$70,2325) in damages from the Instagram account of Scene and Herd through which the anonymous person has leveled charges. The Delhi High Court has directed Instagram to reveal the identity of the users linked to the anonymous account. Chief Justice of India Ranjan Gogoi, was accused of sexual harassment by his junior, the Supreme Court setting up a panel (which included CJI Gogoi as well) and exonerated him of all charges. Journalist Priya Ramani, among other women, accused former Union Minister and veteran journalist MJ Akbar of sexual harassment. In retaliation, Akbar slapped a defamation case against her.

This is why women have to think twice before she makes a disclosure, they face intimidatory tactics like court proceedings and cases, like her inability to find another job, or being labelled as a troublemaker, etc. This is exactly why women prefer silence. The #metoo movement become very accusatory with regards to questions about timing and why women choose to keep quiet for so long and also why they chose this time also many asked if they were being funded by outside bodies to make false allegations, and whether they can prove it. The whole movement went in a different direction.

CONCLUSION

The #metoo movement was labeled as an elitist movement because most women came forward on facebook and twitter. May be it was a noise made in the urban areas by urban educated and working women but Harassment is not just an urban issue. It is not an elitist thing, it is not something only urban, working and educated women face. The unorganised sector of our country like, the domestic workers, factory workers, construction workers, agricultural workers also face harassment at the workplace and domestic violence, as well as the violence of poverty, and therefore have no choice but to keep quiet. Just because they do not have a voice their problems are not documented but at times they are more profound.

The #metoo movement's best accomplishment was in emboldening the younger generation to speak up. It gave them the knowledge of the laws that are in place to protect them and it also got them support from older women who have been through the same but did not have the courage to fight. Younger women, particularly those who are going to universities and colleges, or who are entering the work space, are clear about what they will tolerate and not tolerate. Women have maintained strategic silences for very long, but it can't expect that women will hold it within themselves for much longer. #MeToo was one way. But it doesn't have to be the only way. women cannot be silenced that stage is over.

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ATTITUDE OF WORKING WOMEN TOWARDS INVESTMENT IN SHARE MARKET

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ABSTRACT

Most of the men prefer to invest in equity shares, real estate and fixed deposits. They invest with an aim to get appreciation in capital, wealth creation, retirement purpose and education and marriage of children etc. In the past, women were investing, mostly in gold, Jewellery, ornaments etc. Presently, the attitude of women towards investment has been changed. They are more educated and aware about investment avenues. They are now investing in post office saving schemes, fixed deposits, real estate, mutual funds apart from gold and silver. The income and education level of women has been increased many folds. They are now at par or even above them. They are taking investment decisions independently.

Keywords: Share market, investment, benefits

INTRODUCTION

Every person has to work to earn money to meet their needs. Different persons do different jobs. Some people do business, some do labour jobs and some persons do office jobs to fulfil their needs. They get money for their efforts. They invest their money to get extra return. Every person wants to invest for better future out of their earnings. Investment is that part of money which is invested in a security or property with an aim to earn future returns. The returns may be in the shape of interest, dividend or profit derived from that security or property. There are different types of investment such as fixed deposits, post office saving schemes, P.P.F. bond, stocks, real estate etc. Investment is being done by both men and women. Most of the women see themselves as savers rather than investors and prefer to invest in products that offer guaranteed returns. Some investment avenues are risky, less risky and some are risk free. The investors choose investment Avenue according to their want, risk and attitude capacity and accepted return. When the investors want high return they have to choose the risky investment avenue. Compared to females, males prefer to invest in investment avenues that are risky. Women's income is always considered as a complementary income within the family. But growing importance of income earned by women raises serious consideration. Women are more involved than ever in their household's investment and financial decision making. But there are many factors like marital status, education, and age etc. which affect investment decision of women. This study tells about the relation of different factors and investment decision of working women.

Generally, Women give a lot of priority and importance to the advices given by Financial Advisors and depend on them for guidance than men. Female investors are more detail oriented; and want to read more and understand financial matters better and they ask more questions than male clients.

Some studies concluded that since women earn less compare to men, they have lower wealth accumulation and hence lower investment and saving rates.

An advisor needs to understand the factors that underlie a client's financial behaviors before they can effectively advise them, and numerous studies have shown that men and women think and behave differently when it comes to managing money.

OBJECTIVES OF STUDY

- To study the perception of working women while investment.
- To study the investment preferences of working women.
- To study various factors that impacts women investor while taking investment decision.

METHODOLOGY

The study is based on Primary Data Collection. Questionnaire was formed for a sample size of 30 working women between the ages of 21 to 50. Simple random sampling method was used.

LITERATURE REVIEW

In the past, Many Organizations and individuals conducted numerous studies on the various aspects of the women investor. These studies were mainly related to financial behaviour of women with reference to investment, risk and return, however, not much of research was done on investment patterns and perception of women. So an effort is made to review some of the studies related to the topic in order to get into the intensity details of the chosen study.

Bajtelmit and Van Derhei (1996) find that the different gender has different opinion regarding investment decisions. Women are not interested in risky investment and are more conservative than men. Women don't prefer risky investment unless it has high return rate. Women always take cautious and less risky decisions.

Meenakshi Chaturvedi and Shruti Khare (2012) suggests that there is growth in middle class family due to increase of working women and in their income. So women should have knowledge and information about investment options. Genuine effort should be made in this direction. So savings will be pooled and channelized in productive investment.

Rajarajan (1999) studied investors of Chennai .He found that life cycle stage of investor is important factor in deciding investment portfolio.

Sellappan R, Jamuna S., TRN Kavitha (Feb 2013) they concluded that married women invest more than unmarried women. Younger women invest in shares, mutual funds, insurance and fixed deposits. On the other, middle age women prefer to invest in real estate.

Santhiyavalli G and Usharani M (March,2014). They took sample of 75 respondents. They studied that women investors took less risk and prefer safe investment. Role of women is very important in the economy of world. They concluded that women have less interest in shares and debentures market. So step should be taken to encourage it.

Mistry Kritika (Sep 2015) She conducted research on 150 individual investor behaviour in stock market in Bharuch district. Her objective is to identify the preferred source of information influencing investment decision and to access the psychology of investors in different market situations. She found that majority of small investors do not consider various financial elements before investing in to stock market. Investor does not take immediate decision. They firstly understand the market then react.

Ajmi Jy. A. (2008), evaluated the determinants of risk tolerance of individual investors from 1500 respondents with the help of the questionnaire. The research concluded that men are less risk averse than women, less educated investors are less likely to take risk and age factor is also important in risk tolerance and also investors are more risk tolerance than the less wealthy investors.

Batliwala, S. (1994) this paper analyses the concept of women's empowerment and outlines empowerment strategies based on insights gained through a study of grassroots programmes in South Asia. They clearly state that women's empowerment requires the challenging of patriarchal power relations that result in women having less control over material assets and intellectual resources. The empowerment process starts from within but access to new ideas and information will come from external agents. With new consciousness and the strength of solidarity, women can assert their right to control resources and to participate equally in decision-making.

Albee, (1994), concludes economic empowerment projects usually focus on income-generating activities, which allow women to independently acquire their income. Income-generating activities encompass a wide range of areas, such as small business promotion, cooperatives, job creation schemes, sewing circles and credit and savings groups.

Lourene E. Shields (1995) provided an exploratory framework to understand and develop the concept of empowerment both from a theoretical and practical perspective with a particular focus on women's perception of the meaning of empowerment in their lives.

Human Development Report (1995) gave special emphasis on women empowerment. It mainly concerned on formulation and utilization of measure of gender equality and inequality and the identification of efforts and contribution made by women that go unrecognized in standard national income and employment statistics.

Karl (1995) without the active participation of women and incorporation of women's perspectives at all levels of decision-making, the goals of equality development and peace cannot be achieved.

Goetz and Gupta, (1996) Offering women a source of credit has been found to be a very successful strategy for alleviating poverty because it enhances the productivity of their own small enterprises and the income-generating activities in which they invest. Results include an increase in women's self-confidence and status within their families as well as income that can be used to improve their families' well-being through improved health and nutrition.

Kabeer's (1998, 1999), view of empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability. The fundamentals of empowerment have been defined as agency

(the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence

(Kabeer 2001), he points out that a distinction has to be made about the type of choice, and the focus necessarily has to be on strategic life choices, that is choices that shape livelihoods or are 'critical for people to live the lives they want'. The expansion in the range of potential choices available to women includes three inter-related dimensions that are inseparable in determining the meaning of an indicator and hence its validity as a measure of empowerment. These dimensions are:

(1) **Resources:** The pre-condition necessary for women to be able to exercise choice; women must have access and future claims to material, human and social resources;

(2) **Agency:** The process of decision-making, including negotiation, deception and manipulation that permit women to define their goals and act upon them;

(3) **Achievements:** The well-being outcomes that women experience as a result of access to resources and agency.

FACTORS INFLUENCING INVESTMENT

Some of the factors affecting the Attitude towards Saving-Investment are discussed below:

Income

Income has been considered as the most important factor in determining the saving behaviour of an individual. More income means, normally, more saving and vice versa. There is a relationship between saving and income have been identified and tested. Some studies found a statistically significant effect of income on saving, and other studies found its insignificant effects, whereas, few studies have analyzed the saving functions by including different socio-economic factors, while some others estimated kinds of savings such as savings in the form of assets, etc. Yet, income has been regarded as one of the chief determinants of the saving function.

Financial Security

The establishment of an effective financial security mechanism must be a key component of investment. The presence of an effective financial security system allows the government to avoid suboptimal economic policies that interfere with the functioning of the markets. All these factors influence both short-term and long-term economic growth.

Return on Investment

Several empirical studies suggest that increase in real interest rate provides an incentive to private household to save more, induce corporate sector to generate its own savings due to high cost of borrowing, thus overall saving would increase. However, consumers may not plan their life-time consumption but instead respond primarily to current income and may save more.

INVESTMENT ALTERNATIVES

While there are many roads to wealth creation, the one sure rule is that there are no shortcuts. You not only need to get started as early as possible but also have to be prepared for continuous and monitored investing. While this advice is gender agnostic, it is particularly important for women to pay heed to it and ensure financial security for herself and her loved ones.

PPF and NPS

Public Provident Fund (PPF) is probably one of the best retirement investment schemes, offering complete tax-free benefits as well as a steady interest income. It is an ideal risk-free option where you can deposit up to Rs 1.5 lakh a year and earn an interest rate of 8% currently. The interest keeps compounding annually and credited at the end of every years. While it does not offer quick returns, it does provide long-term stability and decent returns after a span of 15 years. You can extend the tenure further in blocks of five years after the initial lock-in period.

Another tax-efficient long-term investment option is the National Pension Scheme (NPS), a concoction of equity, fixed deposits, corporate bonds, liquid funds and government bonds. It offers completely tax-free benefits under section 80C of the Income Tax Act to the tune of Rs 1.5 lakh, plus you can claim an additional tax-free deduction up to Rs 50,000 under Section 80CC(1B). Moreover, under NPS, you have the option to invest in equities depending on your risk appetite. The one year market return for Fund option E is around 9.5%, while the same for 5 years is 11%.

Equities

Buying mutual funds through the systematic investment plan (SIP) route has long been a favourite with investors, again for long-term investment. And equity-linked investment schemes (ELSS), a diversified equity mutual fund product that allows tax-saving under Section 80C of the Income Tax Act, are one of the most ideal investment options for young working professionals. In the past five years, the average return from the top 10 ELSS stands at almost 20% so even the introduction of 10% long-term capital gains (LTCG) tax on equity earnings does not dent its appeal.

Other Debt Investments

Apart from PPF, debt covers options such as bank fixed deposits, small saving schemes, bonds and debt mutual funds. While it's certainly not a good idea to binge on such low risk, low returns options, an ideal asset portfolio will make place for them to ensure assured income at fixed intervals.

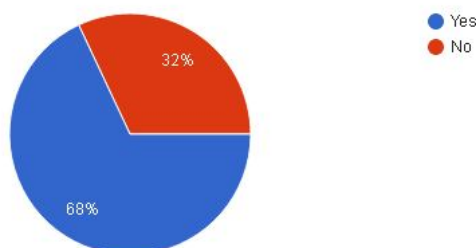
Also, to prepare for unforeseen events, the first thing you should do is set up a contingency fund, a corpus that can take care of three to six months' of expenses. You can put this money in a liquid fund as it gives better returns than money in a savings bank account.

Data Analysis

Study suggests that till now women are not much keen about investing in share market. Only 26-30% women regularly invest in share market. Out of total study preferences are given to government sector equity and IT sector. Women mostly take advice from their relatives. Normally investment of women in share market is done by their partners. They all are aware about tax benefits attached to the investment. Those who invest regularly are keen to advice that investment in share market is good option in today era.

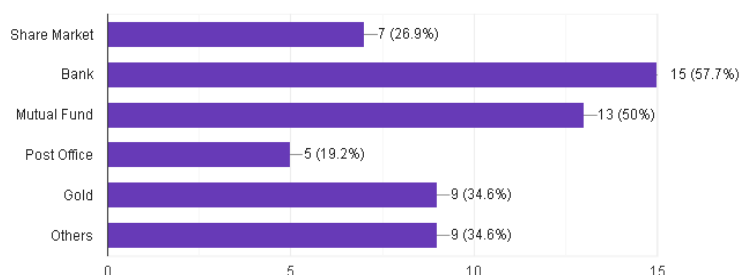
Would you advice others to invest in Share Market?

25 responses



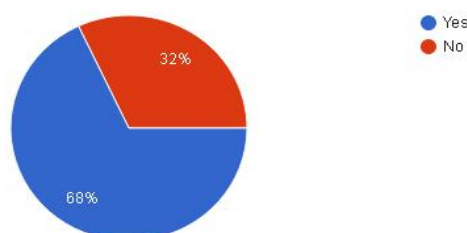
Where do you invest?

26 responses



Would you advice others to invest in Share Market?

25 responses



CONCLUSION

Today's women is independent, educated and is self reliant. She takes her own decisions after hearing advices from various sources. Women save their money and often invest in gold or jewellery. Buying gold and jewellery is a very ancient Indian tradition. Investing in precious metals is treated a long term investment. But with the change in preferences, lifestyles, awareness about different schemes and availability of information about various investment opportunities the investment preferences have also changed. Women are becoming more conscious about investment in share market which the future of investment. We hope that Share market will see a lady Rakesh Jhujhunwala in near future.

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WOMEN AS ENTREPRENEURS

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ABSTRACT

In India, Women Entrepreneurs Are Playing Very Important Role And They Have Become Important Part Of The Global Business Environment. Women Entrepreneurship Is Considered As A Vital Tool In Eradicating Poverty And Unemployment. Now A Day's Empowerment Of Women Should Not Be Limited Just By Creating Employment Opportunities For Them. We Need To Inspire Them To Set Up Their Own Enterprises. Women Who Start Up Their Businesses Has To Face Some Or The Other Problems. This Research Paper Attempts To Ascertain The Problems Faced By Women Entrepreneurs. From The Study, It Is Ascertained That Women Entrepreneurs Face More Difficulties Than Men Like Financial Problems, Marketing Problems, Etc.

Traditionally, Women Are Playing A Crucial Role In The Management Of The Family As Well As In The Society. But Their Job Has Not Been Duly Recognized. She Is Active In Family, Media, Politics, Factory And Even In Banking Sectors. Women Entrepreneurs Are Gaining Momentum All Over The World, But At The Same Time They Are Facing A Number Of Problems. These Problems Can Be Eradicated By Making Them And Their Family Aware Of The Opportunities Available To Them. Hence The Support Of Family Members Is Essential For Building Up Their Confidence And Bringing Out Their Creative Talent.

Keywords: Women Entrepreneurs, Problems, Challenges, Education, Entrepreneurship Development.

INTRODUCTION

Years ago, it was difficult to find women entrepreneurs stepping in the business world. Opportunities were rare and men dominated the business sectors. But time has changed and currently women are at the peak of businesses globally, including India, despite the challenges they have to face as opposed to their male counterparts. When a women sets out to start an entrepreneurial venture, she faces challenges that are different from those that men face. Women Entrepreneurs may be defined as the women or a group of women who commence and operate a business venture. They should explore the prospects of starting new enterprise, undertaking risks, introduction of new innovations, coordination, administration and control of business and providing effective leadership in all aspects of business. In French the term entrepreneur roughly translates into "adventurer". When a woman embarks on this adventure in the modern world of business, the challenges can be huge.

Women Entrepreneurs are highly increasing in the economies of India. The hidden business potentials of women have been increasing with the growing sensitivity to the economic progress & development of the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a self-sufficient occupation and stand on their feet. 'Women Entrepreneur' is a person who accepts challenging roles to meet her personal desires and turn out to be economically independent. A strong desire to enhance the quality of entrepreneurial women has made it possible to walk hand in hand with male aspirants.

OBJECTIVE

The major objective of this paper is to study and analyze the various problems faced by Women Entrepreneurs in India in order to find solutions for the same which will ultimately lead to faster economic growth & development of the country.

REVIEW OF LITERATURE

- Singh et.al (1985) in their study found that problems faced by women entrepreneurs are managing workers, marketing, and recovery of dues, finance and mobility.
- C. Arvind and S. Renuka conducted the study to examine the profile of women entrepreneur, motivation and facilitating work home role conflict faced by women entrepreneurs. The researcher found that the important factors which motivated the women towards entrepreneurship are self interest in that particular area of enterprise and inspiration from others success.

- Holliday and Letherby (1993) conducted a study of how women integrate the business and social lives. The researcher drew heavily on sociological theory to interpret women's roles in small businesses, particularly those roles related to authority.
- Afreen Huq and Pat Richardson (1997) have revealed lack of capital, family support and support from promotional agencies in the area of finance, training, information, technical and marketing are the major problems in women business.
- Kamraju S. carried out an exploratory study to examine the challenges facing rural woman entrepreneurs in Orathanand Taluka in Tanjavur district. The study was conducted on 120 women entrepreneurs from five Panchayats namely Vadeseri, Kannagud Papa, Thodaramapaattu and Orantharayan, Kudikadu. The women were engaged in various kinds of entrepreneurial activities like dairy farming, tailoring, food products, petty shop, grocery shop, flourmill & wet grinding ,typewriting institute, mat making, soft drink, rice mill, fertilizer shop, catering, oilseeds processing & cattle rearing etc. Researcher findings revealed that women entrepreneurs were facing certain problems like lack of finance, lack of entrepreneurial skills, insufficient arrangement for marketing and sale, dual role, gender bias, low mobility, social attitude etc. He conclude, the entrepreneur in Orathanned Taluka were not aware of the support schemes and Central government and bank mainly because of ignorance. The govt. should give more attention for the promotion of business conducted by women.
- Hisrich and Brush (1984) in their study found that the biggest business start-up problems of the 'typical' woman entrepreneur were finance, credit and lack of business training.
- Scherr, Sugrue, & Ward, (1993), Coleman 27 (2000) reported that lenders did indeed discriminate, but on the basis of firm size, preferring to lend to larger and more established firms, thereby limiting their involvement with women-owned firms which were generally smaller.
- Sweden, Holmquist and Sundin (1988) used patterned their questionnaire on Hisrich and Brush's earlier work, using it to identify characteristics of women entrepreneurs in that country. They found, many similarities among men and women entrepreneurs, but also uncovered gender differences. They found that women entrepreneurs were similar to men in their pursuit of economic goals, but the women also valued other goals, including customer satisfaction and personal flexibility. The researcher also undertook a comprehensive study of the role of institutions in promoting women entrepreneurship. Though study reveals that for the development of women entrepreneurs, motivation through the Government and NGOs is essential.
- Tovo (1991) observes that self-employed women face several problems common to all small-scale entrepreneurs, which include limited access to capital, inputs and markets.

RESEARCH METHODOLOGY

The paper is based on the secondary sources of data i.e. websites, books, journals etc.

PROBLEMS FACED BY WOMEN ENTREPRENEURS

Some of the problems faced by women entrepreneurs are as follows:

➤ Inadequate working capital

Capital is regarded as "life-blood" for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance to start their business. Women do not generally have property on their names to use them as a guarantee for obtaining funds from banks or other sources. Also the banks consider women less credit-worthy and discourage women borrowers on the belief that they can quit their business at any time. Hence they have to rely on their own savings, if any, and loans from friends and relatives which are insufficient to start a large business. Thus, women entrepreneurs fail due to the inadequate working capital.

➤ Lack of family support

In India, it is mainly assumed a women's duty to look her family members whether it be a girl or a women. Man only plays a secondary role. Especially, in case of married women, she has to strike a balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. She has to convince the family members for the support and approval for entry into business. Accordingly, their mentality, educational level and family background positively influence women's entry into business activities.

➤ Marketing Problems

It is vital to know which products or services should be advertised to encourage the sales, or when they should do it. But very few women entrepreneurs frame a marketing plan. Also women entrepreneurs do not have a very

good online presence means that the website must be active and be functional all the time. You need to offer several contact options, with an active support staff to help your customers to solve their problems and doubts so that they can trust you. The other difficulties in marketing the products are lack of abilities to explain your product to the possible buyer, deciding the price of the product, etc.

➤ **Limited Mobility**

Unlike men, women mobility in India is highly limited due to various reasons. Women are still the primary group charged with the *mobility of care* (travel necessitated by caring for children or the elderly). As 'women's issues' get more coverage, many assume that this exposure equates to concrete progress. More revealingly, the sensitivity of the underlying issues concerning women's mobility is hard to deny. Any root cause analysis would need to look at factors such as male behavior in public space, the adequacy of our operators and justice systems to respond to incidents, poverty, education, mental health issues and anti-social behavior, to name a few. These are not easy or natural subjects for a mobility sector heavily focused on technical solutions.

➤ **Stiff Competition**

Women in small & medium enterprises need safety nets, as they face stiff competition from cheap products from other countries. They also face competition from markets that are flooded with similar products and lack training in production techniques, management & business development. Women face stiff competition to advertise their products being cost oriented. To stay competitive long-term, they have to invest in and empower the people around them. Relationships are crucial to business outcomes, and it's not just about relationships between leadership and employees; meaningful connections are critical to every aspect of business.

➤ **Problem of Raw Material**

The supply of a wide range of natural resources such as crops, marine life and minerals, as well as their derivatives, face increasing constraints: factors such as climate change, water scarcity, political instability and resource nationalism constrain supply of stocks already facing depletion. Most of the Women Entrepreneurs are facing the problem of scarcity of Raw materials and adequate inputs. Also the prices are getting higher day by day & it is becoming a difficult task to meet these requirements.

➤ **Emotions Spoil Business Deals**

To gain more flexibility and control on the work and personal obligations, women start up their own business. Parent entrepreneurs have dual responsibilities to their businesses and to their families hence, finding ways to devote time to both is a challenging task physically and emotionally. Women are naturally more emotional than men. This factor at times stands in the way of making accurate decisions that affect business. Women tend to lean more towards building relationships, which sometimes become a barrier in achieving business goals. Due to these emotions, many women find it difficult to handle business activities and transactions in an efficient manner.

➤ **Lack of Education**

In India, approximately 60% of females are still illiterate. Illiteracy is the root cause of socio-economic problems. The family does not allow girls to get education even today in many parts of the country. Due to the lack qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

➤ **Male-Domination**

Entrepreneurship in India is heavily male-dominated, with less than 9% of startup founders being women. Male favoritism is still the order of the day in India. The Constitution of India speaks of equality between sexes. But in practice, women are looked upon as weak in many respects. This, in turn, serves as a barrier to women entry into business. "Funding has always been an issue for women's if they want to build out a business. Arpita Ganesh, founder of Bengaluru-based lingerie retailer Buttercups, told Quartz. "What should change is the investment community getting a lot more women...which is still a challenge here. There are not many woman investors who come out and who actively invest."

➤ **Less Risk-Bearing capacity**

Risk bearing is an essential factor of a successful entrepreneur. Women in India lead a protected life, who is taught to depend on male family members since birth. They are less educated and economically not self-dependent. Also they are not motivated and supported to take the risks. All these reduce their ability to bear risk involved in running an enterprise. However, some great women have proved their risk taking abilities in entrepreneurial activities. Taking inspiration from them, women in India today need to overcome this barrier.

CONCLUSION

The traditional mind set of the society and negligence of the state and respective authorities is an important obstacle for the women entrepreneurship development in India. As the success rate of women entrepreneurs is minimal, they have to face numerous problems as discussed earlier. In addition to the above problems, inadequate infrastructure facility, absence of definite agenda of life, struggling to be taken seriously, no awareness about capacities, gender biasness, lack of interaction with successful entrepreneurs, shortage of power, high cost of production, negligence of financial institutions, lack of self-confidence, social attitude, low need for achievement & socio economic constraints also hold the women back from entering into business. So, let us try to eradicate all kinds of problems faced by women Entrepreneurs and allow them to be a great entrepreneur as well at par with men.

Therefore, there is a need of continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs. Awareness programs should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

From the above study we can conclude that in order to get rid from poverty, improve the status of women in the society, raise the standard of living, and achieve rapid economic growth & development, the Government and other concerning authorities will have to offer numerous facilities to Women Entrepreneurs in order to enrich the country as a whole.

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WOMEN & EDUCATION

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ABSTRACT

Education-basic, functional or digital, always enlightens a person from the darkness of ignorance and innocence. Awareness about importance of cleanliness, good habits and knowledge about various disciplines helps a woman to support her family and groom her children as better citizens of the society. The present paper focuses on status and importance of Women Education in India. Education leads to enlightenment as it facilitates knowledge, skills and abilities. It helps a person with average intelligence to identify the difference between right and wrong and hence good and bad practices in the society. In a way education helps a man to be more civilized, a responsible human being towards his family and society at large. Education is therefore considered to be one of the basic needs after food clothing and shelter. Access to basic education is therefore made compulsory by Governments of many countries all over the world. Article 13 of the United Nations' 1966 International Covenant on Economic, Social and Cultural Rights (UNESCO) recognizes the right of everyone to an education.

Key Terms: Women Education, Empowerment

1) INTRODUCTION

If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered". – Pt. Jawaharlal Nehru Educated women can make valuable contributions towards development of family and thereby the society. Educated women have fewer and healthier babies and they are more likely to raise them to become educated and productive citizens like themselves creating a healthier and more stable society (UNICEF, 2007). Hence children of educated mother are having scope for wider career opportunities in future. This is because of the kind of education standards they build, learning from their mother. Unfortunately not many children in India have this opportunity. Further among the children, education to a girl child is given second preference when compared to a male child in the family. As per 2011 census the female literacy levels according to the Literacy Rate 2011 census are 65.46% where the male literacy rate is over 80%. Gender discrimination, though not new to Indian society, has been the reason for denial of education and thereby career opportunities to women in India. Status of Indian women has been subject to change since the dawn of history. Women were treated equally with men and they had access to education and employment during the pre- Vedic period. But during the post-Vedic period, series of foreign invasions reduced her status to 'property' which needs to be protected always. Gradually she was denied freedom to move out from her house, access to education and thereby employment. Religious and cultural obligations ruled her behavior depriving her of the freedom to make decision

2) RESEARCH METHODOLOGY

Secondary data was collected from different research journals, books, reports and government websites.

3) OBJECTIVES OF STUDY

- a) To find out the general social position of women in the India.
- b) To know about the structure and functions of educational institutions .
- c) To find problems in girls education.

4) HYPOTHESIS

1. Development of women education is higher during post-independence.
2. The rate of literacy is lower.
3. There exist differences of educational development between sexes.
4. Education is the basic tool for empowering a woman.
5. Educated women are able to better contribute towards development .

5) EDUCATION AND WOMEN

A popular saying goes 'While educating a man benefits him alone, educating a woman benefits the whole family and society at large'. It is a proven fact that children of educated women enjoy high education standards

and fare better than children of illiterate mothers. Educated women, manage their homes better as they support their families economically, financially and emotionally. Women comprise approximately half of the population in the world. But the hegemonic masculine ideology made them bear a lot as they were denied equivalent opportunities in different parts of the world. Despite best efforts by national and international organizations education is still not accessible to many particularly women from developing countries like India. Key challenge in achieving gender equality in education is reaching those girls who remain out of school even in countries where school campaigns have led to significant gains in enrolment.

6) IMPORTANCE OF WOMEN EDUCATION

Economic development and prosperity: Education will empower women to come forward and contribute towards the development and prosperity of the country.

Economic empowerment: So long as women remain backward and economically dependent on men, the helpless condition of them cannot be changed. Economic empowerment and independence will only come through proper education and employment of women.

Improved life: Education helps a women to live a good life. Her identity as an individual would never get lost. She can read and learn about her rights. Her rights would not get trodden down. The life or condition of women would improve a lot, if we take a broad outlook in the field of female education.

Improved Health: Educated girls and women are aware of the importance of health and hygiene. Through health education, they are empowered to lead a healthy life-style Educated mothers can take better care of both herself and her baby.

Dignity and Honor: Educated woman are now looked upon with dignity and honor. They become a source of inspiration for millions of young girls who make them their role-models.

Justice: Educated women are more informed of their rights for justice. It would eventually lead to decline in instances of violence and injustice against women such as dowry, forced prostitution, child-marriage, female feticide, etc.

Choice to choose a profession of her choice: Educated women can prove be highly successful in the fields of life. A girl-child should get equal opportunity for education, so that, she can plan to become a successful doctors, engineers, nurses, air-hostesses, cook, or choose a profession of her choice.

Alleviate poverty: Women education is a pre-requisite to alleviate poverty. Women need to take equal burden of the massive task of eliminating poverty. This would demand massive contribution from educated women. There cannot be much social and economic changes unless girls and women are

7) GIRLS WOMEN EDUCATION IN INDIA

According to Webster's New World Dictionary (1962), education is "the process of training and developing the knowledge, skill, mind, character, etc., especially by formal schooling". Education is the basic tool for empowering a woman; moreover, Education is the key to development. India has made progress in education, but not enough and definitely India attained independence, almost sixty percent of girls / women are not literate. Most of them have never been to school or any other education programme. Recent surveys (even those done after the launching of Total Literacy Campaigns) do not reveal any dramatic change. Census of India was collected in 1990-91, the Human Development Survey was done in 1993-94, and the National Sample Survey was also done in 1993-94. Education is not a luxury item that is only to be ensured in an emergency once other elements are in place; it should be given priority and started as soon as possible. Girls are especially vulnerable in emergency situations – and they must be especially protected against physical, sexual and psychological abuse. This means establishing safe environments, in which girls as well as boys can learn, play and receive psychosocial support.

8) WOMEN IN HIGHER EDUCATION

However strong are women's aspirations, and however much they support each other, progress will be extremely slow unless and until there is public recognition that a problem exists and needs to be tackled. Gender equity policies and programmes merely represent good intentions unless they are backed by appropriate legislation and infrastructure support Legislation needs Education for Women's Equality The National Policy on Education (NPE) and Programme of Action (POA) commit the entire educational system to work for women's equality and empowerment. The modified, 1986 and its POA give high priority to the education of women, being a factor of the equity package. Besides, this issue is also of economic importance. Education is a major factor in developing and thereby optimizing the contribution of this large segment of society towards

socio-economic development. The POA, 1992, has identified a number of specific programmes in this area keeping in view the experience in implementing the previous POA. Significance has been greatly attached to actually operationalising the NPE's Programme of Action and in a series of regional meetings with the State Government, a special review of gender issues in education was undertaken. At the same time it was emphasized to the States, that gender concerns must be built into all educational processes. The State Governments have been advised to set-up similar monitoring committees at the state. Special provisions have been incorporated for the benefit of women under the existing schemes of the Department. Under the Operation Blackboard scheme, the revised policy formulation stipulates that at least 50 percent of teachers recruited in future should be women. Under this scheme, Government of India has provided assistance since 1987-88 for creation of 1, 22,890 posts of primary school teachers. Mainly to be filled by women. According to the latest reports, 69,926 posts of teachers have been filled of which 57.39 percent are women teachers. A scheme of hostels for enabling girls to benefit from secondary education is being operationalized.

9) HURDLES IN WOMEN EDUCATION

India being traditionally a male dominated society secondary position to women is culture bound. Access to education is most of the time restricted for middle and lower middle class girls and totally denied to poor girls of remote villages in the country. As far as higher education is concerned, apart from the costs to be incurred, security of the girls from sexual harassments is another risk to be handled for which majority of girl's parents are not psychologically ready. On 10 May, around 80 girls at the government school, in the village Rewari (Haryana) went on an indefinite fast. They demanded that their school be upgraded to a higher secondary school. This is because they could not access the nearest such school some three kilometres away due lack of transport and the sexual harassment they faced en route. Girls continued their fast and within 10 days, the state government conceded so the village school will now have classes 11 and 12. But the agitation by the Rewari schoolgirls has relevance beyond Haryana. It reminds us of several important aspects of education in this country that are far too readily overlooked and that are not being addressed even as the government basks in slogans like *Beti Bachao, Beti Padhao*. There is a wide chasm between such slogans and the reality on the ground. One reality as exemplified by the demand of the Rewari girls is the aspect of safety. Girls want to study more but neither they nor their parents have confidence that they can access the nearest higher secondary school without being harassed or assaulted. Clearly, this has to be addressed if we want to enhance female enrolment at the higher secondary level. (EPW, 2017). Other factors such as parent's education & occupation, mother's workforce participation are found to have association with girl's education (Bhatty, 1998; Afridi 2010)

10) COCLUSION

Education forms a very basic indicator for women's equality and empowerment. Levels of female literacy, gender gaps in literacy levels, and enrolment and dropout rates at the primary school level are relevant indicators. Until the middle of nineteenth century, girls and women were educated only for traditional household works. Now, the society is witnessing changes in the role status of women. There is greater emphasis on education girls and women in the same way as we educate boys and men. The modern-day parents want to fulfill the aspiration of their children without gender parity. The educated women should insist on exercising their civil, social, political and economic rights. This will help improve the overall condition of women in the society. We can hope for better days whole all women of our country will be enlightened and educated.

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ISSUES AND PROBLEMS FACED BY WOMEN IN THE BANKING SECTOR

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ABSTRACT

The banking sector plays a vital role in the economic development of our country. The phenomenal growth of this sector has created massive employment opportunities for many. Women, being a sizeable part of the society, have contributed immensely in the smooth running of this sector. The focus of this research paper is the Problems faced by working women in the Banking Sector. Women constitute nearly half of the human resource of our country. Large number of women is taking up jobs in banks and a healthy work environment becomes a critical factor for keeping the job. There have been several measures taken by organisations and by the government to develop the position of women employees. Though these measures are admirable, but still the demographic trends haven't been so impressive. Parents at times are supportive to send their daughters to work in the banking sector. But the people of the society and even husbands of married women are non-supportive. In fact married women face more problems than unmarried women. The research also shows the salary discrimination, favoritism in promotion, mental and physical stress, lack of proper work life balance and unfair treatment at workplace. Some probable solutions could be proper measures taken by the organisation, having supportive parent and husband at home, appropriate grievance redressal mechanism for women at workplace.

Keywords: Women employee, Banking Sector, Problems faced by working women.

INTRODUCTION

For a developing country like India, banks are considered as the backbone of the country's economy. The banking sector in India is growing at a rapid rate and is among one of the fastest growing industry. The rapid advancements and growth in the banking sector has paved way for many employment opportunities. Women, as a significant part of the human resource pool, play a vital role in the smooth running of this sector. Many banks are hiring highly qualified women and they are showing a slow but a remarkable growth over the years. The slow growth is because women in the banking sector are facing a lot more challenges than their counterparts. Men do not share most of the household chores, it is the women who have to cook, clean the house, wash utensils and clothes, taking care of their children etc. Major burden of running the family is on the shoulders of women. So, women take up banking jobs since they are 9 to 5 and along with this they can also handle all the household activities.

OBJECTIVES OF THE STUDY

- To identify the problems of women in the Indian banking sector.
- To suggest the solutions and measures to overcome these problems.

LITERATURE REVIEW

Wentling (2003) showed that the twin roles of women cause tension and conflict due to her social structure which is still more dominant. In her study on working women in Delhi, she has shown that "traditional authoritarian set up of Hindu social structure continues to be the same basically and hence women face problem of role conflict change in attitudes of men and women according to the situation can help to overcome their problem."

Ronald J. Burke, Mustafa Koyuncu and Lisa Fiksenbaum (2010) examined the relationship of the perceived presence of organizational practices designed to support women's career advancement and their work attitudes and satisfaction and their psychological well-being. Data were collected from 286 women in managerial and professional jobs working in a large Turkish bank, a 72 percent response rate. Five organizational experiences were considered: negative attitudes towards women, equal treatment, support, career barriers and male standards. Women reporting more supportive organizational experiences and practices were more engaged in their work, more job and career satisfied, and indicated greater levels of psychological well-being."

Sophia J. Ali (2011) "investigated the challenges facing women in career development. She found that most of the women employees were dissatisfied with career development programmers and women were discriminated against in career development opportunities. The study recommended that organizations should strive to ensure that career development programmers were set to enhance career development among-st women employees. Top management should also be committed to the career development of women, and organizations should also introduce affirmative action to urgently address career development of women."

(kumari, 2012) Kumari said “Women have been regarded as the nuclei of nation and builder and molder of its destiny. It is fact that when there is development of women, family develops, the society develops and the country develops”

(P. ASHOK KUMAR, 2012) Growth in the banking sector is phenomenal. This growth is bringing the opportunities for employment too with increasing ratio for education youth and nation. Like male worker, women job-seekers are also in the competition, they also try to find jobs in banking sector and office jobs are considered to be more attractive for working women. Banking sector also not de-motivating the women workers to join banking sector but Banks welcomed their entry because women have certain innate traits which fit in with the job requirements. But with the employment, certain problem have to be faced by working women as a number of working women in banking sector, either in private or public, have to go far from their families due to job placement. Married women having more problems, they thought of attending to new born baby, toddlers, children returning from school and other domestic obligations creates problem for them. As in the Banking sector, workers like cashier, teller, accountant, loan officer, FOREX officer, assistant branch manager etc cannot leave the bank without tallying the account and it cause delay at workplace, this is not normally easy for women workers, the family members of female workers suffer more and they concerned experience more mental stress than the male counterparts which have an adverse effect on the psychological health of the women executives.

According to a study by Kamala Srinivasan (1991) 50 per cent of women complained that extra work is always shunted to women. They also complained about sexual harassment from colleagues, managers, or customers. Women also felt dissatisfied that they were not sent out for training. Some obstacles arise from women's specific difficulties in demanding promotion - because promotions are linked with transfers; or they have difficulties in working late; or because women shy away from responsibility, having a low opinion of their own abilities and a negative attitude to accepting recognition (Mankidy, 1986).

RESEARCH DESIGN

In this exploratory empirical research, the data is collected by questionnaire from 100 respondents from the different Banks in Mumbai district to find out the problem faced by Women employees in the banking sector. The questionnaire covers the problems in professional life as well as in personal life.

DATA FINDINGS AND INTERPRETATION

As shown in the table below, the data collected is from 100 employees ranging from 25 to 45 years of age and having experience of 2 to 20 years. While 60% of women face a problem in the banking sector, 35% haven't faced any problems and the remaining 5% have encountered some problem or the other. Out of these 71% of women are working because they are having some financial problems in their families and 29% are working out of their own choice and want to be independent. About 50% women said their families supported their decisions to work, 30% did not support and 20% were not sure whether family supported or not or rather they did not care what their families felt. There were 70% women who are married of which 57% had children. 83% thinks that married women are facing more problem than unmarried women. The fact that among married women, 64% working women are facing non-supportive attitude from their husbands. 22% of people help their wife's in the daily household chores, 71% do not help at all and 7% sometimes help. While 75% say that their children get neglected and 12.5% feel that they are not neglected and 12.5% feel that they are neglected sometimes. In the matter of attitude from In-laws 57% respondents have positive attitude while remaining are facing conservative, attitude is not exist in our sample size. As far as Salary and incentive problem, majority of respondents are satisfied with pay scale and incentives just 9% says they are not satisfied with the salary and incentives. On the question of Gender Diversification in Banking Sector, 60% working women in banking sector says that they are facing problem while working with male staff while 30% are facing no problem at all and 10% says that they face problem to some extent. While 35% of people are satisfied with the promotion system the remaining majority are not satisfied, reasons being there is favoritism, biases on the basis of gender and due to low qualification. Time management is big problem for working women of banking sector 65% say that they are facing problem in time management between personal and professional matters while 35% do not take it as a big problem for working women in banking sector. For female employees, 85% of working women says banking sector is a good sector, 15% consider it a bad sector for working women.

Sr No	Question	Options	Answers	Percentage
1	Do women face problems in the banking sector?	Yes	60	60
		No	35	35
		Maybe	5	5

2	Why are you working in the Banking sector?	Financial Problems	71	71
		Want to be Independent	29	29
3	Do your parents support you in your decision to work in the banking sector?	Yes	50	50
		No	30	30
		Not Sure	20	20
4	What is your age?	25-35	67	67
		35-45	33	33
		45- 55	0	0
4	Are you Married?	Yes	70	70
		No	30	30
5	Do you have children?	Yes	40	57
		No	30	43
6	Do you think married women face more problems then unmarried women?	Yes	58	83
		No	12	17
7	Does your husband help you in household chores ?	Yes	15	22
		No	50	71
		Sometimes	5	7
8	How is your husbands behaviour towards you since your working in the banking sector?	Supportive	45	64
		Non Supportive	20	29
		Not sure	5	7
9	How is your in laws attitude towards you?	Supportive (Non Conservative)	40	57
		Non Supportive (Conservative)	30	43
10	Do you think children of working women get negelected?	Yes	30	75
		No	5	12.5
		Sometimes	5	12.5
11	Are you satisfied with the salary you are getting in your bank	Yes	85	85
		No	15	15
12	Do female bankers face more problems then male bankers at work	Yes	60	60
		No	30	30
		Sometimes	10	10
13	Are you satisfied with the promotions system in your bank	Yes	35	35
		No	65	65
14	Do you have problem managing the time between work and home?	Yes	65	65
		No	35	35
15	Is banking a good sector for women?	Yes	85	85
		No	15	15

CONCLUSION

This research is on the topic “Issues and Problems faced by women in the Banking Sector”. It includes primary data collected through Questionnaire and Interviews from various female workers in the banking sector in

Mumbai District. After analyzing the data carefully, the following conclusions are drawn: Majority of the respondents lie between the age of 25 to 45 years and are from government banking sector having 2 to 20 years of professional experience. It can be analysed that majority of women like working in the banking sector. Some women are working due to financial problems and some do not want to be dependent on any one so they are working. Parents and husbands are supportive towards working women in the banking sector, but in laws of married women are not so supportive. Majority of the women workers are satisfied with salary structure but promotion and scaling system is not satisfactory as it includes favoritism, biases and gender discrimination. Results show that children of working women in banking sector get neglected and also husbands do not help in the household chores. With all this, working women in banking sector consider this profession as a very good sector for female. They play a significant role in shaping the economy of our country.

RECOMMENDATION

The recommendations based on the research findings are as follows :

Parents need to be more supportive so that more women can take up jobs in the banking sector.

Husbands and in-laws should change their attitude and be more supportive. In fact if husbands start helping in the household chores, women will be able to concentrate more on their work and scale great heights. Banking industry should be more cooperative and should encourage their development. Women who have children should be given flexible work timings or offered part time jobs. Infrastructure facilities like crèche and day care centres can be provided in the organisation. This will help women to achieve balance between family responsibilities and job commitments. The principle of equal opportunities should be included in structural policies and regulations of the banking industry.

LIMITATIONS

This research has been done with best efforts, however it has certain limitations. Women interviewed are from Mumbai district only. It does not cover all the classes and levels of the banking sector. Women working in both private and public banks have been interviewed but the age group covered is from 25 to 45 years. The women having work experience from 2 to 20 years are only taken into consideration.

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BREAKING OF GENDER STEREOTYPES IN FAMILY**Neha Bhushan Sawant and Priyanka Santosh Bhalekar**Assistant Professor, Tolani College of Commerce, Andheri, Mumbai

ABSTRACT

This study has immersed that a social and cultural environment creates and supports gender stereotyping regarding clothing, toys, television show, books, friends and family members. Many a times things are imposed on children such as what is expected from them, what is appropriate for them & that girls and boys are expected to behave in a certain manner which causes a significant influence on the minds of the children. The study was conducted on both the primary and secondary data. Primary data is collected from 50 respondents both male and female through online questionnaire and secondary data is collected from books and websites. Research objective is to understand gender stereotypes in Indian Families. To authenticate whether gender stereotype is a myth or truth in today's time. The research has come to a conclusion that gender stereotypes is on a verge of changing in Indian families. It can also be inferred from the survey that men and women both are playing a gender-neutral role in today's time.

Keywords: Gender stereotypes, gender roles, Families etc.

INTRODUCTION

"Women are from Venus, men are from Mars" is an expression that is used to clarify generally observed difference in the manner women and men think, feel, and act. It passes on the certainty of such differences by proposing that men and women start from planets that are separated from each other by hundreds of miles, inferring that they are unique as they would be if they were two different species.

There is no denying that there are differences among women and men in numerous life areas. The study, nonetheless, is to what degree these distinctions mirror the manner in which people basically are. To what degree they result from how we think people vary from one another as a result of gender stereotyping. Recognizing the nature and characteristics of gender stereotyping explains the way that they not just depict differences among women and men, yet in addition endorse what people ought to be and how they ought to carry on in various life areas. Regardless of whether people show comparable attributes, inclinations, and aspirations, the various perspectives and cliché desires that we have of them place them in various universes.

Gender stereotyping impact the manner in which that kids create and behave in the world. From an exceptionally youthful age, youngsters start to find out about the demeanors, qualities, aptitudes and practices that are viewed as 'ordinary' or 'worthy' for their social setting and start to shape or express their character and inclinations likewise with the goal that they can 'fit in' and be some portion of a social network. For instance, as per set up gender stereotypes related with manliness, young men may discover that it isn't 'alright' to cry (or that they can just cry in uncommon conditions or in private). Such messages might be gotten in numerous manners, including from family, friends, in early parenting and care, at school, and from TV.

Maintaining or supporting unbending gender stereotyping can conceivably hamper the two girls and boy's improvement and incidentally shape their later vocation prospects, their capacity to process feeling in sound ways and their ability to participate in equivalent and aware relationships. More comprehensively, sticking to and strengthening gender stereotyping propagates a recorded arrangement of gender disparity that makes explicit issues for the girls and women, and men and boys, and results in ladies and girls ordinarily confronting more noteworthy damage. Gender stereotyping creates a frame of mind that lead to one out of three ladies encountering physical violence in their lifetime are a result of this dug in arrangement of inequality.

Gender stereotyping have an impact on us all – how we carry on, what we wear, the interests we have, and how we identify with each other are altogether affected by our general public's thoughts and standards about gender. Our families and friends, work environments, networks, media, advertisements and different types of mainstream society all impart messages, regardless of whether expressly or then again discreetly, about the jobs people should play seeing someone, networks, the universe of work, their average qualities, and even how and when they should express feeling.

Hopeful and unseasoned parents are assaulted with messages advancing gender stereotyping as well – infant nursery things, apparel, and toys are typically shaded 'blue' or 'pink' to flag that they are intended for either a kid or women. On discovering that parents are anticipating a kid, colleagues or even outsiders may talk affectionately of an eventual fate of soil, football and brushed knees, or on account of a girl, may snicker about how the prospective dad should battle off young men during her teenage years. More distant family and friends

will get some information about what sport they like, and acclaim pretty much nothing girls for how 'adorable' or 'beautiful' their outfit is. For parents focused on opposing such gender stereotyping, it tends to be a consistent test to give their children the space to investigate an assortment of premiums liberated from the judgment of others.

While youngsters' comprehension of gender stereotyping is affected by a wide scope of sources, explore shows that parents who are small kids' first and essential wellspring of data and learning are the most powerful with regards to gender stereotyping.

Kids find out about gender from watching their folks and how they communicate with one another and different grown-ups. This is the reason it is significant for our study to feature the potential for parents of little kids to help with driving generational social change. Parents can be good example of deferential connections and gender neutrality when they settle on choices about who does what child training and household errands, when they show how these assignments and jobs are esteemed in their family, and when they exhibit shared basic leadership.

LITERATURE REVIEW

Gender stereotyping do not let women and men share equal responsibility towards raising children and it also prevents the family members from playing more gender-neutral roles. Gender stereotyping does not allow women to have successful careers and it also prevents men from feeling valued if they are not earning the bread for the family. Gender stereotyping affects family's psychological as well as physical well being. It leads us to have a typical mind-set about both genders and their role in the family. The article also states that as a human being we ought to have stereotypical thinking and expectations according to that. So instead of being in denial about presence of gender stereotyping we could try to reproduce these roles in such a way that it may lead to our benefit.

Parents and children both are submerged in a society and social condition that produces and propagates gender stereotyping regarding – garments, toys, Television shows, books, friends and more distant family members all convey messages, expressly and verifiably, about what is viewed as generally 'proper' for young ladies and young men. While there are various factors which helps in creating kids' comprehension of sexual orientation, look into affirms that families, and specifically, parents, are small kids' first and essential wellspring of data and finding out about gender. Worldwide writing shows that little youngsters are now watching and getting the hang of, starting to build up a comprehension of jobs relating to genders and generalizations, and placing these understandings into training for themselves. Yet this review demonstrated that 58% of guardians with kids in this age bunch accept that gender stereotyping doesn't affect their kids.

Since the establishments for sexual orientation cliché convictions and practices are made in early adolescence, parents can assume a key job in supporting their youngsters' capacity to openly and completely decide their very own advantages and inclinations, paying little importance to gender or social desires. While the review demonstrated that 92% of guardians accept girls and boys ought to be dealt with the equivalent in the early years, it additionally showed that the degree of solace numerous guardians report in connection to their little youngsters participating in a specific action is identified with whether that movement is viewed as gender proper. This discovering explores that when guardians accept that youngsters ought to be dealt with similarly, they may act or convey in manners that unintentionally negate this belief. Writing additionally demonstrates that fathers will in general be more probable than mothers to need to maintain 'customary' gender stereotyping, including by treating girls and boys differently. The study shows this discovering, indicating that fathers are less inclined to feel good with the possibility of their children playing with dolls, or crying when dismal, compared to mothers. Fortunately, 79% of guardians need to make a move to challenge customary gender stereotyping. This starter look into likewise recommends a few different ways that parents can do this, for example, by being increasingly mindful of how they inadvertently and quietly fortify gender stereotyping and by displaying gender uniformity and regard in their very own connections.

RESEARCH METHODOLOGY

In research methodology the research design explains the plan for conducting a research. For this research paper, research was conducted on both primary and secondary data.

OBJECTIVES OF THE STUDY

1. To understand gender stereotypes in Indian families.
2. To authenticate whether gender stereotyping is a myth or truth in today's time.

Sources of data: Primary data was collected from respondents through online questionnaire method. Secondary data was collected from books websites.

Sample size: The sample size of 50 respondents was used to do the research.

Limitations of the study: The research was conducted in very limited period of time. Sample of the respondents may not actually represent the whole population and it may not give us proper overview. The opinions or responses provided by the respondents can be biased.

Data Analysis and Interpretation

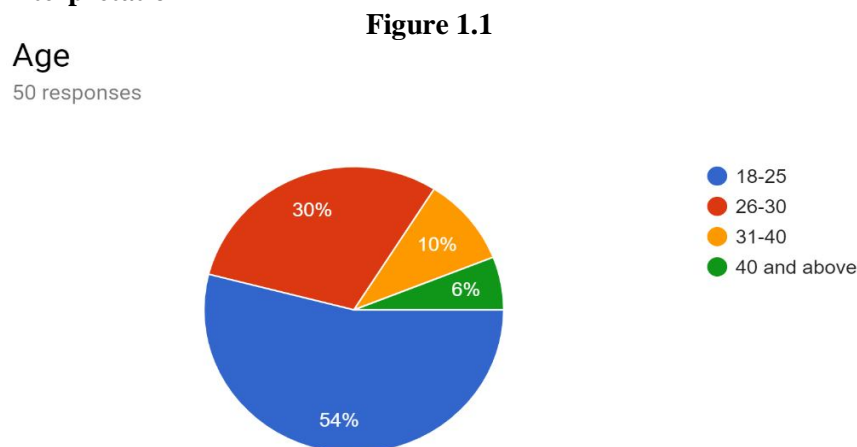


Figure 1.1 shows that 54% of the respondents are of age 18-25 years. 30% of the respondents are of age 26-30 years. 10% of the respondents are 31-40 years of age. Only 6% of the respondents are of 40 years and above.

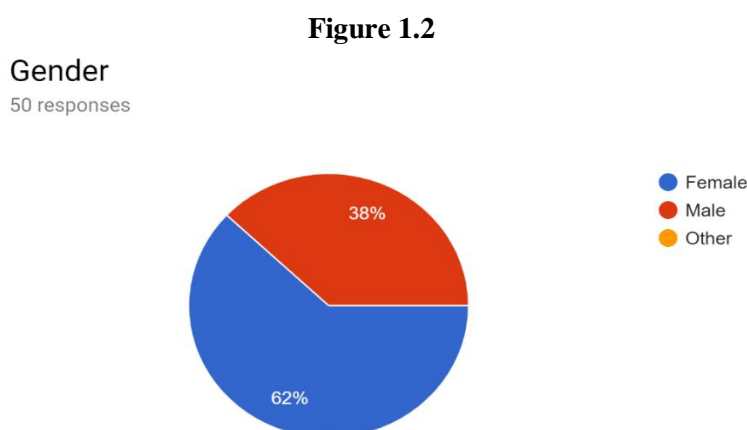
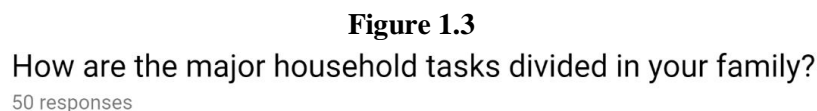
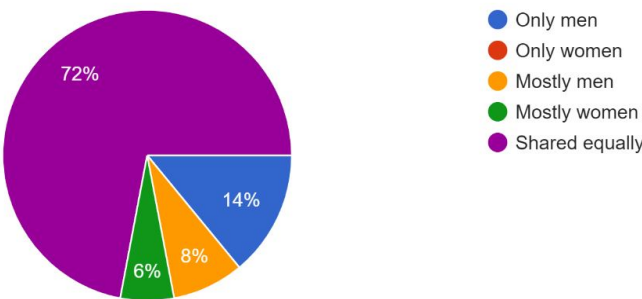


Figure 1.2 indicates that 62% of the respondents are female and rest 38% of the respondents are male.



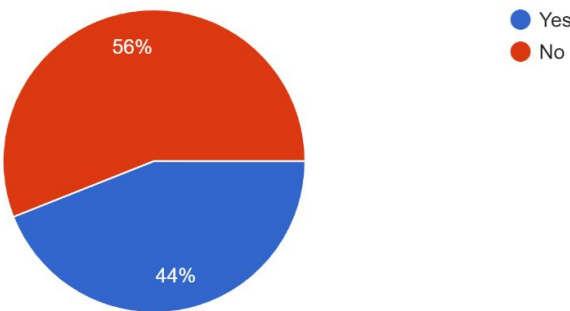
It is inferred from the Figure 1.3 that in majority of the families i.e. 46% household tasks are done by mostly women. In 40% of the families the household tasks are shared equally among men and women. Only 6% say that household tasks are done by mostly men. The 4% of the respondents say that household tasks are done by either only women or only men.

Figure 1.4
Who takes the important decisions regarding expensive purchases in your family?
50 responses



It can be seen in figure 1.4 majority of the respondents i.e. 72% agree that important decisions regarding expensive purchases in their family are done by both men and women equally. 14% say that these decisions are made by only men. 8% of the respondents say that these decisions are taken by mostly men. Rest 6% say that these decisions are taken by only women.

Figure 1.5
Have you ever experienced gender stereotyping in your family?
50 responses



According to the figure 1.5, 56% of the respondents say that they have not experienced gender stereotyping in their family. Other 44% say that they have experienced gender stereotyping in their families at one point or another.

Figure 1.6
What impact do you think gender stereotyping has on children’s well-being and success?
50 responses

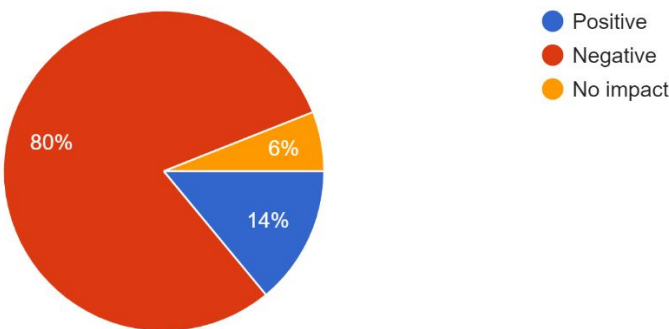
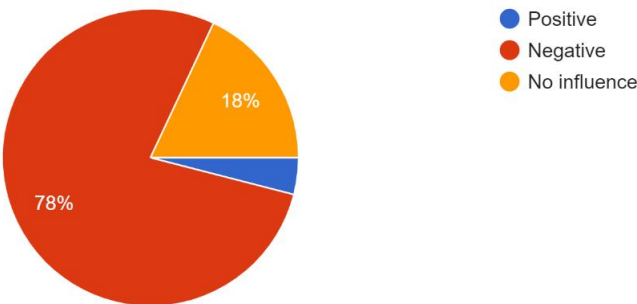


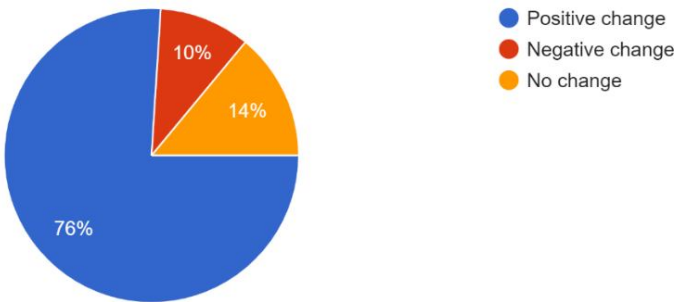
Figure 1.6 shows that 80% of the respondents think gender stereotyping has negative impact on children’s well being and success. 14% of the respondents think it has positive impact. Only 6% of the respondents think that gender stereotyping does not have not any impact on children’s well-being and success.

Figure 1.7
What influence does gender stereotyping has on women/men in their future relationships?
50 responses



According to figure 1.7, 78% of the respondents think that gender stereotyping has negative influence on women/ men in their future relationships. 18% respondents think that it has no influence and rest 4% respondents think that gender stereotyping has positive influence on women/men in their future relationships.

Figure 1.8
How do you think gender stereotyping has changed in your family compared to past generations?
50 responses



It is understood from figure 1.8 that 76% of the respondents think that gender stereotyping has changed in their family in the positive way. 10% of the respondents think that the change towards gender stereotyping in their family is negative. 14% respondents of the respondents say that there is no change.

Figure 1.9
Do you think we are moving towards playing more gender neutral roles in family?
50 responses

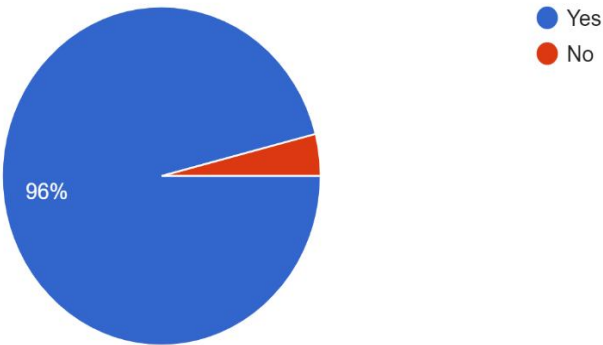


Figure 1.9 indicates that,96% of the respondents think that we are moving towards playing more gender-neutral roles in family and only 4% of the respondents have responded negatively.

CONCLUSION

It is concluded from above study that most families share household tasks among men and women equally. Most of the families also say that decisions regarding important and expensive purchases as a family are also shared between men and women. It is also inferred that experiencing gender stereotyping while growing up affect children in a negative way. It might also affect their future relationships. It can affect their well-being and success in their future life. It also concluded from the study that gender stereotyping has positively changed in most of the families in their future generations.

RECOMMENDATIONS

- The care giving tasks towards children in the families should be equally shared amongst both parents.
- Parents should work towards providing gender neutral environment to children at home.
- The production and marketing of gender-neutral toys can be promoted to make them easily available to parents.
- The environments at schools and other education institutions can also be made gender neutral to support the environment at home.

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PORTRAYAL OF WOMEN IN INDIAN MEDIA

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ABSTRACT

Media is a tool used for delivering information to the mass audience with great effectiveness and persistence. At present media has much larger impact on portrayal of women in front of the Indian society. The research is conducted on both the primary and secondary data. Primary data is collected from 100 respondents both male and female through online questionnaire and secondary data is collected from books, journals and websites. The objective of the research is to analyse and understand how Indian media plays a significant role in creating a mindset about women. To critically observe how women are portrayed in Indian media. According to the study, the portrayal of women in Indian media is not exclusively submissive, inferior or subordinate anymore. The dominant attitude is revealed by the way issues dealing with women are treated and showcased by the Indian media. Media is getting towards a better representation of women in the society by giving the rightful and appropriate attention to it.

Keywords: Media, Portrayal, Women, Representation.

INTRODUCTION

A larger part of individuals in India intentionally or unknowingly will in general accept that motion pictures, or besides media all in all, are regularly said to be the impression of the general public. It has been the point of dialog that the media really mirror the general public or not, there's no uncertainty that media impact the general public. To the extent indicating ladies in promotions is concerned, things appear to have just exacerbated after some time. In a large portion of the ads of ongoing occasions as well, a lady is either washing garments and utensils, cooking, serving nourishment to relatives or attempting to cause her significant other to feel better who's around then perusing a paper or experiencing cold. A lady does all the family tasks in any event, when she has a cerebral pain or spinal pain. These ads ostensibly empower sexism. They strengthen the deep-rooted conviction that a lady should renounce her very own solace and continue doing family unit errands without getting tired. The same has stayed valid for the dramas of prior occasions and of ongoing occasions. While in a large number of these cleansers, a lady has more choice force than their male partners, it's exceptionally hard to go over such a large number of such families, in actuality. Additionally, those ladies who wear current garments and show up exceptionally sure as a rule have awful expectations than their preservationist and not really present-day partners.

Media is the trendy expression of the time of globalization. Truth be told, the quick extension of term and the idea of present type of globalization has been made conceivable just through the data unrest all through the world. It has been generally perceived that media can assume a considerable job in advancing and spreading data and are key players in the social and financial improvement of ladies. In this manner, media generally mirrors the ways of life, socialization designs, interest levels, social limits, political maneuverings, strict indications, instructive guidelines, social progressive system, and obviously, society pictures of any given society. As per the political researcher, James Rosenau definition, "Media is a mark that is directly in vogue to represent people groups, exercises, standards thoughts, products, administrations, and monetary forms that are decreasingly bound to a specific geographic space and its neighborhood and built up rehearses." In actuality media can assume a critical job in either sustaining or testing social standards and practices that support savagery against ladies. New media can be a stage for the generalization of ladies and young ladies, from ordinary hyper-sexualized, one-dimensional pictures of ladies and young ladies to plain savagery. Scientists report that ladies' magazines have ten and one-half times a greater number of advertisements and articles advancing weight reduction than men's magazines. TV and films fortify the significance of a slight body as a proportion of a ladies' worth. In late reports more than seventy five percent of female characters in TV are underweight, and just one of every twenty are better than expected in size. Overweight entertainers will in general get negative remarks from male characters about their bodies. Research demonstrates that presentation to pictures of meager, youthful, artificially glamorized female bodies can be connected to despondency, loss of confidence and the advancement of undesirable dietary patterns in ladies and young ladies. Twenty years prior the normal model gauged 8 percent not exactly the normal lady, however the present model's weight is 23 percent not exactly the normal ladies. The messages that the media sends to ladies about slimness, counting calories, and magnificence tells "standard" ladies that they are consistently needing change, and that the female

body is an item to be consummated. Psychological mistreatment is any conduct that is intended to control individuals using dread, mortification, terrorizing, blame, pressure, or control.

Hindi film has been a significant perspective for Indian culture in this century. It has molded and communicated the changing situations of present-day India to a degree that no previous work of art would ever accomplish. Hindi film has impacted the manner by which individuals see different parts of their own lives. The motion pictures that have three unique perspectives towards ladies. Somewhat they recognize regions where "present day women's liberation" comes into contact with "conventional qualities." Films have likewise been roused to a huge degree from religion and folklore whereby ladies' characters were viewed as the encapsulation of prudence and qualities, the individuals who couldn't be blamed under any circumstance. The picture of ladies as "Sita" has been more than once evoked in numerous movies after freedom. In the course of recent years, much has been said about Hindi Cinema breaking the generalizations identified with ladies and the wonder of the Indian Woman 'transitioning'. It helps us to remember a couple of seconds of the film of yesteryear, when ladies were appeared, in shades of white or dark, yet in addition in various shades of dim. Presently while the Indian film finishes its 100 heavenly years let us not overlook the consistently hypnotizing jobs played by Meena Kumari in *Sahib Biwi aur Gulam*, (1962) Nargis in *Mother India* (1957), Waheeda Rehman in *Guide* (1957) just to give some examples. Indeed, even the jobs played by Kajol as Simran in *DDLJ* (1995) or the job of Priyanka Chopra in *Fashion* (2008) are very excellent. The working lady evaporated from the famous blockbusters of the nineties which consigned Indian ladies to the limit of the home. Regardless of the advancement that Bollywood films have made and the expanding openness of these movies, things haven't changed much for Indian ladies, as externalization of ladies still proceeds in the greater part of the Indian motion pictures as thing numbers or an unequivocal love making scenes. In a TV ad for shades, an Indian celebrity strolls along the sea shore displaying he brand name glasses and his lean abs. Before long, a plenty of white models begin to tumble from the sky and the Indian celebrity needs to truly run for spread.

LITERATURE REVIEW

Himashree Patowary, (2014) "Portrayal of Women in Indian Mass Media: An Investigation", *Journal of Education and Social Policy*, June, Vol.1, No.1.

In this article the researcher Himashree Patowary has done an investigation on how Women are portrayed in Indian media from feminist perspective and how media plays a role in constructing the image of women. She has concluded by stating that media needs to change the way they portray women and that media should reinforce a better and equal image of women as media is a source which creates an impact in the minds of the people.

Kumari Pallavi, (2017) "Portrayal of Women in Indian media in the era of Globalization: A review of concepts, operationalization and key findings", *International Journal of Applied Research* 2017; 3(7): 320-324.

In this article the researcher Kumari Pallavi has considered and initiated different concepts of portrayal of women in Indian media. She has mentioned in what way the same representation of women has changed in the passage of globalization era. According to her women in Indian media are portrayed stereotypical but after globalization they have showed an ultra-modern image of women as sexual object. She concluded by saying that the major responsibility of media to broadcast issues and problems related to women and focus on the improvement of women's status in the society.

RESEARCH METHODOLOGY

In research methodology the research design explains the plan for conducting a research. For this research paper, research was conducted on both primary and secondary data.

Objectives of the study:

3. To critically observe how women are portrayed in Indian media
4. To analyze and understand how Indian media plays a significant role in creating a mindset about women.

Sources of data: Primary data was collected from respondents through online questionnaire method.

Secondary data was collected from books websites.

Sample size: The sample size of 60 respondents was used to do the research.

Limitations of the study: The research was conducted in very limited period of time. Sample of the respondents may not actually represent the whole population and it may not give us proper overview. The opinions or responses provided by the respondents can be biased.

INTERPRETATION:

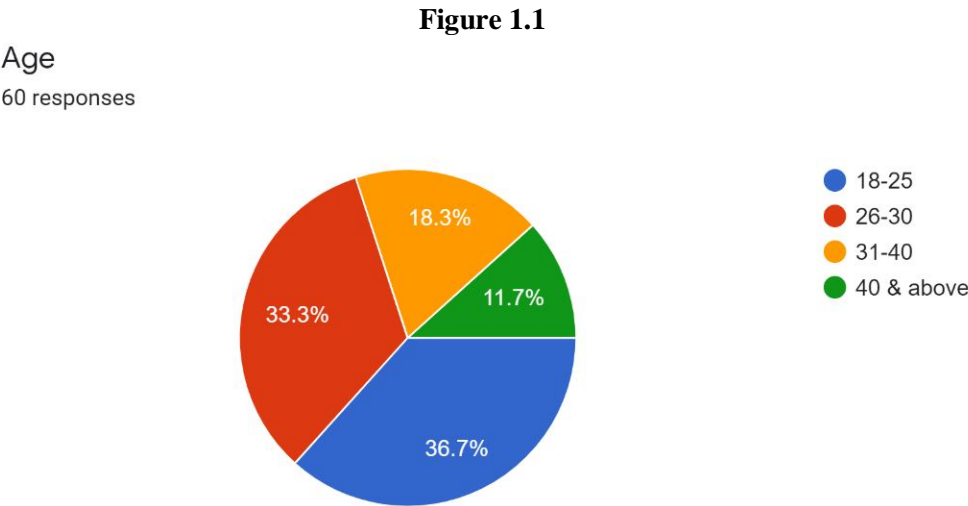


Figure 1.1 shows that 36.7% of the respondents are of age 18-25 years. 33.3% of the respondents are of age 26-30 years. 18.3% of the respondents are 31-40 years of age. Only 11.7% of the respondents of 40 years and above.

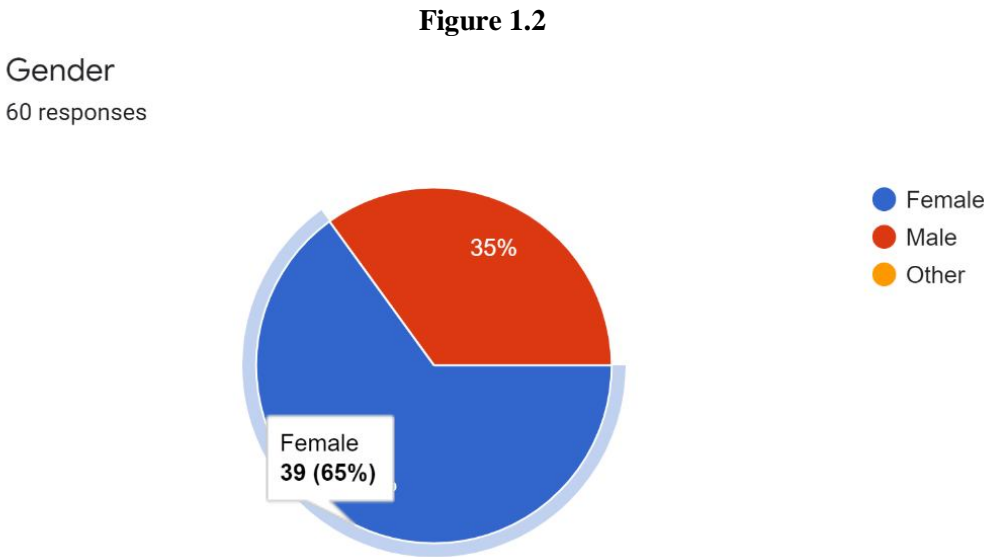
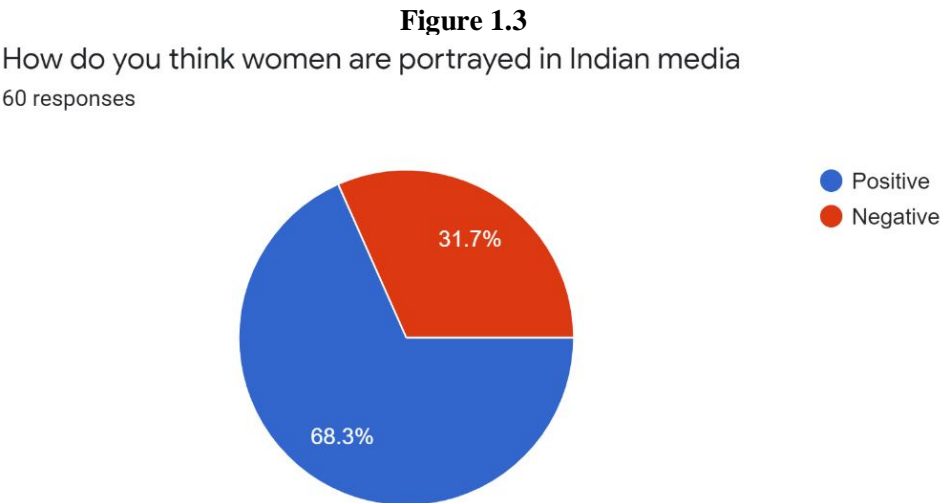
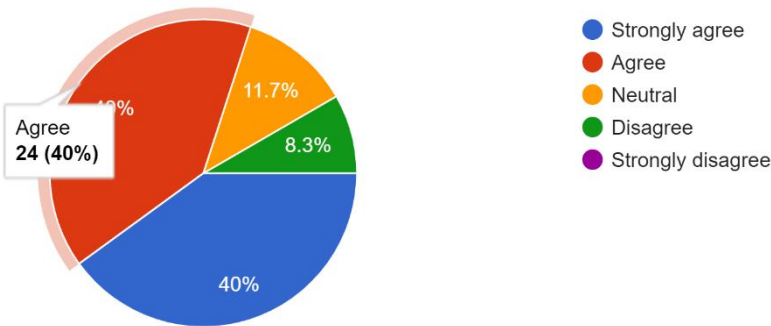


Figure 1.2 indicates that 65% of the respondents are female and rest 35% of the respondents are male.



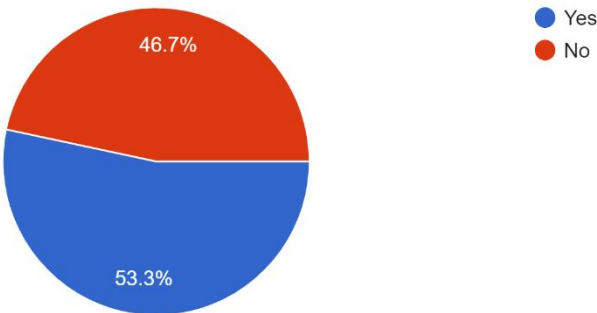
It is inferred from the Figure 1.3 that in majority i.e. 68.3% of the respondents say that women are portrayed positively and remaining 31.7% of the respondents are of the view that women are negatively portrayed in the Indian media.

Figure 1.4
Do you think portrayal of women in media affects the mindset of the youth?
60 responses



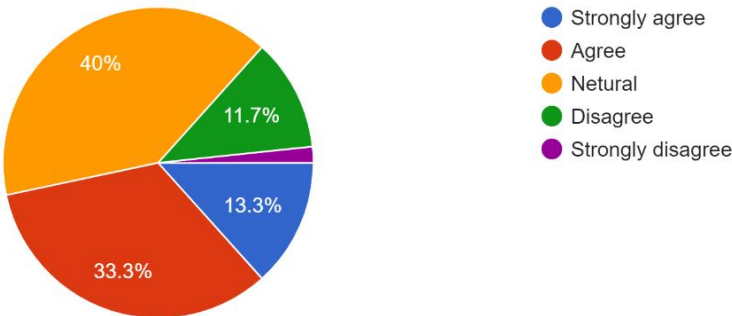
The above figure 1.4 revealed that 40% of the respondents Strongly agree that portrayal of women in media does affect the mindset of the youth and nearly similar number of people agree of the above fact. Whereas 11.7% are neutral on saying that it might or might not affect. Rest 8.3% of the people Disagree on the fact that nothing from the portrayal point affects the mindset of the youth.

Figure 1.5
Do you think Portrayal of women in media is equivalent to the situation in real life?
60 responses



According to the figure 1.5, more than half i.e. 53.3% of the respondents say that women in real life are equivalently portrayed from the real-life character of a woman. Other 46.7% say that its nowhere in comparison to the situation of women in real life.

Figure 1.6
Do you think portrayal of women in media leads to violence against women?
60 responses



It is inferred from the Figure 1.6, nearly two-fifths i.e. 40% of the people are neutral on the saying that portrayal of women in media leads to the violence against them. Almost a third i.e. 33.3% respondents agree that it does make a difference when shown in the media. A minority number of people i.e. 13.3% strongly agree to the fact that somewhere portrayal of women in media leads to the violence against them. 11.7% of the respondents disagree on this view and rest 1.7% of the people strongly disagree portrayal in media has no connection to violence against women.

Figure 1.7

Do you think media plays a role in constructing image of women in minds of people?

60 responses

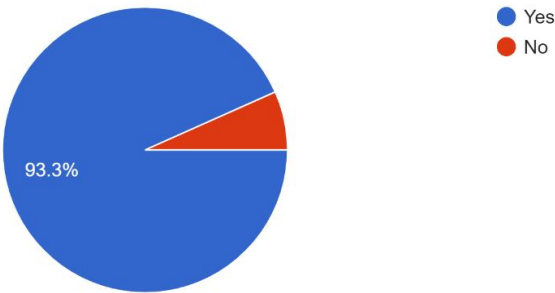
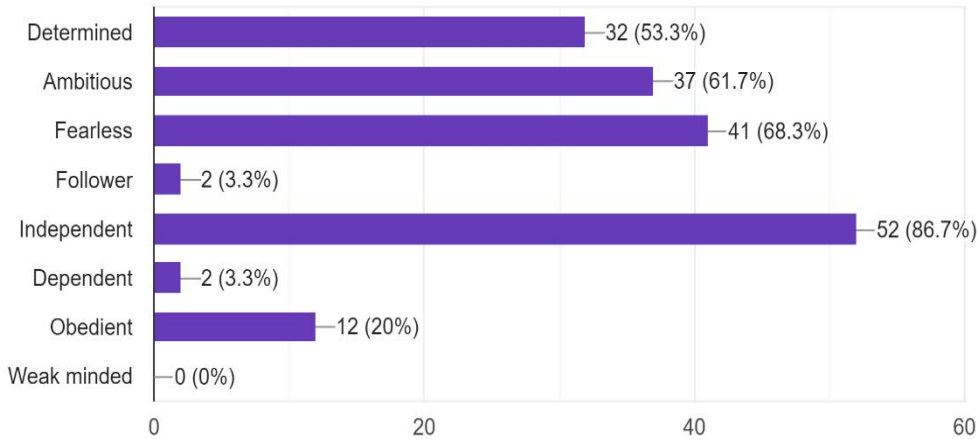


Figure 1.7 indicates that, 93.3% of the respondents think that media has a strong role in constructing the image of women in the minds of people and only 6.7% of the respondents have responded negatively.

Figure 1.8

How do you think women should be portrayed in Indian media?

60 responses



The above graph 1.8, depicts various ways Women are being portrayed in Indian Media. Out of 60 respondents; 52 of them feel a woman should be showcased as independent. While 41 out of 60 people feel they need to be shown fearless. 37 respondents feel showing women ambitious isn't really bad. 32 of respondents want to see them determined with what they have taken up in life. 12 out of 60 want the women to be shown as obedient. A similar number of people i.e. 2 out of 60 respondents want the women to be a follower and dependent on others.

Figure 1.9

Do you think the portrayal of women in media has changed positively the overtime?

60 responses

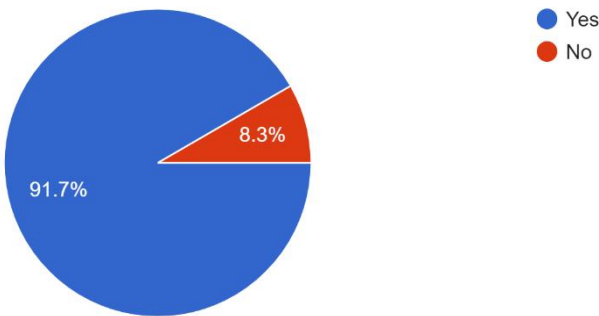


Figure 1.9 indicates that, 91.7% of the respondents think that with passing time and decades the women are being shown positively as compared to the early times and rest 8.3% of the respondents feel that things have not changed over the time.

CONCLUSION

It is concluded from the above study that women are portrayed in Indian media in a positive light. The portrayal of women in media is very close to their situation in real life. Portrayal of women in media affects the mindset of the youth. It can also be concluded that portrayal of women in media might lead to violence against women. It is understood that media plays a big role in constructing a image about women in minds of people. People think that women should be portrayed in media as independent, determined, ambitious, fearless. Portrayal of women in Indian media has changed positively overtime.

RECOMMENDATIONS

- We need to understand that media plays a very important role in creating a mindset about women, so accordingly we need portray women in media.
- The media can have certain censor boards where the advertisements can be supervised also.
- Media has very high impact on younger generations. So, we need to showcase women in such a way that it is closer to reality.
- Various social media platforms can be used to spread awareness about the portrayal of women in media.

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CHANGING STATUS OF WOMEN IN ADVERTISING

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ABSTRACT

Each one of us, whether man or women, has a status of one's own as a free human being, with rights and duties. Through this paper I tried to focus on women's changing status in advertising. The objective of my study is to highlight some aspects of advertising related to women positive as well as negative also. Advertisement leave a great impact on the audience. Appearance of a female model in the advertisement also matters for liking or disliking of the product. Through this paper I tried to highlight some examples collected from various sites, magazines, articles newspapers, government websites etc.

To conclude, India is a country of Gods and Goddess. Women are worshipped as deities, without whose blessing the work cannot be complete. Even audiences want to see women in different kinds of roles in the future advertisements. Females should be presented in educative, favourable and confident.

Keywords: Advertisement, women etc.

INTRODUCTION

The word advertising is derived from the Latin word 'advertere', which means 'to turn' (the mind). Broadly speaking, advertising turns the attention of the public to a commodity or service. However, the field of advertising is broad and advertising has been variously defined. One simple but precise definition of advertising is "the action of calling something to the attention of the people, especially by paid announcements"

Each one of us, whether man or woman, has a status of one's own as a free human being, with our rights and duties. Advertisement leaves a great impact on the audience. Most of the advertisement shows women as housewives, stupid, dependent on men, decorative or sex objects, and not involved in making major decisions.

Objective of the study: The objective of my study is to highlight some aspects of advertising related to women -positive as well as negative also.

Research Methodology: It is descriptive research based on secondary data collected from various sources like journals, magazines, government websites, articles in newspaper etc. Successful stories from business and the author's own experience in marketing field also have been considered.

Changing status of women: Changing status of women emphasizes that modern woman must play a complex role, rights have been given to them by law, the freedom that she is enjoying and the education that she is receiving should prompt her to make the best of the chances open to her and thus contribute her might to the welfare of humanity. Mary Wollstonecraft published the first book on A Vindication of the Rights of Women in 1792. J.S. Mill by publishing Subjection of Women he claimed equality for women for the first time.

Some positive aspect of women in advertising: There are several ads in India which show women in a positive role and give a message to society. After reviewing several ads I would like to illustrate a few of them.

In "Ariel's Share The Load" ad a father watches his daughter juggle work and household chores. He thought his own role at home, and decides to bring a positive change in the family. He shares duties with his wife and help her in washing clothes with Ariel washing powder. This ad is perfect challenge to gender stereotypes in the society.

Another ad which shows positivity about womenhood is "Anouck-Bold is Beautiful" The calling "a woman Radhika Apte shows being a pregnant woman she can handle her duties well. This ad is written ad and it manages to break all stereotypes, the old belief that exists in our society.

"Titan Raga: Her Life Her Choices" Titan Raga shows "Women of Today" It is a strong empowering advertisement which depicts a strong and independent woman who is capable of making her own life choices. She is not afraid to take control of her life in her own hands.

"Airtel Boss" This ad features a modern day couple. The woman is a multi-tasker who handles her office and juniors at work and then comes back home to prepare food for her husband. This ad beautifully portrays a relationship where a woman knows how to manage her work and personal life.

NEGATIVE ASPECTS OF WOMEN IN ADVERTISING**Excessive Thinness**

According to Anorexia Nervosa & Related Eating Disorders, Inc., one out of every four female college students engages in unhealthy means of controlling their weight. This comes in no small part because of advertising and commercials depicting excessively thin women. Unhealthy body images in advertising – Zero figure temptation regardless of whether they are used to sell weight-loss products or something else -- project an unrealistic image of women's body weight.

Sexual Exploitation

Sexuality can be a powerful motivator, and many advertisements use sexually explicit imagery to help sell their products. Women often appear wanton, passive and child-like in advertisements, sending a message that such qualities are normal and even desirable in women. Even more disturbing, men receive the message that women should act submissive and wanton, and come to expect that in their relationships with the opposite sex.

CONCLUSION

To conclude the results of the study revealed that advertisements left a great impact on audience. It affected the consumption pattern of the consumers. The presence of female model in the advertisement also influenced the liking of a particular product. After having done a deep study of theories, it was found that the audience wanted to see women in different kind of roles in the future advertisements. They were of the opinion that advertisements should be more educative, informative and product oriented. In advertisement portrayal of women should not be vulgar and the product should be given more emphasis than the female model. In conclusion women should be shown as confident, independent and empowered individuals in future advertisements.

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A STUDY TO UNDERSTAND THE IMPACT OF GST ON A WOMEN'S WALLET

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ABSTRACT

Since July 2017 the GST has been introduced in India and so far the GST Council has met more than 34 times to discuss from time to time the various changes or modifications required in the tax structure. GST is the indirect tax subsuming approximately 17 indirect taxes including VAT, service tax, etc. This article aims at understanding the impact of GST on the women's wallet. There are number of items that are used by women be it clothes, accessories, make up, hygiene related products, and more over the use of day to day food items in the kitchen and how can we forget the salon services. Women are always on top of the list of the marketers when they have to sell these products. The products catered to the women industry is one of the major contributors to the GDP and plays a very important role in the economy, it is one of the most demanded service sector. Thus, through this article, we will try to understand the various products that are centred around the women and how changes in GST will have an impact on them. The complexity of tax filing and the impact of tax reforms especially affects business women, who run boutique enterprises from their homes or small stores. More often than not, women entrepreneurs specialize in functional and managerial skills that enable them to run their business smoothly, but might resort to outsourcing of tax management to Chartered Accountants or other professionals.

It is important that these women entrepreneurs are cognizant of the changing landscape that is promised by GST, and how GST affects small businesses. Thus this doctoral study which is presently at preliminary stage would help to be an eye opener to understand the impact of GST on Women centric businesses.

Keywords: Goods and Services Tax (GST), GST Council, Amendments in GST, Women empowerment.

I. INTRODUCTION

Gone are the days when women would end up their entire life within the 4 walls of the house. Like the male counterparts, women nowadays are writing fresh stories of unprecedented success, with their wit and hard work. More and more women are expanding their entrepreneurial horizons and venturing into an unprecedented range of business areas. The greater choices now available to women in the fields of employment has been the major driving force for their upheaval as bureaucrats, professionals and executives. They have now begun to enter the fiercely competitive world of business - and economic independence. The fact that such a large percentage of them had entered the non-traditional areas attests to female entrepreneurship being a fairly recent phenomenon boosted by programmes and schemes of Indian Govt aimed at reinstating women empowerment in the long run. GST (Tax on Goods and Services) is an indirect tax subsuming certain indirect taxes. It is a multi-stage, value-added, and destination oriented levy. Let's have a detailed understanding of what those three terms mean. Thus for business run by women GST can be considered as a hurdle to success. Women are the pillars of society and when women are empowered, the whole world is empowered Ministry of Micro, Small and Medium Enterprises (MSME) is empowering women entrepreneurs through its different schemes helping women spark their talent and build their own identity. 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception and upto 23.01.2019. The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5% of the project cost while for general category it is 10%. during 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed. India has an extremely complicated tax regime. Sales Tax, Value Added Tax, Excise, Octroi (Tax on inter-state movement of goods), and multiple surcharges are just some of the taxes that Indian business professionals bear.

Value Added Tax- This means that the production process goes through a lot of stages. GST is levied on all these stages and ITC can be claimed by all the players in the supply chain.

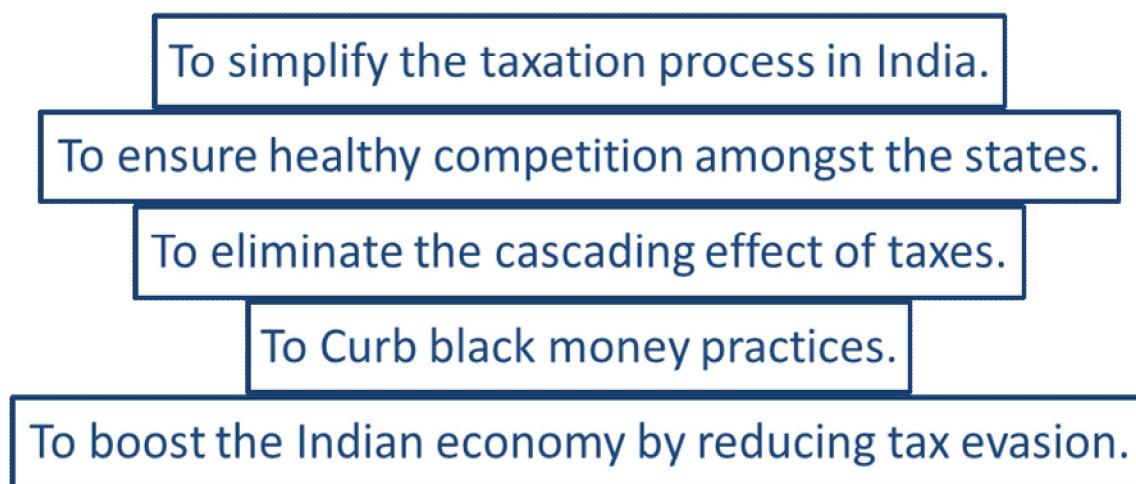
Multi-Stage Tax- Multi-stage refers to the different phases in the supply chain through which the goods are transferred from one party to another. The Retailer will pay the GST for making transactions from the wholesaler, and similarly, the ultimate buyer must bear GST on final sales. Therefore it's a multi-stage tax.

Destination Based Tax- Through destination tax, it means the GST is imposed where eventually the goods are consumed. The goods are produced in Punjab for example, and sold in Maharashtra. The entire amount of GST will go to the Government of Maharashtra, where the goods are consumed.

It is harder for women entrepreneurs to negotiate this as among businesses, it is generally not considered women's work to partake in negotiation of bills, and deal with middlemen and suppliers. Hence, it is presumed that women entrepreneurs will benefit from the digitization and organization of operational processes. Women entrepreneurs are admirable for their persistence in navigating the challenging waters of business in India. Managing business regulation and smooth operations is a deciding factor between a successful and unsuccessful business.

It is hoped that GST, with its simplified and digitized structure will help small businesses adapt to the tax regime. The ease in navigating the maze of taxation will enable small businesses to contribute more to the economy, especially women entrepreneurs who have multiple social pressures to deal with as well.

NEEDS OF GST



II. LITERATURE REVIEW

The Finance Minister (2010) Specified at one of the GST council meetings that GST would offer a range of benefits to the central and state governments as well as to small businesses, large corporations and ordinary people as it would introduce accountability, help curb the flow of black money resulting in increased revenues and GDP.

The IMF (2012) Considers the concept of the GST as a bit of a complicated duet to include both the centre and the state government in one transaction.

(Kumar 2014) According to this report, GST was proposed to help eliminate economic inequalities and promote parallel tax structures that are free of bias and discrimination at different locations in India.

(Sehrawat & Dhandha 2015) Sherawat and Dhandha in 2015 concluded that GST would ensure a world-class tax structure in India that is bias-free and beneficial for the Indian economy. We discussed the advantages and future drawbacks of its implementation.

(Garg 2014) According to Garg's 2014 study, he concluded that GST would improve the Indian tax system, and it would be a logical tax reform to be introduced in India. He also highlighted the major goals, potential challenges in implementing GST and the opportunities GST brings with it.

Girish Vanvari (2012) said that "the Budget lays down a clear roadmap for GST implementation and attempts to deal with black money in a credible manner".

Charmes and Wieringa (2003) conceptualize women's empowerment in a similar way to Kabeer; they view empowerment as a progression from awareness to agency that depends on resources, education, political conditions and subjective factors, which influence the existence and consciousness of choice.

Examples of tools that use more detailed indices and are based on secondary data analysis include the "Measuring Empowerment Framework" by Alsop and Heinsohn (2005), the Concept of "Measurement of Women's Empowerment in Rural Bangladesh" by Mahmud et al. (2012) and the "Women's Empowerment in Agriculture Index" (WEAI) by Alkire et al. (2013).

OBJECTIVE OF THE STUDY

- To understand the concept of Goods & Service tax.
- To understand various components of GST.
- To understand the basic process of GST.
- To explain the impact of GST on the women products and services.

1. Vanity Box

Goods which are used exclusively by women in day to day life like bindi, Sindoor, Kajal, Bangles, etc. fall under no tax category. There are goods used by a greater population of women pan India, so under the GST reform scheme, there is no tax for these products.

2. Garments

The GST tax rate claims 5% tax on clothing items below Rs.1000 will be levied. And if the price is above 1,000 it will attract a tax rate of 12%. Synthetic and other manmade fibers will attract an 18% higher tax. This is against natural fibers except silk and jute as natural fibers are set at 5%.

Item	GST Rate
Raw silk, Silk Waste or any natural silk from cocoon taxed under chapter 50.	Nil rated Item
Jute fibre (whether raw or processed)	Nil rated Item
Cotton (except in form of khadi yarn or Gandhi Topi)	5%
All Yarn (except man-made)	5%
Man-made Yarn	18%
All fabrics	5%
Ready-made Apparels:	
Below 1000	5%
Above 1000	12%

Table 1 - GST tax rates on clothing items

3. Diamonds and Gold

Diamonds are a women's best friend and gold is the most cherished treasure in every Indian household. The Gold Goods and Services Tax (GST) was set at 3% initially and an additional 8% tax was imposed for making charges. Several gold associations in India condemned this, and the GST on the making charges was reduced to 5%.

GST Rates on Diamonds:

Item	GST Rate
Diamonds, non-industrial unworked or simply sawn, cleaved or bruted, including unsorted diamonds	0.25%
Diamonds, whether or not worked, but not mounted or set [other than industrial or non-industrial Unworked or simply sawn, cleaved or bruted, including unsorted diamonds]	3%

Table 2 - GST tax rates on jewellery items

4. Sanitary Napkins

While the normal Kajal should not charge any tax, a kajal stick will be charged at a high tax rate of 18%. Another highly controversial product—sanitary products—which is useful to every woman but is not accessible as it has been made more difficult to access due to its higher tax rate. GST imposed at 12% on the sanitary napkins was reduced to 0% after the women groups protesting all over the nation it had caused huge uprisings by different women's organizations and NGOs.

5. Beauty Salon Services

The GST Council has set an 18% tax rate on salon grooming and beauty-related services. This was previously charged at 15%. Cosmetics currently charged between 17.5-27% will be taxed at 28% tax rate will be taxed.

Item	GST Rate
Hairdressing and barbers services	18%
Cosmetic treatment (incl. cosmetic & plastic surgery), manicure and pedicure services	18%
Other types of beauty treatment services	18%
Supply Salon and Spa	18%
Supply luxury Salon and Spa	18%

Table 3 - GST tax rates on beauty related items

5. Gym Services

Gym and fitness services are availed by both men and women and thus will have an impact on their pockets.

Item	GST Rate
fitness centres and gyms	18%
Gym equipment	28%

Table 4 - GST tax rates on gym & fitness items

Other Items include:

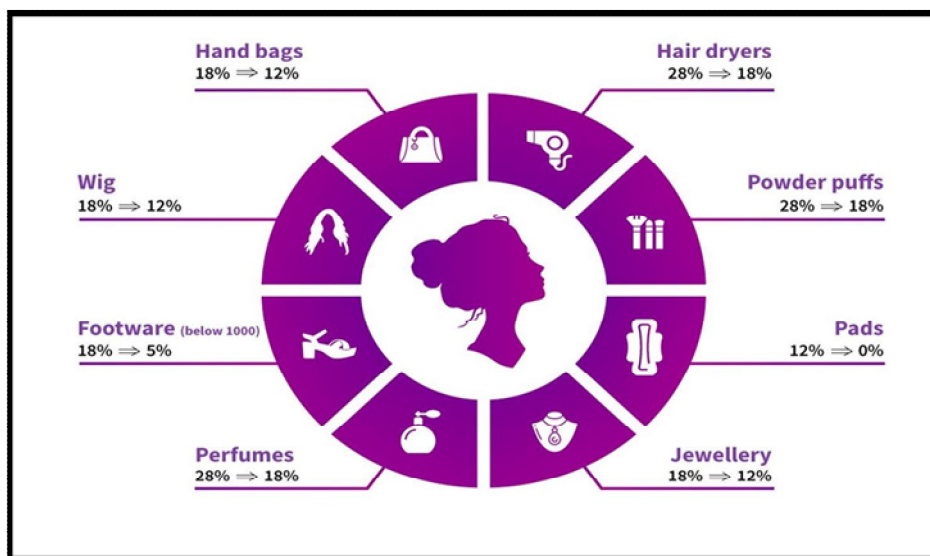


Exhibit - GST tax on items

III. CONCLUSION

To conclude we can say that GST is a new tax reform that has made an attempt to subsume indirect taxes as one and the main aim to do was to have a uniform tax structure across nation. The article aim at understanding the impact of GST from the women point of view and all the items that are exclusively used by women in their daily life and are a necessity. The overall analysis shows that some items have become expensive while others are exempted under GST. Thus, this study will help us in understanding the positive or negative impact of GST on a women's wallet, how it has impacted the cost of items and their monthly budget.

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CHALLENGES & OPPORTUNITIES IN WOMEN'S EDUCATION**Madhavi Amondkar and Seema Vishwakarma**

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ABSTRACT

Women in education plays an important role in overall development of the country and when we compare India with other countries we see, it not only helps the development of the human resources but also improves the quality of life at home and outside. Women and education are two most critical factors of the development of the economy. There is a saying in Sanskrit, “

”, this means “Woman is the perfect architect of Society”. Our former president Jawaharlal Nehru once said, “You can tell the condition of a nation by looking at the status of its women”. Post-independence there has been a constant attempt to improve literacy levels of the population in India. Many schemes have been introduced to increase the access, expand exposure and improve the quality of education. Special attention has been given to the education of women in all the schemes which are initiated by the Government of India and all over the world. However, despite the multiple attempts of the government and various NGOs operating in the field of education, the statistics for women's education is not as desired. The paper discusses about the opportunities and challenges in Women and their education.

Index Terms: Women and education, Literacy level, women's role in developing country.

EDUCATION IN INDIA

It is said that, “Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children”. Moreover, educated women can also help in the decrease of infant mortality rate and growth of the population. Mahatma Jyotiba Phule and Dr. Baba Saheb Ambedkar were leaders of the lower castes in India who took various initiatives to make education available to the women in India. However, women's education got a boost after the country got independence in 1947 and the government has taken various measures to provide education to all women. As a result, women's literacy rate has grown over the three decades and the growth of female literacy has been higher than that of male literacy rate. While in 1971 only 22% of Indian women were literate, by the end of 2001 only 54.16% female were literate. The growth of female literacy rate is 14.87% as compared to 11.72% of that of male literacy rate.

Following are the achievements of educating women in India

1. Empowerment to look for Gender equality
2. Earnings have helped to increase their economic condition & also their status in society
3. knowing the advantages of small & planned family
4. have been able to raise their children with good health & better facilities
5. Helped women to narrow down the inequalities & social disparities.
6. Improved their chances of employment

Education in India has been categorised in 3 areas such as in Primary & secondary education, Higher Education, vocational training etc. The essence of Human Resource Development is education, which plays a significant and important role in balancing the socio-economic framework of the country.

Following are the categories of Education:**1. Primary & Secondary Education**

The Constitution (Eighty-sixth Amendment) Act, 2002 inserted Article 21-A in the Constitution of India to provide free and compulsory education of all children in the age group of six to fourteen years as a Fundamental Right. The Right of Children to Free and Compulsory Education (RTE) Act, 2009, which means that every child has a right to full time elementary education of satisfactory and equitable quality in a formal school which satisfies certain essential norms and standards. The title of the Act incorporates the words ‘free and compulsory’. With this, India has moved forward to implement this fundamental child right as a legal obligation on State & Central government.

One would also expect that with this motive of free education, there would be an equal number of girls enrolling in primary education. However, in reality the picture looks different. According to a 2008 government report, educational statistics indicate that the number of girls per 100 boys is around 80% for classes upto the VIII and

a little over 70% for secondary higher education that covers classes upto XII. Secondary education generally covers children in the age group of 14-18 years, which is roughly 88.5 million people according to the 2001 Census. However, enrolment figures show that only 31 million of these are attending school (Census, 2001). Of those attending, it appears that attracting and retaining girl children for secondary education is more difficult compared with primary education as well as attracting and retaining boys at the same level of education.

2. Higher Education

India's higher education system is the third largest in the world, after China and the United States. As of 2009, India has 20 central universities, 217 state universities, 106 deemed universities, 5 institutions established and functioning under the State Act, and various institutes which are of national importance. Despite these extraordinary numbers and recognized quality of many institutions, it is surprising that women record a lower presence across most institutions of higher education.

3. Vocational & Technical Education

Vocational education is a separate stream of higher education aimed at providing opportunities to students to choose programmes of study towards rewarding employment. The total enrolment in over 8000 institutions spread across the country catering to technical vocational skill building such as the Industrial Training Institutes (ITIs) and the Arts and Crafts schools is of the order of 1.4 million, of which women constitute less than 28% (UNESCO report, 1991). Almost 950 institutions are exclusively for women giving training in areas such as receptionists, electronics, book binding etc. Even considering technical education imparted through polytechnics, few recognised institutions have been exclusively set up for women, providing training in areas such as pharmacy, food technology, textile design, commercial art etc. Although the rate of participation is gradually increasing, women constitute, on an average, only about 10% of total enrolment in technical and vocational education.

CHALLENGES

Post-Independence, struggles of the women around the issues such as domestic violence, women's employment and livelihood, dowry system etc. provided the base for Education for women. In spite of government taking initiatives the percentage increase in nominal. Education for women has got State support in terms of multiple scholarships to the women, different schemes.

Following are the challenges to Women in Education:

1. Uneven female Literacy rate

Although considerable progress has been made with regard to literacy and education, the overall picture still remains unfavourable to women. At the beginning of the 20th century, the country as a whole was largely illiterate with just 5.3% of the population counted as literate. Only 0.60% women were then literate. The female literacy rate stood at 7.93%, as compared to 24.95% for men. The 2001 Census suggests a 65.38% literacy rate for India, with 75.85 per cent for males, and 54.16 for females. Literacy is not evenly spread throughout India. There are 12 states and Union territories that are below the national average for female literacy. The states of Bihar and Jharkhand have the lowest female literacy rates (33.57 and 39.38%, respectively). These numbers suggest that nearly half of India's female population is still illiterate. This is not a small number. A massive programme is needed to make nearly 240 million women literate. It is also important to notice that most of the females come from rural or tribal areas.

2. High dropout rate of Girl students

It has been observed that most of the girl children is that although they may be enrolled at the beginning of the year, they do not always remain in school. It is estimated that almost 50% of girls dropout of school between grades 1 and 5. Girls are often taken out of school to share the family responsibilities such as caring for younger siblings, doing household work, working in farms etc. This happens mostly in rural or remote areas where the family size is big and the economic condition of the family is not that good.

3. Lack of adequate number of Female teachers

Lack of adequate number of female teachers has potential to drop down the number of Female students coming to school. The study says, Girls are more likely to attend school and have higher academic achievement, if they have female teachers. Currently, women account for only 29% of teachers at the primary level as per the report from MHRD.

4. Priority to son's education compared to Daughter's education:

If a family has to choose between educating a son or a daughter because of financial restrictions, typically the son will be chosen. Negative parental attitudes towards educating daughters can also be a barrier to a girl's

education. Many parents think that educating sons as an investment because the sons will be responsible for caring for aging parents. On the other hand, parents may see the education of daughters a waste of money as daughters will eventually live with their husbands' family, and the parents will not be benefitted directly from their education.

OPPORTUNITIES

In order to lessen the gap, we need to take some steps which will help to increase the number of Girls or women taking education. Apart from the initiatives taken by the Government, we still are lacking behind. Following are few suggestions through

1. Creating a Woman-friendly environment: We need to improve on the programs which focuses more on improving the number of Girls students taking education. "Girl friendly" amenities were found to be especially impactful in doing this. Some kind of monetary incentive should also be given to them in order to make them earn while they learn. Providing school facilities, opening of new schools, bringing schools within easy reach of the children, starting girls' section in boys' schools, condensed course for adult women etc. Granting concession in the form of scholarships to poor and meritorious girl students.
2. Baby care centres or crèches: Institutions should provide baby care centre at their premises so that it will make the Women to study freely. Providing other convenience and inducement. Such as adjustment of school timings and vacation to suit local needs and conditions, free mid-day meals, free medical and health facilities for the school children etc.
3. Appointing more Female Teachers: Appointment of more qualified and adequate staff including a large number of women teachers; school mothers in mixed schools; provision of better building and educational equipment and along with it a wide choice of subjects.
4. Spreading awareness: People should be made aware that why Education for women is important. We should spread awareness amongst the female first so as to how education will make a difference in their lives. Education awareness campaigns should be executed across the globe with the help of social media to spread the word.

CONCLUSION

We can conclude that, Women and education for women are two vital points considered in the development of the economy. Though girls and women have made much educational gains in recent years, but still have a long way to go before their historic educational disadvantage is eradicated. India's Constitution guarantees free primary school education for both boys and girls up to age 14. This goal has been repeatedly reconfirmed, but primary education in India is not universal. We must remember that Education is regarded as a key instrument for the empowerment of women. Education changes their worldview, improves their chances of employment, facilitates their participation in public life, and also influences their fertility.

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A STUDY ON STRESS FACED BY WOMEN TEACHING IN SELF FINANCE PROGRAMS**Prof. Soumya George¹ and Prof. Remya George²**Assistant Professor¹, Mulund College of Commerce, Mulund (W)Assistant Professor², Laxmichand Golwala College of Commerce & Economics**ABSTRACT**

This research paper draws attention about stress faced by faculties teaching in various self-finance programs. Stress is very common problem faced by many people. Women who working have to maintain a balance life in work place and in personal as well as family life. Many women choose teaching profession with the reason of having stress free life. But the studies show that stress faced by women in teaching filed are increasing due to various reasons. Maintaing a balance in all situations are very important. In free time or during holidays time need to be spend in some physical activities, yoga, mediataions etc to come out to strees. This paper identifies various common stressors amongst faculty members; after an extensive global literature review. It also focuses on individual as well as organisational interventions adopted by faculty members to cope with occupational stress

Keyword: Stress, Faculty Members, Time

INTRODUCTION

Stress is a feeling of emotional or physical tensions. Stress badly affects a persons mental and physical well being. Stress leads to frustration, tensions unable to cope with situations. Stress is one's body's natural defense against predators and danger. Today stress is becoming very common problem among people working in city. Some of the normal symptoms seen among people going through serious stress are high BP, slowdown of digestive system, decrease in immunity, muscles becoming more tense, sleep disorders etc. Teaching job was once considered as less stress job, so many women found that job comfortable due to low working hour. Women found teaching job very comfortable to manage their home and job due to less duration of working. But today due to rising competition and more availability of people and various other resons there is a lot of stress in teaching job.

Today teaching job has become highly competitive job, as now a days other than regular teaching, teachers are allotted various other works like committee work, due to lack of proper management long working hours, no proper breaks between lectures etc. Along with all this issues Faculties in various self finance programs in Colleges inspite of hard work also face issues like job security, lack of adequate pay scale, frequent change in subjects in various semesters etc. In this research paper the researchers have tried to idientified various resons leading to rising stress among Women Faculties working across Colleges in Mumbai.

OBJECTIVES OF STUDY

- To analyze factors responsible for stress among Women Faculties teaching in of self financing programs in Degree Colleges.
- To analyze the effect of classroom stressors like students discipline, low intelligence, violence of students and handling large class on the lecturers.

RESEARCH METHODOLOGY

This paper is based on primary as well as secondary data, Primary data collected from 60 respondents from Women Faculties teaching in various self-finance programs across Mumbai, Secondary Data information gathered from various magazines, newspaper, websites.

To gather more information the researchers have conducted survey, faculties teaching in various self-finance programs to know more about the stress faced by them Details of Survey is mentioned below!

Researcher has collected data from 60 respondents – Women Teaching faculties in various Self finance programs in Under Graduation stream across Mumbai.

Data Analysis & Interpretation**1. Age Group of respondents?**

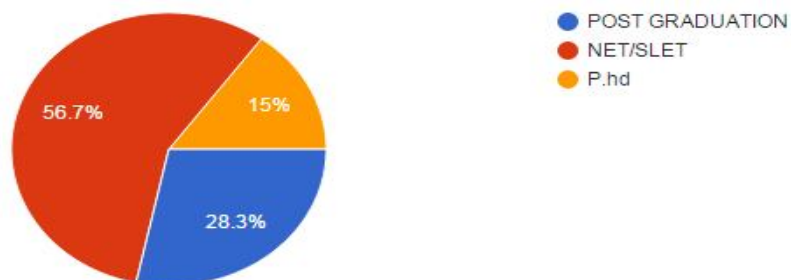
No.	Types	Respondents
1	Below 25 years	02
2	25-35 years	31
3	35-45 years	22

4	45-55 years	05
	Total	60

Respondents are falling under age category from 23 years to 55 years

2. Education Qualification?

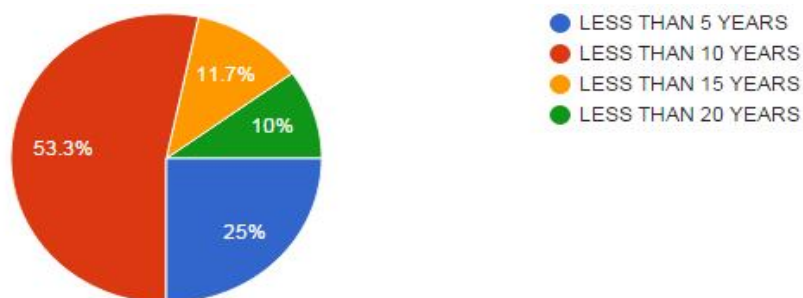
No.	Details	No of Respondents	%
1	Post Graduation	17	28.3
2	NET/ SLET	34	56.7
3	Phd	09	15
	Total	60	100



Interpretation: 56.7% are with Post Graduation and NET/SET

3. Work Experience?

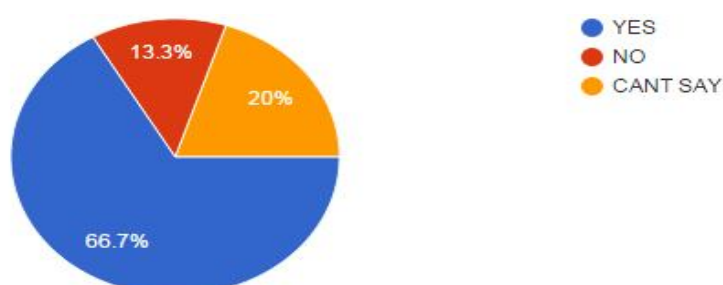
No.	Years	Frequency	%
1	Less than 5	15	25
2	Less than 10	32	53.3
3	Less than 15	07	11.7
4	Less than 20	06	10
	Total	60	100



Interpretation: 53.3% respondents are having less than 10 years experience in the teaching.

4 Do you experience Stress in Teaching Job?

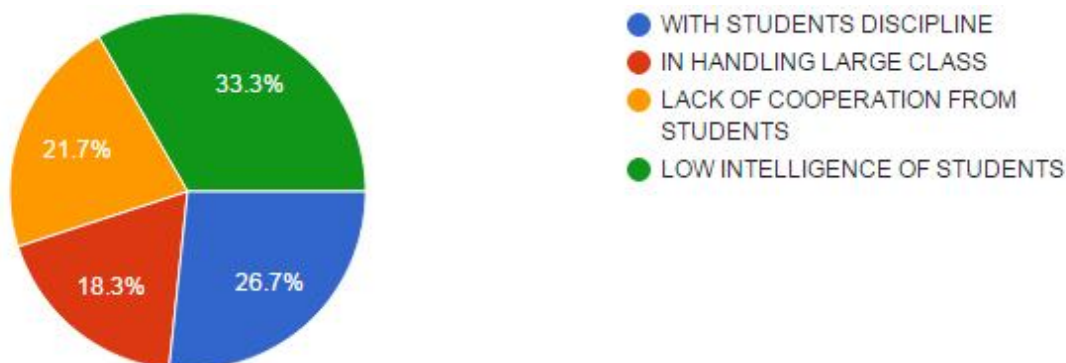
No.	Details	Frequency	%
1	YES	40	66.7
2	NO	08	13.3
3	CAN'T SAY	12	20
	TOTAL	60	100



Interpretation: 66.7% respondents experience stress in teaching job

5 Which factor do you find more stressful in dealing with students?

No.	Details	Frequency	%
1	With Students discipline	16	26.7
2	In handling large class	11	18.3
3	Lack of cooperation from students	13	21.7
4	Low intelligence of students	20	33.3
	Total		100



Interpretation: 33.3% respondents find low intelligence among students more stressful in teaching

6 Which factors cause you more stress in educational institute?

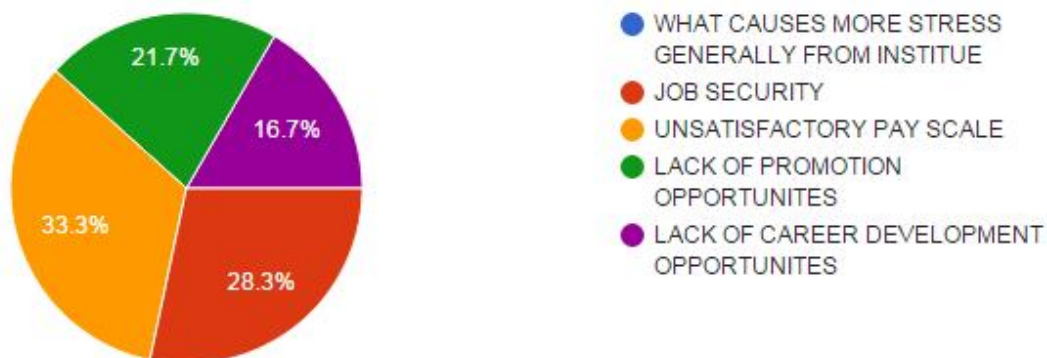
No.	Details	Frequency	%
1	Dealing with new techniques of teaching	14	23.3
2	Frequent Change in Subjects	17	28.3
3	Teaching continuously without break	14	23.3
4	Less time to Cover Syllabus	15	25
	Total	60	100



Interpretation: 28.3% respondents face stress because of frequent change in subjects

7 WHAT CAUSES MORE STRESS GENERALLY FROM INSTITUTE?

No.	Details	Frequency	%
1	Job Security	17	28.3
2	Unsatisfactory Pay Scale	20	33.3
3	Lack of Promotion Opportunities	13	21.7
4	Lack of Career Development Opportunities	10	16.7
	Total	60	100



Interpretation: 33.3% respondents face stress due to unsatisfactory payscale

8 ANY PHYSICAL SYMPTOMS YOU EXPERIENCE DUE TO STRESS?

No.	Details	Frequency	%
1	Feel irritated and frustrated	12	20
2	Neck Pain & Shoulder Pain due to anxiety	20	33.3
3	Feel Exhausted at the end of the day	14	23.3
4	Emotional Imbalance	14	23.3
	Total	60	100



Interpretation: 33.3% respondents experience neck & shoulder pain due to anxiety

FINDINGS BASED ON THE SURVEY

-Majority faculties working in self finance section are experiencing Regular Stress in their job.

-Many of them have qualified NET/SLET Examination, even some are having Phd Degree but inspite of all this they face serious problem of job security and improper pay scale

-There is no any particular scheme like promotion or other benefits available for teachers teaching in self-finance programs.

-In self-finance programs frequent changes are made in subjects and syllabus so teachers have to do a lot of prepration for teaching new subjects.

-New subjects are allotted in each semesters again it creates a problem in prepration.

-In some educational instituions double capacity students put in same class room so in various occasions class control also becomes a problem.

-Across the survey faculties have revelaed various physical sympotms of stress they undergo in their day to day work.

SOME OF THE COMMON STRESS FACTORS IDENTIFIED FROM SURVEY.

- More Work Overload is been allotted
- Time Constraint in lecture prepration and other academic work.
- Lack of proper Promotion Opportunities
- No proper Recognition are been given

- Inadequate Salary structure.
- Changing Job Role in different semesters.
- Inadequate Participation in Management
- Inadequate Resources and Funding
- Professional Development
- Poor Standard of Students
- Job Insecurity
- Intense Competition
- Adaptation to New Technology

SUGGESTIONS TO OVERCOME STRESS FACED BY FACULTIES

- Their should be improvement in pay scale
- Review the fairness of procedures and processes related to promotion
- There is a need of proper Performance appraisal
- Their should be proper Reward and Recognition systems, in colleges for teaching staff.
- Faculties need to take regular breaks i.e during vacations plan for picnics.
- Faculties should have regular exercise and seek various alternative therapies for stress relief.
- Balance work and non work accordingly.
- Always be aware of changes happening in society, take the examples of such events in lectures to make lectures more interesting
- Get involved in some hobbies in free times like reading, gardening, drawing etc
- Find out time for do daily exercise or yoga
- Try to be more friendly with others
- Go for picnics
- Have proper communication with students, colleagues, family & friends
- Attend Seminars, Conferences and other Guest Lectures
- Listen to light music while travelling or during free hours
- Get involved in some Social Work

CONCLUSION

Stress is becoming very common nowadays, as people are facing with various problems related to Job Security, Improper Salary etc. Stress is more among working women as they have to balance between their personal and professional life. Women find it difficult to look after all family matters and job related issues. So the problems faced from students and educational institutions, due to stress women face many health issues related to physical as well as mental issues. To come out of stress women in teaching field have to spend more time in yoga, meditation, hobbies, picnics etc. It is very important for female teaching faculty to maintain balance in all situations

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A STUDY OF GENDER INEQUALITY IN APPOINTMENT OF TEACHERS IN EDUCATION SECTOR IN MUMBAI REGION

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ABSTRACT

Discrimination is abysmal quality of human nature but from ancient society in India, we do gender discrimination proudly. The main reason of discrimination is power and greed. Education means imparting knowledge, developing skills, guidance and counselling of students. In other words, it means overall development of personality of students through knowledge sharing and inculcating skills of cultural, social, academic, emotional, spiritual and physical. Objectives of the study is to understand concept of Gender Inequality in appointment of teachers in Education Sector in Mumbai region and to examine role of Course Coordinators/ HODs in appointments of teachers in schools and colleges. The study is useful to authorities, teaching staff and young aspirant teachers who wanted to commence career in teaching. Primary data was amassed from 39 respondents. They were principals, co-ordinators, head of the departments and teaching staff. 24 male and 15 female were respondents. 14 respondents were course co-ordinators and 2 respondents were principals. Researcher had gathered data from 39 respondents of Mumbai University only. Time and money were other kerbs while conducting research. Management do sex discrimination at the time of appointment of teaching staff and allocation of work to teaching staff. They prefer women teaching staff over men. Reasons for appointment of women teaching staff could be low remuneration, honesty, loyalty and Anchor for institution. Quality of education is deteriorating in Mumbai. Government policies are not encouraging for Education Sector. They are uplifting private sector to commence schools and colleges. Female teachers are set to work at any salary as their income is secondary in family. Primary responsibility of earning income is of husband.

Keywords: Gender discrimination, Education, Society

1. INTRODUCTION

Gender discrimination means venerating one gender and snubbing other gender at home, work and society. Discrimination is abysmal quality of human nature but from ancient society in India, we do gender discrimination proudly. The main reason of discrimination is power and greed. In India, female sex was exploited from years at home, society and workplace. Parents had opinion that girl will get married, she is not ours, she is others, and hence why we should spent money on education, clothes and food of girl child. They were never coveted to make career of girl child. Boys were given everything food, clothes, education and freedom. In India, girls were discriminated at job. Now a day, girls are getting opportunities in different job sectors such as police, air transport, road transport, education, offices etc.

Education means imparting knowledge, developing skills, guidance and counselling of students. In other words, it means overall development of personality of students through knowledge sharing and inculcating skills of cultural, social, academic, emotional, spiritual and physical. Society is place where all communities, languages, castes and religions are living together with peace, for the development of each other and society as whole. In India, Education is bestowed in schools and colleges. 80 to 90% teachers are females in schools and colleges. This sector is dominated by females in Mumbai. Females staff is appointed in schools and college as they are enthusiastic to work at trimmed remuneration. This mind-set of females has wedged teaching sector. In degree colleges, salary of teacher is ranging from Rs.5, 000 to Rs.3, 00,000/- per month. Workload is invariable for all teachers whether they are receiving Rs.5, 000 or Rs.3, 00,000 per month. Teachers who are getting Rs.5,000 they are ducking work as their say is that why we should work when we are getting scanty salary and those who are in aided colleges receiving Rs. 3,00,000 salary per month, they have ego problem and hence, they are also dodging work by giving non sense reasons and passing buck on juniors. Hence, Quality of education is deteriorating in Mumbai. Government policies are not encouraging for Education Sector. They are uplifting private sector to commence schools and colleges. Female teachers are set to work at any salary as their income is secondary in family. Primary responsibility of earning income is of husband.

2. REVIEW OF LITERATURE

“VISIBILITY, GENDER, AND THE CAREERS OF WOMEN FACULTY IN AN INDIAN UNIVERSITY”
KARUNA CHANANA, Jawaharlal Nehru University, New Delhi: This paper highlights the process that creates inequalities in male and female career patterns and their unequal representation in positions of worth and authority in an Indian university. Based on a quantitative and a qualitative case study of gendered career patterns the paper shows how organisational and management practices discriminate against women. It contrasts

the visibility of men linked to centres of power with that of women linked to constructions of passivity and shows how these social constructions impact on procedures for appointment, promotion and governance.

3. OBJECTIVES OF THE STUDY

- To understand concept of Gender Inequality in appointment of teachers in Education Sector in Mumbai region
- To examine role of Course Coordinators/ HODs in appointments of teachers in schools and colleges.
- To comprehend psychology of employers at the time of appointments of teachers and allocation of work to teaching staff.

4. HYPOTHESES DESIGNED TO TEST OBJECTIVES

H0: Course Coordinator/HOD don't have power to appoint teaching staff in colleges.

H1: Course Coordinator/HOD have power to appoint teaching and non-teaching staff in colleges.

H0: Employers don't do Gender discrimination at the time of appointments of teaching

H1: Employers do Gender discrimination at the time of appointment of teaching..

H0: Employers don't do Gender discrimination at the time of allocation of work to teaching staff.

H1: Employers do Gender discrimination at the time of allocation of work to teaching staff.

5. SIGNIFICANCE OF THE STUDY

The study is useful to authorities, teaching staff and young aspirant teachers who wanted to commence career in teaching.

6. RESEARCH METHODOLOGY

Secondary data was gathered from Books, Research Journals and web sites.

Primary data was collected from Principals, HODs, co-ordinators and teaching staff of different colleges in Mumbai University through Google Form.

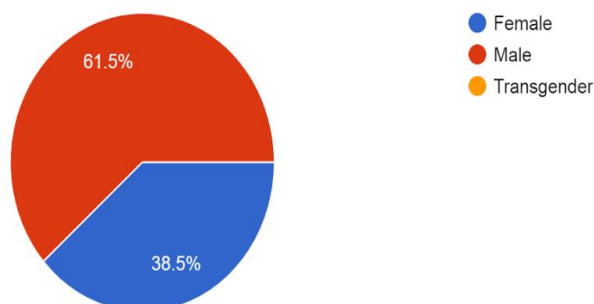
Percentage method and Pie diagrams statistical tools were used for data analysis.

7. DATA ANALYSIS AND INTERPRETATIONS

Primary data was amassed from 39 respondents. They were principals, co-ordinators, head of the departments and teaching staff. 24 male and 15 female were respondents. 14 respondents were course co-ordinators and 2 respondents were principals.

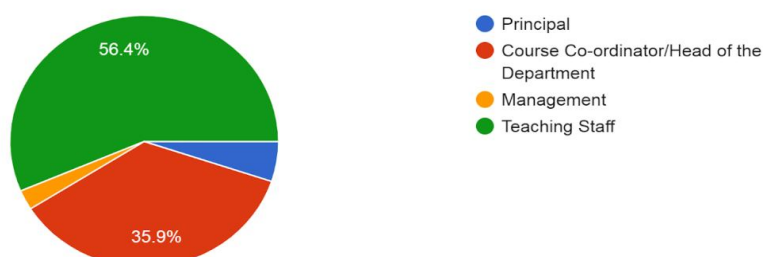
What is your Gender?

39 responses



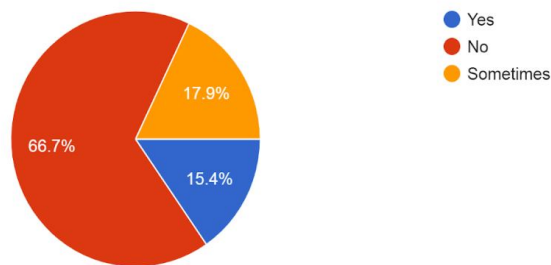
What is your position at college?

39 responses



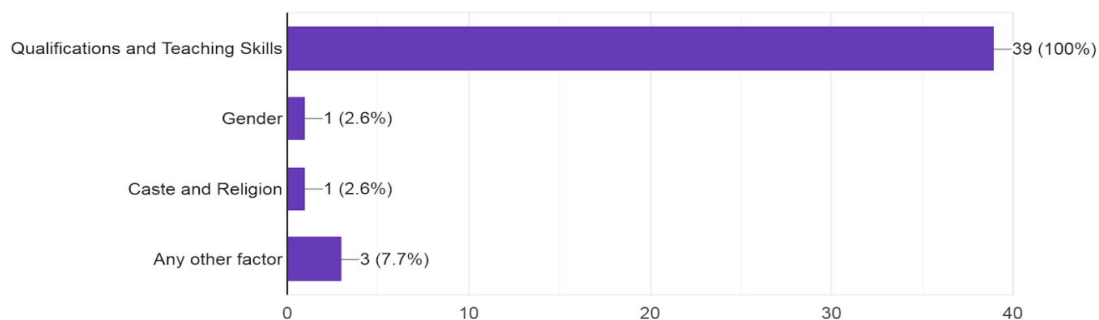
Are you part of HRM/HRD committee of your college?

39 responses



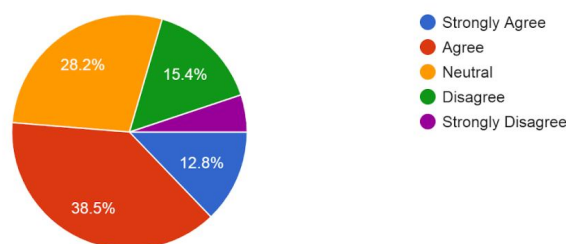
What factors you consider while appointing teaching staff?

39 responses



Whether Course Coordinators/HODs have power to appoint teaching staff?

39 responses



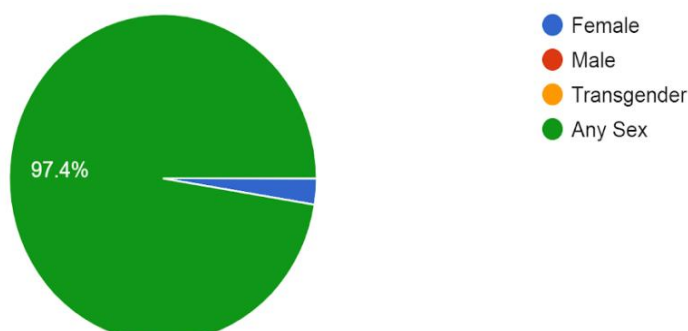
H0: Course Coordinator/HOD don't have power to appoint teaching staff in colleges. **(Accepted)**

H1: Course Coordinator/HOD have power to appoint teaching and non-teaching staff in colleges. **(Rejected)**

When examined above questions from the respondents, more than 50% were agree and strongly agree they don't have power to appoint teaching staff in colleges. 28.20% respondents were neutral. It is said situation when HODs and Course Coordinators don't have power to appoint teaching staff in college means quality of education will deteriorated due to appointment of teaching staff by management. **Hence, Null Hypothesis is accepted.**

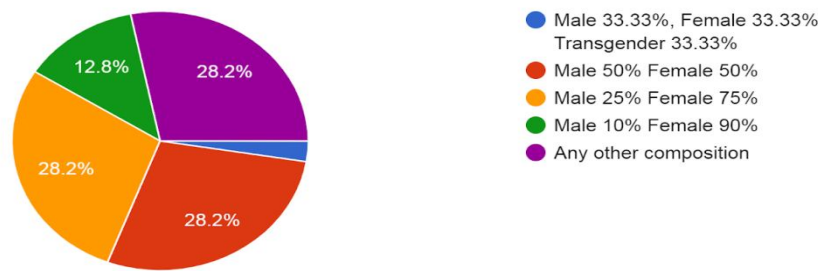
As a authority, you feel comfortable to work with?

39 responses



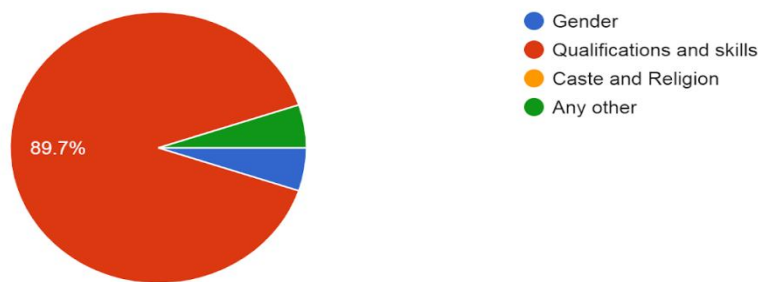
What is sex composition of your College/Department?

39 responses



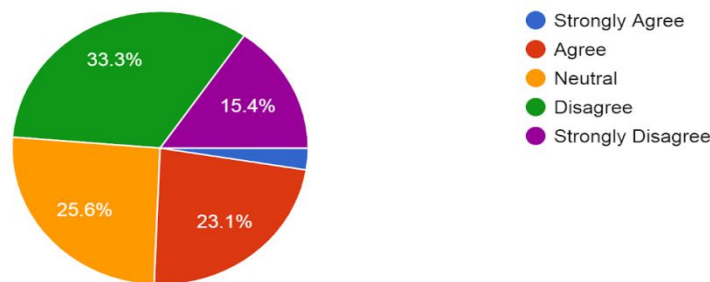
Which factor comes first in your mind, while selecting teaching staff in your college?

39 responses



Do you feel employers (Management) do gender discrimination in appointments of teaching staff in colleges?

39 responses



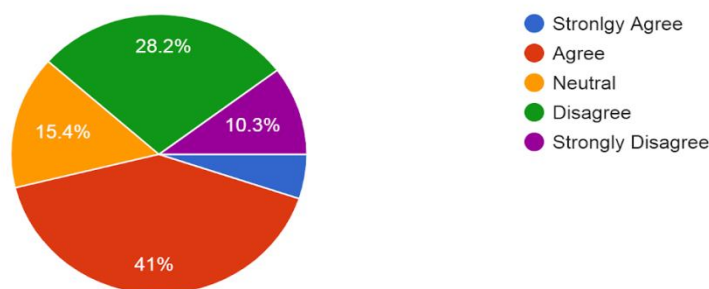
H0: Employers don't do Gender discrimination at the time of appointments of teaching and non-teaching staff. **(Rejected)**

H1: Employers do Gender discrimination at the time of appointment of teaching and non-teaching staff. **(Accepted)**

When above question was inquired from respondents, more than 50% respondents were agree, strongly agree and neutral. It shows management do sex discrimination at the time of appointment of teaching staff. **Hence alternative hypothesis accepted.**

Do you feel authorities do sex discrimination while assigning job work?

39 responses



H0: Employers don't do Gender discrimination at the time of allocation of work to teaching staff. **(Rejected)**

H1: Employers do Gender discrimination at the time of allocation of work to teaching staff. **(Accepted)**

When above question was probed from respondents, more than 60% respondents were agree, strongly agree and neutral. In other words, they were having belief that employers do gender discrimination at the time of allocation of work to teaching staff. Therefore, **Alternative Hypothesis is accepted.**

8. LIMITATION OF THE STUDY

Researcher had gathered data from 39 respondents of Mumbai University only. Time and money were other kerbs while conducting research.

9. RECOMMENDATIONS AND SUGGESTIONS

- i. Teaching Staff and HODs/Course Coordinators must have authority regarding appointment of teaching staff as they have knowledge on subjects. 89.70 % respondents were deeming Qualification and Skills factor at the time of appointment of teaching staff.
- ii. Sex composition play a vital role in getting work from employees. Hence, balanced sex composition must be maintained in every department, college and university.
- iii. Employers should not do sex discrimination while assigning work to teaching staff in colleges and universities.
- iv. Employers should not do sex discrimination while appointing teaching staff in colleges and universities.

10. CONCLUSION

Management do sex discrimination at the time of appointment of teaching staff and allocation of work to teaching staff. They espouse women teaching staff over men. Reasons for appointment of women teaching staff could be stumpy remuneration, honesty, loyalty and anchor for the institution. Due to sex discrimination, it is gruelling to maintain sex composition in departments, colleges and universities. HODs/Course Coordinators don't have clout to appointment teaching staff, which indirectly affect quality of teaching in colleges and universities. Majority of teaching staff members are not part of HRD/HRM committee of colleges. As an authority, majority (97.40%) of teaching staff members were comfortable to work with any sex.

11. BIBLIOGRAPHY

Journal

- "VISIBILITY, GENDER, AND THE CAREERS OF WOMEN FACULTY IN AN INDIAN UNIVERSITY" KARUNA CHANANA, Jawaharlal Nehru University, New Delhi

Book

- Equality for Women = Prosperity for All: The Disastrous Global Crisis of Gender Inequality Hardcover – October 30, 2018 by Augusto Lopez-Claros (Author), Bahiyyih Nakhjavani (Author)

EQUALITY OF WOMEN AT WORKPLACE: EQUALITY OF WOMEN AT URBAN AREA'S

Akanksha Singh¹ and Piyushkumar Darji²Professor¹ in Economics and Student², Bal-Bharati's Maghanmal J.Pancholi College of Commerce

Abstract

Jobs can bring earnings for women, their families, businesses, and communities. Jobs boost confidence and pull families out of poverty. There is a deeply ingrained idea in our society that men are the initiators of the business world. This may be true in past decades, but today we are seeing that women's are making great step in the business world. Participation of women in the personnel and the level of their education are increasing. Women are much more far from the men in education and there are more women's as compared to man in certain sector. People think that higher level of parity between men and women employee in the same organization brings coordination and efficiency in the work. The Human resource department can promote the gender equality by recruiting the female employees and also provide them remuneration and promotion time to time. The problem arises when young adult try to manage both work and home, women end up carrying the home activities. Women put their most off time in home activities as compared to man, so women are unavailable to do job. It is hard to overcome from gender in equality. This problem need to be rectify because the new research has state that women in leadership roles bring higher level of profit, and effective leadership styles and many other benefits to a company. We need to continue encourage the people to overcome from inequality and recognize the contribution of each individual.

Introduction

Women's empowerment and achieving gender equality is important for our society to ensure the sustainable development of the country. In today's world women has started to contribute toward labour force, education system, etc. Women's also started to become independent they don't want to depend on anyone. For this purpose, they started to do jobs. Without equality of women and men and empowerment, the country could not be just, and social change wouldn't occur. Therefore, scholars agree that women's empowerment plays a important role in development and is one of the significant contributions of development. The Human Resource department can contribute toward the gender equality by recruiting women's in their organization and motivating them by given promotion for their efforts. In Cities like Mumbai, Delhi, etc. women are getting preference over the man in many areas. In many of the organization the gender discrimination has no place, but in some of the stage or in some circumstance gender discrimination occurs. In some backward cities still, women are not getting the jobs because they are women. From last few years women are getting higher position in an organization but before that the women are not getting any higher position they have to work under the male subordinate. Since, the women are getting jobs still they are unable to do jobs due many of the reasons such as family issues, lack of education, fear of sexual harassment, etc. One side decrease in the gender inequality but on other side increase in crime against women's such as rapes, sexual harassment, coercion, etc. To reduce this crime rates against women government has to take some strict action against the criminal. The strict rules of government can restrict the person to do anything against women. The Government has to take some steps toward the safety of women this will increase women empowerment to some extent.

Objectives of the Study

1. Understanding the current scenario of Equality of women in the urban areas.
2. Steps are to be taken to increase the Equality of women in the urban areas.

Hypothesis

- The research is limited to the primary research of only 54 people.
- The data is being collected through primary ways.

Methodology

The data and information presented in this paper is gathered from various source like internet websites, research papers, newspapers, News channels, etc.

Analysis

The information provide is collected by primary research the link is provided in the reference. The total response from 56 people were 44.6% were female and 55.4% were male. The question are answer by them are mentioned below and the analysis are as follow-

3.DOES WOMEN SHOULD PROVIDE THE JOB?

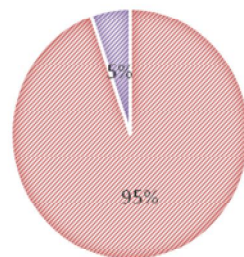
■ Yes ■ No



The response to this question is receive that the women should provide job since 98% of people are in favor that the women should provide the jobs. They must get the opportunity to do jobs and not to bound them only to the household work.

4.DOES WOMEN SHOULD PROVIDE HIGHER POSITION AT WORK PLACE?

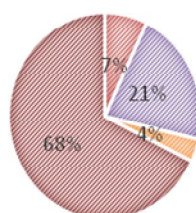
■ Yes ■ No



The response to this question is receive that women should provide higher position at the work place. 95% of people voted and support that the women should provide higher position at the work place. As the women can control the home, she can hold the higher position and manage the organization in a better way.

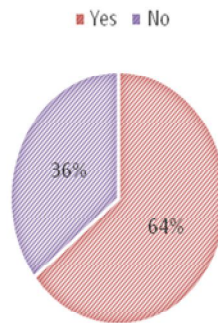
5.HOW DOES WE CAN EMPOWER WOMEN EQUALITY AT WORK PLACE?

■ By recruiting more women's. ■ By ensuring job security.
■ By providing proper transportation service. ■ All of the above.



There are many ways to empower women equality at work place such as mentioned in above option there also other way to empower women equality. In my research almost people have selected all the factors that i have mentioned in my question and at 2nd position people believe that giving job security to women is another most important factors to empower women equality.

6.DOES WOMEN'S ARE SAFE TO DO WORK IN TODAY'S WORLD?



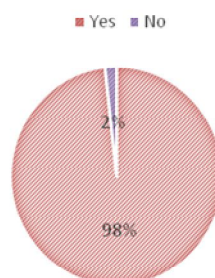
DCAs we see the current situation women's are not safe in today's time from little baby to aged women's. The women's will not be safe until the strict action are not taken against the criminal. The recent rape case of Priyanka Reddy girl of Hyderabad and many other case. The women's are not fully safe in our country in daily the women's has to face many problems such as eve teasing, Sexual harassment, rape, etc.

7.WHAT ARE THE PROBLEM RESTRICTS THE WOMEN TO DO JOBS?



There are many problems face by women's and due to this problem women's are unable to do Jobs. The women's have a fear of sexual harassment at workplace this the most common reason women's didn't like to do jobs and another reason is family issue. The families are narrow minded and they restrict women's to do jobs and also not provide them education. This are the some problems which restrict the women's to do jobs and increase the gender discrimination.

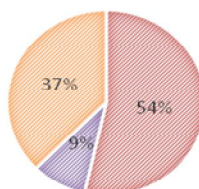
8.DOES WOMEN SHOULD PROVIDE PROPER EDUCATION?



The Education is mandatory for all either boy or girl is given to all it is basic need. In todays generation education is given to all and to educate girls government has also taken initiatives by providing free education to them or at a nominal fees.

9. DOES SOCIETY SHOULD MAKE WOMEN FREE FROM THERE FAMILY RESPONSIBILITIES?

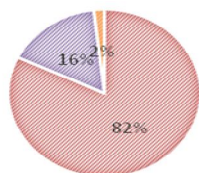
■ Yes ■ No ■ Maybe



The women's are bound with many problems they have to manage both house and work. And sometime it became difficult for them to manage both at a time so they have to sacrifice their jobs and manage the house. The society can contribute to increase gender equality by supporting women's and free them from their responsibilities. In my questionnaire more than 50% of the crowd had give response in supporting women's to free from their responsibilities.

12. DOES GOVERNMENT SHOULD TAKE SOME STEPS TO ENCOURAGE WOMEN EMPOWERMENT?

■ Yes ■ No ■ MayBe



The government should take initiative to promote gender equality and women empowerment at a national not only at urban area. Government should take some steps to empower women equality at work place by some policies.

Suggestions

The Women Empowerment can increase providing them job security, providing them proper remuneration, their safety, etc. The Government should make strict punishment against the criminal who have attempt eve teasing, sexual harassment, rape, etc. against the women's. The strict punishment can restrict many crime against the women's. The Government also make policies regarding safety of women's. For example, the Punjab police has taken initiatives against the safety of women's by providing them pickup and drop service from 10pm to 6am. Just like this Government should take initiative and implement this type of services in our whole nation. The society should also take some step against the safety of women's and women empowerment by supporting them and not only restrict them to household work, but also liberal them from their household responsibilities and motivate them to do work.

Conclusion

The Equality of Women at Workplace can only be enhanced when government comes up with new policies, women are free from their household work, when they get family support to do work etc. From the above primary research, we have concluded that most of the people have agreed to promote equality of women at workplace and suggested that the measures for women safety should be undertaken and new government policies should be implemented to promote the women empowerment.

Bibliography

Primary research –

<https://docs.google.com/forms/d/1L0qbWfrVafkuSRkjUKFgwAGxnVXGRINBKf9xM447Wuw/edit>.

SUSTAINABLE FINANCIAL SCHEMES FOR MICRO WOMEN ENTREPRENEURS AND THEIR AWARENESS

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Abstract

This research is on the study of the awareness of micro women entrepreneurs towards financial schemes provided by banks and government. This topic covers the elements such as the financial schemes available for the "Women Entrepreneurs" in the market and its detailed study. In this study, we discuss about awareness among women entrepreneurs for financial schemes and do they really are aware about them, also are any of them using financial schemes and loans to expand their business. The sample selection is done on a micro level and selected samples are being considered for this study. For this study, I have selected a micro group of women are engaged in tailoring business at a very local level.

Keywords : awareness of micro women entrepreneurs, financial schemes, sample selection, tailoring business.

Introduction

Women owned business is increasing day by day over the world. From micro businesses till huge businesses, women are taking over many businesses. Women entrepreneurs have achieved remarkable success. The Micro, Small & Medium Enterprises Development Organisation, the various State Small Industries Development Corporations, the nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes. To cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills, MSME-DO has introduced process/product oriented EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc. A special prize to "Outstanding Women Entrepreneur" of the year is being given to recognise achievements made by and to provide incentives to women entrepreneurs. The Office of DC has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.

In India, Finance is a very essential element for women entrepreneurs. Thus, the awareness of various financial schemes and loans must be present in women for the functioning of business.

Research Objectives

1. To study the problems faced women by entrepreneurs.
2. To study the awareness about various government schemes for financial support for women entrepreneurs.
3. To study financial schemes given by government are used or not by women entrepreneurs.
4. To study the difficulties faced by women entrepreneurs in availing fund form the government schemes.

Sample selection

- For current study Women entrepreneurs are selected who are doing a business at micro level. In micro Business samples are collected from those who is engaged in tailoring.
- The area selected is shivaji nagar, adarsh nagar, worli koliwada of Dadar.
- Data is collected from 25 samples due to limitation of time and other resources.

Hypothesis

H₀1: There may be no fixed income for women entrepreneurs.

H_A1: There may be fixed income for women entrepreneurs.

H₀2: There may not be much awareness about schemes available for women entrepreneurs for financial loan from bank.

H_A2: There may be awareness of schemes available for women entrepreneurs for financial loan from bank.

H₀3: There may not be much awareness about government schemes available for women entrepreneurs.

H_A3: There may be awareness about government schemes available for women entrepreneurs.

Literature Review

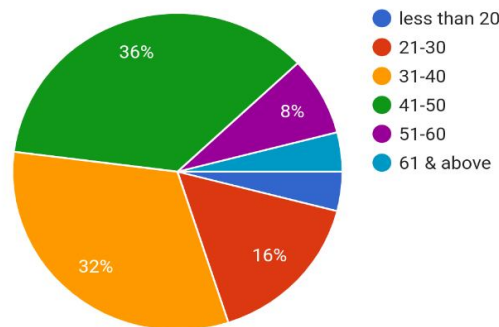
1. **Rejula Devi, A.K.** (1978) [women entrepreneurs, Yojana,22(13)] in her article women entrepreneurs discuss the difficulties of women entrepreneurs and different schemes of the government to solve the problems of unemployment among educated and uneducated women. She also puts some attention on the factors which influence the women entrepreneurs to enter the field.
2. **Maithreyi Krishna Raj** (1981) [approaches to self-reliance for women, New Delhi: New Century Publications] in her study with regard to approaches to self-reliance for women has given some urban models. She was made an attempt to access some schemes to help low income women in Bombay from the point of view of their contribution to the development of self-reliance among women. She has given four cases namely of Mahila and Arthik Vikas Mahamandal limited, Indira co-operative bank, Stree Seva Sahakar Sangh Niyameet and Annapurna Mandal. The first assist in employment generation the second is the credit supply scheme, the third is an industrial co-operative federation and the fourth is an association of self-employed women.
3. **Pareek** (1981) [‘financial of small industries in a developing economy. New Delhi: National Publications] the study was to analyse the roll and significance of financial institutions in lending capitals to small scale enterprise and tiny unit. He observed that state assistance plays a significant role in promotion of small scale enterprise. The policies of financial assistance required to be coping with change in need of sectors.
4. **Surti. K. and Sarupriya. D.** (1983) [psychological factors affecting women entrepreneurs: some findings, Indian journal of social work, 44(3)] investigated the psychological factor affecting women entrepreneurs, the effects of demographic variable such as material status and type of family on stress and women entrepreneurs cope with stress. Results indicated that unmarried subjects from nuclear families profitably because they share their problems with other family members. External focus of control was significantly related to result in adequacy and role in adequacy dimensions of stress while many subjects used intra persistent coping styles, that is, taking action to solve problems, avoidance oriented coping style were more common than approach oriented style of coping.
5. **Paveek H.S.** (1983) [Financing of small scale industries in a developing economy. New Delhi: National Publications] the study was to analyse the role and significance of financial institutions in lending capital to small scale enterprise and tiny units. He observed that state assistance plays a significant role in the promotion of small scale enterprise. The policies of financial assistance required to be coping with changing needs of the sector.
6. **Masters and Meier** (1988) [Risk taking propensity among male & female entrepreneurs. New Delhi: National publications] examined the risk taking propensity among male and female entrepreneurs. A sample of 250 entrepreneurs has been taken by using stratified random sampling technique. The study highlighted that no significant difference was found among male and female entrepreneurs. The reason to this may assigned to the growth of women’s movement and their impact of behaviour of women in the business environment.
7. **Hanumant Yadav** (1998) [‘women entrepreneurship in India’- problems & Prospects’- New Delhi: Discovery Publishing House.] in his research paper entitled “Problems of women entrepreneurship in eastern Madhya Pradesh” reveals that the paucity of funds is the crux of all the problems, if it is solved half of the major problems are solved. Financially strong entrepreneurs survive in deep recession and strong competition.
8. **Lokeshwara Choudary. Y.** (1999) [Women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. Madras University, Madras] carried out a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. It is revealed that the factors which motivated the entrepreneurs to undertake business are: (a) Previous experience (b) to work independently (c) to supplement family income and (d) to get economic independence.
9. **Aravinda and Renuka** (2001) [Women entrepreneurs: An exploratory study SEDME,28(3)] revealed that the most common motivational factors influencing the Women entrepreneurship were (a) self-interest interest in that specific area of enterprise (b)self-respect (c) advice of the family members and economic necessity. The facilitating factors in the maintenance of the enterprise were (a) self-interest (b) experience (c) family-help and support.
10. **Mathialagan** (2002) [Socio-economic on Women entrepreneurs of Chennai city. Yojana] conducted a socio-economic on the women entrepreneurs of Chennai city, regarding the constraints of Women

entrepreneurs, the personal factor seems to influence more in the service sector where as the environmental factors influence manufacturing and trading factors.

Data Analysis

1) Age of the respondent:

25 responses

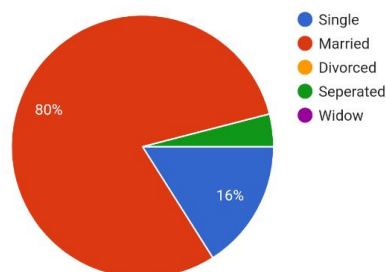


As we can see in the above chart, the sample selected is high in the range 41-50 i.e. 9 samples are in the age group of 41-50 years. Also, most of the women entrepreneurs belong to the range of 31-40 and 41-50 years. The lowest sample of all is in the age group of 61& above years.

2) Marital status of the respondent:

Marital status

25 responses

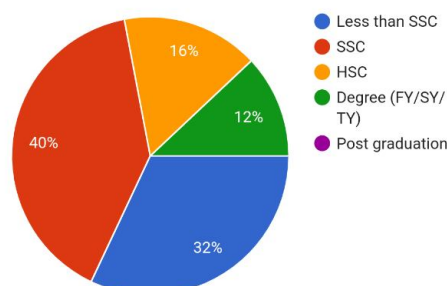


As in the above chart, most of the women entrepreneurs are married i.e. 20 samples selected are married. 4 samples are single and 1 found to be separated. Hence, we can conclude that most of the women entrepreneurs run their business even after marriage.

3) Educational qualification:

Educational Qualification

25 responses

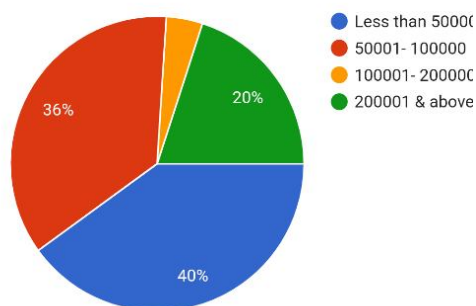


In the above chart, most of the respondent have studied till SSC i.e. 10 samples have completed SSC, whereas second comes the respondents who have studied less than SSC. Hardly, 7 respondents are educated beyond HSC. So, most of the micro women entrepreneurs have less educational qualification.

4) Personal annual income:

Personal annual income

25 responses

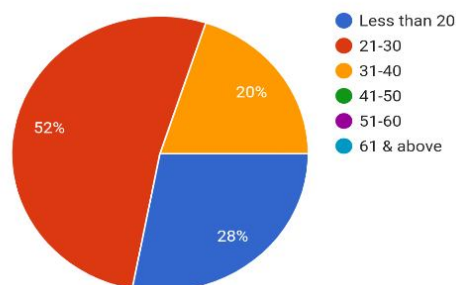


Most of the women entrepreneurs earn below 50000. Also 9 samples earn 50001-100000 out of their business. 1 sample earn income between 100001-200000. 5 of the samples earn income between 200001 & above. Here we can say that most of the women entrepreneurs are not having fixed source of income from their business.

5) Age of respondent at the time of starting the enterprise:

Age of Respondent at the time of starting the enterprise

25 responses

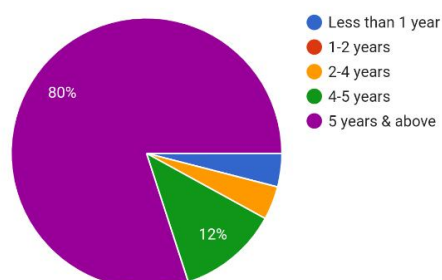


As in the chart, most of the women entrepreneurs have commenced their business in the age group of 21-30 years. Second comes the age group of women entrepreneurs who are below 20 years. Then the age group of 31-40 have 20% of women entrepreneurs who started their business at that range of age.

6) Age of enterprise:

Age of Enterprise

25 responses

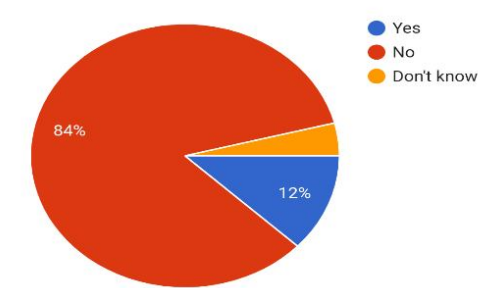


20 out of 25 samples have more than 5 years of experience. During data collection most of the samples were having experience of 15, 20 & 25 years.

7) Awareness about the bank loans:

Are you aware about the loans provided by the banks for women?

25 responses

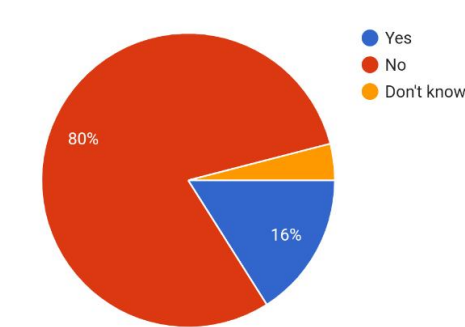


As seen in the chart, 84% of the respondent are not aware about the bank loans. So mostly micro women entrepreneurs are not aware about the bank loans.

8) Awareness about government schemes:

Are you aware about the schemes provided by the government for women?

25 responses

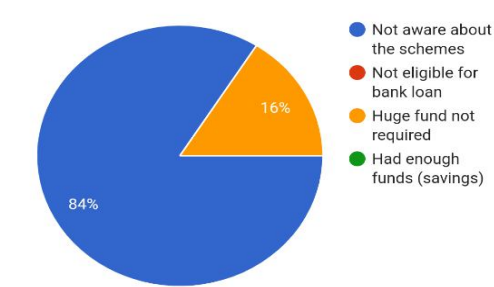


80% of the women entrepreneurs are not aware about the schemes provided by the government. 16% are aware about the schemes but haven't use any of the them.

9) Reasons for lack of awareness:

If 'No' then what is the reason?

25 responses

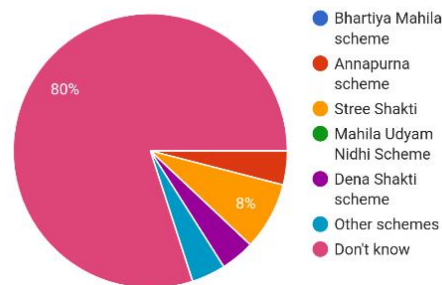


84% of the women entrepreneurs are lacking awareness and 16% of them do not require huge fund for their business.

10) Which financial scheme is beneficial:

According to you, which of the following schemes are beneficial for your business?

25 responses

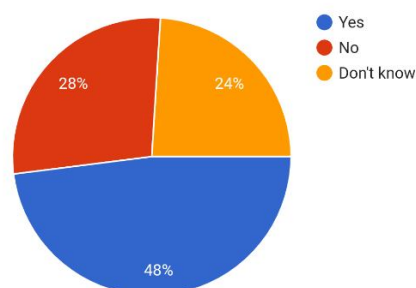


80% of the women entrepreneurs don't know about which financial scheme is beneficial for their business. 1 women entrepreneur think that Dena Shakti scheme is beneficial. 1 women entrepreneur think that Annapurna scheme is beneficial and 2 women entrepreneur think Stree Shakti scheme is beneficial for their business. Remaining 1 women entrepreneur think about other schemes.

11) Government helping women entrepreneurs or not:

Do you feel that government schemes can help more women to start business?

25 responses

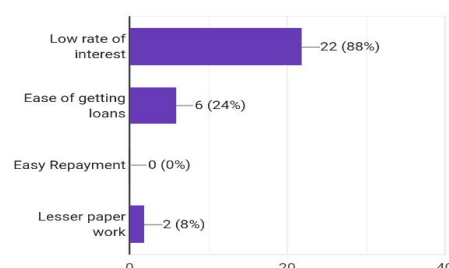


48% of the women entrepreneurs feel that government schemes help more women to start business. 28% of women entrepreneurs feel that government do not help more women to start business by providing schemes. Remaining 24% women don't about government helping other women.

12) Advantages of government schemes:

What according to you are the biggest advantages of government schemes for funding business?

25 responses



68% of the women entrepreneurs think that the biggest advantage of government schemes is low rate of interest provided by govt. 20% of women entrepreneurs think that low rate of interest and ease of getting loans are the biggest advantage of government funding business. 8% think that lesser paper work is biggest advantage and remaining 4% women entrepreneurs think that ease of getting loan is the biggest advantage.

Hypothesis testing

H₀1: There may be no fixed income for women entrepreneurs.

- According to the analysis of personal annual income, it is seen that the women entrepreneurs have no fixed source of income.

H_A1: There may be fixed income for women entrepreneurs.

- The above hypothesis has been rejected.

H₀2: There may not be much awareness about schemes available for women entrepreneurs for financial loan from bank.

- According to the data analysis, the above hypothesis has been accepted. As shown in the chart, 84% of the respondent are not aware about the bank loans.

H_A2: There may be awareness of schemes available for women entrepreneurs for financial loan from bank.

- The above hypothesis is rejected.

H₀3: There may not be much awareness about government schemes available for women entrepreneurs.

- According to the data analysis, the above hypothesis has been accepted. As shown in the chart, 80% of the women entrepreneurs are not aware about the schemes provided by the government.

H_A3: There may be awareness about government schemes available for women entrepreneurs.

- The above hypothesis is rejected.

Findings

- From this research we learnt that the respondents were hesitating to respond answer regarding income. Hence, human nature matters during data collection.
- We learnt that government and financial institutions are providing various financial schemes and loans but micro women entrepreneurs do not have confidence to seek help from them.
- We also learnt that many of the women entrepreneurs balance their work life and household work, and find it difficult to cope up with both the things.

Conclusions

- After conducting this research, I felt that there was a serious lack of awareness among micro women entrepreneurs regarding financial schemes and loans.
- Hardly, less than 20% women entrepreneurs were aware about financial schemes and loans provided by the government and financial institutions.
- There is a vital need of spreading the awareness among the women entrepreneurs.

Limitations

- During data collection, we were on an assumption that the respondent will have enough confidence to reply but they were not having that much confidence.
- Many of the respondent replied that they were aware about some government schemes but they were not aware to whom they must approach.
- During the research, some of the respondent were confident enough to reply but I think some of them were not actively replying.

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STUDY ON HOUSEHOLD FINANCE AND THEIR SPENDING BEHAVIOUR

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ABSTRACT

The article investigates the nature of Household finance and their spending behaviour. In household finance, the main thing to focus on is the person looking after household expenditure. Mainly household expenditure and their budget is created by woman in the house. Household finance means borrowing money to meet the household needs including the home itself, and its repairs and maintenance. The Household finance depends upon the standard of living of a family or an individual. If a family or an individual belongs from a higher class family then his financial budget related to his household would be much more greater than the person who lives in lower class or a lower middle class family, As their expectations are more greater than a lower class family because they can afford prestigious goods. To maintain the Household finance the person should make a financial planning related to Household expenditure, repairs and maintenance, etc.

Keywords: Household finance, financial mistakes, financial literacy, portfolio allocation, debt decision, consumer financial regulation

INTRODUCTION

Household finance is the financial planning of a families or an individual's household. According to many research The average Indian household holds 84% of its wealth in real estate and other physical goods, 11% in gold and the residual 5% in financial asset. Household finance depends on savings, portfolio behaviour, borrowings, decisions, budget and investment choices. In middle class family, Men's in the house, works in the office and earn his reward in terms of money and women who is the housewife in the family makes a financial planning related to budget and expenditure on food and other necessary items. In lower middle class family both the men and women in house finds a job to work so that they can create enough savings for future necessities. Women while shopping for groceries and other items they make a list of what to purchase? , Is it important?, would it be affordable under the budget?. households plays an important role in modern finance. The company that can help a family to make its household finance more accurate is a company called HDFC bank, or else known as Housing Development Finance Corporation Bank. To maintain the Household finance the person should make a financial planning related to Household expenditure, repairs and maintenance, etc. Depending on what they earn from which some must be saving and some monthly budget. Many sources recommend saving 20 percent of your income every month. According to the popular 50/30/20 rule, you should reserve 50 percent of your budget for essentials like rent and food, 30 percent for discretionary spending, and at least 20 percent for savings.

OBJECTIVES

1. To analyse the housing finance in India in General and Worli in particular.
2. This survey of household finances and spending patterns is a matter of general interest and concerns the entire population.
3. The aim is to collect information on the diversity of financial situations that households may face.
4. To examine the inadequacies and inequalities in Housing finance.
5. To enhance the understanding of individual household behaviour.

HYPOTHESIS

Ho1= There is significantly less or no decision making in maintenance of household finance.

Ha1= There is significant more decision making in maintenance of household finance.

Ho2 = There is significantly less or no difference in standard of living of a family or an individuals.

Ha2 = There is significant difference in standard of living of a family or an individuals.

Ho3 = There is significantly less influence of women in household financing for budget planning.

Ha3 = There is significant influence of women in household financing for budget planning.

Ho4 = There is significantly less time taken in allocation of family budget for better household financing.

Ha4 = There is significant time taken in allocation of family budget for better household financing.

SAMPLE SELECTION

1. First the samples are selected on some of the housing families.
2. Then we tried to collect primary data based on their savings and their spending behaviour.
3. Then some secondary data must be collected from literature review based on other opinion on housing finance.
4. Then we'll try to find out learning from the data provided based on primary and secondary data and try to find out solution

LITERATURE REVIEWS**1. In Dvara Research, (August 13, 2018)**

The Household Finance Initiative aims to analyse the financial and non-financial strategies deployed by households to achieve their goals as well as identify the financial mistakes arising from sub-optimal portfolio allocation. The initiative also informs product design and policies to minimize or mitigate the adverse effects of these mistakes on vulnerable low-income households.

2. Farhi and Panageas, (2005)

On the other hand, to the extent that some households can increase their labour supply in response to poor investment returns, either by increasing hours worked or by delaying their retirement, this added flexibility increases households' willingness to take financial risks.

3. Gunnarsson and Wahlund, (1997)

Their opinion says that everyone has to manage his or her personal finance in one way or another. Some tend to save a lot, some like to collect information before each purchase, some like to follow their gut feelings. Private investors are not a homogeneous group but rather individuals with various financial practices combined with different levels of experience, anxiety and interest in financial matters.

4. Arangasami, (1992)

study analyses the effectiveness of small savings schemes in Tamil Nadu with special reference to Madras District during 1981-82 to 1990-91. The author has observed that more and more dependence on mobilization of resources through small savings will ensure and promote self-reliance of individuals in particular and the nation in general. Thus, the author concluded that the Central government should give proper assistance and encouragement to the small savings agencies, which will be useful not only in mobilization of funds but also for the economic development of the nation

5. Joydip Dasgupta (2015),

In his paper he focused on Interest Rate Risk Management of HDFC which started off in 1977 as a new mortgage bank and operated like S&Ls in the first few years and raised retail deposits. This did not create much problem for the entity in the administered interest rate regime. The study offered a new paradigm shift in the financing pattern HDFC for development of housing industry. The shift of financial strategy is suited to counter-shift risk profiles in the housing finance business in India and thus HDFC managed to create a niche in the industry. The author strongly felt that there is a need for extending liberal rate of interest to housing industry. The author strongly felt that there is a need for extending liberal rate of interest to housing industry.

6. Jayachandran C. (2004)

Admits that during the course of his Ph.D. study, there is a moderate level of savings among the households. The major determinants of savings are the personal income, family size, family income and life cycle of the household. The most popular investment on physical assets is consumer durables and financial assets like bank deposits. There is a relative poor level of awareness among the rural people about various financial assets.

Large portions of the investors do not understand the basic fundamentals of the investments. Many investors have invested in safer financial assets like bank deposits. Only few investors preferred the investment on public issue but they are not aware about the market value of their holdings. The Indian Household Investors Survey

7. Bhamrah (1966); Millays (1974)

The women's involvement in decision making regarding loan and financial matters were studied by Bhamrah and Millays and mentioned that in order to arrive at decisions regarding loan on credit taking, wives and brothers were the most important family members.

8. Compbell (1975)

Studied the responsibilities of husband and wives regarding economic decision in order to determine the prime decision maker and variable like average age of couples and length of marriage. The analysis indicated that more than seventy five percent of the families major housing decisions were made jointly by husband and wife regardless of age and length of marriage.

9. Arya, K (1979)

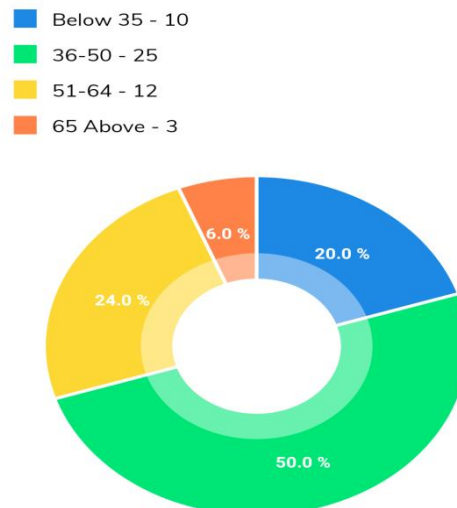
Arya had done study on role of woman in decision making regarding home financing activities and found that women were consulted by their husband at all stages of loan procurements, utilization and repayment and further she reported that, caste, family type, family size had a significant effect whereas land holding, family income and age had non-significant effect on their participation in decision making.

10. Kaur (1987)

Found from her study that majority of the woman respondents were involved in decisions relating to give dowry, where as women were not at all consulted in case of children's education, taking loan, availing health services. Women were sole decision maker in case of selection of food, care of children nursing mother etc. and man were main decision maker on expenditure pattern of households.

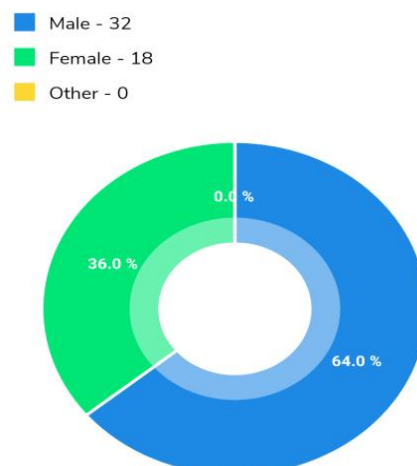
DATA ANALYSIS

1. Age.



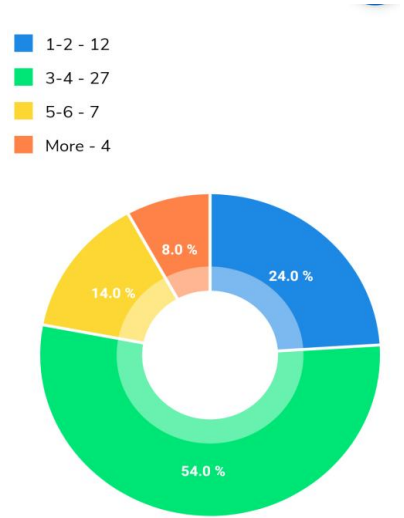
During the research, Mostly 50% of the age group are between 36-50 years of age, from whom primary data were collected for the research.

2. Gender.



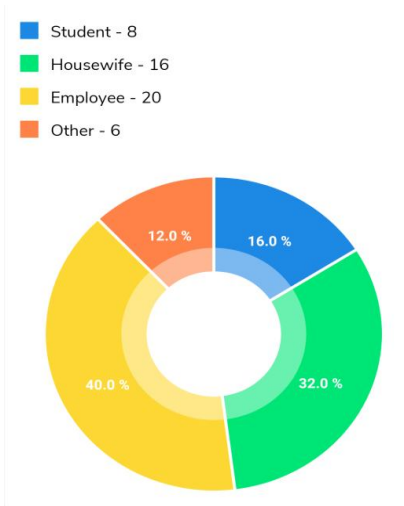
During the research, most of the data were collected from men as they earn the income most of the housing finance.

3. Number of members in family.



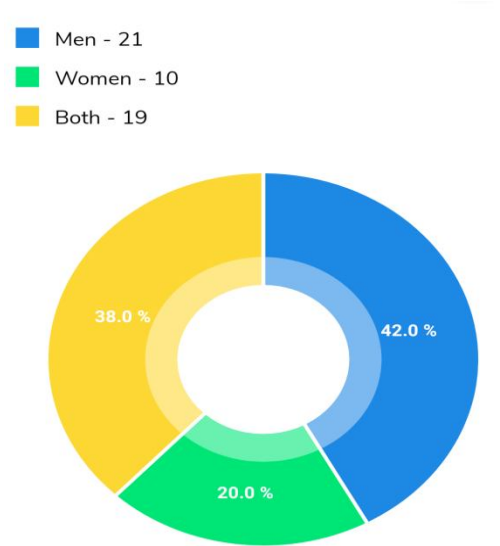
Most of the families had 3-4 numbers of individual members in the family, including husband, wife, son and daughter.

4. Occupation.



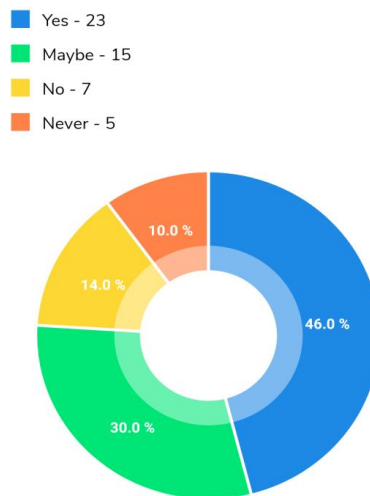
In the research, we learned that 32% out of 100% are housewife, and almost 40% of the women's are employed and are working for the household finance.

5. In the family, who earns income for the household?



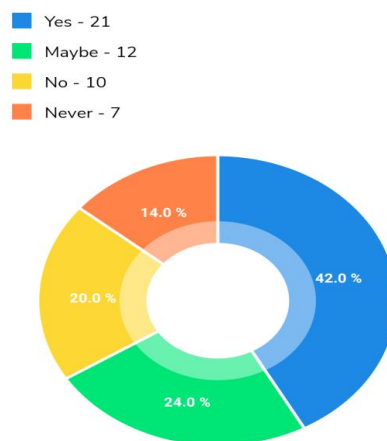
During the research, we learned that most employed person in the family are man, and in almost 38% of the family, both men and women work for the household finance.

6. Do you get any savings left from maintaining household finance?



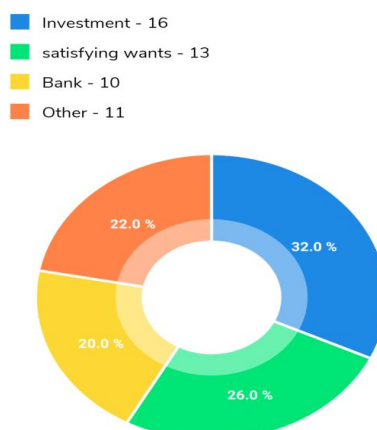
Almost 46% of the families have enough income earning through which they can have some savings left after expenditure, making budget, etc.

7. Are you satisfied with your family income?



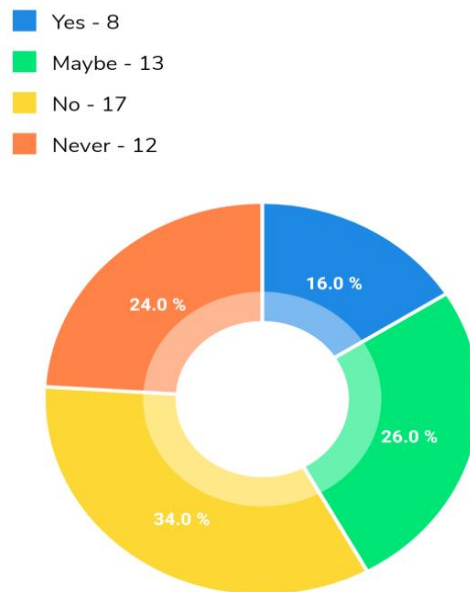
Based on the previous research data analysis, most families are happy and satisfied with their family income as their savings are left for the future investments.

8. What are your family plans from your savings?



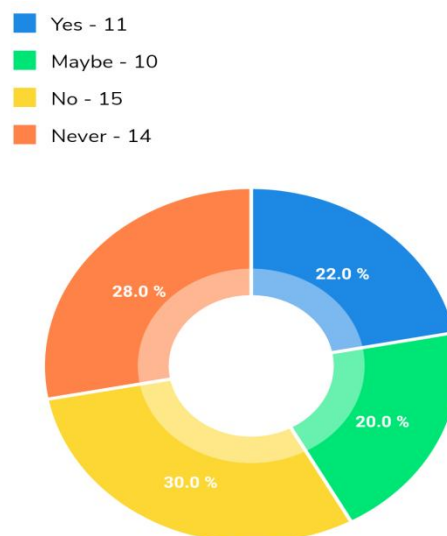
During the research we learned, From savings most of the families plan to invest their savings for future interest in NBFC company such as mutual fund, LIC policy, etc.

9. Have you ever borrowed loans from housing finance company? (e.g. HDFC, HSBC)



Those families who don't get enough income for their household finance, borrows loan from the housing finance company such as HDFC's and HSBC.

10. Does your economic class affect your family?



Economic class does affect the family due to the standard of living they are leaving in as high class people gets enough income for their daily life, whereas lower class people due to their lack of knowledge can't afford a proper job to satisfy their needs.

HYPOTHESIS TESTING

Ho1= There is significantly less or no decision making in maintenance of household finance.

☐ The above stated hypothesis is rejected.

Ha1= There is significant decision making in maintenance of household finance.

☐ According to the research, there is significant more decision making in maintenance of household finance.

Ho2 = There is significantly less or no difference in standard of living of a family or an individuals.

☐ The above stated hypothesis is rejected.

Ha2 = There is significant difference in standard of living of a family or an individuals.

☐ According to the research, there is significant difference in standard of living of a family.

Ho3 = There is significantly less influence of women in household financing for budget planning.

☐ The above stated hypothesis is rejected.

Ha3 = There is significant influence of women in household financing for budget planning.

☐ According to the research there is significant more influence of women in household financing for budget planning.

Ha4 = There is significantly less time taken in allocation of family budget for better household financing.

☐ According to the research there is significantly less time taken in allocation of family budget for better household financing.

Ha4 = There is significant time taken in allocation of family budget for better household financing.

☐ The above stated hypothesis is rejected.

FINDINGS

- 1) During the research, it was found that women play important role in household finance, as they make decision in expenditure, planning for future interest, etc.
- 2) Most of the families try to invest their saving in mutual funds, or other policy for future use or interest.
- 3) The age group of most people were between 36-50, as they have clear understanding of household finance, and to make a proper financial decision.

CONCLUSION

Households plan for the future and the present by making savings and investments decisions. Some differences associated with savings and investments choices include risk and liquidity. the choice of saving and investment Avenues and its expected returns and risk are more associated with their financial literacy. For the elaborate study it has been inferred that, 49 percent of the respondents have said that they pay more attention to the safety of the principal amount while making investments. Even with the relatively homogeneous literacy predicts financial literacy vary greatly, and that financial literacy predicts financial behaviour of household. From the empirical studies it has been observed that women's are great in making household financial planning such as household expenditure, investments, creating budgets, etc.

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A STUDY OF WORK LIFE BALANCE OF WORKING WOMEN IN WORLI

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ABSTRACT

Women play variety of significant role in our society from birth till the end of the life. They need to attend various activities at house such as they have to take care of their family ,spouse, relatives & all the household activities and at organisation or at work due to this they can not spend their quality time for her own sake and feel sick but can manage it.

The study is to find out the issues faced by Working women in Worli for balancing her personal & professional life.

Primary data were collected to 57 respondent in worli. The data were subject to statistical testing, the collected data were analysed by using excel. By analysis both the alternate hypothesis has been proved .

Keywords: Work life balance, working women, support, quality time, family.

INTRODUCTION

In today 's busy world ,prioritizing between ones work and personal life can be a huge challenge. The expression "work life balance" was first used in the UNITED KINGDOM in the late 1970s to describe the balance between an individual's Professional & Personal life. In the United states , this phrase was first used in 1986.

Source: Motivation & Leadership (Sheth publication) , Author: Parveen Nagpal.

Traditionally , Women of the early centuries were mostly confined to their kitchens , very few women have access to higher education . Education have not only empowered them but also has given them robust careers , with brain power being the requisite skills in the knowledge era , rather than physical strength , the women workers seems to flood into every industry on par with men. But this has indeed become a tough challenge for women. The dynamics of work environment have exerted high pressure on working women as they need to cope up with voluntarily or involuntary two full time jobs such as ; one at the office & other at the home .

LITERATURE REVIEW

Number of studies has addressed this issues in different perspectives. Some papers related to this subject are reviewed.

Vijaya Mani (2013) has revealed the major factors influencing the Work life balance of women professional in India such as; role conflict , lack of recognition , organizational politics, gender discrimination , elderly and children care issues, quality of health , problems in time management & lack of proper social support.

Dr. Samita Singh, (2014) conclude that the work life balance is an emergent issue in the expanding Indian economy . achieving a good balance between work & family commitments is a growing concern for contemporary employees & organization . She also conclude that work life imbalance to reduce health & wellbeing among individuals and families.

Anju Sigroha (2014) She gives the comparative analysis in which she conclude or suggest that , the organization should give all sort of facilities to the women employees for their Work life balance. Facilities like maternity leaves , children care center at workplace , flexible work time, etc.

Shobha Sundaresan (2014) has revealed that factors affecting work life balance of working women and consequences of poor work life balance.

Dr. V. P. Matheswaran & V. Hemalatha (2015) Said that women constitute an important section of the workforce. The problem faced are several but significantly ,most often the break in their careers arises out of motherhood and family responsibilities conclude that women can achieve a good balance between work & family contribution .

Gayatri Pradhan (2016) Observe that struggling with their personal and professional lives in order to achieve a balance between these two domains. As the result of which the prevalence of gendered work structure , women are not able to achieve equality despite being educated and employed. In addition domestic responsibilities still remain a primary role of women , irrespective of their employment status.

Romyna Astrid Rendon (2016) revealed that the challenges, support system & strategies reported & also discussed the limitation & suggestion for social work practices & research.

Krithika Jeganathan (2018) , Work life imbalances creates a lot of personal and social pressure to the women in these modern era. She did a comparative study on WLB of women among IT Sector & Health Sector employees , in which she revealed that the health sector employees are able to cope with stress created by their profession than IT sector. IT Sector employees facing too many problems such as their long working hours influencing on marital status of spending time with family, blurred vision , do not get enough sleep, too much illness , etc. As far as she suggest that IT Sector has to organize counselling & training for their employees.

OBJECTIVES OF STUDY

The objectives of this study will also provide useful strategies for working women to fulfill successfully household chores & be productive in workplace.

- ✚ To determined the factors affecting among working women due to work life imbalance.
- ✚ To find working women are suffering from various health issues.
- ✚ To study the innovative strategies or solutions on which they can easily trust in order to balance work life & personal or family life.
- ✚ To study women involvement in various organization for upliftment of family , community & society that can lead to their overall development.

HYPOTHESIS

- ✚ This research is based on the following two hypothesis that identifies the significant level of work life balance of working women.
 - **H₀1** : There is no significant impact of work life balance on working women professional & personal life .
 - **H_A1** : There is a significant impact of work life balance on working women professional & personal life.
 - **H₀2** : There is no significant requirement of support to working women from their family & spouses.
 - **H_A2** : There is a significant requirement of support to working women from their family & spouses.

RESEARCH METHODOLOGY

At beginning of the research the secondary data was collected .The secondary data contain reserch problems, research questions, reseach objective, Hypothesis, sample & Sample size.

RESEARCH PROBLEMS

- ✚ Imbalanced professional & personal life of working women.
- ✚ The working women faces many health issues due to imbalanced personal & professional life.
- ✚ Most of the working women can not get enough support from their family & spouses.

SAMPLE & SAMPLE SIZE

The area of the study is restricted to females in WORLI (Mumbai). The study will be based on the information gathered from females working in the Organization like (School, Colleges, Companies, Hospitals or Clinics, NGO's etc) and some are entrepreneur also; present in WORLI (Mumbai). The total no. of respondent is 57 and only based on working women.

To justify the Hypothesis both primary & secondary data were collected. Our sample or respondents were specifically working females. To collect the respondents opinion Questionnaire method was used. The questionnaire contain all the closed ended questions, to save the time of respondent. The questionnaire contain all the major aspects such as ;

- Long working hours
- Able to get adequate support from their family
- Able to spend time with family
- Frequently facing many health issues, etc.

LIMITATIONS OF THE STUDY

- Small sample- Primary data was collected by the respondent through questionnaire. The sample included for this study was just 57 respondent, the result of this study may vary according to the increase in number of sample.
- Human nature- Same human acts differently at different times. There are many factors like mood, time, etc. which may affect the answer of the respondents & that may ultimately change the result of the study.

DATA ANALYSIS

In order to subject the data to statistical testing, the collected data were coded and analysed by using excel and tabulated with frequency & percentage.

1. **Socio Demographic features** of respondents contain their Age, Marital status, Occupation, & Work experience. The Study contain 57 working women.

Sr.No	Age (in Years)	Nos	Occupation			
			Business	Professional	Working	Other
1	18-26	30	1	7	15	7
2	27-35	12	0	3	6	3
3	36-44	8	1	3	4	0
4	Above 45	7	0	4	2	1
		57	2	17	27	11

Source- Primary Data

The above table among 57 working women, there are 53% of women belongs to the age group 18-26, 21% belongs to 27-35, 14% belongs to 36-44, 13% belongs to the age group from 45 & above. All of them are busy with some work like 4% are involve in business, 30% of women are busy with some professions like teacher or professor, doctor, beautician etc. 47% of women population among 57 women are working, & 19% of women are busy with other activities like private tuitions, some are social worker or work with NGOs.

2. Marital status

Choice	Freq.	%
Unmarried	24	43.64%
Married	27	49.09%
Widow	3	5.45%
Divorced	1	1.82%
NA	2	3.51%

Source – Primary Data

These data belongs to marital status of working women, 44% of women are unmarried, 49% of women are married, 5% of women are widow than only they are doing work for their childrens and family, 2% of women are divorced.

3. Spouse is employed or not?

Choice	Freq	%
Yes	21	78%
No	6	22%

Among 27 married women 21 women answered YES & remaining 6 answered NO, and their percentage 78% & 22% respectively.

4. Work experience

Choice	Freq.	%
less 1 yr	10	17.54%
1-2 yrs	10	17.54%
3-4 yrs	5	8.77%
more 5 yrs	30	52.63%
NA	2	3.52%

Source- Primary Data

According to the table ,17.54% women have 1 to 2 years experience , 8.77% of women have 3-4 years and 52.63% of women have more than 5 years work experience.

5. Reason behind doing job

Choice	Freq.	%
Engaging yourself in some work	9	16%
Financial Problems	18	32%
NA	2	4%
Other	3	5%
Personal Interest	25	44%

Source- Primary Data

In this study majority of the women have working on the basis of their personal interest i.e. 44% and 32% of the women have financial problems so that to overcome with the problem they have to work, 4% of the women population among 57, can't give any reason & 5% have some other reasons to do job and remaining 16% of women doing for engaged herself.

6. How easy or difficult they find to balance their W & L.

Choice	freq.	%
Extremely easy	2	4%
Moderate easy	18	30%
Slightly easy	15	26%
Very easy	3	5%
Not at all easy	17	30%

Source -Primary Data

From the sample it has been found that 30% of the women have feet that they could not maintain a balance between their W& L. And a few of them is considered that balancing the W& L is extreme and very easy i.e. 4% & 5% respectively. And majority of them answered that it moderate or slightly easy to maintain a balanced life which is 32% & 26% respectively,wherease 4% of them have no answer for this question.

7. How often they think or worry about their work (when they are not actually at work)

Choice	Freq.	%
Always	17	30.91%
Sometimes	23	41.82%
Rarely	9	16.36%
Never	6	10.91%
NA	2	3.51%

Source – Primary Data

According to the analysis majority of the women, sometime worry about their work i.e. 41.82% and 30.91% of them are always think about their work , because of overthinking of work at home also they feel sick very easily and it is very inconvenient for maintaining balance between W& L. It is also analysed that 10.91% of working women , doesn't even think about work when they are at their home.

8. How often they feel stressed?

Choice	Freq.	%
Always	21	38.89%
Sometimes	23	42.59%
Rarely	4	7.41%
Never	6	11.11%
NA	3	5.26%

Source- Primary Data

From the sample , it is conclude that 42.59% of the women, sometimes dealing with stress & 38.89% of them are always under troma or stress because of the work .

9. How they manage stress?

Choice	Freq.	%
Yoga	6	11.32%
Meditation	11	20.57%
Entertainment	16	30.19%
Dance-Music	8	15.09%
Others	12	22.64%
NA	4	7.02%

Source- Primary Data

According to this table , they can manage their sickness by Yoga, Meditation , Entertainment (watching movies) ,Dance & music & some of them have their own way to manage their stress.

10. Require support system?

Choice	Freq	%
Yes	43	76.63%
No	11	20.37%
Can't say	0	0.00%
NA	3	5.26%

Source- Primary Data

From the sample we can conclude that , 76.63% of working women get support from their family & only 20.37% working women do not get support.

11. Do they think if employees have good work life balance the organization will be more effective and successful?

Choice	Freq.	%
Yes	47	82.45%
No	1	1.75%
Can't say	6	10.53%
NA	3	5.26%

Source -Primary Data

According to the sample ,we can conclude that majority of the working women thought that if they have good WLB the organization will be mor effective for doing their work , & if they can balanced their life, ultimately the organization will succeed.

12. Does your organization have WLB policies?

Choice	Freq.	%
Yes	33	60%
No	16	29.09%
Not aware	6	10.91%
NA	2	3.51%

Source -Primary Data

So, After this analysis majority of the organization have WLB policies in their organization such as 60% of working women said that, they have WLB policies in organization where their working , because their HR know about , How to retain the talented employee in the company & only 29.09% of working women said No. 10.91% said they are not aware about such policies.

HYPOTHESIS TESTING

This research is based on the two hypothesis.

According to this study , the H_0 has been rejected and is proved that , 60% of working women said that their organization have the WLB policies, 32% said their life is moderate easy, due to WLB policies, but sometimes they worry about their professional work & feel depressed , but to overcome these stress they can manage them by doing Yoga, Meditation , Etertain their self by dancing & music & some of them , spend time with family to change some environment.

According to this study, H_02 has been rejected and it is proved that, 76.63% of working women easily got support from their family and 20.37% of do not get support easily but at some point of time they will get.

CONCLUSION

From the above study, it is concluded that Majority of working women have a significant work life balance. Afterwords they are facing financial problems and personally interested in working outside and can easily balance their schedule. This study has revealed that the burden of excessive work, the need to fulfill other's requirement they sometime neglect themselves due to all these consequences they high level of stress, obesity, hypertension, frequent headache, fever & infection, but due to all such thing they can manage short sickness diseases by doing Yoga, Meditation, Entertainment & easily get support from their family & enjoy their harmonious life with precious the family.

The working women proved that they can do anything, anytime and with full potential.

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WOMEN'S EQUALITY IN THE SOCIETY

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ABSTRACT

This research paper is all about the main agenda of showing the equality at workplace. the equality is not only about the men and female but also about difference of rights, opinion, caste, Creed and custom, disable etc. it also shows the equal treatment to all. workplace matters a lot in today's era. people should get equal importance and fair treatment at workplace. workplace matters to all individual since it's a place where people spent most of their life in earnings and making their life more balanced and to cope up with their financial problems and situation. it's really important to understand the value of equality at workplace so that it will make right path to all.

INTRODUCTION

Equality, the word itself means “**EQUAL**”. Equality is what today our society needs for Women at all section. Here it's not only about the particular place but it's about the workplace. in our society women plays a very important role in all sectors. Developing women means developing nation. When we speak about equality it means gender equality i.e. male, female, caste, custom, disable. Equality means making sure people are given equal opportunities, equal pay, equal rights, equal respect, and equal authority and are accepted for their differences. When we speak about equality it also shows many aspects regarding caste, religion, discrimination about upper and lower. We all are human being discriminating through these believes will only create problem at workplace and.

Workplace is an essential part of our lives since we earn to live it is most important daily routine. one must understand that equality at work place should be given utmost important for women's to learn and grow their confident with high spirit and enthusiasm. There should be no discrimination between male, female at workplace regarding her rights, values, pay, respect and authority. it also means that women should be given comfort to work without harassment of their personal issues or family background.

Equality in the workplace means that no person should experience or fear discrimination based on their gender, sex, age, race, etc. ... here one should also note that being a women her safety is more important. She should be allowed to leave before midnights or late night. If her work demands late shift or overtime, as equality at all work are for sure but at the same time it should also be noted that *she is a women, a mother a wife, a daughter, a sister of other family. at workplace flexible shift should be allotted to ladies to pursue her other activity properly keeping in view her safety.*

OBJECTIVE

1. To study the conceptual framework of paper.
2. Importance of Equality in workplace.
4. Measures to improve Equality in workplace.

RESEARCH METHODOLOGY

The paper is based on the secondary sources of data i.e. websites, books, journals etc.

Important of equality in workplace

EQUALITY, it means no discrimination between male and female, fair and black, upper or lower class, religion and creed, close associates and colleges etc. Equality plays a very important role in the quality of life and lives. There should be no discrimination among this and also there should be no indiscriminate with women. there should be any favouritism at workplace apart from all there should be no politics at all. Work culture should be healthy and good for all working and especially ladies. *Discrimination is the unfair treatment of someone for their gender, race, nationality, sexual orientation, religion, age or disability.*

No groupism harassment, sexual harassment, women outlook, body shaming, body figure, etc. “Doing right by women in the workplace does not mean treating them with just respect. It also means not isolating or ignoring them – and making access equal. Whether that means you take all your direct reports out to dinner or none of them, the key is to give men and women equal opportunities to succeed, to grow, to build confident, to understand etc.

For smooth functioning of working culture of any organization Equality must be maintained.

Equality or equity?

Gender equality also does not mean that males and females must always be treated the same. Given the existence of biological sex differences, it is reasonable for males and females to have different legal rights in some instances. For example, only females can ever require maternity leave specifically for pregnancy and birth.

In cases such as these, what is required is not equal treatment, but equitable treatment. Equity means recognizing that differences in ability mean that fairness often requires treating people differently so that they can achieve the same outcome. At times equity is necessary to achieve gender equality, but there are many instances where this is not the case.

Measures to improve Equality in workplace

Equality is a very crucial aspect when we speak about equality it means a lot irregardless with all favors and friendship. **“Fair and just”** that’s all to speak and act at the right place and time. at workplace it’s very important to have it all on equal grounds and level the norm must be set *fair and just*.

The following points are

- Pay should be given as per their own knowledge or as per the companies norms if incase some special learning or knowledge then it can hike
- Disable people should be given training and motivated further to work and can be feel comfortable
- Harassment should be completely boycott since it’s a very disturbance issue and at work place no female should be harassed with her personal issues, family background or her outlook or any other matter
- No harassment should be done related to caste creed religion custom belief values or upper or lower class.
- Equal hike should be provided with fair treatment and respect no one should be felt more superior or higher or lower or isolated in work related matters and environment
- Male or female when speaking about gender women should be given their right to speak to make decision on work related affairs and should also be respected for her views, point of views and other related matter.
- Workplace should be created healthy with good working facilities, anamities and pay or with incentive
- Work culture affects a lot to people as it’s a only source of livelihoods therefore one must understand the need and must make it a best possible way for others to work.

CONCLUSION

I conclude that there should be equality in all caste, creed, custom, and religion, upper, lower and also between genders at workplace. there should be proper norms and framework of the work culture so that nobody should be feel isolated or inferior or superior. Fair treatment and respect should be practice. womens should be safe and one should value their dedication towards their work. **It’s not easy to handle home basic needs and growing family balancing with job.** Which only women does. so respects their views and give them and all other equal treatment.

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**DECODING POSH – INDIA’S LAW ON PREVENTION OF SEXUAL HARASSMENT AT
WORKPLACE**

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ABSTRACT

Sexual harassment constitutes a gross violation of women’s right to equality and dignity. Across the globe today, workplace sexual harassment is increasingly understood as violation of women’s rights and a form of violence against women. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act 2013) was enacted to ensure safe working places for women and to build enabling work environments that respect women’s right to equality of status and opportunity. The sense of security at the workplace will improve women’s participation in work, resulting in their economic empowerment and inclusive growth. This Legislation is an important step forward within the larger architecture of women’s rights, as it tackles the issue to secure the rights of women workers across the country. This paper attempts to understand the provisions of POSH Act 2013 and redressal process to be followed under the Act.

Keywords: Sexual Harassment, Aggrieved woman, Workplace.

INTRODUCTION

Globalization has brought a profound change in the status of women all over the world. In India, the official figures for women’s work participation are low, much of the work that women do is not captured in official data account. While the official data shows that women’s participation rate is around 25.3% in rural areas and 14.7% in urban areas, estimates indicate that there is a huge workforce of women, therefore there is a need to secure their workplace and their entitlement. Given, that 93% of women workers are employed in the informal sectors, they remain unprotected by Laws. With no laws or mechanisms to protect them, proactive measures are required to make their workplaces safe. Sexual harassment at workplace is a form of Gender Discrimination, which results in violation of the fundamental rights of a women to equality under Article 14 and 15 of the Constitution of India and her right to life and live with dignity under Article 21 of the Constitution and right to practice any profession or to carry on any occupation, trade or business which includes a right to a safe environment free from sexual harassment. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act 2013) was enacted by the Ministry of Women and Child Development, India in 2013. The POSH Act has been enacted with the objective of preventing and protecting women against workplace sexual harassment and ensuring effective redressal of complaints of sexual harassment.

OBJECTIVE OF THE PAPER

The objective of the paper is to under the provisions under the POSH Act 2013 and redressal mechanism to be followed under the Act.

RESEARCH METHODOLOGY

The study has been conducted purely on the basis of secondary data collected from Journals, Research Articles, Websites, Books and various Research Reports on the subject.

LITERATURE REVIEW

Edison Nesa Doss and Pavan K. Mukherjee (2014) observed that failure to recognize that sexual harassment is also a human rights issue and that it must be addressed to create an equal and impartial working conditions for women. Women also have every right to work in a friendly and congenial environment and when we achieve this we have indeed empowered our women.

Rouf Ahmad Bhat and Anita Deshpande (2017) observed that the cases of sexual harassment of women at workplace in India are increasing day-by-day. The need is to provide such a mechanism that could better halt the situation and reduce down the number of cases.

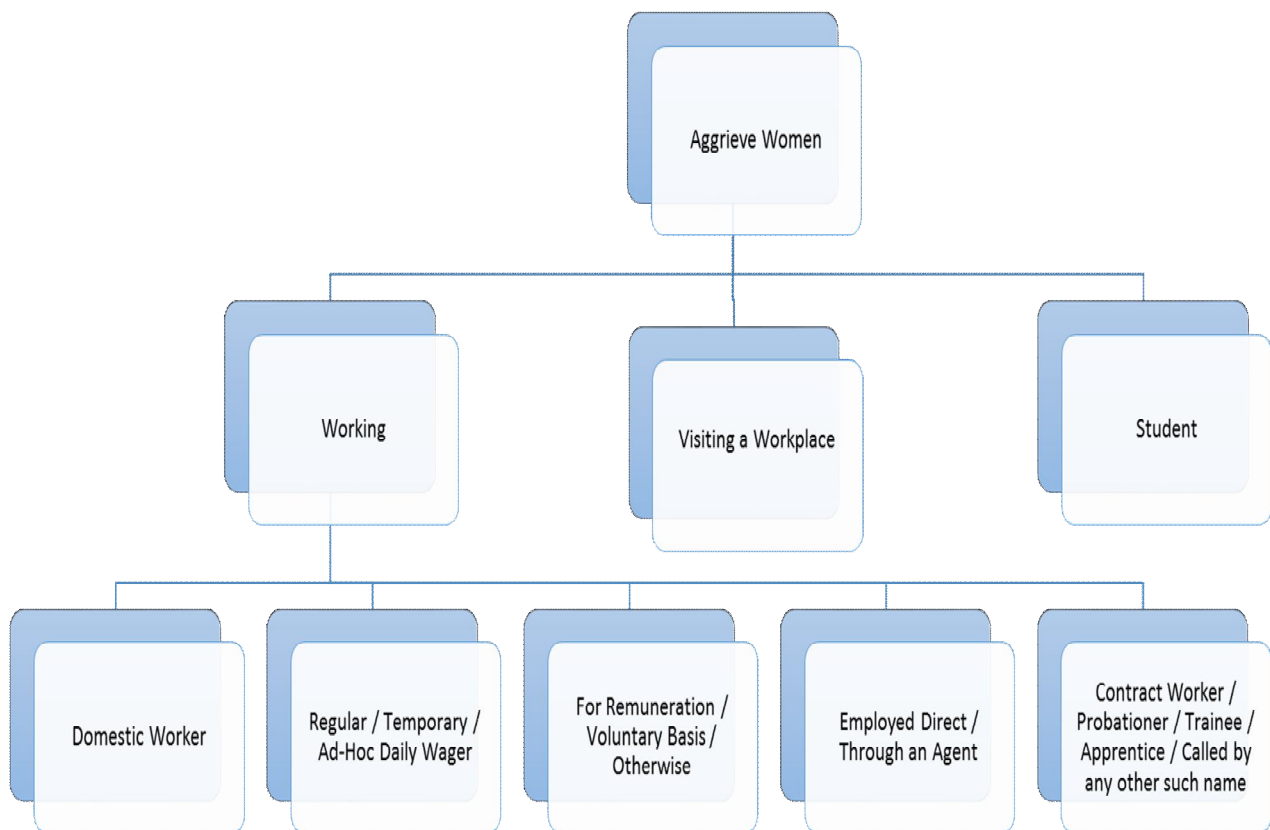
KEY PROVISIONS OF THE POSH ACT 2013**1. Applicability and Scope**

- **Applicable Jurisdiction**

The POSH Act extends to the whole of India.

• Aggrieved Women

The Act recognizes the right of every women to a safe and secure workplace environment irrespective of her age or employment / work status. Hence the right of all women working or visiting any workplace whether in the capacity of regular, temporary. Ad-hoc or daily wage basis is protected under the Act. It includes all women whether engaged directly or through an agent including a contractor, with or without the knowledge of the principal employer. They may be working for remuneration, on a voluntary basis or otherwise. Their terms of employment can be expressed or implied. Further a women could be a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name. The Act also covers a women who is working in a dwelling place or house.



• Workplace

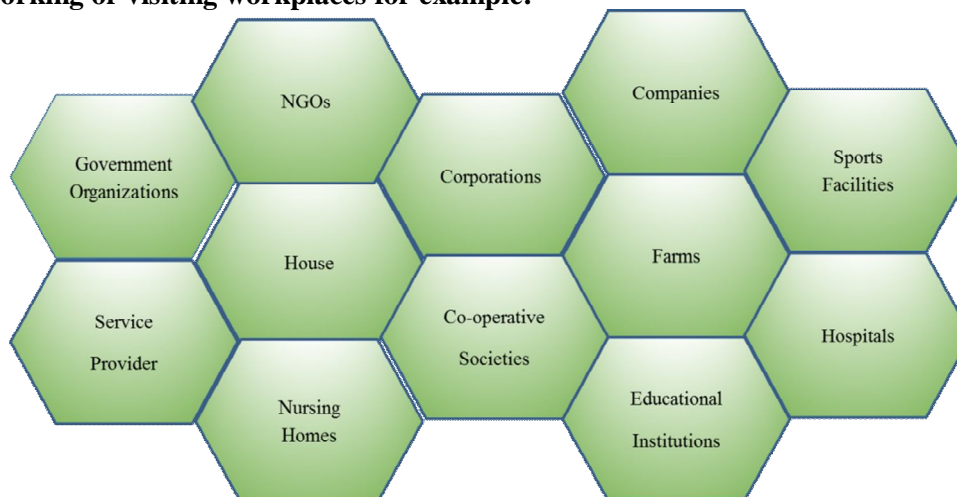
A workplace is defined as, any place visited by the employee arising out of or during the course of employment, including transportation provided by the employer for undertaking such a journey. As per this definition, a workplace covers both the organized and unorganized sector. It also includes all workplaces whether owned by Indian or Foreign company having a place of work in India. As per the Act, workplace includes;

- Government Organizations including Government \Companies, Corporations and Co-operative Societies;
- Private Sector Organizations, Ventures, Societies, Trusts, NGOs, Service Providers etc. providing services which are commercial, vocational, educational, sports, professional, entertainment, industrial, health related or financial activities, including production, supply, sale, distribution or service;
- Hospitals / Nursing Homes
- Sports Institutes / Facility
- Places visited by the employee (including while on travel) including transportation provided by employer;
- A dwelling place or house.

The Act defines the unorganized sector as –

- Any enterprise owned by an individual or self-employed worker engaged in the production or sale of goods or providing services of any kind;
- Any enterprise which employs less than 10 workers

All Women working or visiting workplaces for example:



2. Sexual Harassment at the Workplace

As per the POSH Act, sexual harassment includes any one or more of the following unwelcome acts or behavior whether directly or by implication such as:

- i. Physical contact or advances
- ii. A demand or request for sexual favor
- iii. Making sexually colored remarks
- iv. Showing pornography
- v. Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature

The following circumstances, among other circumstances if they occur or are present in relation to or connected with any act or behavior of sexual harassment may amount to sexual harassment.

- Implied or explicit promise of preferential treatment in employment
- Implied or explicit threat of detrimental treatment in employment
- Implied or explicit threat about present or future employment status
- Interference with work or creating an intimidating or offensive or hostile work environment
- Humiliating treatment likely to affect the woman employee's health or safety

Determining what constitutes sexual harassment depends upon the specific facts and the context in which the conduct has occurred.

3. Prevention and Prohibition

Internal Committed (IC)

The POSH Act requires an employer to set up an Internal Committee (IC) at each office or branch of an organization employing 10 or more employees to hear and redress grievances pertaining to sexual harassment. Failure to constitute the IC may lead to imposition of a fine under the POSH Act.

Constitution of the IC

Presiding Officer	Women employed at a senior level at the workplace from amongst the employees
Members	Not less than 2 members from amongst the employees. Preferably committed to the cause of women or who have had the experience in social work or have legal knowledge
External Member	From an NGO or Association committed to the cause of women or person familiar with issues relating to sexual harassment.

Not less than half of the IC Members shall be women

The term of IC Members shall not exceed 3 years

A minimum of 3 Members on the IC including the Presiding Officer are to be present for conducting the inquiry.

Local Committee (LC)

At the district level the government is required to set up a local committee to investigate and redress the complaints of sexual harassment from the unorganized sector or from establishments where the IC has not been constituted on account of the establishment having less than 10 employees. The LC has special relevance in case of sexual harassment of domestic workers or where the complaint is against the employer himself or a third party who is not an employee.

Chairperson	An eminent woman in the field of social work and committed to the cause of women
Local Woman	One of the members to be nominated from amongst the women working in block, taluka, tehsil or ward or municipality in the district
NGO Members	2 members out of which at least one shall be a woman to be nominated from an NGO or an association committed to the cause of women or person familiar with issues pertaining to sexual harassment.

- At least one of the members should have the background in law
- At least one of the members should be a woman belonging to the Scheduled Caste or Scheduled Tribe.

4. Complaint Mechanism

Timelines to be followed by aggrieved employee to make the complaint and by the IC/LC to inquire into the Complaint:

- Written complains (6 copies) along with supporting documents and names and addresses of witnesses have to be filed within 3 months of the date of the incident. Timeline extended by another 3 months.
- Upon receipt of the complaint, 1 copy of the complaint to be sent to the respondent within 7 days.
- Upon receipt of copy of complaint, the respondent is required to reply to the complaint along with a list of supporting documents and names and addresses of the witnesses within 10 working days.
- The inquiry has to be completed within a total of 90 days from the receipt of complaint.
- The inquiry report has to be issued within 10 days of completion of inquiry.
- The employer is required to act on the recommendations of the IC/LC within 60 days of the receipt of inquiry report.
- Appeal against the decision of the committee is allowed within 90 days from the date of recommendations.

5. Punishment and Compensation

The POSH Act prescribes following punishments that may be imposed by an employer on an employee for indulging in an act of sexual harassment:

- Punishment prescribed under the service rules of the organization;
- If the organizations does not have service rules, disciplinary actions including written apology, warning, reprimand, censure, withholding of promotion, withholding of pay rise or increments, terminating the respondent from service, undergoing a counselling sessions, or carrying out community service, and
- Deduction of compensation payable to the aggrieved woman from the wages of the respondent.

The POSH Act also envisages payment of compensation to the aggrieved woman. The compensation payable shall be determined based on:

- The mental trauma, pain, suffering caused to the aggrieved employee;
- The loss in career opportunity due to the incident of sexual harassment;
- Medical expenses incurred by the victim for physical / psychiatric treatment;
- The income and status of the alleged perpetrator and
- Feasibility of such payment in lump sum or in installments.

In the event that respondent fails to pay the aforesaid sum, IC may forward the order for recovery of the sum as an arrear of land revenue to the concerned district officer.

6. Frivolous Complaints

In order to ensure that protections envisaged in the POSH Act are not misused, provisions for actions against 'False and Malicious' complainants have been included in the statute. As per POSH Act, If the IC/LC concludes that the allegation made by complainant are false or malicious or the complaint has been made knowing it to be untrue or forged or misleading information has been provided during the inquiry, disciplinary action in accordance with the service rules of the organization can be taken against such complainant.

Where the organization does not have service rules, the statute provides the disciplinary actions such as a written apology, warning, reprimand, censure, withholding of promotion, withholding of pay rise or increments, terminating the complainant from service, undergoing a counselling session or carrying out community service may be taken. The POSH Act further clarifies that the mere inability to substantiate a complaint or provide adequate proof need not mean that complaint is false or malicious.

CONCLUSION

Government of India is committed to promote gender equality and Women's empowerment across every sector. This Act empowers women. It will be beneficial to all the working women. The legislation however requires the support and commitment of all the stakeholders for its effective successful implementation in preventing workplace sexual harassment. It casts an obligation upon the employer to address the grievances in respect of sexual harassment at workplace in a time bound manner. This Act is a Pro-active measure to eradicate the problem of workplace sexual harassment in the country. It is a step forward in promoting the independence as well as right to work with dignity of women as equal partners in an environment that is free from violence.

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COMPARATIVE STUDY ON STRESS AMONG WORKING AND NON WORKING WOMEN

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ABSTRACT

Today the world is open for women in each and every field. Women are working everywhere and playing multiple roles effectively and efficiently. In today's modern world women are likely to take and face challenges which might create stress to a certain extent. Stress is faced by everyone irrespective of factors like caste, creed, rich, poor, healthy, unhealthy etc. This research is based on primary data to study the stress of both working and non working women.

Keywords: Stress, working women , non working women, mental Stress, physical stress

INTRODUCTION

Stress is the reaction people have due to excessive pressure or work load . Stress is a part and parcel of modern life. Increasing complexities of life is ultimately leading to increase in overall stress of an individual. Stress are of various types and are faced by everyone. The present research was conducted to analyse the stress among working and non working women and to analyse the various factors that causes stress to both working and non working women. It also includes the symptoms of mental and physical stress.

LITERATURE REVIEW

There are various reasons that have been contributed to the physical and mental stress among working and non working women. Some of the research papers related to the same are reviewed:

Kristina and Stephen (2015) reported that working women facing higher level of stress than compared to men. There are multiple roles, discrimination and (2008) investigated work-related stress in women its association with self-perceived health and sick Leave among working women. The findings reveal that the factor causing stress among them is 'stress owing to set limits', and followed by 'increased workload'. On the other hand women associated with 'high perceived Stress owing to indistinct organization and conflicts' are reported taking more sick leaves.

Maryam Zarra-Nezhad et al., (2010) stated that there exists positive relationship between levels of occupational stress and family difficulties in working women. Iwasaki et al., (2004) has concluded that women experience greater levels of work-family stress as a result of societal expectations and thus bear the burden of greater levels of work-family stress than men. Stephen Palmer and Kristina Gyllensten (2005) observed, multiple roles, lack of career progress, discrimination and Stereotyping are the factors that create stress among the women. They confirmed that women reported higher levels of stress compared to men.

Essien and Stephen (2014) observed that annual leave and getting assistance from colleagues as the most widely used organisational and personal stress coping strategies by female employees of commercial banks in Nigeria.

Dhanabakyam and Malarvizhi (2014) stated there is a positive relationship between stress and family difficulties in working women. The increase in work-family conflict leads to increase in work stress and vice versa in married working women. It is observed that women in professional job positions with high job demand were more prone to experience work family conflict and work stress.

According to Khetarpal & Kochar (2006), the key stressors which affected maximum number of women were poor peer relations, intrinsic impoverishment and under-participation.

Karve (2010) and Nair examined the different role stressors encountered by women executives and coping styles used by them. Results indicate that there is a significant correlation between Inter role distance, and defensive mode of role stress. Employees tend to use more of a proactive style of Approach mode of coping with role stress wherein they deal with role stress through own efforts.

METHODS

The research methods include research problem, research question, objective of the study, hypothesis and sample size.

RESEARCH PROBLEMS

1. Rapidly increasing stress among working and non working women
2. Side effects on physical and mental health of working and non working women

OBJECTIVES OF STUDY

- 1) To find out causes of stress among working and non working women
- 2) To compare the extent of mental stress among working and non working women
- 3) To compare the extent of physical stress among and non working women

HYPOTHESIS

H₀₁. There is no significant difference in stress among working and non working women.

H_{a1}. There is a significant difference in stress among working and non working women

H₀₂ There is significantly higher level of physical & mental stress on working women as compared to non working women

H_{a2} There is significantly lower level of physical & mental stress in working women as compared to non working women.

RESEARCH METHODOLOGY

The study is based on the information gathered from both working and non working women. To justify the Hypothesis both primary & secondary data were collected. To collect the respondents opinion Questionnaire method was used. The questionnaire contains all the closed ended questions, to save the time of respondent. The data was collected from 80 respondents.

LIMITATION:

cii) Small sample- Primary data was collected by the respondent through questionnaire. The sample included for this study was just 80 respondent, the result of this study may vary according to the increase in number of sample.

5. Human nature- Same human acts differently at different times. There are many factors like mood, time, etc. which may affect the answer of the respondents & that may ultimately change the result of the study.

ANALYSIS**1. AGE-GROUP**

Age Group	Respondent (Working)	Respondent (Non-Working)	Respondent	%
Below 20	7	16	23	28.75
21-25	10	11	20	25
26-30	6	6	12	15
31-35	5	4	9	11.25
36-40	9	2	11	13.75
Above 40	3	1	5	5.00
Not answered	40	40	1	1.25

There are total 80 respondents out of which 40 belong to the group of working respondents where as 40 belongs to the group of non working respondents.

Out of total respondents, 28.75% belong to the group of below 20 where as 25% of respondents belong to the age of 21-25. 15% of respondents belongs to the age group of 26 - 30 where as 11.25% respondents belong to 31-35. 13.75% respondents belong to the age Group of 36-40 and 5% and 1.25% of respondents being too the age group of above 40 and the least answered age group belong to not answered.

2. WORKING STATUS

Working status	No of respondents	%
Working	40	50
Non working	40	50

There were total 80 respondents out of which 50% of respondents belongs to working group whereas 50% belong to non working group.

3. OCCUPATION

Occupation	No of respondents (Working)	No of respondents (Non-Working)	No of respondents (Total)	%
Own business	09	01	10	12.50
Private sector employee	24	00	24	30
Public sector employee	02	02	4	5
Housewife/homemaker	00	14	14	17.50
Others	5	26	28	35

Out of 40 working respondents, 24 women /respondent works as private sector employee where as 2 women work as public sector employee. 9 women have their own businesses whereas 5 women are employed in some other sectors.

Out of 40 Non-working respondents, 14 respondents are playing the role of housewife/homemaker, whereas 26 of the women respondents may belong to education sector,etc

4. WORK EXPERIENCE

Choices	No of respondents	%
Less than 1 year	11	27.50
1-10 years	18	45
More than 10 years	11	27.50

There were about 27.50% of female respondents who have experience of less than 1 year it might also include undergraduate or graduate students with internship experience. 45% of respondents belong to the group of work experience of 1-10 years and 27.50% belong to the respondents having work experience of more than 10 years .

5. STRESS SITUATIONS

Occupation	No of respondents (Working)	No of respondents (Non-Working)	No of respondents (Total)	%
Once in a week	04	10	14	17.50
Twice in a week	07	15	22	27.50
More than twice in a week	29	15	44	55

Respondents were requested to answer the question how often do they face stress situations in a week and following are the results

Out of 40 working respondents, near about 29 women face stress situation more than twice a week. 7 and 4 women face stress situations twice in a week and once in a week respectively.

Out of 40 Non-working respondents, near about 10 and 15 women face stress situations once in a week and twice in a week. From the above data we also understand that 15 women belong to situations where they face stress more than twice in a week.

Near about 55% of female respondents are likely to face stress situations more than twice in a week where as 17.50% and 27.50% female respondents face stress situations once in a week and twice in a week respectively.

6. STRESS TYPE

Occupation	No of respondents (Working)	No of respondents (Non-Working)	No of respondents (Total)	%
Physical stress	01	06	7	8.75
Mental stress	12	22	34	42.5
Both	27	12	39	48.75

The respondents were allowed to tick the type of stress faced by them. They were also allowed to select both mental and physical stress If they feel both.

Out of 40 working respondents, 1 of them frequently face physical stress, 12 of them face mental stress, whereas, 27 respondents faces both, mental as well as physical stress.

Out of 40 Non-working respondents, 6 of them frequently face physical stress, 22 of them face mental stress, whereas, 12 respondents faces both, mental as well as physical stress.

7. ARE YOU TEND TO OVERREACT TO STRESSFUL SITUATIONS

Occupation	No of respondents (Working)	No of respondents (Non-Working)	No of respondents (Total)	%
Always	06	12	18	22.50
Sometimes	32	24	56	70
Never	02	04	6	7.50

From 40 working respondents, about 32 respondents do agree that they sometimes overreact to stressful situations where as 6 women agree that they always overreact to stressful situations where as only about 2 women concludes that they never overreact to Stressful situations.

From 40 Non-working respondents, about 24 respondents do agree that they sometimes overreact to stressful situations where as 12 women agree that they always overreact to stressful situations where as only about 4 women concludes that they never overreact to Stressful situations.

About 70% of respondents do agree that they sometimes overreact to stressful situations where as 22.5 0% of women agree that they also overreact to stressful situations where as only about 7.50% of women concludes that they never overreact to Stressful situations.

8. DO YOU FEEL OVERWHELMED WITH RESPONSIBILITIES

Occupation	No of respondents (Working)	No of respondents (Non-Working)	No of respondents (Total)	%
Always	09	15	24	30
Sometimes	30	25	55	68.75
Never	01	00	1	1.25

From 40 working respondents, 30 females conclude that they sometimes worry and feel overwhelmed with responsibilities where as 9 females says, they always worry and only 1 woman concludes that she never felt overwhelmed with responsibilities.

From 40 Non-working respondents, 25 females conclude that they sometimes worry and feel overwhelmed with responsibilities where as 15 females says, they always worry.

9. SYMPTOMS OF MENTAL STRESS

Choices	No of respondents	%
Moody	37	21.14
Irritability	52	29.71
Anxiety	38	21.71
Depression	38	21.71
Others	10	5.71

There are various symptoms of mental stress like mood swings, irritability, anxiety depression etc which may vary from person to person. Most common symptoms of mental stress were provided and the respondent were allowed to select as many as symptoms they think they perceive. Above is the table concluding the same.

10. SYMPTOMS OF PHYSICAL STRESS

Choices	No of respondents	%
Fatigue	29	13.94
Headache	62	29.81
Sleeping disorder	48	23.08
Eating disorder	32	15.38
Blood pressure	25	12.02
Other	12	5.77

There are various symptoms of physical stress like fatigue, headache, sleeping disorder, eating disorder, blood pressure etc which may vary from person to person. Most common symptoms of physical stress were provided and the respondent were allowed to select as many as symptoms they think they perceive. Above is the table concluding the same.

11. CAUSES OF MENTAL AND PHYSICAL STRESS AMONG WORKING WOMEN

Choice	No of respondents	%
Workload	30	29.70
High target and deadlines	21	20.79
Repetitive and boring work	12	11.88
Poor salary	18	17.82
Lack of job security	14	13.86
Others	6	5.94

There are various causes of mental and physical stress among working women as such workload ,high target and deadlines,repertitive and boring work,poor salary,lack of job security etc are some of the common causes of stress at workplace.

12. CAUSES OF MENTAL AND PHYSICAL STRESS AMONG NON WORKING WOMEN

Choice	No of respondents	%
joint family	8	8.25
Hectic schedule	24	24.74
Financial problems	33	34.02
Number of children	7	7.22
Lack of support from husband	6	6.19
Others	19	19.59

There are various causes of mental and physical stress among non working women as such joint family, hectic schedule, financial problems, number of children, lack of support from husband,etc are some of the common causes of stress among non working women.

13. STRATEGIES FOLLOWED TO OVERCOME STRESS

Choices	No of respondents	%
Meditation/Yoga	34	25.56
Medication	12	9.02
Time Management	33	24.81
Trip/tour	42	31.58
Others	12	9.02

As every problem has a solution, following are the strategies followed by women to reduce or overcome stress

Majority of women respondent ie 31.58% prefers going for a trip/tour to reduce stress where as 24.81% of women prefer time management. 25.56% respondents follow meditation to reduce stress. Where as medication is followed only by 9.02% of respondents

FINDINGS

According to this study, H_{01} has been rejected as there is a significant difference of causes of stress among working and non working women.

There are different causes of stress among working and non working women. Causes of stress among working women are workload, high target and deadlines, boring and repetitive work, long working hours, etc. Whereas causes of stress among non working women are hectic schedule, number of children, lack of support from husband etc.

According to the study, H_{02} has been rejected.

It is founded that higher level of physical stress is faced by working women.

Out of 80 respondents, 40 respondents were working and above is the table concluding about the physical and mental Stress faced by working women. It can be analysed that 25 womens out of 40 are drained of physical stress where as 15 are drained of mental Stress.

CONCLUSION

Stress can be faced by anyone irrespective of age group and other demographic factors. Stress is something which can be Perceived by any person whether working or not. The aim of this study was to understand the

various causes of stress among working and non working women. Therefore the research is done through primary method by collecting questionnaire from female respondents both working and non working.

The outcome of the result is as follows-

Female respondents tend to follow more of mental Stress as compared to physical stress.

70% of women agree that they are tend to overreact to stressful situation. The study also reveals that 68.75% of female respondents worry excessively and feel overwhelmed with responsibilities. Some of the common and major symptoms of mental Stress are mood swings, irritability, Anxiety, depression where as the common and major symptoms of physical stress are fatigue, headache, sleeping disorder, rating disorder and blood pressure. According to the study some of the major causes of stress at workplace are workload, high target and deadlines and poor salary where as some of the major causes of stress among non working women are financial problems, hectic schedule and joint family system to some extent.

Strategies followed to minimise, reduce or overcome from stress, large number of respondents prefer trip/tour and mediation where as 33 respondents prefer time management and a small amount of respondents do follow medication for releasing both physical and mental stress.

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A STUDY ON WORKING WOMEN WITH SHARED RESPONSIBILITY, AND ITS EFFECTS ON MENTAL HEALTH

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ABSTRACT

Whether you are a man or a woman health plays a significant role in the development of the human body. In today's competitive world health has become one of the key issues among married working women, world-wide. Multitasking, stress and various other factors are held responsible for damaging the overall system of a woman's body. Presently, women do not get time for themselves since they juggle between personal and professional life, causing a ripple effect on their systems. Even though domestic help is available which acts like a catalyst, many women do most of the chores by themselves. Married working woman are a victim to this struggle and sometimes are unable to balance themselves. They are trapped in circumstances solitary which makes them uncomfortable.

Keywords: Health, multitasking, damage, ripple effect, juggle, catalyst, balance and solitary.

INTRODUCTION

There have been many studies which show multiple roles of women and its effect on health, and how does an amalgamation of household responsibilities with work may prove to be advantageous (role enhancement) or disadvantageous (role constrain) for health. Investigations are conducted regularly to analyse on the psychological factor on these dual roles.

Working women have been a victim of constant multitasking in various fields. Be it personal or professional, a woman has been largely responsible for her duties. Women tend to be like a pendulum clock oscillating between work demands and home chores. Between these oscillations, there are social expectations to match up to and the constant anxiety of keeping up with demands of both the worlds, knowing that the slightest error can cost her so much more than her male counterpart. Most women find themselves handling responsibilities at home and outside, adding to the workload and emotional burden. At the same time, at home, a woman is expected to continue fulfilling her 'natural' duties as a mother and wife, and is put under extra scrutiny when she works outside.

Women enact many formal and informal roles in the society. Many of these roles are unacknowledged, unrewarded, and undercompensated. The demands on women challenge their time and energy and, in turn, directly and indirectly impact their health and well-being, as well as their access to healthcare. Putting them at risk for stress and illness, some of these factors are compensation inequity, devaluation of their unpaid contributions to healthcare and to their communities, inhospitable environments that lack resources to support their roles, lack of attention to the effects of increasing non communicable diseases, and degradation in living environments, all of which are adding to women's burdens in managing their daily responsibilities and roles inside and outside of their homes. These stressors render women more vulnerable to illness and health issues.

LITERATURE REVIEW

Sudhinta Sinha, 2017 : "While working parallel to men at workplace, working women also play multiple roles such as child rears, parents, teachers, caretakers of their elderly parents, and many more, which become very much strenuous for them. It is the added responsibility and burden of chores that add to daily hassles or stress for them, especially in working women with young children, which definitely affect their psychological well-being."

Payal Kanwar Chandel, Jitendra Shekhawat, 2019: "Amongst married working women, the amount of mental pressure that they go through each day of their life is high because of their dual duties, which is the main reason behind a depleting mental health level. In a woman's life a fairly good mental health leads to better work as well as personal life but that is rare because the whole process of navigating through personal and professional life is absolutely difficult considering today's family expectation and corporate responsibilities are both very high and this leads to high levels of mental stress and subsequently mental ill ness which is harmful as being mentally weak means going into depression , developing anxiety and losing out on the connection that a women usually will have with her family. If a woman is mentally strong then she can perform all the tasks whether household or at their work place. In other words it is the ability to face and accept the realities of life. Stress and family responsibilities always have a negative relationship with mental health amongst Indian married and employed women."

Mishra Garima, Dr. Kiran U. V, 2014: “working women are trapped in a situation where they are getting difficulty in coping strategies to deal with it effectively and get mentally uncomfortable. Less freedom, excess of work, high need for motivation and working situations are powerful source of stress among working women. Therefore, adjustment process, emotional balance, tolerance level and some other personality attributes are under great threat, which affect the mental health negatively.”

OBJECTIVES

- 1) To study how working women balances personal and professional life.
- 2) To find out work life’s impact on mental health.
- 3) To study the impact of dual responsibilities on physical health of working women.

HYPOTHESIS

H₀1 : Working women may not be able to balance personal and professional life

H_a1 : Working women may balance personal and professional life

H₀2 : Professional life of women may not significantly affect their mental health

A_a2 : Professional life of women may significantly affect their mental health

H₀3 : Dual responsibilities does not have significant impact on physical health of working women

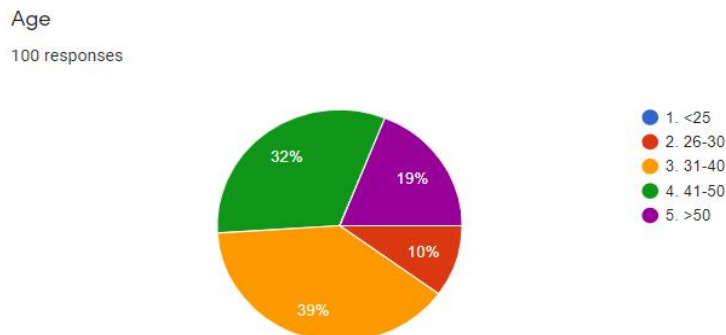
A_a3 : Dual responsibilities have significant impact on physical health of working women

RESEARCH METHODOLOGY

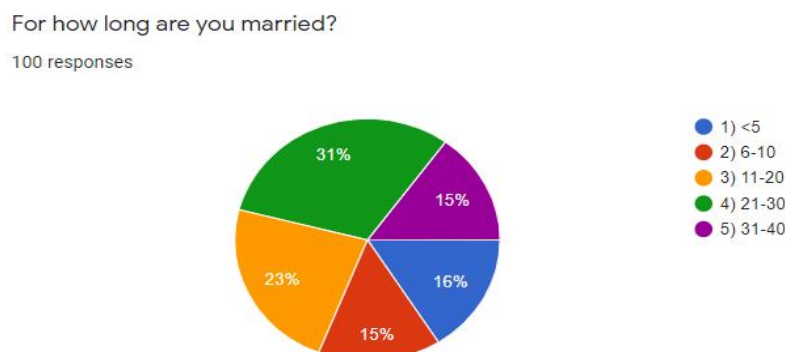
The research consisted of 100 respondents through which primary data was collected through a questionnaire. The purpose of the questionnaire was to guide the interview towards the objective of this study. Personal Interviews were conducted for the purpose to understand the psychological aspect that women go through in their daily life. The main advantage of this was to measure the accuracy of data. Secondary was collected through online platforms.

ANALYSIS

1.



In the mentioned graph of 100 samples 39% are in the age group of 31-40, 32% in the age of 41-50, 19% above the age of 50, 10% in the age group of 26-30 and no group of women below the age of 25.



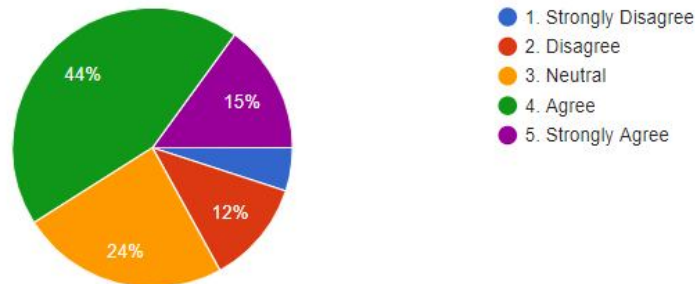
2.

In the above graph of 100 samples 31% are married for more than 21 years, 23% for more than 11 years, 16% for less than 5 years and 15% lie between two categories 6-10 and 31-40.

3 & 4.

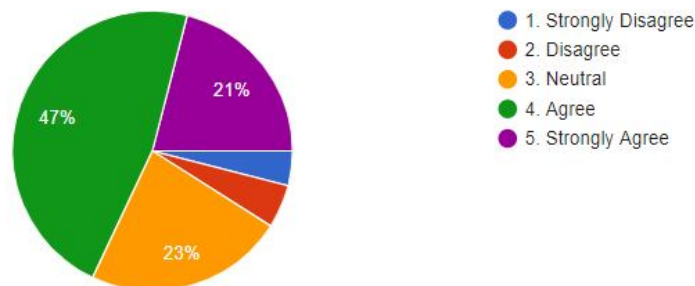
In your initial years of marriage were you been able to manage work and household responsibilities

100 responses



Presently are you able to balance work and household responsibilities

100 responses

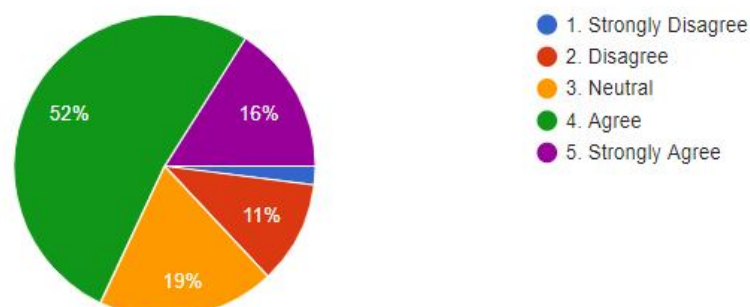


Above mentioned are two graphs which depict how women work in their initial days of marriage and how they are able to manage work and household duties effectively in the present scenario. Initially 44% women agree that they were been able to manage work and household duties which increase to 47% in the presently. It is also observed that women who strongly disagreed and disagreed initially their responses have shown a decline in the present scenario.

5.

Do you manage most of your household responsibilities ?

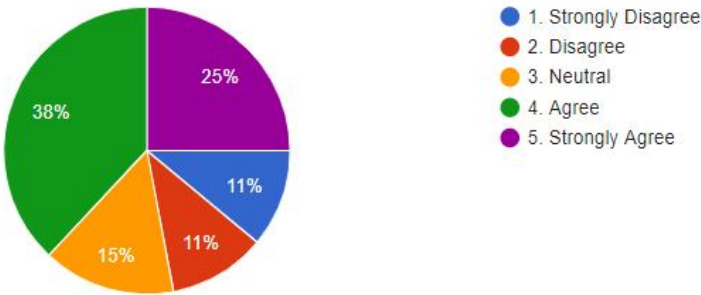
100 responses



When it comes to household responsibilities 52% women still manage their house hold responsibilities and 11% disagree to the fact that they do not manage household responsibilities.

6.

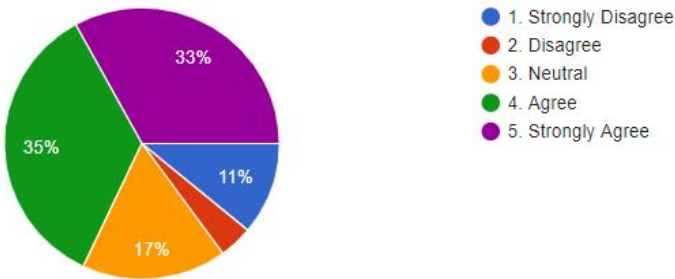
Are you dependent on domestic help?
100 responses



Domestic help has become a necessity in today’s competitive work place. The results above prove that 38% of working women are dependent upon domestic help, but still there are some working women who disagree on this point which is at 11%

7.

Has domestic help , helped you in balancing work and professional life
100 responses

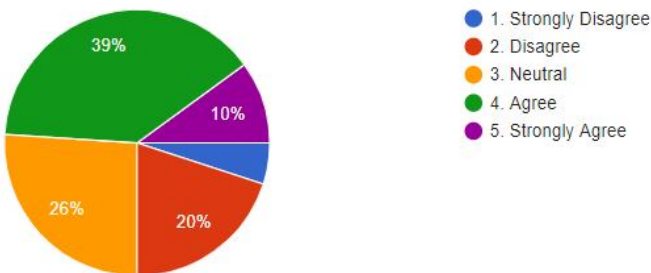


A large segment of working women have agreed and strongly agreed to the fact that domestic help has helped them in balancing personal and professional life which is 35% and 33% respectively. On the contrary 4% and 11% of working women have disagreed and strongly disagreed for the same

From the above 7 graph, we learn that most of the household responsibilities are managed by married working women (graph 5), even though they are dependent on domestic help. Despite this they still strike a balance between work and household responsibilities because of some help. Therefore, the 1st alternative hypothesis proves this.

8.

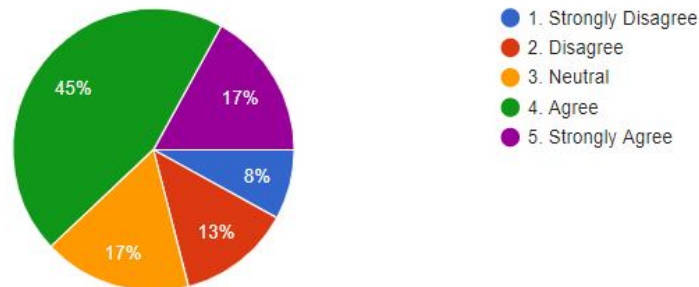
Has an increased in job responsibilities at work over the period of time affected your mental health
100 responses



9.

Do you think increase in work load is likely to affect your personal life?

100 responses



Due to increase in the level of job responsibilities 39% of working women agree that this affects their mental health, against this are 20% of working women who disagree to the same.

Increase in X quantity is likely to affect a Y quantity, hence 45% of working women agree that increase in work load is likely to affect their personal life and 13% disagree to it.

10.

Which of the following has impacted your mental health due to professional life

100 responses



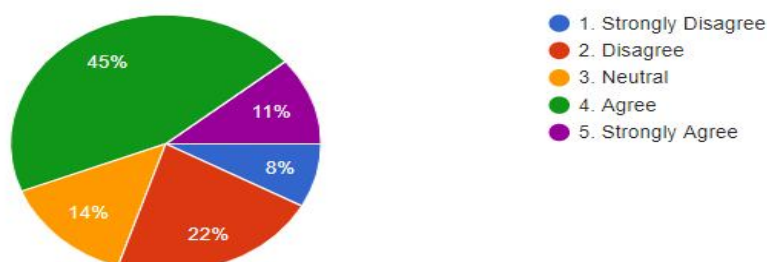
There are various constrains that working women face in their professional lives one of the major reason being multitasking which constitutes 33% of the graph followed by 23% which is stress and 19% which include all possible factors.

Results in the graphs 8,9 and 10 reveal that multitasking and stress are dominating reasons which affect mental health in women. Not only does it affect the personal life of women but also has a significant psychological impact on them. Increase in work load does have a significant effect on the mental health of women. Hence the 2nd alternative hypothesis proves this.

11.

Has dual responsibility affected your health physically

100 responses

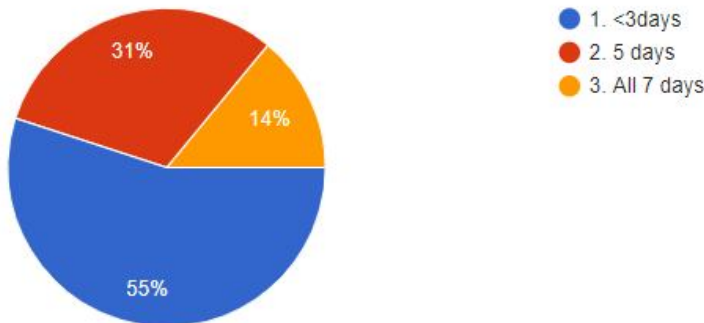


Dual responsibility has resulted in its impact on physical health of women to which 45% of women agree to this and 22% disagree.

12.

On an average how many days in a week are you overworked?

100 responses

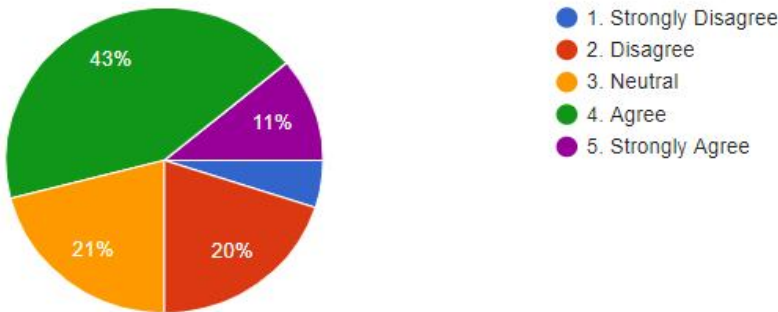


Women on an average are overworked for less than 3 days which is 55% followed by 31% which are all five days and the remaining 14% who are overworked for all seven days.

13.

By being overworked, have you been physically affected?

100 responses

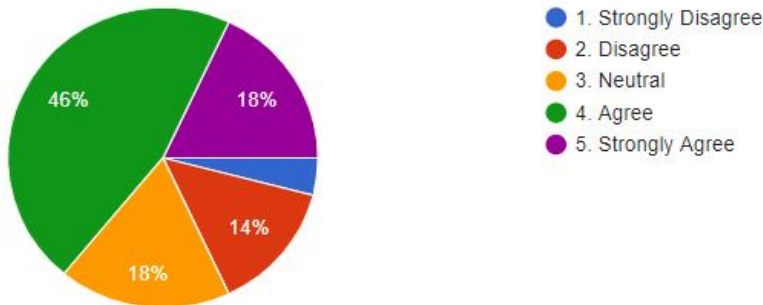


It is obvious that by being overworked, the physical body may damage to which 43% of women agreed and 20% disagreed and some who strongly disagreed.

14.

Do you think that constant pressure of dual responsibility is damaging a woman's health system

100 responses



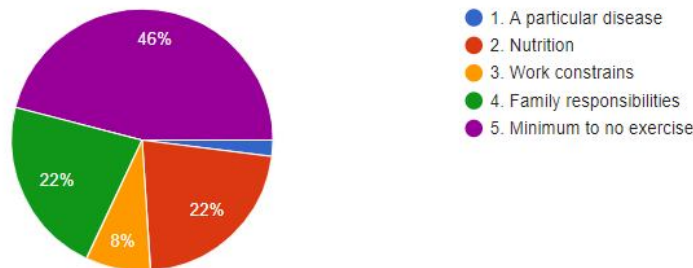
Constant pressure of dual responsibility may have an impact on women's physical health to which 46% people agree and 14% do not.

Being overworked leads to some damage, similarly dual responsibility in woman challenges them physically to which 45% of working women agree (graph 11). So if they are constantly under pressure they are damaging their own systems to which 46% agree (graph 14). 43% women have been affected physically by the act of dual responsibility even though they are over worked for less than 3days (graph 12). Hence, this proves the 3rd alternative hypothesis

15.

What according to you are the other factors responsible for a women's physical health

100 responses

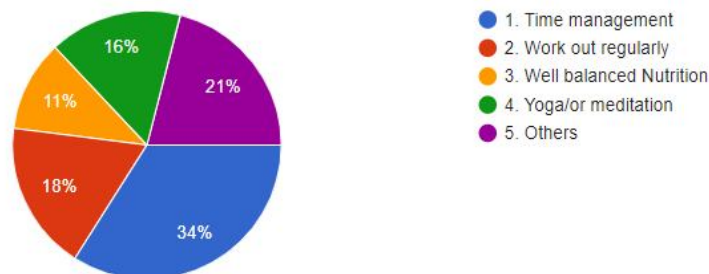


According to the above graph 46% of women do not workout which is one major cause to their damage in physical health. This is followed by 22% of zero to minimum amount of nutrition intake among women and family commitments too.

16.

As a working women, what do you do to improve mental and physical health?

100 responses

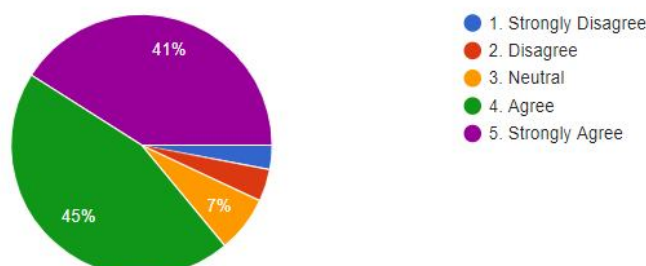


Among married working women it is shown that 34% of them believe in time management followed by 21% which may personal at their own discretion, 18% who work out regularly, 16% consider yoga/meditation is key and 11% accept that a well-balanced diet is important.

17.

Do you think shared responsibilities with your spouse will reduce the burden on your health and bring balance?

100 responses

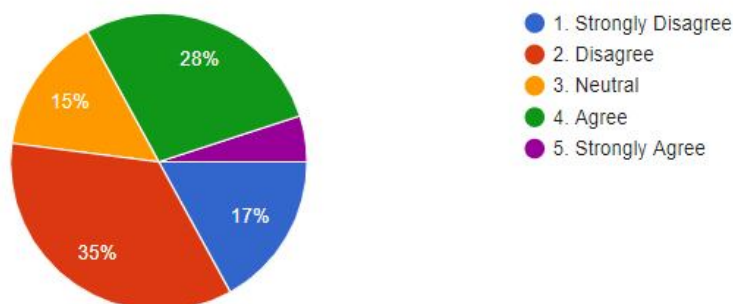


Largely, it is understood that to bring balance and reduce burden on health, women believe in sharing their responsibilities with their spouse. 45% agree, while 41% strongly agree and very few women disagree and strongly disagree to this.

18.

Do you ever feel that you will have to leave your job to fulfil household responsibilities

100 responses



In today's present scenario, 35% women disagree and 17% strongly disagree to the fact that they will not have to leave their jobs to fulfil their household responsibilities, whereas 28% still agree that the need to fulfil their household responsibilities may arise, as a result they might have to leave their jobs for the same.

CONCLUSION

Although women have been able to strike a balance between work and household duties/responsibilities, yet have been affected physically and mentally which has a significant impact on them. For married working women time management is the key to their balance. Apart from this domestic help has helped them do the same, yet they believe that their spouse can help them manage better and bring balance. The fear of losing their job is still prevailing. The road ahead may have many blocks but with optimum management planning, may tend to obtain the appropriate solution for the same. Too many responsibilities saturate any mankind thus to avoid this, working in partnership will prove to be a better deed.

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WOMEN'S ECONOMIC EMPOWERMENT IN SUSTAINABLE DEVELOPMENT

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ABSTRACT

Women in India are always smiling and doing household and agricultural work. Agriculture is considered to be the backbone of the Indian economy. That is in the silent life, land is associated with water, which is the main component and integral part of the ecosystem. The opposite effect on any one of these factors is that others factors are disturbed by the strong relationship and mutual relationship with each other especially brings destruction to the lives of women. That is sustainable development means that the development of the environment is a means of development of the compromising the need of the next generation to the present generation. If women are considered on the same principle in all aspects of the environment, the role of women in sustainable development will be important. That is as sustainable development, women need a decision making process, taking into consideration the same level of work in finance. For this , a review of women's economic empowerment in sustainable development has been undertaken.

Keywords: Green economy, empowerment, resources, environmental, management, developing.

INTRODUCTION

Sustainable development depends on the Justice delivery of resources for today and the future. It cannot be achieved without gender equality. Empowerment of women is the key to achieving sustainable economic growth, social development and environmental sustainability.

i) Sustainable development is development that guarantees that the needs of future generating will not be compromised while meeting the needs of the present generation.

ii) Sustainable development is the analysis of processes that do not destroy the foundations of natural resources.

Sustainable development should be a key element of all policies and actions. Which should respect for the fundamental rights, creating a society that equals opportunity and promote unity among generations.

In sustainable development, balanced economic growth and cost stability is highly competitive and is deep ends on social market economy, full employment, high level of education, social progress, environmental quality, high level of protection etc.

Research around the world suggest that the economy evolves when women contributes. Nevertheless in many developing countries sociopolitical system is not giving women a conducive environment to work to their full potential. Improvising women and promoting gender equality are also important for promoting sustainable development.

OBJECTIVES

1) Empowering women from the perspective of achieving economic development.

2) Involvement of women in the use of Indian resources.

3) To create social, economic, political development of woemen.

4) Involve women in decision making process for sustainable development.

WOMEN EMPOWERMENT

Through law and welfare program giving women women equal rights and status in al field of economic, social ,educational and political activities, providing opportunities for development and eliminating inequality in men and women is called women empowerment.

SUSTAINABLE DEVELOPMENT AND WOMEN EMPOWERMENT

By Respecting the cultural diversity high level employment and education of peaceful and secure tribes, health, protection, social and regional cohesion and with the economy strikes to boost the economy.

Women have played a significant role in the first global environment movement. In our report titled "common future" Published in 1988 by the commission on environment and Global Development, the environmental concept was linked to unstable development and economic practices.

Female empowerment is the economic, social, moral and culturall strengthening of women to improve their status.

Over the years, women have adopted policies that do not endanger the health and well – being of future generations. They are fighting for improved living and environmental protection. In all places, women are seen as secondary character, more and more in poor families. Some surveys have shown that women in urban families and rural areas suffer greatly from environmental degradation and pollution.

Almost all over India women are activity involved in nutrition, child care and primary responsibility of the domestic establishment. Women have large share in collecting animals tenders, water, full. Yet their role has little presentation of women in the decision making process related to environmental development issues locally, nationally or internationally.

Women's are now demanding to near their voices, as their skills, knowledge and attitude are neglected for years. Integrated approaches are essential for sustainable development as the political, economic, social and environmental issues are interconnected. Women are considered a large group in "Rio" whose participation was essential to achieving sustainable development, This is emphasized in the mainstream today.

For various reasons, women earn less than men in life. They get less pay for the same work. Women's employment gaps reduce the social security of women. It is also less likely to get loans. Many women groups are concerned that the rich and poor are growing in the current development. Women have demanded that government should establish new forms of financial speech to include women in unpaid work and public policies should be encourage; so that would reduce the uneven time they have to work, that's twice as much as men.

MANAGEMENT OF NATURAL RESOURCES

Most of the women in India use and manage the primary uses of land, forest, water and other natural resources. In rural areas in the developing region, women spends their days collecting food, fuel, wood, cooking, transporting etc. Aboriginal women have a special relationship with natural resources. Encourage there culture, balanced practice, respectful use and conservation of natural resources. So that future generation can address their needs.

Reducing climate change in the path of women's economic empowerment need to be adapted to the situation.

Tribal illiterate women in Udaipur, Rajasthan have transformed the green industries that make solar lamp. Similarly ,at 'Barefoot college in Relonia' Rajasthan, most of the illiterate women are working on the preparation and maintenance of solar panel.

Due to discrimination in today's situation, many women complete natural resources and environmental management due to lack of training, land, property rights capital.

WOMEN & HYGIENE MANAGEMENT

Woman are a good example of a good role in relation to the clean India mission. Women understand the clean way and the health benefits of hygiene.

In many state , women sarpanchs have changed their village.

How were, despite the responsibility of water collection and sanitation management, women rarely take the decision to build a facility. Often they have noting to say about the location of the pump or the design of he toilet-women are include from the water supply and sanitation schemes. This is are of the major reasons for the high quality of their failure. This should be identified.

It is a historic opportunity to look at the green economy in the current policy as India aims to transform the path of sustainable development. As a powerful decision making pancayat group with insight into how to set policies for the better future, much depends on how quickly policymaker make changes about women.

CONCLUSION

The contribution of women of sustainable development must be acknowledged. Women play a vital role in the education of children, socializing, including teaching them responsibility for the use and protection of natural resources. Much must be done to enable women to have opportunities in the green economy to raise their voice when making environmental decision. Financial capacity building programs and training are required as per the needs of women. Social, cultural and religious issues that impede women's participation in the family, society and their role as a catalyst for sustainable development, especially the mindset needs to change.

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SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013: STUDY OF EVOLUTION OF ACT

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ABSTRACT

Women are the pillars of the family, society, nation and a world. It says that Concept of the heaven cannot complete without women. Women have the potential to mould the future of nation. They play vital role successfully in different sectors, even though Indian society is male dominated. While working with the male, women should feel secured, comfort and friendly work environment. They should work hand in hand. The study focus on the essential of freedom to the women at work place to exhibit her influence, potential, creativity as well as excellence. The study attempt to reveal the existing law related to prevention of sexual harassment of women at work place and provide suggestion and recommendation regarding need of supporting mechanism for successful implementation of this act and threaten the wrong-doers from violation of human right and liberty.

Key word: Sexual Harassment, women, work place

1 INTRODUCTION

Women is a full circle. Within her is a power to create, nurture and transform. Women are the creator of new generation, society and nation. Women constitutes half of world's population. According to a report of secretary general of United Nations, women constitute 50% of human resources, the greatest human resource next only to man having great potentiality. Women are the key to sustainable development and quality of life. Indian culture attaches great importance to women, such as lovely daughter, naughty sister, supportive wife and caring mother.

India is varied cultural and traditional country. According to that culture women are worshipped in the temple but given secondary treatment at homes and work places. Women need fundamental rights Under Indian Constitution such as

As per Article 14: Right to Equality, Non-discrimination on grounds of religion, race, caste, sex or place of birth."

As per Article 19: Right to Freedom, which among other things guarantees freedom of speech and expression, freedom of movement, freedom of practising trade and profession etc.

As per Article 21: No person except according to procedure established by law shall be deprived of his life or personal liberty.

As per Article 32: right to us to seek constitutional remedies through the Supreme Court of India for violation of Fundamental Rights mainly.

These rights confer the liberty and freedom to women. Violation of these rights leads to exploitation of women life. Some are too fortunate to get opportunity to prove own self exhibit out potential, excellence such as India's prior defence minister Nirmala Sitaraman, creative head of Balaji Telefilms, Ekta Kapoor, Ranjana kumar, first women to become chairperson and managing director of public sector bank in India etc. But some are ill-fated that they become the victim of evil minded people and their life shattered such as social worker Bhavari Devi, physiotherapy intern Jyoti Singh, from Delhi, nurse Aruna Shanbaug and currently rape and murder victim veterinary doctor in Hyderabad etc.

How women get trap in this situation? Why women become the victim of brutal state? The answer is one and the same that they were at their place of work. Because they intend to contribute sustainability, economic empowerment of family, social development of society, and ultimately economic development of nation.

2 OBJECTIVE OF THE STUDY

1. To study the POSH Act, 2013 critically
 2. To create awareness among the society related to sexual harassment.
 3. To understand the behaviour of colleague at work place and be alert with apprehension of crime.
 4. To study how the act replacing the previous Act and well as expanding scope of current Act to include in the definition the brutal way of sexual harassment.
 5. To provide suggestion for overcoming the evil mind thought and spread fraternity among the nation which expect in pledge.
-

3 METHODOLOGY

This paper is basically descriptive and analytical in nature. The data used in it is primarily based upon the secondary sources according to the need of this study. Different E-books, databases, websites and other available sources were collected.

4 EVOLUTION OF LAW RELATED TO SEXUAL HARASSMENT OF WOMEN AT WORK PLACE

Sexual harassment at work place was not originally conceived as a separate offence in the IPC.

4.1 Before the Supreme Court set the law against sexual harassment at workplace in order, such cases were dealt under IPC Section 354 (outraging the modesty of women) and Section 294 (eve teasing) section 509 (punishes for using a word, gesture or act intended to insult the modesty of women) under the Indian Penal Code, 1860.

4.2 The offence related to Sexual harassment at work place drew first attention in India in 1997. The credit goes to NGO Vishakha who filed Public Interest Litigation in 1997 to the Supreme Court regarding a case of gang rape of social worker, Bhavari Devi which alleged in 1992 in Rajasthan. During that period the Supreme Court noted that our judiciary system lack of legal recourse against sexual harassment at workplace. The Supreme Court defined what would constitute sexual harassment at workplace and issued guidelines that were to have statutory value until a proper law was enacted by Parliament. And, sexual harassment at workplace got a definition in India.

4.3 Emerging from Vishakha judgement, PROTECTION OF WOMEN AGAINST SEXUAL HARASSMENT AT WORK PLACE BILL, 2010 passed. The bill provides protection not only to women employees but to any women who enters the workplace as a client, customer, apprentice, daily-wage worker or in ad-hoc capacity. Also covered students, research scholars in colleges/university and patients in hospitals.

4.4 It took another 16 years for Parliament to replace the Vishakha guidelines with a law called, the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. The Sexual Harassment of women at Workplace (Prevention, Prohibition and Redressal) Act 2013 was enacted with the objective to provide protection against Sexual Harassment of women at Workplace and for the prevention and redressal of complaints of Sexual Harassment and matters connected therewith or incidental thereto.

4.5 The Criminal Law (Amendment) Act, 2013 provides for amendment of Indian Penal Code, Indian Evidence Act, And Code of Criminal Procedure, 1973 on laws related to sexual offences. It was originally an ordinance promulgated in the light of the protest in the 2012 Delhi gang rape case.

Following are supporting instrument- The Indian Ministry of Women and Child Development ("WCD") had launched an online complaint platform named "SHe-Box".

4.6 'SHe-box' (sexual harassment electronic box)

- On 7th Nov 2017 Union minister Maneka Gandhi launched a portal to help women to lodge complaints about sexual harassment at work.
- The online complaint management system 'SHe-box' (sexual harassment electronic box) will be hosted on the website of the Ministry of Women and Child Development.
- The SHe-Box facility can be used by both government and private sector employees.
- Complaints received on SHe-Box shall be directed by the government to the employer's ICC or LCC.
- Progress of the investigation can be monitored by both the complainant and the Ministry of Women and Child Development.

4.7 Social Media initiative - #MeToo movement

The #MeToo movement, Created by Alyssa Milano which began as a hashtag on Twitter in 2017 amid the Weinstein incident, has now become a global phenomenon. The movement was chosen as the Person of the Year by the Time magazine. It also gave birth to the more militant Time's Up campaign. Due to this movement high profile Sexual Harassment cases come in the light.

5 WHAT IS SEXUAL HARASSMENT AT WORKPLACE?

According to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, any of the following circumstances, if it occurs or is present in relation to or connected with any act or behaviour of sexual harassment may amount to sexual harassment:

1. Implied or explicit promise of preferential treatment in her employment.
2. Implied or explicit threat of detrimental treatment in her employment.
3. Interferes with her work or creating an intimidating or offensive or hostile work environment for her.
4. Humiliating treatment likely to affect her health or safety.

Sexual harassment includes unwelcome sexually determined behaviour such as:

- Physical contact.
- Demand or request for sexual favours.
- Sexually coloured remarks.
- Showing pornography.
- Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

5.1 Duties and Responsibilities of Employers

Under the Sexual Harassment of Women at Workplace Act, 2013, all employers have the following duties and responsibilities:

1. Provide a safe working environment at the workplace which shall include safety from the persons coming into contact at the workplace;
2. Display at any conspicuous place in the workplace, the penal consequences of sexual harassments; and the order constituting, the Internal Committee.
3. Organise workshops and awareness programmes at regular intervals for sensitising the employees with the provisions of the Act and orientation programmes for the members of the Internal Committee in the manner as may be prescribed;
4. Provide necessary facilities to the Internal Committee or the Local Committee, as the case may be, for dealing with the complaint and conducting an enquiry;
5. Assist in securing the attendance of respondent and witnesses before the Internal Committee or the Local Committee, as the case may be;
6. Make available such information to the Internal Committee or the Local Committee, as the case may be, as it may require having regard to the complaint made under sub-section (1) of section 9;
7. Provide assistance to the woman if she so chooses to file a complaint in relation to the offence under the Indian Penal Code or any other law for the time being in force;
8. Cause to initiate action, under the Indian Penal Code, 1860 or any other law for the time being in force, against the perpetrator, or if the aggrieved woman so desires, where the perpetrator is not an employee, in the workplace at which the incident of sexual harassment took place;
9. Treat sexual harassment as a misconduct under the service rules and initiate action for such misconduct;
10. Monitor the timely submission of reports by the Internal Committee.
11. If an employer fails to constitute an Internal Complaints Committee or does not comply with any provisions contained therein:

i. Sexual Harassment Act prescribes a monetary penalty of up to INR 50,000

ii. A repetition of the same offence could result in the punishment being doubled and / or de-registration of the entity or revocation of any statutory business licenses.

5.2 Powers of Internal Complaint Committee

An Internal Complaint Committee will have the same powers as vested in a Civil Court under the Code of Civil Procedure, 1908 when trying a suit in respect of the following matters:

1. Summoning and enforcing the attendance of any person and examining him on oath.
2. Requiring the discovery and production of documents.
3. Any other matter which may be prescribed.

5.3 Procedure for Filing Compliant

A complaint on sexual harassment at the workplace must be made by the aggrieved woman within a period of three months from the date of occurrence of an incident.

In case of a series of an incident, within a period of three months from the date of last incident.

The complaint must be made in writing and submitted to the Internal Complaint Committee and be sent either by post or given in person.

If an aggrieved woman is unable to make a written complaint by herself on account of her physical/mental incapacity, a complaint can be filed by:

- Her relative or friend.
- Her co-worker.
- An officer of the National Commission for Women or State Women's Commission.
- Any person who has knowledge of the incident, with the written consent of the aggrieved woman.

5.4 Interim Relief

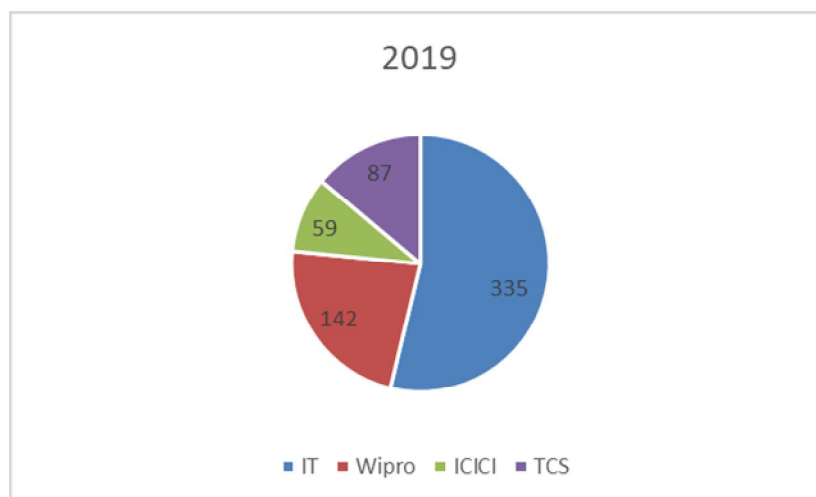
The Sexual Harassment Act empowers the ICC and the LCC to recommend to the employer, on a written request of the aggrieved employee, interim measures such as

- Transfer of the aggrieved woman or the respondent to any other workplace; or
- Grant leave to the aggrieved woman up to a period of three months in addition to her regular statutory/contractual leave entitlement.

6 ANALYSIS AND INTERPRETATIONS

Impact of #MeToo movement: Awareness creation among the women taken place after the MeToo movement, which led to reporting cases of sexual harassment at the workplace.

As per the data compiled by Money control showed that a total of 704 complaints related to sexual harassment were filed across Nifty50 companies in FY19. In the year-ago period (FY18), there were 616 complaints were filed.



Source: Moneycontrol.com

Among the sectors, the IT companies dominated the list with a total of 335 complaints related to sexual harassment in FY19. Wipro reported a total of 142 complaints filed in FY19 while (101 in FY18). In the banking sector, ICICI Bank had 59 complaints filed in FY19 while (99 in FY18) related to sexual harassment in FY19. The bank, however, said in its annual report that all the complaints were resolved in FY19 itself.

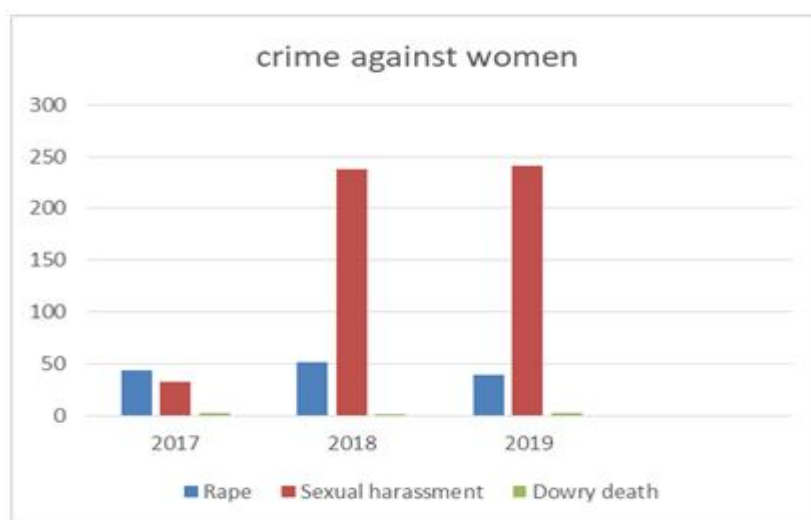
Proactive steps by companies:

Companies have mentioned in their annual report, 2019 regarding policies set up to make the workplace safer such as -

- IT major Wipro taken action in some cases, such as warning or separation and the rest of the cases have been resolved through counselling or other specific actions.

- ii. FMCG major HUL have discouraged inside offices women employees from working beyond 8.30 pm. Late working are detected by the attendance card reader and sent to the employee's Line manager automatically. Where late working becomes unavoidable, women employees are required to take a drop home from a company approved car vendor, escorted by a male colleague back home and inform the manager once they reach.
- iii. Also make policy that not just employees, even temporary staff members and external partners can file complaints against the employees of a company.
- iv. Regular workshops on the Prevention of Sexual Harassment (POSH) Act are being conducted in their offices. Further, sensitisation sessions for male employees is also being undertaken.
- v. After the ICC report on the complaint is finalised, companies take a call on what action is to be taken against an erring employee.
- vi. Companies also anticipate a rise in the number of women coming forward with complaints. As the complainant may not be rejected out as brand reputation is at stake.

As per Hindustan Times report on 28 Dec 2019, it was reported that crime against women increase in Mohali in 2019.



Source: Hindustan Times report on 28 Dec 2019

The police registered Total 517 cases of crime against women in 2019, against 483 in 2018 and 170 registered in 2017. Of these, sexual harassment tops the chart at 241, followed by rape, and dowry death.

The increased number of cases being reported shows the rising intolerance towards crime against women. Reason behind these are the various steps taken police department, such as

- i. Appointed a nodal officer to deal with crime against women at each police station for immediate redressal of complaint that could be of any kind."
- ii. The Police has even started the free night pick-and-drop facility in the district for women.
- iii. Police has initiated the FIR app to help women in any distress situation.

7 SUGGESTIONS

Act has provided onus on the employer to include rule in the company code of conduct and take various measures for preventing sexual harassment, so for its successful implementation following measures to undertake -

1. Instead of celebrating one day as International Women's day, there should be social campaign such as "Respect for women".
2. Training programme like "Law relating to women" should organise for the youth.
3. Our youth need to be taught how to treat women.
4. Awareness create among schoolchildren as well as college youth about crime as well as good touch and bad touch can also make a difference."

5. Police

- i. From School & College institutions one lady teacher and 2-4 female student should be nominated as a 'Police Mitra'.
- ii. There should be police patrols around roads of educational institutions as well as industry area at least for two hours before and after college or industry gets over.
- iii. Women should provide police helpline and its number should be prominently displayed.
- iv. Lectures should organise from the police department to create awareness on the safety and security of students at least once in six month period and proper record should be maintained.
- v. Every complaint of sexual harassment of women must be handled by a woman police officer.
- vi. The attitude of the police needs to be made more positive towards the victim.
- vii. Educational institutions or company could engage retired police officers on their security

6 Media: Media having crucial role in handling such incidences, such as

- i. There is a need to sensitise the media regarding the repeated relay of incidents relating to violence against women. It create negative repercussions on society, especially on children.
- ii. The National Commission for Women directs the media not to intrude on the privacy of the victim.
- iii. Media should take initiative for creating awareness among the society related to sexual harassment by making it as a campaign of people

8 CONCLUSION

From the data it shows that reporting the cases of sexual harassment has increased due to impact of #MeToo movement i.e. after 2017. Thus, it is conclude that misconduct of co-worker women can't tolerate but it is important that the victim must report such behaviour as soon as possible and not wait for it to become worse. Before 2017 though Act was in force, then also, the psychological stigma of reporting the conduct of a co-worker require a great deal of courage on the part of the victim and they report such acts after a long period of time.

It's important to ensure that women should have knowledge of law relating to women for protecting their rights and status at workplaces.

Police authority should be considered as a preventive measures and not only a remedial measures by every establishments.

For creating hostile work environment, successful implementation of law as well as involvement of the society is imperative. Then thought of committing crime won't emanate in the mind of evil-doer.

Society should sensitise towards the empowerment of women, her existence in life, in house, in society, in the nation as well as in the world. Women should not considered as a thing or object of physical entertainment. She is creator of new generation, upcoming society and developed world.

Women should take care of her dignity and not allowed to humiliate others.

It says that, "Self-care is not self-indulgence, Self-care is self-respect".

Sexual Harassment against women at work place must stopped**9 REFERENCES**

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WORKING WOMEN AND SHARED DUTIES AT HOME- DUAL ROLE

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ABSTRACT

It is an effort to understand the marginalized position of married working women in terms of decision-making power and pay scale parity at the workplace. It also tries to study the challenges married women face while dealing with both spheres of life i.e. domestic and place of work. It is also an attempt to understand those factors that affect women's work participation in the workplace. In a patriarchal society, socialization differs for men and women. Women are socialized to be feminine; family and household work are considered their main priority; while men are always socialized to be the head of the family and are considered the primary breadwinners. The study looks at the aspect of the dual roles of women and tries to explain how the dual roles affect their work. Women despite having good educational degrees – equivalent to men – they face differential treatment while getting opportunities at the workplace such as onsite opportunities. They also do not enjoy the status of being the primary earner in their family and household work is still considered their primary work. The title reflects the impact of dual roles of married women on work participation.

Keywords: Working Women, Parenting & Managing Skill, Conflicting Problem.

DUAL RESPONSIBILITY: DOMESTIC AND PROFESSIONAL ROLES OF WORKING WOMEN

Working for women in the current arena is necessary to balance the expenditure of the family as the cost of living has gone high. Previously their domain was only inside the house. However, nowadays women have employment, a respectful job, and a gainful salary. However, these women even though have come outside of their original domain they are not free from their domestic duties. These women have to balance the duty between the household chores and the job or the place they are working at. Many times, they have to stay under the obligations of relatives or in-laws. Many husbands and their families are not ready to accept the working of a woman because they might have to share the domestic responsibility of their wives and looking after the children. Due to this, any woman must confront the duties and responsibilities at home as well as the workplace. Even at the workplace the environment, the fellow workers, the attitude of the colleagues, the timing of the work, the workload is given to these women and the attitude of the reporting person has an improper effect on the health of women. Some women have to travel a lot through various types of public transport, which contains a large amount of crowd in it. Many women do a part-time job of two to three hours like working in the milk center or a shop or do a part-time job like tailoring etc. along with the professional duty there by doing two jobs for the earning. After completing the entire day at the office when they return home, they have to do various household tasks like cooking food, taking care of their children or be behind them for their studies and think about tomorrow's tasks. Hence, the working women have made many adjustments in both the duties. Because of these adjustments, she has to face various biological, social as well as professional problems in her life. Sometimes because of the more awareness of the housework, they even tend to carry the thoughts in their professional workplace, which becomes more dangerous as she is not able to concentrate on her work. Hence, it is necessary to care about their mental as well as their physical health. Theoretically, a working woman is a full-fledged housewife and the amount of mental and physical pressure she undergoes has no comparison either with the non-working woman or man. This dual responsibility of the working women is a test of their capacity and must not be considered as an exaggeration of the potential to full use or claims for perfection on both the duties. The main fact is despite all the obligations and inhibitions from the family, society and various other people women have made it possible to satisfy on both the fronts.

Since the primary role of the women revolves around the house the family, the children despite their fatigue they have to perform on both the duties. Hence, it is expected that there should be a role substitution for them. So, most of the women are always ready to keep maids or servants to take care of their household tasks to some extent. The family members could be of great help to them as the husbands or the in-laws can take care of children and they thereby helping the woman at home can do some kitchen work or house cleaning work. This kind of role substitution can minimize the adjustments she has to make and increase the happiness and peace in the family as well as her personal life. It is therefore not a big issue of husbands helping their wives in homely affairs, as both are working couples. The attitude of the husband becomes an important determining factor for this kind of role substitution.

MALADJUSTMENT BETWEEN SPOUSES

In our society at this present generation, also it is expected that the husband should be given great respect in spite of he being incapable of doing the dual jobs like the women or should be unquestionable for all the matters regarding the family or external, being the main person of the family whereas the woman has to face many queries and still they prove their capacity to get the desired result. This creates ambiguity about the role of the woman in the family, which would create a marital breakup. The idea is not of giving up superiority or independence of anyone's spouses but to make a mutual adjustment for maximizing the happiness in the family.

STATUS WITHIN THE FAMILY

The family members decide the position of the working woman in the family itself and hence it is for the family members to provide an appropriate platform for the woman. For enabling the working wives to acquire equal or great responsibility outside the household domain many of the traditional work is shared by husbands or by the in-laws. For making the changes in the social status of the working women, some of the determinants like decision making, expenditure control and status relationship are involved.

Decision-making is the main part of the family. In previous years only men used to make the decisions for the family but nowadays the women also have been a part of the decision making process like the schooling of children, house building, etc. Spending the income according to her wish for the benefit of the family changes the status of the working women. As they are now able to handle the world outside their house, they are also able to manage family expenditure.

WORKING WOMEN AND FAMILY LIFE

The resistance to the women working outside the house came from the belief that they might not cope with the pressure and might not give proper devotion to the job as to the family thereby losing on both the fronts. Sometimes even the woman might be transferred to a place far away from home. But it does not deny the opportunities from the progressive nature of women. Domestic harmony and happiness are the responsibility of both the spouses especially when they are working. A working woman will be able to achieve more success and appreciation in the outside world if she is confident that the husband will support her on all her fronts. In most of the families' especially joint families, the working woman must be supported by her in-laws so that she could face the outside world without any disturbed mind. Previously in joint families, the woman was only allowed to be inside the house neglecting the outside world.

MOTIVATION FOR WORK

Various factors make the woman motivated for work like enjoying the work, association with people, interest in work, justification of existence, and feeling self-respected.

Most women go to work for economic security or if the family loses an earning member or in dual career keep up the cost of living. Hence for some women, the job becomes the necessity whereas for some women it becomes an additional comfort. Some women also go to work for having a change in life like isolation from household tasks or some might want to use the education they have learned until now. The knowledge of motivation has made the woman think about job satisfaction, job adaptation along with the happiness of the family life. These satisfactions are achievable by a woman only if the job demands are in equal with the family demands

ROLE CONFLICT PROBLEM

Role conflict arises when there are multiple roles to be played by a single individual. Working women have to play multiple roles thus leading to role conflict. Intra role conflict occurs when large expectations are made from a woman and role conflict occurs when more than one role is to be performed simultaneously like doing the office job and babysitting at the same time. Fulfilment of these different roles requires cooperation, self-negotiation, and self-enhancement. The qualities like courage, determination, intelligence, sense of reality, etc. also prove useful in working women's sphere of life.

CONCLUSION

From the above study, it is concluded that in spite of all odds and problems faced by the working women the majority of them believe that they have succeeded in managing a dual role. It has also been found that if there has to be a choice to be made for women within the family role and the professional role the professional has to be given less priority. It is also concluded that the role adjustment of working women is related to their expectation and performance

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SOCIAL IMAGE OF INDIAN WOMEN AND GOVERNMENTAL MEASURES

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ABSTRACT

A society is made up of both a man and woman sharing equal responsibilities. They are the two main pillars of a society. From very ancient period, women are exploited and abused in many ways. But women has proved themselves very strong to improve their status in the present society. There are many elements which has helped women to become independent and fight against injustice and to fight for their rights. The study differentiate the status of women in ancient, traditional and modern India. In present India, society give importance women's positions in various field like social life, economic field, employment field, educational field, political field etc. The study also describes the government measures taken for empowering women. The continuous efforts of government and society has helped the women to grow, become independent, self-confident and self reliant.

Keywords: Women's status, Education, Indian Constitution.

INTRODUCTION

Human society have two basic components i.e. Men and Women. As far as India's total population is considered women constitute 48.20%. Article 14 of our Indian constitution have stresses on right to equality and opportunities in all the spheres. Article 15 prohibits discrimination on the basis of religion, race, gender, caste etc. Thus, it is quite visible that our constitution have accorded women's positions and equality. In spite of this, there is high level of inequality seen in our country. Social evils such as dowry, sati-system, child marriage, female infanticide was common in early ages resulting into stunted growth of the country. The famous quote by Jawaharlal Nehru on women "***you can tell the condition of a nation by looking at the status of its women***" came into spotlight. India's social, economic and mental condition can be depicted by seeing the status of its women. However over the period due to spread of education and self consciousness among women has led to progress. Women of today's India are empowered. They are gaining much more advancements and success in each and every field.

WOMEN IN INDIA IN ANCIENT AGE

Women's in the early ages were suffered from the evils of society. They were totally deprived of social and religious rights. The conditions was more worsened when the birth of a girl was regarded as a curse in the family. Women was regarded as source of all evils. Therefore there status were low as compared to men. **Raja Ram Mohan Roy, Swami Vivekanand, Ishwar Chandra Vidyasagar** and others like minded personality have worked for the well being of women. The practices of sati, child marriage and others were abolished. Various Acts were passed in this respect. Women were also provided martial arts training for their self defence purpose.

WOMEN IN TRADITIONAL INDIA

Womens behavior and role in the society can be determined by their Social, Cultural & Political involvement. Norms & Standard changes at a slow pace as compare to changes due to lifestyle, urbanization, increasing population, globalization etc. Different policies related to education, social aspect have fail to meet up the expectation required in the various field. Infact status of women in India is clear example of bridge between their position and role given to them by our Indian Constitution and even the restrictions put on them by indian traditions. Women are out of reach of things which is possible, practicable and useful for them. They anyhow have to adjust themselves within the vicious circle of social norms and standards which cause harm at infinite level.

In Hindu tradition the practices of giving importance to sons for continuing their generation and sending daughter to their inlaws after marriage have focused more on male dominated social structure. Women are restricted to participate in religious ceremonies during menstruation and child birth makes women more inferior and men superior. Women's are viewed as ideal mother and wife. A Hindu widow is considered to be cursed with misfortunes. She is boycotted from every socio - religious function. They are considered as barrier in success. However the widower is not subjected to all these restrictions. Unlike female, male are subject to wear any distinctive things to indicate their marital status. Male widow are not restricted for remarriage. A married woman observe different fast for the well being of his husband and children. Even the sense of dressing changes after marriage and after the death of their husband.

In Islamic religion woman cannot lead the prayer nor she can become a priest. She cannot be a kazi.

In Buddhism also the male monk is given higher status than the nun.

WOMEN IN MODERN INDIA

In recent period women has stepped in many fields showing their excellence and achieving the great success. With the help of changing society and governmental support women of today's India has proved to be independent and self reliant.

WOMEN IN EDUCATION FIELD:

The literacy rate of female in India was just 0.6% in 1901 which increased to 39.42% in 1991 and to 64.1% in 2001. The women who go for higher education in many cities and town, for such women various benefits such as free-ship, scholarships, hostel facilities are being provided. There are educational institutions and universities specially meant for women i.e. SNDT University, Padmavati University, Mother Teresa University, etc.

WOMEN IN ECONOMIC AND EMPLOYMENT FIELDS:

The feeling of importance and economic independence has been rewarded to women by employment opportunities and recruitment. This lead to boost their self confidence. In order to give protection to economic interest and rights of women, government has undertaken various socio-economic legislations that includes equal wages, maternity benefits, right to property, job security, etc.

WOMEN AND POLITICAL FIELD:

The constitution of India has provided two important political rights i.e female enfranchised and eligibility for legislature. The number of women voters And representatives in assemblies and parliament has increased sufficiently. In central and state cabinet, we find some ministerial portfolios being headed by women. The nation has witnessed in Smt. Indira Gandhi, one of the powerful Prime minister who gave her leadership to the country for more than a decade.

GOVERNMENT'S ROLE FOR IMPROVING STATUS OF WOMEN IN INDIA

To abolish sati system and evil activities of society against women government has taken precautionary steps for women which. Different legislative measures have been enacted by the Government to uplift the status of women in India. Some of which are as follows:-

- Promulgated the Sati Preventive Act, 1987 criminalising the aiding or glorifying of sati.
- Under Section 498A of Indian Penal Code, Dowry has been prohibited under specific Indian law including Dowry Prohibition Act, 1961 and subsequently prohibited by section 304B of Indiana Penal code as whoever commits dowry death shall be punished with imprisonment for a term which shall not be less than seven years.
- These ruling are legislated under section 18 of Hindu Marriage Act, 1955 but prohibition of child marriage came into force on 1st November, 2007 by Child Marriage Act, 2006.
- Right to free and compulsory education for the girl child between the age of 6 to 14 years.
- The Employees State Insurance Act, 1948
- The Plantation Labour Act, 1951
- The Family Courts Act, 1954
- The Special Marriage Act, 1954
- The Hindu Succession Act, 1956 with amendment in 2005
- Immoral Traffic (Prevention) Act, 1956
- The Maternity Benefit Act, 1961 (Amended in 1995)
- The Medical Termination of Pregnancy Act, 1971
- The Contract Labour (Regulation and Abolition) Act, 1976
- The Equal Remuneration Act, 1976
- The Prohibition of Child Marriage Act, 2006
- The Criminal Law (Amendment) Act, 1983
- The Factories (Amendment) Act, 1986

- Indecent Representation of Women (Prohibition), Act 1986
- Commission of Sati (Prevention) Act, 1987
- The protection of Women from Domestic Violence Act, 2005.

Apart from legislative provisions, the central and state government passed a number of welfare schemes and programmes which have been operated by different department and ministries. Independence is not only meant for those articles guaranteed under the Indian Constitution but also meant for more job opportunities for women entrepreneurship, more safety valves for living their day-to-day life and extra protection to the girl child. To support women, there is need that government and public sector must play important role to enable their efforts for welfare of various sectors. It can be by providing free education or free cooking gas or allow women to enhance technology.

Keeping in view all the needs and requirements, government has introduced many schemes in recent years to empower and support women to be independent in their lives.

Following are the few schemes launched by government on new grounds and improving women's life and motivating and encouraging them to think big, both in urban and rural area.

❖ **Beti Bachao Bati Padgaonkar Yojana**

This scheme was launched on 22nd January, 2015 aims to generate awareness and also to improve the efficiency of welfare services for girl child. It is being implemented through a national campaign and focused in 100 selected districts low in CSR, covering all states and UTS.

❖ **Mahila-E-Haat**

The government of India has launched Mahila-E-Haat in 2016, under the purview of ministry of women and child development. It is a bilingual online platform for marketing that levered technologies to help, motivate women entrepreneurs, NGOs and self help groups to showcase their services and product.

❖ **Mahila Shakti Kendra**

To support and empower rural women with the opportunities of employment, development of skills, health and nutrition, digital literacy Indian government has introduced the Mahila Shakti Kendra in 2017. It will work through community engagement with the help of student volunteers in almost 115 backward districts.

❖ **Working Women Hostel**

On 6th April, 2017, Prime minister of the country announced the scheme called Working Women Hostel supervised by women and child care development ministry. To ensure security to women who have to stay away from their homes for job purpose or do not have anyone to house them. Eligibility for this scheme is widowed, single women, separated women, physically handicapped, female trainees, women below poverty level.

❖ **Support to Training and Employment Programme for Women (STEP)**

WCD which is regulated by Indian government has introduced STEP intended to provide skill development, ensure employment opportunities to women. The objective of this scheme is to provide skills that give employment to women and to provide competences and skills that enables women to become self employed. This scheme seeks to provide these benefits to women who are aged 16 and above.

❖ **Sukanya Samriddhi Yojana**

With the object to secure girl child's future education and marriage expenses Indian government has launched the scheme Sukanya Samriddhi on 22nd January, 2015 as a part of Beti Bachao Beti Padhao campaign. It is government of India backed saving scheme targeted at the parents of girl child.

- Mahila Samriddhi Yojana (MSY), 1993
- Indira Mahila Yojana, 1993
- Swadhar, 1995
- Ujjawala, 2007
- Dhanalakshmi, 2008
- Sabla scheme, 2010
- National Mission for Empowerment of Women (NMEW), 2010

- Integrated Rural Development Programme (IRDP)
- Women Development Corporation Schemes (WDCS)
- Indira Priyadarshini Yojana
- SBIs Stree shakti schemes.

Thus great efforts have been made for women's overall benefits, yet they were not upto the mark and couldn't bring remarkable change in the situation. However no one can deny that the situation has improved since earlier times. Looking onto history women in modern times have become powerful in different fields and have achieved a lot but the fact is they still have to travel a long way to reach the highest pinnacle of glory

SUCCESS STORIES OF WOMEN

Indian women's history is full of pioneers who have broken gender barriers and worked hard for their rights and made progress in the field of politics, arts, science, law etc.

We bring you a list of 'First Indian Women', noting the first time an Indian woman achieved something:

Mother Teresa

She became the first Indian woman to win a Nobel Peace Prize in 1979. Mother Teresa founded the Missionaries of Charity, a Roman Catholic religious congregation, giving her life to social work.

Indira Gandhi

She became the first woman Prime Minister of India and served from 1966 to 1977. Indira Gandhi was named as the 'Woman of the Millennium' in a poll which was organised by BBC in 1999. In 1971, she became the first woman to receive the Bharat Ratna award.

Pratibha Patil

She became the first woman President of India and held office from July 2007 to July 2012.

Kalpana Chawla

She became the first Indian woman in space. The first time Kalpana Chawla went into space on a space shuttle was in 1997 as a mission specialist and a primary robotic arm operator.

Kiran Bedi

Joining Indian Police Service (IPS) in 1972, Kiran Bedi became the first woman officer in India. Moreover, later in 2003, Kiran Bedi also became the first woman who was appointed as the United Nations Civil Police adviser.

Justice M. Fathima Beevi

In 1989, Justice M. Fathima Beevi became the first female judge who was appointed to the Supreme Court of India.

Sania Mirza

The professional tennis player became the first ever Indian woman to win a Women's Tennis Association (WTA) title in 2005. Later in 2015, Sania Mirza became the first Indian woman to be ranked no. 1 in WTA's doubles rankings.

Saina Nehwal

Currently ranking no. 2 in the World, Saina Nehwal became the first Indian to win a medal in Badminton at Olympics in 2012. Later in 2015, she became the first Indian woman to become no. 1 in World ranking.

Mary Kom

Mangte Chungneijang Mary Kom, also known as Mary Kom is the only woman boxer who has won a medal in each of the six World Championships. She was the only Indian woman boxer who qualified for the 2012 Olympics and became the first Indian woman boxer to win a gold medal in Asian Games in 2014.

Bachendri Pal

In 1984, Bachendri Pal became the first Indian woman to reach the summit of Mount Everest. Later, she led expeditions in 1993, 1994 and 1997 with a team comprising of only women in Indo-Nepalese Women's Mount Everest Expedition, The Great Indian Women's Rafting Voyage and First Indian Women Trans-Himalayan Expedition.

Anna Malhotra

Anna Rajam Malhotra became the first woman IAS officer of India.

Harita Kaur Deol

Flight Lt Harita Kaur Deol was a pilot in the Indian Air Force. She became the first woman pilot to fly solo in the Indian Air Force, in 1994.

Priya Jhingan

With a dream to be in the Indian Army, Priyan Jhingan became the first Indian woman to join the Indian Army in 1993.

Future Prospects

With the power of increasing opportunities and digital technology, revolution took place in the success paths of women doing business. Some of them are already running successfully and many more are adding the bandwagon. For “Make-in-India” to grow further, women should be considered and promoted as key drivers.

CONCLUSION

“Women is the noblest of God’s creation, supreme in her own sphere of activity these words are growing more importance now. Increased awareness and education has inspired women to step out of their homes. The modern woman has started giving emphasize on social, emotional, cultural, religious and economic needs. She has now become tool for social change in India. It can be said that women have got wings so that they can fly high in the sky but prejudice still remains in the society. Though the status of today’s modern women in India is high, the over all picture of women’s position in India is not satisfactory.

Last but not the least, we should not forget that progress of a nation cannot be achieved until and unless there is active participation of its mothers, wives, sister and daughters, So each and every man should thoughtfully decides to bring a revolutionary transformation in his attitude towards women and accept the women to be the equal participants in the country’s progress.

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ROLE OF WOMEN'S IN NGOS**Vaibhav Kishan Gaikwad and Anusha Vittal Poojary**Student, Thakur College of Science and Commerce

ABSTRACT

Participation of women in NGOs gave them an opportunity to obtain social and economic arena which were not easily granted by the for-profit and public sectors. Many NGOs focuses on advocating the women's rights and these have brought important changes in the lives of women. NGOs recognize women's as an effective strategy for the empowerment of women in rural as well as urban areas as they bring together women from all walks of life to fight for their cause. NGOs strive to promote financial self-sufficiency of women. Instils leadership qualities among women and ensures their participation in their empowerment. It also promotes the use information and improves the skills of communication in self. It sets a platform for women to fight against Gender discrimination and violence that are common in India. Participation of women in NGO promotes legal awareness. Despite of efforts in the area of women empowerment the ground reality is women's lack in freedom to take decisions in the way they want. Still lot more needs to be done on this front. Overall, NGOs seem to have significant role in bringing drastic changes in the life style of women. Women's are quite successful in women independent and self motivated and also to take their own decisions in matters concerns. In order to make Gender equality a reality, women's in NGOs should continue their work in furthering women's cause in all walks of life like social, economic, educational, household, etc. NGO have the capacity to be the vehicle of change in these fronts. NGOs also play a significant and meaningful role towards promoting self-employment of women. NGOs are working with women to generate awareness regarding social rights. NGOs play a major role in enforcing rights provided by legislation in India.

INTRODUCTION

Overall, NGOs seem to play a significant role in bringing drastic changes in the life style of women. They are quite successful in making women to become self motivated and independent and take their own decisions in matters concerning them. They have also contributed in increasing the literacy level and development of women. It is The NGOs have been a vital part of the historical legacy of rural development in India. Development practitioners, Government officials and foreign donors consider that NGOs by virtue of being small scale, flexible, innovative and participatory, are more successful in reaching the poor and in poverty alleviation. This consideration has resulted in the rapid growth of NGOs involved in initiating and implementing rural development programmes. NGOs also play a significant and meaningful role towards promoting self-employment of women

NGOs can play a meaningful role towards self-employment of women and their empowerment. The NGOs in India came to prominence after independence, said that education increases "people's self-confidence and also enables them to find better jobs and they can work shoulder to shoulder with men. They involve in public debate and make demands on government for health care, social security and other entitlements". In particular, education empowers women to make choices that improve their children's health, their well-being, and chances of survival. Education informs others of preventing and containing the disease, and it is an essential element of efforts to reduce malnutrition. Despite efforts of NGOs in the area of women empowerment the ground reality is still not encouraging as many women are not yet empowered and do not ha Furthermore, it empowers women to make choices that can improve their welfare, including marrying beyond childhood and having fewer children. Crucially, education can increase women's awareness of their rights, boost their self-esteem, and provide them the opportunity to assert their rights.

The organisations which are outside the direct control of government agencies or autonomous bodies and are engaged in providing financial and non-financial services to the community are called non-governmental organisations (NGOs). Despite significant improvements in recent decades, education is not universally available and gender inequalities persist. A major concern in many countries is not only the limited numbers of girls going to school but also the limited educational pathways for those that step into the classroom. More specifically, there should be more efforts to address the lower participation and learning achievement of girls in science, technology, engineering and mathematics education. When women who contribute almost half of the population are empowered it will strengthen the national economy. Education is considered as a milestone for women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their lives.

Widespread efforts by NGOs to improve the access of women to national resources and ensure their rightful place in the mainstream of economic development are beginning to have positive results. Since the overall empowerment of women is crucially dependent on economic empowerment, women through these SHGs work on a range of issues such as health, nutrition, agriculture, forestry, besides income generation activities and seeking micro credit. Your first day volunteering at an NGO will snap you out of the gold-plated hue you've been basking in. It will make you realise how lucky you are, instigate you go and thank your parents for having your back through and through. It will make you understand how self-involved human beings can be by abandoning those closest to them and make you think about how petty all of your problems are in comparison. It will make you reevaluate your whole life and priorities and look at everything with a new, refreshed perspective.

Working at an NGO will give you the exposure of working with a diverse range of people. Hailing from different social backgrounds and with their individual stories, you may have little to nothing in common with them except the most important thing- the desire to reach the same end goal. That's what makes a team, a team. Individual wants aside, it is the collective effort of a team of people – however alike or different – who are the determining make or break factors in any kind of project or business. This is where you will understand the true meaning of unity and team-spirit.. Governments' failure to address gender inequalities and inequities in modern India gave the impetus for movements for the advancement of women. Pioneered by women leaders and NGOs, beginning in the 1960s and continuing in 1970s, women's rights movement began to take shape.

Women's rights movement, in addition to condemning the social and economic structures that result in gender bias, also took the constitutional and other rights-based approaches to promote its reform agenda. Another stream, women's welfare movement, focused on the welfare and rehabilitation of women who were victims of domestic and other violence against them. The push for economic independence became the key theme of another women's movement. All these three movements (rights, welfare and economic independence) coalesced together and became the overall women empowerment movement to fight all injustices against women. Women, children and elderly will look towards you for guidance and knowledge, and it is your responsibility to make sure that you give your absolute 100 percent to making it worth it, for them. Volunteering at an NGO will instil the qualities of a true leader in you, which is great for those founding a business or heading any kind of organisation because it teaches you to work as one with your team and think of them before yourself. Your end goal will be the success of your team for the people relying on you rather than any individual gains, and that, by itself, is the first step to being a true leader.

Women empowerment NGOs range widely in their size, scope, and impacts. The good news is that there is a growing number of women advancement related NGO initiatives at local, state-level, regional, national and transnational levels that provide educational, economic and other resources needed to address various aspects of women empowerment. Brief profiles of a few such NGOs that are in the forefront of actions for women empowerment are given in the next section. These organisations, in addition to their specific missions to promote the status of women through awareness, education, and economic development, have embarked on major initiatives to push their agenda for overall women empowerment.

NEED TO STUDY

- To alleviate poverty among women also focuses on advocating the women's rights.
- To enjoy their right to control and benefit from the resources.
- For the progress and development of women's.
- Despite efforts of NGOs in the area of women empowerment the ground reality is still not encouraging as many women are not yet empowered
- Educating and creating awareness among women especially the rural women.
- Supplements efforts of government in women empowerment.
- Promotes the use of Information and Communication Technology for empowering women.
- Instils leadership qualities among women and ensures their participation in their empowerment.
- Represents the problems faced by rural women to the concerned authorities and carries out impact assessment of the policy decisions affecting women. Mobilizes optimum resources and plans and implements the projects that have bearing upon women empowerment.

OBJECTIVE OF STUDY

- To Understand the meaning and reasons of women empowerment.
- To Study the impacts of women empowerment.
- To Understand the significance of NGOs for better lives of Women.
- To Study the positive and negative of women development.
- Despite efforts of NGOs in the area of women empowerment the ground reality is still not encouraging as many women are not yet empowered
- To get inspired by their success stories and have the options of brainstorming with them to create concepts, campaigns and movements that will help change the face of society and bring empowerment to the less fortunate. It will make you discover a whole new side to yourself, one that wants to help just to see a child's face light up in the brightest smile or watch an eighty year old believe once again in the power of humanity.

SCOPE OF STUDY

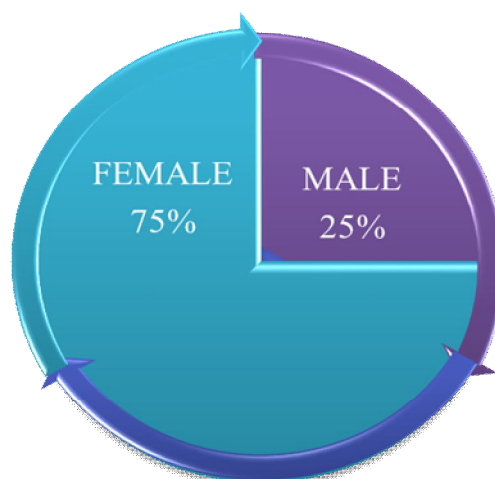
- To increase the active involvement in NGOs
- To bring a drastic change that leads to self sufficient, independent, empowered women.
- To create opportunities and give boost to women empowerment.
- To organize seminars, group, discussion, lobbying and workshops.
- To establish skill developer awareness

LIMITATION OF STUDY

- Lack of awareness and knowledge about women's can work in NGO.
- Proper guidance and information is not there because less numbers of women's active in NGO.
- Less numbers of women's working or performing their duties in NGO.
- Women's are changing the world by their work, but not getting credit for it.
- Women's are not equally treated at workplace that leads to stress, physical harassment, shyness in women's.
- The response from the NGO is very slow this is the biggest problem faced by women's particularly in rural India.

DATA ANALYSIS

GENDER	NO. OF RESPONDENTS	PERCENTAGE
FEMALE	75	75%
MALE	25	25%
TOTAL	100	100%



EXPLANATION

From the above interpretation of data, we come to know that the percentage of Male respondents is less than that of Female respondents. Due to lack of awareness about role of women in NGOs, many male respondents face problems to answer the questions. We can see that adverse effects on women's role in NGO. The lack of awareness amongst women about the vacancies in NGO or they perform many roles and duties in NGO.

CONCLUSION

NGOs are playing an important role, still the work is vast and wide. It is that recognised efforts will grow, and that it is necessary to create an environment conducive to their functioning on a much larger scale than at present. NGOs need not confine themselves to providing temporary remedies but strive for ensuring sustainable solutions. Whatever they do, it is for NGOs to think globally and locally so as to ensure that their intervention is relevant, appropriate, latest, just and right. Since the 1980's nongovernmental organisations have begun to play a important role in politics and policies made for women's.

NGO's are increasingly on the responsibility of taking women's on board for future work, that creates women's empowerment agendas of the global women development sector. But very few researchers tried to understand or document the specific challenges and opportunities that NGO'S working on women's development forum. Women's in NGO were involved in delivering urban basic services like water, sanitation and electricity to enhance their life. In both scenario we found that women's played crucial role in development projects, often mobilizing, organizing and building projects.

The second approach of women empowerment NGOs was through education. They increased awareness on the importance of knowledge as a way to achieve professional careers and participate in political process. Another form of women empowerment emerged from the feminist movement which began to shun all social, cultural or religious barriers to the advancement of women. Feminist leaders, through their writings generated a cadre of new generation of women who became followers of women's liberation.

Women's in NGO in Gujarat mobilized local communities to participate in urban development projects. They helped form community-based organisations to represent local interests and implemented community development projects – such as health services, adult literacy and child care. Women's of NGO also conducted research to determine whether local communities could afford to pay for basic urban services. The women's of NGO also educated stakeholder's about the realities of life for the of life for the urban poor, and shared lessons learned in one urban area with NGOs in other cities in India.

All the hard work by women's group and NGOs have achieved considerable successes in various fronts. Currently, reports and information released by medium and large size women development NGOs through their websites and other printed material indicate the impacts of their projects on their overall women empowerment agendas. In addition to these self-reported measures and indicators on varying levels of advancements, studies done by researchers on local and regional level NGOs have proved that women achieve considerable level of knowledge, economic and political empowerment by being members or beneficiaries of them.

In addition to their programmes and projects, in order to stay true to their missions, women empowerment NGOs need to have organisational capacity to operate effectively and efficiently. They need to have good governance that promotes transparency and accountability. They should have active strategic planning processes that will expand their scope on empowering women. They also need to mobilise steady revenues from diversified sources in order to continue their work. NGOs operating on all aspects of the advancement of women should constantly explore opportunities to network with other NGOs with similar missions for collaborative partnership. Given the extent of gender inequality and inequity in the society, networking among women welfare NGOs is the key to increase awareness on issues, address various causes and consequences of women's rights abuse, and promote overall women empowerment throughout the nation.

SUGGESTION

- NGOs also play a significant and meaningful role towards promoting self- employment of women.
- NGOs provide training and skill development programmes.
- They also conduct legal awareness and property rights.
- NGOs also train self help groups/ Credit/ Micro- credit of women.
- It also builds the capacity of the women working.
- NGOs also resolves the issues and way forward.

- Participation of women in NGOs gave them an opportunity to foray into the social and political spheres which were not easily granted by the for-profit



THIS PICTURE HAS TO BE CHANGED

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WOMEN IN THE WORKPLACE - GENDER EQUALITY

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ABSTRACT

Gender equality, equality between men and women, entails the concept that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles and prejudices. Gender equality means that the different behavior, aspirations and needs of women and men are considered, valued and favored equally. It does not mean that women and men should become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality means fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different but which is considered equivalent in terms of rights, benefits, obligations and opportunities.

The study may be viewed as a formal study wherein various views on gender equality at workplace/organization of Males and Females who are working in organization or having their own business are collected, acknowledged and analyzed.

Keywords: Women, Men, Gender, Equality, and workplace.

NEED AND SIGNIFICANCE OF STUDY

Worldwide, most countries recognize that equal rights should exist between men and women. Many have produced regulations intended to fight discrimination and programs granting women access to health, education, and economic rights such as land ownership. However, the fact remains that women have fewer opportunities than men to benefit from economic development, with lower participation in the labor force.

While the principle of gender equality in the workplace is generally accepted, discriminatory practices persist in many organizations despite regulations to the contrary. It is important to create an open and friendly atmosphere to address gender discrimination issues; therefore, it is critical to involve men and women rather than only women. Because gender biases are embedded in culture, it is very difficult to eliminate them without having a holistic view and involving men as a part of the solution.

NATURE & SCOPE OF STUDY

The nature of the study is dynamic as the questionnaire consists of different age-group and occupations of the male and female respondents. There is no geographical limit attached to it and therefore the study covers the general and overall opinions of males and females (having different occupations) on the respective topic.

The analysis comprises of the distinctive perspective of individuals having various opinions on the stereotypical views on opposite genders and the typical streamlining of male and female who are working in organizations or having a business of their own.

The scope of study is narrow as the questionnaire was only to the persons working in an organization or having a business of the own.

The study however covers the different views and perspective of males and females regarding their treatment in their respective working environment comparing it to their opposite gender's treatment and their opinion on such cases.

AIM & OBJECTIVES OF STUDY

Gender Inequality at workplace has become an important issue in the modern work culture. Therefore, there are many organizations that are taking various initiatives to prevail gender equality at workplace and ensure that no one is lagging behind in their career due to their gender. The study aims at achieving the following objectives: -

- To understand the current scenario of gender equality at workplace by acknowledging and analyzing the responses/opinions/views of males and females who are currently working or had a work experience earlier or have a business of their own
- To study different opinions and perspectives of males and females (being employed/ having a business) on gender equality at workplace
- To acknowledge what are the common challenges faced by the employees because of their gender.

- To acknowledge the views of the male and female employees regarding the initiatives taken by the organizations these days
- To study whether the measures taken by organizations to prevail gender equality at workplace had a positive or negative impact

LITERATURE REVIEW

Gender Equity has gained prominent importance in the recent past. The third item of the Millennium Development Goals (MDGs) of United Nations describes 'promoting gender equality and empower woman.' Gender equity is giving boys and girls, women and men equal opportunities in the utilization of personal capabilities to realize full human rights.

There are many studies done by scholar across the world to find association between empowered woman and their socio- economic performance.

Simon Appleton suggested that expanding female education will improve gender equity which was the outcome of the study done in Uganda. The study focused on the involvement of women in politics in South Africa and Uganda. He also found a relationship between the importance of gender equity to economic growth and traced women's civil society in Uganda was given importance. **(Sims, L, 1997)**

Another study finds that only 3 percent of the most highly compensated executives are female, that these positions are held disproportionately by men, and that female executives are more likely to be clustered in particular industry groups **(Healy and Zukka, 2004)**

There are empirical evidences that the promotion of gender equity leads to better economic performance of the concerned societies. One of such studies was done by Stephan Klasen of. Gender gaps undermine the ability of women to be effective agents of economic process. Societies with greater female employment opportunities are less prone to corruption and poor governance **(Klasen, S., 2006)**

Why more boys tend to attend school in China than girls, is the work of scholars who worked to find the causes of the same. Boys are more likely than girls to attend school in rural China. There is evidence that gender equity is a "luxury good"; the demand for female schooling is more income elastic than that for male schooling. **(Song, Appleton and Knight, 2006)**

Another study conducted to find out the nature of work undertaken or assigned also differs on the gender ground. Boys tend to be given more physical tasks like lawn mowing and fixing things, while girls are stuck with housecleaning and doing the dishes. Even parents who fight for gender equity in their own marriages find themselves splitting their children's tasks along traditional gender lines. **(Shellenbarger, S. 2006)**

Discrimination in wages is not only the phenomenon in India but it also exists in a developed country like USA. The findings clearly indicate Women Registered Dietitians in USA earned \$45,258/year while men earned \$50,250/year, having a median wage gap of \$4,965. **(Pollard, Tayler and Daher, 2007)**

(Jeffery Sanchez-Burks and Michal E. Mor Barak, 2005) the researcher has discussed one's perceptions, values, and behavior in such situations reflect deep-seated beliefs about the nature of interpersonal work relationships. He further emphasized that to understand and manage these differences requires understanding the nature of workforce diversity and how it influences relational and communication styles.

(Ashok Chanda, Dec 2006). In this article the author says that workforce diversity is a hot and burning issue in every organization of current scenario. Every human resource manager must take care in managing this diversity and finally he concluded that there is a lack of awareness towards diversity management approach, the manager doesn't have sufficient knowledge and competency to manage diversified workforce.

(SharbariSaha, Dewpha Mukherjee Patra, 2008) in this the authors have focused over the requirements due to globalized market and benefits of workforce diversity further they said that if the organization is not employing the diversified workforce then that organization is not competitive enough and the sales managers can make their diversified workforce effective and competent by providing them training.

(AsmitaJha, 2009) in this article the author said that the most important asset of any organization is diversified workforce because the diversified workforce is good at problem solving as they provide different and creative ideas and gives competitive advantage to the organization. Further the author focused over making the workforce happier by proper understanding of the expectations and needs of everyone.

(Patricia A. Kreitz, 29 January 2008). In this paper the author says that in today's scenario the organizations are facing diversity challenges from many areas like demographic changes in the workforce and customer populations, combined with globalized markets and international competition. The researcher focuses over the ways to manage diversity strategically. Further the researcher added that successful diversity management requires HR managers to possess skills in leadership, organizational development, change management, psychology, communication, measurement, and assessment.

RESEARCH METHODOLOGY

The data is collected from primary and secondary sources.

Primary Source: A questionnaire consisting 20 questions was created in google form and circulated through social media for data collection.

Secondary Source: For understanding the background of the related topics and various literature reviews, various blogs and articles were referred to understand the brief details of the mentioned topic.

DATA ANALYSIS TOOLS AND TECHNIQUES

The study used the techniques of various pie charts and column charts were made with the help of MS Excel.

FINDINGS

The total responses were 100 out of which 52 were female respondents and 48 were male respondents.

Majority of the responses were from the age group 18-24 years out of 58 responses 34 were females and 24 were males.

Out of 52 females, 10 were professionals, 21 were from service stream, 21 were students who was working as a part-time or a work experience before this.

Out of 48 males, 3 had a business of their own, 14 were professionals, 15 were from service stream, 16 were students who had part-time job or a work experience earlier.

- When asked about the treatment at workplace: Majority of the people 73% are aware that male and female at their respective workplace/ organizations are treated equally.
- When asked about gender inequality in the workplace is a real issue: About 54% people consider gender equality at workplace as an important and critical issue, 28% are not sure and 18% consider it as no issue.
- When asked about Male and Female doing the same Job should work for equal number of hours, irrespective of whether it is at day or night: Majority of the people (63%) feel that both males and females doing the same job should work for equal number of hours.
- When asked about the general/ ideal percentage of Women at workplace: Majority of the people (44%) consider 41-50% as an ideal percentage for women working in an organization
- When asked about how women are treated in the areas of Employment, Education, Health, Promotion Prospectus, Government:

Majority of the females are treated fairly in Employment and Health prospectus i.e 77% and 71% respectively where as they are treated unfairly in Promotion prospectus and Government sectors i.e 40% and 44 % respectively.

- When asked about the stereotypical views about women from the given options: The most stereotypical view about females is that they should pursue delicate jobs such as teachers, nurses, secretaries, and librarians. (25%)
- When asked about the stereotypical views about Men from the given options: The most stereotypical view about males is that they should not do any housework and they are not responsible for taking care of their children. (26%)
- When asked about initiatives by their Organizations about gender equality: As per this survey, 46% people conveys that their organization is taking a lot of initiatives to prevail gender equality, 37% people conveys that very little measures are taken by their organizations, and 17% feels that there is nothing that their organization is doing about gender equality.
- When asked about their individual views on gender equality by providing some of the basic options: 95% respondents feel that all people are equal and gender doesn't matter, 83% feel Men are better employers

then women, About 80% think that men make better leaders than women, 49% believe that women make better educators than men whereas, 51% believe that men make better educators than women.

- When asked about whether the males at their workplace/organization progress quicker than Females: About 62% respondents feel that the male members at their workplace doesn't progress quicker than them
- When asked about whether Males and Females doing the same jobs are paid equally in their organization/ workplace Majority of the people (65%) responded that their organization pays male and female workers doing the same job the same salary.
- When asked if they ever been a victim of gender inequality at their workplace: Majority of the people 81 responded that they never experienced gender inequality 19 responded that have been a victim of gender inequality at their workplace.
- When asked about what were the problems/issues they faced due to their gender: Out of 100, The challenges faced by the people due to their gender were as follows:
 - i. 3 faced sexual harassment (all of them were females),
 - ii. 5 were not treated well in their workplace (2 females and 3 males),
 - iii. 6 were getting paid low (4 females, and 2 males),
 - iv. 8 faced lower chance of promotion (5 females and 3 males),
 - v. 10 were not able to get a specific kind of job role (6 females and 4 males),
 - vi. 10 faced gender discrimination (4 females and 6 males)
 - vii. 58 responded none of the above (28 females and 30 males)
- When asked about are they comfortable to work under an opposite gender boss/ supervisor: Majority of the people 82% responded they don't mind having an opposite gender boss or supervisor, 10% may or may not mind it and 8% will hesitate on having an opposite gender boss/supervisor.
- When asked about what could be done to prevent gender inequality at their workplace: Majority of the people (44%) think that to prevent gender inequality, gender equality should be made a part of training and education programmes, 22% think standing up for your rights, 22% felt raising awareness and 12% responded Government policies can prevent gender inequality?
- When asked about due to some measures taken by various organizations, are there any chances of having a negative impact on their work: 26 out of 100 feels that yes due to so much of hype of gender equality, someone gets pulled back in their career graphs, 57 responded maybe sometimes, 12 responded No and 05 responded Doesn't matter.
- When asked about do you really feel that now in modern days there is improvement and measures taken to prevail gender equality at workplace/ organizations: Majority of the people 73 responded agree that, now in modern era there is lot of improvement and measures taken to provide gender equality at workplace, 22 responded strongly agree with the statement 04 disagree and 01 Strongly disagree with the statement.

CONCLUSION

Companies need a comprehensive plan for supporting and advancing women. Companies should start with these core actions:

- Invest in more employees training.
- Ensure that hiring, promotions, and reviews are fair.
- Give employees the flexibility to fit work into their lives.
- Focus on accountability and results.

Organisational change could incorporate policies and work practices that acknowledge the impacts of gender difference and attitudes towards that difference in order to challenge traditional norms around gendered social roles.

At the service provision level, recognizing and acknowledging the impacts that entrenched inequality based on gender and other intersecting disadvantage have is important in order to move forward. Measures and economic

indicators around gender equality should include consideration of societal attitudes and structural hierarchies and how these affect access to resources and power.

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PROBLEMS FACED BY WORKING WOMEN IN CURRENT ERA

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ABSTRACT

India is poised to emerge as one of the most developed nations in coming years, more literate and economically at forefront. Undoubtedly, women will play a crucial role in contributing to the growth and development of economy. It is important to realise and understand that women in the modern era are not equally competent but often times even ahead of men in several socio-economic fields. For centuries women have been viewed as the caretakers of the family. However, as more women are either earning higher salaries than their spouses or taking on the role as the 'breadwinner' of the household, that view gets a little more complicated. Discrimination of women from womb to tomb is well known. In order to fight against such socially constructed gender differences, women have to swim throughout the ocean of complicated social system that requires immense efforts and self-confidence. Access to education and paid employment are two important elements of women empowerment. Hence, an attempt is made to depict the Role, and problems of working women and specific laws made for working women's rights in India.

Keywords: working women, occupational and health issues, social attitude toward working women, inequality and laws protecting women's rights.

INTRODUCTION

Throughout the history of mankind, the rank of women has been extremely pivotal in the development of the humans. At present, the progress of the nation is determined by the high positions of the women in the society in terms of the employment and the work. It is said that without the contribution of the women in the political, business, social, economic and national activities, the growth of the country will stagnate. In the past, the women were more accustomed to working in homes and taking care of children, etc. but now they are stepping into the outside world due to advances in education for women and increasing awareness. When thinking of working women, practical thought come to mind is paid employment that has a protective and beneficial mediating effect. Employment protects women against certain negative aspects of being full-time homemakers and mothers, such as monotonous housework, dependence on the male partner for financial and emotional support, increases self-esteem because they are contributing to the world they live in. These women receive a renewed interest in life because they are in the thick of it. They are living life to the fullest. Words such as chairman and cameraman have been rephrased as chairperson and cameraperson, to accommodate women. Education has been recognised as an essential agent of social change and development in any society and any country.

NEED STATEMENT

- 'Return home after work, work after returning home.'
- 'We all should agree that cooking and earning is basic life requirement and not a gender role.'
- There is no tool for development more effective than the up-liftment of women.

OBJECTIVE OF RESEARCH

6. To study the role of working women in society and in economic development.
7. To understand the complications faced by of the working women in day to day life compare to men.
8. To create awareness about rights of working women.

RESEARCH METHODOLOGY AND DATA SOURCES

This study is based on the secondary sources of data and the required secondary data has been collected from bulletins, published, unpublished records, books and government websites. The collected data is analysed and interpreted to arrive at conclusion.

ROADBLOCKS CAUSING MENTAL HEALTH CONCERNS IN WORKING WOMEN

1. **Work-life balance:** Most working women find themselves juggling responsibilities at home and outside, adding to the workload and emotional burden. At the same time, at home, a woman is expected to continue fulfilling her 'natural' duties as a mother and wife, and is put under extra scrutiny when she chooses to work outside the house. The combination of juggling caring commitments for children and family as well

as doing paid work and facing physical health problems could increase the risk of experiencing mental distress.

2. **Productivity:** Today's world understands productivity, in both professional and personal lives, is integrating responsibilities throughout the various parts of lives. The ability to be able to work outside the household means that all domestic responsibilities, including household chores and rearing children, are not viewed as 'professional' at many workplaces. Workplaces are often unable to provide the flexibility women need, which also plays a role in affecting their mental health.
3. **Career over family:** India has grown to be more welcoming to women at work. However, if a working women opts to focus on her career over having children or having a family, she is frowned upon. In India, society is still fighting the patriarchy, and men are still considered the sole bread-winner of the family. Hence, working women often face the question, 'Do you really need to?' This is also one of the reasons for higher attrition rates of women at work.
4. **Finding the 'me-time':** The guilt of working all the time even after regular working hours has become a norm. For women to be able to find some time to focus on the self has been challenging. The complicated mix of managing family, work, and social life means that there is very little me-time left. Added to that, the norm of long working hours leads to outright unhealthy living conditions like severe lack of sleep and poor food habits. This leads to the negligence of wellbeing, with sacrifices made of the body and mind.
5. **Self-care is not an act of selfishness:** It is as the word suggests caring about yourself as you would about others around you. After all, every superwoman needs a day off too! Self-care is not being selfish but being empowering towards oneself. It's imperative to be able to have a nurturing relationship with oneself.

INEQUALITY BETWEEN MEN AND WOMEN IN WORKPLACE

As women were viewed as homemakers they were often given jobs that were meaningless, and they were not thought of as managers or professionals. Even today, women are not treated the same as men and shows this oppression is the area of equal pay for equal jobs. In this century, a woman actively participates in workplace. Many women desire a career and a place in this world. They want to stand on their own two feet, to become **self-independent** individuals. One thing that is clear is that women in all careers are striving to gain equality in the work force today. Through their determination, women now have the ability to break out of the gender roles that were created for them by society.

One of the issues that have affected women in the workplace is that of stereotyping of women. Throughout history women have taken the role of housewife, mother, and nurturer. Women are stereotyped to stay at home and take care of the house and children. It has been their job to cook the meals, do the laundry, and manage the children's school activities. Even today, motherhood is still considered to be the primary role for women. Another area in which women are at a disadvantage in the workplace is through **discrimination**. Discrimination can be an uncomfortable situation for the women involved. There are two types of discrimination, indirect and direct. Indirect discrimination might be a women being overlooked for a promotion, or an employee displaying inappropriate sexual material in the workplace. Direct discrimination may include a women being discharged from her employment because she is pregnant, or being excluded from after work group events. Another major area where women have been affected in the workplace is sexual harassment. Sexual harassment is closely linked to sex discrimination. Sexual discrimination forces women into lower paying jobs, and sexual harassment helps keep them there.

ATTITUDE OF SOCIETY TOWARDS WORKING WOMEN

Work fields such as restaurant, film industry, transportation, warehousing, television and radio media, modelling, etc. are still seen as 'not so good' for women. People still have narrow mind thinking when it comes to night shift. Our attitudes toward women in the workplace are slowly starting to change. Women need to overcome the image that they are sensitive People, which let their emotions control their mind. They need to, prove that they can think with their minds and not their hearts when it comes to business. Most people want to correct the unequal treatment of women in the workplace. One method that can be used to support equality would be to introduce legislation to guarantee equal pay for equal work. The logistical problems associated with this solution would be great. How would people measure the value of one person's work another's? Who would decide this and how would it be implemented? We should think about it irrespective of all fields. More opportunities are appearing for women workers today than ever before. The unequal treatment of working women will take years to change, but change is occurring. This topic will remain until people treat and pay women equally, based upon their abilities. There have been many remedies introduced into the workplace that have tried to address the injustice toward women in the workplace. Although there have been many

improvements for women in the workplace but there are still many inequalities for women when compared to men. Remedies are needed to secure a fair and equal role in the workplace. This change can only fully occur when we change the attitudes of every individual toward women. When we accomplish that then we can finally achieve gender equality in the workplace.

OCCUPATION WISE HEALTH PROBLEMS

Exposures, health problems and occupational diseases the occupational health risks of female workers tend to relate to their exposure to material, physical and ergonomic hazards, as well as intimidation and discrimination at work. These types of exposures are especially high for women who work in agriculture, hotels, restaurants and catering, transport and manufacturing.

➤ **Mental health problems - an emerging issue**

Some of the key social factors that may affect women's mental health include: More women than men act as the main carer for their children and they may care for other dependent relatives too — intensive caring can affect emotional and physical health, social activities and finances. Women often juggle multiple roles — they may be mothers, partners and carers, as well as being employed in paid work and running a household. Women are over-represented in low-income, low-status jobs (often part time) and are more likely than men to live in poverty. The characteristics of their work, lack of career progression, multiple jobs, work intensification and lack of autonomy contribute to higher strain and stress levels.

➤ **Client work, violence and harassment**

Women have a higher psychosocial risk because they work in jobs where there is more direct contact with clients. Women reported slightly higher levels of unwanted sexual attention, threats, humiliating behaviour, sexual harassment and bullying, etc. in the corporate field, call centres, acting and modelling area. They were therefore exposed to angry reactions and harassment.

➤ **Informal work**

Another source of work for women are those jobs described as informal work. Informal work could be considered as a growing sector as it has an increasing rate of employment, with most of the jobs filled by women. However, informal work is hazardous for women as it makes them vulnerable to harassment and violence and exposes them to various physical risks and unfavourable working time arrangements. Most people working informally, and especially women, are deprived of secure work, benefits, protection, representation or voice. Many women in rural areas are engaged in occupations that are comparable to a professional activity but are not recognised, protected or paid as such.

LAWS PROTECTING WOMEN'S RIGHTS AT WORK

➤ **Fair Labour Standards Act (FLSA)**

This act was passed near the end of the Great Depression to improve working conditions. This act set a maximum hour work week, a minimum wage, overtime pay and banned child labour. Though it's not specific to gender, preventing child labour changed the lives of mothers throughout the nation for the better. Since its passing in 1938, the FLSA has been amended more than twenty times. The act now requires a 40-hour maximum work week and an increased minimum wage. It covers the difference between part-time and full-time workers and salary vs. hourly paid workers.

➤ **Title VII of the Civil Rights Act**

The well-known Civil Rights Act recognized every human being as equal. Title VII of this act specifically prohibits discrimination by employers based on race, colour, sex, religion or national origin. This law mandates that employers cannot treat people differently based on those categories during hiring, while employed and through the exit process. With this act, women cannot legally be discriminated against simply because of their gender.

➤ **The Pregnancy Discrimination Act of 1978**

Unfortunately, many businesses prior to this act simply laid off or fired women when they were pregnant; it often saved them healthcare costs associated with pregnancy and the price of temporary help while women were gone. This amendment to the Civil Rights Act prohibits this behaviour. Companies can no longer discriminate against hiring or continued employment based on pregnancy.

➤ **Equal Pay Act of 1963**

That there is an Equal Pay Act may come as a bit of a surprise to some women who still earn about 80 cents per dollar that men earn. This act requires companies to pay women the same amount they would pay men for doing the same job, but it seems clear that's a goal still on the horizon. Considering the wage gap in the U.S., there is still work to be done. However, this act was a big step towards making sure men and women are paid equally.

➤ The Consolidated Omnibus Budget Reconciliation Act (COBRA)

This act is important for all women, but especially mothers, to know and understand. Under COBRA, employers are required to continue health benefits to workers for a limited period of time if they lose their job. This applies if the employee is fired, is transitioning to a different job or has a family death or other outstanding situation. For mothers, keeping their health benefits can be extremely important especially during a tumultuous time, like a career change.

➤ The Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act protects eligible families who need to take time off work for medical conditions or to take care of a new born child. This law passed in 1993. Any Company with 50 or more employees is required to follow this act, which gives up to 12 weeks of unpaid medical leave to people with severe medical problems and for mothers or fathers to bond with their new born or adopted child. The employee still receives health benefits they have with their employer during this time and will be guaranteed the same position they had before they left.

➤ The Whistle blower Protection Act

The Whistle blower Protection Act protects workers who speak out about inappropriate or unsafe working conditions against retaliation and allows them to file a federal lawsuit. This is an important law protecting women's rights at work because it makes it more likely that women will report any sexual abuse or discrimination.

REVIEW OF LITERATURE

- The modern world has resulted in earnings, wages and salaries for the women similar to that of men, but the women are continuously facing inequalities in the work force (Andal 2002). This can be attributed to the pre-established notion that women shall not be given access to finance or communication with the world outside of the home which is highly unethical and unfair (Eisenhower, 2002). In the past, they were considered as the underprivileged ones which were not thought of having equal rights but this fact has changed now. The status of women can be explicitly defined as the equality and the freedom of the women.
- Rana (2007) intended to explore women's perception of glass ceiling in the private organizations of Pokhara. Hundred women with different age groups working in different private organizations of Pokhara were taken as the sample. Their perception on the disparate treatment of women in organizations, behavior of their male colleagues towards them, the role of their family members in their professional growth, perception of role conflict and their aspiration towards their career advancements were asked and have been analysed to find out if women perceive the existence of glass ceiling. In this regard, viewpoints of their male counterparts have also been taken into consideration.

FINDINGS

Men and women are equally responsible for socio-economic development of nation The major findings are as follows:

- It is clearly seems that equality and freedom of work gives power to women by developing self-esteem, financial independence and self-confidence, economic independence and legal literacy.
- Along with economic independence, positive attitude of society and laws for protecting working women gives fearless and confident life for emerging generations.

SUGGESTIONS

1. Encourage participation of women in income generating activities. Proper implementation of schemes provided by the government should be done by respective agencies.
2. Eliminate the approach towards women based on sex discrimination.
3. To induce the feeling of self-dependence amongst women by giving equal pays.
4. Awareness needs to be generated regarding the necessity of educating girls so as to prepare them to contribute effectively to the socio-economic development of the nation
5. In order to change the attitudes towards working women and to raise the social consciousness of the country, a conscious strategic change is required in national media and communication effort.
6. To have a proper implementation of all the laws safeguarding the rights of working women.

CONCLUSION

India has its vision to make women independent and self-reliant. To sum up it can be said that despite of cultural, economic and other barriers, women are marching ahead with great conviction and confidence to equalize themselves with men in every sphere. Working women contribute towards family income and it is significant in globalized and changing economic patterns. Economic empowerment of women brings financial freedom and contribute towards gender equality. It is also expected to generate increase self-esteem, respected other forms of empowerment for women beneficiaries. Successful income generating activities can be transformed into greater control and empowerment. Education has impacted on social empowerment of women to ensure mobility, enhancement of knowledge, awareness, skill building and training, greater respect within the family and society. To achieve social empowerment of working women, they need to provide safe, secure, peaceful and working environment and socially acceptable behaviour. Social empowerment of women helps them to fight their own fears and feeling of inadequacy and inferiority, sometimes it may result in creating and strengthening women's group and organisation. All the women equally deserve better health care for women and their children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights, improved standard of living and to achieve equal self-reliance, self-confidence and self-respect.

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OBJECTIFICATION OF WOMEN**Prof Ritu Kashyap**Bal Bharati M.J.P.College of Commerce

ABSTRACT

The status of women in our society has seen many changes over years. Right from ancient times to today's time women has been many times degraded and disrespected, unfortunately many times by their own people. Their position in society deteriorated year on year in the form of practices like female infanticide, dowry, and child marriage, sexual abuse and so on.

Women have always been in news almost every time and have been debated at home, at workplace and in society in general. Sometimes they are debated over empowerment, gender equality, or some time for sexual abuse, rape, or being harassed. One such thing that added brutally to her status is "OBJECTIFICATION", objectification at home, work place, and society. Media in the form of advertisements and films had given away commodification of woman. Everywhere women have been depicted mere as an instrument for selling product. Even Indian cinema has also projected women as a means to satisfy the needs of men.

This paper focuses on how the objectification has desensitized the status of women, and how can we sensitize society to outstrip this status of women.

Keywords: ancient, degraded, infanticide, empowerment, objectification, degraded, desensitized, outstrip.

INTRODUCTION

Objectification can be explained as a way of looking at woman's body and body parts as mere an instrument, that can be used for pleasure, fun, money- making etc. rather than as an individual. Unfortunately this ideology has existed in our society from ancient time. Indian mythology too had portrayed her as an object of seduction where Lord Indra sent Menaka to break Vishwamitra's meditation. Mughal emperors had also added to it, by keeping them as dancers in their courts and today the audacity of society has objectified her in media and workplace. All this has negative influence on the society, leading to problems such as lower self-esteem, disrespect, sexual abuse and heinous crime of rape.

OBJECTIVES OF THE STUDY

- 1) To understand the various factors that are responsible for viewing women as a mere instrument of selling things, entertainment source etc.
- 2) To understand is this really has degraded the image of woman, and is responsible for provoking men to do various heinous acts.
- 3) To find out ways in which the objectification of woman can be stopped.

HYPOTHESIS

Various factors like advertising companies, movies, serials, outlook of society are responsible for the objectification of women.

RESEARCH METHODOLOGY

Study is based on secondary data and is mainly based on the learning's from the news, advertisements, movies and society's perception towards gender.

FINDINGS**OBJECTIFICATION OF WOMEN IN ADVERTISING**

Advertising is one of the areas that have objectified women in order to communicate to the target audience. Every product to be sold in the market has used women as a medium of getting maximum demand and sales. Women have been regarded as a mere instrument through which anything can be attracted and sold. Women on screen are projected with fair skin tone, perfectly shaped curves and silky hair as an ideal sex icon, which helps companies to promote brands and add on customers to the company list- "Stay healthy to be a good wife- Kelloggs Bran" is one such kind of add. Not only this instead we have gone further and objectified women even few men's brands- "spray it on, turn her on" is one such advertisement where a woman has been objectified for selling deo,

Sexual objectification of women on Internet, billboards, television and so on conveys that they are being viewed as mere objects instead of as individuals. They have been constantly projected as a means of recreation and

pleasure. It will be no exaggeration if we say that their identity has been tarnished again and again by symbolizing them as mere medium of entertainment or selling a product.

The depiction of women in Indian advertising creates unrealistic standards of beauty which not only affects the perception of society with respect to beauty and fitness but also psychologically impacts the females especially those who are at growing stage. Women are often shown as having long luscious hair, slim body and fair skin irrespective of the fact whether the advertisement is related to household products, beauty products, deodorant or perfumes.

The problem of objectification of women is a global issue but is more prevalent in Indian advertising. Advertising agency has preconceived notions of what is the status of women in society, and how they are projected and portrayed and products can be sold if objectification of women takes place in advertisement.

All this has contributed a change in the attitude and outlook of society and that is why even a boy going to school has started viewing girl in different way. Its very important that Indian advertisers must now hear the alarm and understand that incessant exposure to such messages does have an impact on the society at large, and that objectification of women should be strictly stopped.

OBJECTIFICATION OF WOMEN AT WORK PLACE

It is to be noted that women has been objectified at work place either directly or indirectly. Stereotypical gender roles allocate a set of behaviors and duties to people on the basis of their gender and this impacts how men treat women, giving rise to an imbalanced power system. The sign, “Wanted sales person (Female preferred)”, or hiring women who are considered ‘young, beautiful and pretty’ for the jobs of receptionist, admin and PR.

We talk about gender equality, women empowerment so loudly but do we really mean that. Workplace is meant to be a depersonalized environment, but introducing objectification is a way to personalize it and rob women off power. Judging her physical appearance and mentioning that a women’s advancement was possible because “she is hot”, is both inappropriate and offensive. It unfortunately renders tat the professional expertise and aptitude of women is immaterial. Even though we being on the verge of 22nd century the outlook is still if 18th century. Women are still not given preferential choices once it comes to some job allotment of higher responsibility. Men’s ego easily gets hurt if they have a female boss to report to.

It is time to awaken people from this phase of indifference and make them aware of the fact that gender of an individual does not define that who are more responsible and who can shoulder responsibility. Organizations have to be wary of the way they treat their women workforce. Organizations should also tackle gender stereotypes present at workplaces. This will guarantee that women are evaluated on the basis of skills, qualification and experience.

OBJECTIFICATION OF WOMEN BY SOCIETY

Society a place where we live has also contrived the status of women to be looked upon as mere object. An object that is needed to play a role of caretaker, helper, means of recreation and so on. Her own people have tarnished individuality of a woman, birth of a girl, education, up bringing – everything is considered to be a burden or liability. In India objectification is ingrained in our society to an extent that the moment a girl is born they are given treatment as one who are being trained for years to go and finally take charge of other house as care taker. Moment the girl reaches the age of adolescence family starts looking for the other party whom she can be handed over, without giving a thought what exactly she wants and the way she wants to live.

Again, they have been targeted as a product to be sold from many years. Indian cinema has portrayed her as an object in the songs. The more indecent the song is the more it will stand out. Men have referred her as item. Women are subject to gawking, wolf-whistles, catcalls, harassment, abuse, and rape due to this mentality of objectification. In India this problem is ingrained in our society to an extent such that it is the crux of arranged marriages. They are been asked to walk, talk; sing by the boy and his family. There is more of an assessment session; in fact it is not wrong to regard it as SALE. People are least bothered to understand her as an individual and kind of person she is or that she too has her identity.

CONSEQUENCES

Portrayal of women as an object has unfortunately resulted in serious crime. Nirbhaya gang rape and murder, gang rape of a medico in Delhi, case where a girl in Hyderabad has been raped and burnt, all this tells how the *objectification of women* has swapped the mindset of people, yet for a nation where a woman is raped *every 13 minutes*, this attitude is almost symbolic. Even the researchers came out with the findings that objectification of women encouraged attitudes supportive of sexual aggression among young adults. Researchers even suggested

that the continuous objectification of women would hinder women's efforts of obtaining true equality and empowerment with freedom from sexual aggressions.

Infact this attitude has even conditioned women to look at themselves mere means of commodification. Rates of depression in women and girls doubled between 2000 and 2010. The more women tend to self-objectify themselves, the more chances of them being prone to helplessness that exist.

To stop objectification of women, it is very important that on the very first place women should stop objectifying themselves. They themselves must stop accepting any proposal whether it is for an advertisement, a movie or an item song. The worth of an individual, to any extent or aspect, should not be determined by their physical being.

CONCLUSION

From the above study it has been found that objectifying women's identity is done by the society in various ways. Attitude of looking at women as a medium of entertainment is being carried from ancient time and is continued till today. Women's identity has been portrayed as a mere helper, caretaker, and entertainer. They have always been regarded as second gender by society.

Their identity has further been vandalize by family members, marketers, movie makers and to an extent by women themselves. All this has changed the way she should be looked at. In order to stop objectification of women we need to first change the perception and attitude of looking at women.

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ROLE OF EDUCATION IN WOMEN EMPOWERMENT IN INDIA: A MYTH OR A REALITY?

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ABSTRACT

To empower women or men, we definitely need education, without it we cannot go far. Educating Women means; better families, economic growth, peace, good nutrition, reduction in death mortality this is just a briefing in what educating women can do in a Country. Education plays a critical role in the development of a nation whether it is social or economic growth. Educating women means; better families, economic growth, peace, good nutrition, reduction in death mortality this is just a briefing in what educating women can do in a country. Low women literacy rate has a huge negative impact on the overall growth and development of the society. Where women are majorly responsible for child care and development. Women must be represented in equal numbers to men at the highest level of our business and government institutions, where real changes can be made. Society operates with a set of assumptions about women that hold them back. If we are to create a gender –equal- world a better world for both men and women, we need to dispel these myths we must change the way we think and talk about women. Each of us has the power to make a difference to our own society and to the world around us. Infact, we have an obligation to do so. Hence, our country will be unable to have a competitive edge over others until and unless the status and role of women is improved.

Keywords: Women's education, Empowerment, literacy, society, Economic and Developing, Gender.

INTRODUCTION

The Government of India had ushered in the new millennium by declaring the year 2001 as 'Women's Empowerment Year' to focus on a vision 'where women are equal partners like men'. The most familiar account of 'women's empowerment' is the capability to apply full control over one's actions. "The special attention is given to the needs and problems of women as one of the "weaker sections" of Indian society, and recognition of political equality was undoubtedly a radical departure from the norms prevailing in traditional India. All through history, gender disparity was a part of an approved men commanded society. The traditional attitudes of India expect that the role of women is mainly focused to the household activities like upbringing of the children and kitchen work. This partition of work was the main reasons why certain evils like „Bal Vivah“, „Dowry System“, „Sati Pratha“, „Pardah System“, etc. took birth in our culture. The 21st century needs to witness the grassroots lady accomplishing the increasingly elevated top position of achievement. Empowerment would become more relevant if women are educated, better informed and can take rational decisions.

NEED STATEMENT

“You educate a man; you educate a man. You educate a woman; you educate nation.”

“You can tell the condition of a nation by looking at the status of its women”

“The country which does not respect women have never become great now and nor will ever in future”

OBJECTIVE OF RESEARCH

To study how education plays critical role in development of a nation whether it is social or economic growth.

To understand the problems faced by the women's in day to day life if they are not educated.

RESEARCH METHODOLOGY AND DATA SOURCES

This study is based on the secondary sources of data and the required secondary data has been collected from bulletins, published, unpublished records, books and government websites. The collected data is analysed and interpreted to arrive at conclusion.

DATA ANALYSIS AND DISCUSSION**WHY WE NEED WOMEN EMPOWERMENT?**

Need for empowerment arose due to centuries of domination and discrimination done by men over women; women are the suppressed lot. Indian society consists of people belonging to almost all kinds of religious beliefs. In every religion women are given a special place and every religion teaches us to treat women with respect and dignity. But somehow the society has so developed that various types of ill practices, both physical and mental, against women have become a norm since ages. For instance, sati pratha, practice of dowry, parda pratha, female infanticide, wife burning, sexual violence, sexual harassment at work place, domestic violence and other varied kinds of discriminatory practices; all such acts consists of physical as well as mental element.

WHAT IS WOMEN EMPOWERMENT?

Women empowerment in simple words can be understood as giving power to women to decide for their own lives or inculcating such abilities in them so that they could be able to find their rightful place in the society. Thus, women empowerment is nothing but recognition of women's basic human rights and creating an environment where they are treated as equals to men.

CONSTITUTION OF INDIA AND WOMEN EMPOWERMENT

India's Constitution makers and our founding fathers were very determined to provide equal rights to both women and men. The Constitution of India is one of the finest equality documents in the world. It provides provisions to secure equality in general and gender equality in particular. Various articles in the Constitution safeguard women's rights by putting them at par with men socially, politically and economically. The Preamble, the Fundamental Rights, DPSPs and other constitutional provisions provide several general and special safeguards to secure women's human rights.

GOVERNMENT POLICIES AND SCHEMES FOR WOMEN EMPOWERMENT

In the year 2001, the Government of India launched a **National Policy for Empowerment of Women**. The specific objectives of the policy are as follows:

Creation of an environment for enjoyments of all human rights and fundamental freedom by women on equal basis with men in all political, economic, social, cultural and civil spheres.

Providing equal access to participation and decision making of women in social political and economic life of the nation.

Providing equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life etc.

ISSUES AND PROBLEMS FACED BY WOMEN IN INDIA

Violence against women: Women are getting affected by the various violence almost every day which is disrupting the society. Women are being victims of violence at huge level day by day because of increasing crimes against women. Woman is getting kidnapped at every 44 minutes, raped at every 47 minutes, 17 dowry deaths every day, etc. They may face violence within the family or outside the family.

Gender discrimination: Women are considered as weaker section of the society than men and given less importance. Girls children are becoming real victims of the discrimination. Gender discrimination affects women in the areas like nutrition, education, health, care, decline of female population, job, public life, etc.

Problems of female education: Women education percentage is low in India especially in the rural areas because they are discouraged for higher education like professional and technical education.

Problems related to unemployment: Women are getting more problem in searching their suitable work. They become more prone to the exploitation and harassment in the work areas.

Dowry system is another huge women problem in the society which is increasing day by day. Women are ill-treated, man-handled, disrespected, tortured and suffer other cruelties because of the lack of dowry at the time of marriage. It causes degradation of women status to a great extent.

ROLE OF WOMEN IN SOCIETY

Women are considered as the goddess in the Indian society from the ancient time however it is also true that they are not treated as goddess. They are being ill-treated for many years and used just as things to fulfill the wishes of men. Considering them as goddess is not enough to give them full women empowerment in the society; however it needs positive continuous effort and participation of both men and women to really bring women empowerment. Women play a great role in everyone's life without whom we cannot imagine the success of life.

NEED FOR WOMAN EMPOWERMENT

In India, women occupying highest offices of Prime Minister, President, Lok Sabha Speaker and most eminent positions in the corporate segments yet without a doubt despite everything we witness abusive behavior at home, dowry deaths and mistreatment of women. The female feticide is not an uncommon wonder. Women play an important role in the development of different sectors and contribute for economic improvement in the visible and invisible form.

CONCLUSION AND SUGGESTIONS

Education plays a crucial role in Indian social and cultural life. Women must be represented in equal numbers to men at the highest level of our business and government institutions, where real change can be made, Society operates with a set of assumptions about women that hold them back. We have been working to expose these assumptions which we all Myths, with women's empowerment platform. By focusing on women's supposed shortcomings, the Myths tell women they must change in order to succeed. And it is a heartening sign that their participation in employment- government as well as private, in socio-political activities of the nation and also their presence at the highest decision making bodies is improving day by day. And first of all efforts should begin from our homes where we must empower female members of our family by providing them equal opportunities of education, health, nutrition and decision making without any discrimination. If we are to create a gender equal world a better world for both men and women. We need to dispel these Myths, we must change the way we think and talk about women. Each of us has the power to make a difference to our own organisation and to the world around us. Infact we have an obligation to do so. Because India can become a powerful nation only if it truly empowers its women.

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THE ROLE OF NGO'S IN PREVENTING DOMESTIC VIOLENCE RELATED TO WOMEN EMPOWERMENT

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ABSTRACT

Violence against women is now widely recognized as a serious human right abuse, and an important public health problem with substantial consequences physical, mental, sexual, and reproductive health. Data on systematic review of domestic violence are needed to support policy and program recommendations. Therefore, the overall purpose of this systematic review was to assess magnitude of domestic violence against women and associated factors in India.

We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Keywords: Women Empowerment, Education, Health, Socio-Economic Status, Role of NGO'S.

INTRODUCTION

Violence against women in India is actually more present than it may appear at first glance, as many expressions of violence are not considered crimes, or may otherwise go unreported or undocumented due to certain Indian cultural values and beliefs. These reasons all contribute to India's Gender Inequality Index rating of 0.524 in 2017, putting it in the bottom 20% of ranked countries for that year.

Domestic violence in India includes any form of violence suffered by a person from a biological relative, but typically is the violence suffered by a woman by male members of her family or relatives. According to a National Family and Health Survey in 2005, total lifetime prevalence of domestic violence was 33.5% and 8.5% for sexual violence among women aged 15–49. A 2014 study in The Lancet reports that although the reported sexual violence rate in India is among the lowest in the world, the large population of India means that the violence affects 27.5 million women over their lifetimes. However, A survey carried out by the Thomson Reuters Foundation ranked India as the most dangerous country in the world for women

The 2012 National Crime Records Bureau report of India states a reported crime rate of 46 per 100,000, rape rate of 2 per 100,000, dowry homicide rate of 0.7 per 100,000 and the rate of domestic cruelty by husband or his relatives as 5.9 per 100,000. These reported rates are significantly smaller than the reported intimate partner domestic violence rates in many countries, such as the United States (590 per 100,000) and reported homicide (6.2 per 100,000 globally), crime and rape incidence rates per 100,000 women for most nations tracked by the United Nations.

There are several domestic violence laws in India. The earliest law was the Dowry Prohibition Act 1961 which made the act of giving and receiving dowry a crime. In an effort to bolster the 1961 law, two new sections, Section 498A and Section 304B were introduced into the Indian Penal Code in 1983 and 1986. The most recent legislation is the Protection of Women from Domestic Violence Act (PWDVA) 2005. The PWDVA, a civil law, includes physical, emotional, sexual, verbal, and economic abuse as domestic violence.

REVIEW OF LITERATURE

1. Kumar,R.(2012 October) stated that, domestic violence is a universal problem and can have an effect on any woman at any point. It can take place in any form like physical abuse, sexual, psychological harassment, harassment, abandon, desertion, joking, economic exploitation and touching abuse etc .
2. Payne, D. (2009). stated that, violence implies destruction, anger and pain, while family suggests the qualities of love, caring and joy. Domestic violence occur at all familial levels between couples, in parent child relationship, sibling relationships, and oftentimes dating relationships.

3. Stanley, E. (2017).stated that, In terms of NGOs operate in relation to the problem of violence against women schuler has argued that programmic responses should address,one or all of these areas: the need of the victim; the social values that justify violent behaviour towards women; and the socio legal system charged with protecting the rights of the innocent and sectioning the guilty (1992:20) based on this premise , the three area which will be focused on specially are cobbling and advocacy strategies, raising awareness and service provision.
4. Kumar,R.(2012 October) stated that, domestic violence is a very common problem now a days and lifetime occurrence of domestic violence is 10-36.9 %. Numerous methods are there to report the frequency of domestic violence i.e. hospital admission, shock centre report, state based treatment system, crisis department survey, police record, court record, national criminal persecution survey, national frequency survey national violence against women survey etc

OBJECTIVE OF THE STUDY

1. Identify the factors that may either protect or put women at risk of domestic violence
2. To find out the different types of Domestic Violence prevalent in the India.
3. To identify the factors responsible for the increased in the domestic violence
4. To identify the effects of domestic violence
5. To identify the roles of various NGO s and the nature of their programmes in dealing with problem of domestic violence

RESEARCH METHODOLOGY

This study is descriptive in nature; based on secondary data for the purpose of this research paper. The main sources of secondary data are annual general reports, journals, magazines, newspapers and websites.

FORMS OF DIFFERENT DOMESTIC VIOLENCE

1. Physical Abuse

Physical abuse is the most recognizable form of domestic violence. It involves the use of force against the victim, causing injury (a punch or a kick, stabbing, shooting, choking, slapping, forcing you to use drugs, etc.). However, the injury doesn't need to be a major one. For example, your abuser slaps you a few times, causing only minor injuries that don't require a visit to the hospital. Although the injury is minimal, the slapping would constitute domestic violence.

2. Emotional Abuse

Emotional abuse involves the destruction of the victim's self-worth, and is brought about by persistent insult, humiliation, or criticism. Emotional abuse can be a difficult type of domestic violence for many people to understand, since, on the surface, it appears to be quite common in unhealthy relationships.

3. Sexual Abuse

Sexual abuse is a common form of domestic violence. It includes not only sexual assault and rape, but also harassment, such as unwelcome touching and other demeaning behaviors. Many victims don't realize how broadly sexual abuse is interpreted. For example, if you've ever been coerced into not using contraception (the pill, a condom, an IUD, etc.) or having an abortion, then you may have actually been sexually abused. This form of abuse is known as **reproductive coercion**.

4. Financial Abuse

Of the types of domestic violence, financial abuse is perhaps the least obvious. Financial abuse may take on many forms, such as a husband preventing his wife from obtaining an education or a job outside the home. Financial abuse is extremely common, particularly when families have pooled their money into joint accounts (with one partner controlling) and where there's little or no family support system to help. Financial abuse is simply another form of control, even though it is usually less obvious than physical or sexual abuse.

5. Psychological Abuse

Psychological abuse is basically a catchall term for intimidating, threatening, or fear-causing behavior. This behavior must be persistent and significant. A one-time event generally won't be enough to bring a domestic violence action. Like emotional abuse, psychological abuse may not, on its own, be enough to bring a domestic violence action unless it's especially severe.

A wide variety of behaviors fall under the umbrella of psychological abuse. Some common examples include:

- Preventing the victim from talking to people unless they have "permission";

- Preventing the victim from leaving the house;
- Threatening the victim with violence or
- Emotional blackmail for doing something the abusive partner doesn't agree with.

FACTORS RESPONSIBLE FOR THE INCREASED IN THE DOMESTIC VIOLENCE :

1. Age

It is evident that women in the age group between 21 to 35 years were significantly at one time risk of facing DV compared to the women belonged to less than 20 years of age. However, there was a slight decline after 30 years and above age group, which was quite expected as women of higher age group were bound to reduce violence with the passage of time by virtue of their position betters with having adult sons in the family.

2. Religion

The data revealed that women belonged to Muslim religion were at more risk of facing any form of DV compared to women belonged to Hindu religion. While women belonged to Christianity and Buddhism were at no risk, depicting the religion being the protective factor.

3. Caste

The analysis reveals that the infliction of physical as well as psychological and sexual violence was most prevalent among lower caste women who were significantly at greater risk of facing any form of DV compared to upper caste groups.

4. Education

illiterate women were two times significantly at risk of DV, whereas women who have completed up to 10 years of schooling and graduation or higher education were significantly one time at higher risk for injury from DV, respectively, compared to the women having professional degree. Though violence decreases with increase of education, the magnitude of DV was considerably high among women with higher literacy also.

5. Occupation

The occupation of the participant was recorded and the responses were categorized into

- a. working women :Those contributed to the household income in terms of cash may be engaged in small businesses, daily-waged skilled and unskilled laborers, etc.,
- b. House wife : Out of the total women working in different sectors, 49 per cent were facing DV compared to the housewives (36 per cent).

In contrast, women who contributed financially none (the house wives) than women whose earnings contributed more to covering their household's expenses were significantly less at risk for DV.

6. Family income

The income of the respondents is indicated by the household's net income per month. The income details were collected in Indian Rupees (INR). The association of family income and DV was found to be highly significant. Women fell in the category of monthly income up to Rs. 3000 were at one time risk of DV compared to women in the family income of Rs. 3001-Rs. 5000 and above.

7. Size of the family

The association of size of the family and DV was found to be highly significant as women belonged to the family size of the 5–7 members and more than 8 members had one time risk of facing DV, respectively, than the women belonging to the smaller family size of 2 and 3–4 family members, respectively.

8. Type and length of the marriage

The marriage was categorized in three types namely, arranged marriage, love marriage, and mix marriage, which was love marriage settled by elders. The proportion of the women who reported experiencing DV was significantly two times higher among the women with arranged marriage and three times higher among the women with mixed marriage, respectively, than among women with love marriages. The result shows that any form of DV decreased as the space of marital life increased.

9. Alcohol consumption

DV was significantly two times more where husband was found alcoholic as compared to women whose husbands were not habitual of alcohol. However, alcoholism might not be the sole cause of DV as DV was also reported in homes where husband was reported nonalcoholic.

10. Bet and gamble

Gambling was another menace which leads to DV. It was found from the model that women whose husbands were in the habit of betting and gambling were significantly five times higher at risk of DV as compared to those women whose husbands were not having such habits.

EFFECTS OF DOMESTIC VIOLENCE

1. The short-term physical effects of violence can include minor injuries or serious conditions. Some physical injuries are difficult or impossible to see without scans, x-rays, or other tests done by a doctor or nurse.

Short-term physical effects of sexual violence can include:

- Vaginal bleeding or pelvic pain
 - Unwanted pregnancy
 - Sexually transmitted infections (STIs), including HIV
 - Trouble sleeping or nightmares
2. Violence against women, including sexual or physical violence, is linked to many long-term health problems. These can include:³
 - Arthritis
 - Asthma
 - Chronic pain
 - Digestive problems such as stomach ulcers
 - Heart problems
 - Irritable bowel syndrome
 - Nightmares and problems sleeping
 - Migraine headaches
 - Sexual problems such as pain during sex
 - Stress
 - Problems with the immune system
 3. Violence against women has physical and mental health effects, but it can also affect the lives of women who are abused in other ways:
 - a. **Work :** Experiencing a trauma like sexual violence may interfere with someone's ability to work.
 - b. **Home:** Many women are forced to leave their homes to find safety because of violence.
 - c. **School :** Women in college who are sexually assaulted may be afraid to report the assault and continue their education.
 - d. **Children :** Women with children may stay with an abusive partner because they fear losing custody or contact with their children.

NGO'S HELPING WOMEN TO FIGHT FOR THEIR RIGHTS IN INDIA

Listed below are the NGOs for women which are helping women get legal justice and encouraging them to take their lives in their own hands.

1. Guria India

Guria India's approach is to focus on rescue and legal intervention. Due to the stigma surrounding sexual assault, it helps the victim with all the necessities to fight their case starting from filing an FIR to helping them collect evidence. Guria lawyers help prepare the victims for the court. Your contribution will support an abuse survivor to get access to legal aid and counseling.

2. ActionAid India

ActionAid India is part of a global federation and a full affiliate of ActionAid International. Gauravi is the 24×7 one-stop crisis center of ActionAid. The center caters to domestic and sexual violence victims of any age including minor boys. The victims are provided with counseling, intervention, legal help, medical help, shelter

home as well as social rehabilitation. Victims are not forced to take legal action and are provided with all the options. They provide counseling and also run a shelter home for women. Donating to this program will help women overcome their trauma through counseling.

3. Majlis Manch

Through their program 'Rahat', Majlis Manch's legal center provides socio-legal support to victims of sexual abuse. The all-women team of lawyers and social workers meet with victims and explain the process and procedures involved in a court case. They are also told about all the legal, public and private schemes that they have access to. Further legal help is provided depending upon the case. Donate now and help abuse victims get legal services to fight their battles.

4. Sayodhya Home For Women In Need

Sayodhya runs short stay home for women/young girls in distress and provides an emergency response through its 24 hours telephone helpline. In critical cases, they help women get legal justice by taking them to women protection cells where they explain the process and help women file cases. Donate now to help prevent gender-based violence against women.

5. Shikshan Ane Samaj Kalyan Kendra

Shikshan Ane Samaj Kalyan Kendra is dedicated to helping women through activities like health, education, women empowerment, etc. It holds workshops about the cause and effects of domestic violence and takes the issues of violence to district level authorities and lower courts. They also encourage victims to come forward and discourage men from partaking in activities that will cause harm to their spouses. Donating to this organization will help rural women fight discrimination and domestic violence.

6. International Foundation for Crime Prevention and Victim Care (PCVC)

International Foundation for Crime Prevention and Victim Care was set up in response to the need for a support agency for victims and survivors of domestic violence. This NGO for women provides several necessary services like crisis management, legal advocacy, support and resource services. The organization also provides victims with legal representatives and support through referrals. Donating to PCVC can help dismantle the culture of violence against women.

7. Committee for Legal Aid to Poor

Acid attacks are of the most gruesome and heinous of crimes committed against women. The Committee for Legal Aid to Poor was created to provide legal aid to the victims of this terrible crime. CLAP helps victims by monitoring court proceedings to ensure stringent punishment to wrongdoers, provides legal aid and helps claim compensation from the government and rehabilitates survivors. A donation to this program will help acid attack survivors seek justice.

8. Prerana

Prerana works towards the rescue, protection, and rehabilitation of human trafficking victims. They work with various state governments to frame anti-human trafficking schemes and policies to rescue and rehabilitate victims. They also help with legal proceedings to restore their rights. Also, it provides survivors with psychological counseling. You can donate to this program and help in the rehabilitation of rescued human trafficking victims.

9. Sakhya Women's Guidance Cell

The main aim of Sakhya Women's Guidance Cell is to promote gender equality and gender justice through women empowerment. They hope to give women more autonomy through sensitization and spreading awareness. Donating to this NGO for women, will help put an end to violence against women and provide justice to survivors.

10. The Prajnya Trust

The Prajnya Trust has been working since 2008 to prevent gender and sex-based violence against women. This NGO for women conducts workshops, facilitates discussions, provides legal advice and sensitizes service providers who might encounter cases of sexual violence at work. A donation to this NGO can help end the silence around gender violence.

CONCLUSION

Human society is increasingly assuming globalisation with the result that economy is being given far less importance than human resource development. If human development accepts educating a female child as one of its goal, then we will be able to remove many evils and misconceptions in the society. In my whole study, The role of NGO s confronting domestic violence against Women in India , I find that most of the women are

less educated than the males and some women actually do not know that they are facing domestic violence and those who know that they are facing domestic violence.

The NGOs are also taking initiative in educating women and empowering them by making them aware of the evils of female foeticide, sexual abuse and matrimonial abuse. The NGOs are also helping the women by holding seminars and awareness programmes to educate the women and make them aware about their legal rights and how to use them whenever there is any harm being done against them

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A STUDY ON THE IMPACT OF CAREER DEVELOPMENT ON THE QUALITY OF WORK LIFE OF WOMEN BPO EMPLOYEES IN THANE

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ABSTRACT

Quality of Work Life (QWL) has been studied as a factor that has an impact on the overall life of an employee. Research has revealed that there are various factors that have an impact on the QWL of an employee. Among the various factors, the opportunities for development of career of an individual are considered critical. Various elements of career development like training, opportunities to apply individual employee's talent, opportunities for personal development, the process of performance appraisal, promotions from within the organisation to take up leadership positions which give opportunities for career advancement are considered for this study in an effort to find out whether the women BPO employees in Thane perceive that career development opportunities affect their QWL

Keywords: QWL, BPO, Career Development, women, Thane

INTRODUCTION

The well being of an individual is essential for the well being of the society. An employed individual spends at least eight waking hours in the organisation. The experiences in the organisation have an impact on the life of an individual. The quality of work life (QWL) of an individual impacts the quality of life. Hence, it is essential for organisations to understand the various factors that have an impact on the QWL of an employee.

REVIEW OF LITERATURE

Various studies have shown that the QWL of employees is influenced by various factors.

Karaaslan et al., (2019), studied the nurses working in various prisons in Turkey. They studied 224 nurses in order to find if organisational commitment and QWL has a relationship. The study was done with the help of structured questionnaire. An important finding of this study was that career development opportunities should be provided in order to enhance the QWL of employees and thus increase their organisational commitment.

Md. Baitul Islam (2012) studied the QWL of employees working in private organisations in Bangladesh. Various factors like work load, time for family life, facilities for transportation, compensation and benefits, colleagues and supervisor relationship, environment at the work place and career growth and development were the factors that were considered. The study was based on responses given by 100 employees. It concluded that except colleagues and supervisors, all other factors have an impact on QWL.

Chandrashu Sinha (2012) conducted a study of the various factors that have an impact on the QWL of employees of Indian organisations. This was an empirical study based on 100 employees. Career growth and development was an important factor in this study in addition to culture in the organisation, support of supervisors, flexibility in work, motivation, compensation, commitment, job satisfaction and rewards and benefits. The study concluded that along with career development, all these factors are essential for a good QWL.

Shahanur Islam (2011) conducted a study on the factors that affect the QWL of ICIC Pru life employees. The employees working in the sales department were chosen for this study. Various factors viz., employment conditions, rewards, self esteem of employees, participative climate, constitutionalization of work, importance / eminence, social relevance of work and career development were found to be important and could have an impact in lowering the attrition rates in insurance sector.

Sengupta (2011) conducted a research which concentrated on the issues faced by the BPO employees. 500 employees working at the middle level in BPOs were chosen for this study. Due to issues like irregular work shifts, repetitive work activities and low salaries, there is a high rate of attrition in this industry. Retaining employees is a big challenge. This study stresses on demographic variables and other factors that will be helpful in taking care of this problem.

The various tests conducted revealed that interpersonal relationships, salaries that employees draw, the policies of the organisation, the career development of the employees, conditions of work and the authority that they have are factors which have a very significant positive relationship with employee satisfaction.

RESEARCH OBJECTIVE

The present study falls under the category of descriptive research. The population under consideration is women employees working in the BPO industry, located in Thane region of Maharashtra, India

The objective of the study is: - To understand the relation between career development and QWL of women employees from the BPO industry in Thane.

RESEARCH METHODOLOGY

Hypothesis

H_0 - There is no significant impact of career development on quality of work life of employees

H_1 - There is a significant impact of career development on quality of work life of employees

METHODOLOGY

For the present study, 150 women employees from 5 BPOs across Thane were chosen. These employees were from various designations and departments. Structured questionnaires were administered in order to gather data about the relation between career development and quality of work life of employees. 100 completed responses were received.

LIMITATIONS OF THE STUDY

This study has a few limitations. The sample size is small. Only women employees are considered for the study. The results may vary across genders. The results are from the BPO industry in Thane only and do not consider data from any other geographical location. Study of employees from other industries may provide different results

ANALYSIS

Regression analysis for Career development and QWL

Table No.1 Analysis for Career development and QWL

Model	R	R Square	Adj. R Square	Std. Error of the Estimate
1	.910	.828	.817	.537

The current model, as examined in the table above shows a remarkably high adjusted R^2 (0.817). The adjusted R-squared is a modified version of R-squared for the number of predictors in a model. The adjusted R-squared is the best estimate of the degree of relationship in the basic population. The adjusted R square indicates that the model is fit at 82%.

Table No2 QWL and Career development

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	131.048	6	21.841	780.035	.000
	Residual	27.194	94	.0289		
	Total	158.242	100			

From Table it is observed that with a higher F value of 780.035 at Sig. value of $p = 0.000$ for 5% level of significance, the whole model is significant and thus stable.

Coefficients

Table No 3. Coefficients Table for Career development and QWL

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.331	.086		3.844	.000
	I am satisfied with the job related training that my organisation offers	.338	.041	.359	8.162	.000
	I have opportunities to apply my talents and expertise	.377	.044	.393	8.539	.000
	My organisation is dedicated to my personal development	.032	.012	.052	2.747	.006
	I am happy with the current	.133	.030	.137	4.499	.000

appraisal process						
The organisation develops and selects leaders within the enterprise	.023	.008	.055	2.969	.003	
I am pleased with the career advancement opportunities available to me	.040	.012	.057	3.309	.001	

HYPOTHESIS TESTING RESULTS

H_0 - There is no significant impact of career development on quality of work life of employees

It was observed from the results of the Table no 3 that

- The beta coefficient for satisfaction with the job related training offered by the organisation is 0.338 and it is significant at $p = 0.000$.
- The beta coefficient for opportunities received to apply talents and expertise is .393 and it is significant at $p = 0.000$.
- The beta coefficient for organisation's dedication to employees' personal development is .052 and it is significant at $p = 0.006$.
- The beta coefficient for employees' happiness with the current appraisal process is 0.137 and it is significant at $p = 0.000$.
- The beta coefficient for the development and selection of leaders within the enterprise is .055 and it is significant at $p = 0.003$.
- The beta coefficient for the employee being pleased with the career advancement opportunities available to her is .057 and it is significant at $p = 0.001$

The variables are significant at p value < 0.05 . Hence the null hypothesis has to be rejected. Thus "There is no significant impact of career development on quality of work life of employees" is rejected, which mean there is a significant impact of career development on quality of work life of employees

FINDINGS AND CONCLUSIONS

This study was undertaken in order to look into the impact that the opportunities of career development provided by an organisation have on the quality of work life of employees, particularly women working in a BPO. On the basis of this study we can conclude that career development opportunities offered to women employees will help in enhancing their QWL.

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A STUDY ON IMPACT OF PERSONAL AND ORGANISATIONAL FACTORS ON JOB SATISFACTION OF WOMEN DOCTORS

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ABSTRACT

Any doctor who chooses to serve in a teaching hospital has ample of varied responsibilities and duties to play. Though the most important role is teaching and treating the patients with high commitment but they also need to contribute to research and administrative roles. This combination of responsibilities with other factors often puts pressure on the doctors and they lose the enthusiasm and this leads to low job satisfaction. Especially when the focus is on the women doctors, it adds new challenges to their roles and responsibilities. This research paper is an attempt to find if personal and organisational factors have an impact on job satisfaction of women doctors. For the purpose of the study, 100 women doctors from different teaching hospitals took the survey based on many personal and organisational factors.

Keywords: Job Satisfaction, Teaching Hospitals, Personal Factors, Organisational Factors

INTRODUCTION

Gender is often one of the most important parameter for various researches and studies, as it unfolds the major differences in the perceptions of both the genders. It represents different responsibilities, beliefs, constraints, aspirations expected from them. Women professionals have achieved a lot of success in past few decades but still their responsibilities towards their family had to be considered and they cannot deny it. They have to maintain a balance between their professional and personal responsibilities. The medical profession is known for its long and odd hours of work, so it becomes even more challenging and demanding for women doctors as they cannot say no to their patients even after their duty hours. During emergencies they have to leave their family members, including kids and attend their professional duties. They really have difficulty balancing their professional and personal lives and this puts lot of pressure and stress on them, which leads to job dissatisfaction.

Doctors in the teaching hospitals treat patients, take rounds, attend on call duties, and take lectures, seminars, practical's for the students and resident doctors as part of their job. They have their targets and goals related to teaching, research and clinical care and all this puts a lot of stress and pressure on them and often leads to an imbalance as each of this individual role takes a lot of efforts and time. Above all, hospitals get different customers who do not come their enthusiastically but due to certain compulsions or emergencies, this makes the job of the health care staff sensitive and hard. They work at odd hours, but they have to maintain their cool and give best of the results.

LITERATURE REVIEW

For years job satisfaction has been a topic of interests for many researchers and that's why many studies have already been done on this topic. Hoppock's (1935) defined job satisfaction as "any combination of psychological, physiological and environmental circumstances that cause a person to truthfully say, "I am satisfied with my job". But different genders have different definitions for satisfaction and in fact they different factors affect their job satisfaction in different ways. Miao, Y et al 2017 observed female doctors were more satisfied in comparison to male doctors. These women doctors were very satisfied with working environment, remuneration, workload, promotion potential. A. Kruger and B. Christie 2015 carried a study with women doctors at Tshwane District Hospital and observed low job satisfaction with inflexible schedule, remuneration and workload. To investigate if there was any difference in the job satisfaction and stress level of employees based on their gender, a study was carried by Khuwaja AK et al. in 2004 among three teaching hospitals of Karachi. The findings revealed female doctors were comparatively seen to be significantly less satisfied with workload, relation with colleagues and autonomy.

OBJECTIVE

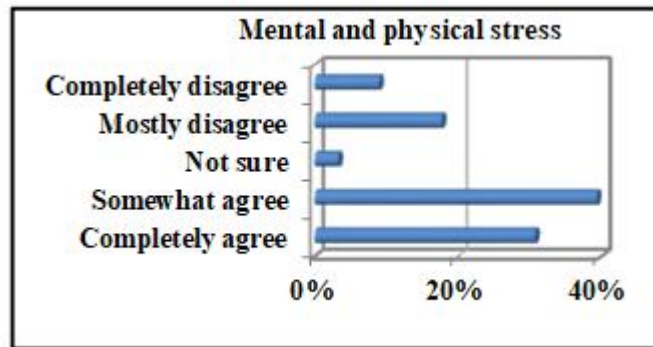
1. To study the relation between personal factors job satisfaction of women doctors
2. To study the relation between organisational factors and job satisfaction of women doctors

DATA ANALYSIS

PERSONAL FACTORS

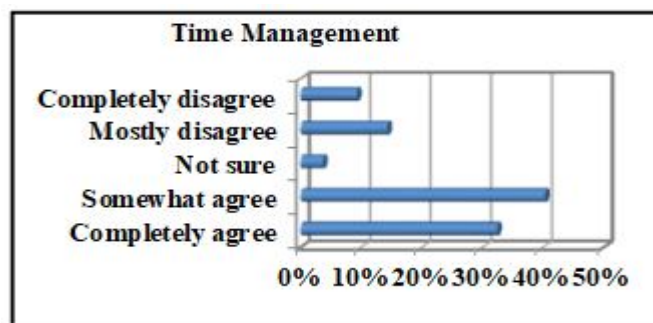
Do you feel balancing work life creates an impact on your mental and physical stress?

The graph shows 9 % of respondents completely disagree, 17.7 % mostly disagree, 3.3 % are not sure, followed by 39.3 % somewhat agree, and 30.7 % completely agreed. Therefore it is evident from the analysis that 26.7 (9+17.7) % do not agree but 70% (39.3+30.7) agreed work life balance creates an impact on your mental and physical stress



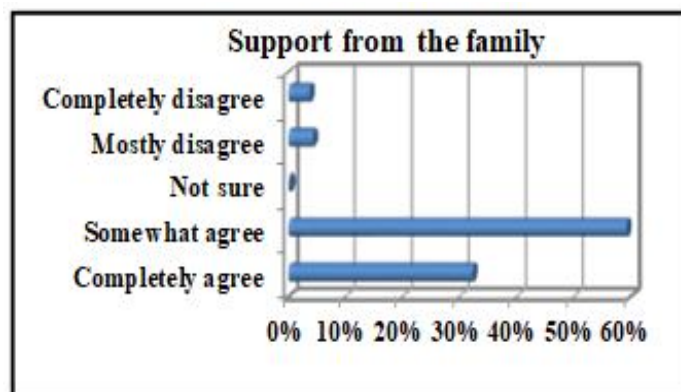
Do you feel you are able to fulfil personal needs and manage time properly?

The graphs shows 9.3 % of respondents completely disagree, 14.3 % mostly disagree, 3.7 % are not sure, followed by 40.3 % somewhat agree, and 32.4 % completely agreed. Therefore it is evident from the analysis that 23.6 (9.3+14.3) % do not agree but 72.6 (40.3+32.4) % agreed they are not able to fulfil their personal need and manage the time properly.



Do you feel you do not get support from your family?

The graph shows 3.7 % of respondents completely disagree, 4.3 % mostly disagree, 0.3 % are not sure, followed by 59.4 % somewhat agree, and 32.3 % completely agreed. Therefore it is evident from the analysis that 8 (3.7+4.3) % do not agree but 91.7 (59.4+32.3) % agreed after few occasions they stop getting family support which leads to job dissatisfaction.



H₀: There is no significant relationship between personal factors and job satisfaction

H_A: There is a significant relationship between personal factors and job satisfaction Regression analysis for Job satisfaction and organisation factor

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.918	0.843	0.838	4.538

Table 1 Model for job satisfaction and personal factors

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10724.251	3	3574.75	173.615	0
	Residual	1997.564	97	20.59		
	Total	12721.815	100			

Table 2 F- Table for job satisfaction and personal factors

The current model shows a remarkably high adjusted R^2 (0.838), which indicates that the model is fit at 84%. From Table 2 it is observed that with a higher F value of 173.615 at Significant value of $p = 0.000$ for 5% level of significance, the whole model is significant and thus stable.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.137	1.187		11.9	0
	Physical and mental stress	2.705	0.246	0.392	10.9	0
	Personal needs and time management	3.52	0.331	0.397	10.6	0
	Family support	0.769	0.291	0.112	2.65	0.008

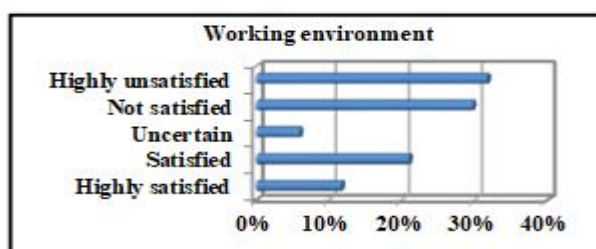
Table 3 Coefficients Table for job satisfaction and personal factors

It is evident from Table no 3 the beta coefficient for physical and mental stress is 2.705 and it is significant at $p = 0.000$. The beta coefficient for personal needs and time management is 3.520 and it is significant at $p = 0.000$. The beta coefficient for family support is .769 and it is significant at $p = 0.008$ at a significant variable value < 0.05 . Hence the null hypothesis that there is no significant relationship between personal factors and job satisfaction is rejected. This means there is a significant relationship between personal factors and job satisfaction of women doctors.

ORGANISATIONAL FACTORS

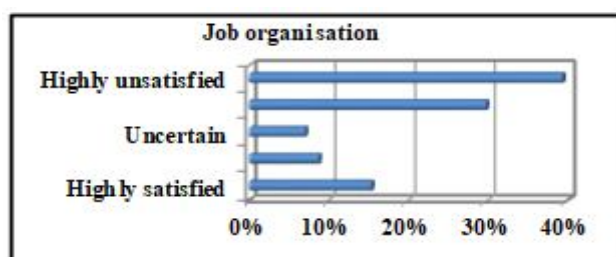
How satisfied are you with the working environment provided by the hospital?

The graph shows 31.7 % of respondents are highly unsatisfied, 29.7 % are not satisfied, 6 % are not sure, followed by 21 %t who said they are satisfied, and mere 11.7 are highly satisfied. Therefore it is evident from the analysis that 61.4 (31.7 + 29.7) % are not happy with the provided, work environment and only 32.7 (21+11.7) expressed their satisfaction.



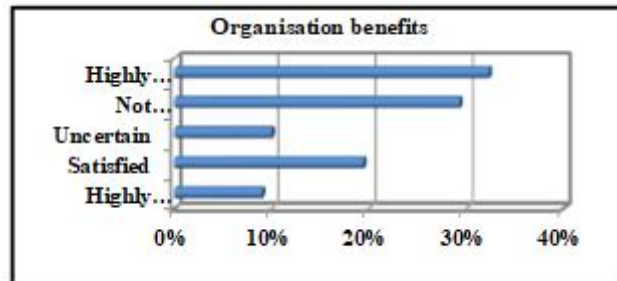
Are you satisfied with the job organisation and working hours provided by the hospital?

The graph shows 39.3 % of respondents are highly unsatisfied, 29.7 % are not satisfied, 7 % are not sure, followed by 8.7 % are satisfied, and mere 15.3 are highly satisfied. Therefore it is evident from the analysis that 68.6 (39.3 + 29.7) % are not happy with the job organisation, only 24 (8.7+15.3) % expressed their satisfaction.



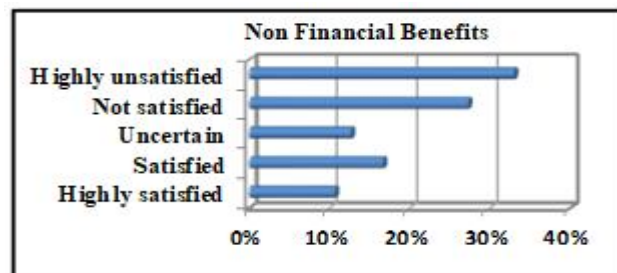
How satisfied are you with organization benefits like salary etc?

The graph shows 32.3 % of respondents are highly unsatisfied, 29.3 % are not satisfied, 10 % are not sure, followed by 19.3 % who are satisfied and mere 9 % are highly satisfied. Therefore it is evident from the analysis that 61.6 (32.3 + 29.3) % are not happy with the provided organization benefits, only 28.4(19.4+9) % expressed their satisfaction.



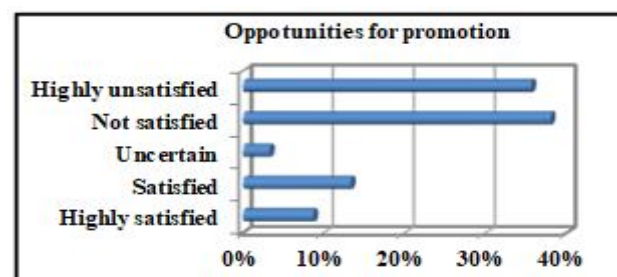
How satisfied are you with other non- financial benefits that your employer offers?

The graph represents 33 % of respondents are highly unsatisfied, 27.3 % are not satisfied, 12.3 % are not sure, followed by 16.7 % who are satisfied, and mere 10.7 are highly satisfied. Therefore it is evident from the analysis that 60.3 (33+27.3) % are not happy with the non- financial benefits being provided, only 27.4 (16.7+10.7) % of the total respondents expressed their satisfaction.



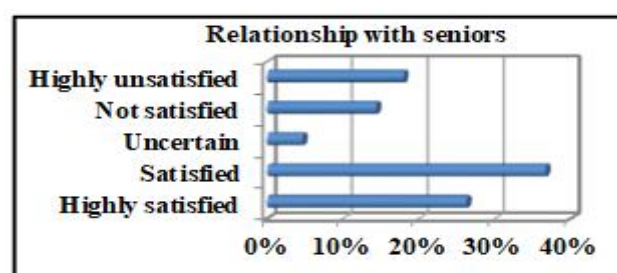
How satisfied are you with available opportunities for promotion?

The graph shows 35.7 % of respondents are highly unsatisfied, 38 % are not satisfied, 4.3 % are not sure, followed by 13.3 % who said they are satisfied, and mere 8.7 are highly satisfied. Therefore it is evident from the analysis that 73.7 (35.7 + 38) % are not happy with the opportunities being provided, only 22 (13.3 + 8.7) % expressed their satisfaction for the same.



How are your relationships with your seniors?

The graph shows 18 % of respondents are highly unsatisfied 14.3 % are not satisfied, 4.7 % are not sure, followed by 36.7 % satisfied, and mere 26.3 are highly satisfied. Therefore it is evident from the analysis that 32.3 (18 + 14.3) % are not satisfied with their relation with seniors but 63 (36.7+26.3) % are satisfied.



H₀₂ There is no significant relationship between organisation factors and job satisfaction

H_{A2} There is a significant relationship between organisation factors and job satisfaction

Regression analysis for Job satisfaction and organisation factor

Model	R	R Square	Adj. R Square	Std. Error of the Estimate
1	.879	.773	.758	.202

Table 4 Model for job satisfaction and organisation factors

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	130.008	6	21.668	528.487	0
	Residual	38.111	94	0.041		
	Total	168.119	100			

Table 5 F- Table for job satisfaction and organisational factors

The current model shows a remarkably high adjusted R² (0.758) which indicates that the model is fit at 75%. As observed from Table 5, organisational factors have higher F value of 528.487 at Significant value of p= 0.000 for 5% level of significance, the whole model is significant and thus stable.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.51	0.089		5.75	0.000
	Work environment	0.035	0.013	0.063	2.71	0.007
	Job organization and working hours	0.352	0.058	0.356	6.109	0.000
	Financial benefits	0.262	0.05	0.27	5.301	0.000
	Non financial benefits	0.195	0.042	0.208	4.633	0.000
	Promotion potential	0.029	0.01	0.058	2.827	0.005
	Work relationships	0.033	0.012	0.057	2.758	0.006

Table 6 Coefficients Table for organisational factors and job satisfaction

Table 6, shows the beta coefficient for different variables of organisational factors like work environment, job organisation and working hours financial and non financial benefits, promotion potential and work relationships with respective significant values at p value <0.05. Hence the null hypothesis there is no significant relationship between organisational factors and job satisfaction is rejected. This means there is significant relationship between organisational factors and job satisfaction of women doctors.

CONCLUSION

It is found that there is a significant relationship between organisational factors and job satisfaction. The majority of the respondents were not satisfied with organisational factors like job organisation, work environment, financial and non financial benefits and also the promotion opportunities provided. It was also observed that there is a significant relation between personal factors and job satisfaction.

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JOINT PAIN AND ASSOCIATED AILMENTS OF MIDDLE AGED WORKING WOMEN IN MUMBAI SUBURBAN AREA DUE TO VITAMIN D DEFICIENCY

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ABSTRACT

Vitamin D is very important nutrient for women's as well as men's health. It is a fat soluble vitamin which plays a vital role in human physiology. It is essential for strong bones, because it helps the body absorb calcium from the diet. Vitamin D is a steroid prohormone or conditional vitamin; it is synthesized in the skin of animals under ultra violet light exposure. Hence, the major source of vitamin D is exposure to sunlight. Apart from sunlight, the main dietary sources are fish, fortified food and supplements. Vegetables and grains are poor sources. It is known that the life in Mumbai is very fast. People have hardly any time for themselves. Also Mumbai is a large metropolitan city. Due to the traffic and distance, the commuting time is more than other cities. This city has maximum number of working women as per a study done by Times of India. This research paper is focused on the working women of Mumbai who are hardly exposed to the sun due to their busy schedule. This is more prominent in the suburban Mumbai as a lot of working women are travelling everyday by local trains and buses. Mumbai weather is also another reason of Vitamin D deficiency as Mumbai doesn't experience the proper winter. The minimum temperature in December/January is 16-18 degree centigrade. So, Mumbai people are not prone to be under sun exposure. Vegetarian food habit doesn't have dietary sources of Vitamin D. The consequences of Vitamin D deficiency are bone pain, muscle weakness, risk of cardiovascular diseases, cognitive impairment, severe asthma in children, depression, tiredness and fatigue, even cancer. Also lack of medical knowledge enhances the problem. Most of the middle aged women ignore the back pain or joint pain and go on leading the life without checking their vitamin D level.

Keywords: Women health, Joint Pain, Health Hazards, Vitamin D, Calcium Deficiency, Osteoporosis

INTRODUCTION

Vitamins are a set of micronutrients which cannot be generated by the body. There are two main types of vitamins; fat-soluble vitamins (Vitamins A, D, E, and K) and water-soluble vitamins (Vitamins B and C). These vitamins help in various biochemical functions of the body. Vitamin A acts as a regulator of cell and tissue growth, Vitamin C & E acts as antioxidants, Vitamin B have a direct effect on brain function, energy level, cell metabolism and help preventing infections. Vitamin D or calcitriol is a steroid hormone which has an important role in regulating body levels of Calcium and Phosphorus and in mineralization of bone. Vitamin D3 or Cholecalciferol is generated in the skin of animals when light energy is absorbed by a precursor molecule. 7-Dehydrocholesterol present in the skin absorbs UV lights to synthesize Vitamin D3.

It has been noticed that most of the married working women aged between 35-45 years and travelling long distance due to their work are suffering from various health issues. Joint pain, knee pain, tennis elbow, ankle pain and back pain are very common phenomena for this group of women. Mumbai orthopedic doctors are having frequent cases of vitamin D deficiency which is a major cause of these kinds of health issues. Traditionally Vitamin D helps to regulate the amount of Calcium & Phosphate in the body. These are required to keep the bones, teeth and muscle healthy. Lack of it can cause bone deformities such as rickets in children and bone/joint pain caused by a condition called Osteomalacia as well as Osteoporosis in adults, especially women.

PHYSIOLOGICAL EFFECTS OF VITAMIN D

Vitamin D is well known as a hormone involved in mineral metabolism and bone growth. Its most dramatic effect is to facilitate intestinal absorption of calcium, although it also stimulates absorption of phosphate and magnesium ions. In the absence of vitamin D, dietary calcium is not absorbed efficiently. Vitamin D stimulates the expression of a number of proteins involved in transporting calcium from the lumen of the intestine, across the epithelial cells and into blood. The best-studied transporter of calcium is calbindin, an intracellular protein that ferries calcium across the intestinal epithelial cell.

Numerous effects of vitamin D on bone have been demonstrated. As a transcriptional regulator of bone matrix proteins, it induces the expression of osteocalcin and suppresses synthesis of type I collagen. In cell cultures, vitamin D stimulates differentiation of osteoclasts. However, studies of humans and animals with vitamin D deficiency or mutations in the vitamin D receptor suggest that these effects are perhaps not of major physiologic

importance, and that the crucial effect of vitamin D on bone is to provide the proper balance of calcium and phosphorus to support mineralization.

It turns out that vitamin D receptors are present in most if not all cells in the body. Additionally, experiments using cultured cells have demonstrated that vitamin D has potent effects on the growth and differentiation of many types of cells. These findings suggest that vitamin D has physiologic effects much broader than a role in mineral homeostasis and bone function. As one example, many immune cells not only express vitamin D receptors, but are capable of synthesizing active vitamin D, and deficiency in vitamin D has been associated with increased incidence of autoimmune disease and susceptibility to disease.

SOURCES OF VITAMIN D

Except sunlight we can also get vitamin D from the following:

- Fatty fish, like tuna, mackerel, and salmon
- Foods fortified with vitamin D, like some dairy products, orange juice, soy milk, and cereals
- Beef liver
- Cheese
- Egg yolks

SIGN & SYMPTOMS OF VITAMIN D DEFICIENCY:

- Getting sick or infected often especially with cold or flu, low vitamin D levels may be a contributing factor.
- Fatigue and tiredness. Feeling tired can have many causes, and vitamin D deficiency may be one of them. Unfortunately, it's often overlooked as a potential cause.
- Bone and back Pain.
- Depression.
- Drowsiness
- Impaired wound healing.
- Brittle Bone.
- Hair loss.
- Muscle pain.

LIFESTYLE OF MARRIED WORKING WOMEN OF MUMBAI SUBURBAN AREA

In Mumbai, women are well aware of their personal and social responsibilities, parenting, friendship as well as they are concerned about their career. A recent study done on June 2019 by Times of India that, Mumbai has the highest number of women travellers on suburban trains compared to other metros, according to a survey by a digital marketing company of 12,854 respondents in 26 railway stations in India. In the financial capital, women account for 41% of daily train commuters, which is higher than the national average of 35% and of cities like Bengaluru (39%) and New Delhi (37%). It is also been studied that married women are more likely to work than unmarried women. In the child bearing age group 41% of married women are working compared to 27% of unmarried working women.

Before marriage the girls enjoy the privilege of being under their mother's supervision, where mother takes care about their health and nutrition. But after marriage most of the girl's life gets changed. They now have to take care of their family members. After child birth the responsibilities increase. So, for married working women the list of work is very long. Starting from vegetable and grocery shopping to maintenance of the house, parenting, taking care of elderly, finance management are looked after by the women of the family. Simultaneously, they go for the work too. Now, in Mumbai, the cost of living is very high, especially the property cost. In a city of over 20 million people, space is understandably at a premium in Mumbai. The premium areas are very expensive to live. Most of the companies are having their corporate office in the heart of the city and the employees are staying very far from the office. Hence, women need to travel every day for 2-3 hours either by local train or by Bus.

In Mumbai, Generally most of the commercial activities where Corporate Houses are having their offices are located in five major business districts like

- CBD - Nariman Point / Bellard Pier / Fort / Churchgate
- Central Mumbai - Worli / Prabhadevi / Lower Parel
- Bandra – Kurla Complex, Andheri (East), Kalina, Malad, Goregaon - Commercial Hubs in Western Suburbs
- Vikhroli, Bhandup, Kanjurmarg, Powai – Fast growing Commercial Hubs in Eastern Suburbs
- Thane, Navi Mumbai (New Bombay) – IT& I.T.E.S. Hub

Initially Nariman Point used to be the business capital of Mumbai and India. Now there are other business areas as per above data. The women working in these places are travelling from places like Virar, Boriveli, Dombivli, Boisar, Dahanu etc.

VITAMIN D DEFICIENCY IN MARRIED WORKING WOMEN:

Diagnostic cut-offs of levels of serum Vitamin D

Vitamin D Status	The serum level of Vitamin D in ng/ml
Deficiency	< 20
Insufficiency	21-29
Sufficiency	> 30
Toxicity	>150

Why the deficiency is more in Mumbai?

- a. Lack of sun exposure: A day of the women staying far from the workplace starts around 4.00 am in the morning. They cook for the day, do the household works and then leave for the job. So when they are starting their day very early they cannot get the exposure of the sunlight. Also once they are inside the office premises they hardly get the sunlight. By the time they end their work, the day is already finished. There are a least possibilities of getting the chance of vitamin D synthesis.
- b. Vegetarian food habit: as stated above in the sources of the food supplements, it is observed that mostly the dietary supplements of Vitamin D is derived from non-vegetarian sources like Fatty fish, Cheese, beef, salmon egg yolks etc.
- c. Seasons: Mumbai generally has humid and hot weather, which is influenced by its proximity to the Arabian Sea. The month of May is the warmest one in Mumbai wherein the temperature spins between 32 degree Celsius and 40 degree Celsius. Mumbai is coolest in the month of January as the maximum temperature recorded is around 24 degree Celsius, and the minimum so far has been 18 degree Celsius. So, it is very clear that Mumbai does not experience proper winter. Hence, Mumbai people are not prone to take sunbath whereas other places of the country have distinguished winter and people tend to be under sun. Monsoon is the longer season in Mumbai. Automatically people do not get sun exposure during monsoon.
- d. Sunscreens, especially those with SPF ratings greater than 8, effectively block synthesis of vitamin D in the skin.
- e. Lack of awareness: most of the time women are busy thinking about others well-being. They don't analyze their health issues neither they go for routine checkups. Hence any deficiency does not come out until it is causing major issues.
- f. Increasing pollution can hamper the synthesis of Vitamin D in the skin by UV rays. The ideal timing of taking the sun exposure is before 9.00 am in the morning or after 4.00 pm in the afternoon.

LITERATURE REVIEW

1. According to Giustina, A. (Milan) and Bilezikian, J.P. (New York, NY) The essential role of vitamin D in bone health has been known for more than a century. The early appreciation of vitamin D as a key skeletal element has been augmented more recently by apparent extra-skeletal effects of vitamin D. The notion that vitamin D is a multifunctional hormone intersecting across many organ systems has raised enormous interest in the scientific community and among the general population. Not unexpectedly, as a consequence, the commercial market for vitamin D has expanded significantly with its use being touted as a preventive and therapeutic measure for many human diseases.

2. According to Mason RS1, Reichrath J., sunlight exerts positive effects on human health that are mediated in part via UV-B-mediated cutaneous photosynthesis of vitamin D. It has been estimated that at present, approximately 1 billion people worldwide are vitamin D-deficient or -insufficient. This epidemic causes serious health problems that are still widely under-recognized. Vitamin D deficiency leads to well documented problems for bone and muscle function. There are also associations between vitamin D-deficiency and increased incidence of and/or unfavorable outcome for a broad variety of independent diseases, including various types of malignancies (e.g. colon-, skin-, and breast cancer), autoimmune diseases, infectious diseases, and cardiovascular diseases.

3. According to Michael F. Holick, Vitamin D was discovered as a micronutrient that is essential for normal skeletal development and for maintaining bone integrity. However vitamin D is more appropriately classified as a hormone and it is the vitamin D endocrine system that regulates skeletal homeostasis. Its predominant role is to preserve skeletal calcium by ensuring that adequate absorption of dietary calcium and phosphorus takes place.

CONCLUSION

With the consequences of Vitamin D deficiency, namely, autoimmune diseases, cardiovascular diseases, cancer, and tuberculosis being explored, we can imagine the burden it would cause in our country. We need to create awareness among the public and healthcare providers about the importance of Vitamin D and the consequences of deficiency. Our Indian diet generally fails to satisfy the daily requirement of Vitamin D for a normal adult. This stresses on the need for fortifying various food with Vitamin D, through the national programs. The tendency of being indoor with smartphone is causing major damage not only in the women, also children and adults. People are not willing to take a walk under the sun. Corporate offices should be more conscious about their employee's health. They may introduce half an hour compulsory session under the sun in the suitable timing. Women should focus on their health, as most of the middle aged working women are concerned about their family and children, but not about themselves. This silent epidemic should be addressed appropriately with concrete public health action.

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WOMEN EMPOWERMENT: TRANSCENDING SOCIAL HORIZON

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ABSTRACT

This paper attempts to analyze the status of women empowerment and highlights the issues and challenges faced by women. Today the empowerment of women has become the most important concern, but practically women empowerment is still an illusion of reality. Concerns of women include likely to be employed in informal sectors with irregular working hours and unfriendly policies toward employees with families. They are ghettoized and their mental creativity, innovative ability is curbed. A 2003 report by the federal Glass Ceiling Commission showed that only seven to nine percent of upper management at Fortune 1000 firms were women. Hence, Patriarchy is the prime obstacle to women's advancement and development. In addition, more than 23 million girls drop out of school annually because of a lack of toilets in school and improper menstrual hygiene management facilities. Buvinic (1997) has written: "Women now account for a growing percentage of the world's poor." this paper analyses the changes in the policies and infrastructural supports on primary, secondary and higher education that reflect the initiatives of the Government of India towards women education. In comparison, the male rate is increased by 7%. Previously, a 2017 GEM report focusing on women highlighted, that female entrepreneurial activity increased by 10% globally from 2014 to 2016. Over the past ten years, the proportion of female leaders in the workforce has increased by an average of just over two percentage points among the 12 industries studied. This study concludes by an observation that Empowerment is necessary by enabling factors such as access to education, employment and change in structure for the growth of women, but going beyond that emancipation is need of the hour.

INTRODUCTION

"Women's rights are human rights." quoted by visionary. Women empowerment refers to increasing spiritual, political, social, educational, gender or economic strength of individual and community of women²⁴. They are equal members of society and have a right to live free from violence and discrimination, to be educated, own property, vote and fully participate in economic activities. When women have full access to their rights, all of society prospers. Experts claim that female empowerment and gender equality are two of the most effective ways for the global community to achieve every one of the 17 Sustainable Development Goals. There are several barriers in the roadmap of women upliftment which hovers around social, political, economic as well as psychological aspects.

CHALLENGES IN RISE OF WOMEN**Low Social Mobility**

Despite the fact that women from Central Asian states are highly educated, their experiences in labor markets are vastly different from those of men. Women are more likely to be employed in informal sectors with irregular working hours and unfriendly policies toward employees with families³. In the business sector, women lack the skills and capital necessary to engage in productive entrepreneurial activities⁴. Although legislation protects women from gender discrimination, women still encounter gender-based barriers to entrepreneurship⁵. Women in Central Asia express frustrations about a poor opportunity structure that one needs to have connections and money to get a good job, and cite marriage and men's breadwinning role as factors contributing to social mobility⁷. Young women also mention that kinship and friendship networks matter most for getting a good job¹¹. International development organizations have determined that many women work in informal sectors, such as trade and services, which do not provide social security protections⁶. Many women work in low-level commerce associated with trade in local markets and shuttle trading⁸. The majority of professional women, such as doctors and teachers, are employed in public institutions that pay significantly lower salaries compared with those of the private sector⁹. Some professional women move to commerce to increase their income, which is a step down the social ladder in terms of occupational prestige; into addition, many women who were formerly housewives now engage in economic activity outside their households to support their families¹⁰. When governments reduce their expenditures on essential public services such as education and healthcare, women and girls are the first ones to lose out on these services, according to the report.¹²

Women as Pink Collar Workers

Women have been involved typical type of jobs like secretary, nurse, maids, babysitter, care taker etc such jobs are seen as pink collar jobs. Due to this there has been notion spreading in the society that these jobs are for women only and males are getting away from such kind of work. The negative impact of such undefined discrimination on women is that they are being forced to apply to those particular jobs only affecting their

growth in different sections. Females are ghettoized and their mental creativity, innovative ability is curbed. For example, In Hawaii there are five female nurses for every male nurse, while in Kentucky female nurses outnumber male nurses 12 to 1. The ratio of female to male nurses is greatest in Iowa, North Dakota and South Carolina, where there are more than 15 female nurses for each male nurse. No states have an equal distribution of gender in nursing.¹⁶

The very old saying coming from India is "women are made to take care of kitchen and household". This was back till 90s while now male are known for their ability to become the head chef at various restaurants. While most restaurants consider male to be their perfect chef, women are asked to cook only at their homes which is considered to be a negligible job.

Glass ceiling¹³

The glass ceiling effect is the pervasive resistance to the efforts of women and minorities to reach the top ranks of management in major corporations. It is unclear exactly who named the phenomenon, but the term was heavily used during the mid-1980s. Women who entered the workforce in large numbers during the late 1970s and early 1980s found themselves unable to advance beyond a certain level of management.

A 2003 report by the federal Glass Ceiling Commission showed that only seven to nine percent of upper management at Fortune 1000 firms were women. According to a 2005 article by Paul Igasak on the Wall Street Journal's Career Journal site, a similar study showed that 97 percent of top executives at the same companies were white. Clearly, the effect is extremely pervasive throughout all sorts of industries. Many top male executives enjoy the status quo and relish their position of power and have personal biases against women who try to intrude on what they see as their territory.

Patriarchal dominance

Patriarchy literally meaning the rule of father is a term which has widely used in range of contrasting accounts which seeks to describe or explain the conditions of male supremacy over women.¹ Patriarchy is prevailing majorly in our society. Patriarchy is the prime obstacle to women's advancement and development. Despite differences in levels of domination the broad principles remain the same, i.e. men are in control. The nature of this control may differ. So it is necessary to understand the system, which keeps women dominated and subordinate, and to unravel its workings in order to work for women's development in a systematic way. In the modern world where women go ahead by their merit, patriarchy there creates obstacles for women to go forward in society. Patriarchal institutions and social relations are responsible for the inferior or secondary status of women. Patriarchal society gives absolute priority to men and to some extent limits women's human rights also.²

Discrimination and Injustice faced¹²

The burden of poverty weighs down heavier on girls and women in India than it does on the opposite sex.

"An Oxfam report⁴ on inequality published in January revealed that in the workplace, women still receive 34% less wages than their male counterparts for the same work."

And as you go further down the social ladder, things get worse. Girl children from the lower strata of society are lucky to see a classroom at all. In India, girls belonging to families in the top 20% get nine years of education on average, while girls from families in the bottom 20% get none at all. Even those who make it to school are often pulled out when money is tight, the report said. In addition, more than 23 million girls drop out of school annually because of a lack of toilets in school and proper menstrual hygiene management facilities.

A survey of 1,000 households across the central-Indian states of Bihar, Jharkhand, Chhattisgarh, and Uttar Pradesh last year revealed that people thought it was acceptable to criticize and beat women if they slipped up while carrying out unpaid care work. In turn, violence continuously sets women back economically. It's a vicious cycle.

Feminization of Poverty

Since the 1980s, studies on the proliferation of female-headed households and research into the social impacts and gender-specific effects of structural adjustment policies have led to increased attention to what has become known as "the feminization of poverty". The perception is growing around the globe that poverty is becoming increasingly feminized, that is, that an increasing proportion of the world's poor are female. A 1992 UN report found that "the number of rural women living in poverty in the developing countries has increased by almost 50% over the past 20 years to an awesome 565 million -- 374 million of them in Asia, and 129 million in Sub-Saharan Africa. While poverty among rural men has increased over the last 20 years by 30%, among women it has increased by 48%"²². The feminization of poverty was a key concern of the women's caucus of the World

Summit on Social Development. According to the Platform for Action adopted at the Fourth World Conference on Women in Beijing in September 1995, "More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries" (United Nations, 1996, p. 37). Buvinic (1997) has written: "Women now account for a growing percentage of the world's poor." And a publication of the United Nations Development Programme states: "70% of the world's poor are women"²³.

CONTEMPORARY CHANGE

Education and awareness²⁰

As per the Census report 2001, the literacy rate of women is 54.16 per cent and that of men is 65.38 per cent. There has been a sincere effort to improve the education attainment of women by both government and voluntary organizations. The changes in the policies and infrastructural supports on primary, secondary and higher education reflect the initiatives of the Government of India towards women education.

The study revealed that there had been significant progress in the performance of women education revealed from female literacy levels and its change over time. It was also observed that the gaps between rural and urban female literacy rates are narrowing down. It was observed that rural poverty acts as a push factors for women's education rather than as an obstacle to women's education. The significant influence of urbanization on women's education implied that urbanization had been playing a beneficial role in the attainment of women's education in India.

Government strategies

The government programmes for women development began as early as 1954 in India but actual participation began only in 1974. Since then, government of India has over 34 schemes for women operated by different departments and ministries such as working women's forum, NGO's credit scheme, women's development corporation scheme (wdcs) and so on.²⁴

Beti Bachao Beti Padhao is a central government scheme in India for girl child which is applicable throughout the country. The key objective of this scheme is to save the girl child from social ills such as gender-biased abortions and advance the education of girl children all over the country.¹⁹

The National Scheme of Incentive to girls for secondary education scheme is a pan India scheme managed by the Department of School Education & Literacy, Ministry of Human Resource Development, Government of India. It is primarily for the benefit of girls belonging to the backward classes of India.¹⁸

Reservation for women in politics has positively impacted their inheritance rights as well as marriage negotiations. Women's participation in political parties remained low in the 1990s with 10-12% membership consisting of women.²⁵ Indian women have also taken the initiative to form their own political parties, and in 2007, the United Women Front party was created, and has advocated for increasing the reservation of seats for women in parliament to 50%.²⁶ Women only govern four of India's political parties. From 1980-1970, 4.3% of candidates and 70% of electoral races had no women candidates at all.²⁷ As of 2013, it has been reported of the members of parliament 11% were women in Lok Sabha and 10.6% in Rajya Sabha.²⁸

There are several other initiatives taken by United Nations Organization, World Trade Organization, World Economic Forum to help women in their development.

Succeeding women entrepreneur²¹

The Women Entrepreneurship Platform is a unified access portal which brings together women from different regions of India, across economies to realize their entrepreneurial aspirations. NITI Aayog who announced the setting-up of a Women Entrepreneurship Platform at the conclusion of the 8th Global Entrepreneurship Summit¹⁷.

In comparison, the male rate increased by 7%. Previously, a 2017 GEM report focusing on women highlighted that female entrepreneurial activity increased by 10% globally from 2014 to 2016. Further, the female entrepreneurship rate increased by 6.6% when comparing the set of 50 countries that participated in the survey in 2016 and 2017.

Key findings from the 2017/18 global report include

- Female entrepreneurship levels decline as economic development level improves. Rates are highest among women in developing economies (13.3%) and lowest in the developed economies (7%).

- Women are 28% more likely than men to be necessity-motivated in the developing economies. While female participation in entrepreneurship is lowest in innovation-driven economies, on average, they are only 19% more likely than men to be necessity-motivated.

Breaking the Glass Ceiling

Women are making big shifts in industries and roles that were once predominately male. LinkedIn studied data¹⁵ over the last 40 years and although the numbers show gains in all sectors, they admit that the progress has been slow. The study states:

"Over the past ten years, the proportion of female leaders in the workforce has increased by an average of just over two percentage points among the 12 industries studied."

CONCLUSION

Investing in women is vital for our collective economic prosperity and global stability. When we empower women, communities prosper and countries thrive. With several social media currents such as #Metoo the unjust behavior which women's had been facing in several sector, came into limelight forcing societies to look into the matter seriously. It is the need of the hour, yet with several initiatives by government, NGO's, International organization for upliftment of women in different spheres, grass root implementation is required to achieve the expected results. There shall be a two way efforts from the state as well as from the society and individuals collectively. The last but not the least change which is expected from within every individual, is to stop stereotyping women. World is facing many problem, unite with each other irrespective of gender, country, ideology, ethnicity will help in sustaining together. Empowerment is necessary for the growth of women, but going beyond that emancipation is need of the hour.

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WORKING WOMEN AND SHARED DUTIES AT HOME

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ABSTRACT

Over recent decades there has been an enormous increase in the number of women entering the labor market. However, it appears that society still views women as the primary careers of children and other family members and, as a result, many women are now faced with juggling the role of mother, partner and daughter as well as employee. In this paper we examine, briefly, the trends in the participation of women in the paid workforce; some of the reasons for these trends; and, most importantly, the issues that arise for women as they try to balance their paid and unpaid work commitments.

Keywords: Women, work commitment, labor, workforce.

NEED AND SIGNIFICANCE OF STUDY

The work life balance is more observed on a wider scale in Western countries, in India these theories are not so prominently practiced. In organizations the topic can be related with different issues of work life balance: Working time: Employees related issues of working hours are observed in most of the organization 24 hours working a day, seven days in a week, few employees are called on Saturday and Sunday, excess work load, shift works or increase in shift timings, long hours of work then regular timings, excessive work on periodic, imbalance in work allocation as per working time.

NATURE AND SCOPE OF STUDY

The nature of the study is dynamic as the questionnaire consists of different age group and occupations of the male and female respondents. There is no geographical limit attached to it and therefore the study covers the general and overall opinions of males and females (having different occupations) on the respective topic.

The analysis comprises of the distinctive perspective of individuals having various opinions on the stereotypical views on opposite genders and the typical streamlining of male and female who are working in organizations or having a business of their own.

The scope of study is narrow as the questionnaire was only to the persons working in an organization or having a business of the own.

AIM AND OBJECTIVES OF STUDY

Shared Duties of Working Women has become an important issue in the modern work culture. Therefore, there are many organizations that are taking various initiatives to prevail shared duties at home of working women and ensure that no one is lagging behind in their career due to their work. The study aims at achieving the following objectives: -

To understand the current scenario of shared duties and working women at workplace by acknowledging and analyzing the responses/opinions/views of males and females who are currently working or had a work experience earlier or have a business of their own

To study different opinions and perspectives of males and females (being employed/ having a business) on shared duties at home.

To understand the common challenges faced by working women at home and their workplace.

To acknowledge the views of the male and female employees regarding the initiatives taken by the organizations these days

To study whether the measures taken by organizations to persist work life balance which had a positive or negative impact

LITERATURE REVIEW

Organizational commitment: The studies done by Steers (1977) "commitment was significantly and inversely related to employee turnover." This shows committed employees remained with the organization for longer period of time than those which are less committed have stronger desire to attend work and more positive attitude.

This shows that more committed employee will perform better at their job- (Walton, 1985).

Emotional support work helps balance work and family roles of the employee's, which also contributes towards employees energy level.- (Van Daalen et al, 2006) Due to flexi work arrangements following conflicts can be avoided: Parents can use their time with their multiple roles for their children, proper arrangement for family and work schedule can be followed reducing work and family conflicts, pressure can be reduced for long run in between the role of parents and employees (Hawkins and Miller 1996).

Proper scheduling and time can be allotted for both family life and employee life.

Family responsive culture: If organizations have an understanding attitude towards the employee where they can combine work and family roles, employees are not likely to worry about career opportunities, if they reduce their working hours due to family responsibilities (Thompson, Lyness, 1999).

Davis and Cherns-1975 proposed the affective facet of organizational climate comprises of quality of relationship in the organization.

This is the most critical component of social relations. The cognitive facet consists of sense of deriving intrinsic rewards from work comprising of meaningfulness, competence, self-determination impact and work family interference.

It is also portrayed as "engine" of empowerment, which gives confidence to do work on their self-ability.

This also denotes the ability of employee to control the time and work priority wise.

The key factors are influencing employee commitment to organization, job satisfaction, general quality of work life, relationship between perceived organizational support and employee positive impact on organizational commitment, performance and job satisfaction.

Job satisfaction: The relationship of job satisfaction with work life quality is another aspect of working life.

An employee is satisfied to the extent to which or is enthusiastic about his job. (Hertzberg's hygiene factor theory of motivation- 1968).

RESEARCH METHODOLOGY

A survey was conducted so as to understand the status of women and their work life balance. It depicted that around 63% of women struggle to balance home duties even if the male employed at work utilizes the same number of hours as women. Shared duties at home are exclusively the solution to sustain work life quality and priority wise.

DATA ANALYSIS TOOLS AND TECHNIQUES

The data is collected from primary and secondary sources.

Primary Source: A questionnaire consisting 23 questions was created in google form and circulated through social media for data collection.

Secondary Source: For understanding the background of the related topics and various literature reviews, various blogs and articles were referred to understand the brief details of the mentioned topic.

The study used the techniques of various pie charts and column charts were made with the help of MS Excel.

FINDINGS

The total responses were 100 out of which 52 were female respondents and 48 were male respondents.

Majority of the responses were from the age group 18-24 years out of 58 responses 34 were females and 24 were males.

Out of 52 females, 10 were professionals, 21 were from service stream, 21 were students who was working as a part-time or a work experience before this.

Out of 48 males, 3 had a business of their own, 14 were professionals, 15 were from service stream, 16 were students who had part-time job or a work experience earlier.

- When asked about the treatment at workplace: Majority of the people 73% are aware that male and female at their respective workplace/ organizations are treated equally.
- When asked about shared duties of working women is a real issue: About 54% people consider gender equality at workplace as an important and critical issue, 28% are not sure and 18% consider it as no issue.

- When asked whether over work load in the organization will affect your personal life: About 55% people considered it is true, 32% are skeptical, 11% have no issue.
- When asked about whether supervisor of the department will guide employee to overcome job pressure. Majority of the people (63%) feel that both males and females feel that the organization will help overcome job pressure.
- When asked about "Entertainment decreases our stress" are involved in entertaining your family after your working hours. About 57% people considered it is true, 36% are skeptical, and 7% have no issue.
- When asked whether job rotation lead to stress: 26 out of 100 feels that yes due to so much of hype shared duties at home, someone gets pulled back in their career graphs, 57 responded maybe sometimes, 12 responded No and 05 responded Doesn't matter.
- When asked whether Yoga or Meditation practices in the workplace reduces stress. About 78% agreed and 19% disagreed, 3%strongly disagree with a statement.
- When asked about the general/ ideal percentage of Women at workplace: Majority of the people (44%) consider 41-50% as an ideal percentage for women working in an organization
- When asked about how women are treated in the areas of Employment, Education, Health, Promotion Prospectus, Government:

Majority of the females are treated fairly in Employment and Health prospectus i.e. 77% and 71% respectively where as they are treated unfairly in Promotion prospectus and Government sectors i.e. 40% and 44 % respectively.

- When asked about the stereotypical views about women from the given options: The most stereotypical view about females is that they should pursue delicate jobs such as teachers, nurses, secretaries, and librarians. (25%)
- When asked about the stereotypical views about Men from the given options: The most stereotypical view about males is that they should not do any housework and they are not responsible for taking care of their children. (26%)

CONCLUSION

Work life Balance is at best an elusive ideal and at worsts a complete myth.

Measures about shared duties of working women social attitudes and structural hierarchies should be incorporated.

Organizations need a comprehensive plan for supporting and advancing women. Companies should start with these core actions:

- Invest in more employees training.
- Ensure that hiring, promotions, and reviews are fair.
- Give employees the flexibility to fit work into their lives.
- Focus on accountability and results.

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**COMPREHENSIVE LITERATURE REVIEW ON CYBER SECURITY FOR WOMEN
EMPOWERMENT IN DECISION MAKING**

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ABSTRACT

In the era of technical advancement, where everything revolves around the “e” world, digitalization has spread its wings over all the spheres of life. The immense use of digital devices and our growing dependency on them clearly states that digitalization is the need of the hour and has great potential to revolutionize the socio-economic growth parameters thus, forming a symbiotic relationship with all inclusive growth and sustainable development. It has become that important instrument which has simplified the functioning and processes in various areas like administration, regulation, planning and operations of the socio-economic domain by ultimately enriching the quality of life. This very feature of the digital age results in sustainable development as when the societies are digitally empowered, they are more Conscious, Connected, Compliant, Collaborative and Content towards their own growth and in return they work in a tandem as responsible resources for nation’s future prospects. This paper therefore aims at showcasing the scope of Digitalization in the current scenario and its role in helping nations globally attain the ideal aim of Inclusive Growth by following the path of sustainability. This study is doctrine by nature and holds preliminary studies at present. This paper aims to understand the purposes for which digitization is used by women in the Indian context and argues that digitization, per se, is not enough to empower women. In Indian culture, women have always taken the back seat in family decision making. Their life revolves around the family and fulfilling its needs. Today, the condition of women has improved as compared to yester-years but, due to lack of awareness, they still use very limited resources to empower themselves. The sample for this study has been taken from the economic capital of India, Mumbai, where Information & Communication Technology (ICT) and digitization are easily accessible. Cyber related securities are one of the major challenges for women entrepreneur of this cyber era.

Keyword: Collaboration, Digitalization, Inclusive growth, Socio-economic, Sustainability.

INTRODUCTION

The Globalization of Digitalization has given a great boom to the corporate, financial and administrative sector which has exponentially widened the horizon of services being offered to the society like better technology to access everything at one click, improved facilities in the healthcare and hospitality department and good opportunities in educational sector for the less privileged. Gone are the days when women would end up their entire life within the 4 walls of the house. Like the male counterparts, women nowadays are writing fresh stories of unprecedented success, with their wit and hard work. More and more women are expanding their entrepreneurial horizons and venturing into an unprecedented range of business areas. The greater choices now available to women in the fields of employment has been the major driving force for their upheaval as bureaucrats, professionals and executives. They have now begun to enter the fiercely competitive world of business - and economic independence. The fact that such a large percentage of them had entered the non-traditional areas attests to female entrepreneurship being a fairly recent phenomenon boosted by programmes and schemes of Indian Govt aimed at reinstating women empowerment in the long run. In the growing economies, such approach solely aims at providing a common platform to those millions of people who remain grounded within the walls of poverty, illiteracy and unemployment to reach out for any kind of assistance, register their existence and ask for their rights and development and connect with the nation. This digital platform would integrate the urban and the rural worlds together under a common sheath of Sustainable development keeping in close touch with all social aspect and along with this social upliftment, there would be tremendous economic growth leading to a prosperous nation. The different emerging concepts in the innovative area of sustainability and digital technology. Significant advancements in communications technology and wide availability of internet has resulted in what is dubbed as the Digital age, marked by large volumes of a variety of data created at ever increasing speeds. This is creating digital imperatives for transformation, impacting an organization’s Supply and Demand, and Operations. In this new age of technology revolution, Digital Transformation is the new way of doing business by leveraging Digital technologies such as Cloud, Big Data, Mobile computing, Social computing, and Analytics resulting in significant improvements in Operational Efficiencies and Customer Experiences. Since the way business gets done has an Environmental, Social and Economic footprint, Digital Transformation impacts the Sustainability aspects of doing business. This is important for organizations since consumers, share-holders and other stakeholders have visibility to business

impacts on Brand Value, Revenues and Company Valuation. Digital India initiative aims at reaching the unreached through broadband highway, universal access to mobile connectivity, public internet access programme. Digitization of business and delivery of services lead to ease of access, transparency and reduction in transaction cost of e-governance.

According to an economic survey of India, conducted by Organization for Economic Cooperation and Development (OECD) as reported by The Hindu, on 20th November 2014, female entrepreneurship has increased in India, especially in manufacturing, where women accounted for 40 per cent of entrepreneurs. Though encouraging, the survey found that the increase in entrepreneurship is almost entirely accounted for by subsistence self-employed individuals who work from home or as street vendors. Female economic participation in India also remains exceptionally low, holding down incomes and resulting in severe gender inequalities, said the survey. With the emergence of IT on the national agenda as “Digital

India and the announcement of ICT policies, the government, has recognized the “Convergence of core technologies and E -Governance” as a tool for good governance, sustainable development, globalization of the economy, and social empowerment. Digital technologies and platforms can reduce transaction costs for businesses and facilitate access to new customers, both in domestic and foreign markets. For example, suppliers that rely more on e-commerce may be able to cut delivery costs, especially for digitally provided content. Further, digitalization can enhance the productivity of enterprises and offer new opportunities for entrepreneurship, innovation and job creation. It can help businesses, in particular micro-, small and medium-sized enterprises, to overcome barriers to expansion and enable them to engage in peer-to-peer collaboration in innovation and use alternative funding mechanisms such as crowdfunding. In addition, new cloud-based solutions can reduce the need for investing in information technology equipment and corresponding in-house expertise. E-commerce can facilitate the scaling-up of such enterprises by providing financing opportunities and the means to build verifiable online transaction records that may help to attract new customers and business partners. Digitalization also plays a central role in extending the reach and impact of frontier technologies, many of which show great potential to enable the achievement of the Sustainable Development Goals. Artificial intelligence, big data, cloud computing, machine learning and algorithmic decision-making are all powerful instruments of change.

Productivity growth i.e Manufacturing, services, transportation and even agriculture are turning to an expanding variety of digital technologies. Underlying technologies and processes have far-reaching implications for the organization of work, production and trade, extending existing organizational and geographic fragmentation into knowledge-intensive business functions and job categories. Companies that engage in digitalization can make their organizations more efficient, reach and serve customers more easily, speed up product development, and invent products and services at lower cost, without the need for extensive system-level expertise or in-house information technologies skills.

There are substantive statistical gaps and other challenges in measuring the impact of digitalization on productivity. It also takes time for technologies to diffuse and for benefits to become visible and measurable. Only a limited number of enterprises have fully embraced digitalization so far, with micro-, small and medium-sized enterprises in developing countries the farthest behind.

Expanding global trade i.e Digital platforms are creating new opportunities for companies to engage in trade, including for micro-, small and medium-sized enterprises. Changing employment and skills increases digitalization and the use of frontier technologies is expected to have disruptive effects on jobs and skills. It will lead to the creation of some new jobs and occupations in various sectors, especially in relation to the production of new goods and services or the modification of existing products. At the same time, there is a risk that many tasks will become automated and/or outsourced, making other jobs obsolete and substantially changing the nature of work. Finally, digitalization may change the conditions of work. For example, online labour platforms matching tasks across the whole skills spectrum are expected to transform labour markets by favoring more flexible contracts and increasing competition among workers, possibly resulting in reduced incomes and social protection.

In any event, all countries will face the challenge of enabling lifelong learning so that workers can shift between occupations in the course of their careers, as digitalization makes adaptive skills ever more valuable. New skills are needed to take full advantage of the opportunities arising from new technologies – from sophisticated data analysis and algorithm development skills, computer skills required to adapt systems and develop services for local markets, through those required within businesses and other organizations, to the digital and media literacy required by individuals to find information, assess its quality and value, and use online resources.

LITERATURE REVIEW

A number of research papers and articles provide a detailed insight about the role of digital India and the implications of this project in India. Rani (2016) concluded that the digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. It also pointed out that many projects may require some transformational process, reengineering, refinements to achieve the desired service level objectives.

Rohas N. (2008) In this book “e commerce legal issues” author has explained about e commerce activities, legal and technical issues of digital signatures. Also a in depth knowledge about e certificates, electronics contracts and step by step method to digitally sign a word document and email is provided, author has also focused on how to obtain digital signature certificates and discussed many case studies.

Rohas N. (2008) In the book “fundamentals of cyber law” author has discussed about basics terms and definition related to computers and cyber space. There is detailed explanation about the IT Act 2000, Indian Penal Code (IPL) and Indian Cyber Law. Author has also discussed almost 21 cyber crimes which are committed in the cyber space and what are the liable punishments for these cyber crimes. There is an overview of IP addresses, Blogs, Domain name spaces (DNS) and working of email system. The book provides complete insight into cyber law and its basics Satish R. and Henry D. (2012) Authors in the article “A study on implementation challenges of E commerce in India” have discussed about the Global and Indian E-Commerce sales statistics to show the reasons why E Commerce is not accepted in India. The study also shows various quality issues of the websites which are neglected and have suggested proposing Total Quality Management (TQM) implementation as the best solution to solve the problem.

Shanju D. (2012) In this paper titled “A study on Implementation Challenges of E-Commerce in India” author has explained in detail about the E commerce activities, Importance of M commerce and its emergence. Author has also mentioned about different dimensions of ecommerce. Major area of focus is challenges faced by e commerce industry in India, Role of government in setting up ecommerce industry and triggers and barriers for ecommerce industry in Indian Market.

V. Rajaraman (2000) In this article the author has explained what is e commerce, different e commerce activities, there advantages and disadvantages. There is in detail discussion with examples about B2B, B2C and C2C transactions.

Waghmare G.T. (2012) Prof. Waghmare in his Research Paper “A Business Review of Ecommerce in India” has mentioned about the market scope of the country in ecommerce industry, advantages and disadvantage of ecommerce. According to the author there is great potential in India to flourish E commerce Industry because of Low PC cost and Availability of Internet but the same time awareness among the people, low security and maintenance, Taxation, Vendor Management etc. Impact of ecommerce on retailers is also discussed briefly.

Shrikant A. et al. (2010) This paper deals with the privacy issue in Indian perspective with respect to challenges in three different dimensions like Legal, Technical and Political domain. Authors discuss about proposed framework to deal with these challenges. In India there is no such legal framework to deal with privacy issue. To handle major challenges we refer ITA 2003 that was built with the motivation to facilitate e commerce and hence the privacy was not the prior concern in IT act. This paper provides a solution as per present and future requirement of privacy in Indian Scenario.

Daniel J. (2002) Author has mentioned about the B2B and e commerce trade activity in developing country. The paper discuss that policies aim to promote ‘e-readiness’ are unlikely to succeed on terms that maximise benefits for developing country. Author focuses on the positioning of firms at global value chains to deal with operational challenges.

Nisha C. and Sangeeta G. (2012) Authors have explored Indian E Commerce Industries and its Opportunities in upcoming years. Paper gives overview of the future of E-Commerce in India and discusses the future growth segments in India’s E-Commerce and represents various opportunities for retailers, wholesalers, producers and for individuals. Paper givers only the positive aspect of e commerce and its future growth.

Shilpan V. (2012) In this paper “E-banking and E-Commerce in India and USA” author discusses about E Banking a Major Field related to E commerce Activity and has shown a direct comparative study between the developing countries like India and US. The future of E- Banking in developing Countries appears bright but consumers and merchants face many barriers like reliable telecommunication infrastructure, power supplies, less access to online payment mechanism.

Talwant S. (2004) A Addl. Distt. & Sessions Judge has taken up a crucial and rare topic of discussion that is the importance of harmony between the law enforcement agencies and computer professionals. According to author both the parts are equally important for enabling strong cyber security in country and make internet a safe place for its users. Author has also made a comparative study on law definition in US and India.

Ashwini B. (2012) Author discusses broadly about the ratio of increasing cyber crime and there effect on the society and e business and retailers. The paper briefs about the cyber threat and frauds, it also briefs about the internet user in India, its scope and future. Author also puts light on the governmental measures to stop cyber crime and talks about the challenges that India needs to face to beat cyber threat.

Susheel B. and Durgesh P. (2011) Authors in their paper “Study of Indian Banks Websites for Cyber Crime Safety Mechanism” discusses that security plays an important role in implementation of technology specially in banking sector. Paper talks about the cyber security required at the core banking level as the money is just only single click away. Through this paper authors have tried to put forward different issues that Indian banking system face and importance of cyber security mechanism. K.T.

Geetha and V. Malarvizhi (2012) Authors talks about the factor which are affecting the acceptance of e banking services among the customers and also indicates level of concern regarding security and privacy issues in Indian Customers. The paper says many factors like security, privacy and awareness level increased the acceptance of e banking among customers, If bank provide necessary guidance and ensure safety of their accounts customers are willing to use e banking services.

Sanjay K. and Ajay Kumar B. (2010) In this article titled “E-Governance in India – Problems and Acceptability” authors discuss about e governance and its effective use to improve the system of governance that is in place, and thus provide better services to the citizens. E- Governance is considered important means of taking IT to the “Common Public”. Paper concludes developments, opportunities, problems and acceptability of e- Governance in India.

Sanjay P. (2010) Author discuss in detail the provisions of IT Act, 2000 and its recent amendments towards combating cyber crime. Author has also made an attempt to analyse the current trends in cyber crime then the analyses is made on the needs of legislation and current provisions of IT Act, lastly paper talks about similar provisions in the world and drawing parallel laws in the country. Finally author sums up the discussion with suggested recommendations for possible and safe cyber world.

RohasN.(2007) Author discusses various rules, regulations and orders that have been passed over the last 7 years. Author then moves onto a brief discussion on the Indian law relating to cyber pornography and features the Avnish Bajaj (CEO of bazzee.com – now part of the ebay group of companies) case. This paper discusses 7 interesting case laws that author feels highlight the development of cyber legal jurisprudence in India over the last 7 years.

Meghna B.(2010) Author discusses simple terms and concepts about E Commerce in the book, it is written in simple language. Author talks about different topics like Electronic Communication, Growth of E- Commerce Industry and Factors required its development, then the discussion moves to the technical part like protocols used for E commerce activity, Ecommerce Providers and Software Packages.

S. Bansal (2012) The author discusses working of Internet and its simple terms like DNS, URL's and then extends the discussion to browsing of web, TCP/IP Basics, electronic Mails, FTP's Newsgroups and search engine towards the end author discusses very important aspect of internet security, web application and Concept of E business. The book gives an complete overview of Internet and E business Activities.

Muhammad Abdulhamid et al. (2011) Authors discuss cyberspace security is crucial for maintaining the continuity of the vital services and for preserving the public's trust in information systems. According to authors Cyber security issues are global happening and can be tackled globally. This research paper gives us optimism that it is likely to create a better law enforcement in collaboration with world agencies.

M. Hasan and E. Harris (2009) In this paper authors have explored the interaction between entrepreneurship and innovation; they investigate the roles of organisational development in general and e commerce companies in particular. Authors have conducted interviews to examine the perception of entrepreneur in e commerce. The results of this study have shown that entrepreneurship and innovation is a crucial factor for the long term sustainability of e commerce and e business.

Premkumar B. and Kalpana K. (2012) Authors are discussing the need to develop the metrics to assess the strength of E commerce penetration in Business and also evaluate the various E commerce platforms.

According to authors use of E business tools for data analysis, prediction and decision making has become the latest trend.

Piscevic M. and Simic D. (2009) Authors have discussed the reducing risk with increasing use of digital certificates. In this paper authors talk about the open network of internet and the amount of insecurity of data. According to authors there should be five types of security provided to the data that travels over large network those are confidentiality, data integrity, authentication, availability and non repetition of data. Digital certificates provide a means of proving identity in electronic transaction.

Mani A. (2012) A lecturer discusses about the cyber crime activities and there causes, major focus of author is to cover the topic how cyber criminal activities are affecting the growth and development of e commerce industry. Author in his paper also talks about the various tools that are used to deal the cyber crime activity and he concludes the paper by saying that e security is the major concern for both consumers and business. Building trust among all the parties in online market is very crucial.

Cezar V. (2012) This paper explores the notion of cyber attack as a concept for understanding modern conflicts. Author elaborates a conceptual theoretical framework, observing that when it comes to cyber attacks, cyber war and cyber defence there are no internationally accepted definitions on the subject. Author suggests that particular attention should be given to the development of a procedure for clearly discriminating between events(cyber attacks, cyber war and cyber crime or cyber terrorism) and to maintain a procedure for the conduct of nation's legitimate military/ civil cyber response operations.

Charmes and Wieringa (2003) conceptualize women's empowerment in a similar way to Kabeer; they view empowerment as a progression from awareness to agency that depends on resources, education, political conditions and subjective factors, which influence the existence and consciousness of choice.

Examples of tools that use more detailed indices and are based on secondary data analysis include the "Measuring Empowerment Framework" by Alsop and Heinsohn (2005), the Concept of "Measurement of Women's Empowerment in Rural Bangladesh" by Mahmud et al. (2012) and the "Women's Empowerment in Agriculture Index" (WEAI) by Alkire et al. (2013).

OBJECTIVE OF STUDY

1. To explore the various areas of Digitization.
2. To identify the opportunities of cyber security in Digital era
3. To identify the challenges that act as a barrier to cyber security in Digital era.

RESEARCH METHODOLOGY

This research study is utilizes secondary data. The secondary data utilizes already available information both published as well as unpublished. The secondary data will be collected from reputed journals and magazines, newspapers, articles, internet websites and archives. For collecting this data the researcher has visited various libraries.

AIM OF DIGITALIZATION

- 1. Broadband Highway:** It include Broadband for all Rural and for Urban areas.
- 2. Universal Access to Mobile Connectivity:** It focus on network penetration and filling the gaps in the connectivity. To provide access to the uncovered rural areas.
- 3. Public Internet Access programme:** The two sub components includes for delivery of Government and business services.
- 4. E-Governance:** Reforming Government through technology.
- 5. Electronic Delivery of services:** It include
 - 5.1. Integrated services and not individual services.
 - 5.2. ICT infrastructure on Demand
 - 5.3. Mobile first
 - 5.4. Fast tracking approvals.
 - 5.5. Language localization

6. Information for all: Online hosting of information and documents for easy access to information for citizens.

DIGITAL PRESENCE

For some companies, this presence is the focus of their digital strategy, and they have even shifted their business from traditional forms to online commerce, with all that that entails.

NEW CONTACT CHANNELS WITH CUSTOMERS

Equally, the digital presence not only opens up sales channels, but also new ways of communicating with customers. Email, apps, social networks etc.

IT IMPROVES WORKING CONDITIONS

There is an improvement in working conditions such as flexible working hours or teleworking, need the support of digitalization in order to be able to carry them out.

THE END OF CRIME, BENEFITS OF DIGITIZATION

In 2030, digitalization will have brought about a significant reduction in many crimes that plague today's societies. On top of the traditional digitalization benefits, there will be significant savings from the reduction in crime, e.g. fewer cases at the courts, fewer expenses to lawyers, reduced insurance cost, more efficient public administration without corruption. And the police will be less occupied with traditional crimes. Digitalization will be a most powerful tool for crime-torn countries that aspire to build a more pleasant, peaceful and prosperous society free of many of the types of crime prevalent today.

DIGITALIZATION DETERMINES THE FUTURE OF THE ECONOMY AND SOCIETY

What impact will digitalization have for the future? Digital change is a radical change in the economy and society that has occurred over a period of almost 50 years. It began in the early 1990s with the spread of the Internet and the emergence of services such as AOL and Compuserve. Digitalization was promoted by the increase in Internet connections at the end of the 1990s and the first hype around the turn of the millennium. It was further sparked by the high-speed Internet and mobile data access. In the future, an even faster mobile Internet (5G) combined with technologies of the Internet of Things and artificial intelligence will make applications such as the increased use of robotics possible. Digitalization will drastically change the future of the economy. Examples of the impact of digitalization on the future of different industries:

DIGITALIZATION CHANGES ECONOMY AND SOCIETY

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- Digitalization will drastically change the future of the automotive industry through new mobility concepts. From autonomous driving to existing sharing models and completely new concepts such as the rental of electric scooters, digitalization will allow new models of usage in the future.
- Digitalization influences the future of the financial industry. Technologies such as the blockchain enable new forms of corporate financing and participation in addition to the applications frequently discussed in the press such as the virtual currency Bitcoin. Today, for example, company investments are made possible via so-called ICOs (Initial Coin Offerings) or STOs (Security Token Offerings). These forms are only possible through digital technologies, which will continue to spread in the future.
- Digitalization is changing the future of traditional professions. In the future, physicians will be supported more and more by applications of e-health, especially in diagnostics. Services in the legal sector (today primarily provided by lawyers) will be supplemented or replaced by digital services from the Legal Tech sector.

In the future, digitalization will create new challenges for schools and education, training and further education, public administration and associations. It is the responsibility of industry, associations and politics to prepare society for the changes that can be expected in the future from digitalization.

CHALLENGES OF THE DIGITAL AGE

Number of challenges for the investigating cyber crimes has to be faced these include:

1. The priorities of the investigation and the cost
2. Having the powers.
3. Retaining and preserving evidence.
4. Proving the identity.

5. Improving training at all the levels.
6. Developing the expert staff.
7. Encryption.
8. To know where to look for the evidence.
9. Coordination between the investigative activities.
10. Traceability between the communication of source and the destination on computers networks.
11. Finding out the information or the evidence in the ocean of the information.

SUGGESTIONS

Digital India campaign can't be successful on its own. Policy changes are needed to make digital India a reality. Few of the suggestions are –

1. Digital literacy is first step in empowering citizens. People should know how to secure their online data.
2. To make this programme successful, a massive awareness programme has to be conducted. There is pressing need to educate and inform the citizens, especially in rural and remote areas, about the benefits of internet services to increase the growth of internet usage.
3. Digital divide needs to be addressed.
4. Manufacturing content is not government's strength. This mission needs content and service partnerships with telecom companies and other firms.
5. PPP models must be explored for sustainable development of digital infrastructure.
6. Private sector should be encouraged for development of last mile infrastructure in rural and remote areas. To encourage private sector, there must be favorable taxation policies ,quicker clearance of projects.
7. The success of digital India project depends upon maximum connectivity with minimum cyber security risks. For this we need a strong anti cyber crime team which maintains the database and protects it round the clock.
8. To improve skill in cyber security , we need to introduce cyber security course at graduate level and encourage international certification bodies to introduce various skill based cyber security courses.
9. There is need for effective participation of various departments and demanding commitment and efforts. Various policies in different areas should support this goal.
10. For successful implementation , there must be amendments in various legislations that have for long hindered the growth of technology in India.

CONCLUSION

The vision of digital India is grand. It is a huge step towards building a truly empowered nation. If successful , it transform citizen access to multimedia information ,content and services. However the goal is still far away since most of the nine pillars of digital India mission are facing serious challenges in implementation . It is imperative that focused persistent attention must be given to each and every pillar so that this programme does not end up in failure. In fact we all should be mentally prepared for the change and be ready to face the challenges in implementing this policy , only then it would be possible to make this vision a reality.

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A STUDY ON MEN AWARENESS' ABOUT WOMEN EMPOWERMENT ISSUES: SOUTH MUMBAI**Farhat Maniyar and Pooja Tiwari**

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ABSTRACT

This paper is an attempt to analysis the men's awareness, and their participation in empowering the women. In today's globalized and digital world various national and international communities have addressed women's issues and have taken many measures efforts to empower their women's. Due to which there is a wave of women empowerment all over the globe.

Not only developing nation like India but also developed nations like USA have take measures step for women issues. The question arising here is that are all aware of the women's issues around them. Have the male dominating society made any efforts of bring awareness amongst the men about women empowerment? How many male really knowing about the different dimensions of women empowerment and are they ready to help them?

The study aims to reveal that many men do not know how they can empower women thought they would want too. Almost 50% of the populations in India are female so the complete development of the country cannot be done without their participation, so empowering women by creating awareness amongst the women will not help we need to create awareness amongst the male population. This is very essential for creating sustainability and development in the society.

The study concludes that there is very little awareness amongst the male population about the women issues. Most of them would like to want support women and empower them but are less aware about how to go about doing it. The need to create awareness amongst the female but also men and educating them on this topic is paramount.

Keywords: Women Empowerment, Men Awareness, Sustainability and Development.

1. INTRODUCTION

Indian women and their status in society had seen a remarkable change over the span of past few decades. Their status in ancient period was very bad practices such as female infanticide, dowry, child marriage and the taboo on widow remarriage, were engraved for long time in India and were uprooted with a great effort of reformers of the country such as Ram Mohan Roy, Ishwar Chandra Vidyasagar and Jyotirao Phule who fought for the betterment of women.

After independence Indian women started participating in area like education, sports, politics, media, art and culture, service sectors, science and technology. The best example is Indira Gandhi, the first women Prime Minister of India for an aggregate period of fifteen years, is the world's longest serving women prime minister. Not only in past but in today's time we can't forget the work of Kiran Mazumdar-Shaw 2006, who founded Biocon, India's first biotech companies, rated India's richest woman, Lalita D. Gupte and Kalpana Morparia were the only businesswomen in India who made the list of the Forbes World's Most Powerful Women in 2006, Gupte ran ICICI Bank India's second-largest bank, until October 2006 and Morparia is CEO of JP Morgan India.

The constitution of India guarantees Indian women equality in human rights, opportunity, equal pay, women working condition, safety, maternity relief etc. But still even today they are not getting their rights and thus are not empowered.

Empowerment means increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. Many policies are made for the betterment of women however; there is a significant gap between policy advancement and actual practices at the community level. These policies are made for guarding women against all types of violence. The society is creating an environment where women can breathe without the fear of oppression, exploitation, apprehenders, discrimination and experience freedom.

In urban societies, women have acquired equal right and status as men in many walks of life. But still we can see the gender discriminations in even today. The paradoxical situation is that on one side she is considered as Goddess and at same times is treated as an object and possession.

Today men are acceptable to the idea of women having their own needs and are ready to help women but the biggest problem is that since women empowerment has never been discussed they are not aware about what is "women empowerment"?

2. LITERATURE REVIEW

Many studies have been done undertaken on women empowerment at the global and in India too, few ever on methodological issues, few on empirical analysis and other on the measures and tools of empowerment. Undertaking some important dimension of women empowerment studies like women education in India

- Dr. T. Rama Devi (2017) has highlighted that without engaging and empowering the rapid economic progress is out of the question, for real growth and empowerment along with government the civil society and all stake holders must come forward and should be involve.
- Dr. (Smt.) Rajeshwari M. Shettar (2015) has describe that in India women empowerment is a illusion in reality as there is many government schemes and policies but fewer are aware about it for real growth of women society as together have to work.
- H. Subrahmanyam (2011) who stated that there has been a good progress in overall girl students in schools and empowers means to give lawful power/ authority to the individual to perform.
- Sethuraman K. (2008) The Role of Women's Empowerment and Domestic Violence in child Growth and under nutrition in a Tribal and Rural Community in South India. This research paper shows the s the relationship between Women's Empowerment and Domestic Violence, maternal nutritional status and the nutritional status and the awareness amongst them about the issues.
- Kamla Gupta and P. Princy Yesudian (2006) focused on the Evidence of women's empowerment in India: a study of socio-spatial disparities. This research paper high light the high household autonomy, freedom to move outside their home, gender preference attitude, and domestic violence. But there is a significance divergence in some indices of women's as per the different states and their socio economic and culture with in India.
- Venkata Ravi and Venkatraman (2005) focused on the effects of SHG on women participation and exercising control over decision making both in family matters and in group activities.

This research takes 3 dimensions of Women empowerment issues and their brief impact, awareness and acceptance in the society.

- ❖ Women's health and hygiene – the most important and yet neglected aspect about women is health issue of women and in it menstrual hygiene is most neglected and least discussed in the developing world. UNICEF study revealed that 10 % of Indian women believe that menstruation is a disease and about 70% of all the reproductive diseases are caused by poor menstrual hygiene. Women hide the menstrual issues like a secret and never discuss the discomfort with anybody.
- ❖ Working Women's (women participation in the workforce) and Entrepreneurs – there is a huge contrary to common perception is that India women are more homemaker then working women... the National Data collection agencies had found that statistics seriously understate women's contribution as workers. In rural India 89.5% of labor force is women in agriculture and allied industrial sectors, women constitute 51% of the total employment in forest - based and small scale enterprises. There is a large number of women in India who actively participate in traditional or nontraditional work, but every few of them are paid workers. According World Bank (1991) report stated that about 94% of women accounted of total employment in dairy production in India. In urban India, women participate in the workforce is more impressive numbers like in software industry has 30% of the workforce is female.
- The working women face pay disparity too according to Monster Salary Index (MSI) 2015 showed that overall 20% gender pay gap is in India. Despite of that India passed the Equal Remuneration Act way back in 1976.
- Still India has a strong history of many women with inherited wealth establishing large enterprises or launching successful careers in their own rights. Like one of the largest dairy co-operatives in the world, Amul, began by mobilizing rural women in Anand in the western state of Gujarat.
- ❖ Government schemes'- there are many government policies, act and schemes to protect women rights, freedom and liberty from post independence till now. Indian women and citizen, freedom does not just means those guaranteed under the constitution, it's also means more jobs, opportunities, safety, ease in day – to – day living, and protection. To ensure women are empowered, the government and the public sector need to play important roles whether by providing free cooking gas and education schemes or enabling

women to leverage technology, a slew of schemes has been launched in recent years to empower women and encourage them to think big, both urban and rural areas.

- Beti Bachao Beti Padhao Yojana launched on January 22, 2015, in Panipat, Haryana, is a joint initiative of the Ministry of Women and Child Development, Ministry of Health and Family Welfare, and Ministry of Human Resource Development.
- It address the awareness and also improve the efficiency of welfare services for the girl child including declining Child Sex Ratio (CSR) gender – based sex – selective eliminations and propagating education of girl child. It is being implementing to throughout the nation as national campaign and multi – sector action in 100 selected districts which are low in CSR, covering all states and UTs.
- Sukanya Samriddhi Yojana Falling under the ambit of the Beti Bachao Beti Padhao scheme is a government-backed savings scheme for girl children. The account can be opened at any India Post office or a branch of an authorized commercial bank anytime between the birth of the girl child and till the age of 10 by a parent or guardian. Only one account is allowed per child and parents with a minimum of Rs 1,000 deposited into it. There is no limit to the number of deposits either in a month or in a financial year. The account offers an interest of 8.6 percent. The girl child can operate the account once she reaches 10 years of age and the account allows for 50 percent withdrawal for higher education at the age of 18. The account reaches maturity in 21 years after opening it. Deposits can be made till the account completes 14 years and thereafter the account will earn only applicable rate of interest.
- Mahila-E-Haat launched in 2016 under the purview of the Ministry of Women and Child Development.
- It is a bilingual online marking platform, its facilitating direct contract between the vendors and buyers by offering a web – based approach. It's open to all Indian women above 18 and can be handling on a mobile with no other intervention required. The portal claims to have attracted 17 lakhs visitors since its launch and features over 2,000 products and services across 18 categories from 24 states.
- Mahila Shakti Kendra launched in 2017 to empower rural women with opportunities for skill development, employment, digital literacy, health and nutrition. Its work through community engagement through student volunteers in the 115 most backward districts.
- Working Women Hostel launched to ensure availability of safe, convenient accommodation for working family, along with daycare facilities for their children, wherever possible in urban, semi-urban and rural areas.
- Under the scheme the working women hostels are available to any woman provided her gross income does not exceed Rs 50,000 per month in metropolitan cities and Rs 35,000 per month in any other place. Rent charged from the women should not exceed 15 percent of their total emoluments/gross salary in the case of single bedrooms, 10 percent in case of the double bedrooms and 7.5 percent in the case of the dormitories. Fees charged from the children in the daycare centre should not be more than five percent of the emoluments of their mother, or the actual expenditure, whichever is less. Under this scheme, around 890 hostels have been sanctioned so far and over 66,000 women have benefited from it.
- Support to Training and Employment Programme for Women (STEP) scheme was set up to provide skills to women so that they can take up gainful employment. It also provides the right competencies and training for women to become entrepreneurs. Open to every woman above the age of 16, it is run through a grant given to an institution/organization including NGOs directly.
- According to the Ministry website, the assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, agriculture, horticulture, food processing, handlooms, tailoring, stitching, embroidery, zari, handicrafts, computers & IT-enabled services along with soft skills and skills for the workplace, such as spoken English, gems and jewellery, travel and tourism, and hospitality.

3. OBJECTIVE OF STUDY

- i. To understand the level of awareness among men on women issues of empowerment.
- ii. To find out willingness of men in knowing about women issues.
- iii. To know the level of awareness among men on government schemes and policies for women empowerment.

4. RESEARCH METHODOLOGY

a. Research Design

The research method used in this is through structured questionnaire random sample of local male of south Mumbai area from Chhatrapati Shivaji Maharaj (CST) to Byculla ages group of 18 years to 60 years only men, working – non working men, students and professionals. Their insights and suggestions on the topic were obtained. The information obtained was basically through questionnaire only males have given their recommendations and suggestions.

To achieve the objectives of the study the hypothesis are as follows:

- H01: There is a significant gap between the level of awareness and willingness among men on women issues of empowerment.
- H02: There is no significant gap between the level of awareness and willingness among men on women issues of empowerment.
- H11: There is a significant gap between the level of awareness among men on government schemes and policies for women empowerment.
- H12: There is no significant gap between the level of awareness among men on government schemes and policies for women empowerment.

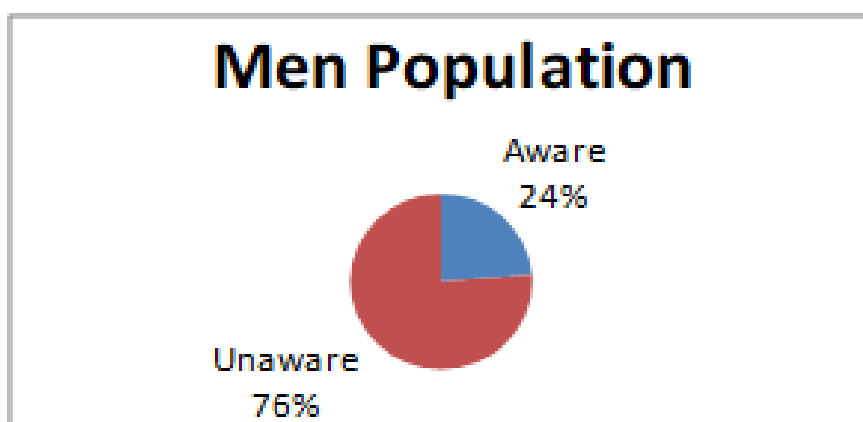
Sample selection of 250 men from South Mumbai were selected and were administered with structured questionnaire and the statistical package for social science (SPSS) is the main tool for data analysis and Chi – Square.

b. DATA COLLECTION

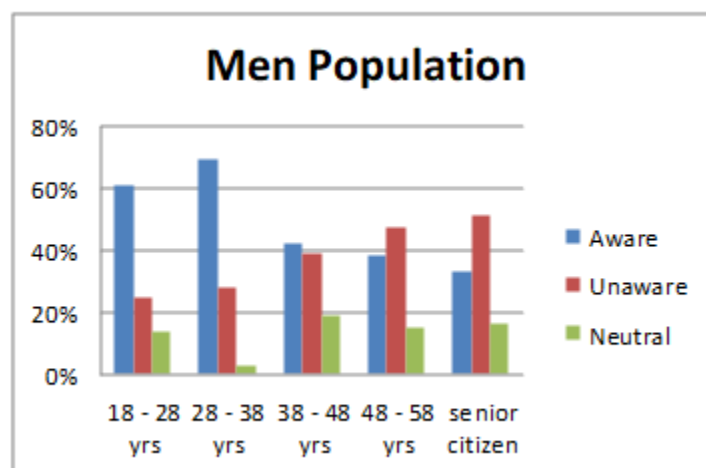
- The data for all the study is collected by means of observation, informal interview and questionnaire. The secondary data is collected by means of exploring various published and unpublished paper and electronic sources.
- A random sample of 250 male's out of which 14 sample got rejected so, around 236 sample is been accepted, from which 132 were educated professionals and students, 78 were uneducated self employed rest 26 were senior citizen.

c. ANALYSIS AND FINDING

The analysis on the basis of this study is that there is an extreme need to create awareness amongst men population for the women empowerment issues. Around 76.34% men population are not aware about the problems of the women. Therefore as per responses of the questionnaire H01 and H11 are accepted as the analysis reveal that there is a significant gap between the level of awareness among men on women issues. Men from 18 years to 45 years at least know the fact of women problem and would participate in empowering them. But their knowledge about the governmental schemes and policies or their healthy issues is very little. Hardly 10% to 15% men use or take the benefit of it for their women's.



Majority of the men are not comfortable for discuss women problems not only in the society but also with their own family women. Especially elderly men around 45 years old to senior citizen they have absolute no knowledge about the women problem and most of them would not willing participate in the empowerment of women. Very little of them avail the facility of government policies only because of they are working as government employees.



There is a vast gap between the knowledge and awareness with the men population with regards to women empowerment. The fact is that the whole world is talking about it but still majority of men are not properly aware about it and the sad part is if they are aware they hardly know how to move along it.

5. LIMITATION

This project had limitations.

The limitations of the study were as follows:

- No direct access of responses without any internal reference.
- Research is prepared on a general topic on men awareness and their willingness to participate in women empowerment.
- The information collected from source was limited as it was through questionnaire and in targeted area only.
- The secondary also had certain limitation as the concept was not researched by authors on the participation of men population in society for women empowerment so there was no benchmarking for this project.

6. CONCLUSION/SUGGESTION

The above study has put up a point that there is less participation of men in the society with respect to empower the women of the society. This research found that there is hardly 20% to 35% men population is aware about women issues and would like to participate in empowering women.

By this analysis and above research conclude that there is a vast gap between the men awareness and women awareness about this topic. Now it is the time to create knowledge and awareness amongst the men too. The question now arises is why men are kept away from the women issues like health and hygiene? Why we are not openly accepting the empowerment of women especially with Indian men? Why they still believe taboos for many women center issues?

A Suggestion as per the study is now we should take incentive of educating men population too. Creating awareness among the men population is now necessary for development and sustainability of the country. We should not only take workshop of women but also men workshop should be there for creating awareness. As per the state study around 6000 people attend workshops on women health and hygiene from which 2% are the men population. If we Think, just by educating women for their own development, the objective of women empowerment will be achieved then we are doing only half justice to this extremely serious issue, the complete women empowerment can be achieve only by enlightens both men and women.

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WOMEN ENTREPRENEURSHIP – REVIEW OF LITERATURE

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ABSTRACT

Hilary Clinton once quoted that “Women are the biggest reservoir of untapped resource in the world”. Women being almost half of the total world population. Thus rightly regarded as the better half of the society. Their active involvement and equal participation is the pre-requisite of socio-economic growth and development of any nation. Thus boosting women entrepreneurship is the need of the hour. Their motivation, constraints and support needs to be studied in detail. The roles and problems faced by women entrepreneurs are different to different societies yet have some commonalities. Women entrepreneurship is quintessential ingredient to the women empowerment and development of the nation. This paper focuses on review of literature of women entrepreneurs both nationally and internationally. Thus with the hope of helping fellow researchers with the same research area. The growth and development of women entrepreneur will have a very powerful and positive impact on the world.

Keywords: Women entrepreneur, entrepreneurship, motivation, development.

INTRODUCTION

Women Entrepreneurs can be explained as the woman or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as ‘an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women’. The factors which generally influence women entrepreneurs to smash the glass ceiling and start their own business venture are push and pull factors. When women goes out of the way to satisfy their inner urge and to prove themselves in the male dominant society, this factor is called as pull factor. Where as, in push factors women engaged themselves in business activities due to family compulsion and the responsibility is thrust upon them.

OBJECTIVE

The objective of the study is to review the literature on women entrepreneurs and women entrepreneurship both nationally and internationally

REVIEW OF LITERATURE**I-Indian Perspective**

1) Chandra (1991) in her research study titled ‘Development of women entrepreneurship in India ; A study of public policies and program’ has majorly studied the organization that provide assistance in the growth and development of women entrepreneurship. The organizational institution involve both government and non-governmental agencies.

2) Singh (1993) in her research study ‘Women entrepreneur: Their profile and motivation ’concluded the factor that motivate men to enter into entrepreneurship is not very different from women ,the factor remain almost similar

She summarized that there are barely two categorizing factor ,PUSH and PULL ,that encourage women to start their own venture.

3) Sarayadhi and Begam (1995) in their research survey on 415 women entrepreneur in Kerala ,engaged in various entrepreneurial activities . The study revolves around the institutional support both governmental and non-governmental that is provided to the new emerging women entrepreneur ,along with information and nature of enterprise.

4) K. Gopikala in his paper ‘Women Entrepreneurship in India- Challenges and Opportunities’ emphasized on the challenges faced by the women entrepreneur of our country and stated that more of women entrepreneur have emerged because of necessity rather than to grab the opportunities. He stated that Women Entrepreneur is the need of the hour for our country not just for women empowerment but also for economic development .

5) Neera Pal (2016) in her research paper on ‘Women entrepreneurship in India : Important for Economic Growth’ studied various reason women entrepreneur has started their own venture .She has also thrown some light on various EDP, MSME, Government ,non-government ,NGO etc .For instances ,Office of MSME and Women cell, SIDBI, PMRY also there are beneficial to women either economically or for solving other problem

of women Entrepreneur .This paper also highlights over 27 schemes specially operated by GOI for women Entrepreneur welfare.

6) Pruthvi Raj (2018) in his descriptive published paper summarized the fact that lack of financial support and poor educational background were the main barriers reason of less number of women entrepreneur in India even after the government of India providing assistance to their new emerging women entrepreneur who are ready to break the social glass ceiling build by men in male dominant society .

7) Jeyanthi .K(1999) in her research study ‘Women Entrepreneur and micro credit’ focuses on the fact that micro-credit providers should be rather focusing more to improve the status of women so that the women entrepreneur improving economic status and the burden on male dependence reduces.

8) Sangita Kamdar (2002) in her study ‘Women and Economic Development’ discussed about how women development is actually blocked by gender inequality which is deeply rooted in our society . She also emphasized on the fact that education has played a effective role in narrowing the vast gap between male and female development . She found that women development (social and Economy) can be possible through education and skill development .

9) Sivaloganathan (2002) in his study ‘Women Entrepreneur : Problem and Prospect’ discussed about the problems women entrepreneur faced while starting or running their enterprise .The paper also highlights many women who are entering into this male dominant occupation but also emphasized on the fact that they have a long way to compete to be at par with male counterpart .He threw lights on the general and specific problem faced by women entrepreneur such as inequality,low education ,socio-economic constraint etc.

10) Klein (1995) in her research paper titled “Returning to work :Chllenges for women” discussed about the problem a women faces while trying to adjust with personal and professional life.She concluded that it is mostly women who compromise her professional life and says back at her home.

11) Jeyanthi (1999)in her research study “Women Entrepreneur and Micro credit”focuses on the fact that micro credit providers should be rather more focusing to improve status of women so that the women entrepreneurs improvise their economic status and their dependency on male gradually decreases.

12)Colette Dumas (2001) in his study titled ‘Micro enterprise training for low income women:The case study of the community entrepreneur programme” stated that the community entrepreneur programme help the women entrepreneur with low income with starting their enterprise and running it efficiently.

The study revolved around the fact that how such programme can help women entrepreneur to achieve their economic stability and decrease dependency on male .

13)Sivaloganathan (2002) in his study ‘Women Entrepreneur :Problems and prospects” discussed about the problems women entrepreneur faced while starting or running their enterprise.The paper also highlights many women who are entering into this male dominant occupation but also emphasized on the fact that they have a long way to complete or to be at par with male counterpart. He threw lights on the general and specific problems such as inequality,low education, socio-economic contraints etc.

14)Sangita Kamdar (2002) in her study “Women and Economic Development” discussed about how women Development is actually blocked by gender inequality which is deeply rooted in our society.She also emphasized on the fact that education has played an effective role in narrowing the gap between male and female development .She found that Women Development (Social and Economical)can be possible through education and skill development.

15)Dr. M. Sumathy and Mrs. Nagendran (2007) has highlighted an important fact that women plays an important role in development of society,their true essence lies in the fact that womem are keen observers ,listens deeply,synchronize properly and have afeeling of emphathy.

16) Dr. Vilasamma Antony (2007) in the research study stated that educating women about about business and managerial skill is very much essential ,easy availability of financial help and other support must be provided for the overall economic and social development of the country .

17)Kamalakaran (2005) studied about the development of entrepreneurship in the country .The paper gives a detailed analysis of various institutons providing finances to the women entrepreneur to promote entrepreneurship in the country.

18)K. Lavanya Latha (2006) in her study concluded that hardwork, determination, particular personality trait and on time financial support are the most important factor for the success of women entrepreneur.

19)Anitha and Kaxmisha (1999) have stated that entrepreneurs are not born but they are made. Along with the motivation that they have in their inner self either push or pull factor that encourages women entrepreneur to prove their self-worth. She also emphasized on the fact that women from the backward region should be given special help and expertise in carrying out their business and for this EDP (can prove beneficial).

20)Usha Rao (1983) in her study tried to study the women of India and their role in social .economic, education, legal and political environment .She focused on the problem particular to women from the weaker section. She emphasized that both government and non-governmental plans and program must be initiated for the overall development of nation.

21)N. Manimekalai and Rajeshwari (2000) highlighted the fact that modern techniques of production is required by women entrepreneur in succeeding at their business. The major problem faced by most of them were lack of capital investment and dependency on informal sources of credit financing and financial constraints poses a big threat to the women running their business.

22) Sharma, Kumus (1984) investigated the need to have integration of strategies by the government and society in the way of improving the status of women in our society. The study emphasized that gender disparities must be removed from the society to have social and economic transformation of the country.

23)S. G Bhanushali (1987) in his research study “Entrepreneurship Development” found that new entrepreneur generally get lots of assistance from the earlier generation of entrepreneur and then they too provided assistance to their promising workers to start their own venture.

24) Sarupriya and Surti (1983) studied about the psychological factor affecting women entrepreneur .It highlighted on the finding that unmarried women and women from the joint families faces lesser stress as compared to married women and women of nuclear families.

25) A. P Upadhy (1983) studied various factors that encourages of women to become an entrepreneur .He stated that it was mostly because of the incentive receive by these entrepreneurs from varied sources ,former education etc. that women do exceedingly well in carrying out their business activities.

26) Lalita Devi (1982) tried to study how employment plays crucial role in raising status of women in society as compared to their age, family, type and residence. She also found that employed women have comparatively more influence in the family as well as in society.

II-INTERNATIONAL PERSPECTIVE

2) Women entrepreneurship at international level

1)Masyantre and Kasuma in their research study tried to study motivational factor that encourage Sarawak Malay women entrepreneurial experiences especially in multilayered cake business

The research study conducted was qualitative and the finding shows that motivation that influence Malay women in Sarawak areas to establish and continue their business venture are usually self-driven and self-motivated.

2) Elizabeth and Eugene in their research paper tried to investigate about the problem women entrepreneur faced in running their enterprise in Gauteng province of South Africa. The major key areas they studied were human capital theory. Innovation, Women Entrepreneurs, Women Entrepreneurship and their challenges faced. The study revealed that most of them face gender discrimination and this limits women from active economic participation and access to business and development services.

3) Victor (2018), studied the relationship between entrepreneurial networking and women entrepreneurs contribution leading to employment creation in Rivers state, Nigeria. A sample size of 181 women entrepreneur was selected. Finding revealed that networking has a major role to play in employment generation by women entrepreneurs. He suggested that women should be supported and uplifted for attainment of right competencies and skills.

4)Klein (1995) in her research paper titled ‘Returning to work: Challenges for women’ discussed about the problem women faces while trying to adjust with personal and professional life. She concluded that it is mostly women who compromise her professional life and stays back to her home.

CONCLUSION

The objective of this paper was to study the literature around women entrepreneurs and entrepreneurship in general. Lack of support, technical know-how, environmental and societal issues, insufficient supply of labour and complicated tax policies are proving restrictive factors in which women entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. The long term development of any country is incomplete without giving adequate importance to this sector and motivating, supporting and assisting them enough so that there will be equal opportunities for both the genders to initiate, run and flourish their enterprise for the betterment of the world economy.

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A STUDY ON WORK LIFE BALANCE AMONGST FEMALE EMPLOYEES IN ACADEMIC INDUSTRY

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ABSTRACT

Work-life balance and stress go hand in hand. What seems to matter in this regard is the importance workers place on balance between their lives and the effectiveness of work place policies and practices in supporting them to achieve the goal. This research has focused on the work life of both employers and employees and has also suggested how work life-balance has to be achieved. The employers needs to frame policies that would minimize the work load of employee without affecting the productivity of the organization, for achieving successful work-life balance.

The entire research work has been divided into various parts or chapters which includes the brief introduction, objectives, hypothesis, dependent and independent variables, research design, literature review, structured questionnaire, data collection, data analysis, preparation of report on the basis of guidelines.

Keywords: - Work-life balance, employees, employers

Paper type: - Sample Survey

INTRODUCTION

There is a competitive priority between work and life balance for women in our society. It becomes difficult for a woman to cater to both the arenas without any disappointment. A woman goes through a self-assessment process with respect to clarify the internal clashes. The success in an individual's professional life requires a lot of time and energy because of which the personal life of an individual may suffer. A woman plays a dual role in our society which affects the satisfaction level of the woman. Academic industry is equally very demanding as any other industry. The work life balance for a woman is the most important aspect as the women gets biologically constraint to bring a child in the world too.

FRAMEWORK OF STUDY**OBJECTIVES OF THE STUDY**

- To study work life schedule of female employees in academic industry
- To study the level of stress among faculties in academic industry
- To study the impact of demographic variables on work-life balance
- To study the existing Work-Life Balance policies in academic industry

HYPOTHESIS

- H1: Work-Life Balance will be positively associated with Job Satisfaction.
- H2: Work-Life Balance will be positively related to family satisfaction.
- H3: Work-Life Balance will be negatively associated with Psychological Strain.
- H4: The relationship between WLB and its outcomes is moderated by gender egalitarianism.

RESEARCH METHODOLOGY

The survey-questionnaire instrument was used to achieve the main objective of the study. A self-administered questionnaire was distributed to the faculties. Research design proposed for the study is 'Descriptive' type of research service.

The data collection was done through personal interview and questionnaire method personally.

Target population – The sample related to the present study will basically include female employees in academic industry.

Sampling Method – A non-probability convenience sampling

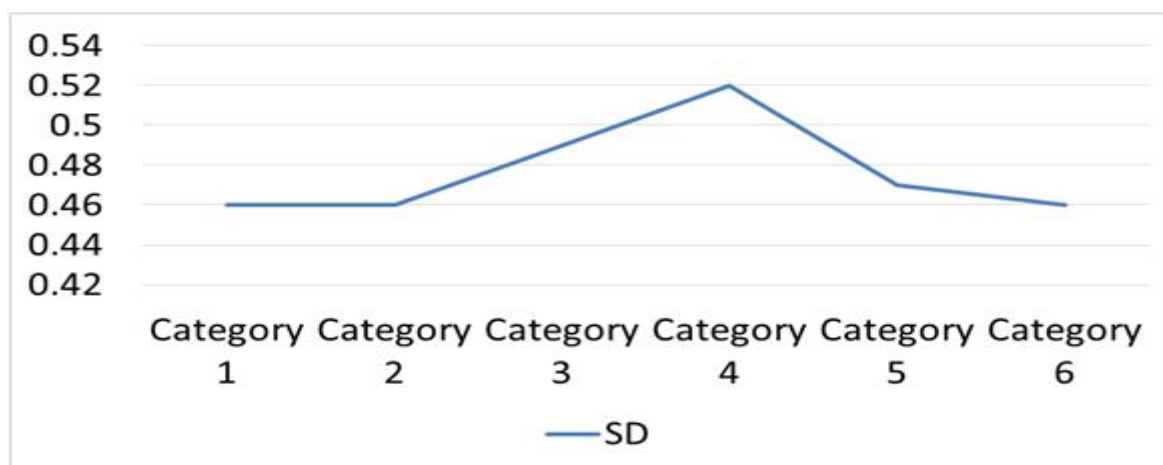
DEMOGRAPHIC VARIABLES

	Variables	Frequency	Percentage
1	Sex		
	Male	72	27.3
	Female	60	22.5
	Total	131	50
2	Age		0
	23 to 30 Years	19	7.05
	31 to 38 Years	40	15.25
	39 to 45 Years	58	21.95
	Above 45 Years	15	5.75
	Total	131	50
3	Experience		0
	1 to 10 Years	14	5.35
	11 to 20 Years	37	14.1
	21 to 30 Years	61	23.1
	31 to 35 Years	20	7.45
	Total	131	50

Table 1: Demographic Variables

FINDINGS

Sr No	Statement	SA	A	N	DA	SD	Mean	SD
1	I can manage work & life in a balance way	11	23	11	4	1	2	0.46
2	I often think about work when am not at work	5	19	18	7	1	2	0.46
3	I feel that I spent too much on work	5	17	18	8	2	2	0.49
4	I miss quality time with family, friends because of work	6	17	17	8	3	2	0.52
5	Lose temper at home at work, because of stress	11	23	11	4	1	2	0.47
6	Is that college policy will suits your requirements	1	13	20	13	4	1	0.46



Inference: The above table depicts that, majority of the respondents lose temper at home because of stress. Most of them have agreed to the statements like they have thoughts of work even when they are not in work, spending much time in work and missing quality time with family and friends because of work. On the other hand, they also have a perception that they can able to manage work and life in a balanced way. Most of them also have responded neutral to the statement whether the company policies suit their requirements.

SUGGESTIONS

Investigating something one can share with one's child spouse and other family members like swimming, yoga, playing an instrument and gym etc. Such involvements helps one's family appreciates.

1. Companies can begin steps to accomplish work life balance by organizing workshops, play games, foreign trips, cultural fests, events like fashion shows, etc. furthermore family day celebration where activities are planned for kids, couples and other family members etc. can help the employees in completing work life balance.
2. Companies can educated their employees about the different elasticity selections & how to power these to create a productive work environment and organizations can help by offering family friendly policies that accommodate flexible.
3. Companies can educated their employees about the different elasticity selections & how to power these to create a productive work environment and organizations can help by offering family friendly policies that accommodate flexible.

CONCLUSION

It can be understood from the above data that, faculties sometimes feel that, they could not take care of their children's education and illness because of the work pressure. They also responded that job makes them tired which in turn affect the family life. On the other way, stress at home affects work also. Some respondents lack good friends to share their problems/ worries. It is also inferred that work pressure leads to personal problems too in most cases. Emotional labor is the term that can be stated with following data.

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WOMEN EMPOWERMENT: A GIANT LEAP FROM DEPENDENCE TO INDEPENDENCE

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ABSTRACT

Women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are actually significant gaps between policy advancements and actual practice at the community level. For an Indian woman and citizen, freedom does not just mean those guaranteed under the Constitution. It also means more jobs, opportunities for entrepreneurship, increased safety, ease in day-to-day living, and protection of the girl child. In short, the road to women's empowerment has several factors dotting its path. The goal is to work towards making the nation a safer place for women by commencing changes in stratagems and orchestrating recognition manoeuvres that aim to enlighten the masses.

Keywords: Women's empowerment, violence, manoeuvre. Transformation

INTRODUCTION

Empowerment is the process that creates power in individuals over their own lives, society, and in their communities. People are empowered when they are able to access the opportunities available to them without limitations and restrictions such as in education, profession and lifestyle. Feeling entitled to make your own decisions creates a sense of empowerment. Empowerment includes the action of raising the status of women through education, raising awareness, literacy, and training. Women's empowerment is all about equipping and allowing women to make life-determining decisions through Empowerment of women is a necessity for the very development of a society, since it enhances both the quality and the quantity of human resources available for development of nation. Women empowerment is one of the main procedural concerns when addressing development.

Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), income and age. Discrimination also limits women's choices and freedom. These choices are further dependent on structural factors like caste, creed and class. Empowerment for women in India requires a crosscutting approach and one which addresses the diversity of social structures that govern women's lives. Identity politics in India is a very critical political instrument, which is both used and abused throughout political and economical, social institutions. There are numerous social movements fighting for the rights of the marginalized, such as the Dalit rights movement, the tribal rights movement, etc

The figures related to sexual and other physical crimes against women are always appalling in India, at any given hour, day or year. There are various independent establishments that work towards assisting women to fight this constant threat of violence. Now women manoeuvre situation, change it skilful way so that she can benefit from it.

On the other end of the spectrum, while India has one of the highest percentages of professional women in the world, those who occupy managerial positions are under 3%.³³ Most women work in low administrative positions, and many of the young women migrating to urban centres mostly work in service sector and retail industries, although more and more women are entering the IT, other technical sectors and many more fields.

Women's economic opportunity in India is a rapidly transforming landscape. Women are increasingly entering the workforce—particularly women professionals—and are creating change, but there remains a large number of invisible women workers in unorganized and volatile sectors. However, organizing at the local level, albeit small, is widespread. Implementation of national and state level policies lags behind in ensuring that women workers have equal pay and are free from exploitation. Women stratagem for dealing with her family infidelities was to ignore the problems.

OBJECTIVES

1. To create the desire of women empowerment in our country.
2. To understand the role of women empowerment is the need of hour.
3. To take a leap of alternative possibilities for women from dependence to independence.

RESEARCH METHODOLOGY

For this purpose of the present study data has been collected from secondary sources. In this paper an attempt has been taken to analyse the empowerment of women in India. The data used in this paper is purely secondary sources like books, journals, blogs, mass media, and internet for study purpose.

THE CURRENT STUDY OF WOMEN

Only acknowledging men's participation will not be beneficial to sustainable development. In the context of women and development, empowerment must include more choices for women to make on their own. Without gender equality and empowerment, the country could not be just, and social change wouldn't occur. Therefore, scholars agree that women's empowerment plays a huge role in development and is one of the significant contributions of development.

Political empowerment supports creating policies that would best support gender equality and agency for women in both the public and private spheres. Popular methods that have been suggested are to create affirmative action policies that have a quota for the number of women in policy making and parliament positions.

Mobility restrictions for women are dependent upon how the family and community view women's rights. India is one of the world's fastest growing economies, with women mainly from the middle class increasingly entering the workforce; generate more recourse for self survival.

PROBLEMS OF DEPENDENT WOMEN



Firstly, violence against women is a very grave issue faced by women in India. It is occurrence almost every day in various forms. People turn a blind eye to it as a substitute of doing something. Domestic violence happens more often than you think. Further, there is also dowry-related harassment, marital rape, genital mutilation and more. The nation is yet to fully emerge from deeply inbuilt gender stereotypes. Men with an inbuilt sense of superiority over women, it harbours a potent mix of degradation and sexual frustration.

India, a nation where a woman is raped every 13 minutes, the attitude is almost symbolic. The patriarchy dictates a woman's life unjustly. On top of that, they also face workplace harassment and exploitation.

WOMEN EMPOWERMENT IN VARIOUS SECTORS:

1979: **Mother Teresa** wins the Nobel Peace Prize, becoming the first **Indian** female citizen to do so.

1984: On 23 May, **Bachendri Pal** became the first **Indian woman** to climb Mount Everest.

1986: **Surekha Yadav** became the first Asian **woman** loco-pilot or railway driver.

HONOURED WOMEN

Brazil's Lia Diskin has been awarded for her contribution in spreading Gandhian principles in Brazil and Latin America. Gloria Areria, a resident of Rio de Janeiro is a Sanskrit scholar and Vedanta teacher. Sri Lanka's Deshbandhu Dr Vajira Chitrasena and Late Prof. Indra Dassanayake were honoured with **Padma Shri**, the fourth highest civilian award in the country.

POLITICAL POWERED WOMEN:

Indira Gandhi was the first prime minister of India. She served as Prime Minister from January 1966 to March 1977 and again from January 1980 until her assassination in October 1984, making her the second longest-serving Indian Prime Minister, after her father.

Mayawati, the Chief Minister of Uttar Pradesh. Mayawati, a woman and a member of the Dalit caste, was the youngest Chief Minister when first elected, and the only woman Dalit to be elected as a Chief Minister. Although Mayawati represents transcendence of India's caste system, her political career is regrettably tainted with corruption charges, extravagant spending, and little positive impact on the realities of caste and class barriers for men and women in her State.

In 2007 India elected its first female President, **Ms. Pratibha Patil**. While the President holds a mostly ceremonial role in Indian politics, Ms. Patil's election was deemed a symbolic move towards a more equitable representation of women at the highest levels of government.

Exceptional powered women who have made India proud in recent years

Year after year, strong, intelligent, determined women from across India, make their mark around the world in varied fields.



The first Indian woman in space and a role model for those who dream of shattering glass barriers and shooting for the stars, **Kalpana Chawla's** achievements have, without a doubt, made India proud.

Paving the way for women to join the automobile industry on esteemed platforms, 39-year-old **Dhivya Suryadevara** was appointed as the Chief Financial Officer of General Motors.

The daughter of a rice farmer, **Hima Das** became a national sensation at the age of 18, thanks to her phenomenal performance at the IAAF World U20 Championships. She comes from a very humble background, but neither her performance nor her attitude towards opponents reflects this fact. She won the 400m race at the Federation Cup and qualifying the Assam girl to represent India at the Commonwealth Games.

Gita Gopinath's appointment as the Chief Economist of the International Monetary Fund (IMF) makes her the second Indian and the first woman to assume the position.

Tessy Thomas is the first woman to head an Indian missile project, and with the successful launch of the Agni-V missile project, she achieved a career milestone. Tessy deserves to be more famous than the biggest Bollywood star. A poster of Tessy in every Indian school will wreck stereotypes and create enormous career aspirations for girls.

PT Usha is a household name in India and to call her an icon would be an understatement. Usha made her debut at the Moscow Olympic Games in 1980 where she was the youngest Indian sprinter, at just 16 years.

An opening in the Indian Railways for an assistant driver prompted her to casually fill in the form, and soon, she was selected. In 1988, **Surekha Yadav** became India's first female passenger train driver, scripting history and paving the way for other women to follow.

Mary kom, She never let motherhood hinder her passion for boxing. She is a five-time world amateur boxing champion.

Bhakti Sharma: She is the first Asian women and the youngest in the world to create a swimming record in the waters of the Antarctic.

Puja Thakur: She became the first officer to lead the Inter-Service Guard of Honour that was inspected by US President Barack Obama. She says she joined the Indian Air Force because of the life she wanted for herself.



Harshini Kanhekar She received the title of India's first female fire fighter.

Shivangi:(CNN) The **Indian Navy** has welcomed its first **woman pilot**,

Flight Lieutenant Avani Chaturvedi (born 27 October 1993) is an Indian pilot from Rewa district, Madhya Pradesh.

Shila Dawre shut all these stereotypes down when she became India's first woman auto driver. Rubbing shoulders with khaki-clad men driving rickshaws, clad in her regular salwaar kameez.



Indian women themselves will have to play an important role in claiming a space for themselves in India's work force. Let's all pledge understand today to increase women's participation in the work force, and realize a higher level of growth and development for India that is most inclusive and sustainable.

SUGGESTIONS

Forge ahead in long strides, women. Let these men not overpower women. Unite them and put an end to female foeticide, educate a girl child and empower a woman.

By empowering women educationally through new technologies like e-learning, women are also learning new skills that will come in handy in today's advancing globalized world.

Without the equal inclusion of women in development, women would not be able to benefit or contribute to the development of the country.

Moreover, laws must be made more stringent for crimes against women. We must join hands to protect and secure our women in India. It will help us thrive as a country and make the world a better place.

They government must make more stringent laws against people who commit crimes against women. They must also be implemented properly to ensure everyone takes them seriously, executed legal action.

CONCLUSION

When women move forward the country moves, village moves, family moves and she moves. The best way of women empowerment is perhaps through including women in manifesting the destiny of development the country. Recently through online activism, women are able to empower themselves by organizing campaigns and voicing their opinions for equality rights without feeling oppressed by members of society. Women transforming alternatives and possibilities in any field of work shifted from dependence to independence. women face challenges societal norms everywhere but she know how to cope the problems and overcome from all these issues now a days.

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A STUDY OF STATUS OF WOMEN IN INDIA

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ABSTRACT

The present paper is an attempt to analyze the status of women empowerment in India using various indicators based on data from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by government. Gender gap exists regarding access to education and employment. Household decision making power and freedom of movement of women vary considerably with their age, education and employment status. It is found that acceptance of unequal gender norms by women are still prevailing in the society. Fewer women have final say on how to spend their earnings. Control over cash earnings increases with age, education and with place of residence. Women's exposure to media is also less relative to men. Rural women are more prone to domestic violence than that of urban women. A large gender gap exists in political participation too.

INTRODUCTION

In the last seven decades of independence, the concept of women empowerment has undergone a sea change from welfare oriented approach to equity approach. It has been understood as the process by which the powerless gain greater control over the circumstances of their lives. Empowerment particularly includes control over resources and ideology. It leads to a growing intrinsic capability greater self confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier.

This view mainly emphasizes on two important aspects. Firstly, it is a power to achieve desired goals but not a power over others. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class or caste. Though concept of empowerment is not specific to women, yet it is unique in that and it cuts across all types of class and caste and also within families and households.

Women empowerment is also defined as a change in the context of a women's life, which enables her increased capacity for leading a fulfilling human life. It gets reflected both in external qualities viz. health, mobility, education and awareness, status in the family, participation in decision making, and also at the level of material security and internal qualities viz. self awareness and self confidence.

UNDP (1990) for the first time introduced the concept of Human Development Index (HDI) that evolved initially as a broader measure of socio-economic progress of a nation but it became popular as a measure of average achievements in human development for both the sexes.

Contrary to the general belief that development is gender neutral, statistics show that women lag behind men all over the world including India in almost all aspects of life. It is for this reason that the focus on human development has been to highlight the gender dimension and continuing inequalities confronting women since 1995 (UNDP 1995).

The Report noted that without empowering women overall development of human beings is not possible. It further stressed that if development is not engendered, is endangered. To bring out the facts and figures relating to deprivation of women two indices, namely, Gender related Development Index (GDI) and Gender Empowerment Measure (GEM) were introduced.

While GDI measures the achievements in the same dimensions and variables as the HDI, it also takes into account inequality in achievement between women and men. The greater the gender disparity in human development, the lower is country's GDI compared to its HDI. The GDI is the HDI adjusted downwards for gender inequality. On the other hand, GEM indicates whether women are able to actively participate in economic and political life. Theoretically, the index can take values between zero and infinity, with a value of unity reflecting an absolute equality in the respective attainments of males and females. A value higher than unity would imply that females have better attainments than males.

REVIEW OF LITERATURE

A number of studies have been undertaken on women empowerment at the global level and in India. Some studies dealt on methodological issues, some on empirical analysis and some others on the measures and tools of empowerment. We have presented in this section first some of the important studies which were undertaken at the international level followed by other studies conducted in India.

Moser (1993) focused on the interrelationship between gender and development, the formulation of gender policy and the implementation of gender planning and practices. The work of Shields (1995) provided an exploratory framework to understand and develop the concept of empowerment both from a theoretical and practical perspective with a particular focus on women's perception of the meaning of empowerment in their lives.

Anand and Sen (1995) tried to develop a measure of gender inequality. Pillarisetti and Gillivray (1998) mainly emphasized on the methodology of construction, composition and determinant of GEM. Bardhan and Klasen (1999) critically examined GDI and GEM as two gender-related indicators of UNDP and argued that there are serious conceptual and empirical problems with both the measures and suggested some modifications to the measures including a revision of the earned income component of the GDI. Accordingly, based on their suggestions UNDP modified the procedure for calculating the GDI since 1999 without mentioning that it was different from previous year's procedure (Bardhan and Klasen, 2000).

Similarly Dijkstra and Hanmer (2000) assessed the concept of GDI and pointed out how it suffered from several limitations. According to them GDI conflates relative gender equality with absolute levels of human development and thus gives no information on comparative gender inequality among countries. Using GDI they further constructed a Relative Status of Women (RSW) index and admitted that RSW is also not an ideal measure of gender inequality.

The work of Chattopadhyay and Duflo (2001) is an important contribution on women empowerment in the context of India. The authors used a policy of political reservation for women in India to study the impact of women's leadership on policy decision. They found that women were more likely to participate in policy making process if the leader of the village community was happened to be women.

Mahanta (2002) sought to explain the question of women's access to or deprivation of basic human rights as the right to health, education and work, legal rights, rights of working women's, besides issues like domestic violence, all the while keeping the peculiar socio-cultural situation of the North East in mind.

A workshop organized in 2003 by the Institute of Social Sciences and South Asia Partnership, Canada addressed the issues like "Proxy Women" who after being elected to Panchayat bodies were merely puppets in the hands of their husbands, relatives and other male Panchayat members; and emphasized on training program for their capacity building.

Assam Human Development Report (Govt. of Assam, 2003) threw some light on inequality in the achievement between men and women of Assam in different spheres of life. The report viewed that poverty, violence and lack of political participation were the main issues of concern for South Asian Women, and Assam was no exception.

The study of Kishor and Gupta (2004) revealed that average women in India were disempowered relative to men, and there had been little change in her empowerment over time. Parashar (2004) examined how mother's empowerment in India is linked with child nutrition and immunization and suggested women to be empowered simultaneously along several different dimensions if they and their children were to benefit across the 8 whole spectrum of their health and survival needs. Sridevi (2005) in her paper provided a scientific method to measure empowerment. Study of Cote de Ivoire revealed that increased female share in household income leads to increased spending on human development enhancing items (as quoted by Ranis and Stewart, 2005).

Blumberg (2005) viewed that economic empowerment of women was the key to gender equality and well being of a nation. This would not only enhance women's capacity of decision making but also lead to reduction in corruption, armed conflict and violence against females in the long run.

THE CASE OF INDIA

As far as India is concerned, the principle of gender equality is enshrined in the Constitution and finds a place in the Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the States to adopt measures of positive discrimination in favor of women.

Historically the status of Indian women has been influenced by their past. There is evidence to show that women in the Vedic age got most honored positions in the society (Seth, 2001). They had the right to education and were free to remain unmarried and devote their whole life to the pursuit of knowledge and self realization.

The married women performed all the works and sacrifices equally with their husbands. They were educated in various disciplines of knowledge such as astrology, geography, veterinary sciences and even in martial arts.

There were instances of women taking part in wars and fights. They were highly respected within and outside home. Gradually due to several socio-political changes, especially during the middle age, the glorious status of women declined. The urge for equality on the part of Indian women started getting momentum during the colonial times. Noted social reformers and national leaders like Raja Ram Mohan Roy, Annie Besant, Sorojini Naidu and Ishwar Chandra Vidyasagar made selfless efforts to create awareness among women about their status and were quite successful in removing various social evils such as sati pratha, child marriage, and polygamy.

They also encouraged widow remarriage and women education. The reformers were successful in creating a base for development of women and their strive for equality. In course of time Indian society got transformed from traditional to a modern one. Consequently women became more liberal and aware of various ways of life.

Since they are quite capable of breaking the traditional barriers imposed by the society are now challenging the patriarchal system though in a limited scale. Since independence, the Government of India has been making various efforts to empower women. In various plan periods, the issues regarding women empowerment has been given priority. From fifth five year plan onwards there has been a remarkable shift from welfare oriented approach of women empowerment to development approach. The National Commission for women was set up by an Act of 11 Parliament in 1990 to safeguard the rights of women. The 73rd and 74th Amendments to the Constitution of India provided opportunity to women to take part in active politics.

The year 2001 was declared as the year of women's empowerment for enhancing their status. To achieve the goal, the government introduced different programs, identified strategies, established different institutions and made various legal provisions.

In spite of all these efforts and actions, women in India still lag behind the men. According to 2001 Census, female literacy rate in the country was 54.2 per cent as against 75.9 per cent in case of males.

Although literacy rates for both the sexes were witnessing increasing trend over the years from 1951 to 2001 the gap between them were also simultaneously increasing till 1981 and since then it has started declining but the progress has not been as much as was expected. The situation has been much worse in the rural and remote areas of the country.

In spite of women going for higher education they are facing exclusion from their male counterparts and are alienated in various positions in governance. The incidence like early marriage, female feticides and infanticide, dowry, bride burning, rape, molestation, kidnapping etc. are very frequent. The record of crime against women indicates an increasing trend.

The position of women in the country in the social, economic and political fields is by no means equal to that of their male counterparts. Besides low female literacy, there are many other factors that have contributed to gender biasness. Girl child is still given less priority in certain parts of India. Past studies indicate that it is the people's perception in general that the birth of a girl child is less desirable and evokes less happiness than that of a boy child (Seth, 2001).

It is ingrained in the Indian psyche, cutting across religion, caste and region. Since her birth she is victimized in all spheres including education, employment, nutrition and social status. The World Economic Forum (2005), in its first gender gap study placed India at 53rd position among 58 nations, which shows a significant gap in male and female achievements. In the same study, the rank of India in terms of political empowerment was 24th at both primary and grassroots level.

DECISION MAKING POWER

Decision making power of women in households is one of the important indicators of women empowerment. It is found that only 37 per cent of currently married women participate in making decisions either alone or jointly with their husband on their health care, large household purchases, purchases for daily household needs and on visiting their family members and relatives.

Forty three per cent participate in some but not all decisions and 21 per cent do not participate in any of the decision. As high as in 32.4 per cent cases the decision regarding the purchase of daily household needs is taken mainly by the respondents whereas the decisions like visit to her relatives are in most cases taken alone by husbands or jointly.

Decision like major household purchases is taken jointly in most of the cases. A very less number 14 per cent of women alone take this type of decision. About 27 per cent of total respondents take their own health care decision alone. Women's participation rate on household decision making not only varies from rural to urban

areas but also gets affected by their background characteristics like age, educational status, husband's education, employment status etc.

Urban married women are observed to be more empowered than that of the rural women. Empowerment of women increases with the increase in their age. Women who are more educated and employed are relatively more empowered. About 46 per cent of total women in the age group 40-49 years participate in all the four decisions compared to 15 per cent belonging to the age group 15-19 years. With higher spousal educational status women's participation in decision making increases.

About 21 per cent of women with no spousal education do not take part in any decision making at all as compared to 17 per cent of women with spousal education of 12 years or more. Employment also provides an advantage to women regarding their ability to decision making power. Employed women are more likely to participate in all decision makings. In urban setting and in nuclear type of family, women have more autonomy in household decision making.

FREEDOM OF MOVEMENT

Free mobility of women is another indicator of women empowerment. The data reveals that about half of women are allowed to go to the market or to the health facility alone. Only 38 per cent are allowed to travel alone to places outside the village or community. While not all women are allowed to go to these places alone, only a minority are not allowed to go at all.

Compared to urban women, rural women have less mobility. Women's mobility is also affected by their background characteristics like age, education, marital status, type of family etc.

Seventy per cent of the women of the highest education group are allowed to go alone to the market as against 49 per cent of women with no education. Employment is associated with greater freedom of movement.

Only one in five never married women go to all of the three places compared with about one in three 15 currently married women and two in three formerly married women. Nuclear residence and urban setting are also associated with greater freedom of movement. Women of urban areas are freer than that of the rural women. Similarly as high as 37 per cent of women of nucleus families are freer regarding their movement as compared to 29.5 per cent in case of the non-nucleus families.

ACCEPTANCE OF UNEQUAL GENDER ROLE

Women's protest against unequal gender role in terms of their attitude towards preferences for son, wife beating etc is another indicator of women empowerment. A major 54 per cent of women in India believe wife beating to be justified for any of the specific reasons. Similarly 35 per cent women believe it to be justified if they neglect their house or children.

However, agreement with wife beating does not vary much by women's age and household structure, but decline sharply with education. It is to be noted that even among the most educated women, at least one in three agrees with one or more justifications for wife beating.

In rural areas women are generally more agreeable to wife beating than in urban areas. Agreement is lower among never married women as compared to ever married women.

ACCESS TO EDUCATION

Women's access to education which is one of the important sources of empowerment can be measured by gender gap in literacy rates and enrolment in different stages of school education.

The literacy gap between men and women was as high as 21.7 per cent in 2001. Though the gap was fluctuating from 18.3 per cent in 1951 to 23.9 per cent in 1971, it has been showing a marginal declining trend since 1981.

It is clear that participation of girls at all stages of education has been steadily increasing over time. However, the overall performance of participation has not been satisfactory as it had been below 50 per cent at all stages of education.

ACCESS TO EMPLOYMENT

National Family Health Survey data published by Govt. of India reveal that only 43 per cent of married women in the age group of 15-49 years are employed as against 99 per cent of married men in the same age group.

It also reveals that gender inequality exist in the arena of employment. As compared to 51 per cent married women employed for cash only, the corresponding figure for that of the males is as high as 72.5 per cent.

Similarly a very few males are employed for kind only (3.4%) as compared to females engaged for kind (11.6%).

Twenty four per cent women are not paid at all for their work whereas this proportion is as low as 5 per cent for men. For women earning cash is not likely to be a sufficient condition for financial empowerment.

Employment and cash earnings are more likely to empower women if women make decisions about their own earnings alone or jointly with their husband rather than their husband alone and if these earnings are perceived by both wives and husbands to be significant relative to those of the husbands.

It is seen that women's control over cash earnings increases with age. In the age group 15 - 19 years only 17.7 per cent women alone take decision about the use of their cash earnings as compared to 28.3 per cent in the age group 40-49 years.

Similarly husband mainly takes such decision in case of 20 per cent women in the age group 15-19 years in comparison to 12.7 per cent in the age group 40-49 years. Influence of other person in making such decision decreases with the increase in age of respondents. It varies from 18.6 per cent in the age group 15-19 years to as low as 0.4 per cent in 40-49 age groups.

Place of residence also affects women's control over their cash earnings. Generally women in urban areas have more control over their earnings than that in rural areas. About thirty three per cent take decision alone about the use of their own earnings in urban areas as compared to 21 per cent in rural areas.

Education is one of the important factors that affects greatly in women's control over earnings. About 23 per cent women with no education have more control over their earnings whereas it is 28.6 per cent in case of women completed 12 or more years of education.

Other persons' influence on the decision about the use of earnings reduces significantly with education. It is as high as 8.3 percent in the case of respondent with no education as compared to 4.9 per cent respondent with secondary level education.

Household structure has an important role to play in affecting women's financial empowerment. In non nuclear family structure, influence of others is more in making such decision. In case of 6.4 per cent women in non nuclear family, the decision about the use of their own cash earnings are taken by others as compared to 0.6 per cent women in nuclear family.

EXPOSURE TO MEDIA

About 71 per cent of women are exposed to media as compared to 88 per cent in case of men. Twenty nine per cent of women do not have access to media regularly. Since it is an important source of empowerment, greater proportion of women without having access to media reflects the relatively disadvantageous position of women in relation to men with regards to empowerment.

DOMESTIC VIOLENCE

It is observed that extent of violence is not lessened by age. In the age group of 15-19 years, 22.5 per cent women experienced physical or sexual violence in India as compared to 39 per cent in the age group 40-49 years.

Both types of violence are higher for ever married women than for never married women. Almost 40 per cent ever married women experienced physical or sexual violence as against 16.9 per cent never married women. Extent of domestic violence is higher in rural areas as compared to urban areas.

About thirty eight per cent women in rural area faced either physical or sexual violence as compared to about 29 percent women in urban areas.

POLITICAL PARTICIPATION

Women's political participation is one of the important issues in the context of empowerment. In conventional analysis it means activities related to electoral politics like voting, campaigning, holding party office and contesting election.

But in broader sense it encompasses all voluntary actions intended to influence the making of public policies, the administration of public affairs and the choice of political leaders at all levels of government.

Political interventions by women of India today range from movement for peace and good governance to protest against dowry, rape, domestic violence, food adulteration, price rise etc.

The gender gap in voting though has been narrowing gradually significant gap between male and female voters still exists.

ELECTED WOMEN MEMBERS

Many factors are responsible and decisive in the election of women candidates such as literacy, financial position, liberal family background, support of other members of the family, strong personality etc. Since most of the women lack access to these, few women get tickets and even fewer get elected from this handful of women candidates.

The percentage of women members to the total members has been consistently less than 10 per cent in each Lok Sabha starting from 1st to 12th one. This shows poor participation of women in political field.

Thus it can be concluded that women of India are disempowered relative to men in respect of decision making power, freedom of movement, education, employment, exposure to media, political participation etc and face domestic violence to a considerable degree and occupy the subordinate status both at home and in the society even in the 21st century.

CONSTRAINTS TO WOMEN EMPOWERMENT

There are several constraints that check the process of women empowerment in India. Social norms and family structures in developing countries like India, manifests and perpetuate the subordinate status of women.

One of such norms is the continuing preference for a son over the birth of a girl child, which is present in almost all societies and communities. The hold of this preference has strengthened rather than weakened and its most glaring evidence is in the falling sex ratio.

The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception in Meghalaya.

Women often internalize the traditional concept of their role as natural, thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority of women in India. It is another factor that poses challenge in realizing women's empowerment. In a poor family, girls are the main victims; they are malnourished and are denied the opportunity of better education and other facilities.

But if they are financially independent or they have greater control over the resources then they exhibit greater autonomy both in the household and in public sphere and are no longer victims of poverty.

Lack of awareness about legal and constitutional provisions and failure in realizing it, is another factor that hinders the process of empowerment. Most of the women are not aware of their legal rights. Even women who are aware lack the courage to take the legal step. The legislation which affects women most is their situation in marriage and inheritance. As far as the rights of inheritance are concerned, women generally do not try to inherit land left by their parents if brothers are alive.

The traditional belief that land should not go outside the patriarchal family operate. The provision of Act like (1) Child Marriage Resistance Act, 1930, (2) The Suppression of Immoral Trafficking of Women Act, 1987 and (3) The Indecent Exposure of Women Act, have not led to the suppression of practice indicated in them.

Of these three, the first one is by and large successful in restraining child marriage. The legislation almost failed in case of immoral trafficking and indecent exposure to women. There are numerous incidence of indecent exposure of women in all forms of media with hardly any prosecution. Although the legal rights are in place to create an enabling atmosphere these have not been very successful in realizing women's empowerment.

CONCLUSIONS & SUGGESTIONS

Various indicators of women empowerment are analyzed using the data from various sources while discussing women's present status in India. The main emphasis is given to the indicators like women's household decision making power, financial autonomy, freedom of movement, women's acceptance of unequal gender roles, exposure to media, access to education, women's experience of domestic violence etc.

Women's political participation is also analyzed by using indicators like percentage of women voters and women MPs.

After analyzing the data it is found that household decision making power and freedom of movement of women vary considerably with age, education and employment.

Freedom of movement of widow or divorcee is more than ever married or never married women.

Similarly it is found that in the society the acceptance of unequal gender norms by women themselves are still prevailing.

More than half of the women believe that wife beating is justified for any of the specific reasons like not cooking properly, not taking proper care of household and children, refuse to have sex with husband, showing disrespect to in-laws etc.

However, this attitude is not varying much with age or household structure but decline sharply with education and places of residence. While studying women's access to education and employment it is found that gender gap exist in both the situations.

A large gender gap in literacy exists and participation of girls at all stages of education is below 50%. Similarly less than 50% of women are employed and a significant portion of them are not paid for their work.

However, having access to employment does not mean that women have full control over their earnings. Fewer women have final say on how to spend their earnings.

Control over cash earnings increases with age and with place of residence in urban areas and education, but not vary significantly with household structure.

Women's exposure to media is also less relative to men. Women's experience of domestic violence shows that violence is not lessened by age. Rural women are more prone to domestic violence than urban women.

Regarding women's political participation it is found that large gender gap exists in voting and less than ten per cent of total member in Lok Sabha are Women. This is because most of the women lack desired level of financial autonomy, literacy, strong personality, own decision making capacity, family support etc.

Thus we see that these mutually interdependent factors reinforce each other and put women in a disadvantageous position relative to men. Various constraints in achieving the desired level of empowerment are also identified.

Important among them are poverty, social norms and family structure, lack of awareness about legal and constitutional provision etc. Generally speaking the women of India are relatively disempowered and they enjoy somewhat lower status than that of men.

In spite of so many efforts undertaken by government and NGOs the picture at present is not satisfactory. Mere access to education and employment can only help in the process of empowerment. These are the tools or the enabling factors through which the process gets speeded up.

However, achievement towards this goal depends more on attitude. Unless the attitude towards the acceptance of unequal gender role by the society and even the women themselves changed women can not grab the opportunity provided to them through constitutional provision, law etc. Till then we can not say that women are empowered in India in its real sense.

A STUDY ON HURDLES TO WOMEN EMPOWERMENT IN INDIA

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ABSTRACT

This paper attempts to analyse the status of Women Empowerment in India and highlights the hurdles to Women Empowerment. Today the empowerment of women has become one of the most important concerns. But virtually women empowerment is still a misapprehension of reality. We witness in our day to day life how women are ill-treated by various societal evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially for the process of economic development of nation, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat inferior status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of uneven gender norms by women are still dominant in the society. The study concludes by an observation that access to Education, Employment and Change in Societal Structure are the assisting causes to Women Empowerment.

I. INTRODUCTION

Women empowerment refers to increasing the civil, societal, spiritual, scholastic, gender or economic strength of individuals and population of women. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural) educational status, social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local levels in many sectors, including health, education, economic opportunities, and gender based violence and political participation. However there are significant gap between policy advancements and actual practice at the community level. Empowerment of women is essentially the process of economic development, social and political status of women, the traditionally unfortunate ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, where women can breathe without the fear of domination, mistreatment, fear, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure. Women constitute almost half of the world's population but India has shown unequal sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The ironic situation has such that women is sometimes seen as Goddess and at other times purely as bond slave.

II. REVIEW OF LITERATURE

Jejeebhoy (1995) has considered five dimensions of empowerment for studying nexus between reproductive behaviour and women's empowerment in the developing countries. These are knowledge autonomy, decision-making autonomy, physical autonomy, emotional autonomy and economic and social autonomy and self-reliance. Reviewing many studies conducted across the globe she has established that kinship structure in the family, education of the women and women's autonomy, which are the indicators of empowerment, reduce the fertility rate.

Sarkar (2010) has reported the prevalence, characteristics and reasons of domestic violence, if any, for adult and adolescent females residing in Singur block of Hooghly district, West Bengal. The study has found that 23.4% of sample women were exposed to domestic violence in the past year. Maximum prevalence of domestic violence was observed among 30-39 years age group, illiterate and unmarried females. This study has explored that the prevalence of domestic violence was found to be higher among the Muslims than the Hindus. Prevalence of domestic violence was rampant among the females who were unmarried or who did not give birth to a child. Majority of the respondents opined that opportunity of education, being economically productive and better family income would help them to overcome the problem of domestic violence.

III. OBJECTIVES OF THE STUDY

1. To identify the need of Women Empowerment and gender equality.
2. To evaluate the Consciousness of Women Empowerment in India.
3. To analyse the Elements prompting the Economic Empowerment of Women.

4. To study the Government Schemes For Women Empowerment.
5. To identify the Interruptions in the Path of Women Empowerment.
6. To offer useful Suggestions in the light of Findings.

IV. RESEARCH METHODOLOGY

This paper is mainly descriptive and diagnostic in nature. In this paper an effort has been taken to analyse the empowerment of women in India. The data used in it is purely from secondary sources according to the need of this study.

V. CRIME AGAINST WOMEN

The crimes against women sail directly against orchestrating Women Empowerment in India. A report on the crimes against Women by the National Crime Records Bureau comes up with alarming statistics. Reported crimes during the year 2016 to 2018 are presented in Table a;

S. No.	State's/UT's	2016	2017	2018	Percentage Share To All-India (2018)	Mid-Year Projected Female Population (In Lakhs) (2018)+	Rate of Total Crime against Women (2018)++
1	States	322949	345989	363817	96.2	6324.5	57.5
2	UT's	16005	13860	14460	3.8	109.8	131.7
3	TOTAL ALL INDIA	338954	359849	378277	100.0	6434.4	58.8

Source NCRB

++' Crime Rate is calculated as Crime per one lakh of population, '+' Population Source: Report of the Technical group on Population Projections (November-2019), National Commission on Population, MoHFW

A total of 378277 Cases of Crime against Women (both under IPC and SLL) were reported in India during the year 2018 as compared to 359849 in the year 2017 recording a growth of 5.12% during the year 2018. These crimes have continuously increased during 20016-2018 with 338954 cases in the year 2016, 359849 cases in 2017 and 378277 cases in 2018.

The proportion of IPC crimes committed against women towards total IPC crimes has increased during the last 3 years from 11.39% in the year 2016 to 12.07% during the year 2018. Differences are presented in table b;

Table b: Proportion of Crime against Women (IPC) Towards Total IPC Crimes

Year	Total IPC Crimes	Crime Against Women (IPC) Cases	Percentage to Total IPC Crimes
2016	2975711	338954	11.39%
2017	3062579	359849	11.74%
2018	3132954	378277	12.07%

Source NCRB

VI. PRESENT SITUATION OF WOMEN

Dreadful Truths: According to 2018, UNDP report on Human Development Indicators, all south Asian Countries except Afghanistan, were ranked better for women than India It predicts: an Indian girl child aged 1-5 years is 75% more likely to die than the boy child. A woman is raped once in every 20 min and 10% of all crimes are reported. Women form 48% of India's Population, only 29% of the National workforce; only 26% women have access to formal credit.

VII. WHY NEED OF WOMEN EMPOWERMENT?

The status of women in India particularly in rural areas needs to address the issue of empowering women. About 60% of the female population in rural area is unutilized. This is mainly due to existing societal customs. In farming and animal care the women contribute 80% of the total workforce. Women constitute almost half of the population, perform nearly 2/3 of its work hours, receive 1/10th of the world's income and own less than 1/100th the world property. Among the world's 758 million illiterate people, women outnumber men two to one. 65% of people living in poverty are women. Lower sex ratio i.e. 933, the existing studies show that the women are relatively less healthy than men though belong to same class. They constitute less than 1/7th of the administrators and managers in developing countries. Only 24.5% seats in World Parliament and 14% in National Cabinet are held by women.

VIII. HINDRANCES TO WOMEN EMPOWERMENT:

Problems that were faced by women in historical days and still today up to some degree:

1. Less need for accomplishment
2. Gender discrimination
3. Lack of Education
4. Female Infanticide
5. Economic Restrictions
6. Household Obligation
7. Low Flexibility
8. Low facility to tolerate Risk

IX. NEED FOR WOMEN EMPOWERMENT :

1. Women are deprived of Decision Making Power
2. They are not having liberty to Movement
3. Access to Education
4. Access to Job
5. Exposure to Mass media
6. They are subjected to Domestic Viciousness

X. WAYS TO EMPOWER WOMEN

1. Creating Self-employment and Self-help group
2. Improvement in women's movement and societal communication
3. Improvement in women's employment configurations
4. Improvement in women's access to and control over resources
5. Improvement in women's control over Choice making
6. Providing literacy and higher education
7. Creating Self-employment and Self-help group
8. Providing minimum needs like Nourishment, Wellbeing, Hygiene, Housing
9. Society should transform the mind-set towards women
10. Encouraging women to grow in fields they are good at and make a livelihood

XI. GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
2. Mahila Samakhyas being implemented in about 9000 villages.
3. (Aajeevika) and the Indira Awas Yojana (IAY).
4. Scheme for Gender Budgeting (XI Plan).
5. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
6. NGO's Credit Schemes.
7. Crèches/ Day care centre for the children of working and ailing mother.
8. National Mission for Empowerment of Women.
9. Rastriya Mahila Kosh (RMK) 1992-1993
10. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (2010).
11. Swalamban.

12. Support to Training and Employment Programme for Women(STEP).
13. Integrated Child Protection scheme (ICPS) (2009-2010).
14. Swadhar.
15. Swayasjdha.
16. National Banks for Agriculture and Rural Development's Schemes
17. Khadi and Village Industries Commission. 18. Hostels for working women.
18. Ujjawala (2007).
19. Working Women's Forum
20. Mahila Samridhi Yojana (MSY) October,1993.
21. Integrated Rural Development Programme (IRDP).
22. Swa Shakti Group.
23. Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
24. Short Stay Homes.
25. Women's Development Corporation Scheme (WDCS).
26. Indira Mahila Yojana (IMY) 199517.
27. Dhanalakahmi (2008).
28. Women Entrepreneur Development programme given top priority in 1997-98.
29. Mahila Samiti Yojana.
30. SBI's Sree Shaki Scheme.
31. Indira Mahila Yojana (IMY) 199517.
32. Indira Mahila Kendra.
33. Training of Rural Youth for Self Employment (TRYSEM).
34. Indira Priyadarahini Yojana.
35. Prime Minister's Rojgar Yojana (PMRY).
36. Beti padao beti bacho yojana

XII. STATUS OF WOMEN EMPOWERMENT

The status of Women Empowerment cannot be visualized with single dimension rather multidimensional assessment in terms of various components of women's life and their status would bring a clear conception. So, this paper tries to give a basic idea about the condition and status of women in terms of employment, education, wellbeing and societal status. Before going to elaborate separately let us have a quick view of the overall status of women in terms of gender gap index prepared by World Economic Forum in 2020.

Table c; Details of Gender Gap Index – 2020 (Out of 135 Countries)

Gender Gap sub-Indices	India		Nepal	
	Rank	Score	Rank	Score
Economic Participation and Opportunity	149	0.354	101	0.632
Educational Attainment	112	0.962	133	0.895
Health and Survival	150	0.944	131	0.966
Political Empowerment	18	0.411	59	0.227
Overall Index	112	0.668	101	0.680

Source: World Economic Forum (2020) Global Gender Gap Index – 2020

The above table evidently represents the status of low level of accomplishment of women in the varied field of their attainment. The ranking and scores for India abundantly proves that it is found in the lower rank even compared to Nepal most of the sub-indexes of gender equality. India gained only one place (from 113 rank in 2011 to 112 rank in 2020) as a result of improvement in the educational attainments and political empowerment.

Keeping aside the Political Empowerment, the other three indices is all above the rank of 100. The Political Empowerment ranks quite high may be due to the 73rd and 74th Constitution amendments of India providing greater opportunity to women to take part in active politics.

XIII. REASONS FOR THE EMPOWERMENT OF WOMEN

Currently we are observing different Acts and Schemes of the central Government as well as state Government to empower the women of India. But in India women are discriminated and side-lined at every level of the society whether it is social participation, political involvement, economic involvement, access to education, and also reproductive healthcare. Women are found to be economically very humble all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own feet on par with men. Other hand, it has been observed that women are found to be less literate than men. According to 2001 survey, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They eat less food but work more. Thus, from the health point of view, women who are weaker are to be made tougher. Another problem is that workstation harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need of endorsing education of women, and stoppage and removal of viciousness against women.

XIV. CHALLENGES

Schooling: While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. While 76%% of adult men are educated, only 54% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Wellbeing and Security: The health and safety concerns of women are paramount for the wellbeing of a country and are an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

Professional Inequality: This inequality is practiced in employment sand promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.

Mortality and Inequality: Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Household Inequality show gender bias in exceedingly small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work.

XV. FINDINGS OF THE STUDY

- Globalization and Economic forces have given some relief to a large proportion of the population. However, there are still quite a few areas where women empowerment in India is largely lacking.
- There needs to be a transformation in the mind-set of the people in the country. Not just the women themselves, but the men have to wake up to wake up to a world that is moving towards equality and equity. It is better that this is embraced earlier than later for our own good.
- There are several Government initiatives and NGOs in the Country, there is still a wide gap that exists between those under shield and those not.
- Poverty and illiteracy add to these complications, The Empowerment of Women begins with a guarantee of their health and safety.
- Empowerment of Women could only be achieved if their financial and societal status is enhanced. This could be conceivable by adopting positive societal and economic policies with a view of total improvement of women and to make them understand that they have the prospective to be strong human beings.
- In order to create a sustainable world, we must initiate and support Empower Women.

XVI. SUGGESTIONS

- The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention.

- b) Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
- c) Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society.
- d) Strict implementation of Programmes and Acts should be there to curb the mal-practices prevalent in the society.

XVII. CONCLUSION

The attainment in the field of employment and in educational front, the scenario of women empowerment seems to be relatively poor. The need of the hour is to identify gaps or limitations which are observing the realization of empowerment of women and this initiative must be started from the women itself as well as more importantly policy initiative taken by the government and society. Let us take the oath that we want a democratic societal system where everybody whether men or women get the equal chance to express and uplift one's wellbeing and wellbeing of the civilization as whole. Women's empowerment is not a Northern concept women all over the world, including countries in South, have been challenging and changing gender inequalities since the beginning of the history. These struggles have also been supported by countless men who have been annoyed by unfairness against women. Until women are given the same opportunities that men are, entire civilizations will be fated to perform below their true capabilities. The paramount need is change of societal approach to women. Once females travel frontward the family travels frontward, the village travels frontward and the nation travels frontward.

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AN EXPLORATORY RESEARCH ON WOMEN AS ENTREPRENEURS - CHALLENGES AND OPPORTUNITIES: A CASE STUDY

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ABSTRACT

Entrepreneurship can be defined as the activity of setting up a business or businesses, taking on financial risks in the hope of profit. In India businesses have been predominantly started and run by men. Women have less or no role to play. Socio-Cultural Atmosphere, Patriarchal Society, trying to maintain a balance between Work and Home. And the notion that Women are not to be taken seriously are a few reasons why women have been away from the business scene. However Since the 20th century, women entrepreneurs have shaped the economy in an unprecedented way. In the last decade or so, the rate of increase in the number of women entrepreneurs have become almost double of that of their male counterparts. This paper explores the various opportunities and challenges faced by women entrepreneurs through the medium of a digital start-up by a woman entrepreneur as a case study exploring the initial journey of the entrepreneur, various challenges, opportunities faced by the owner of the start-up.

Keywords: *Entrepreneurship, Women Entrepreneurship, Opportunities, Challenges*

INTRODUCTION

Entrepreneur and entrepreneurship

Entrepreneurship has been described as the "capacity and willingness to develop, organize and manage a business venture along with any of its risks to make a profit. **Entrepreneurship** is the process of designing, launching and running a new business, which is often initially a small business. The people who create these businesses are called **entrepreneurs**. Talking about an entrepreneur, means talking about a person with great, innovating ideas that identifies the need for the creation of a business to fill a void. Entrepreneurs can be people of all ages. Their characteristics are creativity, imagination and a thirst for work. An entrepreneur needs to be persistent towards progression and innovation. The work does never stop but it remains a constant need to make things better. Entrepreneurship is the core of the economy and if the entrepreneurs are not strong then the economy shall fail.

Women entrepreneur and entrepreneurship

Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise. Women who innovate, imitate or adopt a business activity are called "women entrepreneurs". Accordingly, the Government of India (GOI2006) has defined women entrepreneur as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women." **five main functions of a woman entrepreneur are** 1. Exploration of the prospects of starting a new business enterprise, 2. Undertaking of risks and the handling of economic uncertainties involved in business 3. Introduction of innovations or imitation of innovations 4. Coordination, administration and control 5. Supervision and leadership.

Barriers for women entrepreneurs

1. Access to Finance - Access to finance is a huge barrier for the advancement of women-owned businesses. Financial institutions perceive women to be "riskier clients, higher cost clients and lower return clients, which negatively influences their investment in women entrepreneurs.
2. Struggling to be taken seriously - At one time or another, most women CEOs find themselves in a male dominated industry or workplace that does not want to acknowledge their leadership role. As a female entrepreneur in a male-dominated industry, earning respect at times becomes a struggle."
3. Role of women in societies - In most societies, women are seen as the homemaker, the mother, the person who stays at home and cares for the children. There's often a real dilemma for many women who want to have a career, as well as have children. There are additional concerns like uncertainty of income – this could put women under more pressure to stick to employment rather than become an entrepreneur.
4. Cost of child care - The cost of childcare has always been an issue for working mothers who want to return to work. Female business owners face the same problems. There are incentives available to employees in the forms of childcare credits, which provide useful support. However, the fact remains that childcare is expensive it's causing issues for women who'd like to start a business

5. Family conflicts - In a country like India, where there are set stereotypes of men taking care of bringing in the money, while women look after the household, bringing a balance between business and home is a difficult choice for women. Their inability to attend to domestic work and allocate time to their kids, inevitably leads to conflicts
6. Lack of confidence—In general, women lack confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneurial growth. To a certain extent, this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.
7. Socio-cultural barriers—Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.
8. Market-oriented risks—Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.
9. Motivational factors—Self motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.
10. Difficulty in networking - Two men can discuss their business deals over a mug of beer, but it is difficult for women to nurture their professional relationships, as they are usually misunderstood by peers. When females try to network, many times, they are being looked upon as potential partners and a healthy professional partnership is lost. Shyness, lack of awareness, family approvals and safety concerns usually keep women away from reaching out to the right set of people who may have helped at running their venture successfully, and this hampers their growth.

OPPORTUNITIES FOR WOMEN ENTREPRENEURS

1. Knowledge in Business Administration—Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.
2. Awareness about the financial assistance – Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every woman entrepreneur may not be aware of all the assistance provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.
3. Exposure to training programs - Training programs and workshops for every type of entrepreneur is available through the social and welfare associations, based on duration, skill and the purpose of the training program. Such programs are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own.
4. Identifying the available resources – Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions, and the schemes from the government side, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets mankind or business volunteers. Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector. A desirable environment is necessary for every woman to inculcate entrepreneurial values and involve greatly in business dealings

START-UP CASE STUDY: - DIGITALTADKA BY ENTREPRENEUR AASHIMA JAIN

Aashima Jain is not your regular youngster out of college student who is still wondering what to do with her career. She is a dynamic digipreneur (entrepreneur with a start up in the digital field) who started her own business “ Digitaltadka” in January 2014 while still in her early twenties. She was in her third year of BMM at UPG College when the subject “Magazine and Newspaper Design” caught her fancy. While preparing for her project she got interested in Adobe Photoshop and with a little help from her teacher, she would spend eight to

ten hours a day on Photoshop trying to learn as much as she could. It fascinated her so much that she decided to learn designing in depth. After graduating Aashima joined her Masters course in Communication from K.C College and simultaneously enrolled herself for a designing course from Arena Animation. It was here that she was exposed to other designing software's like Illustrator, Corel Draw, and Dreamweaver et al. Two years of intense learning and self-practice at arena and self-development gave her enough confidence to start Digitaltadka. It was now that the journey that would define her began.

Her start-up Digitaltadka is a graphic and Web designing studio that offers services mainly under three categories- graphic design, website building and personalized designs. She also does social media management and magazine design.

Since it's a start-up, and there are certain financial constraints, Aashima handles most of the work herself like running around for meeting, looking at the printing assignment, designing. Each day is different for her, while one day she spends 10-12 hours just designing, there are times when she is out the entire day attending meetings.

Owning a start-up is no cake walk and Aashima has faced several challenges too. According to her, her greatest challenge has been getting clients. She started getting work from her friends and their friends to begin with but intense competition and the fact that she is a woman entrepreneur, running around and doing everything by herself made getting orders a lot more challenging. She had to make people aware of her presence. She thought of taking a loan from the bank, however due to lack of asset security and lack of a strong fund base her loan got rejected, moreover the high interest rate was discouraging. Money inflow too in any given month was unpredictable. Even though she had immense support for her parents, they advised her to take up a routine job at an office so as to keep her income going, but her strong determination and desire to work for no one but herself kept her going.

Digitaltadka has helped her to become more organized and taught her time management as managing work and time is quite a task. She invests a lot in social media marketing which helped her spread awareness about her business. As time went by and projects came in, it was her work that spoke for her and got her more clients. Digitaltadka recently completed an order of 3000 calendars for pepperfry. Aashima considers this as a milestone project.

Aashima emphasizes the importance of networking to get more clients. She believes that meeting new people and discussing about her work helps her to get more projects. Facebook, she feels is one of the biggest media to get new clients. True to her work ethic, Aashima advises fellow business owners to be true to themselves, their work and their clients. She quips that we are nothing without the ecosystem we live in.

Though she tends to panic quickly, difficult times don't get her down and she tries to keep herself calm and how to make the situation better. Discussing problems with family and friends really helps, according to her. Aashima today is the proud owner of two other start-ups, Styletadka, a venture she built up along with her friend Karishma Shah, owner of Styleaddress, who is another woman entrepreneur into personalized gift items and T-Shirt printing and also Utter Emotions in partnership with another friend Jeeturaj, an engineer by profession, which is all about personalized voice cards and toys. Aashima's passion for designing and honesty, efforts has surely set her on a path of great success.

CONCLUSION

Education is a boon to mankind, while lack of education to a person is a bane now-a-days. Throughout the world, we can observe that the ratio of women entrepreneurs is growing tremendously. The emergence as well as development of women entrepreneurs is quite visible in India and their over-all contribution to Indian economy is also very significant. Today the role of Women entrepreneur in economic development is inevitable because women are entering not only in selected professions but also in professions like trade, industry and engineering. The industrial structure and the enterprises are undergoing a radical change. Information Technology has transformed the very technique of doing business. Individually, business ownership provides women with the independence they crave and with economic and social success they need. Nationally, business ownership has great importance for future economic prosperity. Globally, women are enhancing, directing, and changing the face of how business is done today. Ultimately, female business owners must be recognized for who they are, what they do, and how significantly they impact the world's global economy. Government should extend better educational facilities and schemes to women folk. Adequate training programs on management skills should be provided to women community. Encourage women's participation in decision making. Vocational training should be extended to women community to enable them to understand the production process and management.

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- **Text Book:**

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Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

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Holloway, M. (2005, August 6). When extinct isn't. *Scientific American*, 293, 22-23.

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