Women Entrepreneurship Challenges and Opportunities In Andhra Pradesh

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Abstract

In the words of APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of good family, good society and ultimately good nation". Women Entrepreneurs are defined as these who operate and control an enterprise and their holding of the enterprise is at least 51 percent. Women Entrepreneurship means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society. Women Entrepreneur is a person who denies the role of their personal needs to participate and be accepted economically independent. Women are increasingly being conscious of their existence, their rights and their work situation. Today, woman entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. The spirit of enterprise makes man an Entrepreneur. Such a spirit transformed man from a normal to cattle breeder to a settled, agriculturist to a trader and to the industrialist. These entrepreneurs are persons who initiate, organize manage & control the affairs of business units that combine the factor of production to supply goods & services, whether the business pertains to agriculture, industry trade or profession. The paper makes an attempt to analyze women's participation in entrepreneurial activities so as to highlight the contribution of women entrepreneurs towards economic development.

Key Words: Entrepreneurship, women entrepreneurs, ownership, empowerment, enterprises.

Introduction:

The economy of India is witnessing a drastic change since mid 1991 with a new policy of liberalization, globalization, privatization initiated by Indian Government. India has great entrepreneurial Potential. At present, women involvement in economic activities is marked by low work participation rate. Women Entrepreneurship has gained momentum in last three decades with the increase in number of women enterprises and their contribution to economic growth. In this dynamic world woman entrepreneurs are an important part of economic development and social progress. In India though women played an

important role in the society but their entrepreneurial ability has not been tapped due to lower status of women in the society. There is need for changing the mindset towards women so as to give equal rights as explained in the constitution.

The 1991 Industrial Policy has envisaged special training programs to support women entrepreneurs. Accordingly women entrepreneurs are receiving training through Entrepreneurship Development Programmes (EDPS) conducted by various institutions and organizations, both at central and state levels. The Small Industries Development Organization (SIDO), with its field offices all over the country, has been carrying out development programs for women entrepreneurs and providing technical schemes for setting up of SSI units. In view of the changing outlook for the promotion of women enterprises, the SSI Board in 1991 revised the definition of women enterprises by omitting the condition of employing 50 per cent women workers.

The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. In the advanced countries of the world, there is a phenomenal increase in the number of self-employed women after the World War. In the United States women own 25 percent of all business, even though their sales on an average are less than two fifths of those of other small businesses. In the UK, since 1980, the number of self employed women has increased three times as fast as the number of self-employed men. Women are one of the most vulnerable groups for poverty, and entrepreneurship is one of the ways to get them out of it or to prevent them from getting into it. Lower female Total Entrepreneurial activity (TEA) levels are evident at either end of the economic development scale. The Middle East & North Africa (MENA)/Mid-Asia region reports the lowest average TEA levels among women i.e. only 4%. Developed Europe and Asia and Israel also show low rates i.e. 5%. Although there is no direct link between women entrepreneurship and level of development of nation, it definitely will help in increasing the economic growth of the individuals. Research has been done to identify motivations propelling women to start new businesses and obstacles to their success. Need to start a business could be to exploit the "Opportunity" or out of "Necessity" tasks about motivation behind starting a business as push & pull factors. If women have been forced to start a business activity due to circumstances, it would be push or negative factor, whereas if it is coming from within for issues like gaining importance, independence, it would be pull or positive factor.

Objective Of The Study:
1. To know the factors responsible for growth of women Entrepreneurship in India
2. To know the challenges and opportunity in women entrepreneurs in Andhra Pradesh.
3. To study the policy measures under taken by the Government to promote women entrepreneurship in India especially in Andhra Pradesh.

Methodology:

Secondary sources of data were used for this study. The secondary has been collected from various books, Journals, Magazines, Internet search also used for the study.

Women Entrepreneurship:

The phenomenal growth of women –owned enterprises has made headlines for three decades, women consistently have been launching new enterprise at twice rate of men, and their growth rates of employment and revenue have outpaced economy. So, it is dismaying to see that despite all this progress women- owned enterprises are still small compared with enterprises owned by men and revenue from female owned companies still lags behind. Women posses vision, capacity and perseverance to build thriving companies equally they face some problems while establishment and running of these enterprises like stereotyping ,perceptions , expectations of business .All these problems prevent women entrepreneurs from fulfilling their potential .Difference between women and men entrepreneurs begins with their own reasons for starting a business. Men start their businesses to be the "BOSS", and their aim is for their businesses to grow as big as possible.

Women start businesses to be personally challenged and to integrate work and family, and they want to start at size where they personally can oversee all aspects of business. The mindset is only reinforced by the training many women entrepreneurs get at women's business centers, for instance seminars for aspiring women business owners, at adult education courses at community colleges.

Research shows that women approach business leadership with a different perspective than men do, and as a result they relate more easily to the experiences of other women business owners. It is needed to convert experiences of women who have achieved high business growth into practical learning programs that are available to every woman aspiring to lead flourishing enterprises .This knowledge should move beyond motivations for best practices and avoiding the mistakes. It means learning to expand business is not only about being inspired but also about learning the all important how-to. It's about teaching women what works and what does not work. Women entrepreneurs must expand their network beyond community and women's entrepreneurship networks. The most successful women entrepreneurs join multiple, diverse network to learn from their contacts, meet customers and develop connections. In recent years the rate of new business formation by women has significantly increased the rate of new business formation by men .There are number of initiatives aimed at promoting entrepreneurship and empowering women in the process .The reason behind taking initiative in Entrepreneurship is willingness to raise standard of living, desire to be independent, desire to do something different, desire to make own identity and financial support to family.

Although rates of female entrepreneurship tend to be higher in India but women face higher barriers to entry in the formal labor market. In many cases

opportunities and incentives are unfavorable for women to begin businesses even when they have abilities and knowledge. It is found that variables associated with entrepreneurial decisions tend to be same for men and women but intensity the intensity with which each of these variables influences individuals does vary significantly across gender .As a result participation rates for men tend to be 50 percent higher than those of women creating a "gender gap" in entrepreneurship. Larger gender gaps are found in India. It is also found that women concern in India is not with growth but rather with survival .This may be reason for the finding that habitual female entrepreneurs in India tend to be portfolio rather than serial entrepreneurs, as they attempt to diversify income sources and survival chances.

Women As Entrepreneurs:

Over the last few decades there has been a slow but steady change taking place with respect to development of women. The gross enrolment ratio (GER) for women has increased and women have increasingly come forward to participate in the employment sector. Not only that, women have come forward to establish their own enterprises as well and have become job providers. Even if the entrepreneurial world is still male dominated, women participation is on the rise every year. Be it micro or small or medium scale operation, women have come forward to establish them as owners and/or manage them. Probably what is noteworthy, is, that women have plunged into the field of entrepreneurship and have been found effective in emerging socio- economic role. A number of them have been engaged in home-based small scale entrepreneurial activities like selling home-prepared food items, selling home-grown vegetables, milk vending, butter and ghee making by maintaining one or few milk animals. Women are also engaged in goat rearing, poultry farming, money-lending, pawn brokering, selling textiles in the neighborhood etc.

Push And Pull Factors Of Women Entrepreneurs

Women in business are a recent phenomenon in India. By and large they had confide themselves to home business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A move towards independent decision-making on their life and career is the motivational factors behind the domestic responsibilities women want to get independence etas a challenge and as an urge to do something new. Such situation is described as pull factors. Pull factors include independence, autonomy, education and family security.

Challenges Of Women Entrepreneurs:

Recent surveys indicate that the gender gap in entrepreneurship persists at different levels and varying widely in Andhra Pradesh.

1. Inadequate training and access to information

One challenge often mentioned in research on women entrepreneurs in developing countries is that they enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to

limit their access to various publically and privately offered support services including business development services and information on business growth. Others found that a lack of experience and skills also accounted for the fact that women entrepreneurs had a preference in industry orientation and thus were less well represented in industrial activities.

2. Access to financial resources

Even though the literature is not conclusive, a common challenge for women to establish and run a business is access and control over finance. Women entrepreneurs appear to have less access to external sources of capital than men when securing finances.

3. Legal barriers and procedures

Varying across countries, the lack of government support in terms of policy, laws and services has been identified as a barrier for women entrepreneurs. Even though this varies greatly across countries, most research indicates that regulations, taxation and legal barriers can pose serious obstacles for running and starting a business. This may affect both men and women to a certain extent.

4. Lack of societal support

Furthermore, research points out that normative constraints and societal attitudes based on cultural and religious beliefs in some countries are not supportive of the work of women in general or that of women in entrepreneurship in particular. In a variety of countries, the perception is that entrepreneurship is an appropriate career choice for men and not women, or only for the poor and not the educated, which in most cases are women. These perceptions are mostly based on the association of entrepreneurship with traditional male stereotypes.

5. Women's safety and gender based violence

Others identify the issue of safety and protection of women entrepreneurs, especially those operating in the informal economy. Even though less documented in academic research, there are numerous stories of killings, harassment and rape of female vendors and micro-business owners. This results in stress, constant fear and not having the opportunity to freely choose your business location and time of opening hours which seriously limits the chances and choices of becoming a successful entrepreneur for women in some developing country.

6. Work-family interface

Another more recently frequent mentioned challenge is the combination of the business with family responsibilities, which may undermine the success of the business.Women entrepreneurs indicate that they deploy several strategies to cope with the double workload and challenges deriving from combining business with family but while self-employment may provide flexibility. The amount of time spent caring for children are negatively related to success (as measured by self-employment duration). Furthermore, the location of the

business at home may also undermine the legitimacy of the business as perceived by customers and creditors.

Opportunities For Women Entrepreneurs

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.Women should be considered as specific target group for all development programs. Govt. 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.

Training on professional competence and leadership skills should be extended to women entrepreneurs. Activities in which women are trained should focus on their marketability and profitability. State Finance Corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs. And lastly women's development corporation has to gain access to open-ended financing.

Suggestions

Promoting entrepreneurship among women is especially important to tackle the problems of under employment and unemployment in the society. Education has been instrumental in increasing the participation of women in entrepreneurial activities. The formal education not only helps in acquisition of requires knowledge for a job, which demands non-traditional skills but also imparts knowledge about the different occupational opportunities.

There should be an incessant attempt to motivate, give confidence, inspire and assist women entrepreneurs. Government should provide better educational facilities and schemes to women folk.

There should be continuous monitoring, improvement of training programmers, practical

experience and personality development programs to improvise their over-all personality standards. Establishment of proper training institutes for enhancing their level of work knowledge, skills, risk-taking abilities, enhancing their capabilities. Training Centers should provide training to prospective women entrepreneurs free of cost and Entrepreneurship Successful.

A Women Entrepreneur's Guidance Cell should be set up to handle the various problems

of women entrepreneurs all over the state.

Positive attitudinal change in the society recognizing the role of women as entrepreneur

may lead to the development of appropriate environment in which women will be able to exploit their entrepreneurial talents.

Women entrepreneur associations and the Non Government Organizations (NGOs) interested in the cause of promotion of economic empowerment of rural youth should play an active role in the implementation of income-generation schemes evolved by the central and state governments.

Serious efforts should be made for a maximum utilization of all variable information and technologies for promoting the cause of women entrepreneurs eg. by allocation of substantial time slots in Television and other media: UGC education programs etc.

Most of women entrepreneurs faced the problems of marketing to overcome these problems, certain agencies like State Advisory Board. Women's Development of Co-operation, Rural Marketing Service Centre, Co-operative Societies, Federation Super Market, State Emporia, and Government Departments can provide raw materials and collect finished products from women entrepreneurs.

Conclusion

Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the Society in general and family members in particular is required to help them scale new heights in their business ventures. The right kind of assistance from family, society and Government can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India especially in Andhra Pradesh in this era of globalization.

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Empowering Women Entrepreneurs for Sustainable Success : Women and Sustainability

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Abstract:
The Critical Contribution of Women to The Establishment of a Sustainable, Carbon-Free Planet Must Not Be Undervalued or Overlooked in Any Way. Their Disposition and Involvement in Sustainability Are Highly Significant, Regardless of Whether They Are Performing the Role of a Housewife or Leading as Entrepreneurs. Women Entrepreneurs Are Effectively Leading Sustainable Business Practices Across Many Industries, From Construction to Cosmetics. Green Entrepreneurial Biases Can Subtly Affect Strategic Decision-Making and Should Be Taken into Account by Policymakers When Implementing Ecologically Sustainable Projects. The Significance and Focus on Sustainability as A Necessity Have Markedly Intensified in Recent Decades. As The Effects of Climate Change and Green Entrepreneurship Escalate Globally, Marked by Rising Temperatures, The Slow Extinction of Flora and Fauna, And Diminishing Groundwater Resources, The Importance of Sustainability Has Become Paramount. For Decades, Women Have Conventionally Held the Role of Major Decision-Makers in Their Households, Selecting Things and Services. They Prioritise the Welfare of Their Families and The Larger Community, Striving to Prevent Any Possible Harm. Currently, As Women Acquire Power and Influence Across All Domains, A Considerable Proportion Have Adopted This Perspective in Their Business Pursuits. The Primary Objective of This Research Is to Examining Whether Female Entrepreneurs Show a Strong P Reference for Environmentally Conscious Business Practice S And Will Play a Pivotal Role in Attaining Future Sustainable Development. This Research Delves into The Significant Contribution of Women to Sustainable Entrepreneurship, Exploring the Unique Challenges They Face, Highlighting Inspiring Success Stories, And Providing a Blueprint for Fostering Their Continued Growth and Impact. Supporting Women-Owned Smes Isn't Just About Gender Equality, It Is About Unlocking the Full Potential of Our Global Economy and Ensuring A Healthier Planet For Generations To Come.

Keywords: Women, Gender Equality, Entrepreneurs, Sustainability, Challenges.

Introduction:

Entrepreneurship Is Recognised as A Means of Creating Self-Employment Opportunities That Can Enhance the Economic Growth and Development of Nations. Unfortunately, The Domain of Entrepreneurship Has Largely Neglected the Substantial Environmental and Socioeconomic Issues Associated

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with It. In The Last Twenty Years, There Has Been a Notable Change in The Perception Of Entrepreneurship. Currently, Entrepreneurship Is Acknowledged as A Powerful Method for Advancing Environmentalism, Exceeding the Efficacy of Alternative Strategies. Entrepreneurship Is Increasingly Recognised as Vital for Improving Social Welfare and Promoting Development by Addressing Poverty and Inequality. Consequently, Governments and Experts Are Prioritising the Adoption of Environmentally Sustainable Practices in Enterprises. The Increasing Volume of Scientific Literature on Ecologically Friendly Topics Offers Significant Evidence of This Phenomena. Entrepreneurship Includes the Concept of Green Companies, Which Are Considered a Unique Category of Organisations. They Are Driven by A Strong Desire to Enhance Societal Standards. Nevertheless, The Research Pertaining to Green Entrepreneurship and Genetic Engineering, Along with Other Facets of This Domain, Is Insufficient. Scholarly Investigations and International Scope Have Substantiated the Ethical, Impactful, And Liberating Aspects of Green Entrepreneurship, Establishing It as A Vital Area of Inquiry. Green Entrepreneurship Is Recognised for Its Effectiveness in Addressing Environmental Challenges, Whereas Women Entrepreneurship Is Perceived to Alleviate Worldwide Gender Disparities in Green Entrepreneurship Wef, 2021. The Research by Grandy Et Al. And Rashid & Ratten Underscores the Beneficial Effects of Advancing Green Entrepreneurship on Gender Equality, Mitigating Violence Associated with Green Entrepreneurship, Encouraging Peace, And Enhancing a Nation's Economic Prosperity.

At The Intersection of These Two Significant Challenges Are the Entrepreneurial Efforts of the 20th Century; Ecofeminism Addresses Two Pressing Issues: The Increasing Inequality in Green Entrepreneurship and The Declining Ecological Sustainability. Ecofeminism, As Articulated by Ruether, Asserts That Women Have an Intrinsic Connection to The Environment, Which Corresponds with The Positive Viewpoint of Green Entrepreneurship. Ecofeminist Scholarship, As Illustrated by Ruether, Underscores the Necessity of Acknowledging the Interconnection Between Green Entrepreneurship and The Environment. Ecofeminism Asserts a Significant Correlation Between the Oppression of Women and The Degradation of The Natural Environment. The Assertion Indicates That Attaining Authentic Liberation for One Entity Is Inextricably Linked to Securing Freedom for The Other Entity.

The Study Will Also Consider the Influence of Ecofeminism as Outlined in Scholarly Literature. The Study Introduces the We Green Entrepreneurship Paradigm, Designed to Create Socio-Environmental Value in Alignment with Two Specific United Nations Sustainable Development Goals: SDG 5 (Gender Equality in Green Entrepreneurship) And SDG 13 (Climate Action). The Recognition of Women's Empowerment as A Catalyst for Economic Growth and National Development Has Resulted in The Global Implementation of Relevant Policies. This Study Is Significant as It Examines Women's Involvement in Green Entrepreneurship, In Accordance with The United

Nations Sustainable Development Goals 5 And 13. Moreover, It Aligns with The Recommendations Presented by The United Nations Industrial Development Organisation In 2021 And Acknowledges the Crucial Contribution of Women in Sustainable Enterprises, As Highlighted by Researchers. Ramadani Et Al. Conducted A Study Investigating the Participation of Women in Sustainable Enterprises, Emphasising Sustainable Skills. Given The Many References to Green Entrepreneurship in Contemporary Literature, It Is Imperative to Conduct A Comprehensive Assessment And Analysis Of The Intersections Between Ecofeminism, Women Empowerment, And Green Entrepreneurship, And Their Contributions To Gender Equality. This Would Enable the Establishment of A Comprehensive Framework To Promote Gender Equality In Women's Green Entrepreneurship. The Scarcity of Recent Scholarly Papers on This Subject Hinders the Development of a Thorough Understanding in The Field by Neglecting Essential Issues. This Report Elucidates the Fundamental Principles of Green Entrepreneurship and Advocates for Additional Research into Its Distinctive Characteristics.

Strategy: This Study Employs a Qualitative Research Methodology to Explore the Intersection of Women Entrepreneurship, Green Business Practices, And Gender Equality. The Research Process Involves Two Key Components: A Comprehensive Literature Review and Case Study Analysis. The Literature Review Draws on Scholarly Articles, Books, And Reports on Green Entrepreneurship, Ecofeminism, Gender Equality, And Women's Empowerment in The Context of Sustainable Business Practices. Key Texts for This Review Include Foundational Works on Green Entrepreneurship, Such as Those by Anderson (1998) And González-Sánchez (2012), Along with More Recent Studies That Focus on Women's Involvement in Green Industries and The Impact Of Ecofeminism On Women's Participation In Sustainable Enterprises. The Case Study Analysis Examines Real-World Examples of Women Entrepreneurs Who Have Successfully Integrated Environmental Sustainability into Their Business Models. These Case Studies Feature Women-Led Enterprises Across Diverse Sectors, Such as Renewable Energy, Sustainable Agriculture, And Circular Economy Initiatives. Through These Cases, The Study Investigates How Women Entrepreneurs Leverage Innovation and Persistence to Overcome Barriers Such as Gender Biases, Limited Access to Funding, And Societal Expectations. The Aim Is to Understand the Practical Applications of Green Entrepreneurship, The Challenges Faced, And the Strategies Employed by Women to Contribute To Both Economic Growth And Environmental Sustainability.

Obstacles: A. Navigating Gender Biases a Pervasive Challenge Is the Deeply Ingrained Gender Bias That Permeates Many Aspects of The Business World. From Unconscious Bias in Investor Decisions to Societal Expectations That Prioritize Women's Domestic Roles, These Biases Create Significant Hurdles for Women Seeking to Launch and Scale Their Businesses. Research From the Boston Consulting Group Reveals That Women-Led Startups Receive

Significantly Less Funding Than Their Male Counterparts, Despite Often Demonstrating Higher Returns On Investment. This Funding Disparity, Coupled with Limited Access to Networks and Mentorship Opportunities, Creates A Significant Disadvantage from The Outset.

B. Funding Disparities as Highlighted in The Introduction, only 7% Of Venture Capital Funding Goes to Women-Led Businesses. This Stark Statistic Underscores the Systemic Barriers Women Face When Seeking Capital. Traditional Financial Institutions Often Require Extensive Collateral, Which Women May Lack Due to Historical Disadvantages in Property Ownership and Wealth Accumulation. This Lack of Access to Traditional Funding Sources Forces Many Women Entrepreneurs To Rely On Bootstrapping Or Seek Out Alternative Funding Options, Which Can Limit Their Growth Potential.

C. Societal Expectations and Work-Life Balance Societal Expectations Often Place the Primary Responsibility for Childcare and Household Management on Women. This Can Create Significant Challenges for Women Entrepreneurs Who Are Simultaneously Managing a Business and Family Responsibilities. The Lack of Affordable Childcare and Flexible Work Arrangements Further Exacerbates This Issue, Making It Difficult for Women to Dedicate the Necessary Time and Energy to Their Businesses. Despite The Challenges, Women Entrepreneurs Are Making Significant Strides in The Sustainable Business Sector. Their Innovative Approaches and Unwavering Commitment to Both Profit and Purpose Are Inspiring and Offer Valuable Lessons for Aspiring Entrepreneurs and Policymakers Alike.

Conclusion And Recommendation

A. Findings the Results of This Study Underscore the   Transformative Potential of Women   Entrepreneurs in Driving Green Entrepreneurship, Contributing to Both Environmental Sustainability and Gender Equality. Women-Led Businesses Are Making Significant Strides in Key Growth Sectors Such as Renewable Energy, Sustainable Agriculture, And the Circular Economy, Demonstrating an Innovative and Socially Responsible Approach to Tackling Global Challenges. However, Women in These Sectors Continue to Face Considerable Barriers, Including Limited Access to Capital, Gender Biases, And Societal Expectations That Hinder Their Entrepreneurial Efforts. Despite These Challenges, Many Women Entrepreneurs Successfully Leverage Community Networks, Alternative Financial Instruments Like Micro-Loans and Crowdfunding, And Specialized Training Programs to Overcome Obstacles and Achieve Success. Moreover, Policy Reforms That Promote Gender Equality, Simplify Business Registration, And Enhance Market Access Are Crucial to Fostering a More Supportive Environment for Women-Led Sustainable Businesses. The Findings Suggest That with Targeted Support and Strategic Interventions, Women Entrepreneurs Can Play A Pivotal Role In Advancing Green Entrepreneurship, Helping To Achieve Sustainable Development Goals 5 And 13, While Simultaneously Contributing To Economic Growth, Social Empowerment, And Environmental Sustainability. B. Recommendations for

Implementation to Fully Unlock the Potential of Women-Led Sustainable Businesses, Targeted Strategies Are Essential to Address the Unique Challenges They Face and Empower Them to Thrive In Key Growth Sectors. Focusing On Green Industries, Such as Renewable Energy, Sustainable Agriculture, And the Circular Economy, Presents Significant Opportunities for Both Economic Growth and Environmental Sustainability. Women Are Naturally Drawn to These Sectors, Driven by A Strong Sense of Social and Environmental Responsibility. Supporting Women-Owned Smes in These Areas Can Accelerate The Transition To A Greener Economy. Addressing The Funding Gap Is Crucial, And Innovative Financial Instruments, Such as Gender Lens Investing, Micro-Loans, And Crowdfunding Platforms, Are Vital to Providing Tailored Financial Support. Connecting Women Entrepreneurs with Experienced Mentors and Offering Specialized Training Programs in Business Development, Financial Management, And Leadership Will Further Strengthen Their Capacity for Success. A Multi-Level, Integrated Approach Is Required to Support Women Entrepreneurs, Encompassing Policy Reforms That Promote Gender Equality, Simplify Business Registration, Improve Market Access, And Facilitate Trade. This Approach Should Include Trade Missions and Exhibitions, E-Commerce Platforms To Broaden Market Reach, And Fair-Trade Certifications That Enhance Brand Recognition And Access To Global Markets.

Lastly Women Entrepreneurs Play a Critical Role in Advancing Sustainable Development, Particularly in Green Entrepreneurship, Where They Are Not Only Contributing to Environmental Preservation but Also Driving Social and Economic Progress. Despite Facing Significant Challenges, Such as Gender Bias, Funding Disparities, And Societal Expectations, Women Have Shown Resilience and Innovation in Overcoming These Barriers. The Cases of Pro Natura and Eco Tech Solutions Exemplify How Women Entrepreneurs Are Leveraging Community Networks, Embracing Innovation, And Demonstrating Persistence in Building Successful, Sustainable Businesses. To Unlock the Full Potential of Women-Led Green Enterprises, Targeted Strategies Are Necessary, Including Innovative Funding Mechanisms, Mentorship, And Tailored Training. Furthermore, Policy Reforms That Promote Gender Equality, Simplify Business Registration, And Improve Market Access Will Create an Enabling Environment for Women to Thrive in Key Growth Sectors. By Addressing The Unique Challenges Women Face and Empowering Them with The Necessary Resources and Support, We Can Accelerate the Transition to A Greener, More Inclusive Economy, In Line with The United Nations Sustainable Development Goals. The Future of Women in Green Entrepreneurship Holds Great Promise, And Continued Investment In This Sector Will Not Only Contribute To Environmental Sustainability But Also Foster Gender Equality, Economic Growth, And Social Welfare. Empowering Women Entrepreneurs Is Not Just A Matter Of Social Justice, It's A Strategic Imperative For Achieving A Sustainable Future.

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Empowering women through legal reforms

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Abstract:
In the contemporary world, the empowerment of women is a critical aspect of achieving social justice, equality, and sustainable development. Legal reforms play an essential role in breaking down the barriers that hinder women's progress, ensuring their rights and opportunities are protected and promoted. This article will explore the transformative power of legal frameworks in advancing women's rights, focusing on both historical and modern legal reforms that have significantly impacted women's lives across the country. Through a comprehensive analysis of key legislative changes, the article will highlight the intersection of gender, law, and society. It will address issues such as gender-based violence, discrimination in the workplace, property rights, reproductive rights, and access to justice. By examining landmark legal reforms like the Violence against Women Act (VAWA), the Dowry Prohibition Act, POCSO , and policies on maternity leave, we will illustrate how these laws have contributed to women's social and economic empowerment.Furthermore, this paper will examine the challenges that remain in the enforcement of these laws and explore innovative solutions for addressing gaps in legal frameworks.

Keywords: Women Empowerment, Legal Reforms, Gender Equality, Social Justice, Legislative Impact

Introduction ;
Empowering women through legal reforms is a cornerstone of progress toward gender equality in India. Over the years, India has introduced transformative legal measures that have significantly enhanced women's rights and opportunities.. These legal advancements have created a supportive framework that encourages women's participation in all spheres of life.

1) <u>Constitutional frame work for women empowerment</u>:

"Dr. B. R. Ambedkar, father of Indian Constitution, told that constitution of India should safeguard the social and legal rights of women."

- According to Article 21 of the Constitution every citizen, including women is entitled to the right to life and dignity .Every woman should lead a life of respect, equality and decency, free from any form of fear, force, violence or discrimination.
- Articles 14, 15(1), 15(3), 16, 39(a), 39(d), 42, 51(A) (e) and 243 of the Constitution are made in favour of women in Constitution of India.(Article 14 of Constitution of India ensures equality before the law.
- Article 15(1) of Indian Constitution ensures that no one should create any sort of discrimination only on the grounds of religion, race, caste, sex or place of birth or any of them within the territory of India. As per

article 15(3) of the Constitution, the State has the authority to make any special provision in favour of women and children.

- Article 16 of Constitution of India ensures equal employment opportunity to every citizen of India and there should not be any discrimination in respect of employment opportunity under the State only on grounds of religion, race, caste, sex, descent, and place of birth, residence or any of them. 39(d) ensures equal pay for equal work for both men and women. Article 42 of Constitution of India directs every employer to make provision for securing just and humane conditions of work and for maternity relief. :

- Article 243 of Constitution of India ensures reservation of seats (not less than one-third) in Panchayats and Municipalities for women.

2. Key legal reforms for women empowerment:

Throughout the centuries its legal system has transformed to reflect the evolving social and cultural dynamics There has been a movement aimed at reforming Indian law to ensure fairness and equality for women. This movement has achieved progress in bringing about a lot of changes.

- Hindu Marriage Act, 1955 (HMA) and the Protection of Women from Domestic Violence Act, 2005 (DVA). As, per Section 24 of the HMA either the wife or husband can seek monetary assistance after divorce .

- In India the Equal Remuneration Act of 1976 (ERA) is the primary law that ensures both male and female workers are paid equally for doing work which are the same for both. The ERA also prohibits discrimination,

- DVA provides protection of women from domestic violence. If any woman suffers such abuse and violence, section 12 of DVA becomes applicable. Constitution along with legislations such as the Equal Remuneration Act of 1975 the Maternity Benefit Act of 1961 and the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act of 2013 guarantees these rights to women.

- Where a woman cannot pay for her legal support, she will have the opportunity of attaining it free of charge. Under the Legal Services Authorities Act, 1987, this is regarded as a right.

- Dowry Prohibition Act, 1961: According to this Dowry Prohibition Act, taking or giving dowry at the time of the marriage by the bride or the bridegroom and their family is to be penalized

- The Maternity Benefit Act, 1961 (Amended in 2017) : It states that a woman employee who has worked in an organization for a period ofat least 80 days during the 12 months preceding the date of her expected delivery is entitled to receive maternity

benefits, which includes paid maternity leave, nursing breaks, medical allowance etc.

+ The Medical Termination of Pregnancy Act, 1971: The aim of this Act is to reduce the occurrence of illegal abortions and consequent maternal mortality and morbidity. It clearly states the conditions under which a pregnancy can be ended or aborted and specifies the persons qualified to conduct the same.

+ Immoral Traffic (Prevention) Act, 1986: It is the amended version of 'Suppression of Immoral Traffic in Women and Girls Act, 1956 (SITA)'. Here a girl child is defined as one below 21 years of age. Prostitution is not banned, what is banned is commercializing it..

+ Indecent Representation of Women (Prohibition) Act, 1986: This Act prohibits indecent representation of women through advertisements, publications, writings, paintings, figures or in any other manner.

+ Commission of Sati (Prevention) Act, 1987: It seeks to prevent Sati practice or the voluntary or forced burning or burying alive of widows

+ National Commission for Women (NCW) was established in 1992 under the provision of this Act. The objective of NCW is to represent the rights of women in India and to provide a voice for their issues and concerns.

+ Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act, 2003: This Act is an¬ amended version of 'Pre-Natal Diagnostic Techniques (PNDT) Act, 1994'. It not only prohibits determination and disclosure of the sex of the foetus but also bans advertisements related to preconception and pre-natal determination of sex.

+ The Prohibition of Child Marriage Act, 2006: The objective of this Act is to prohibit solemnization of child marriage. This Act defines child marriage as a marriage where the bride or the groom is underage, that is, the bride (female) is under 18 years of age or the groom (male) is younger than 21 years of age.

+ Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013: This provides protection against sexual harassment of women at workplace and for the prevention and redressal of complaints of sexual harassment.

Provisions of BNS (Bharathiya Nyaya sanhitha) :

+ Offences against girls below 18 years of age face severe penalties, including life imprisonment or death sentence for exceptionally heinous cases.

+ Section 199(c) of the Bharatiya Nyaya Sanhita (BNS) has made failure to record any information in relation to certain sections such

as rape, sexual assault against women, etc. given to a public servant a punishable offence.

- Section 95 of BNS penalises the exploitation of children, punishing those who hire/engage/ employ children for criminal activities.
- Sections 96, 98 & 99 of BNS 2023 penalise procurement of children for labour or prostitution and buying or selling children for the purpose of prostitution.
- Sections 139(1),139(2), 141, 143(4), 143(5), 143(6), 144(1) BNS 2023 are sections dealing stringently against trafficking/maiming/importation of children
- Under the BNS ,the punishment for gang rape of a woman is 20 years which may extend to life imprisonment and with a fine reasonable enough to meet the medical expenses and the rehabilitation of the victim.
- Furthermore, Section 70(2) of BNS now stipulates that the punishment applicable for gang rape of a woman under the age of 18 years will be imprisonment for life, and a fine or death.
- Section 179 of BNS stipulates and grants women an exemption from attending the police station and makes it optional to attend if she is willing to.
- Section 69 stipulates that sexual intercourse by employing deceitful means or making promises of marriage without the intention to fulfil the same shall be an offence punishable with imprisonment for a term of ten years.
- which makes the kidnapping of girls below the age of 18 years and the kidnapping of boys below the age of 16 years illegal. In the present Act, Section 137 of BNS proposes to make kidnapping of all children, irrespective of gender, an offence as per the official explanation.

Central government schemes for girl child

- **Beti Bachao Beti Padhao (BBBP)** Launched in 2015 to address the declining child sex ratio and promote education and empowerment of girls.
- **Sukanya Samriddhi Yojana (SSY)** :A savings scheme for parents to secure the education and marriage of their girl child.
- **Balika Samridhi Yojana (BSY)**:Introduced in 1997 to aid girl children from Below Poverty Line (BPL) families
- **4. CBSE Udaan Scholarship Program**:Encourages meritorious girls from economically weaker backgrounds to pursue engineering.
- **National Scheme of Incentives to Girls for Secondary Education**:Targets SC/ST girls aged 14–18 to promote secondary education.

4. State government initiatives :

1. Mukhyamantri Kanya Suraksha Yojana (Bihar) :Rs. 2,000 deposited in FD for BPL girl children, redeemable at age 18.

2. Ladli Lakshmi Yojana (Madhya Pradesh):Deposits between Rs. 2,000– Rs. 25,000 for education and graduation of girl children.

3. Delhi Ladli Scheme (Delhi):Financial aid for girl children from economically weaker families.Rs. 11,000 for institutional births, Rs. 10,000 for home births, and scholarships up to Rs. 5,000 at various school levels

4. Mukhyamantri Rajshri Yojana (Rajasthan):Financial support of up to Rs. 50,000 from birth to graduation.

5. Tamil Nadu Chief Minister's Girl Child Protection Scheme:FD of Rs. 25,000– Rs. 50,000 for single or two-girl families, redeemable at 18 years.

6. Nanda Devi Kanya Yojana (Uttarakhand):Rs. 5,000 deposited in FD for two girl children in BPL families, born after 2009.

5. Challenges of women in 21st century :

Observe what Manu preached about women: "Manu Smriti—'Her father guards her in her childhood; her husband guards her in her youth; and her sons guard her in her old age. A woman is not fit to act on her own'. "

Various incidents:

- Demand of physical relation instead of passing by the professor: also failed the student; the middleman traps the student, audio goes viral.: In exercise of its powers conferred under Section 10(1) and Section 10(4) of the National Commission for Women Act, 1990,

- The National Commission for Women had come across a media post captioned "Woman's body found in suitcase at Punjabi Bag" in West Delhi dated 9th December 2022,

- The National Commission for Women had come across a media post captioned " Man Strangles Wife to Death for Refusing Sex Twice in a Night" in Bareilly, Uttar Pradesh reported by Times of India dated 9th December 2022,

- The National Commission for Women took cognizance of an email enclosing a video from Youtube of Parvatjann Digital News alleging police brutality and physical assault by Police of Uttarakhand on a woman.

- The National Commission for Women had come across a media post captioned " などぱ" year old Raj woman's feet chopped off to steal anklets" in Jaipur, Rajasthan dated 9 , 2022

- "two women were sacrificed ¸" in Thiruvalla, Kerala reported by Kerala Kaumudi dated 11th October 2022,

- The National Commission for Women took cognizance of a media post captioned "Dalit woman raped in Ajmer, priest among accused: cops" in Ajmer district of Rajasthan dated 10th October 2022, wherein a 25 year old Dalit woman in Rajasthan's Ajmer

- The National Commission for Women had come across a media report captioned "Husband, in-laws held for killing woman, chopping body" in Sahibganj district of Jharkhand reported by Indian Express dated 19th December 2022,
- The National Commission for Women had taken suo moto cognizance of a media post captioned "Woman Thrashed in Public for Illicit Affair" in Ratlam, Madhya Pradesh reported by Asian Age dated 19th December 2022,

Data of incidents:

Acid Attack 11 , Bigamy / Polygamy 215 , Cyber Crime Against Women 840 , Dowry Death 347 ,Free Legal Aid for Women 38 7 Gender Discrimination Including Equal Right to Education & Work 27, Harassment Of Married Women/Dowry Harassment 4534 9, Indecent Representation of Women 9 , Outraging Modesty of Women/Molestation 2666 , Police Apathy Against Women 1496 , Protection of Women Against Domestic Violence 6916 , Rape/Attempt To Rape 1723 , Right to Exercise Choice In Marriage/Honour Crimes 426, Right to Live With Dignity 9596 ,Sex Selective Abortion / Female Foeticide / Amniocentesis 9 17 Sexual Assault 174 , Sexual Harassment 884 , Sexual Harassment of Women at Workplace 298, Stalking / Voyeurism 330 , Traditional Practices Derogatory to Women Rights I.E. Sati Pratha, Devdasi Pratha, Witch Hunting 8 ,Women's Right of Custody of Children in the Event of Divorce 1 to-to 30693 complaints are registered in the FY 2022-2023 .

- ✓ The mindset of patriarchy, where men are seen as the primary authority figures and women are viewed as subordinates, can contribute to the acceptance of gender-based violence. This mindset often justifies male domination and views women's rights as secondary.

Ways to eliminate this incidents :

- ✓ we know very well that our constitution had provided efficient mechanism for the protection of women . Our govts also formulating more stringent mechanisms for women empowerment and for protection.
- ✓ In reality education plays very important role in shaping good people . Most of the educational institutions in our country striving behind the marks and grades , they had totally debarred their selves from teaching ethical values.(new systems based on Aristotle education system for pre primary stage will be implemented)
- ✓ We know even today itself people in rural areas doing child marages to their daughters before the completion of 18 years (3 child marrages per day – CFIM)
- ✓ Building a culture of zero tolerance for violence against women and girls in all sectors of society—education, workplace, family, and community—is vital.

- ✓ Supporting women in setting up small businesses, offering micro-loans, or providing vocational training can enable them to support themselves and reduce dependency on abusive relationships.
- ✓ Institutions such as schools, healthcare providers, and social services can play a crucial role in identifying signs of abuse early and intervening in a timely manner.
- ✓ Non-governmental organizations and civil society groups play a crucial role in advocating for the rights of women and children, providing support to victims, and pressuring governments to act.

Conclusion :

I don't how people committing to atrocities despite strong mechanism. I think the reason may be change in the moral values and grooming of un ethical values.

"Every human will born with good qualities, but the conditions and the stratifications of society will make him unethical and value less " – J.J. Rousseau

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Women Entrepreneurship in India: Challenges, Opportunities, and Success Stories

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Abstract

Women entrepreneurship in India has witnessed significant growth and momentum in recent years, contributing substantially to the country's economic development. Despite facing numerous challenges, including inadequate access to finance, social and cultural barriers, and limited mentorship and networking opportunities, women entrepreneurs in India have demonstrated remarkable resilience and determination.

The Indian government has launched several initiatives to support and promote women entrepreneurship. These initiatives aim to provide women entrepreneurs with access to finance, mentorship, and networking opportunities, enabling them to overcome the challenges they face.

Successful women entrepreneurs in India have made a significant impact in various sectors, including technology, healthcare, and e-commerce. Their achievements serve as inspiration for other women entrepreneurs, promoting a culture of entrepreneurship and innovation.

To create a supportive ecosystem for women entrepreneurs, it is essential for the government, private sector organizations, and civil society organizations to work together. By promoting women entrepreneurship, India can drive economic growth, create jobs, and improve livelihoods. Women entrepreneurs can contribute to the country's economic development by creating innovative products and services, generating employment opportunities, and promoting economic empowerment. Furthermore, women entrepreneurship can also have a positive impact on society, promoting gender equality, challenging social and cultural norms, and inspiring future generations of women entrepreneurs.

This paper focusses on the Women Entrepreneurship in India: Challenges, Opportunities, and Success Stories.

Introduction:

An entrepreneur is an individual who creates, organizes, and manages a business or enterprise, often with the goal of earning a profit. Entrepreneurs are typically characterized by their willingness to take risks, innovate, and adapt to changing circumstances.

According to Cambridge Dictionary, an entrepreneur is someone who starts his/her own business, especially when this involves seeing a new opportunity. In simple words, an entrepreneur is an innovative individual who

sets up a business or venture to solve a common problem by identifying them. An entrepreneur is also known as a business man who initiates new ideas, projects, and businesses intending to make a profit from the enterprises.

Entrepreneurs are often willing to take calculated risks to pursue new opportunities and grow their businesses. They are often creative and innovative, finding new ways to solve problems and meet customer needs. They are often passionate about their businesses and are driven to succeed. They put in long hours and make sacrifices to build and grow their businesses. They are often able to adapt quickly to changing circumstances, such as shifts in the market or unexpected setbacks. They bounce back from failures and setbacks, using them as opportunities to learn and grow. They often have a clear vision for their businesses and are able to communicate that vision to others and are often able to inspire and motivate others to work towards a common goal.

Women entrepreneurship refers to the process of creating, organizing, and managing a business or enterprise by women. It involves women taking on the role of entrepreneurs, using their skills, resources, and initiatives to start and grow their own businesses. It provides women with economic independence, allowing them to support themselves and their families. Women-owned businesses can create jobs for other women, helping to reduce unemployment and poverty. Women entrepreneurs can bring new ideas and perspectives to the market, driving innovation and economic growth. Women entrepreneurs can serve as role models for other women, inspiring them to pursue their own entrepreneurial dreams.

Overall, women entrepreneurship is an important driver of economic growth and development, and it has the potential to improve the lives of women and their families around the world.

India's startup ecosystem has been consistently growing and developing in the last few years. Not only men but the women community is also taking an equal part in making entrepreneurial sectors of India reach their maximum height.

Women entrepreneurship in India has gained significant momentum in recent years, with more women taking the leap to start their own businesses. Despite facing various challenges, women entrepreneurs in India are making a mark in various sectors, including technology, healthcare, education, and more. The Indian government has launched several initiatives to support women entrepreneurship, including the Stand-Up India scheme and the Mahila Udyami Yojana. These initiatives provide women entrepreneurs with access to finance, mentorship, and networking opportunities, helping them to overcome the challenges they face.

One of the major challenges faced by women entrepreneurs in India is access to finance. According to a report by the International Finance Corporation, women-owned businesses in India face a credit gap of $158 billion. This lack of access to finance hinders the growth and development of women-owned businesses in India. Another challenge faced by women

entrepreneurs in India is social and cultural barriers. Women entrepreneurs often face resistance from family and society, making it difficult for them to pursue their entrepreneurial dreams. According to a report by the World Bank, 45% of women entrepreneurs in India face social and cultural barriers that hinder their ability to start and grow their businesses.

Women entrepreneurs in India also lack access to mentorship and networking opportunities. According to a report by the National Association of Women Entrepreneurs, 60% of women entrepreneurs in India lack access to mentorship and networking opportunities. This lack of access to mentorship and networking opportunities makes it difficult for women entrepreneurs to grow their businesses.

Despite these challenges, women entrepreneurs in India are making a mark in various sectors. According to a report by NITI Aayog, the number of women entrepreneurs in India has increased from 14% in 2015 to 23% in 2020. This growth is a testament to the determination and hard work of women entrepreneurs in India.The Indian government's initiatives to support women entrepreneurship have also played a significant role in promoting women entrepreneurship in India. The Stand-Up India scheme, for example, provides women entrepreneurs with access to finance and mentorship, helping them to overcome the challenges they face.

In addition to government initiatives, private sector organizations are also playing a significant role in promoting women entrepreneurship in India. Organizations such as the National Association of Women Entrepreneurs and the Indian Women's Association are providing women entrepreneurs with access to mentorship, networking opportunities, and training.

Women entrepreneurs in India are also leveraging technology to grow their businesses. According to a report by the Internet and Mobile Association of India, the number of women entrepreneurs using digital platforms in India has increased by 30% over the past year. This growth is a testament to the potential of technology to promote women entrepreneurship in India.

Success Stories of Women Entrepreneurs in India

- Upasana Taku, Mobikwik: Upasana co-founded Mobikwik, a leading digital payment company in India. With her vision and leadership, Mobikwik has achieved a turnover of INR 5.4 billion and has been recognized as one of the most successful Indian startups [1].

- Falguni Nayar, Nykaa: Falguni founded Nykaa, India's leading e-commerce platform for beauty and personal care products. Nykaa has achieved a turnover of INR 38,032 million and has been awarded the "Emerging Retailer of the Year" award [1].

- Vineeta Singh, Sugar Cosmetics: Vineeta is the founder and CEO of Sugar Cosmetics, one of India's top premium cosmetic brands. Sugar Cosmetics has achieved a turnover of INR 80,000 crore and has become a trusted brand among Indian women [1].

- Ghazal Alagh, Mamaearth: Ghazal co-founded Mamaearth, India's first MadeSafe-certified personal care product brand. Mamaearth has achieved a turnover of INR 1000 crore and has become one of India's leading online retailers [1].

- Kiran Mazumdar Shaw, Biocon Limited: Kiran is the founder and chairperson of Biocon Ltd, India's largest biopharmaceutical company. She is a pioneer in the field of biotechnology and has been recognized for her contributions to the industry [1].

- Vandana Luthra, VLCC Group: Vandana founded the VLCC Group, one of India's leading wellness and beauty companies. VLCC has achieved a turnover of INR 100 crore - 500 crore and has become a global brand [1].

- Aditi Gupta, Menstrupedia: Aditi founded Menstrupedia, a social enterprise that spreads awareness about menstrual health and hygiene among young girls in India. Menstrupedia has impacted over 2 million people across 30 countries [1].

- Malika Datt Sadani, The Moms Co.: Malika founded The Moms Co, a health and wellness brand for mothers. The Moms Co has achieved a turnover of INR 80 crore revenue and has become a trusted source for parents around the world [1].

- Kainaz Mesman, Theobroma: Kainaz founded Theobroma, one of India's most successful bakery and confectionery chains. Theobroma has achieved a turnover of INR 100 crores - 500 crores and has over 60 outlets across six states [1].

- Richa Kar, Zivame: Richa founded Zivame, India's major online lingerie store. Zivame has achieved a turnover of INR 1570 crore and has become a trusted brand among Indian women.

Despite the growth of women entrepreneurship in India, there is still much work to be done. Women entrepreneurs in India continue to face significant challenges, including access to finance, social and cultural barriers, and lack of mentorship and networking opportunities.

To address these challenges, it is essential to create a supportive ecosystem for women entrepreneurs in India. This ecosystem should include access to finance, mentorship, and networking opportunities, as well as training and capacity-building programs.The Indian government, private sector organizations, and civil society organizations all have a role to play in creating this supportive ecosystem. By working together, we can promote women entrepreneurship in India and help women entrepreneurs to overcome the challenges they face.

The government can play a crucial role in supporting women entrepreneurs by providing easy access to credit. This can be achieved through subsidized loans, grants, or other financial assistance. Additionally, the government can create women-focused venture capital funds that invest in women-led startups and businesses. Offering tax incentives, such as tax breaks or exemptions, can also help women-owned businesses to grow and thrive.

To help women entrepreneurs develop the skills they need to succeed, the government can develop training programs. These programs can include workshops, courses, and online resources that cover topics such as business planning, marketing, and finance. Mentorship programs can also be established to pair women entrepreneurs with experienced mentors who can provide guidance and support. Business incubators can provide shared workspace, resources, and support to women-led startups.

Networking opportunities are also essential for women entrepreneurs. The government can host women-focused business events, such as conferences, trade shows, and networking events. Online platforms, such as online communities, forums, and social media groups, can also be created to connect women entrepreneurs. Establishing women's business associations can also provide women entrepreneurs with opportunities to network and collaborate.

To create a supportive ecosystem for women entrepreneurs, the government can implement policies that address the unique challenges they face. This can include providing support for childcare and family care, ensuring equal access to government contracts, and addressing societal attitudes that may discourage women from pursuing entrepreneurship. By promoting entrepreneurship education and raising awareness about women entrepreneurship, the government can also inspire more women to pursue entrepreneurial ventures.

Addressing social and cultural barriers is also crucial for supporting women entrepreneurs. The government can launch public awareness campaigns to challenge stereotypes and promote positive attitudes towards women entrepreneurship. Providing support for women in patriarchal societies can also help them to overcome cultural and societal barriers. Encouraging men's involvement in promoting women entrepreneurship can also help to challenge stereotypes and create a more supportive ecosystem.

Thus, the government can play a vital role in supporting women entrepreneurs by providing access to finance, training and mentorship, networking opportunities, policy support, education and awareness, and addressing social and cultural barriers. By taking these steps, the government can help to create a supportive ecosystem that enables women entrepreneurs to succeed and thrive.

The government's support for women entrepreneurs can have a positive impact on the economy and society as a whole. Women entrepreneurs can create jobs, drive innovation, and contribute to economic growth. They can also serve as role models and inspire other women to pursue entrepreneurial ventures. By supporting women entrepreneurs, the government can help to promote economic development, reduce poverty, and improve living standards.

In order to effectively support women entrepreneurs, the government should engage with women entrepreneurs, business organizations, and civil society groups. This can help to ensure that the government's policies and programs are tailored to the needs of women entrepreneurs and are effective in

addressing the challenges they face. By working together, the government, women entrepreneurs, and other stakeholders can create a supportive ecosystem that enables women entrepreneurs to succeed and thrive.

In conclusion, women entrepreneurship in India has the potential to drive economic growth, create jobs, and improve livelihoods. However, women entrepreneurs in India face significant challenges, including access to finance, social and cultural barriers, and lack of mentorship and networking opportunities.By creating a supportive ecosystem for women entrepreneurs in India, we can help them to overcome these challenges and achieve their full potential. This ecosystem should include access to finance, mentorship, and networking opportunities, as well as training and capacity-building programs.

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Women's Political Participation and Leadership in India: Significance and Challenges

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Introduction:

In India, where diversity and representation are valued, there is growing interest in the role of women in politics. Women make up nearly half of the population, so including them in decision-making can spark new ideas and help shape better policies for all. Women in politics often focus on important issues such as women's education, safety, health, and job opportunities. Their involvement can help address these issues.

Women's active participation and leadership are essential for a healthy democracy and an inclusive society. Over the years, women in India have made progress in politics as voters and leaders, but their numbers remain low in government and decision-making roles. Reserving seats for women in politics gives them the opportunity to emerge as leaders and inspire others.

This paper explains why women's participation in politics is crucial for equality, social development, and democracy. It highlights achievements such as the 73rd and 74th Constitutional Amendments and the recent 106th Amendment in 2023. However, it also discusses challenges such as cultural traditions, patriarchy, lack of support, and limited access to education and resources.

Objectives of the Study: To look at the features of women's participation in politics and understand the reasons that affects their involvement.

Aim: To study how women are represented in politics in the world's largest democracy.

Research Methodology: The study will involve collecting, studying, and analyzing data by reviewing journals, newspapers, and reports from different organizations.

Finding: Even though women's political representation has improved, it is still much lower than in many other countries.

Women's Political Participation in India:

Women's involvement in Indian politics is essential for fair representation, solving gender-related issues, encouraging inclusive decision-making, and supporting democratic values. Women leaders bring fresh perspectives that address the needs of half the population, helping to improve policies and drive social progress.

However, women in India face many challenges on their political journey. Traditional patriarchal beliefs, financial and social barriers, and biased systems often make it hard for them to enter, stay, and actively participate in politics.

Historical Background of Women in Indian Politics

Women Freedom Fighters of India: As we explore history, we discover the passion, sacrifices, and strong spirit of India's remarkable women freedom fighters. Their stories may not always be widely known, but their contributions are undeniably important. These women turned simple moments into extraordinary achievements, showing strength and determination that were vital in India's fight for independence.

Important women leaders in India's freedom struggle included Rani Lakshmi Bai of Jhansi, Sarojini Naidu, Madam Bhikaji Cama, Begum Hazrat Mahal, Annie Besant, Aruna Asaf Ali, Usha Mehta, Kasturba Gandhi, Kamala Nehru and Vijaya Lakshmi Pandit.

Women's leadership in India

Women's leadership in India is important because it can lead to a more inclusive, equitable society. Women leaders can inspire other women and girls, advocate for gender equality, and contribute to better decision-making.

Prominent women politicians in India since Independence: Since India gained independence in 1947, many important women politicians have made a big impact on politics, government, and society. Some of the key women include Sarojini Naidu, Vijaya Lakshmi Pandit Indira Gandhi, Sushma Swaraj, Sonia Gandhi, Mayawati, Jayalalithaa, Pratibha Patil, Mamata Banerjee, Smriti Irani, Dimple Yadav, Nirmala Sitharaman, and Meira Kumar. These women have played important roles in shaping India's political system and have worked on improving governance, welfare, and social justice.

Achievements

Increased Representation:

Women have held influential roles in Indian politics, including Indira Gandhi (the first female Prime Minister), Pratibha Patil (the first female President), and Droupadi Murmu (the first tribal woman President).

Although women's visibility in Parliament is growing, their overall representation is still below global averages.

Grassroots Leadership:

At the local level, women leaders in Panchayati Raj Institutions have addressed critical issues such as healthcare, education, and access to clean water.

Advocacy and Movements:

Women-led organizations and movements have been instrumental in influencing policies on gender-related issues, including domestic violence and reproductive rights.

Reservation for Women in Indian Politics

Women Reservation in Local Government: Constitutional amendment-Parliament enacted the 73rd and 74th Constitutional Amendments in 1992 that to make panchayats and municipalities "institutions of self-government".

It mandated a minimum of one-third of seats and office of chairpersons in panchayats and municipalities to be reserved for women.

It also mandated reservation for Scheduled Castes (SCs) and Schedules Tribes (STs) based on their % population and enabled States to reserve seats for Backward Classes.

This has created a system with over 3 million elected panchayat representatives, out of which almost half are women.

The Women's Reservation Bill, 2023: The Women's Reservation Bill, 2023, also called the Nārī Śakti Vandan Adhiniyam, was introduced in the Lok Sabha on September 19, 2023, during a special session of Parliament. This bill aims to reserve 33% of seats in the Lok Sabha, State legislative assemblies for women.

This bill is the result of a 27-year-long discussion, including the Women's Reservation Bill of 2010, which failed because political parties couldn't agree. It was the first bill considered in the new parliament building. On September 20, 2023, the Lok Sabha passed the bill with 454 votes in favor and two against. The Rajya Sabha passed it unanimously with 214 votes in favor and none against on September 21, 2023. President Droupadi Murmu signed the bill on September 28, 2023, and it was officially published the same day. The reservation will take effect after the first delimitation.

Significance of Women's Political Participation and Leadership in India

The role of women in politics and leadership in India is very important and brings about positive changes in both politics and society. Here are the key points about why it matters:

Promoting Gender Equality

Women's involvement in politics is crucial for achieving gender equality in India. In the past, women had limited representation in politics. When women take on leadership roles, they challenge traditional gender roles, helping society move toward equal rights and opportunities for both men and women.

Improving Democratic Representation

India is the largest democracy in the world, and democracy works best when everyone is included. Women's participation ensures that the voices of half the population are heard in political decisions. This helps make sure that government policies address issues like healthcare, education, safety, and the needs of women.

Influencing Policy and Governance

Women leaders often focus on issues that affect women and marginalized groups, such as child welfare, maternal health, sanitation, and social security. Their leadership has led to policies that help empower women and address gender imbalances in areas like education, health, and work.

Inspiring Future Generations

Women in political leadership positions serve as role models, especially for young girls. They encourage girls to aim for leadership roles and break down

barriers. This motivates the next generation to get involved in politics at both local and national levels.

Promoting Social Justice and Inclusion

Women's leadership helps create a more inclusive society by focusing on how caste, class, religion, and gender are connected. In India, female leaders have spoken out for the rights of Dalits, tribal communities, and other disadvantaged groups, helping build a fairer society.

Boosting Economic Development

When women are in leadership, they often support policies that help women become financially independent, such as microfinance, job creation for women, and equal pay for equal work. This economic empowerment helps the whole country grow by tapping into the potential of many women who were previously not fully involved.

Encouraging Social Change

Women's participation in politics also challenges the traditional systems that discriminate against and harm women. Women leaders like Indira Gandhi, Sonia Gandhi, Mayawati, and Mamata Banerjee have helped bring about social change and make society more inclusive and progressive.

Better Governance and Transparency

Studies show that when women are involved in politics, governance tends to be more transparent and focused on the long-term good of the community rather than short-term political benefits. Women leaders are often seen as more cooperative, caring, and community-focused, which can improve the way politics works at different levels.

Global Recognition and Leadership

Women's political leadership in India also helps the country gain international recognition for its commitment to gender equality and women's empowerment. This boosts India's reputation in the world and strengthens its leadership role in promoting women's rights and other social issues on a global scale.

Challenges for Women's Political Participation and Leadership in India:

Women's involvement and leadership in politics in India face many difficulties due to social and institutional barriers. These challenges prevent women from actively participating in politics, limiting their representation in decision-making roles.

Here are some key issues:

Patriarchal Society and Gender Bias

Cultural norms: In India, deep-rooted patriarchal values often limit women's public roles. Politics is traditionally seen as a male domain, and women are expected to focus on family and household work.

Gender stereotyping: Women in politics are often judged by their appearance, behavior, or marital status instead of their qualifications and abilities.

Limited Access to Education and Resources

Educational barriers: Although things are improving, access to education for girls and women, especially in rural areas, remains limited. Lack of education and political awareness reduces the number of women ready for political leadership.

Financial constraints: Politics often needs significant financial investment for campaigning and networking. Women, especially from poor backgrounds, struggle to access funds for their political careers.

Violence, Intimidation, and Harassment

Physical and psychological violence: Women in politics often face threats of violence, harassment, and intimidation, discouraging them from participating. These threats can be physical (like attacks or rape threats) or psychological (such as threats to their family).

Gender-based violence: Some female politicians and activists experience verbal abuse, sexual harassment, and discrimination from male colleagues or political opponents.

Underrepresentation in Political Institutions

Low representation: Women's presence in India's Parliament and state legislatures is very low. Although more women are standing as candidates, their actual involvement in leadership positions is still minimal.

Reserved seats: Some seats are reserved for women in local governments, but this is often seen as a token gesture, with women appointed by male relatives or placed in symbolic positions without real power.

Political Party Dynamics and Gendered Politics

Male-dominated political parties: Most political parties in India are male-dominated, and leadership roles are often held by men. Women's participation is usually limited to secondary roles or as support for male leaders.

Tokenism: Some parties place women in un-winnable seats or symbolic positions rather than giving them real political power.

Social and Family Pressures

Balancing family and politics: Many women find it difficult to balance political work with family responsibilities. The expectation that women should prioritize family over their professional life limits their ability to fully engage in politics.

Social backlash: Women in politics often face social criticism and their leadership is questioned because they are seen as challenging traditional gender roles.

Lack of Political Networks

Exclusion from male networks: In India, politics is often shaped by male networks and informal power structures. Women politicians may struggle to access these networks, limiting their political chances.

Stereotypes about women leaders: Women leaders are often seen as less capable or decisive, which leads to a lack of trust in their political abilities.

Policy and Legislative Challenges

Gender-neutral policies: Most political parties and governments in India fail to prioritize gender-sensitive policies, and there is a lack of support for women's political participation and empowerment.

Challenges in enforcing gender quotas: Even though there are quotas for women's representation in local elections, challenges remain in making sure these are properly enforced and that women truly participate in governance.

Media Representation and Public Perception

Media bias: The media often portrays women politicians in biased or exaggerated ways, undermining their credibility. Women's political abilities are sometimes overlooked, and they are reduced to discussions of their personal lives or appearance.

Lack of recognition: Despite significant contributions by women in Indian politics, such as Indira Gandhi, women generally receive less recognition than their male counterparts.

Discrimination within communities: Women from marginalized groups, like Dalits, tribals, and Muslims, face additional challenges due to caste, class, and religion. These overlapping factors lead to more discrimination and limit their chances of political representation.

Efforts to Overcome These Challenges:

Despite these difficulties, various steps have been taken to empower women in Indian politics.

The Constitution (106th Amendment) Act, 2023: The Constitution (106th Amendment) Act, 2023, also called the Women Reservation Act, 2023 was passed on 21st September 2023 with support from all parties. It is an important step in India's history, aiming to give women more political rights and reduce gender inequality in politics.

Gender quotas in local bodies: The reservation of seats for women in local governments like Panchayats has allowed more women to enter politics and increased their representation.

Women's political empowerment initiatives: Many NGOs and political groups are working to educate and train women to take active roles in politics.

Conclusion: Women in India have made great progress in politics, but many challenges still hold them back. In the past, traditions, economic inequality, and social biases made it hard for women to take part equally. Despite these difficulties, women have taken on important roles in leadership, from local governments to national politics, with leaders like Indira Gandhi, Sonia Gandhi, Mamata Banerjee, and Mayawati.

Having women in politics is crucial because it creates fairer governance, adds new ideas to policies, and ensures women's issues are addressed. Steps like reserving seats for women in local bodies have increased their participation, but problems like patriarchal attitudes, violence, and lack of political reforms still remain.

To fully empower women in politics, India needs legal changes, education, awareness, and efforts to stop gender discrimination. Increasing women's political representation is not just about equality but is a key to India's democratic and economic progress.

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Incubating Self Help Groups (SGH) Empowerment – A Sweet Journey of Chocolate Making Units in Jangareddigudem

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Abstract

Introduction of the theme:

Women empowerment is the need of the hour in our Indian society and at global level as well, as the share of women population has been increasing and is almost half of the total population. The modern societies need to empower the different groups of people even the environment too and ensure equality irrespective of the share of a particular group amidst the SDG backdrop.

The success of any semi educated and illiterate women in the present context in the remote rural areas starts from the formation of a group with some financial support i.e., self help group (SHG). Government initiatives like DWACRA, SERP, MEPMA have been very pivotal in shaping the women empowerment journey in states like Andhra Pradesh (AP). But, the innovation, sustainability concepts are still new to most of these groups and the AP society need to focus on these to ensure true empowerment to the women groups and society as well.

The Think Fresh Incubator of the Department of Economics in association with the formal MOU support from the TISS Mumbai Incube foundation in the CSTS Government Degree College in Jangareddigudem, a revenue divisional headquarters in the upland and entry to ITDA kannnapuram tribal belt, Eluru District, Andhra Pradesh has been successful in promoting the concepts of innovation, entrepreneurship and sustainability among the local self help group women with the chocolate making units and local transgender group with the provision of broader understanding on these concepts.

Research Question:

How far the Think Fresh Incubator in the CSTS Govt. Degree College has been successful in supporting and empowering the local self help women groups, tribal women, transgender groups in and around jangareddigudem by promoting ideas for entrepreneurship, innovation and sustainability among them.

Objectives of the study:

The prime objective of this study is to evaluate the functioning of the Think Fresh incubator in the promotion of women empowerment.

Methodology and area of the study:

This study is based on the community based participatory research approach CBPR adopted to collect the data for analysis in Jangareddigudem region. This paper is more of academic discussion in nature.

Key words: women empowerment, thinkfresh incubator, jangareddigudem, cbpr, innovation

Analysis of the issue in line with the specified research question and objectives framed:

The SHG women in and around jangareddigudem have been active and immersed in various entrepreneurial activities like the regular ideas like cloth business, pickle and food items making etc., in the recent times to make a better living and to support their family earnings. The Andhra Pradesh (AP) Mission for Elimination of Poverty in Municipal Areas (MEPMA) has been crucial in supporting the urban SHGs by providing different platforms for their sales and in getting reasonable amounts as loans. The Lead Bank Manager in the district is quite helpful in supporting the women groups in different financial matters related to different government credit institutions.

At this juncture, the Department of economics of CSTS Government Degree College was interested to launch Think Fresh Incubator with the broader understanding of the present trends in entrepreneurship and different government schemes like Start Up India, Stand Up India, Atal tinkering labs and successful stories of current and upcoming Unicorns like boat, sugar cosmetics, Ola, Swiggy, Rapido etc., Initially, the dept. of economics felt that there is an urgent need to tap and focus on the entrepreneurial skills among the rural, tribal, girl students and gradually started taking up extension activities by involving local Self Help Group (SHG) women and added local Transgender groups also.

The Dept. of Economics wanted to provide multiple levels of support to the budding entrepreneurs like a local mentor. In this process a local coconut water salesman was educated about a special sweet which can made with the coconut and its water and finally the product is now on sale in jangareddigudem in line with the high volume product of the same nature, in Vijayawada.

Amidst this scenario, a workshop on Entrepreneurial Gap Analysis was organised by the Dept. with the academic support from the local Horticulture University in Venktramannagudem near Tadepalligudem, Eluru Dist. AP. The Associate Professor Dr. Sujata from the Agriculural Economics Dept. and Dr.Karunasri from the University's Krishi Vijnana Kendra supported the workshop and introduced the concept of chocolate making units to the local self help group women participants in the workshop.

This workshop focussed on introduced on various entrepreneurial skills, conducted an entrepreneurship gap analysis survey with the help of B.A students and also provided millets based snacks and food in the backdrop of international year of millets also. A local SHG women was given an opportunity to sell her millets based food for the above workshop. In addition to this, the handmade products prepared by the students like paper flower vase were put on sale on OLX, which was a practical example of online/digital marketing lessons.

The Dept. of Economics also thought of having proper mentorship for the institution's Think Fresh Incubator and went into a formal memorandum of understanding (MOU) with the timely help of Incube foundation of Tata Institute of Social Sciences (TISS), Mumbai. As a follow up activity of the signed MOU, the institute had an online interactive session with the B.A. students with the academic support and guidance of the faculty of TISS incube foundation. The incubator later approached ALEAP, the Association of Lady Entrepreneurs, the women entrepreneurs' support organisation in Vijayawada and COWE, the confederation of women entrepreneurs in rajahmahendravaram for the academic and technical, marketing support for the local horticulture produce like honey, Tadi products, non timber forest produce NTFP.

Finally, the SHG women in jangareddigudem were inquisitive and participated in the followup workshop in the Horticulture University, Venkatramanngudem. This add on workshop could introduce them with the hands on exposure to chocolate making process and further gifted with the chocolate making kits from the university with the support from central government funding.

Now 2 units of chocolate making started in Jangareddigudem by the SHG women participatnts and being run successful while ensuring self employment and financial support for the family. Hence the Incubator has been successful in extending its academic support and now further planning to help in preparing feasibility project reports by the students for the small scale units to get Bank loans like bakery etc.,

The B.A. group students were also exposed to questionnaire preparation and its execution, later on its analysis to work individually, in further in their new job roles after graduation.

Findings and Solutions:

In and around Jangareddigudem, it is found that there are many private and public financial agencies like chit fund companies, finance companies, banks, mortgage companies are functioning. There is a trend of migrants coming from the Polavaram project areas to the town with the reasonably huge amounts of compensation amounts given by the government as a token of return for their agricultural fields and villages which were submerged due the construction of the project. These two observations in addition to the low levels of industrialisation and under developed goods, services, job, financial markets in the vicinity immediately remind the need of innovations, entrepreneurship and sustainability at last. The local horticultural produce and NTFP have the untapped potential for huge business opportunities in this region.

Therefore, this paper suggest that there has been an immediate need to prepare a baseline survey on the local resources for the business to flourish. Hence, the Think Fresh Incubator in association with TISS, taken up an initiative to collect the data on different business resources that are available in every village in and around jangareddigudem region by the B.A. student groups and also B.Sc, and B.Com groups of the institution. It is also proposed to

conduct an event with cash prizes to encourage creative ideas on innovative local business. The incubator can be found helpful in supporting the SHG chocolate making units as there is ample scope for farmer producer organisation FPO formation and promotion of natural farming practices in the region as local farmers are keen in growing cocoa crop which is quite useful in chocolate making. There is much need of proper mentorship and provision of various services related to marketing, branding, book keeping, packaging and in areas like finance, promotion, technology etc.,

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Case study of Think Fresh Incubator of CSTS Government Degree College Jangareddigudem using community based participatory research CBPR approach

"A Macro Study of Women Entrepreneurship in Indian Tourism: Efforts and Challenges"

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Abstract

Women entrepreneurship plays a pivotal role in shaping the tourism sector in India, contributing to economic growth, cultural preservation, and community development. This study provides a macro-level analysis of the efforts and challenges faced by women entrepreneurs in the Indian tourism industry.Using secondary data from government reports, newspapers, journals and websites, this study examines the conditions and status of women's participation in the tourism sector.

The study highlights key efforts, including government initiatives, skill development programs, and micro-financing schemes, that have enabled women to establish and expand their ventures. It also explores the unique challenges they face, such as limited access to capital, societal biases, safety concerns, and inadequate policy support.

Through a holistic approach, the article underscores the role of education, digital tools, and community-based tourism models in empowering women entrepreneurs. The findings emphasize the need for inclusive policies, enhanced infrastructure, and collaboration between public and private sectors to address systemic barriers. This research offers insights for policymakers, stakeholders, and scholars to better understand the dynamics of women's entrepreneurship in tourism and presents actionable recommendations for fostering a more equitable and resilient tourism ecosystem in India.

Keywords: Entrepreneurship, Women entrepreneurship, IndianTourism, Efforts, Community-based tourism,

Introduction

Women entrepreneurship has become a crucial driver of economic development globally. In India, the entrepreneurial landscape has undergone a significant transformation, with more women taking on leadership roles, especially in sectors like tourism. India, known for its rich cultural heritage, beautiful landscapes, and historical landmarks, offers substantial opportunities in the tourism sector. India has welcomed and treated tourists with *Athidhi Devo Bhava* for centuries. India is known as the largest populated country with almost fifty per cent of women. Women entrepreneurs in this field are uniquely positioned to contribute to the state's economic growth while addressing social issues such as gender inequality and unemployment. However, their journey is filled with opportunities and challenges requiring more in-depth analysis.

2. The Meaning of Entrepreneurship and Tourism Entrepreneurship.

Richard Cantillon from France was the first economist to use the word "entrepreneur" in an academic setting in 1755 with the meaning of people who take on financial risk in business ventures. Entrepreneurship is the process of identifying opportunities, mobilizing resources, and creating value through innovation and strategic planning. It involves taking calculated risks to establish and manage a business venture. Specifically, women entrepreneurship refers to initiatives and businesses led by women, where they take the lead in organizing, managing, and assuming the risks associated with an enterprise.

Tourism entrepreneurship refers to the activities designed to facilitate a profitable interaction between the demand for and supply of tourism products. It encompasses all businesses and activities that provide services and products for tourists.A crucial factor in this process is understanding tourists and the tourism experience. The tourism industry has been recognized as a viable source of employment opportunities and economic sustainability

3. Literature Review

The literature on women entrepreneurs in tourism highlights both opportunities and challenges they face in the industry. Women play a substantial role in the tourism sector, particularly in developing countries, contributing significantly to GDP, employment, and investment (Lugalla et al., 2023). Their entrepreneurial activities are driven by various factors, including socioeconomic background, social and economic capital, and goal-setting (Lugalla et al., 2023). Tourism offers significant potential for women's employment and entrepreneurship in India. Globally, 46% of the tourism workforce consists of women, though they often face gender segregation in the labour market (Rinaldi & Salerno, 2019).

In India, organizations like Mahila Mandals have supported women's entry into tourism jobs, leading to improved income generation, self-esteem, and bargaining power within families (Rinaldi & Salerno, 2019). However, women entrepreneurs in tourism face several challenges. These include environmental damage from mass tourism, inadequate waste management, threats to biodiversity, cultural exploitation, and economic inequality (Astuti et al., 2024). Additionally, women entrepreneurs in developing countries like India often struggle with limited access to digital technologies and platforms, which are increasingly crucial for business success (Khoo et al., 2023). Despite these challenges, there are positive developments. The Indian government's Atmanirbhar Bharat (Self-Reliant India) Mission aims to empower women in various fields, including economic and social empowerment (Rani, 2024).

4. Objectives

The objectives of this research paper are:

- To highlight the current conditions of women entrepreneurship across India.

- To analyze the efforts and status of women entrepreneurship in the tourism sector in India

- To examine the current limitations faced by women entrepreneurs in the tourism sector in India.

5. Research methodology

This study is primarily descriptive and exploratory. Most of the data is gathered from secondary sources, including journals, newspapers, websites, textbooks, WTO reports, and AP government sites.

6. Present Level of Women Entrepreneurship in India

Each year, NITI Aayog's Women Entrepreneurship Platform (WEP) presents the Women Transforming India (WTI) awards, celebrating successful women leaders in fields like manufacturing, handicrafts, health and wellness, and technology. Research is crucial among WEP's six focus areas, as it aims to identify key issues and provide data to help stakeholders better understand the needs of women entrepreneurs.

Presently, women constitute 14 per cent of entrepreneurs in India, totalling around 8 million. They own 10 per cent of all formal enterprises. India ranked 57th out of 65 countries in the 2021 Mastercard Index of Women Entrepreneurs (MIWE). It ranks 70th among 77 countries on the Female Entrepreneurship Index.

As per the sixth economic census, 34.3% of all Women MSMEs were involved in agricultural activities and 65.7% in non-agricultural activities. In non-agricultural activities, around 45% of establishments are in manufacturing activity. Other activities are trading (28.57%), other services (8.8%), education (4.1%), and food and accommodation services (4.2%). Around 22% of enterprises in the handicraft and handloom sector are women-owned.

The Indian Economic Survey for 2023-2024 indicates a rise in female entrepreneurship, with 68 percent of PM Mudra Yojana loans going to women and 77.7 percent of Stand-Up India beneficiaries being female. Furthermore, women comprise over half of those benefiting from the Prime Minister's Rural Digital Literacy Campaign.

The Prime Minister's Jan Dhan Yojana has been a game-changer, leading to the opening of 52.3 crore bank accounts, with an impressive 55.6% of these accounts belonging to women as of May 2024. This has empowered women to take control of household finances, with average bank deposits increasing nearly fourfold since 2015.

Rural microfinance, particularly through the Deendayal Antyodaya Yojana-NRLM integrates over 89 million women into Self-Help Groups (SHGs). Over 3.5 crore women community resource persons (CRPs) have emerged as vital agents of change, helping to lift their communities out of poverty through various initiatives. These measures undoubtedly created a supportive environment for women to pursue various risk-taking and challenging ventures, leading to fame and financial success.

6.1 Entrepreneurship Opportunities in the Tourism Sector

India, with its subcontinental size, diverse cultures, festivals, and ecological systems the tourism industry presents substantial opportunities for

entrepreneurship, characterized by a virtually limitless scope for innovation and growth. The continuous evolution of travel patterns, coupled with heightened market competition and varied tourist preferences, the recent Covid -19 situation fosters a diverse landscape of business prospects. Furthermore, innovative business models serve as an essential catalyst, motivating individuals to initiate and implement novel concepts within this dynamic sector.

Tourism has played a significant role in the development of the Indian economy, particularly after the launch of the Incredible India campaign in 2002. It had been contributing to the generation of mass employment, GDP growth, and the earning of foreign exchange resources.

Every tourist footfall is a new opportunity for service providers and businesses. In 2000 the foreign tourist arrivals to our country was 2.65 million which increased to 7.68 million tourists by 2014, after this number escalated to 10.93 million by 2019. We earned US$ 30058 million foreign exchange in 2019 through this.

Domestic tourism is a large sector and business opportunity with 220 million tourists in 2000, which drastically increased to 2321.9 million. According to the latest third Tourism SatteliteAccounts (2015-16), the share of tourism in GDP and employment is estimated at 5.2 per cent and 12.4 per cent, respectively up to 2019.

Here are the areas where aspiring entrepreneurs can thrive and succeed.
Accommodation Sector: Hotels (Boutique Hotel, Heritage Houses, Theme Villages), Motels (Highway Amenities), Guest Houses, Home Stay. Bed and Breakfast Accommodation, Farm House,
 Transportation: Airlines and Allied businesses, Car Rental, Specially arranged transportation for tourists
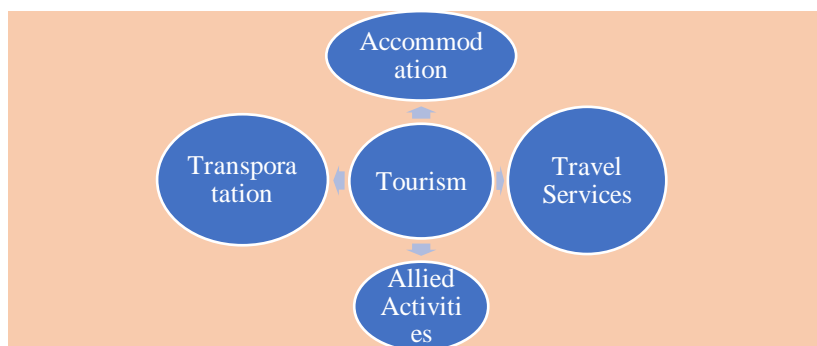 Travel Services: Travel Agency, Tour Operator, Guide Service, Language Translator, Event Management
Allied Industry: Handicraft/locally made goods, Entertainment such as dance, Music Shows, Communication services
The same can be depicted graphically in Figure-1
Figure -1
Entrepreneurship Opportunities in Tourism

Source: Self-design by author

6.2 Efforts to Empower Women through Tourism in India

India ranks among the lowest countries in terms of equal access to economic participation and opportunities for women. However, a rising number of tourism-based initiatives are actively working to level the playing field. As a developing country, India is decisively committed to empowering women across all sectors, including tourism.

The Ministry of Tourism is committed to Articles 15, 16 and 39 of the Constitution of India that prohibit discrimination of any form against women and provide for equal opportunity and equal pay for equal work, irrespective of sex.

Women Officers in the Ministry are stationed at headquarters, Regional Offices, and Overseas Offices, playing a vital role in organizing important conferences, seminars, exhibitions, and road shows. The Ministry has established a Grievances Cell to address women's issues. Additionally, the Ministry of Tourism, alongside stakeholders, adopted the "Safe and Honourable Tourism" Code of Conduct, signed by key industry leaders on 27th September 2010.

Recently Ministry of Tourism has taken steps to encourage women's participation in the tourism sector, including Ministry of Tourism, Government of India has signed an MoU with the Travel Agents Association of India (TAAI) & FICCI Ladies Organisation (FLO) on the 21st of August 2020 to promote tourism as a sustainable livelihood model for women's economic empowerment. Some of the main components proposed under the initiative are:

(i) Encourage travel to at least 15 destinations within the country under the Dekho Apna Desh initiative.

(ii) Conduct community-based tourism activities around one Iconic Monument or Tourist Landmark in each state. Women will be the tour guides, run food stalls, and souvenir stalls with their own arts & crafts, and handle the overall accounts and running of the landmark.

(iii) Women to be engaged and sensitised about the Atithi Devo Bhava motto through workshops to be organised by NGOs, implementing agencies, travel industry associations etc.

(iv) Create community-driven and women-led initiatives for rural and urban homestays to provide livelihood opportunities for women.

(v) Create awareness about the Incredible India Tourist Facilitator (IITF) Certification Programme.

To encourage the share of female employment, a 50% concession in the course fee is being extended to all women applicants/candidates towards the enrolment fee for the Incredible India Tourist Facilitator Certification Programme. The programme is being conducted by the Indian Institute of Travel and Tourism Management (IITTM) w.e.f 01.01.2020.

The Ministry of Tourism has formulated a National Strategy and Roadmap for the Development of Rural Tourism in India in consultation with line Ministries including the Ministry of Women & Child Development, all State Governments and Industry StakeholdersThe Strategy document focuses on integrating various initiatives aimed at empowering women, particularly in the context of rural tourism. Its goal is to ensure that women can take advantage of opportunities within this sector, allowing tourism to serve as a means for their development and empowerment.

Apart from the above, the Ministry of Tourism has also formulated a National Strategy for Promotion of Rural Homestays which, inter alia, envisages the role of Self-Help Groups for Women in running Rural Homestays.

6.3 Successful Travel Companies Established by Women in India

There are few travel companies started and managed solely by women in India for women's travel purposes like **WOW Club** by Sumitra Senapaty in 2005. In the last 17 years, 10,000 plus women travellers have travelled across 90 destinations worldwide. In 2007, corporate lawyer Piya Bose quit her job and started **Girls On The Go (GOTG).** The company focuses on experiences and has had its travellers enjoy expeditions like cruising in Antarctica, Northern Lights in Norway and nomadic living in Mongolia. She was featured by Conde Nast India as one among 15 young entrepreneurs shaking up the travelscene in India.

Ladakhi Women's Travel Company (LWTC) Ladakhi woman Thinlas Chorol founded Ladakhi Women's Travel Company (LWTC) in 2009. Thinlas knew there was a great opportunity to assist lone women trekkers, who were usually uncomfortable with male guides.

Thinlas' company takes trekkers around Sham region and Hemis National Park, with trekking packages ranging between 2-14 days and easy, moderate to difficult climbs. LWTC also takes guests from other countries to remote villages, where the local women are exposed to new cultures and people, and also get to earn some money.

Wovoyage - Rashmi Chadha was founded in 2016 to provide girl guides to solo women travellers. The startup now organises everything from women-friendly accommodation, transportation, group departures, and guided tours. Ever since the pandemic, Wovoyage has seen an increase in demand for staycations and so, Rashmi started building a network of smaller accommodation services.

Malini Gowrishankar and Akanksha Bumb founded **F5Escapes** with a focus on "redefining the way women travel in India". It organises all-women fixed departure tours and customised itineraries across India. The company also provides personalised travel assistance to solo travellers. **Appooppanthaadi** was founded by Sajna Ali in Kerala and was born from the idea of fulfilling the wanderlust of women who have a strong desire to break free from their daily routines and explore new destinations in a safe, group setting. They specialize in affordable travel packages for both domestic and international destinations, offering flexible EMI options for budget-conscious

travellers. Over the past seven years, they have organized over 660 trips to more than 50 locations, including Lakshadweep, the Andaman Islands, and international spots like the Maldives, Bali, Thailand, Vietnam, Cambodia, Nepal, Bhutan, and Dubai.

Julie Kagti is the founder and curator of **Curtain Call Adventures**, a tourism initiative started in 2017 to make travel more accessible for visitors to interact, immerse themselves and understand local community projects in this space, especially in the northeast of India .Zinal Doshi's **The Flapper Life (TFL)** is a women-led travel and lifestyle company, designed exclusively for women and empowering them one journey at a time.

Aishwarya Phadke's **Travel Dirty** is an experiential company on a mission to build communities of conscious people through slow, reflective, mindful, immersive and sustainable travel experiences. Vandana Vijay another entrprenuer founded **Offbeat Tracks** in 2016to connect the remote regions of the Himalayas to the rest of the world and have people come and experience the reality of life in these remote regions.

Leading Top 10 Travel Companies in India in 2024 for Business & Leisure as ranked **by Foundr Magazine India Editors** are Make My Trip, Yatra, Thoms Cook, Cox&Kings, Cleartrip, SOTC Travel, Travelguru, Club Mahindra, Gobibo and EaseMyTrip.   The majority of these companies appointed skilled women in different works like reception, travel booking, online guides, office clerks and middle-level management posts.

6.4 Challenges of Women Entrepreneurs in the Tourism Sector

While opportunities abound and efforts are reasonable, the majority of women entrepreneurs in the tourism sector in India are taking up unorganised, semi-skilled jobs. They are still facing significant challenges:

1. Access to credit and investment presents a considerable challenge, particularly for individuals with limited collateral. Many lending institutions often impose strict requirements that disproportionately affect those who may not have substantial assets to secure loans. Additionally, gender biases within these financial organizations can further complicate the situation, leading to unequal access for women and other marginalized groups. This combination of insufficient collateral and discriminatory practices creates significant barriers, making it difficult for many to pursue entrepreneurial ventures or secure necessary funding for personal and business development.

2. A significant number of women face challenges due to a lack of formal training in essential areas such as business management, hospitality, and tourism. This gap in skills limits their opportunities for professional growth and success in these fields, where specialized knowledge and expertise are increasingly vital.

3. Societal norms and traditional gender roles frequently create barriers that discourage women from engaging in entrepreneurial activities. These expectations often portray entrepreneurship as a male-dominated

field, leading to a lack of support and resources for women who aspire to start their own businesses. As a result, many women may feel dissuaded from pursuing their entrepreneurial ambitions, especially in tourism and travel sector due to societal pressures and the fear of judgment.

4. Infrastructure deficiencies such as poor road connectivity, inadequate public transport, and a lack of basic amenities at tourist spots hinder business growth.

5. Women entrepreneurs often face significant marketing challenges due to limited expertise and resources, making it hard for them to effectively compete with more established players in the market.

6. Personal safety and security are paramount concerns for women entrepreneurs and their clients. It is essential to prioritize these aspects to ensure a safe and secure environment for all involved.

7. Achieving work-life balance can be a significant challenge as individuals strive to balance their professional responsibilities with family commitments.

7. Conclusion

Women entrepreneurship in the tourism sector represents a powerful avenue for economic growth and social transformation. While the opportunities are immense, addressing the challenges requires a concerted effort from policymakers, financial institutions, and society at large. Initiatives such as capacity-building programs, financial support, and creating a safe and inclusive environment can empower women entrepreneurs to thrive. Enhancing general literacy and digital skills creates a strong business environment for women.

By overcoming these hurdles, women entrepreneurs can redefine the tourism landscape in India, contributing not only to the nation's economic prosperity but also to the broader goals of gender equality and sustainable development. The future of women entrepreneurship in this sector lies in collaboration, innovation, and a commitment to empowering women as change-makers in society.

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"Collaborative Governance and Rural Transformation: A Case Study of St. Francis College for Women's Unnat Bharat Abhiyan Initiatives in Hyderabad, Telangana"

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Abstract

Unnat Bharat Abhiyan (UBA), launched by the Government of India in 2014, seeks to transform rural areas by engaging higher educational institutions (HEIs) in the development process. Initially, technical HEIs were encouraged to adopt five villages each, applying academic knowledge to address real-world challenges and promote sustainable development. In 2018, UBA 2.0 expanded the initiative to include non-technical HEIs, broadening the program's reach and impact.

St. Francis College for Women in Begumpet, Hyderabad, joined UBA in November 2023, culminating efforts that began in August 2022. The college adopted five villages in Kandi Mandal of Sangareddy District: Vaddenaguda Thanda, Erdanoor Thanda, Ippalagadda Thanda, Lakshmi Nagar Colony, and Kandi Thanda. The institution built trust and strong relationships with these communities through collaborative governance, effectively bridging the gap between academia and rural development. This partnership fostered open communication and a sense of ownership among villagers, enhancing the sustainability and relevance of development initiatives.

The study suggests enhancing UBA's effectiveness by utilizing digital platforms like WhatsApp to facilitate communication among elderly people, women and youth. Such platforms can improve information dissemination, boost community participation, and streamline decision-making processes, strengthening collaborative efforts between HEIs and rural communities. Therefore, the success of UBA initiatives at St. Francis College underscores the importance of collaborative governance models. By fostering strong partnerships, ensuring active community engagement, and leveraging modern communication tools, HEIs can significantly contribute to rural development, effecting lasting and meaningful change.

Keywords: Unnat Bharat Abhiyan, collaborative governance, higher education institutions, transformative change.

Introduction

India's "Viksit Bharat @ 2047" vision emphasizes comprehensive development through evolving governance models and strategic initiatives. Since gaining independence in 1947, the nation has transitioned from centralized, hierarchical administration to decentralized, egalitarian structures,

embracing dynamic public administration reforms to enhance inclusivity, transparency, and responsiveness. Innovations such as M-Governance, Collaborative Governance, and Meta-Governance exemplify this shift, driven by socio-political, administrative, and cultural imperatives.

Recognizing that a significant portion of its population resides in rural areas, India has prioritized rural development as essential for national progress. Historically, the country adopted an incremental approach, focusing on short-term solutions. However, a paradigm shift toward transformational development now emphasizes long-term, sustainable outcomes, redefining the nation's growth trajectory and governance frameworks to foster inclusivity, efficiency, and resilience.

A flagship initiative embodying this transformational approach is the Unnat Bharat Abhiyan (UBA), launched by the Government of India in 2014. UBA encourages higher educational institutions (HEIs) to adopt villages, applying academic knowledge to real-world challenges and transforming these villages into practical laboratories for sustainable development. In 2018, UBA 2.0 expanded the initiative to include non-technical HEIs, promoting a collaborative model that aligns government entities with civil society organizations, NGOs, and villagers to achieve sustainable rural development. (Unnat Bharat Abhiyan)

As of September 2024, approximately 3,822 institutions have actively participated in UBA, demonstrating a commitment to social responsibility and rural advancement. (Press Information Bureau) In November 2023, St. Francis College for Women in Begumpet, Hyderabad, got registered as a participating institution in UBA, marking a significant milestone in collaborative governance. The college adopted five villages in the Sangareddy District of Kandi Mandal, Telangana namely Kandi Thanda, Lakshmi Nagar Colony (a specially challenged people's colony in Kandi Village), Erdanoor Thanda, Ippalagadda Thanda, and Vaddenaguda Thanda.

Statement of the Problem

The study focuses on the collaborative governance model between HEIs and adopted villages under the UBA program, addressing a significant research gap in understanding the dynamics of rural development through such partnerships. While numerous studies have explored rural development initiatives, limited research has been conducted on the role of HEIs in fostering sustainable change in rural communities through collaborative governance. This study aims to fill this gap by evaluating the effectiveness of collaboration between St. Francis College and its adopted villages, highlighting the importance of mutual engagement, effective communication, and shared governance in rural development.

The objectives of the study

1)To know the early phase of St.Francis College's collaborative governance in adopting villages

2)To evaluate the impact of collaborative governance between the institution and the villages

3)To provide suggestions for enhancing the effectiveness of UBA through collaborative governance

Review of Literature

Garg (2019): This case study examines the impact of the Unnat Bharat Abhiyan at Jyoti Vidyapeeth Women's University, Jaipur. It emphasizes the integration of technical knowledge, the needs of the villages, and strategic decisions from the government and management to create a successful village development plan through coordinated human and material resources.

Deore, Shinde, Shinde, Singh, & Waghmare (2022): The paper discusses the rural-urban divide and the importance of improving living standards in rural areas. It highlights how Unnat Bharat Abhiyan enables students to engage with rural problems, providing solutions through empowerment, and stresses the need for infrastructure that supports technological interventions in rural areas.

Prabakaran & Muthu Kumaran (2019): This paper highlights the importance of non-technical interventions and eco-friendly technical knowledge in rural development under the Unnat Bharat Abhiyan (UBA). It recommends designing a curriculum that familiarizes students with village administration and encourages hands-on involvement with local issues, bridging the gap between theoretical knowledge and practical application.

Research Methodology

The researcher utilized both primary and secondary data for the study. Secondary data was gathered from a range of sources, including research papers, scholarly articles from various journals, and official government websites. For primary data, the researcher engaged with coordinators of the UBA program from various technical and non-technical institutions across the districts of Telangana. This was achieved through telephonic interviews and face-to-face interactions with the coordinators. The study, thus, offers valuable perspectives on the college's model of collaborative governance in the implementation of UBA.

An Overview of the Early Phase of St.Francis College's Collaborative Governance in Adopting Villages

St. Francis College's collaborative governance with the UBA has laid a strong foundation for implementing UBA programs, showcasing a structured approach to fostering sustainable development and community empowerment. Through strategic planning and collaboration, it reflects its proactive approach to bringing the initiative to fruition. It has taken significant strides toward translating UBA's vision into actionable programs that benefit local communities. This case study explores the college's journey through its initial engagement with UBA, from understanding the process to overcoming challenges and fostering collaborative partnerships for community development.

Initial Exploration and Preparatory Work

Aligned with the broader goals of UBA, St. Francis College voluntarily participated in the 2.0 program by initiating a comprehensive investigation into the UBA process, which involved gathering contact details of UBA coordinators from both technical and non-technical HEIs via the UBA portal. To gain a deeper understanding of the operational aspects of the program, the college's coordinator, accompanied by an assistant coordinator, visited ten non-technical institutions to observe their engagement with UBA. Many of these institutions were at the early stages of their involvement, and their feedback primarily highlighted the challenges they faced, providing valuable insights into potential hurdles.

Additionally, telephonic discussions with the coordinators of technical colleges further illuminated the difficulties and opportunities experienced by various institutions. For two months, the college worked diligently to gain a comprehensive understanding of the UBA framework, which enabled them to devise effective strategies for implementation.

Challenges and Strategic Solutions

It has been observed that many participating institutions in the UBA faced an identical set of challenges during the village adoption process, primarily due to significant logistical constraints arising from the geographical distance between the institutions and their selected villages. For institutions located in Hyderabad's urban core, where urbanization extends over 100 kilometers, adopted villages were often situated 80-100 kilometers away. Furthermore, the distance between one adopted village with the other adopted villages was typically 30–40 kilometers far complicating logistical coordination. The extensive population size of the villages posed additional hurdles, particularly during the mandatory household surveys which is an essential step in identifying developmental gaps and crafting village development plans in line with UBA objectives.

St. Francis College devised a meticulous strategic action plan in response to these complexities. The college prioritized adopting villages within a manageable 50-60 km radius from the institution ensuring that all selected villages were clustered within a 10-kilometer proximity. This approach streamlined logistical operations and enhanced the program's overall efficacy. Additionally, the college focused on underdeveloped and sparsely populated villages, adopting a targeted strategy to effectively address local developmental needs.

Collaboration and Stakeholder Engagement in Selecting Villages

A robust framework of collaborative governance underpinned the successful selection of villages within a 60-kilometer radius of the institution, characterized by sparse populations. This collaborative approach integrated inputs from diverse groups like management, parents, students and faculty which provided critical insights. Peer groups contributed localized knowledge, enriching the decision-making process. Strategic partnerships with government

entities such as the National Institute of Rural Development (NIRD), the Directorate of Panchayati Raj Institutions, the village sarpanch, village development officers and village secretaries were instrumental in facilitating connections with key local leaders and selecting villages. Further, alliances with non-governmental organizations (NGOs) and voluntary agencies brought valuable on-ground expertise and operational support, strengthening the implementation framework. The contributions of key stakeholders, including Mohammad Khan (RTP Head and Senior Consultant at NIRD), Dr. Lakhan Singh (UBA RCI Coordinator), Ms. Zubeda (a community leader advocating for the differently-abled in Lakshminagar Colony, Kandi Village), and Mr. Suresh Naik (Thanda headman of Kandi), were pivotal in establishing vital linkages with local governance leaders, thus fostering effective grassroots engagement.

Diagram representing Working with Collaborative Governance in Selecting Villages
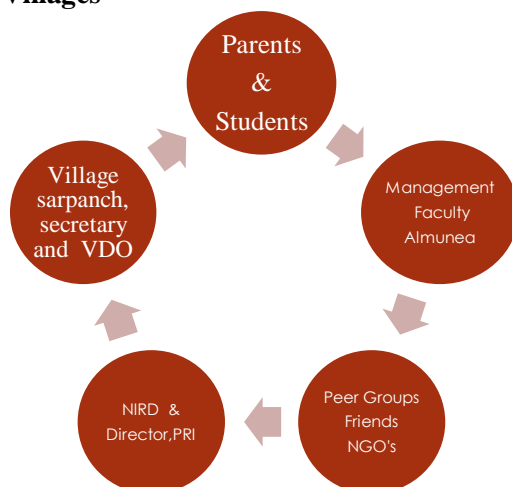
Through this collaborative model, St. Francis College successfully adopted four thandas namely Vaddenaguda thanda, Erdanoor thanda, Ippalagadda thanda and Kandi thanda along with Lakshmi Nagar Colony, (for differently-abled people in Kandi Village), Sangareddy District, Telangana. By strategically selecting villages within a 10-kilometer radius within the same district, the college was able to effectively achieve its target in addressing logistical challenges. Strategic planning, stakeholder collaboration, and a focused village adoption strategy allowed the college to focus on specific regions, ensuring that the initiatives were both comprehensive and impactful.

Evaluating the Impact of Collaborative Governance Between the Institution and the Adopted Villages

After completing the first phase of adopting five villages the college embarked on the crucial task of conducting a comprehensive survey to pinpoint development gaps and areas of critical need within the adopted villages. The insights gathered from the household survey will serve as the foundation for

crafting an impactful village development plan. According to the pre-survey observations of the five adopted villages presented several challenges, which included the following factors:

1. Since the majority of the villagers were daily wage workers, the village secretary requested the UBA cell coordinator to schedule the survey in the early hours before 8 a.m., to accommodate their work schedules.

2. None of the adopted Thandas had public toilets, posing significant logistical and hygiene challenges for the staff and students.

3. Understanding the Banjara dialect posed a notable challenge, as its accent and vocabulary differed from the standard regional language used complicating clear communication.

4. Proficiency in speaking Telugu was essential for all students and staff, as it was the only language familiar to most villagers, allowing for effective interaction with the community.

Recognizing the challenges outlined above, the UBA team, led by the coordinator and core committee members, meticulously organized the survey process. The ninety participating student volunteers were given a thorough orientation on conducting the UBA survey, with all survey questions translated from English to Telugu version to ensure clarity for villagers. Understanding that villagers might recognize central government programs more by their benefits than their official names, students were provided with detailed knowledge of each government scheme listed in the survey to facilitate informed discussions. Each section of the survey question was thoroughly explained to the students to avoid any type of confusion or mistakes.

Due to the numerous narrow and winding lanes within the villages, students were organized into pairs to ensure safe navigation and prevent any potential challenges during the survey. For effective oversight, a faculty member was designated to supervise each group of six students. To facilitate the survey across all five villages within a single day, the college arranged transportation via two buses. Before the visit, the UBA team met with the village headmen, elders and village secretary of the adopted Thandas for distributing Telugu-translated copies of the survey forms. A briefing session was also conducted to familiarize the villagers with the survey questions. Additionally, a request was extended for the voluntary participation of local students, youth, the village secretary, and the sarpanch to assist alongside our students in conducting the survey.

As Kandi Thanda was the smallest hamlet among the five adopted villages, the Thanda headman, Mr. Suresh, was requested to facilitate the provision of household toilets for the visiting students and faculty. Additionally, Mr. Suresh was asked to arrange lunch for approximately 150 people, ensuring that all involved had access to essential amenities throughout the survey process. Through more than seven to eight visits to each adopted village, the UBA team fostered a friendly relationship with the villagers and officials alike. The institution's collaborative approach proved highly effective, as the rapport

and mutual respect established with the villagers, local officers, and the sarpanch helped to overcome many initial challenges.

On December 13th, 2023, the UBA team, accompanied by ninety students, twelve faculty members from all streams, and two non-teaching staff, visited the adopted villages to conduct a comprehensive household survey. Despite a delayed arrival, each village warmly welcomed the team, with over 70% of villagers remaining at home to participate demonstrating remarkable cooperation and support. In an inspiring display of collaboration, several local youths and students joined our team to conduct the survey, providing invaluable assistance. In Kandi Thanda, villagers graciously opened their homes for students and faculty to use their washrooms as needed, and many who had initially left for work returned to ensure their houses were added to the survey. The village headman, Mr. Suresh, along with local youth and students, managed the food arrangements and all logistical support, displaying outstanding hospitality. Many students were deeply moved by the villager's warm reception and the opportunity to understand their daily challenges, with several expressing a heartfelt desire to return.

Though the college-funded lunch and logistical arrangements, the graciousness and unwavering support of Kandi Thanda's residents made it a truly memorable experience. Every sarpanch and village secretary demonstrated exceptional kindness and warmth toward our students, facilitating a smooth and thorough survey process that allowed the team to cover over 90% of the households in a single day. Despite the survey's demanding schedule, beginning at 5:30 am, students showed unwavering enthusiasm, patiently engaging with each household. The positive interactions and hospitality extended by the villagers greatly touched the student community, fostering a strong sense of connection. The commitment and trust the villagers have placed in the institution are truly commendable and underscore the success of this collaborative endeavor.

The findings of the study showcase the significant role that collaborative governance played in strengthening the relationship between the college and the adopted villages. This partnership proved instrumental in overcoming initial challenges, as the active involvement of the villagers fostered a sense of ownership and responsibility towards the initiatives. The village community, once engaged, became a crucial stakeholder in the success of the development programs, ensuring their sustainability and relevance. The government officials, such as the sarpanch and village development officer (VDO), were to replicate this model of collaboration with the same level of commitment and openness towards the villagers then rural development efforts would become far more seamless and impactful. The college's model emphasizes the importance of strong relationships and mutual respect in overcoming barriers to development and achieving long-term positive outcomes.

Suggestions for Enhancing the Effectiveness of UBA through Collaborative Governance

1. Develop a Knowledge Exchange Program: Create a program where students and villagers can exchange knowledge. Students learn about local practices and challenges, while villagers receive training in relevant skills like sustainable farming, small business management, and digital literacy to name a few.

2. Establish a Village-Based UBA Support Team: Form a dedicated team of local volunteers with village leaders who can work alongside HEI representatives to ensure the continuity of UBA activities, address issues promptly, and act as UBA ambassadors within the community.

3. Deploy Student-Led Research Projects: Encourage students to conduct research in the adopted villages on topics like water management, crop yield improvement, and social entrepreneurship. Findings can inform tailored solutions and generate data-driven insights for village development plans.

4.Establishment of WhatsApp Groups for Community Engagement: Creating WhatsApp groups that include elderly people, women and youth in the adopted villages would serve as a powerful tool for disseminating crucial information about developmental programs, government schemes, and updates. These groups would ensure that all community segments, including those who are often marginalized, stay informed and engaged in the development process. This digital platform provides a simple yet effective way to foster participation and promote active involvement in rural development initiatives.

5. Involve Local Youth in Village Development Committees: Motivating local youth to join village development committees and HEI project teams. This involvement fosters a sense of ownership, increases engagement in UBA initiatives, and supports leadership development within the community.

6. Develop a Village Resource Center with HEI Support: Monthly ones establish a resource center as per the requirement in each village. This center, managed by HEI volunteers, can provide villagers access to information on government programs, agriculture, healthcare and skill development.

7. Conduct Regular Feedback and Evaluation Sessions: Schedule quarterly feedback sessions with village leaders and community members to assess the progress of UBA projects. HEIs can adjust strategies based on these evaluations, ensuring the initiatives remain aligned with the evolving needs of the villages.

8. Encourage Faculty and Student Internship Programs in Villages: Design an internship program where students and faculty spend time working directly in the villages, participating in UBA projects, and gaining practical experience. This helps build stronger ties between the HEI and the local community.

These suggestions aim to deepen the collaborative relationship between HEIs and villages, promoting sustainable growth, resilience, and community empowerment aligned with the objectives of the UBA.

Findings of the Study

Empowering Rural Communities through Collaborative Governance: The study reveals that St. Francis College's model of engaging various stakeholders in rural development has significantly empowered the adopted villages, fostering a sense of ownership and active participation in community initiatives.

Bridging the Gap Between Academia and Rural Development: One of the key findings is the successful integration of academic learning with real-world application, where students' technical and non-technical knowledge directly contributed to solving local challenges, enhancing the relevance of their education.

Strengthened Trust and Communication Channels: The establishment of communication platforms, such as WhatsApp groups, involving villagers, village leaders, and academic stakeholders has proven to be a highly effective tool for continuous engagement, information dissemination, and decision-making, thereby strengthening the collaborative governance structure.

Institutional Commitment to Social Responsibility: The study highlights how St. Francis College's unwavering commitment to social responsibility has facilitated its active participation in UBA, demonstrating that when institutions prioritize social welfare, they play a crucial role in promoting sustainable rural development.

Overcoming Challenges through Community Involvement: The paper underscores the unique approach of overcoming challenges, such as logistical issues, communication barriers, and resource constraints, by fostering deep relationships between the college and the villages, ensuring that development interventions are tailored to meet the real needs of rural communities.

Conclusion

The case study on St. Francis College's model of collaborative governance in the implementation of UBA explores the profound impact that strategic collaboration between HEIs and rural communities can have on development initiatives. The college's approach, rooted in mutual respect and active participation, highlights the importance of fostering a two-way partnership between academia and villages. By engaging students, faculty, and other stakeholders along with villagers in the developmental process, St. Francis College has demonstrated how shared knowledge, resources and efforts can bridge the rural-urban divide. The success of this model exemplifies the power of collaborative governance in achieving transformational development This case study serves as a testament to the transformative potential of collaborative governance in shaping the future of rural India.

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An Overview of India's Leading Women Leaders in E-Governance

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Abstract

India has undergone a remarkable transformation in the realm of e-governance, driven by an inclusive approach that emphasizes digital empowerment, transparency, and improved governance. Women leaders have played an integral role in this transformation, contributing through their leadership in policy-making, technological development, and driving innovative governance practices. This paper delves into the contributions of leading women figures in India's e-governance sector, emphasizing their work in digital policy development, infrastructure, service delivery reforms, and ensuring that digital advancements reach marginalized communities. It also highlights the challenges faced by women in leadership roles in technology and governance, exploring how gender diversity fosters better decision-making in the e-governance landscape. By examining the achievements and obstacles of these women leaders, the paper underscores the importance of their roles in shaping India's digital future, while also suggesting pathways for further empowerment and inclusion. The paper concludes by arguing that women leaders' involvement in e-governance is crucial for building a digitally inclusive, transparent, and equitable governance system.

Keywords: Women Leader, E-Governance, digital Transformation, Gender diversity,

Introduction

India's e-governance initiatives have ushered in a digital transformation in public administration, aiming to improve the efficiency, accessibility, and transparency of government services. Over the years, women leaders have been at the forefront of these efforts, demonstrating how leadership and innovation can merge to drive positive change in governance. By integrating technology into administrative processes, these women leaders have made public services more citizen-centric and efficient, while also working to bridge the digital divide.

This paper explores the contributions of India's leading women leaders in the e-governance space, discussing their leadership roles, key achievements, and the challenges they face in the pursuit of digital governance. It also examines the crucial intersection between gender diversity and technological innovation, showing that inclusive leadership has been key to driving India's digital agenda forward.

1. Leading Women Leaders in India's E-Governance Sector

The following women have played pivotal roles in India's e-governance initiatives:

1.1. Aruna Sundararajan

- ❖ **Position**: Former Secretary, Ministry of Electronics and Information Technology (MeitY)
- ❖ **Contributions**: Sundararajan was integral to the Digital India campaign, which aimed to enhance digital infrastructure and promote digital literacy. She oversaw initiatives such as the expansion of broadband networks to rural areas and the implementation of government services through digital platforms.
- ❖ **Impact on Women**: Sundararajan advocated for women's inclusion in the digital revolution, focusing on bridging the gender gap in access to technology and ensuring that women, especially in rural areas, benefited from e-governance programs.

1.2. Rachna Sharma

- ❖ **Position**: Senior Officer, National Informatics Centre (NIC)
- ❖ **Contributions**: Rachna Sharma has played an essential role in digital service delivery, especially in rural areas, through the NIC's various e-governance projects. She worked on improving the accessibility and efficiency of government services via digital platforms.
- ❖ **Impact on Women**: Sharma has focused on providing women in rural areas with access to digital platforms for government services such as subsidies, pensions, and healthcare, ensuring that they are able to benefit from e-governance programs.

1.3. Neelam Sharma

- ❖ **Position**: Director, e-District Project, Government of Haryana
- ❖ **Contributions**: Neelam Sharma was instrumental in the e-District Project in Haryana, which digitized public service delivery at the district level. The project aimed to improve access to services such as pension disbursement, birth certificates, and welfare schemes.
- ❖ **Impact on Women**: The project has been particularly beneficial for rural women, allowing them to access services more easily and reducing the dependence on intermediaries.

1.4. Satyavati Berwal

- ❖ **Position**: Founder, Rural Technology and Innovation Hub (RTIH)
- ❖ **Contributions**: Berwal's work focused on providing rural women with technology-based solutions to improve their livelihoods. Through

RTIH, she developed mobile applications for rural women, especially in agriculture, enabling them to access information about farming techniques, markets, and financial services.

❖ **Impact on Women**: Her initiatives have empowered rural women by providing them with tools that increase productivity and improve access to financial and government services.

1.5. Shalini Prakash

❖ **Position**: Senior Consultant, Digital Literacy and Technology for Development

❖ **Contributions**: Shalini Prakash has worked extensively on digital literacy initiatives aimed at empowering marginalized communities, particularly women in rural areas. She has helped design and implement training programs that teach women how to use technology to access essential services.

❖ **Impact on Women**: Prakash's work has helped women become digitally literate, enabling them to participate in the digital economy and access government services more effectively.

1.6. Rekha Menon

❖ **Position**: Chairperson and Senior Managing Director, Accenture India

❖ **Contributions**: While primarily working in the corporate sector, Rekha Menon has been a vocal advocate for diversity and women's inclusion in the technology sector. She has worked on numerous initiatives to promote women's leadership in digital transformation and technology-driven governance.

❖ **Impact on Women**: Menon's advocacy for women's participation in the tech industry has influenced the broader e-governance ecosystem by encouraging more women to take leadership roles in digital governance.

1.7. Jaspreet Kaur

❖ **Position**: Co-Founder and CEO, Digital Empowerment Foundation (DEF)

❖ **Contributions**: As a co-founder of DEF, Kaur has been at the forefront of efforts to increase digital literacy and ensure that rural populations, particularly women, have access to technology. DEF has trained thousands of women in digital literacy, helping them improve their access to healthcare, education, and financial services.

❖ **Impact on Women**: Kaur's efforts have directly empowered rural women, giving them the tools they need to access government services and participate in the digital economy.

1.8. Neeti Sharma

❖ **Position**: Co-Founder, eGov Foundation

❖ **Contributions**: Neeti Sharma's work with the eGov Foundation has focused on improving public service delivery through technology. The foundation works on various projects that enable digital interaction between citizens and the government.

❖ **Impact on Women**: Sharma's initiatives have focused on ensuring that digital platforms are user-friendly and accessible to women, especially those in rural areas, so that they can access public services and welfare schemes.

1.9. Lata Subramaniam

❖ **Position**: Senior Official, Ministry of Electronics and Information Technology (MeitY)

❖ **Contributions**: Subramaniam has played a key role in the development of e-governance solutions, focusing on improving service delivery and transparency. Her work has involved overseeing the creation of e-governance systems that improve accessibility to public services.

❖ **Impact on Women**: Subramaniam's contributions have focused on making digital services more inclusive, ensuring that women are not excluded from the benefits of e-governance.

2. Key Contributions to E-Governance

The key contributions made by women leaders in India's e-governance sector have been foundational in transforming public administration, driving digital inclusion, enhancing transparency, and improving overall service delivery. Women have led and shaped several critical e-governance initiatives that have empowered citizens, bridged the digital divide, and streamlined government processes. The following sections outline some of the most significant contributions of women leaders to the development and implementation of e-governance in India.

2.1. Digital India Initiative

One of the most transformative e-governance initiatives in India has been the *Digital India* program, which was launched in 2015 to harness the potential of technology for improving governance and public service delivery. Women leaders, especially Aruna Sundararajan, played a crucial role in the conceptualization and execution of this initiative.

The *Digital India* program also focused on increasing the use of digital tools and platforms in the administration, reducing paperwork, and improving service efficiency. Under the leadership of women in the Ministry of Electronics and Information Technology, e-governance was embedded within the framework of national development.

2.2. Enhancing Service Delivery through Digital Platforms

Women leaders in India's e-governance sector have been instrumental in streamlining service delivery by implementing digital platforms that make government services more accessible, transparent, and efficient. Some notable contributions include:

❖ **e-District Services**
❖ **Goods and Services Tax (GST) Portal**
❖ **National Portal for e-Health**

2.3. Financial Inclusion and Digital Payments

Financial inclusion has been a central pillar of India's digital governance strategy. Dr. Renu Satti, through her leadership in the digital payments industry as the Managing Director of Paytm Payments Bank, has made significant contributions toward integrating digital payments into India's e-governance framework.

- ❖ **Cashless Economy**
- ❖ **Pradhan Mantri Jan Dhan Yojana (PMJDY)**
- ❖ **Mobile Payment Systems**

2.4. Digital Literacy and Empowerment

One of the critical components of India's e-governance strategy is digital literacy. Several women leaders have played a major role in creating and promoting digital literacy programs to ensure that all citizens, especially women and rural populations, have the skills necessary to engage with digital platforms. Initiatives like *PMGDISHA* (Pradhan Mantri Gramin Digital Saksharta Abhiyan) have been instrumental in this regard.

2.5. Cyber security and Data Privacy

With the rapid growth of digital services, cyber security has become one of the most important aspects of e-governance. Women leaders have been at the forefront of developing and implementing robust cyber security frameworks to protect both government data and citizens' personal information. Their work has ensured that digital governance systems remain secure and trustworthy.

2.6. Transparency and Accountability

One of the core objectives of e-governance in India is to increase transparency and accountability in government operations. Women leaders have been essential in ensuring that technology is used to create systems where citizens can easily track the progress of government programs and hold authorities accountable.

- ❖ **RTI Applications**: Women leaders have played a role in digitizing the Right to Information (RTI) applications, allowing citizens to file requests for information from government bodies online. This has reduced bureaucracy and made the RTI process more efficient and transparent.
- ❖ **Anti-Corruption Initiatives**: Digital tools have also been used to combat corruption in public administration. By digitizing processes such as public procurement, licensing, and permitting, women leaders have helped create a more transparent system where corrupt practices are harder to conceal.

3. Challenges Faced by Women Leaders in E-Governance

While women leaders in India's e-governance sector have made significant strides in advancing digital transformation, their journey has been far from easy. Despite their notable contributions to the country's e-governance initiatives, they face a range of challenges that hinder their full potential in driving digital

innovation, inclusion, and policy reforms. These challenges stem from societal norms, systemic barriers, infrastructural limitations, and the evolving nature of technology itself. The following section discusses in detail the key challenges faced by women leaders in India's e-governance landscape.

3.1. Gender Bias and Stereotyping

Gender bias and stereotyping are some of the most significant challenges faced by women leaders across various sectors, including e-governance. While the digital sector has seen increased participation from women, they often face scepticism and prejudice regarding their capabilities to manage and lead technology-driven initiatives. Some common gender-based challenges include:

- **Lack of Recognition**: Women leaders in e-governance often struggle to receive the same level of recognition as their male counterparts for their contributions. Despite achieving significant milestones in digital governance, their accomplishments are frequently overshadowed by male-dominated narratives, leading to the undervaluing of their leadership and expertise.
- **Leadership Stereotypes**: In a sector historically dominated by men, women in leadership positions are often judged more harshly. They may face assumptions about their technical skills, leadership capabilities, and decision-making prowess. These biases can impede their professional growth and opportunities for advancement.
- **Undervaluation of Soft Skills**: Women leaders often possess strong communication and interpersonal skills, which are essential for managing teams and building collaborations in large-scale governance projects. However, in many cases, these skills are undervalued compared to technical expertise, which is still predominantly associated with male leadership in the tech industry.

3.2. Limited Access to Leadership Roles

Although women in India are increasingly taking on leadership roles in public administration and technology, access to top leadership positions remains limited. The underrepresentation of women in senior government roles, policy-making bodies, and executive positions in public sector organizations continues to be a major obstacle.

- **Glass Ceiling**: The "glass ceiling" remains a significant barrier to women's advancement in leadership positions in e-governance. While women may enter the digital sector or public administration in junior roles, they often face challenges in rising to top leadership positions due to entrenched patriarchal norms, lack of mentoring, and fewer networking opportunities compared to their male counterparts.
- **Lack of Support Networks**: Women leaders often lack robust support networks that can help them navigate career advancement. In male-dominated fields, mentoring and sponsorship opportunities are more often available to men. This lack of support can lead to women leaders facing isolation and a lack of professional development opportunities.

- **Bias in Decision-Making**: Gender bias also affects the decision-making processes within public administration and governance. Often, male-dominated panels and committees may be less inclined to promote women for senior roles or overlook their capabilities in favor of male candidates, resulting in fewer women in leadership positions.

3.3. Technological and Skill Gaps

While women leaders have made significant strides in e-governance, the rapidly evolving technological landscape presents an ongoing challenge for all leaders, especially women who may face difficulties in staying current with fast-paced developments. Some key issues include:

- **Access to Technology**: Women, especially in rural and economically disadvantaged areas, often lack access to technology, which hampers their ability to develop the skills needed for leadership in the digital space. In rural India, limited access to the internet and computers can prevent women from acquiring the digital literacy required to participate fully in the e-governance sector.
- **Skill Development**: While there has been progress in promoting STEM (Science, Technology, Engineering, and Mathematics) education for girls, there is still a significant gap in the number of women pursuing careers in technology. Women often face challenges in accessing technical training programs, professional development courses, and the mentorship needed to grow their expertise in emerging technologies like artificial intelligence, cybersecurity, blockchain, and data analytics.
- **Changing Technological Landscape**: As technology continues to advance, the demand for leaders with expertise in cutting-edge tools and systems grows. Women leaders, especially those in government and public administration, may find it challenging to keep pace with the evolving nature of digital technologies, particularly in areas like cybersecurity, data governance, and cloud computing. This can hinder their ability to make informed decisions regarding the adoption and implementation of these technologies in governance processes.

3.4. Digital Divide and Infrastructure Constraints

While e-governance initiatives have improved public service delivery, the digital divide remains a significant challenge, particularly for women in rural, underserved, and economically disadvantaged areas. Several women leaders have worked hard to bridge this gap, but structural and infrastructural limitations continue to impede their efforts.

- **Rural and Urban Divide**: Many e-governance initiatives have focused on urban areas, leaving rural populations underserved in terms of access to digital tools and services. In rural areas, women often face additional barriers to access due to low levels of digital literacy, lack of internet connectivity, and limited availability of smartphones and computers.
- **Lack of Infrastructure**: Inadequate digital infrastructure in rural and remote areas continues to hinder the widespread adoption of e-

governance. The absence of reliable internet connectivity and digital devices in these areas makes it difficult for citizens, especially women, to take full advantage of e-governance services. Women leaders in e-governance are working to address these issues, but progress is slow due to the vast infrastructure gaps across the country.

- **Gender-Specific Barriers**: Women in rural areas are often further disadvantaged by social norms and cultural practices that restrict their mobility and access to digital resources. In many communities, women are expected to prioritize household responsibilities, leaving them with limited time and opportunity to engage with digital technologies and governance services. This creates an additional layer of difficulty for women leaders trying to drive digital inclusion efforts.

3.5. Cyber security and Data Privacy Concerns

As e-governance relies heavily on digital infrastructure, cyber security and data privacy are significant concerns. The growing use of digital platforms to provide public services raises the need for robust security protocols to protect citizens' sensitive data. Women leaders, especially those working in regulatory bodies or ministries, have been involved in establishing frameworks for data privacy, but the following challenges persist:

- **Cyber security Threats**: As e-governance services expand, so do the risks associated with cybercrime, data breaches, and hacking. Women leaders in e-governance are responsible for ensuring that public platforms remain secure. However, the evolving nature of cyber threats makes it difficult to stay ahead of potential risks, requiring constant vigilance and adaptation of security measures.
- **Public Trust**: Ensuring that citizens trust digital platforms with their personal information is crucial for the success of e-governance initiatives. However, data breaches, identity theft, and misuse of personal data have undermined public trust in digital services. Women leaders who are responsible for overseeing data protection and cybersecurity must work hard to reassure citizens that their data is secure and used ethically.

3.6. Balancing Work and Family Responsibilities

A significant challenge that women leaders in e-governance face is balancing their professional responsibilities with family and caregiving duties. This challenge is exacerbated by the demanding nature of leadership roles in technology and governance, where long hours, high stress, and the need for constant decision-making are common.

- **Work-Life Balance**: Despite growing recognition of the need for work-life balance, women leaders still face societal expectations to fulfill traditional roles as primary caregivers in the family. Balancing the high demands of e-governance leadership with family responsibilities can lead to burnout and limit career advancement.

- **Gendered Expectations**: Women leaders often feel pressured to perform at a higher level to prove themselves in a male-dominated field. These gendered expectations, coupled with the additional burdens of family care, can impact their ability to fully focus on their professional responsibilities and may cause them to drop out of leadership roles prematurely.

Conclusion

India's digital governance journey has been significantly influenced by the leadership of women. From driving key initiatives like *Digital India* and *Pradhan Mantri Jan Dhan Yojana* to ensuring the inclusivity of e-governance programs, women have made invaluable contributions to the country's digital transformation. Their leadership has not only been instrumental in improving the efficiency of public service delivery but also in making governance more transparent, accessible, and inclusive.

However, despite their achievements, women continue to face various challenges, including gender bias, limited access to resources, infrastructure constraints, and work-life balance issues. These challenges need to be addressed to ensure that more women can rise to leadership roles in e-governance and continue to drive the digital transformation agenda forward.

In the years to come, the active participation and leadership of women will remain crucial in shaping a more inclusive, transparent, and effective digital governance framework in India. To truly achieve the goals of *Digital India*, it is essential that the government, private sector, and civil society work together to create a more supportive environment for women in e-governance. This will ensure that the benefits of technology are accessible to all citizens, regardless of their gender, location, or socio-economic background. By empowering women to lead in the digital space, India can build a future where technology serves as a powerful tool for social change, economic growth, and inclusive governance.

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Empowerment Of Women In India - An Overview

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Abstract

The phrase "women empowerment" refers to the power that is placed on women who share indistinguishable rights. The phrase describes the release of women from the socioeconomic constraints of dependence. About half of the nation's population is female, and the majority of them remain economically reliant on one another in the absence of employment. Only a small percentage of indian women are free to use their free will and are allowed to live their life as they see fit in the era of feminism. However, a significant portion of women in our country need encouraging assistance. Women are still denied access to basic education in the majority of indian rural and semi-urban towns, and they are never permitted to pursue further education even after gaining the necessary knowledge.

The women possess the fundamental indigenous knowledge, abilities, and resources necessary to start and run their own businesses. Knowledge of loan accessibility, certification procedures for various funding sources, government welfare program awareness, technical competence, motivation, and assistance from family, the government, and other organisations are now necessary.

Due to the lack of witnesses, the suspension of lawsuits, the difficulty of establishing the incidents, etc., the verdicts in a large number of these instances are against women. In order for the nation to utilise its hidden potential power for economic development, she should be stronger and her standing increased. She should be reinforced not just physically but also psychologically, economically, socially, politically, and culturally.

Key words: Women,policy,government, empower

Introduction

Empowerment is defined as a psychological sense of personal control or influence and a concern with actual social influence, political power, and legal rights. It is an international, ongoing process that is centred in the local community and involves mutual respect, critical reflection, caring, and group participation. In a society where men control women's destiny, how can women be empowered? Simply encouraging women to defy men's wishes would not only fail, but would also foster mistrust of any goodwill attempts from "the outside" to assist rural communities.

The objective is to empower women to generate income without endangering men. These human rights are denied to women, frequently due to custom. Women are mostly limited to domestic work and low-paying jobs in

rural areas since they are typically not seen as having any significant ability to generate revenue. Their voices are suppressed because they lack the ability to work and make a fair living. Women frequently lack the capacity to defy their men's demands, even when it comes to sexual relations and childbearing.

2. Meaning of women empowerment

The process of giving someone the ability to think, act, and manage their work independently is known as empowerment. It is the method by which one can take charge of their life's circumstances and destiny. Control over ideology (beliefs, values, and attitudes) and resources (financial, intellectual, human, and physical) are all components of empowerment. One can overcome external obstacles to obtaining resources or altering conventional ideology by developing intrinsic capacity, increasing self-confidence, and undergoing an internal shift of consciousness.

It is not just a sense of increased extrinsic control. The advancement of society greatly depends on the empowerment of women. Empowerment is the process by which people gain the ability to think and act freely, make decisions, and function as equal members of society.

. As per the united national development fund for women (unifem), the term women's empowerment means:

- Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.

3. Indian women

In the home and agricultural system, women are essential. She makes a significant physical contribution to farming, post-harvest operations, animal management, and related fields. In addition to helping to preserve their assets, her direct and indirect contributions at the farm and household levels, as well as her work managing cattle, have raised the family's revenue. She has skills and indigenous knowledge in these areas and engages in a variety of agriculture, livestock, post-harvest, and related tasks. In addition to effectively utilising their leisure time and pre-existing talents to establish and maintain businesses, the women were empowering themselves technically to deal with the changing times. With the assistance of a self-help group, they were launching programs to generate revenue on an individual or group basis.

4. Problems of indian women

The problems like family problems , unawareness of education ,health , poverty , finance , security ,marketing facility , social harassment ,political ,technological and unknown of govt. Policies , etc are strongly effected by the indian rural women in the indian society.

5. Need for empowerment

Women are the primary creators of families, the first teachers, the providers of work, and the key players in the growth of industry, agriculture, the service sector, socioculture, and other fields that contribute to the creation of a

civilised society. Women provide both apparent and unseen contributions to economic growth. Nature has endowed women in particular with the biological capacity for reproduction. She has the ability to produce economic, cultural, and social wonders. Even still, women's socioeconomic standing is extremely low. In situations like as rape, dowry harassment, kidnapping, sex-selective abortions, domestic violence, trafficking, and female infanticide, women are frequently the victims.

6.objective of the study: To know the women empowerment in india and various factors effected indian women life..

7. Empowerment of indian women

Some of the empowerment mechanisms identified are as followed .

A. Empowerment through education: Education is the key that unlocks the door to life, advances humankind, and fosters national growth. Women's empowerment can be achieved through education. It gives rural women access to fresh information and technology that they need to advance and improve their work in various disciplines. In order to make all rural farm women functionally literate and to meet the need for adult education, at least one functional literacy centre should be established in each gramme panchayat region.

B. Social empowerment: Women's empowerment promotes social progress. Social growth can lead to economic advancement in any nation, whether it is developed or not. Therefore, when creating different strategies for rural and socioeconomic development, women's empowerment cannot be disregarded.

    i.   **Women's status:** Although the nation has made strides in enhancing women's potential, disparities between men and women nevertheless persist. Women's low status stems from a number of factors, with patriarchal values propagated by the media, tradition, and other sociopolitical institutions playing a significant part. In order to accept gender equality, the structural underpinnings of women's oppression must be made more sensitive. In addition, women's self-perceptions must be altered.

    ii.   **cultural bias:** Women have historically played a vital part in agriculture due to cultural customs and financial necessity. It is not unusual for women in india to have no authority over the land. Even in cases where a greater proportion of agricultural producers are women

    iii.   **Nutrition and health:** Two fundamental need for rural women's empowerment are nutrition and health. An wide and intense "health education and awareness campaign" (heac) must be given top priority in order to achieve actual and faster improvement in the health sector. It should primarily focus on family planning, nutritional education, and the advantages of vaccinations. Economic empowerment: women's contributions to agricultural development will increase if they are given economically viable jobs.

iv.   **Access to resources:** A sense of belonging and ownership will be fostered by possession and management of productive assets. Taking responsibility for family and local group activities will therefore be beneficial. Enhancing their decision-making skills to satisfy certain physiological requirements, such as confidence and self-worth, is another effect of control.

C. Micro-credit programs: In addition to providing credit for self-employment, micro-credit programs provide its clients with a range of services and resources. To improve women's economic choices, they must have access to productive resources. Since the poor are rarely given loans by official credit institutions, it could be essential to make unique institutional arrangements in order to provide credit to people who lack collateral to support their businesses. Establishing self-help groups, a local banking system run by women, non-governmental organisations, and government facilities are all necessary to have access to credit.

Performance of the self help groups-bank linkage programme in india

Self-Help groups have financially included and empowered women while building financial, social, economic, and technological capital in rural india. Nabard, as a pioneer of the shg movement in india, has upheld its commitment to strengthen shgs through fy2020 to 2023

Table-1

Performance of the self help groups-bank linkage programme

Particulars	As on 31 march 2020		As on 31 march 2021		As on 31 march 2022		As on 31 march 2023	
	No.of shgs (lakhs)	Amount (crore)	No.of shgs (lakhs)	Amount (crore)	No.of shgs (lakhs)	Amount (crore)	No.of shgs (lakhs)	Amount (crore)
Loans disbursed	31.46	77,659.3	28.87	58,070.7	34.00	99,729	43	1,45,200.2
Loans outstanding	56.77	1,08,075.1	57.80	1,03,287.7	62.32	1,18,002	70	1,88,078.8
Savings with banks	102.43	26,152.1	112.23	37,477.6	118.29	44,286	134	58,892.7

Source: annual report of nabard

The table show the performance of shgs with bank linkage programme. No. Of shgs in loans distributed decline because of covid-19 impact. Remaining all are increased loans outstanding , savings with bank.

D. Appropriate training program: Training improves knowledge, skills, and attitude and is a crucial part of hrd. Special focus must be paid to need-based,

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skill-oriented training programs that strengthen women's role in farm operations in order to develop technical proficiency. Their felt needs should serve as the foundation for the training programs at first, before moving on to unfelt yet crucial demands.

E. Appropriate technology for women: Women-specific technologies should be created to meet the technological needs of rural and agricultural women. Women's indigenous practices should be given the consideration they deserve in order to merge with frontier ones and increase their adoption as agricultural technologies   evolve.

8.Government policies

I.   In order to specifically meet women's perceived needs and promote their advancement, development, and empowerment, the national policy for empowerment of women, 2001 (npew) was developed as the roadmap for the future.

II.   Since 1961, the dowry prohibition act, 1961 act has been in effect, outlawing the immoral custom ofoffering and receiving dowries. The act was amended once in 1984 and once more in 1986.separately, a petition was reviewed by the rajya sabha's committee on petitions.

III. The 2005 protection of women against domestic abuse act there are many different types of violence against women, such as psychological, social, economic, and physical. A civil statute known as the pwdva aims to give women who are victims of domestic abuse timely assistance in the form of housing, healthcare, and relief in the form of safety, housing, and restitution. In its current form, the act covers support services such as counselling, medical relief, shelter, and legal aid.

IV.   The national commission for women act of 1990 established the national commission for women (ncw) as an apex level legislative authority in 1992. The commission's primary responsibilities include researching and keeping an eye on all issues pertaining to the legal and constitutional protections afforded to women, as well as reviewing current laws and proposing changes when needed. \

V.

      launched by the hon. President of india on march 8, 2010, the national mission for empowerment of women (nmew) is an initiative of the indian government to empower women holistically by securing the convergence of programs and schemes from various central government ministries and state governments.

9. Conclusion

The lives of indian women in urban and rural areas can be significantly improved. Women can be empowered by well-thought-out and effectively run private projects, as long as the strategy is sufficiently comprehensive. While ensuring that substantial benefits reach low-income and socially disadvantaged households, effective and long-lasting programs can be implemented with a

small initial cost. In the near future, it is unlikely that government-run rural development initiatives will considerably raise women's social and economic standing. Therefore, large-scale, privately sponsored and controlled projects must be attempted to create long-lasting reforms.

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Impact Of Micro-Finance On Socio Economic Conditions Of Rural Poor Women

Dr. A. Seshadri

K. Ramachandra

Abstract

Women empowerment is a major indication of socio-economic transformation. In the recent years, transformation of lives and livelihood of the underprivileged has gained highest prominence world over, especially in the developing economics. Women empowerment is a phenomenon of nineties, which means equipping women to be economically independent, self-reliant, with positive self-esteem to enable them to face any difficult situation and actively participate in decision making. Women folk are the prime contributors to the socio-economic development of the country. In order to improve the socio-economic conditions of the people of any country, it has become indispensable to empower them, by enhancing and ensuring their role to the optimal level. Thus, women empowerment is a mantra of the new millennium, which has become a significant component in the development of a nation. In india, micro finance has been described as the way to go with respect to rural banking for the poor and it is one of the largest potential markets for micro finance in the world since still, 36 percent of rural poor are not getting access to services through the financial system. The present study focuses on the socio-economic profile and impact of the micro-finance on rural poor women for their socio-economic conditions..

Key words : women empowerment, micro finance, socio-economic transformation, underprivileged, livelihood

Introduction :

socio-economic empowerment among the people particularly women is a hallmark and a major indication of transformation. At present, transformations of livelihood of the underprivileged sector especially in the developing economics like india. Women empowerment is a phenomenon of nineties, which means equipping women to be economically independent, self-reliant, with positive self-esteem to enable them to face any difficult condition and actively participate in decision making. Women folk are the prime contributors to the socio-economic development of the country. In order to improve the socio-economic conditions of the people of any country, it has become indispensable to empower them, by enhancing and ensuring their role to the optimal level.

Thus, women empowerment is a mantra of the new millennium, which has become a significant component in the development of a nation. About women empowerment nehru has said, "when women move forward, the family moves, the village moves". Therefore, the need to empower women arises in the third world developing countries at global level. In the 21st century, the term

economic empowerment has come to limelight in the development analysis of both developed and developing nations.

According to amartya sen., women are less likely to secure favorable outcomes for themselves in household decision making process. They feel that their long term security lies in subordinating their wellbeingness that of male authority figures. Empowerment means that women live their own life in a way that think appropriate on the basis of their condition of family circumstances, qualities and capabilities of which they themselves are the best judges. Empowerment of women encompasses many aspects such as economic opportunity, property rights, political representation, social equality, personal rights and so on. Historically the world over, either by law or by custom, the status of women is undermined by symmetrical power relationships in decision-making, personal and social rights, access to resources and entitlement. Women in many countries still lack rights to inherent property, own land, get education, obtain credit, earn income or work outside home, control their fertility they are still widely under-represented in involvement in decision making at the household or social and economic levels.

The government of andhra pradesh has adopted a multifold strategy to eradicate poverty, which is multi-dimensional. Eradication of poverty has been the overriding objective since the beginning of economic planning in india. Eradication of poverty through overall economic and social development by ensuring equitable access in resources and skills, as well as by widening the opportunities for gainful employment to the deprived sections of the society, is enunciated as the principal objectives of all the rural development programmes initiated by the government. It has assumed significance more so in the context of ongoing economic reforms due to the apprehensions that the short-run impact of reforms may not be favorable for the eradication of poverty. It is known that economic growth alone is not sufficient to reduce poverty and there is a need for direct state intervention for poverty eradication.

1.1 Origin of micro finance in india

In india, micro finance has been described as the way to go with respect to rural banking for the poor and it is one of the largest potential markets for micro finance in the world since still, 36 percent of rural poor are not getting access to services through the financial system. There is wide gap between demand and supply. The micro finance is popular in few states such as andhra pradesh, gujarat, tamilnadu and rajasthan in india due to respective state governments' encouragement. Among the different models of micro finance, shg-bank linkage programme in india has emerged as the major micro finance programme in the country, which is being adopted by commercial banks, rrbs and cooperative banks. The impact of micro finance has been significant on women development, poverty reduction, which is an integral part of the rural development in this country.

The evolution of microfinance in india can be traced back to the 1800s. This is when small credit to entrepreneurs and farmers were

used to help people emerge out of poverty. Micro financing was first used in 1970; at the time of the development of grameen bank of bangladesh. The bank was founded in 1976 by muhammad yunus, who institutionalized the approach of microfinance.

The central government had introduced the micro units development refinance agency (mudra) where the scheme aims to refinance collateral-free loans of up to rs 10 lakh granted by lending entities to non-corporate small borrowers, for revenue growth actions in the non-farm sector. Currently, loans granted under this system have falls under three categories namely, shishu loans for up to rs 50,000, kishor loans in a range between rs 50,001 to rs 5 lakhs and tarun loans ranging from rs 5 lakhs to 10 lakhs. As a way to make the mudra scheme popular, the government aims to set up a rs 3000-crore credit guarantee fund to back these loans.

1.2 Shg model in india

Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as self help groups have become the vehicle of change for the poor and marginalized. Self-help group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The shg method is used by the government, ngos and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

The self help group (shg) bank linkage, pilot project of microfinance by national bank of agriculture & rural development (nabard) in 1992 is considered as a landmark development in banking with the poor. The informal thrift and credit groups of poor came to be recognized as bank clients under the pilot phase. Setting up of a working group followed the pilot phase on ngos and shgs by the reserve bank of india in 1994.

The self help group (shg)-bank linkage programme, in the past eighteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. Shgs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to

the poor. The programme, over a period, has become the common vehicle in the development process, converging important development programmes. With the small beginning as pilot programme launched by nabard by linking 255 shgs with banks in 1992, the programme

Has reached to linking of 69.5 lakh saving- linked shgs and 48.5 lakh credit-linked shgs

And thus about 9.7 crore households are covered under the programme, envisaging synthesis

Of formal financial system and informal sector.(nabard)

2. Impact of shg in the process of empowerment of women

The year 1975 was declared as a 'year for women'. Also, the decade from 1975 to 1985 was declared as a 'decade for women'. During this period, the movement for empowerment of women received a fillip. The importance of role of women, which consists 50% of the society, was highlighted in this span of period. It was emphasised that woman should get the same opportunities as that to men.

The year 2001 was declared as a 'year of women empowerment'. Efforts were being made in the direction that women should have a role in all walks of life; and special provisions should be made in the budget for activities related to the development of women. Many schemes were planned and started to be executed, at government level, in respect of women education, laws regarding prevention of atrocities on women, their participation in economic and political spheres etc. At this juncture, shg movement also started and in a way journey towards women empowerment began.

2.1 progress of micro finance

In india, almost 27.09 percent of the rural population and more than 23.62 percent of the urban population are below the poverty line. In india, demand for micro-credit is estimated between rs.15,000.00 crores and rs.45,000.00 crore. With the small beginning as pilot programme launched by nabard by linking 255 shgs with banks in 1992, the growth of shg bank linkage has been truly remarkable, particularly since the late1990s. In 2003, the number of shgs linked to banks was close to 800,000, compared to just 33,000 in 1999. Shg bank linkage reaches some 12 million women and their households. But outreach is still modest in terms of the proportion of poor households served, covering less than 5 percent of india's rural poor. Micro level analysis focused on income enhancement programmes (irdp, dwcra and jry), food and nutritional programmes (icds), minimum needs programmes (iay), social security schemes, and natural resource management and rural livelihoods (watershed development).

2.3 development of the microfinance sector in andhra pradesh

Compared to other states in india, the growth and development of the microfinance sector followed a unique course in ap. Although all states in the country experienced initiation and growth of the shg movement, the mainstay of indian microfinance, the state government of ap systematically nurtured and deepened the institution of shg through the use of public resources due to a number of political motives. The ap government constituted an autonomous body, named society for elimination of rural poverty (serp), which is implementing as indira kranthi patham (ikp) project in all the 22 rural districts of ap. The project methodology involves mobilizing and organizing rural women in the shgs consisting of ten to fifteen members. Activities of the shgs revolve around regular savings by their members, credit (from both internal and external sources) and regular meetings (weekly excepting in case of newly-formed shgs). The shgs have been federated at village levels into village organisations (vos). The vos have been further federated as mandal samakhyas or mandal organisations (mos) at mandal (sub-district) levels. All shgs in a village contribute two members to their vo (one member in case of more than twenty shgs in a village), while every vo in a mandal sends two of its members to the concerned mo. All the mos have organised themselves into zila samakhyas or district organisations (dos) at the district levels (government of andhra pradesh, 2009).

2.4 poverty level of rural women:

Over 48% of india's rural population comprises of the female gender. They play an essential role in the rural economy by working as farmers, daily wage workers, traditional knowledge disseminators, entrepreneurs etc. They often also serve a significant role in managing household work, childcare, elderly care, taking care of ill ones and providing healthy food to the family members. About 80% of economically active women work in the agricultural sector, with 48% working as self-employed farmers and 33% as agricultural

labour. Despite all this, women are often discriminated against and deprived of equal access to education, health, work, freedom, and lifestyle. Even after getting employed, women usually get paid much lesser wages than male workers. While 85% of rural women work in agriculture, only 13% have land ownership rights.

Development of women and children in rural areas (dwcra) :

A study on the development of women through dwcra programme conducted in upland, delta and agency regions of west godavari district in the year 1997-98 found: lack of adequate staff and proper coordination of the staff located in the administrative hierarchy is constraining the performance of the programme; the size of the dwcra groups, composition of the group and institutional arrangement for maintaining the group activity and the support mechanism provided by the programme implementation authority are the determinants of the success of the programme; the heterogeneous groups could also perform better, as against the popular evidence that only the homogeneous groups perform well, provided appropriate implementing authority are ensured; and the programme has contributed positively for the members of the groups in terms of diversifying themselves from their traditional economic activities and increasing their income levels which ultimately resulted in the increase of intake of nutritious food levels.

3.   Objectives

The following are the major objectives of the present study
1.   To study the socio-economic conditions of micro finance beneficiaries.
2.   To study the positive and negative impacts of the micro-finance beneficiaries.
3.   To evaluate the impact of micro finance on beneficiaries living conditions
4.   to examine the nature of relationship between micro-finance and poverty conditions.

5.   Selection of the area:

Peruru village of tirupati rural, the area of the study. To examine the objectives of this study. Relevant data will be collected from both primary and secondary sources. Field survey will be undertaken for collection of primary data. For this purpose, a pre-tested interview schedule will be employed. Further, observation technique will be followed to understand certain aspects of

the problem. Separate questions will be framed for micro-finance borrowers of different categories.

Data analysis:

4.1 social category of the members of shgs in peruru village

S. No	Particulars	Numbers	Percentage
1	Sc shgs	05	
2	St shgs	05	
3	Bc shgs	15	
4	Oc shgs	05	
	Total	30	

Table no 4.1 shows that there are 15 members belonging to bc community among the members of self help groups participated in the survey followed by 5 members each sc, st and oc community.

4.2 impact of micro finance on usage of toilets in sample household

S. No	Type of toilet	Before	After
1	Open defecation	22	03
2	Community toilet	--	--
3	Sanitary non-flush type	05	10
4	Flush type sanitary toilet	03	17
	Total	30	30

Table no 4.2 explains that the respondents response regarding the impact of their usage of the type of toilet before joining the shg by using micro finance and after utilizing micro finance. It is clear that before they join shg 22 respondents were they used to utilize open defecation, followed by 5 members used sanitary non flush type toilets and only 3 respondents used flush type sanitary toilet. In the same way after joining shg 17 members were used flush type sanitary toilets, followed by 10 respondents used sanitary non flush type toilets and only 3 members used open defecation.

Hence it is concluded that after joining shg the impact of micro finance was improved in terms of their toilets utilization. Most of them are using flush type sanitary toilets.

4.3 impact of micro finance on type of floor in sample households

S. No	Type of floor	Before	After
1	Concrete flooring	23	06
2	Marble flooring		01
3	Tile flooring	07	18
4	Granite flooring		05
	Total	30	30

Table no 4.3 clearly shows that the respondents response regarding the type of floor they are having in their home before joining the shg by using micro finance and after utilizing micro finance. It is clear that before they join shg 23 respondents were using concrete flooring, followed by 7 members used tile flooring. In the same way after joining shg 18 members were used tile flooring,

followed by 6 respondents used concrete flooring, 5 members are having granite flooring and only 1 respondent used marble flooring in home.

Hence it is concluded that after joining shg the impact of micro finance was improved in terms of their type of floor using in home. Most of them are using tile flooring.

4.4 impact of micro finance on number of living rooms in sample households

S. No	Number of living rooms	Before	After
1	One	24	11
2	Two	06	16
3	Three		03
4	More than three		
	Total	30	30

Table no 4.4 indicates that the respondents response regarding number of living rooms they are having in their home before joining the shg by using micro finance and after utilizing micro finance. It is clear that before they join shg 24 respondents have had one room, followed by 6 members were having two rooms. In the same way after joining shg 16 members are having two living rooms in their home, followed by 11 respondents are having only one room, and only 3 respondent are having three living rooms in their homes.

Hence it is concluded that after joining shg the impact of micro finance was improved in terms of the living rooms they are having in their homes . Most of them are having two living rooms.

4.5 impact of micro finance on possession of household durables by sample households

S. No	Name of the item	Before	After
1	Television	24	30
2	Mobile phone	23	30
3	Two wheeler vehicle	27	30
4	Four wheeler vehicle	---	06

Table no 4.5 shows that the respondents response regarding household durable items they are having in their home before joining the shg by using micro finance and after utilizing micro finance. It is clear that before they join shg 24 respondents have had television, followed by 23 members were having mobile phones, 27 respondents were used two wheeler vehicle. In the same way after joining shg 30 members each are having television, mobile phone and two wheeler in their home, followed by 6 respondents are having four wheeler vehicle.

Hence it is concluded that after joining shg the impact of micro finance was improved in terms of their domestic durable appliances at homes . All the respondents are having television, mobile phones, two wheeler vehicles.

4.6 impact on cooking fuel

S. No	Major source of cooking	Before	After
1	Fire wood	24	17
2	Kerosene stove	04	----
3	Lpg gas	22	30
4	Electric stove	----	06

Table no 4.6 explains that the respondents response regarding cooking fuel they are having in their home before joining the shg by using micro finance and after utilizing micro finance. It is clear that before they join shg 24 respondents have had fire wood, followed by 22 members were having lpg gas, 04 respondents were used kerosene stove. In the same way after joining shg 30 members are having lpg gas in their home, followed by 17 respondents are having fire wood, and the remaining 06 respondents are having electric stove.

Hence it is concluded that after joining shg the impact of micro finance was improved in terms cooking fuel at homes . All the respondents are having lpg gas.

4.7 impact of micro finance on food consumption by sample households

S. No	No of meals per day	Before	After
1	One square meal a day	04	--
2	Two square meals a day	11	08
3	Three square meals a day	15	22
	Total	30	30

Table no 4.7 explains that the respondents response regarding the food consumption before joining the shg by using micro finance and after utilizing micro finance. It is clear that before they join shg 15 respondents have had three square meals per a day, followed by 11 members were having two square meals per a day, 04 respondents were consumed only one square meals in a day. In the same way after joining shg 22 members are having three square meals in a day, followed by 08 respondents are having two square meals in a day.

Hence it is concluded that after joining shg the impact of micro finance was improved in terms having consumed food in a day. 22 respondents are having three square meals in a day.

5. Findings:

The study identified the following major findings.

It is noticed that the respondent's economic status is improved soon after they join shgs with the assistance of micro finance than before they join. It is clearly shows that there is an impact of micro finance on the upliftment of their standards by eliminating the poverty among selected women.

➢ Most of them are improved their sanitary conditions after they got micro finance.

- Most of them are using tile flooring in their homes after they got micro finance.
- Most of them are having double bedded rooms after they got micro finance
- All the respondents are having television, mobile phones, two wheeler vehicles
- All the respondents are having lpg gas in their homes soon after they join shgs.
- Most of them are having food for 3 times in a day after they got micro

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Government Schemes For Upcoming Women Entrepreneurs Of India

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Abstract:

They are breaking new ground in various industries, from tech to retail, and showing that women can be powerful leaders. By creating new jobs and bringing fresh ideas, they are changing how business women entrepreneurs in india make a big impact by starting and running their businesses. Is done in india. More and more women are inspired to follow in their footsteps, thanks to the growing support and opportunities available. The future is looking very promising for women entrepreneurs in india a women entrepreneur is a woman who starts and runs her own business. She takes on the job of turning her ideas into a real company by handling everything from finding money to starting up, making decisions, and managing the daily work. Whether it's a small local shop or a high-tech start up, she is responsible for making it successful. Women entrepreneurs in india make a big impact by starting and running their businesses. They are breaking new ground in various industries, from tech to retail, and showing that women can be powerful leaders. By creating new jobs and bringing fresh ideas, they are changing how business is done in india. More and more women are inspired to follow in their footsteps, thanks to the growing support and opportunities available. The future is looking very promising for women entrepreneurs in india. The government of india has defined a woman entrepreneurship as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women".

. Women entrepreneurship in india is growing, with women making up about 14% of the country's total entrepreneurs. Women-owned businesses are playing a significant role in the economy, generating jobs and inspiring the next generating women entrepreneurs are playing key role in the economic development of any developing country they have been recognised as an important source of economic growth. Women entrepreneurs are creating new jobs not only for themselves but also for others. They contribute to the economic wellbeing of the family and communities, women empowerment and reduction of poverty and thus the role of women entrepreneurs in economic development is inevitable.

the present paper tries to explore the initiatives and schemes the indian government and the state governments have come forward to encourage and uplift women towards self-sufficiency.

Keywords:entrepreneur ,enterprise ,employment,contribute,communities ,footsteps.

Introduction

Women entrepreneurs in india make a big impact by starting and running their businesses. They are breaking new ground in various industries, from tech to retail, and showing that women can be powerful leaders. By creating new jobs and bringing fresh ideas, they are changing how business is done in india. More and more women are inspired to follow in their footsteps, thanks to the growing support and opportunities available. The future is looking very promising for women entrepreneurs in india.

Entrepreneurship has traditionally been defined as the process of designing, launching and running a new business, which typically begins as a small business, such as a startup company, offering a product, process or service for sale or hire. It has been defined as the capacity and willingness to develop, organize, and manage a business venture along with any of its risks in order to make a profit. While definitions of entrepreneurship typically focus on the launching and running of businesses, due to the high risks involved in launching a start-up, a significant proportion of businesses have to close, due to lack of funding, bad business decisions, an economic crisis or a combination of all of these" or due to lack of market demand. In the 2000s, the definition of entrepreneurship has been expanded to explain how and why some individuals (or teams) identify opportunities, evaluate them as viable, and then decide to exploit them, whereas others do not, and, in turn, how entrepreneurs use these opportunities to develop new products or services, launch new firms or even new industries and create wealth. Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc. Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the millennium development goals (mdgs). 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. Importance of women entrepreneurship in india women in the present day have been recognized as an indivisible part of the global struggle for a stable economy. Same is the case in india where women have recently become the symbol of change. Reasons that motivate women's entry in commerce vary but despite all of their variations in socioeconomic backgrounds, they have proved their worth time and again. They have taken risks in businesses and managed to make them pay off. Over and over, indian women have competed with men and proven to be equal in every race, including

entrepreneurship. Role of women entrepreneurs in india indian government defines woman owned business as an entity where a woman or a group of women owns at least "51% of the capital" and give 51% of generated employment to women. Women are 48% of indian population but their participation is still below par as only 34% of indian women are engaged in financial and economic activities, many of which are unpaid or underpaid workers. With gender-bias problems in some regions of india, women have also become victims of unemployment. This bias has proven to be advantageous to certain extent as women have taken up entrepreneurship to fill the void and prove their critics wrong. Significance of women in india's entrepreneurial sector indian women have been at the receiving end of criticism but much to the dismay of their skeptics, they have mostly appeared triumphant as the dust of criticism settled. The industry has much to gain and literally nothing to lose with women in business. The merits are innumerable. •

Indian industry's think-tank gets bigger. • new opportunities are created. • more employment opportunities are generated. • per-capita income increases. • indians enjoy better standard of living. • education and awareness becomes common. • future becomes brighter for the next generation. • women gain a better understanding of management..

Government of india schemes for women enterpreneurs
1. Annapurna scheme:

This loan is provided to women in the food catering industry, still establishing their small-scale businesses. The loan allows these women entrepreneurs to avail it as capital requirements like buying equipment and utensils, setting up trucks, etc .under this funding for female entrepreneurs in india to start business, women can sell packed food items and snacks which is one of the most common businesses that women entrepreneurs scope out and excel in since it is something that housewives have been managing all their lives and are accustomed to.this boosts their sales since they have a chance at better capital and new products to kickstart their business than they could otherwise afford. The loan limit is rs. 50,000 under the scheme.

2. Bharatiya mahila bank business loan:

This banking scheme is the best government loan schemes for ladies here in this scheme women entrepreneurs supports women and their businesses on a large scale, which is why it was created in the first place.women have ventured into different fields of business and are constantly pining for success. This bank has the vision to provide economic empowerment to women. The loan limit via this source is rs.20 crores.

3. Mudra yojana scheme:

It is a government of india initiative that aims to improve the status of women in the country by providing business loans and supporting them so that they can be financially independent and self-reliant.after approval of the loan, they will be given mudra cards that work like credit cards with the withdrawal limit being 10% of the loan.this scheme has several different types of plans as

per business type, level of expansion, and loan aim. The loan limit under this women's loan scheme by the government is rs. 10 lakhs.

Government female loan schemes offered under mudra yojana

The prime minister's loan scheme for women is classified into three schemes, **shishu**, **kishor**, and **tarun**, under the pradhan mantri loan yojana (pmmy).

Each loan scheme's loan amount is listed below:

Shishu loan: the mudra shishu loan scheme provides loans of **up to rs. 50,000** (for start-ups and new businesses).

Kishor loan: loans **ranging from rs. 50,001 to rs. 5,00,000** are available under the kishor loan scheme (for the purchase of raw materials, equipment/machinery, and business expansion for existing businesses).

Tarun loan: the tarun loan scheme provides loans **ranging from rs. 500,001 to rs. 10,00,000** (for established businesses and enterprises).

4. Orient mahila vikas yojana scheme:

This women's loan scheme is for women who hold 51% share capital separately or collectively as a proprietary concern. It is a very good opportunity for these stakeholders to help expand their business and add to the development of their field.these loans for women entrepreneurs in india do not require collateral security while also giving a concession at an interest rate of up to 2%. The period of repayment is flexible for up to 7 years and the loan limit is rs. 25 lakhs.

5. Dena shakti scheme:

This govt scheme for women's businesses is limited only to those in the fields of agriculture, retail, manufacturing, small enterprises, or micro-credit organizations.as per rbi limits, the maximum ceiling limits for women beneficiaries are also provided according to the sector they are expanding or planning to open a business. The loan **limit is rs.20 lakhs.**

6. Pradhan mantri rozgar yojana:

Also known as pmry, this is one of the best schemes for women entrepreneurs both socially and financially. The focus of this scheme is on creating skill-based, self-employment through women entrepreneurs and smart minds at work being utilized for monetary independence.this scheme covers both urban and rural areas and was developed through several amendments in cost, eligibility, and subsidy limits. The loan subsidy amount is up to 15% of the project cost with an upper ceiling of rs. 12,500 per borrower as a restriction.

The scheme applies to all types of ventures in industries, trade, and services.

- The age limit is **35 years**.
- The loan limit for business is **rs. 2 lakh**
- For service and industry, **rs. 5 lakh**.

7. Udyogini scheme:

This udyogini scheme encourages women to be self-reliant and helps them in self-development by empowering them economically to be able to do so.this women's loan scheme encourages budding women entrepreneurs by

providing loans in the regard and giving good rates of interest in comparison to the private sector's skyrocketing rates, while also being a trustworthy source of lending.this is only valid for those who have a **family income of less than rs. 40,000 per annum**. They especially encourage loans in the trade and service sector and the **cap amount for the same is rs. 1 lak**h.

8. Cent kalyani scheme:

This government scheme for women business is targeted at both new businesses and those that aim to grow and expand; the only specific emphasis is on the scheme being for women entrepreneurs. Retail trade, education and training, and self-help groups are not eligible for the scheme.the eligible categories are given in detail with the rules on their website. This loan is a <u>collateral-free loan</u> as well with zero processing fees. The selected eligible categories of businesswomen can take the loan and expand their business through these women's loan schemes for women entrepreneurs. Under this scheme, the **loan limit is rs. 100 lakh**.

9. Mahila udyam nidhi scheme:

This women's loan scheme aims to meet the gap in equity. It promotes msmes and small sector investments in different industries to grow and excel in their areas.this also encourages the reconstruction of ssi units that are deemed incapable but are actually viable to save. A period of **10 years** is given to the debtor to repay the loan and the **limit for the loan is rs.10 lakhs**.

10. Stree shakti yojna

Under this scheme, women entrepreneurs qualify for a 0.05% concession on loan amounts exceeding 2 lakh, accompanied by additional benefits. This opportunity is open to all ambitious women business proprietors aspiring to launch their ventures. A key prerequisite is the enrollment of these women entrepreneurs in the entrepreneurship development program (edp).

11. Synd mahila shakti scheme

The syndicate bank initiated this program to empower women entrepreneurs. Within this initiative, the bank provides financial support to women who own small businesses or are self-employed.the primary objective of this scheme is to foster the economic empowerment of women, encouraging them to seek business loans for expanding their ventures.the government envisions a scenario where women can readily access financial assistance to grow their businesses, with a maximum loan amount available under this scheme capped at 5 lakh.

12. Mahila coir yojana

The mahila coir yojana (mcy) is a program designed to help women by giving them spinning equipment at lower prices after they complete training. Women who start their own coir businesses can receive up to 75% off the cost of the equipment and machinery needed for processing coir.additionally, the scheme provides extra financial support, covering up to 25% of the total project cost. This program is available to women in rural areas who are over 18 years

old and have completed a coir yarn spinning training course from any of the coir board's training centers.

Indiffi loans is one of our choices and the best one at considering the facilities and ease at which they provide by giving women business loans. This economic help is a booster for women looking for ways to grow and establish their strength as entrepreneur..it is one of the best ways of getting loans and helps women lend great loans and lenders, along with loads of moral support and encouragement.indifi is an expert in the field of loan financing since it analyses data of businesses from various sources and draws insight to judge their creditworthiness. This helps them judge the past, predict the future, and work on a more resourceful present by lending loans in accordance with per

It is helpful for these upcoming and growing women entrepreneurs to utilize the money to their benefit. These money lending opportunities include short-term loans and long-term loans, bill discounting, and many other such opportunities at lucrative rates, and in some cases even making these loans collateral-free

Andhra pradesh schemes for women entrepreneurs

The young lady entrepreneurs of andhra pradesh (yleap) program is a series of boot camps to support ambitious and innovative women entrepreneurs hailing from andhra pradesh by enabling them to take the entrepreneurship plunge and transform their business ideas/venture into a sustainable enterprise. The program will enhance the entrepreneurial and managerial skills of women leading early-stage ventures.

The training program consists of a series of one-day virtual workshops organized for three different regions in andhra pradesh: visakhapatnam, vijaywada, and tirupati. 20 women entrepreneurs will be selected from each of these regions for these one day workshop Apitco

This organisation offers women entrepreneurship development programmes (wedps) in andhra pradesh to help women entrepreneurs develop their entrepreneurial skills and commercial knowledge. These programs offer specialized training in the following areas: company management, financial literacy, marketing tactics, and leadership.

Andhra pradesh offers various schemes to support women entrepreneurs. Here are some of them:

- credit guarantee fund scheme for micro and small enterprises:
 this scheme provides collateral-free credit to micro and small enterprises, including those owned by women .

- market development assistance scheme for micro, small and medium enterprises: this scheme encourages women entrepreneurs to participate in international trade fairs and exhibitions, and provides reimbursement of 75% of one-time registration fees and annual fees

- mse-cluster development policy:

This policy aims to increase the productivity and competitiveness of micro and small enterprises, including those owned by women, by providing support for infrastructure development and common facility centers .

- andhra pradesh women's co-operative finance corporation ltd: this corporation provides financial assistance to women entrepreneurs, including loans and subsidies, to promote economic self-reliance and employment opportunities .

- start-up andhra pradesh:

 this policy provides incentives for women entrepreneurs, including 50% reimbursement for exhibition stall rental costs and 100% reimbursement for sc/st and women entrepreneurs [2] [1].

- industry development policy 2015-2020: this policy provides benefits for women entrepreneurs, including 25% investment subsidy on fixed capital investment, seed capital assistance, and other incentives .

- young lady entrepreneurs of andhra pradesh (yleap) program:

This program provides fully funded virtual workshops and training for early-stage women entrepreneurs to transform their business ventures into sustainable enterprises.

Conclusion

Overall, women's empowerment through entrepreneurship can help to promote gender equality, economic growth, and social development, benefiting both women entrepreneurs and society as a whole. It is an essential investment that can create long-lasting change and improve the lives of women and their families

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Vigilant India- Creating a Safe India for Women in Urbanization Governance In India – A Report

Dr. Mrs. M. Kalpana Krishnaiah

Abstract

"Freedom begins with recognition of the necessary as necessary, and the historical as transitory, that is, capable of being changed." ~ Sondra Farganis

Women's security in India is a squeezing issue that has picked up noteworthy consideration in later a long time. In spite of different activities and legitimate systems pointed at ensuring ladies, challenges stay predominant. This article investigates the current state of women's security in India, the activities taken by the government, the challenges confronted, and the part of innovation in improving security measures.

It moreover highlights the affect of instruction and business on women's security, community endeavors, and future bearings for improvement. In hypothesis, urbanization can influence ladies emphatically as well as adversely. Ladies in urban ranges, not at all like their provincial partners, are thought to appreciate more noteworthy social, financial, and political openings and flexibilities. In an publication, Tacoli and Satterthwaite (2013) note that urban ladies "have way better openings to lock in in paid work exterior the family, superior get to administrations, lower ripeness rates, and a few unwinding of the inflexible social values and standards that characterize ladies as subordinated to their spouses and fathers and to men generally". Indeed so, these ladies are likely to proceed encountering shapes of sexual orientation segregation. As famous in the UN-Habitat's State of Ladies in Cities 2012-13 Report, in urban situations, "outstanding sexual orientation holes [exist] in work and work, 'decent work', pay, residency rights, get to and collection of resources, individual security and security, and representation in formal structures of urban administration". This recommends that boundaries to women's strengthening stay broad in urban situations. At the same time, inquire about appears obstructions to women's strengthening stay far reaching in urban situations. We degree urbanization utilizing satellite-based nighttime light concentrated information. Settled impacts estimation comes about appear that urbanization emphatically influences women's labor of mind toward household viciousness (in this manner making them more likely to report frequencies of savagery). In any case, the impact of urbanization on women's money related independence is negative, and on wellbeing is blended.

These comes about, we appear, are vigorous to unmeasured confounders to a huge degree. In light of the fast urbanization that India is as of now encountering, the significance of these discoveries cannot be overemphasized. They propose that whereas urbanization may go a long way toward financially enabling ladies in India, the government moreover needs to plan complementary approaches and mediations that may handle the antagonistic results of urban development.

Keywords: Gender, India, Nighttime Lights, Urbanization, Women Empowerment

Introduction

Women's safety is a barometer of a nation's values and governance, and not just a social topic of discussion. As the world's most populous nation, India takes the importance of safeguarding around half of its population—its women—very seriously. This is not only a matter of national dignity, but also crucial for harnessing the full potential of the nation's demographic dividend.

Safety of women is a matter of concern at home, working place. Last few years the crime against women was fearful. These types of crimes raise doubts on the safety issues of women in the city. Highest rate of crime against women in Chennai in 2000 was around 4,037 incidences as per the statistics of National Crime Records Bureau. There was decrease in the crimes drastically in the years which was around 838 by 2013.This has been reported as the largest fall in the cities of India in comparison to the capital city of India, Delhi which recorded 11,449 incidents in 2013. Women's safety is a barometer of a nation's values and governance, and not just a social topic of discussion. As the world's most populous nation, India takes the importance of safeguarding around half of its population—its women—very seriously. This is not only a matter of national dignity, but also crucial for harnessing the full potential of the nation's demographic dividend.

The rapid urbanization taking place the world over has opened up a whole new chapter of research, drawing linkages between political economy, social relations, safety and communities. Alongside this wave of modernization that is sweeping the cities, there is an undercurrent of a deepening sense of isolation and increasing vulnerability of sections of society that have traditionally been at a disadvantage because of their gender, class, migrant status, age or sexual orientation. This vulnerability is manifest, most importantly, in the manner in which these groups are denied or are unable to access what the city has to offer, thereby affecting their quality of life in ways that compel them to negotiate their movements across the city even as they face pressures of all kinds.

Today's increasingly urban world simultaneously brings great benefits and daunting challenges to the world's growing cities. It is estimated that cities generate 70-80 percent of global economic production (World Bank 2013). Urbanization is also, in general, associated with increased prosperity for women, urbanization is linked to progress in a number of areas, including increased legal protections, a narrowing gender gap in primary schooling, and greater numbers of women attending university Yet, the benefits of urbanization are nuanced and unevenly distributed both between countries and within cities. Poverty largely defines the urban landscape of the global South, and as of 2012, 828 million individuals, or one-third of the developing world's urban population (estimated to be 2.6 billion, as of 2012), are estimated to be living in slums.

Digital India has been influencing the economy in various ways by creating more job opportunity, better delivery services, and technological sectors. It will always help in better Governance.

Digital India and Women Safety

India, being a developing country cannot ignore empowerment of Women. Technology intervention is important while considering women empowerment. After globalization there has been a rapid growth in the Information and communication Technology after the advent of digital technology.

Women security has been one of the major concern as well as agenda for our Government. In-spite of major efforts by the Government still there is a gap in its proper implementation. The gap may be due to lesser application of Digital India like Internet & Women Safety Apps by Women in India.**(Fig1)**
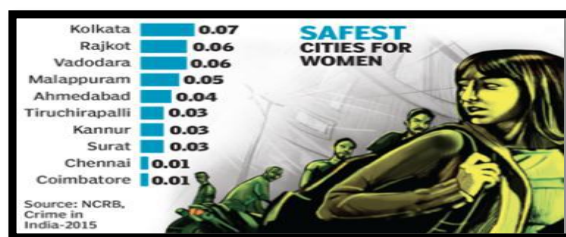
Fig: Growth of Internet Usage by Women
(Source: IMRB I-Cube 2016)

According to a study conducted by United Nations only 29% of online users are females which are leading to "digital gender gap". As per the „State of the World's Children 2017: Children in a digital world' unveiled by the UNICEF today, rural girls still face restrictions to use Information and Communication Technology due to gender reasons. The study revealed that less than one third of Internet users are females in India. This prevents females deprived of information on Legal activities to counter sexual harassment, domestic crimes & other social injustices towards them.

Mobile Usage by Women

According to GSMA, a global association of mobile service companies.72% of India's females doesn't own a cellphone. Those who have often use the phone for making calls. As per the study of GSMA 55% of women have never used their mobiles to send text messages. The above information clearly indicates the need for promoting more digital technology among women will be required by the Government to take faster actions on sexual harassment cases through digital technology.

Crime Rates in India

As per Awareness for WO+Men to Advocate their Rights and Equality (AWARE NGO) 56% of respondents have ranked Chennai 5 and 7 on a 10-point scale with regard to safety in public transport. Over 50% of respondents have reported of sexual harassment while travelling in Public transport and did not accept the fact that other people assistance for women in public domain. **(Fig 2)**
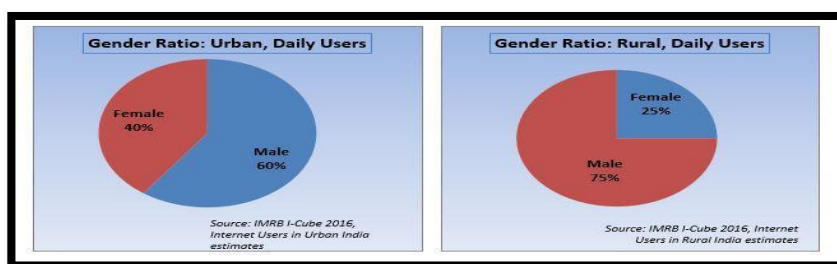

Fig 2 *(Source : NCRB Crime in India -2015)*

The molestation and statistics of the Chennai city reveals that women are much safer in the Chennai city compared to other cities **(Fig 3)**

City	Molestation (Sec.354 IPC)			Sexual Harassment (Eve-Teasing) (Sec.509 IPC)		
	I	R	P	I	R	P
(2)	(15)	(16)	(17)	(18)	(19)	(20)
BENGALURU	251	4.4	7.2	35	0.6	2.1
CHENNAI	42	0.7	1.2	10	0.2	0.6
DELHI (CITY)	491	3.8	14.1	113	0.9	6.8
HYDERABAD	295	5.3	8.5	63	1.1	3.8
KOLKATA	201	1.5	5.8	90	0.7	5.4
MUMBAI	400	2.4	11.5	101	0.6	6.1
TOTAL (CITIES)	3477	3.2	100.0	1657	1.5	100.0

Creating a Safe India for Women

Under the leadership of Prime Minister Shri Narendra Modi, substantial efforts have been made since 2014 to address the various challenges of women's safety in India. A significant step in this direction is the operationalisation of the nationwide emergency helpline number 112 launched in 2019. This number integrates all emergency services, providing a one-stop solution for women in distress. It has significantly reduced response time and improved the efficiency of interventions in crisis situations. However, there are other helpline numbers available, such as Women's Helpline (General): 1091, Women's Helpline

(Domestic Abuse): 181, National Commission for Women Helpline: 7827170170, Central Social Welfare Board Police Helpline: 1091/1291, Shaktishalini Women's Shelter: 011-24373736, 24373737, among others. (Vigilant India).

The 'Safe City' project, launched in 2023 in major cities by the Union Home Ministry is helping create a safe, secure and empowering environment for women in public places, to enable them to pursue all opportunities without fear of possible violence or harassment. Under this project, major cities are being equipped with advanced surveillance systems, improved street lighting and increased police patrols in areas identified as vulnerable.

To prepare the police forces to tackle women's safety matters as part of their regular duties, gender sensitisation of the personnel, right from their probationary training period onwards, is a critical step forward. Specialised training programmes equip the police to deal more effectively and sensitively with gender-based violence.

On the legislative front, the New Criminal Laws passed in December 2023 have comprehensive provisions for safeguarding women's safety by providing for strict penalties for crimes related to women and children. As the Union Home Minister Shri Amit Shah said in Parliament, the new laws will serve as a deterrent as well as a mechanism to ensure swifter justice for victims.

The 'Beti Bachao, Beti Padhao' campaign, envisioned by Prime Minister Shri Narendra Modi, while primarily focused on ending female foeticide and improving girls' education, also contributes indirectly to long-term safety and empowerment, which reduces their vulnerabilities to violence and discrimination.

This issue of 'Vigilant India' is centred on efforts towards gender safety. Please feel free to send your feedback at sajag-bharat@bprd.nic.in

Creating a Safe India for Women   **Women's Safety: Union Govt's Topmost Priority**

Over the past decade, under the leadership of Prime Minister Shri Modi, the Union Government has worked to provide safety, assistance and various facilities to women. Thoughtfully crafted schemes, such as the Ujjwala scheme for cooking gas connections, Swachhata for clean toilets and Jal Jeevan for household water have not only helped women in their traditional role as

homemakers, but also boosted their self-esteem and confidence. Initiated various measures and legal amendments to enhance women's safety. The Ministry has also launched extensive campaigns to raise awareness in this regard. These efforts include special schemes for safe transport facilities and strict actions against crimes targeting women.

The Union Government has taken up several projects in collaboration with States and Union Territories to enhance women's safety. The safety of women in a country depends on various factors, including suitable laws for deterrence, effective justice delivery, timely redressal of complaints and accessible institutional support for women victims.

The recently enacted criminal laws—Bharatiya Nagarik Suraksha Sanhita 2023, Bharatiya Nyaya Sanhita 2023 and Bharatiya Sakshya Adhiniyam 2023— have special provisions curated to tackle crimes against women and ensure stringent punitive action.

These three new criminal laws would be operational from July 1.

A Decade of Determination Strengthens Women's Safety

Over the past decade, India has witnessed a transformative journey in enhancing women's safety, marked by significant legislative reforms and the adoption of advanced technological solutions. The period from 2014 to 2024 stands out as a crucial period during which the collective consciousness around women's safety found resonance in the corridors of power, leading to robust policy changes and the implementation of sophisticated safety measures.

The turning point in the decade-long reforms was arguably the Criminal Law (Amendment) Act of 2018. This amendment, catalysed by the national outrage over brutal child rape cases, was a watershed moment in strengthening the legal apparatus against sexual crimes, especially those committed against minors. The law introduced severe penalties for the rape of minors less than 12 years, including the life imprisonment or capital punishment that was a significant escalation from previous laws. These changes were aimed at deterring heinous crimes through the fear of stringent legal repercussions.

Moreover, the amendment brought about a crucial operational change in the judicial handling of rape cases. Anticipatory bail for those accused of raping or gang-raping minors under 16 was also disallowed, which addressed concerns about perpetrators evading the law.

Looking further ahead, the enactment of the three new criminal laws— Bharatiya Nyaya Sanhita 2023, Bharatiya Sakshya Adhiniyam 2023 and Bharatiya Nagarik Suraksha Sanhita 2023 is set to replace the colonial-era penal and procedural laws, indicating a forward-looking approach that aligns with contemporary legal standards and societal norms.

The new laws are going to be implemented across the country from July 1, and would evoke new confidence among women; society, enforcement agencies and courts for punishing culprits, deterrence of crimes and ensuring time bound justice to victims. Under the provisions of the new criminal laws, medical practitioners are mandated to send the medical report of a rape victim to the

investigating officer within seven days. For sexual offences, a woman magistrate shall record the statement of the victim and where a woman magistrate is not available; the statement shall be recorded in the presence of a woman.

These laws have refined definitions and classifications of crimes against women, emphasising the role of digital evidence and reinforcing the protection of victims, thereby shaping a more responsive and just legal environment.

Amid these legal and technological advancements, political leadership has also played a pivotal role. Prime Minister Shri Narendra Modi has consistently emphasised the critical role of women in fostering a stronger society and has advocated for their safety and empowerment as integral to the nation's progress. In his addresses to the nation, including his Independence Day speeches and the 'Mann Ki Baat' radio broadcasts, the Prime Minister has highlighted the importance of gender equality and the empowerment of women. He has praised the increasing participation of women in the police force, noting that their presence not only boosts security, but also instils a greater sense of confidence among women.

The Prime Minister has often spoken about the need for societal shifts to eliminate patriarchal practices that demean women, advocating instead for a culture that respects and values women equally. He has also strongly advocated "women-led development" many times.

Women police volunteers and the women's safety app named **'Himmat'** strengthen the Union Government's commitment to providing safety to women both inside and outside their homes.

The Human Trafficking (Prevention, Rehabilitation, Protection) Bill 2018 offers solutions for dealing with heinous crimes that affect the most vulnerable individuals, especially women and children.

The Union Government is committed to ensure better opportunities for women in every sector. It has introduced a substantial new scheme for women— the **'Namo Drone Didi'** programme for boosting agriculture and generating additional income. The scheme empowers women in rural areas and discourages negative attitudes towards women, by bringing out their active contribution as part of the country's labour force. To contribute to national development and progress in India's democracy, women need to be acknowledged as equal to their male counterparts. Campaigns such as 'Beti Bachao, Beti Padhao' have been launched to change societal mindsets on female education, in order to make them self-reliant citizens.

Funds for Women's Safety

To enhance the safety of women, Prime Minister Shri Narendra Modi authorised a substantial allocation of Rs. 1,179.72 crore during the period from 2021-22 to 2025- 26. The funding will assist the umbrella scheme on 'Safety of Women', which was approved by the Union Cabinet on February 21. Of the total project allocation, the Union Home Ministry will contribute Rs. 85.49 crore from its own budget. The projects financed under the 'Safety of Women' scheme will include upgrades such as the 112 Emergency Response Support System (ERSS) 2.0, enhancement of Central Forensic Sciences Laboratories, including the establishment of a National Forensic Data Centre.

The key to ensuring women's safety efforts is enhanced gender sensitisation of police, with strict penalties for custodial violence against women. States are encouraged to evaluate their law enforcement effectiveness in women's issues, ensuring swift FIR registration and timely medical examinations of victims.

Ensuring women's safety and dignity in society is one of the paramount duties of basic policing. Especially at a time when participation of women in public activities is on the rise, there is an urgent need to evolve policing attitudes and methods that are sensitive to addressing violence against women. This would require gender sensitive policing to create confidence among women.

Prime Minister Shri Modi also emphasised on creating parity between male and female personnel in police forces. He said the Union Government is keen to increase the number of women personnel in the police forces. "Earlier it was believed that services in the army and police are meant only for men. That mindset has changed and in the last few years, the number of women police personnel has doubled. In 2014, their number was close to 105,000, but by 2020 it more than doubled to 215,000," the Prime Minister said,

"The presence of women personnel instils a sense of confidence among people, especially women. They naturally feel connected to women security personnel."
Women's Safety

The presence of women police personnel gives a sense of confidence among the people, especially women. They naturally feel more connected to women personnel.

One Stop Centres (OSCs)

One Stop Centres (OSCs) are intended to support women affected by violence in private as well as public spaces. Women facing physical, sexual, emotional, psychological and economic abuse, irrespective of age, class, caste, education status, marital status, race and culture are facilitated with support and redressal at these centres. OSCs have been established in States/UTs to facilitate access to a range of services including medical, legal, and psychological support and are integrated with existing helplines.

In a unique initiative to boost gender sensitisation in police forces, the Ministry of Home Affairs conceptualised the Women Help Desks (WHDs) scheme in 2019, with the primary objective of supplementing the efforts of States and Union Territories in strengthening measures to provide assistance to all aggrieved women.

Women's Safety: Union

Women are epitome of perseverance, will power and vision. They have this inherent ability to work towards achieving goals. These qualities are playing a role in propelling India forward.

Women's safety has been one of the major concerns in India. Either because of lack of legislation or improper implementation of existing provisions, gender based violence still requires to be addressed in a proper manner. The Honourable Prime Minister Shri Narendra Modi has rightly raised the issue of gender justice as one of his topmost priorities.

In that endeavour, **September 21, 2023**, will be written in **golden letters** in the history of the Indian Parliament. This was the day when for the first-time business was conducted in the new Parliament House and a bill granting reservation for women in State Assemblies and the Lok Sabha, pending for years, was passed in the Parliament.

The Union Home Minister and Minister of Cooperation, Shri Shah, said that women who represent 50% of the 140 crore population, had now been truly empowered. **"Now, the women of the country will not only participate in politics, but also contribute to policy making and legislation",** he said.

In fact, there are 37 sections addressing crimes against women and children, consolidated under Chapter V of the Bharatiya Nyaya Sanhita (BNS) 2023.

Govt's Topmost Priority

The Ministry of Home Affairs has taken several steps to enhance women's safety across the country. They include setting up a dedicated women's safety unit to sensitise States and Union territories on issues related to women's security, including timely investigation of sexual assault cases.

Emergency Response Support System (ERSS)

ERSS is a Pan-India single emergency response number 112 (One-Nation, One-Emergency Number facility) to address all kinds of distress calls such as police, fire and ambulance etc.

- ❖ The national average response time is 20 minutes (as of July 2023).
- ❖ More than 27.10 crore calls have been handled so far.
- ❖ Approximately 11.23 lakh users have downloaded the 112 India Mobile app.
- ❖ The ERSS Number 112 has been integrated with the railway helpline number 139 and National Disaster helpline number 1078 across all States and Union territories.
- ❖ More than 46% of registered 112 India Mobile app users are women.

Prevention of Cyber Crimes Against Women, T*he Union Government under the leadership of Prime Minister Shri Narenda Modi Ji is committed to women-led development and will ensure their safety.*

The Ministry of Home Affairs has a strong focus on preventing cyber crimes against women and children. Currently, 14 States, including Andhra Pradesh, Arunachal Pradesh, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Mizoram, Odisha, Telangana, Uttar Pradesh and Uttarakhand have established cyber forensic training laboratories. Training has been provided to police personnel, lawyers and judicial officers in identifying, detecting, and resolving cyber crimes against women and children. The Ministry of Home Affairs has also launched the www.cybercrime.gov.in portal, where citizens can report obscene content, which can be blocked within 72 hours. This portal was launched on August 30, 2019.

No Compromise on Women's Safety: The Union Government has adopted a zero-tolerance policy towards crimes against women. Upon assuming the office of the Prime Minister in 2014, Shri Narendra Modi made his intentions clear in this regard and has never looked back.

In the last week of November 2023, the Union Cabinet approved the continuation of the Fast Track Special Courts (FTSCs) for the next three years to provide expedited justice in cases related to sexual offences. After the horrific Nirbhaya gangrape and murder in 2012, the enactment of the Criminal Law (Amendment) Act 2018 was passed and the Union Government decided to establish a total of 1,023 FTSCs, including 389 courts dealing with cases under the Protection of Children from Sexual Offences (POCSO) Act in 31 States and Union Territories. This initiative was launched for one year on October 2, 2019 (Gandhi Jayanti) and was later extended for an additional two years until March 31 this year

Women's Safety: No Room for Negligence

The Union Government has established various legal provisions and laws prioritising the safety of women in the country. This priority is particularly reflected in the three new laws enacted by the Parliament. The Bharatiya Nyaya Sanhita now includes a chapter on 'Crimes against Women and Children' to address sexual offences. The law aligns cases of rape involving minor girls with

the Protection of Children from Sexual Offences (POCSO) Act, giving life imprisonment or the death penalty for such crimes.

Under the leadership of Prime Minister Shri Narendra Modi, the Union Government has been implementing new provisions for women's safety, aligning with contemporary needs. This commitment is reflected in the enactment of the three new criminal laws.

It is also noteworthy that the Ministry of Women and Child Development plays a crucial role in this area, overseeing many special laws. These include the Dowry Prohibition Act, 1961; the Indecent Representation of Women (Prohibition) Act, 1986; the Protection of Women from Domestic Violence Act, 2005; the Prohibition of Child Marriage Act, 2006 and the Sexual Harassment of Women at Workplace

(Prevention, Prohibition and Redressal) Act, 2013.

The Ministry also administers the Commission for Protection of Child Rights Act, 2005; the Protection of Children from Sexual Offences Act, 2012 and the Juvenile Justice (Care and Protection of Children) Act, 2015. Additionally, the **'Tejaswini'** women's safety and empowerment campaign is a significant initiative in Delhi, aimed at enhancing women's safety and empowerment. This campaign organises various programmes and activities to prevent violence against women, train them in self-defence and raise awareness of their rights. Pink booths have been set up in high-traffic areas of Delhi to provide safe public spaces. Over 500 PCR vans have been deployed near schools and colleges throughout the national capital to ensure the safety of girl students. The scheme was launched by the Delhi Police on July 10, 2021.

Women Empowered Through Enhanced Safety Measures

According to Prime Minister Shri Narendra Modi, the benefits of Union Government schemes began reaching women more effectively due to enhanced security, directly improving their standard of living. Union Home Minister Shri Amit Shah on September 20, 2023, stated in Parliament that since Prime Minister Narendra Modi took office in 2014, the safety, respect, and

participation of women have been central to his administration. Shri Shah highlighted that in 2014, as many as 70 crore people in India did not have bank accounts. The launch of the **"Jan-Dhan Yojana"**led to the opening of 52 crore bank accounts, 70% of which were in the names of women. The Union Home Minister emphasised that the lack of household toilets disproportionately affected women. During his first term, Prime Minister Shri Modi facilitated the construction of 11.72 crore toilets, thereby helping protect the dignity of women. Additionally, the Prime Minister opened 3.18 crore **Sukanya Samriddhi** accounts and provided approximately 26 weeks of maternity leave. Shri Shah also noted that while the global percentage of women pilots is 5%, in India it is 15%, exemplifying true empowerment

Conclusion

In conclusion, this comprehensive approach to gender sensitisation in policing and training of the personnel reflects the Union Home Ministry's dedication to create a safer and more supportive environment for women, ensuring that law enforcement is adept at handling gender-related issues with sensitivity and effectiveness. Women Safety should be one of the prime objectives of the city. There needs to be Gender Equality when we talk about women safety. Women need care and support from the society to enjoy her freedom to move around. Though any city in India is considered safe by majority of women still they expect Public support at the place of crime/ harassment for preventing the magnitude of the crime in city. The pace at which the women are growing in their careers is leading to travel at late hours which need a special attention. There is a need for equal change in our social norms matching the growth of women. This will reduce more vulnerability of women to crimes. The time curfew on women in the city should change drastically by bringing more awareness program on "Gender Equality" and "Freedom for Women from harassments". Better and Faster Preventive measures by Government is required in Public Places especially in Parks with 24/7 security personnel and better monitoring systems in Private Cabs while travelling. Also, introduction of more Apps and its awareness to women will be useful for quicker actions. App Demos in Public places, Schools and Colleges in the city is necessary to bring connectivity between the Digital India and its usefulness for Women Safety.

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Women Empowerment Through Self Help Groups In Chandragiri Of Tirupati District

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Abstract

Women Empowerment' has been regarded as an inevitable component of development. The Self Help Groups (SHGs) approach was implemented to promote savings and create social cohesiveness among women to empower them in a collective manner, especially for the rural poor.SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. A self- help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Self- help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. Women's status in the society is a reflection of overall development and social justice in the society. Women's status is often described in terms of their level of income, employment, education and health roles within the family. Thus, self-help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. This research paper explores how the women are empowering through SHGs in rural areas.

Key Words : Women Empowerment, SHGs, Entrepreneurs, Credit needs, Decision-makers.

Introduction

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. A self- help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Self- help groups are formed voluntarily by the rural and urban poor to

save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. Women's status in the society is a reflection of overall development and social justice in the society. Women's status is often described in terms of their level of income, employment, education and health roles within the family.

Today, the self-help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank. A self- help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping. Self- help groups are small informal association of the poor created at the grassroot level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self- help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

Types of Empowerment through SHGs: The following four types of empowerments through Self Help Groups existing in the society. These are namely

1. **Economic Empowerment**: Economic empowerment" can be defined as the development of the ability of the historically disadvantaged to engage in economic activity that benefits both the individuals in question and the broader society. It is seen as a more productive and less costly way to help those who would otherwise remain dependent on the social welfare system. Welfare has its critics who contend that welfare removes the incentive to find employment while drawing excessively from the treasury. By empowering individuals to become economically or financially self-sufficient, they are removed from welfare payrolls and become more productive members of society.

2. **Social Empowerment** : Self-help Groups improve the equality of status of women as participants, decision-makers and beneficiaries in the social, democratic, economic and cultural spheres of life.Social empowerment is indispensable to achieving quality of life for people with disabilities and it is both a continuous process as well as a result. Though social empowerment can be achieved through other areas of practice, such as inclusive education and socioeconomic integration, it is also a specific area of practice where tools, methods and approaches exist to facilitate social inclusion. Personalised social support is one specific and tailored approach to social inclusion where a person is accompanied to thrive in his/her personal situation and environment.

3. **Political Empowerment** : SHGs as active, articulate and organized citizenry act on a range of issues, holding the Panchayati accountable in terms of the use, production and distribution of public resources for the common public good.
4. **Psychological Empowerment** : Self-help groups enhance the equality of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

Objectives of the study:
1. To study the socio-economic conditions of the women beneficiaries .
2. To examine the benefits through Self Help Group
3. To analyze women empowerment through SHGs

Study Area:

Chandragiri town of Tirupati district is area of the Study. SHG members in their socio-economic conditions and other related factor through the structured interview schedule collected . For this purpose the study conducted 30 respondents of the SHG members were Self- help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process.

Women empowerment through SHGs in Sample area
Age of the Self Help Group Members

Sl No	Age	No of Respondents
01	Below 30 Years	08
02	31 – 40 Years	18
03	Above 40 Years	04

Above table reveals that out of total respondents taken for the study, 08 of them belong to the age group of 30 years, 18 of the respondents are 31 to 40 years, and remaining 04 of them belong to age group of above 40 years. It is concluded that majority of the respondents under the age group of 31 to 40 years.

Educational Status of the Self Help Group Members

Sl No	Educational Qualification	No of Respondents
01	Illiterate	04
02	Below Graduation	24
03	Above Graduation	02

It is clear from the above table that out of total respondents taken for the study, 24 of them are having below graduation, 04 of the respondents are illiterates, and the remaining 02 of them have above graduation level education. It isconcluded that majority of the respondents are having below Graduation level education.

Family Status of the Self Help Group Members

Sl No	Type of Family	No. of Respondents
01	Joint	19
02	Nuclear	11
03	Extended	00

It is clear from the above table that out of total respondents taken for the study, 19 of them came from Joint family, 11 of the respondents belong to nuclear family. No respondent participated from extended family. It is concluded that majority of the respondents came from Joint family.

Reason for joining the Self Help Group as Member

Sl No	Reason	No. of Respondents
01	To attain the economic independence	10
02	To get recognition from the society	04
03	For Savings	16

Is clear from the above table that out of total respondents taken for the study, 16 of them opined that they joined the Self Help Group for savings, 10 of the respondents told that they joined to attain economic independence, and the remaining 04 respondents told that they get recognition from the society. It is concluded that majority of the respondents joined the SHG for savings.

Assets having after joining SHG

Sl No	Asset	No. of Respondents
01	Land	08
02	Home appliances	15
03	Other items	07

It is clear from the above table that 15 members among respondents purchased Home appliances, 08 of the respondents acquired land, and the remaining 07 respondents purchased other items. It is concluded that majority of the respondents purchased Home appliances soon after joining the SHG.

Leadership qualities after joining SHG

Sl No	Leadership	No. of Respondents
01	Can address meetings, talk to officials, and lead the group	14
02	Can do so sometimes	16
03	Feel Shy and hesitant	00

It is clear from the above table that 16 members among respondents opined that they can do something and acquired leadership skills after joining the SHG, 14 of the respondents are able to address meetings, talk to officials

and can lead the group. It is concluded that majority of the respondents can able to do something soon after joining the SHG.

Economic status of the respondents after joining SHG

Sl No	Economic Status	No. of Respondents
01	Totally dependent on spouse or family	06
02	Dependent only few times	12
03	Independent	12

It is clear from the above table that 12 members among respondents opined that they can able to lead the life independently as well as partially depend on their spouse to meet the economic aspects after joining the SHG, 06 of the respondents are still depend on spouse for meeting the economic activities. It is concluded that majority of the respondents have independence in economic aspects soon after joining the SHG.

Self-employment after joining SHG

Sl No	Self-Employed in areas of	No. of Respondents
01	Agriculture & Livestock	23
02	Individual Business	07
03	Others	00

It is clear from the above table that 23 members among respondents opined that they can able to do cultivation & livestock work after joining the SHG, 07 of the respondents engaged in individual business after joining SHG. It is concluded that majority of the respondents involved in agriculture & livestock soon after joining the SHG.

Major Findings and Conclusions:

➢ Majority of the respondents of the Self Help Group members are belonging to age group of 31 to 40 years
➢ . Majority of the respondents are having below Graduation level education.
➢ Majority of the respondents came from Joint family.
➢ Majority of the respondents joined the SHG for savings.
➢ Majority of the respondents purchased Home appliances soon after joining the SHG.
➢ Majority of the respondents can able to do something soon after joining the SHG.
➢ Majority of the respondents have independence in economic aspects soon after joining the SHG.
➢ Majorityof the respondents involved in agriculture & livestock soon after joining the SHG.

Conclusion

India is the country where a collaborative model between banks, NGOs, MFIs and Women's organizations is furthest advanced. It therefore serves as a

good starting point to look at what we know so far about 'Best Practice' in relation to micro-finance for women's empowerment and how different institutions can work together. It is clear that gender strategies in micro finance need to look beyond just increasing women's access to savings and credit and organizing self help groups to look strategically

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Empowering Women through Entrepreneurship Development in Emerging Economies: An Overview

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Abstract

The empowerment of women through entrepreneurship development is a key driver of economic growth, poverty alleviation, and social inclusion, particularly in emerging economies. While there has been significant progress in gender equality globally, women in many emerging markets continue to face disproportionate challenges in realizing their entrepreneurial potential. This paper explores the dynamics of empowering women through entrepreneurship development in emerging economies, examining the barriers, opportunities, and the role of policy interventions in creating supportive ecosystems. It highlights successful initiatives, case studies, and provides a comprehensive analysis of the factors that foster women's entrepreneurial success in these regions.

Women from an important segment of the labour force and the economic role-played by them cannot be isolated from the frame work of development. The role of women as business owners is gradually increasing all over the world. Women entrepreneurship development is the instrument of women empowerment. Empowerment leads to self-fulfilment and women become aware of where they are going, what their position is in the society, their status; existence and rights; and women are becoming more empowered, personally and economically through business ownership. Thus, the present study is initiated on empowering women through entrepreneurship development (ED) in emerging economies. The research is based on desk study. Moreover, the recommendation would be helpful to the practitioners, researchers, planners, policy makers and academicians, who are involved in the concerned area. Further, the present study also tries to contribute to this literature by empowering women through ED in emerging economies.

Keywords: Empowerment; Entrepreneurship Development (ED); and Emerging Economie

Introduction

Entrepreneurship is a critical engine of economic growth, and women entrepreneurs have proven to be catalysts of innovation, employment, and community development. In emerging economies, however, the entrepreneurial landscape often presents gender-specific challenges such as limited access to financial resources, cultural biases, lack of supportive networks, and legal constraints. These barriers hinder women's ability to start, scale, and sustain businesses. This paper aims to explore how empowering women through targeted entrepreneurship development initiatives can enhance economic

participation, build resilience, and foster inclusive growth in emerging economies.

Barriers to Women's Entrepreneurship in Emerging Economies

1. **Access to Finance**: One of the most significant barriers to women entrepreneurs in emerging economies is access to financial resources. Women often face difficulties securing loans due to lack of collateral, lower credit ratings, and limited access to venture capital. This financial gap restricts their ability to start and expand businesses.

2. **Cultural and Social Norms**: Societal expectations and cultural norms often place women in domestic roles, limiting their freedom and time to engage in entrepreneurial activities. In many cases, women are expected to prioritize family responsibilities over business ventures, reducing their participation in the workforce and limiting business opportunities.

3. **Educational and Skills Gaps**: Women in emerging economies are less likely to have access to higher education and skills training in entrepreneurship. This lack of formal education, especially in fields like business management, technology, and finance, hinders their ability to build and sustain a competitive business.

4. **Limited Networks and Mentorship**: Social capital is crucial for business success, but women often have fewer opportunities to network, find mentors, or access industry-specific resources that could help them grow their enterprises. Without a strong support system, women entrepreneurs are more vulnerable to failure.

5. **Legal and Regulatory Constraints**: In some emerging economies, laws and regulations governing business ownership, inheritance, and property rights may disproportionately disadvantage women. These legal barriers often prevent women from owning land or accessing resources that are essential for starting and growing a business.

Opportunities for Empowering Women Entrepreneurs

1. **Financial Inclusion and Access to Capital**: Innovations in microfinance, impact investing, and fintech platforms have opened new opportunities for women entrepreneurs to access funding. By creating financial products tailored to the needs of women, these initiatives help bridge the gender financing gap and enable women to take entrepreneurial risks.

2. **Education and Capacity Building**: Expanding access to education and vocational training, especially in business and technical fields, equips women with the knowledge and skills needed to succeed. Additionally, entrepreneurship training programs and incubators that focus on women can provide the mentorship and resources necessary for business development.

3. **Technology and Digital Platforms**: The rise of digital technologies presents a unique opportunity for women in emerging economies to engage in online business ventures, expand their markets, and leverage

e-commerce platforms. Technology enables women to overcome traditional barriers related to geography, capital, and market access.

4. **Networking and Support Systems**: Women's business networks, associations, and professional groups provide opportunities for collaboration, mentorship, and resource sharing. These networks help women connect with other entrepreneurs, investors, and advisors, fostering an ecosystem of mutual support and shared success.

5. **Policy Support and Legal Reforms**: Governments and international organizations play a pivotal role in shaping the entrepreneurial ecosystem. Policies that promote gender equality, legal reforms that secure property rights, and financial incentives for women entrepreneurs can help dismantle institutional barriers and create an enabling environment for women's entrepreneurship.

Case Studies of Successful Women Entrepreneurs in Emerging Economies

1. **Selena Cuffe (USA, African-American Entrepreneur)**: Selena Cuffe's work in developing a business model for African-American wine lovers highlights the intersection of culture and entrepreneurship. Despite barriers such as race and gender, Cuffe leveraged cultural insights and strong networking to build a successful brand, illustrating how women entrepreneurs can thrive even in traditionally male-dominated industries.

2. **Fiona Mwakio (Kenya)**: In Kenya, Fiona Mwakio founded a social enterprise that promotes sustainable agriculture practices among women farmers. Through her work, Mwakio has empowered thousands of rural women by providing them with the tools, knowledge, and market access necessary to enhance their agricultural productivity and improve their livelihoods.

3. **Indra Nooyi (India, PepsiCo)**: Indra Nooyi's ascent to the role of CEO of PepsiCo is an example of how women from emerging economies can break the glass ceiling. Her leadership demonstrated that with the right support, women can lead major multinational corporations and set new standards in the business world.

Policy Recommendations

1. **Encourage Gender-Responsive Public Policies**: Governments should design and implement policies that target gender-specific barriers to entrepreneurship. This includes ensuring that women have equal access to credit, land ownership, and entrepreneurship training.

2. **Promote Gender-Sensitive Financial Products**: Financial institutions and investors should create products and services that address the specific needs of women entrepreneurs, such as lower interest rates, tailored loan structures, and access to venture capital networks.

3. **Foster an Inclusive Entrepreneurial Ecosystem**: Stakeholders, including governments, NGOs, and private sector actors, should collaborate to develop an ecosystem that supports women

entrepreneurs. This includes providing access to mentorship programs, networking opportunities, and business incubators tailored to women's needs.

4. **Build Digital Infrastructure**: Governments and private companies should invest in digital infrastructure that enables women to participate in the global digital economy, offering training programs and expanding internet access in rural and underserved areas.

5. **Legal Reforms**: It is essential to reform laws related to property ownership, inheritance, and business registration to ensure that women have the same rights and opportunities as men to participate in the business world.

Conclusion

Empowering women through entrepreneurship development is essential to achieving inclusive economic growth in emerging economies. While women face significant challenges, there are numerous opportunities to overcome these barriers through targeted policy interventions, financial inclusion, education, and support networks. By fostering an environment where women can thrive as entrepreneurs, emerging economies can unlock the full potential of their populations, driving sustainable economic development and social progress.

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The Role Of Women In Shaping Entrepreneurial Ecosystems

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Abstract

Women entrepreneurs have become increasingly vital to global economies, contributing significantly to innovation, job creation, and social progress. However, despite their crucial role, women face unique challenges in establishing and growing businesses, including limited access to capital, societal biases, and a lack of supportive networks. The growth of women entrepreneurship is not only an economic issue but also a gender equality concern, as it has the potential to empower women and promote social change. This study explores the factors influencing women entrepreneurship, the role of women entrepreneurs in fostering economic development, and the barriers that hinder their progress. Key challenges such as financial limitations, cultural norms, inadequate education, and gender discrimination are identified, along with potential solutions to address these issues. The paper also discusses strategies to promote women entrepreneurship, including enhancing access to financial resources, improving education and training, fostering supportive networks, and promoting gender-inclusive policies. Furthermore, it highlights the importance of leveraging technology and digital tools to empower women entrepreneurs in the modern business landscape. By addressing these barriers and fostering an enabling environment, the potential of women entrepreneurs can be fully realized, contributing to sustainable economic growth and development.

Keywords:

Women Entrepreneurs, Education, Technology, Gender Bias, Social Change, Economic Growth, Empowerment, Digital Tools, Entrepreneurial Ecosystem.

Introduction

Women entrepreneurs are increasingly emerging as significant contributors to economic growth and societal progress worldwide. They play a pivotal role in fostering innovation, creating jobs, and driving sustainable development. Women-led businesses not only contribute to economic productivity but also bring diverse perspectives to problem-solving and decision-making processes. The entrepreneurial journey of women often extends beyond financial success, as they actively engage in community development and champion social causes. Despite their growing presence in the

entrepreneurial ecosystem, women entrepreneurs face unique challenges that hinder their full potential. Limited access to financial resources, societal stereotypes, and inadequate support networks are among the barriers that many women encounter. Furthermore, balancing professional and personal responsibilities often creates additional hurdles for women seeking to establish and grow their ventures. Recognizing the importance of women entrepreneurs and addressing the obstacles they face are crucial steps toward building equitable and thriving societies.

This study delves into the multifaceted role of women entrepreneurs, highlighting their impact on economic development while critically examining the challenges they encounter. By understanding their journey, stakeholders can better formulate strategies to promote women's entrepreneurship and ensure a more inclusive and sustainable economic future.

According to Kamala Singh," A women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life."

According to "Government of India―An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women."

According to APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

Objectives
- ➢ To analyse the contributions of women entrepreneurs to economic development, job creation, and innovation in various sectors.
- ➢ To explore the social, cultural, financial, and institutional barriers that hinder women's entrepreneurial growth and success.
- ➢ To evaluate the influence of women entrepreneurs on community development, gender equality, and sustainable business practices.
- ➢ To study initiatives, policies, and support systems that help women entrepreneurs address challenges and thrive in competitive markets.
- ➢ To explore how advancements in technology and digital platforms can support women entrepreneurs in expanding their businesses and reaching new markets.
- ➢ To provide insights and suggestions for policymakers, educators, and organizations to create a more inclusive and supportive entrepreneurial environment for women.

Review Of Literature

Verheul, I., van Stel, A., & Thurik, R. (2012) Explaining female and male entrepreneurship at the country level paper analyses the differences between male and female entrepreneurs using cross-country data. It identifies key factors, including education, income levels, and societal attitudes, which significantly impact women's entrepreneurial activity compared to men.

Tambunan, T. (2014) Women entrepreneurs in developing countries: A comparative study of Indonesia and other Asian countries study focuses on women entrepreneurs in developing countries, particularly in Asia. It highlights the socioeconomic challenges women face, such as lack of education, financial dependence, and restricted access to markets. The paper advocates for increased government support to enhance women's entrepreneurial opportunities.

Kumari, S., & Malhotra, N. (2019) Women entrepreneurship: Challenges and opportunities in India paper focuses on the Indian context, examining the socio-cultural and economic barriers women entrepreneurs face. It highlights government initiatives like "Start-Up India" and suggests targeted policies to enhance women's entrepreneurial participation.

Research Methodology

The research paper is a descriptive study in nature. The secondary data and information have been analyzed for preparing the paper extensively. The secondary information has been collected from different scholars" and researchers" published books, articles published in different journals, periodicals, conference paper, reports, magazines, working paper and websites.

Role Of Women Entrepreneurs

Women entrepreneurs play a vital role in driving economic growth, fostering innovation, and promoting social progress. Their participation in entrepreneurship not only boosts economic productivity but also introduces fresh perspectives and approaches to solving business challenges. Some key roles that women entrepreneurs play in various aspects of society and the economy:

1. Catalysts for Economic Growth

Women entrepreneurs significantly contribute to economic development by establishing and managing businesses that generate employment, drive innovation, and stimulate local economies. Their ventures often create job opportunities, reduce unemployment, and foster regional economic stability.

2. Promoters of Social Change

Women entrepreneurs frequently address societal issues through their businesses. Many focus on solving problems related to health, education, and environmental sustainability. By establishing socially responsible enterprises, they contribute to the betterment of communities and uplift marginalized sections of society.

3. Advocates of Innovation

Women entrepreneurs bring unique perspectives to business, often leading to creative solutions and innovative products or services. Their ability to

identify niche markets and cater to unmet needs fosters competition and drives industry advancements.

4. Contributors to Gender Equality

By venturing into entrepreneurship, women challenge traditional gender norms and stereotypes, paving the way for greater gender equality in business and society. Their success serves as inspiration for other women, encouraging them to break barriers and pursue entrepreneurial aspirations.

5. Enablers of Sustainable Development

Women entrepreneurs often prioritize sustainability in their business models. From using eco-friendly materials to promoting ethical practices, they align their operations with global goals of sustainable development, addressing issues like climate change and resource conservation.

6. Empowering Local Communities

Women-led enterprises frequently focus on community development. They empower local populations by offering skill development programs, supporting small-scale producers, and providing access to markets for underrepresented groups.

7. Enhancing Diversity in Business Leadership

The involvement of women entrepreneurs diversifies the leadership landscape in industries traditionally dominated by men. Their presence promotes inclusivity and helps businesses adopt more balanced and representative decision-making processes.

8. Narrowing the Technological and Economic Divide

Women entrepreneurs play a crucial role in bridging the gap between urban and rural economies. By introducing innovative technologies and creating market linkages, they contribute to the overall economic integration of underserved areas.

Contribution Of Women Entrepreneur

Economic Contribution

Women's economic activities contribute directly to growth and efficiency in dealing with informal business problems and poverty reduction is one of the main issues for policy makers.

➢ **Capital formation:** Entrepreneurs mobilize the idle savings of the public through the issue of industrial securities. Investment of public savings in industry results in productive utilization of national resources. The rate of capital formation increases, which is essential for rapid economic growth.

➢ **Improvement in Per capita Income:** Women entrepreneurs in India have also been exploiting the opportunities. They convert the latent and idle resources like land, labor and capital into national income and wealth in the form of goods and services. They help to increase the country's net national product and per capita which are important yardsticks for measuring the economic growth.

> **Generation of employment:** Women entrepreneur in India are playing an important role in generating employment both directly and indirectly. By setting up small scale industries, they offer jobs to people.

Social Contribution

Women entrepreneurs are also contributing towards improving the balanced regional development and improvement of living standards in the country.

> **Balanced Regional Development:** Women entrepreneurs in India are to remove regional disparities in economic development. They set up industries in backward areas to avail of the resources concessions and subsidies offered by government.

> **Improvement in living standards:** With the setting up of small-scale industries, reduction of scarcity of essential commodities and introducing new products can be achieved. Women entrepreneurs in this country are producing variety of goods on a large scale and offering them at low rates, as a result, achieving improvement in the standard of life.

> **Innovation:** Innovation is the key to entrepreneurship. It implies that the commercial application of an invention. As an innovator, the entrepreneur assumes the role of a pioneer and an industrial leader. Entrepreneurs have contributed many innovations in the Role of women Entrepreneurship in Economic Development in India Shivam Gupta, Ravi Maheshwari -340- developing new products and in the existing products and services. All these have resulted in economic development by way of generating employment, more income etc.,

Other contributions: Women entrepreneurs are the main actresses in charging the culture of the society. In our country, women are workaholics and participate outside the house and develop the sense of independence and the like. Thus, women entrepreneurs in our country are directly or indirectly playing an important role in environmental protection, back ward and forward integration and are acting as charge agents, thus contributing to the economic growth of the country.

Women's Entrepreneurship Landscape In India

India has 63 million micro, small, and medium enterprises (MSMEs), of which around 20% are women owned, employing 22 to 27 million people. India ranked 57th among 65 countries in the Mastercard Index of Women Entrepreneurs12 (MIWE, 2021). Estimates suggest that by accelerating women's entrepreneurship, India could create more than 30 million women-owned enterprises, potentially creating 150 to 170 million jobs. Out of the 432 million working-age women in India, only 19%13 of women participate in any formal and paid work. Global Entrepreneurship Monitor (GEM) shows women's total early-stage entrepreneurial activity (TEA) rates are often high in low-income countries. Contrarily, India has an average TEA rate of only 2.6%14 for women. GEM reported that female entrepreneurs in India cited job scarcity

as a critical motivation for business creation as against the opportunity to grow a business and earn profits.
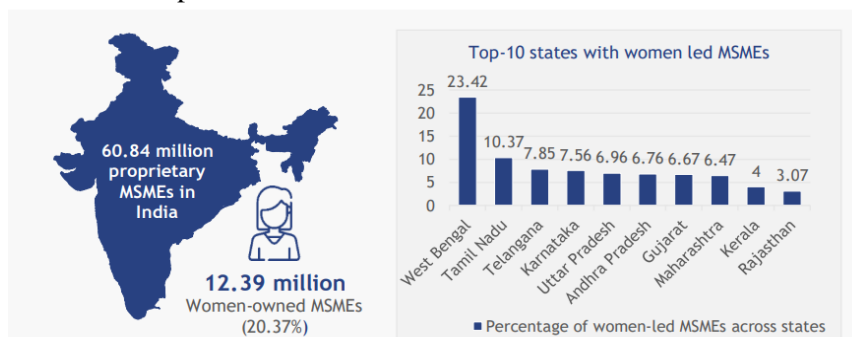
SOURCE: MoMSME annual report 2021-22

The last NSS survey revealed India had 63.38 million MSMEs in the country. Out of them, 60.84 million (96%) establishments are proprietary concerns. Women own only 20.37% among them. The distribution of women-owned MSMEs varies across states. West Bengal (23.42%) has the highest share of women led MSMEs, while Sikkim (0.04%) has the lowest. The survey findings indicate that India's southern states have a relatively more favorable ecosystem for women's entrepreneurship. These five-state count among the top-10 states in terms of the number of establishments under women-owned enterprises. Tamil Nadu leads with 10.37%, followed by Telangana with 7.85%, Karnataka with 7.56%, Andhra Pradesh with 6.76%, and Kerala with 4%.

Challenges Faced By Women Entrepreneurs

1. Limited Access to Capital

Access to finance remains one of the most significant challenges for women entrepreneurs. Many face difficulties securing loans and investment due to gender biases in financial institutions, lack of collateral, and limited credit histories. This restricts their ability to start, sustain, or expand their businesses.

2. Societal Norms and Gender Stereotypes

Traditional gender roles and cultural expectations often create barriers for women pursuing entrepreneurship. Societal perceptions that prioritize men's leadership and decision-making capabilities discourage women from taking entrepreneurial risks or being perceived as capable business leaders.

3. Balancing Professional and Personal Responsibilities

Women often bear the dual burden of managing household duties alongside professional commitments. This challenge, amplified by societal expectations, leaves them with limited time and energy to focus on their entrepreneurial ventures.

4. Lack of Mentorship and Networking Opportunities

Access to mentorship and professional networks is critical for business success, yet women entrepreneurs often lack connections to industry leaders and supportive networks. This limits their ability to gain insights, build partnerships, and access markets.

5. Inadequate Access to Technology and Resources

In many regions, women entrepreneurs struggle with limited access to technological tools, digital platforms, and other essential resources. This technological gap restricts their ability to compete in the modern, digitized economy.

6. Regulatory and Legal Barriers

Complex regulatory frameworks and discriminatory legal systems in some countries pose significant challenges for women entrepreneurs. These include restrictions on property ownership, difficulties in registering businesses, and unequal rights in contracts or trade agreements.

7. Limited Educational and Skill Development Opportunities

Lack of access to quality education and entrepreneurial training programs affects women's ability to acquire the skills necessary for running successful businesses. This gap often limits their confidence in handling financial, operational, and strategic aspects of business management.

8. Market Access and Competition

Women entrepreneurs frequently face challenges in accessing markets, particularly in male-dominated industries. Limited exposure to global markets and the inability to compete with established players further restrict their business growth.

9. Discrimination and Bias

Gender-based discrimination remains a pervasive challenge, affecting women's credibility and acceptance in the business world. Prejudices against women entrepreneurs often lead to underestimation of their capabilities and exclusion from opportunities.

10. Fear of Failure and Lack of Confidence

Many women entrepreneurs struggle with self-doubt and fear of failure, which are exacerbated by societal pressures and the lack of support systems. These psychological barriers can deter them from taking risks and pursuing larger business opportunities.

Suggestions For The Growth Of Women Entrepreneurs

1. Enhancing Access to Finance

One of the foremost challenges for women entrepreneurs is limited access to financial resources. To address this, it is essential to promote gender-responsive financial policies and create financial institutions that offer women tailored products, such as low-interest loans and microfinance opportunities. Additionally, venture capital firms and angel investors should be encouraged to invest in women-led startups. Governments and financial bodies can also introduce subsidies or grants specifically designed for female entrepreneurs to reduce the financial burden and foster business growth.

2. Building Strong Networks and Mentorship Programs

Networking is key to business growth, yet many women entrepreneurs face difficulties in accessing professional networks due to gender biases. To foster growth, there is a need to develop and promote women-specific business

networks, mentorship programs, and incubators. Experienced women business leaders and professionals can serve as mentors, providing guidance, advice, and industry connections to younger or less experienced female entrepreneurs. Such initiatives help women build confidence, share resources, and collaborate on ideas, leading to more sustainable ventures.

3. Empowering Women Through Education and Skill Development

Providing women with access to education and entrepreneurship training is critical for their success. Governments, NGOs, and private sector players should work together to design and implement training programs that cover essential business skills, financial literacy, and digital tools necessary for managing a modern business. These programs should target women from diverse backgrounds, including rural and underserved communities, to equip them with the knowledge and confidence to start and scale their businesses. Additionally, integrating entrepreneurship as part of educational curricula for young women can help shape future female business leaders.

4. Improving Legal and Regulatory Frameworks

In many countries, women entrepreneurs face legal barriers that hinder their ability to start or grow their businesses. Governments must work towards reforming laws that prevent women from accessing property rights, business registration, or credit. Simplifying business registration processes and creating gender-neutral legal frameworks will encourage more women to engage in entrepreneurship. Furthermore, governments should actively enforce anti-discrimination laws to ensure women are treated equally in all aspects of business, from obtaining licenses to accessing government contracts.

5. Promoting Gender-Sensitive Policies

Governments and corporations need to develop policies that specifically address the needs of women entrepreneurs. These could include tax incentives for women-led businesses, gender-focused business incubators, and support for women-owned small and medium enterprises (SMEs). Gender-sensitive policies also involve promoting flexible working hours and work-life balance, which is essential for women who often juggle entrepreneurial responsibilities with family obligations. Encouraging male involvement in household duties and sharing family responsibilities will also help create a more balanced and supportive environment for women entrepreneurs.

6. Leveraging Technology for Empowerment

The digital age presents unique opportunities for women entrepreneurs to access markets, tools, and resources previously unavailable. Governments, NGOs, and the private sector should promote digital literacy among women, especially in rural and developing areas, to ensure they can take advantage of e-commerce, digital marketing, and online business management platforms. Offering training on social media, online financial tools, and digital sales platforms can open up new channels for growth, reaching global markets and reducing the operational costs that come with traditional business models.

7. Encouraging Collaboration and Public-Private Partnerships

Collaboration between various sectors—public, private, and non-profit—can create a robust ecosystem that supports women entrepreneurs. Governments and businesses should come together to establish programs that offer women entrepreneurs access to research, resources, and market opportunities. Public-private partnerships can fund joint initiatives that promote women's entrepreneurship, such as funding for women-owned startups, creating entrepreneurship hubs, and supporting innovation in industries where women have been underrepresented.

8. Promoting Sustainability and Social Impact

Encouraging women entrepreneurs to focus on sustainable and socially responsible business practices can create long-term benefits for both the entrepreneurs and society. Women have been shown to prioritize community welfare, environmental conservation, and social issues in their business models. Supporting women in starting social enterprises or businesses that promote sustainability can drive positive change. Providing incentives for women-led businesses focused on social good can ensure that their enterprises contribute to broader development goals, such as gender equality, education, and poverty alleviation.

9. Providing Access to International Markets

To scale their businesses, women entrepreneurs must have access to international markets. Governments and international trade organizations should create platforms for women entrepreneurs to connect with global markets through trade fairs, export assistance, and trade missions. Moreover, promoting cross-border collaborations and partnerships can open up opportunities for women to expand their business beyond local or national borders, increasing their chances of success in the global economy.

Conclusion

The growth of women entrepreneurs is crucial for fostering inclusive and sustainable economic development. Despite the challenges they face, such as limited access to capital, gender-based societal barriers, and a lack of mentorship, women continue to demonstrate remarkable resilience and creativity in the entrepreneurial landscape. By enhancing access to education, resources, and technology, and by promoting gender-neutral legal frameworks, society can create an environment conducive to the success of women in business. Additionally, supporting women-led enterprises with mentorship, networking opportunities, and access to international markets can help them scale and compete on a global stage. As women entrepreneurs continue to break barriers, they serve not only as economic drivers but also as agents of social change, championing sustainable development, social responsibility, and gender equality. When women are given the tools, resources, and opportunities to thrive, they not only elevate themselves but also contribute to broader economic, social, and cultural transformations. As we continue to advocate for

their growth, it is essential to recognize and harness the potential of women in entrepreneurship, ensuring that they have equal opportunities to lead and succeed in the global economy.

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A Study on Role and Challenges of Women entrepreneurs with special reference area to Annamayya District in Andhra Pradesh

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Abstract:

Women Entrepreneurship development plays important role in development of economy of our Country. Women Entrepreneurs are women they initiate, planning and manage business activities in their own capital and knowledge. They implement innovative decisions for their businesses. They participate in different type of businesses and their business runnning in successful way Compared to male entrepreurs. They make different businesses darely and run the family in successful way. The role of women entrepreneurship in the economic development of the country and the strategies to overcome the barriers for the success of women entrepreneurs in India by providing the insights into the current state of women entrepreneurship in India. The Government frame different type of policies, that are boost up to women entrepreneurs for their business development. Women entrepreneurs are a powerful force driving innovation, economic growth, and social change. However, they face numerous challenges that require systemic change, supportive policies, and a more inclusive business environment. This paper examines the women role is essential part in the house hold activities and in businesses also they run organisations perfectly without male Interference. Without involving of women in the house so many problems are arisen and lack of affection and love in the house. So, In Businesses also significant role played by women entrepreneurs and their knowledge and skills innovatively implemented in the businesses.They face business challenges like finance, family support, technical awareness, Education and Marketing awarenessand others. Today women have a greater role in entrepreneur development of mostbusinesses in the areas of educational services, retail sales, consulting, public relations, information technology.

Keywords: Women entrepreneurs, Role, Challenges, Women Empowerment.

Introduction:

Women entrepreneurs are women they initiate, plan, interpret and controlling the business activities to accomplish the goal. In India 15% of Women entrepreneurs are there, they are actively participated in their organisations for the development of business. When the women Entrepreneurs development is there that is motivated individual llto women.While the numbers

have been gradually increasing due to government initiatives, changing societal norms, and increased access to resources, women entrepreneurs still face challenges such as limited access to capital, societal expectations, and fewer support networks.According to the National Sample Survey (NSS) 2019-20, women make up around 20-22% of the total entrepreneurs in India. The present estimates In India approximately 8 to 10 millions women entrepreneurs start to growing their businesses in different sectors. In the present situations Men and Women are equal to participated and make their businesses own. Some women are making their businesses with their family assistance and some are not there. Government motivates to help some schemes and programmes introduce to women Entrepreneurship development. But some women are awareness actively participated and make their businesses in successfully. women entrepreneurs in Andhra Pradesh (AP) make up approximately 10-12% of the total entrepreneurs in the state. State Government also introduced Programs and schemes that encourages female Entrepreneurship. Women entrepreneurs are essential to building a more inclusive and sustainable in future.

Review of literature:

Madhavi,P (2002), "Women entrepreneurs in Andhra Pradesh state with special reference to Anantapur district"

AB Siddiqui (2012),"Problems encountered by women entrepreneurs in India" denotes investigate the problems and challenges faced by women entrepreneurs in India.women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Many women have this quality but they never got a platform to show case their talents and hence they don't know their real abilities.

V Krishnamoorthy(2014), "Motivational factors among women entrepreneurs and their entrepreneurial success" explains to identified ambition, skills and knowledge, family support, market opportunities, independence, Government subsidy and satisfaction are the important entrepreneurial motivational factors.

Chan Rathna, V Badrinath (2016), "A study on entrepreneurial motivation and challenges faced by women entrepreneurs in Thanjavur District"explains making an empirical analysis on such factors that play a role of motivator in increasing the aspect of entrepreneurship among on on the challenges faced by women in the pursuit of entrepreneurship.

Sucheta Agarwal(2018), " Motivational and success factors: through the lens of women entrepreneurship " explains the role of motivational factors in the entrepreneurial success of women in the Indian context.

Statement of the problem: women entrepreneurs start the business actively. But unfortunately some obstacles have arisen either internally and externally that are rectified as a big challenge to women entrepreneurs.

Objectives of the study:

1. To study the role of women entrepreneurs in Annamayya District of Andhra Pradesh.

2. To identify the challenges of Women entrepreneurs.

Women entrepreneurs in Andhra Pradesh (AP)

Women entrepreneurs in Andhra Pradesh (AP) have made significant contributions to various industries, from agriculture to technology. The state government has been actively supporting women entrepreneurship through initiatives, skill development programs, and financial schemes to encourage more women to start and grow businesses.

Some notable examples of women entrepreneurs in Andhra Pradesh include:

Kavitha Reddy – Founder of a successful agricultural venture, Kavitha has been recognized for empowering women in rural areas by involving them in agriculture and horticulture-related businesses.

Srilakshmi K. – Founder of an IT services company in the region, Srilakshmi has been involved in providing technological solutions to small and medium-sized businesses, while creating job opportunities for women in the tech sector.

Yamuna Reddy – An entrepreneur in the textile and fashion industry, Yamuna Reddy has made strides in setting up eco-friendly clothing lines, focusing on sustainable fashion while supporting women artisans.

Role of Women entrepreneurs in Andhra Pradesh (AP) :

Women entrepreneurs in Andhra Pradesh (AP) play a crucial role in driving economic growth, innovation, and social change. Their contributions span various sectors, including agriculture, technology, manufacturing, education, and services. Here are some key roles that women entrepreneurs in AP play:

1. Economic Empowerment

Women entrepreneurs contribute significantly to the local and state economies by creating jobs, generating income, and driving business growth. Their ventures often result in an increase in household income, improved living standards, and financial independence for women.

2. Job Creation

Women-led businesses in AP are instrumental in providing employment opportunities, especially for women from marginalized or rural communities. By hiring locally and offering training programs, women entrepreneurs help uplift communities and reduce unemployment rates.

3. Promoting Innovation and Sustainability

Women entrepreneurs in AP are often at the forefront of introducing innovative and sustainable business practices. From organic farming and eco-friendly products to technology-driven solutions, their businesses are pushing the boundaries of sustainability and environmental responsibility.

4. Breaking Gender Norms

Women entrepreneurs in AP challenge traditional gender roles by excelling in male-dominated industries like manufacturing, IT, and construction. Their success serves as an inspiration to other women, encouraging them to break societal barriers and pursue their entrepreneurial ambitions.

5. Social Impact and Community Development: Many women entrepreneurs focus on social enterprises that address critical issues such as healthcare, education, and rural development. Their businesses contribute to improving social welfare and bringing about positive changes in society.

6. Access to Finance and Resources

Through initiatives such as the MUDRA scheme, Stand-Up India, and state-sponsored programs, women entrepreneurs are increasingly gaining access to financial resources and credit. These programs help women overcome financial barriers, enabling them to scale their businesses.

7. Empowering Other Women

Women entrepreneurs in AP play a key role in mentoring and guiding aspiring women business owners. Many entrepreneurs are involved in training programs, workshops, and community-building activities to foster a supportive ecosystem for other women to succeed in business.

8. Contributing to the Agricultural Sector

In rural areas of AP, women entrepreneurs are driving growth in agriculture by promoting sustainable farming practices, agro-processing industries, and farm-based enterprises. Their involvement helps to improve food security and agricultural productivity.

9. Developing the Services Sector

Many women entrepreneurs in AP run successful businesses in hospitality, education, healthcare, retail, and other service-based industries. By diversifying the services sector, they contribute to the overall development of the region's economy.

Challenges of Women entrepreneurs in ap

Women entrepreneurs face a range of challenges that can hinder their business growth and success. These challenges often stem from societal, cultural, financial, and structural barriers. Some of the key challenges faced by women entrepreneurs include:

1. Access to Finance

Women often face difficulties in securing financial resources for their businesses. Due to factors like lack of collateral, lower credit scores, and perceived risk, financial institutions may be reluctant to lend to women. This limits their ability to scale their businesses or even get started.

2. Gender Bias and Discrimination

Women entrepreneurs frequently encounter gender bias, both in the business world and from investors, customers, and even within their own industries. This can manifest as unequal opportunities, reduced access to funding, or underestimation of their capabilities compared to their male counterparts.

3. Societal and Cultural Barriers

In many cultures, entrepreneurship is often seen as a male-dominated domain, and women are expected to focus on family and domestic roles. These societal norms may discourage women from pursuing entrepreneurial ventures and can also result in a lack of support from their families or communities.

4. Work-Life Balance

Many women entrepreneurs struggle with balancing business demands and family responsibilities. Juggling multiple roles as a business owner, mother, caregiver, and homemaker can lead to stress, burnout, and reduced focus on business growth.

5. Limited Networking Opportunities

Networking is critical for business growth, but women often face challenges accessing influential networks that could help them with mentorship, funding, and market connections. Many business networks are male-dominated, which can limit women's access to important business opportunities and resources.

6. Lack of Mentorship and Support

The absence of strong mentorship from other women or experienced entrepreneurs can make it harder for women to navigate the complexities of running a business. Without role models or guidance, women may struggle to make informed decisions or find support during challenging times.

7. Legal and Regulatory Barriers

In some regions, legal and regulatory frameworks may not be as supportive of women entrepreneurs. Issues such as property rights, business ownership, and legal documentation can present obstacles for women, especially in traditional societies.

8. Limited Access to Technology and Training

Access to technology and relevant training programs is critical for running a modern business. Women, particularly in rural areas or in underdeveloped regions, may have limited access to digital tools, e-commerce platforms, or business development resources that can help scale their businesses.

9. Market Access and Visibility

Women entrepreneurs often struggle with gaining access to broader markets and competing with established players. This could be due to lack of visibility, lower marketing budgets, or difficulty reaching key decision-makers or customers, particularly in male-dominated industries.

Methodology:

I have collected primary and secondary data. I collected primary data with the help of Direct personal Interview and Observation Method.

I collected Secondary data from Magazines, Journals and Websites.

Data Analysis and Interpretation:

I selected 20 female entrepreneurs and their businesses Information with special reference to area of madanapalli, Annamayya District in Andhra Pradesh. I applied stratified random technique to collection of data.

Limitations of the study:

1. This study is limited to female entrepreneurs.
2. This is limited to Annamayya District in Ap.
3. It is limited to role and Challenges of women entrepreneurs.

Finding and suggestions:

Women entrepreneurs play a vital role in economic development of our country.They create self employment and job opportunities to the public. Individually they face internal and external challenges such as Financial, marketing and technical awareness and education.

This study suggests that every women entrepreneur know the awareness of financial support by Institutions, Marketing and technical knowledge on their businesses.

Conclusion

While women entrepreneurs contribute significantly to economic growth and innovation, these challenges can make it more difficult for them to succeed. Addressing these barriers requires systemic changes, including better access to funding, supportive policies, mentorship programs, and societal shifts toward gender equality. Empowering women through education, technology access, and a supportive entrepreneurial ecosystem is essential to unlock their full potential.

While women entrepreneurs in Andhra Pradesh contribute significantly to the state's economy, they face many challenges that require systemic change, policy support, and community engagement. To overcome these barriers, there is a need for enhanced access to finance, mentorship, education, and networking opportunities. Additionally, breaking down societal and cultural norms around women in business can help create a more inclusive environment for women entrepreneurs to thrive.

Women Employment: Legal Challenges and Issues

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Abstract

In present day society, women workers are generally regarded as distinctive groups. But unfortunately, there are various factors that have caused women lagging behind men. The founding fathers of our Constitution granted freedom, liberty and equality to women. Basically Society in India does not favour employment of women as they are still looked upon as reproductive and not productive actors. The founding fathers of our Constitution granted freedom, liberty and equality to women. The principles that are embodies in Articles 38, 39, 42, and 43 are expected to govern the State in its legislative, executive and judicial functions. Many development programmes, policies and schemes were launched by government for the upliftment of women. Attention has also been paid towards the women workers at the international level. UN has been playing a very important role in the process of bringing awareness about women's unequal position in society. ILO Resolution concerning ILO action for women workers includes strategies to eliminate continuing barriers to the equal participation of women in employment. A number of Conventions and Recommendations dealing have been adopted by the ILO. Constitution of India guarantees fundamental rights to its citizens and has laid down certain directive principles of state policy for the achievement of social order based on Justice. They have been divided in three heads - (1) Measures in regard to Health, Safety and Welfare for women (2) Social Security Measures for Women (3) Wage Protection for Women. Social justice is a means to ensure life to be meaningful and livable. So the Supreme Court has always stepped in to protect the interest of the Indian citizens including women.

Key words: Women, Employment, Constitution of India, Supreme Court.

Introduction:

In present day society, women workers are generally regarded as distinctive groups. The women workers are employed in a agriculture, plantation, mine, beedi rolling, construction, livestock, crafts sector, home based work, food processing, textile and garment industry, street vending and rag picking, lock industry, thermometers industry, agarwati industry, handloom industry and various other service sectors. But unfortunately, there are various factors that have caused women lagging behind men. Social attitude, traditions, customs, marriage, domestic chores, immobility, childcare, dependency, accommodation, education, training, unionism, infrastructure, payment, supplementing income, technological development, gender based division

labour, biological differences, child rearing, insecurity, lack of confidence, and sexual harassment fear are most important factors which are responsible for low level of women's employment. Despite of these handicaps women are and will continue to remain in labour force.

Although, working of women outside their homes solved their economic problems to some extent, it gave rise to many other problems and difficulties due to their peculiar social, biological and psychological conditions. Basically Society in India does not favour employment of women as they are still looked upon as reproductive and not productive actors. It also relegated women to a secondary position and confined them to play to role of home maker.

In the age of Globalization

The globalization has given rise to wide spread abuse of workers punishing long workdays, harsh discipline, hazardous work conditions, sexual predation and suppression of the freedom of association and organization. These forms of servitude recall outright slavery in some instances. There is a broad agreement among the nations that labour markets must be regulated to arrest these abuses. At present the globalization is limited to economy integration leaving to cultural, social, economic and political dimensions. Ironically inequality is growing at a time when the triumph of democracy and open market is supposed to usher in a new age of freedom and opportunity. A country is said to be economically developed when it fruits go down to the poor in the society and when they are economically uplifted.

The expansion of world trade will definitely benefit the workers but the actual outcome depends on the design of trade agreement. Various features in trade agreement can affect the amount of job creations, work place conditions and prospect of rising standards of living. To understand the welfare effects of compliance with core labour standards, it is important to bear in mind a fundamental distortion in world labour standards: restrictive immigration policies that prevent most people from moving to locations where employment conditions and standard government policies maximise their preferences.

Constitution of India

The Constitution of India has given special attention towards the needs of women to enable them to exercise their rights on an equal footing with men and participate in national development. It also aims at creation of an entirely new social order where all citizens are given opportunities for growth and development and where no discrimination takes place on the basis of race, religion, sex, etc.

The founding fathers of our Constitution granted freedom, liberty and equality to women. The founding father expressed the fear that discrimination will continue even after enacting Article 14, which provides equality before law and equal protection of law. They, therefore, prohibited discrimination on the basis of sex etc. by providing Article 15(1). The framers were also conscious of the fact that the pitiable condition of Indian women cannot be improved by only

prohibiting discrimination on the ground of sex. It can be improved by giving special protection in the form of discrimination to the women. Thus they provided Article 15(3), which empowers the State to make special laws in favour of women. Thus special care has been taken to provide socio-economic justice to women.

The Constitution also adds to the service jurisprudence by enacting Article 16, which ensures equality of opportunity to women in matters relating to government employment and also prohibits any discrimination in respect of any employment or office under the State on the grounds only of religion, race, caste, sex etc. The State is under an obligation to promote the welfare of the people including women by securing and promoting as effectively as it may a social order in which justice social, economic and political shall pervade all the institutions of national life.[1] Article 39 states that the State shall direct its policy towards securing for both men and women equally the right to an adequate means of livelihood,[2] the right to equal pay for equal work[3] and the right that the health and strength of workers, both men and women, is not abused.[4] Article 42 provides that the State shall make provision for securing just and humane conditions of work and maternity relief and Article 43 directs that the State shall endeavour to secure to all workers living wages, good conditions of work and a decent standard of life. The principles that are embodies in Articles 38, 39, 42, and 43 are expected to govern the State in its legislative, executive and judicial functions. Thus on the one hand, the Constitution prohibits the State from taking any sex-based discriminatory action and, on the other hand it imposes a positive duty on the State to strive to secure above mentioned rights.

Five year plans

Welfare measures for women were provided in very first five year plan launched in 1951. Second five year plan recognized special needs of women workers such as maternity benefit and crèche facility for their children. The third and fourth five year plans focused on expansion of women's education. The fifth five year plan elaborated upon some of the reasons for fewer employment opportunities for women. During the sixth five year plan a variety of programmes, were taken up under different sectors of development to ameliorate the working conditions of women and to raise their economic and social status. The seventh five year plan also provided that the women labour has to be given recognition and be provided with the requisite facilities for bringing them into the mainstream of economic growth. The eighth five year plan continues to identify certain thrust areas for women's development. The ninth and tenth five year plans have empowerment of women as a focus. Eleventh plan focus on women empowerment and gender justice.

Many development programmes, policies and schemes for the upliftment of women and women labourers have been launched by the governments. Integrated Rural Development Programmes, 1980 is one of the largest self employment programme. In 1988 the National Perspective Plan for

Women, 1988-2000 was unveiled. The plan recognized the need to bring women's concerns into the mainstream.

National Commission for Women

The National Commission for Women was set up as statutory body in January 1991. This works as an ombudsman for safeguarding the rights and interests of women in India. Mahila Samakhya, 1987 Scheme seeks to bring about a change in women's participation about themselves and the society. Jago Bahna Scheme has created awakening among women to protect the rights of their girls. Rajiv Gandhi National Crèche Scheme for the children of working mothers, 2006, envisages setting up of 7000 new crèches during the period from 1st January to 31st March 2006. The aim of National Maternity Scheme, 1997 was to improve the nutritional status of mother. Under Ladli Social Security Pension Scheme, on the birth of second girl child, the mother as well as the new born girl child would get an incentive of Rs. 5000 a year for a span of the years. The government has initiated a maternity benefit scheme called Janani Suvidha Yojana for pregnant woman in urban slums. The aim of Janani Suraksha Yojana, 2005 was reducing maternal and infant mortality by increasing the number of institutional deliveries among women from families living below the poverty line. The goal of National Policy for the Empowerment of women, 2001 was to bring about the advancement, development and empowerment of women. To address the problem of under nutrition among adolescents girls and pregnant women and locating mothers, the Planning Commission in the year 2002-03 launched the Nutrition programme for Adolescent Girls. The Punjab Government in 2007 launched the 'Mai Bhago Stri Shakti Scheme' for uplifting the socio-economic standard of women in the State. Delhi Ladli Scheme, 2008introduced for the protection of girl child. Thus variousefforts has been made at national level through different five year plans, development programmes, policies and schemes to improve the situation of women and women workers.

But unfortunately, the performance of the plans, development programmes, policies and schemes have been poor due to several reasons. One of the main reason is the lack of effective planning and co-ordination not only between the Central and State Governments but also various ministries and departments of the Central Government and also with field levelimplementing agencies. Another reason for the poor performance of these programmes is the lack of awareness amongst targeted groups about the schemes.

In the age of globalization UN but it became a very trusted organization with backing and active co-operation of many countries in the world.

Many member states of UN have adopted Human Rights enshrined in the international treaties, into their respective Constitutions. India is also one of such countries. In our Constitution fundamentals human rights are incorporated in Part III and Part IV as fundamental rights and Directive Principles of State Policy respectively. The States have an obligation to enact laws in accordance with directive principle of state policy. So after the establishment of ILO, large

number of beneficial industrial laws have appeared on the statute book of many countries of the world including India.

There are numerous enactments made by both Centre and State Governments, thus earning dubious distinction of being one of the few highly labour legislated countries in the world. Though the number of laws is large, many important issues such as compulsory recognition of trade union, protection of white collar workers etc. do not find any mention in the laws. Under Industrial Disputes Act, workers do not get any substantative right against retrenchment or lay-off, except that they get monetary compensation. This led to the situation that labour of India labours under a plethora of labour laws.

Attention on the women workers at the international level

Attention has also been paid towards the women workers at the international level.

UN charter

Since its inception in 1945, the UN has been playing a very important role in the process of bringing awareness about women's unequal position in society. UN charter established gender equality as fundamental human right. Universal Declaration of Human Rights as proclaimed by the UNO in 1948. This marked the beginning of new era in history of the International Labour Organization which became a specialized agency of UNO in 1946. The Declaration was made part of the ILO Constitution. The declaration re-affirmed fundamental principles on which ILO is based and stated i) Labour is not a commodity ii) Freedom of expression and association are essential to sustained progress. iii) Poverty any where constitutes a danger to prosperity every where. iv) the war against want requires to be carried on with unrelenting vigour within each nation and by continuous and concerned international effort in which representatives of workers, employers and Governments hold free discussions and take democratic decisions with a view to promote common welfare.

ILO action for women workers

ILO Resolution concerning ILO action for women workers includes strategies to eliminate continuing barriers to the equal participation of women in employment. A number of Conventions and Recommendations dealing have been adopted by the ILO. ILO adopts international labour standards in the shape of Conventions and Recommendations which influence in improving working and living conditions of the labour classes in general and exclusively with the protection of women workers all over the world. A fair number of Conventions were ratified and given legal force by India which is a member state. It also implemented a fair number of recommendations adopted by ILO.

Recommendations and Resolutions

These Conventions and Recommendations are as follows : Equal Remuneration Convention and Recommendation 1951, Discrimination (Employment and Occupation) Convention, and Recommendation, 1958, Workers with Family Responsibilities, Convention and Recommendation, 1981,

Maternity Protection Convention (Revised) 1952, 2000 and Maternity Protection Recommendation, 1952, 2000, Maternity Protection (Agriculture) Recommendations, 1921, The Plantation Convention, 1958, The Minimum Wage Fixing Convention, 1970, The Protection of Wages Convention 1949, Social Security (Minimum Standards) Convention 1952, Welfare Facilities Recommendation, 1956, and International Covenant on Economic, Social and Cultural Rights. All these Conventions, Recommendations and Resolutionsadopted by the UN and the ILO from time to time make it amply clear that they have been fully conscious of the growing problems of working women. Thus, the Conventions, Recommendations and Resolutions came as a boon to the working women by guaranteeing income protection, medical care and maternity relief. But unfortunately, it is painful that these efforts have remained on the papers.

In the light of the various provisions of the Constitution and to comply with the different Conventions and Recommendations of the ILO, Government undertook various legislative measures, which provide for the protection and welfare of women workers. The development and growth of industrial law presents a close analogy to the development and growth of constitutional law. The old idea of laissez faire has given place to a new idea of welfare state. The philosophy of social, economic and political justice has been given a place of pride in the Constitution, as well as in the aims and objectives of ILO Indian Constitution guarantees fundamental rights to its citizens and has laid down certain directive principles of state policy for the achievement of social order based on Justice. They have been divided in three heads - (1) Measures in regard to Health, Safety and Welfare for women (2) Social Security Measures for Women (3) Wage Protection for Women.

Measures in regard to Health, Safety and Welfare for women

These are provided in various labour laws i.e. The Factories Act, 1948, The Mines Act, 1952, The Plantation Labour Act, 1951, The Building and Other Construction Workers' (Regulation of Employment and Conditions of Service) Act, 1996, The Beedi and Cigar Workers (Conditions of Employment) Act, 1966, The Contract Labour (Regulation and Abolition) Act, 1970, The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 are Measures in regard to Health, Safety and Welfare for women. The Maternity Benefit Act, 1961, The Employees' State Insurance Act, 1948, The Employees' Provident Funds and Miscellaneous Provisions Act, 1952, The Payment of Gratuity Act, 1972, and The Workmen's Compensation Act, 1923 are Social Security Measures for Women. In an economy where even minimum wages are not paid to the women workers, the need to protect the wages earned by them has great significance. In this regard most relevant and important pieces of legislations are Minimum Wages Act, 1948, Payment of Wages Act, 1936 and Equal Remuneration Act, 1976.

It is clear that to provide security against various risks, peculiar to their nature, women workers have been given various rights, benefits, concessions,

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protection and safeguards against under different labour legislations. But despite this all, much remains to be achieved. Women workers are still made to suffer discrimination in social and economic spheres and continue to be most exploited lot. Most of the labour legislations apply to organized sector only, leaving unorganized sector, where a majority of the women work, unattended. It has therefore, been suggested that the labour legislations should be applied to unorganized sector also so that majority of the women who work in this sector are protected and get the benefits. It seems that penal provisions of the labour legislations are not deterrent to prevent the employer from making violations of these provisions. The machinery for inspections and enforcement is inadequate. The women workers due to their ignorance and lack of education do not approach the enforcing agencies for the redressal of their rights and grievances. Therefore, penalties should be made stringent and law enforcement should be made more effective.

Article 42 enjoins the State government to make provision for securing just & humane conditions of work & for maternity relief. The Factories Act, 1948 provides for health, safety, welfare, employment of young persons and women, hours of work for adults, holidays and leave with wages.

Social Security Measures for Women

One of major defect in the MB Act is that under this Act entire burden for payment of compensation is on the employers. This has led to a tendency amongst the employers either not to employ women or to evade the payment of maternity benefit. There is, therefore, a need that the benefit under the Act should also be given on the pattern of ESI Act by creating an insurance fund. The fund should also be administered by ESI Corporation. With the passage of time maternity benefit should be covered wholly by MB Act and should be deleted from ESI Act. This will create uniformity in the area of maternity benefit. There are also common defects in both the ESI Act and MB Acts. They do not cover the cases of adoptive mother and they pay maternity benefit regardless of the number of children born. It has therefore, been suggested that the cases of adoptive mothers should be covered and maternity benefit should be restricted to only two children by making necessary changes in the law.

However despite these defects, yet the virtue of both ESI and MB Act is that they recognise the needs of pregnant women workers and guarantee paid leave for them on a national level, a slot that many other countries have not had the realism and foresight to do.

A weak feature of The Workmen's Compensation Act, 1923 is that it places the entire liability for compensation on the employer, but there is no obligation on the part of the employer to insure his liability. Thus in many cases small employers find it difficult to pay compensation in the event of a heavy liability arising out of a fatal accident. Such defaults tend to bring the law into disrepute.

Wage Protection for Women

The Minimum Wages Act, 1948provides a mechanism for fixing andrevising minimum rates of wages, it does not give any guideline as to the basis on which the minimum wages are to be fixed or revised. This has been the subject of considerable criticism and discussion over the years. It has been recommended that in fixing minimum wages, the basic minimum needs of workers and his/her family for sustenance should be kept in view so that the wage prescribed is a just wage.

The major problem with The Equal Remuneration Act, 1976 is the definition of "same work or work of a similar nature." The definition leaves much to be desired and can defeat the object of the Act. Equality Constitutional Framework of opportunity to all citizens in matters of employment is guaranteed. Traffic inhuman beings, forced labour, employment of child labour in factories, mines or at other hazardous location is prohibited. It shall be the duty of the State to apply these principles in making laws. Labour is on the Concurrent List on which the Central as well as State governments have power to make laws. Article 39, 41, 42 and 43 have a special relevance in the field of industrial legislation and adjudication.

Article 39 accentuates the basic philosophy of idealistic socialism & provides a motivation force to the Directive principles by laying down that the State shall direct its policy towards equal pay for men &women. Article 41 lays down that the State shall, within limits of its economic capacity & development, provide for right to work, to education, & public assistance in case of unemployment, old age, sickness, disablement and other cases of undeserved want. Contract Labour (Regulation and Abolition) Act was passed to protect contract labour from exploitation. Article 43 enjoins the State to assure a living wage, conditions of work ensuring a decent standard of life and full enjoyment leisure, & social and cultural opportunities. Social security under these articles was provided by enacting Employees' State Insurance Act in 1948 which included benefits like sickness &extended sickness, maternity, disablement, dependents', funeral and medical benefits. Employees' PF Act and Maternity Benefit Acts are also social security measures. Apprenticeship Act supplemented institutional training on-the-job training and regulated the training arrangement in industry.

More benefits and more efficient

However, their structure should be changed to make them more decentralized, reach more benefits and become more efficient. A pension scheme within the existing Provident Fund Act can be devised for women workers in the unorganized sector which would provide them coverage for old age, disability and widowhood. Different schemes with different rate for different categories of women workers in the unorganized sector could be formulated. The benefits would be a flat rate benefit linked to the number of years of contribution and the quantum or the total of the individual running account. The Government would also be required to contribute. Health

Insurance is a major need for workers. It is found that health expenses are the largest major source of debt. At present women workers especially in the unorganized sector have no access to any form of health insurance such as the ESIS scheme. It is necessary to promote forms of insurance for these workers. There are a number of successful micro-insurance schemes which could be up scaled.

Social justice built on labour laws

Social Justice provision of living wage, protection of workers against sickness, disease, injury arising out of employment, protection of children young persons and women protection of the interests of migrant workers , recognition of the principle of freedom of association, and organization of vocational & technical education. ILO further declares and that the war against want requires to be carried on with unrelenting vigour by each nation and by continuous & concerted efforts by workers and employers enjoying equal status with government joining in free discussion & democratic decision for the promotion of common welfare. Three main functions of ILO to establish international labour standards to collect & disseminate information on labour & industrial conditions to provide technical assistance for carrying out programmes of social & economic development. From the very beginning, the ILO has been confronted with the tremendous task of promoting social justice by improving the working & living conditions of labour in all parts of the world. India has been one of the founder members of the ILO. Out of 173 conventions adopted by the ILO, India has ratified 36 conventions & these have been incorporated in existing legislation. Conventions not ratified have indirectly guided and shaped the Indian labour legislation in afar reaching manner. The ILO standards have a decisive impact on the factory, mines, social security and wage legislations in India. The development and growth of industrial law presents a close analogy to the development and growth of constitutional law. A series of labour laws covering labour welfare and social security were enacted for protecting and promoting the overall welfare of different categories of working class. State has to provide facilities to reach minimum standard of health, economic security and civilized living to the workmen. Social justice is a means to ensure life to be meaningful and livable. So the Supreme Court has always stepped in to protect the interest of the Indian citizens, whether it has been has the case of consumer protection or claiming insurance or be it representation of suppressed classes. It has used the medium of social justice as an umbrella term to deliver justice.

However, this would not be correct to say that nothing has been done to protect the women workers, while progress has no doubt have been made it is not commensurate with the size and complexity of the problem. The protective measures, national and international commitment beneficial labour legislation and sympathetic judicial pronouncement have tried to give effect on women workers and many positive steps in right direction are taken, but unfortunately, the result is not satisfactory.

Landmark decisions

The *Asiad case* is a milestone in the judicial history. In the *Olga Tellis and others v. Bombay Municipal Corporation*, the Supreme Court observed that if right to livelihood is not treated as a part of Constitutional right to life, then the easiest way of depriving person of his right to life would be deprive him of his means of livelihood to the point of abrogation. In another case, Supreme Court held that right to education flows from right to life and state should provide educational facilities within the limits of its economic capacity. It also upheld the concept of equal pay for equal work for everyone.

Many laws do not apply to large chunk of labour in unorganised sector. Instances are on record that many serve as bonded/forced labour. It is also well known that Beedi works, Medak in Andhra Pradesh and fireworks, Sivakasi in Tamilnadu sap the energy of the many children below the age of 14 years employed as bonded labour to work for tiresomely long hours from dawn to dusk even under unsafe conditions.

Duty to provide employment

It is a fact that manpower must be used to the wealth of country and reduce unemployment. To this end, the state has a duty to provide employment. It is a constitutional goal. But it cannot be fulfiled in practice, as it is upheaval task. But the unemployed poor numbering about 150 millions had a valuable vote. The number is on the increase as year's role by. The votes of the poor determine which Government should be elected to power. To ignore the vote bank amounts to ignoring political democracy and run the risk of forfeiting a political party's future. Therefore, the party in power float many schemes providing employment. Thus the vote converted a constitutional objective into a political demand.

Rights based approach to work

The adoption of rights based approach to work, including payment of minimum wages, has contributed to enhancing quality of life for the rural poor. The problems and difficulties of working women at work place are multidimensional. Women workers at work place face the problems of low and discriminatory wage, exploitative working conditions, lack of secured employment, sexual harassment. Sexual harassment at the workplace affects the well being and economic livelihood of the women employee, while also affecting the moral productivity and integrity of the work place.

Lack of awareness

Lack of awareness about the law and their rights is one of the fundamental causes behind the powerlessness, bias, and exploitation that women face at their work. The march of our society to an awareness and sensitivity to the issue of sexual harassment and its baneful effects, flagged in Vishaka, culminated in the path breaking Workplace Harassment Prohibition Act.

Securing a safe workplace

Even today, the world over is rocked by horrific tales of all forms of harassment of women co-workers at varied workplaces. Decision makers, Parliament, courts and employers are to be ever vigilant in ensuring that effective policies are swiftly and impartially enforced to ensure justice and see that no one is subjected to unwelcome - and unacceptable behaviour. Unlike stray cases of individual indiscipline which are dealt with routinely, upon employers lie the primary obligation to ensure the effectuation of these laws and rules, aimed at securing a safe workplace to their women employees.

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A study on Women Empowerment Through SHG Groups for Tirupati Rural Area of Balaji District, Andhra Pradesh

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Abstract

Self Help Groups helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is Self Help Group (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper Women Empowerment through SHG's in Tirupati Rural of Balaji District in Andhra Pradesh. Based on the analysis of women empowerment through self help groups in Tirupati Rural, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Tirupati Rural of Balaji District, Andhra Pradesh.

Key words : Self-help groups, empowerment, decision making, income generating activity

Introduction

Self-help groups (SHGs) are a way to empower women by helping them become financially independent and more active in decision-making. SHGs can also help women become more aware of their rights and the importance of education for girls.

Empowerment through SHG

- **Economic empowerment**: SHGs help women save money and gain access to credit, which can improve their income and status in society.
- **Political empowerment**: SHGs help women participate in decision-making about resources, rights, and entitlements in their communities.
- **Social empowerment**: SHGs help women become more assertive of their rights and more involved in their communities.
- **Reproductive health**: SHGs help women make decisions about their reproductive health.

- **Education**: SHGs help women and girls get an education and avoid early marriage.
- **Domestic violence**: SHGs help women who are survivors of domestic violence by connecting them with resources and support.

Creation of SHG

- SHGs are usually made up of 10–25 local women.
- Members save money regularly until they have enough capital to lend back to other members or villagers.
- SHGs can also link up with banks to receive microcredit.
- SHGs can also receive training on leadership, communication, and negotiation.

Significance of Women Empowerment through SHG

SHGs emerge as a significant approach for empowering women and the general public while also eliminating poverty. They are an excellent technique for reducing poverty, empowering women, and promoting social justice. Women's SHGs have raised women's role as decision-makers and beneficiaries in the democratic, economic, social, and cultural realms of life, as well as sensitized women members to participate actively in rural India's socioeconomic advancement. There is a lot of research on the role of SHGs in empowering women and there is also evidence from throughout the world that SHGs assist to reduce poverty.

Review of Literature

Barbara and Mahanta (2001) in their paper maintained that the SHGs have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi's credit and saving program in Assam has been found success is exclusively on the rural poor. It adopts a credit delivery system designed especially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the program. **Muhammad Yunus (2004)** in this article "Grameen Bank, Micro and millennium Goals" traces the evolution of the ideas and practices of micro credit as pioneered by the Grameen Bank of Bangladesh. The author says that over the years, the micro - credit programs have grown providing a wide range of services to meet the economic and social needs of citizens mostly poor women. It comes up with suggestions regarding emerging issues of financial self-reliance and institutional sustainability of micro credit programs. **Joseph (2005)** started that women are generally weak at marketing their products and findings customer's products produced by women are dependent on middleman for marketing their produce outside their local areas. These reduce the community's earnings even though their products are of very good quality. **Joseph (2005)** started that women are generally weak at marketing their products and findings customer's products produced by women are dependent on middle man for marketing their produce outside their local areas. These reduce the community's earnings even though their products are of very good quality. **NABARD (2006)** in the development in rural areas confronted

with a wide range of problems grounded in the very poverty that it seeks to tackle. Issues related to extreme and chronic poverty around areas like poor income low levels of education and lack of awareness of developmental options are among the challenges facing SHGs are they organize themselves as specific Micro- enterprises.

Need for the Study

SHGs are at present playing a vital role in empowering women in all respects. Chittoor is one of the developing districts in the state of Andhra Pradesh. It constitutes highest percent of the total SHGs in Andhra Pradesh. As the researcher hails from the Chittoor district and also interested to study the impact of SHGs in empowerment of women, this study was taken up with the following objectives to study the empowerment of women through Self Help Groups.

Objectives of the Study

1. The main objective of this paper Impact of Self Help Groups on Women Empowerment in Tirupati Rural area of Balaji District in Andhra Pradesh.
2. To analyze the economic gains derived by the members after joining the SHGs.
3. To examine the social benefits derived by the members.

Study Area

Sri Balaji district is a district in Andhra Pradesh State of India. There are 4 Revenue Divisions with Divisional headquarters at Tirupati, Sri Kalahasti, Sullurpet and Gudur and 34 Revenue Mandals with 33 Mandal Parishads also existing in the District. A total of 784 Gram Panchayats are in position comprising all notified and non notified Gram Panchayats.

There is 1 Municipal Corporation at Tirupati and 5 Municipalities at Sri Kalahasti, Puttur, Gudur, Venkatagiri and Sullurpet and one Nagar Panchayat at Naidupet.

METHODOLOGY

For the purpose of present study, 100 women sample from Tirupati Rural area of Balaji District are selected. Of this, the four villages are Thondavada, Kaloor, Peruru and Charlo pally were selected for this study, 25 samples from each village for this study. The sample respondents are selected mostly by adhering to the simple random sampling. In this study primary data were collected from directly respondents by pre-designed questionnaire.

Results and Discussions

Table1 : Age of respondents

Age	Percentage
Less than 20	07
20-40	46
40-60	42
60 above	05
Total	**100**

Table 1, shows the distribution of sample respondents by age. It is found that

highest 46 percent of the respondents are in the age of 20 to 40 years followed by 42percent respondents are in the age of 40 to 60 years, 07 percent respondents are in the age of less than 20 years and 5 percent are in the age group of above 60 years. The majority of women in SHG are found to be relatively young. Educational status of respondents are presented in Table2

Table2: Educational status of respondents

Educational status of respondents	Educational level percentage
Illiterate	39
Primary level	21
Secondary level	12
High school level	07
Inter	08
Above Inter	13
Total	**100**

Table2, refers to the distribution of sample respondents by their education. It is observed that highest 39 percent of respondents are illiterates. 21 percent with primary education, 13 percent with above inter education,12 percent with secondary level education, 8 percent with inter education, and the lowest 7 percent of respondents are high school level education. The following table represents Social Status of the Respondents.

Table 3: Social Status of the Respondents

Social Status of the Respondents	Social Status Percentage
Oc	23
Bc	44
Sc	26
St	07
Total	**100**

Table 3, refers to the distribution of sample respondents of their Social Status. It is revealed that the highest i.e., 44 percent of the respondents are drawn from backward caste followed by 26 percent scheduled caste, 23 percent socially advanced caste and 7 percent from scheduled tribes. Thus, most of the respondents are drawn from socially downtrodden communities. The below table represents the Occupation of the Respondents.

Table 4: Occupation of the Respondents

Occupation of the Respondents	Percentage of Occupation
Agriculture	59
Caste Based Service	30
Others	11
Total	**100**

Table 4, refers to the distribution of Sample respondents by their occupation. It is observed that 59 percent of respondents are involved in agriculture followed by 30 percent are involved in caste based services and 11 percent are involved in other sources. Thus, the highest percentage of occupation of the respondents are agriculture.

Table 5: Income of the Respondents

Before joining Monthly Income		After joining Monthly Income
Income	Percentage	Percentage
Less than 2000	45	24
2001-4000	36	43
4001-6000	13	19
6001 above	06	14
Total	**100**	**100**

Table 5, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 45 percent of respondents were got less than Rs.2000 followed by 36 percent of respondents got between Rs.2001 to 4000. 13 percent of respondents got between Rs.4001 to 6000 and 6 percent of respondents got above Rs.6000. After joining in SHGs , 43 percent of respondents are getting monthly income between Rs.2001 to 4000 followed by 24 percent of respondents are getting less than 2000, 19 percent of respondents are getting between Rs.4001 to 6000 and 14 percent of respondents are getting above Rs.6000. Thus the most of the respondents increased their income for month.

Table 6: Reasons for joining in Self Help Groups

Reasons for Joining Self Help Groups	Percentage
Family Support	28
Increase Saving	23
Getting Loan	15
Business	12
Other Purpose	22
Total	**100**

Table 6, refers to the distribution of sample respondents by reason for joining in Self Help groups. It is observed that 28 percent of respondents for family support followed by 23 percent of respondents are for increasing savings, 22 percent of respondents are for other purpose, 15 percent of respondents are for getting loans and 12 percent of respondents are for business purpose. Thus, the most of the respondents said that they joined in SHG for family support. The following table shows the Investment for growing money.

Table-7: Investment for growing money

Investment Purpose	Percentage
Yes	63
No	37
Total	**100**

Table 7, refers to the distribution of sample respondents by investment for growing money in future. It is observed that 63 percent of respondents are investing for growing money and 37% of respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields.

Table -8: Awareness about Society and Community of the respondents

Awareness	Percentage
Yes	81
No	19
Total	**100**

Table 8, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 81 percent of respondents are aware of society and community and 19 percent of respondents are not aware of society and community. Most of the Self Help Group members are aware about society and community.

Table -9: Communication skill of respondent

Communication skills	Percentage
Increased	62
Constant	38
Total	**100**

Table 9, refers to the distribution of sample respondents by Communication skills. It is observed that 62 percent of respondents are increased their communication skill with the others, they will communicate with their mandal level officers and 38 percent of respondents are not increased their communication skill with their officers.

Table-10 Decision making of Respondents

Decision making	Agriculture	Other Activities
Increase	54	61
Constant	46	39
Total	**100**	**100**

Table10, refers to the distribution of sample respondents by decision making. It is observed that 54 percent of respondents are increased decision making in agriculture sector and 46 percent of respondents are not taking any decision in agriculture. 61 percent of respondents are increased their decision making in other activities in their family and 39 percent of respondents are not take decision making in other activities in their family.

Major Findings of the Study

- The majority of women in Self Help Groups are found to be relatively young.
- 39 percent of respondents are illiterates, 21 percent of respondents are studied at primary level education.
- Most of the respondents are drawn from socially downtrodden communities.
- The occupations of the most of the respondents are agriculture.

- Before joining in SHGs, 45 percent of respondents were got less than Rs.2000 and after joining in SHGs, 43 percent of respondents are getting monthly income between
 Rs 2001-4000.
- The most of the respondents said that they were joined in SHGs for Family support.
- Most of the respondents are investment their money after getting their loan in various fields.
- 81 percent of the respondents are aware about society and community.
- 62 percent of respondents are increased their communication skill.
- 54 percent of respondents are increased decision making in agriculture sector and 61 percent of respondents are increased their decision making in other activities in their family.

Conclusion

In summing up the research results, we concede that the conclusions and inferences drawn from the analysis, especially based on the primary data, are to be interpreted with utmost caution. This is in view of the well known constraints of any small sample survey of a cross-section study at a point in time. We humbly claim that our research effort is succeeded at least in this direction for successful development of women empowerment and rural areas and hopefully it may assist the policy makers to remold the programs suitable to specific areas. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in villages. It develops the awareness programs and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh.

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"Women Leadership and Political participation"

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Key points: women leaders, Barriers to Womens Political participation, Success stories of Women leaders.

Women leadership and political participation are integral to achieving gender equality and inclusive governance. Historically, women have been underrepresented in politics and leadership roles, but their inclusion is essential for building equitable societies. Empowering women to participate in leadership and politics is not only a matter of justice but also a key to sustainable development and progress.

The Importance of Women in Leadership:

Women bring unique perspectives and approaches to leadership. Their participation ensures that diverse viewpoints are represented in decision-making processes. Studies have shown that when women are involved in governance, policies are more inclusive and address issues such as healthcare, education, and social welfare more effectively. Women's leadership promotes transparency, empathy, and a collaborative approach to problem-solving.

Significance of Women in Leadership:

Diversity in Decision-Making: Women bring unique perspectives to leadership roles, contributing to more inclusive and innovative solutions. Representationof Society: Women constitute nearly half of the global population; their representation ensures governance reflects the needs and aspirations of all citizens. Social Impact: Women leaders often prioritize issues like healthcare, education, and social welfare, which directly impact community well-being. Economic Growth: Research shows that greater gender parity in leadership correlates with improved economic outcomes for nations.

Challenges to Women's Political Participation:

Cultural Barriers: Deep-rooted patriarchal norms and gender stereotypes often discourage women from participating in politics.Economic Constraints: Women face financial obstacles, such as lack of resources for campaigning and networking.Limited Access to Education and Training: Many women lack access to education and political mentoring, limiting their preparedness for leadership roles.Work-Life Balance: The dual burden of professional and domestic responsibilities often deterswomen from pursuing political careers.Discrimination and Harassment: Women in politics often face gender-based violence, sexism, and a lack of respect in political arenas

Barriers to Women's Political Participation:
Despite their potential, women face numerous challenges in entering and thriving in political and leadership roles. Social and cultural norms often discourage women from pursuing public roles, reinforcing stereotypes that limit their opportunities. Economic dependency and the lack of financial resources hinder many women from running for office. Furthermore, political systems and institutions may lack the mechanisms to support and encourage women's participation.

Strategies to Enhance Women's Political Participation:
Policy Reforms: Enact laws ensuring gender quotas in political parties and legislative bodies to increase women's representation.Education and Empowerment: Promote women's access to quality education and leadership training programs.Economic Support: Provide funding and resources for women candidates during elections.Cultural Change: Challenge stereotypes and create awareness about the importance of women's political participation.NetworkingOpportunities: Establish platforms for women leaders to collaborate and

support each other.Role Models: Highlight successful women leaders to inspire others and create a ripple effect.

Steps to Promote Women's Leadership: To bridge this gap, several measures can be adopted:Education and Awareness: Educating women about their political rights and leadership potential is crucial. Awareness campaigns can challenge societal norms that restrict women's roles in public life.Mentorship and Role Models: Women leaders can inspire and mentor aspiring women, demonstrating that success is achievable.Quotas and Reservations: Many countries have introduced quotas for women in political offices to ensure representation. Such measures create opportunities for women to participate actively in politics.Supportive Policies: Policies promoting work-life balance, financial assistance, and protection against harassment can encourage more women to pursue leadership roles.

Benefits of Women's Political Leadership:
Better Governance: Women leaders focus on transparency and addressing grassroots issues.Conflict Resolution: Studies show women are effective in conflict mediation and peacebuilding efforts.Gender Equality: Their presence in leadership challenges societal norms, promoting greater equality in other sectors.Global Recognition: Countries with higher female representation are often viewed as progressive and democratic.

Women Leaders in India:
India has a rich history of women leaders who have made significant contributions in politics, governance, and social reform. These trailblazers have broken barriers and set examples of strong leadership in a patriarchal society.

Historical Women Leaders
Rani Lakshmibai (Queen of Jhansi): Known as a fearless warrior, she led her army against British colonial forces during the First War of Indian

Independence in 1857. Her bravery continues to inspire women across the country.Sarojini Naidu: Popularly known as the "Nightingale of India," she was a freedom fighter, poet, and the first woman to become the President of the Indian National Congress and a state governor (Uttar Pradesh).

Modern Political Leaders

Indira Gandhi:India's first and only female Prime Minister, she served for over 15 years in two terms.Known for her decisive leadership, she implemented significant policies like the Green Revolution and nationalization of banks.Her tenure during the 1971 Bangladesh Liberation War showcased her strategic acumen.Pratibha Patil:The first woman to hold the office of the President of India (2007-2012).Her presidency symbolized the progress of women in the highest echelons of power.Sushma Swaraj:Renowned for her tenure as India's External Affairs Minister (2014-2019).She was admired for her accessibility and for helping Indian citizens stranded abroad through social media outreach.Mamta Banerjee:The first woman Chief Minister of West Bengal, serving since 2011.Known for her grassroots political strategies and welfare initiatives, she is a powerful regional leader.Jayalalithaa:A charismatic leader who served as the Chief Minister of Tamil Nadu multiple times.Her welfare programs earned her massive public support, especially among women.Meira Kumar:The first woman Speaker of the Lok Sabha (2009-2014).She played a crucial role in maintaining decorum and promoting meaningful debates in the Parliament.

Women in Local Governance:

India implemented the 73rd and 74th Constitutional Amendments to reserve one-third of seats for women in Panchayati Raj institutions and urban local bodies.Women leaders like Chhavi Rajawat, the Sarpanch of Soda village in Rajasthan, have brought modern governance practices to rural areas, improving development and empowering communities.Emerging Women LeadersSmriti Irani: A prominent cabinet minister known for her work in the Ministry of Women and Child Development and Ministry of Education.Droupadi Murmu: India's first tribal woman President, elected in 2022, representing a historic milestone in inclusive representation.Priyanka Gandhi Vadra: Actively involved in political campaigns and advocacy for women's rights within the Congress Party.

Impact of Women Leaders in India:

Representation in Decision-Making: Women leaders have amplified the voices of underrepresented groups.Focus on Social Welfare: Policies on education, health, and women's empowerment often take precedence under women leaders.Inspiration for Future Generations: Their success stories motivate young girls to pursue leadership roles despite societal barriers.

India's progress in empowering women in politics is evident, but much work remains to achieve equal representation. Recognizing and supporting more women leaders is essential for shaping a balanced and inclusive future.

Suggestions:

Education and Awareness:Educate women: Promote education at all levels, focusing on leadership skills, public speaking, and decision-making.Awareness programs: Organize workshops and campaigns to inform women about their political rights and opportunities.

Legal policy reformsQuota systems: Implement reservations for women in political institutions (e.g., local government, parliaments).Gender-sensitive policies: Create policies that encourage women's political participation, like maternity leave and childcare support.Electoral reforms: Ensure fair representation of women in political party structures and candidate lists.

Societal Change: Challenge stereotypes: Promote positive portrayals of women leaders in media and public forums.Family support: Encourage families to support women's leadership aspirations.

Conclusion:

Women leadership and political participation are not merely about achieving gender parity but about ensuring that governance reflects the needs and aspirations of all members of society. Empowering women to take active roles in politics and leadership strengthens democracies, promotes social justice, and fosters development. By breaking down barriers   and creating opportunities, we can pave the way for a future where women's voices are equally heard and valued in all spheres of life.

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Evaluation of the Efficacy of the Government Policies for the Empowerment of Women in India

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Abstract

The Government of India has made significant progress in promoting women's empowerment by devising and initiating various policies, schemes, and programs. A few notable Government schemes such as 'Beti Bachao, Beti Padhao' (2015), 'The National Policy for Empowerment of Women' (2001), 'Matru Vandana Yojana' (2017), and 'Ujjawala Scheme' (2007) promote education, rights, equality, and empowerment of women. Yet, a gap exists in implementing the schemes and policies efficiently in various areas. The socio-cultural factors, inadequate funding, lack of institutional capacity and awareness, poverty, inequality, limitation in access to various facilities, geographic disparities, lack of data and monitoring create challenges in efficiently executing the policies throughout India.

This research paper evaluates the various factors that pose difficulty in the successful execution of government policies for women in India. This paper analyses the issues using a mixed-method approach by utilizing the existing statistical data and research. This research also highlights the impact of these gaps on women's empowerment in various sectors and areas like the economy, entrepreneurship, education, and healthcare.

The latter part of the research paper draws upon the concluding factors that constitute the efficiency gap and offers recommendations like enhanced capacity building, collective and individual awareness of current affairs of the country, and engagement of the community in aiding the growth and

development. The paper also focuses on the diversity of 'Female Experience' across the nation and includes the diverse needs and experiences of women of all ages in various fields. This paper contributes to the existing research and literature in the area of women empowerment highlighting the need for effective execution of policies to achieve the intended effects.

Key Words: Women Empowerment, Government Policies, India, Policy implementation, Entrepreneurship

Introduction

Women empowerment is one fundamental domain that propels the aspect of gender development in modern India which focuses on equipping women with the necessary support. Empowering women is not just about improving individuals, but it is also a very high contributor to economic growth, social development and sustainability. The Government of India has realised this requirement and has rolled out a set of policies and schemes to confront the multi-faceted challenges which women encounter, especially in education, health care, entrepreneurship and issues concerning social justice. However, these women-powered policies have some lapses with regard to implementation mainly due to socio-cultural beliefs, boundaries, outreach and infrastructural gaps.

Government Schemes for Women Empowerment

In 2015, the Indian government introduced the 'Beti Bachao, Beti Padhao' (BBBP) scheme to address concerns about gender discrimination and women empowerment in the country. The name 'Beti Bachao, Beti Padhao' translates to 'Save the girl child, educate the girl child'. The scheme aims to educate citizens against gender bias and improve the efficacy of welfare services for girls. It was launched with initial funding of Rs. 100 crores. The same practice is applied in the 'National Policy for the Empowerment of Women' (2001), which investigates how gender equality may be achieved by addressing the problem of inequality through equal access to resources, rights and opportunities.

In order to foster the well-being of mothers, the Government of India is implementing the 'Pradhan Mantri Matru Vandana Yojana' (PMMVY) which came into effect from 1st January 2017. The PMMVY Scheme is being implemented as per provisions under Section 4 of the National Food Security Act (NFSA), 2013 which provides financial support for pregnant and lactating mothers so as to improve the health and nutrition of both the mother and child. It also provides compensation for wage loss, if any**.** The 'Ujjawala Scheme' (2007) is a comprehensive scheme for the prevention of trafficking, rescue, rehabilitation and reintegration of victims of trafficking for commercial sexual exploitation.

Being empowered with an economic and political influence has its advantages, especially in society because it creates new opportunities for

women. Women's entrepreneurship has now become an essential aspect to ensure women's self-sufficiency. Accordingly, the government has launched various new initiatives in order to promote women entrepreneurs and also address the issues that are unique to them. For instance, 'Mahila E-Haat' is an online portal which enables women entrepreneurs to directly contact buyers and market their goods without the involvement of any third party who takes a percentage of the sale. This program has economically empowered women especially from rural areas who have little or no market access.

One more interesting program, 'Stand-Up India', was started to provide women borrowers with loans from 10 lakh to 1 crore so that they can start their own businesses in the manufacturing, trading, or service sectors. Also, the 'Mudra Yojana' scheme provides business loans to women looking to start or expand their businesses. The scheme is designed to empower women and encourage them to pursue their entrepreneurial dreams, promoting gender equality and economic growth in the process.

'The Rashtriya Mahila Kosh' (RMK) is a government of India scheme established in 1993 under the Ministry of Women and Child Development. It is an apex microfinance organization, and it is a society registered under the Societies Registration Act of 1860. The goal of RMK is to give microcredit to women from marginalised groups in society. The programme aims to empower women by providing financial support and encouraging economic self-sufficiency. The 'Trade Related Entrepreneurship Development Assistance' Scheme (TREAD) was launched with the main aim of promoting women entrepreneurs. The main objective of the scheme is to provide poor women with sustainable employment by developing their technical skills and entrepreneurial capabilities via various support services.

Limitation of the Schemes and Policies

Although these programs illustrate the state's effort geared towards the promotion of women leadership, their implementation is not devoid of challenges. Structural factors such as deep-rooted sociocultural values, ignorance of the targeted beneficiaries and infrastructural gaps are some of the elements which normally limit the success of these campaigns. For example, many rural women are either unaware of or do not have the means to access schemes which are aimed at changing their lives through entrepreneurship. In addition, women's economic dependency is perpetuated as financial institutions are hesitant to grant loans to women business owners because of the associated risks.

The differences between the policy design and the actual execution demonstrate the importance of inclusiveness and participatory processes. To address wage disparity, it necessitates the engagement of the state, NGOs and civil society in a holistic fashion to foster an enabling environment for women.

Objectives

This paper intends to evaluate the effectiveness of some policies and programs by the government in the area of women development with particular

attention to entrepreneurship schemes. This study aims to inform the development of more inclusive policy frameworks, and their implementation at the national and state level by deconstructing some of these programs and examining the problems faced during their implementation. Women empowerment has to be ensured, it is not only a target but a precondition for a fair and progressive society. This paper extends the discourse on women's empowerment along with analysing government policies and their results and all these sets of policies for setting up an inclusive India which harnesses women's potential across the nation.

Review of Literature

Policies are the road maps that guide the government bodies and the other machinery for the implementation of developmental programs. The evaluation of the effectiveness of policies for women's empowerment does not always correlate with the development in the intended areas. This result is inferred from a research that used the 6A's (Availability, Accessibility, Affordability, Awareness, Adequacy, and Approach) in analyzing the assistance of the schemes in aiding the women entrepreneurs.

The outcome of that research concludes that 'there is no significant relationship between government support and growth of women entrepreneurs.' The analysis of the effectiveness of schemes was categorized based on the Compound Average Growth Rate (CAGR) of every respondent who participated in the survey. The 'Stree Shakti Yojana' has the greatest CAGR, followed by the 'Bhartiya Mahila Bank Business Loan' plan. The 'MUDRA' scheme is in third place. The 'Udyogini Scheme' came in fifth, while the 'Mahila Udyam Nidhi Yojana' came in fourth. 'Dena Shakti' Scheme was ranked eighth, followed by 'Orient Mahila Vikas Yojana' scheme. The sustainable and holistic development of women and women as entrepreneurs requires more than financial assistance. It requires personal awareness and growth in social and cultural dimensions.

Awareness

In the study conducted by Thirunarayanaswamy and Hemalatha (2022), data collected from over 550 respondents via a primary source concludes that the women entrepreneurs are not completely aware of the aids provided by the government. Another study was conducted by Shiraleshetti (2013) where data from 1250 female entrepreneurs revealed that the women entrepreneurs should be made more aware of the government schemes. The outcome of these studies insists on the importance of workshops, seminars, and awareness programs in enhancing the outreach of these schemes.

Prejudices and Inadequate Support

The study conducted by Silky Viggkushwah, Teena Singh, Saloni Das, and Abhay Sharma in 2021 discussed the difficulties faced by women entrepreneurs. The survey was conducted for 600 women entrepreneurs from three states namely Uttarakhand, Himachal Pradesh, and Sikkim. The outcome of the study shows the increased empowerment rate of women entrepreneurs after receiving loans through programs like 'Stand-up India', yet the majority of

them still found themselves unable to make decisions regarding themselves, family, finances, and society. Therefore, there is a lack of holistic development of women entrepreneurs in contributing actively to the economy and related activities.

Gender Biases and Inequality

The Human Development Index (HDI) issued in the year 2015 by the United Nations Development Programme (UNDP) shows that the global labour force participation rate is 50 percent for women and 77 percent for men. This is reversed in the area of unpaid labour where women contribute more (three times more) than men mostly in terms of work within the home which encompasses a range of care responsibilities. Globally, women earn 24 percent less than men and hold only 25 percent of administrative and managerial positions in the business world—while 32 percent of businesses have no women in senior management positions. Women still hold only 22 percent of seats in single or lower houses of national parliament.

As per the Factories Act 1948, every adult (a person who has completed 18 years of age) cannot work for more than 48 hours in a week and not more than 9 hours in a day. According to Section 51 of the Act, the spreadover should not exceed 10-1/2 hours. Yet no focus is made on the women who manage the household, do hands-on tasks that are vital to everyone's survival, and do the bulk of the caregiving. This lack of care and consideration over matters of uncompensated labour has led to inequality in the areas of pay and promotion of women entrepreneurs to their male peers. It also impacts health, psychology, personal autonomy, reduced economic independence, lost income, social isolation, and stress levels.

Ms. Caitlin Wiesen, Resident Representative a.i, UNDP India says "....But there is room for improvement. With a renewed focus on women-led development, and digital public goods for people and the planet, I am confident India can further unlock socio-economic progress, paving the way for a brighter and more equitable future for all." By addressing the issue of unwaged labour, which is also a human rights issue, we can promote a more equitable society where women's contributions are valued and recognized.

Conclusion

According to this research, even though the Government of India has inaugurated initiatives for the empowerment of women, there are still many impediments to their efficient implementation. Among them are the factors of socio-cultural limitations, insufficient funding, geographical discrepancies, and a lack of institutional capacity, which have indeed been very effective in dampening the effects of the said schemes. The imperfections in the delivery process are devastating the conditions of women's ability to access education, healthcare, economic opportunities, and entrepreneurship, thus hampering their all-round development. Thus, it is important to make sure that the policies and schemes of the government are converted into a living bag of real benefits and that a fair society is created.

Recommendations

1. Strengthening Institutional Capacity: Enhance the organization's efforts to deliver policies effectively to society through higher financial, physical, and workforce advancement to ensure an approach that covers a considerable area and to achieve the intended effect.

2. Awareness and Education Campaigns: Begin targeted campaigns that will raise awareness among people about the policies and programs that already exist, thus helping women in rural and marginalized communities to be able to access and benefit from them.

3. Data-Driven Monitoring: Create viable data collecting, monitoring, and evaluating systems that are capable of determining the desired policy outcomes and pointing out and addressing the inefficiencies on time.

4. Community Engagement: Make the local communities an integral part of dealing with the policy process, so that the practices used are culturally sensitive and context-specific.

5. Intersectional Approach: In order to make meaningful improvements, it is important for policy changes to consider different age groups, socio-economic status, and geographic locations.

6. Public-Private Partnerships: Ensure that any attempts at administrative decentralization and service proliferation are properly directed to the community through partners with the needed capacities and knowledge to ensure efficiency.

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Women Empowerment - Ancient to Modern

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Abstract:

Women's empowerment in India is the process of giving women the knowledge, skills, and resources to participate in social, economic, and political spheres. It also involves ensuring that women have the same dignity and equality as men in the society. Women empowerment in India focuses on enhancing women's social, economic, and political status to ensure equality and dignity in society. Efforts include promoting education, healthcare, and economic independence, alongside laws addressing gender-based violence, workplace discrimination, and inequality.Traditionally, an Indian woman had four fold status-role sequences. These were her role as a daughter, wife, housewife (homemaker), and mother. The statement was given by the then Mythologists whether they were women or men

(Pithaarakshathikoumaare – Bharthaarakshathiyouvane Rakshanthivaardhakeputhraa – nashtreeswaathanthriyamarhasi)

It was the tradition in olden days that women are protected by father at the age of young, at the age of adolescent by husband, at the age of old age by sons. Hence, no liberty to the women at any age. So says by scriptures. But, women were independent in practice. The women of Epic India enjoyed an honourable position at home. Srimadramayana and Sri Mahabharatha Epics of our mythological treasures had given a respectable place for women. Women were the root of righteousness, prosperity and enjoyment in both the epics. For instances of willpower, courage andvalour or prowess of women like Sitha, Sathyabhama, Rukmuni, Sabari, Draupadietc, During a particular period only women gradually declined and underwent a major change. The girls were deprived of formal education, daughters were regarded as second class citizens. Freedom of women was curtailed. Sons were given more weightage than daughters. Girls were prevented from learning the scriptures and becoming Brahma charinis.

They were given importance at all activities in the home as well as in the society. In the mythology also Sri Mahavishnu has given a place at the heart to Sri Mahalakshmi, Shiva is also well known as Arthanaareeswara for the half of the body given to his consort Parvathi and Brahma also gives due importance to his Bharathi Devi in all his creations of the universe. In all most all incarnations of Sri Mahavishnu, women are given optimum priority. Sita was given utmost importance in all. She herself only went to forests with Sri Rama without the influence of others. The divine couple remained committed to righteousness (Dharma) at all costs. If Sri Rama is the embodiment of righteousness (Dharma), Sita is a cut above in her commitment to her duties. Even in the adversities, Sita's stature stands tall because of her loyalty to

Dharma. Her boundless compassion is seen when she restrains Hanuman from attacking the demonesses who had threatened her.

The woman, whose status and role traditionally was well defined and almost fixed in the society, is now experiencing far-reaching changes. Really says the beauty in all certain activities rendering by women is unparalleled and we can not define the rapture of men, who take the women as their consorts in certain activities. So scriptures also reiterate the beauty of women as like different roles of the life of men.

"Kaaryeshu*daasee*karaneshu*manthri*

        Roopecha*lakshmi*kshamayaa*dharithri*

             Bhojyeshu*maathaa*shayaneshu*rambha*

                 Shatkarmayukthaakula   dharma pathni "

The beauty is in the eyesof beholder. Whatever we see and observe we feel as it is beauty as our heart. Women are given due importance by men in different angles or different roles of man's life. She creates a world of equanimity to the men. The roles that

- As a servant in rendering services to her men
- As a minister in managing the things to do
- As a goddess of wealth in semblance
- As earth in showering of endurance
- As a mother in feeding her husband
- As a pretty woman (Rambha) at bed time

These are the certain SIX roles of woman in all sorts of man. Such an importance is given to woman.

      ➢ Even in **Manu Dharma**shaasthra also says the mother as

" □□□ "

"Sahasranthu pithroon maathaa gouravenaathi richyathe"

A mother is nobler i.e. exalted than a thousands of fathers. It is the respect given to the women.

      ➢ **Bharthruhari** also says as

    "□□□□□□□□□□□□□□□□□□□□□□□   -

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    (Vedamoolamidamgnaanam – bhaaryaamoolamidam graham

    Krishimoolamidamdhaanyam – dhanamoolamidamjagath.)

- The root cause of wisdom is scriptures
- The root cause of home is woman or female
- The root cause of paddy is Industry i.e. assiduous or working hard
- The root cause of the universe is grandeur i.e.wealth or opulence

This is the education to know the resplendent and variegated importance of woman in the man's splendid life. To the home woman only empowered to do everything and anything.

**** In modern world women are the key to rebuilding a community. The woman wants roots for her family. We can see a worker, a provider, an educator, a caretaker, a networker etc. in her.

The woman in modern times is entering into certain new fields that were unknown to the woman's sphere of role – sets. They are activating participating in social, economic and political activities.

The women of the present generation have generally received higher education than the women of their preceding generation. They have been far reaching consequences in the economic status of their families. The modern women are inclined towards the social issues, and trying hard to improve the social status of woman at large. Because of the awareness and education women are inspired and came out of the four walls of the home. In independent India, a large group of women actively participated in the nationalist movement and secured eminent positions and offices in administration and public life. Traditionally, Indian women exist because of the family and for the family.

The modern women have started caring for their health, figure, culture needs and interests, academic pursuits, social intercourse, religious activities recreational needs etc. Just like their man counterpart, women are alsofond of attending social functions and value her social life quite a lot. Previously, men folk used to discourage women from leaving their social their households for attending social functions. Now, the spread of education, especially that of women and with that the changing social attitudes of educated women have changed the order as

- As a wife almost equally to that of her husband to perform the functions of social as well as biological..
- Gradually, women are participating in political life
- Participating in socio economic activities

Modern women keenly desire to enter into awork career because of the pressure of economic needs of the family to achieve higher education to the children and higher standards of living women also participating in economic activities.

Rural women welfare organizations play a vital role at national level with an empowerment of women. The modern women are acting as playmates, guides, mentosr, counselors, teachers, sensitive respondents to their children and she acts many roles to the needs of children for their emotional requirements.

Conclusion: Educated women or rural women whoever may be has taken a power of control of physical or psychological or economical whatever it may be… the women are just on the threshold of transition from tradition to modernity. Their independence and equality are gradually coming up. It is positive appreciablechange and wherever the degradation in any form regarding their performance and progress is highly refutable.Despite such efforts from

ancient to modern life of women, there are still challenges to women's empowerment in India, such as patriarchy, illiteracy, and safety concerns.

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Women Entrepreneurs in the Gig Economy: MSME Perspectives

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Abstract

The gig economy has emerged as a transformative force in the global job market, offering flexibility, innovation, and diverse opportunities. For women entrepreneurs, especially within the Micro, Small, and Medium Enterprises (MSME) sector, the gig economy provides a unique platform to overcome traditional barriers and establish sustainable ventures. This article explores the intersection of women entrepreneurship, MSMEs, and the gig economy, highlighting opportunities, challenges, and strategies for empowerment.

Keywords: Gig Economy - Freelance Work - Contract-Based Engagements – Digital Platforms –Scalable Opportunities – Diversification - Digital Marketing - Social Challenges - Catalyzing Change

Introduction

The gig economy, characterized by freelance, contract-based, and short-term work engagements, has gained significant momentum with the rise of digital platforms. For women entrepreneurs, this evolving landscape offers a flexible and scalable model for participating in economic activities. In the context of MSMEs, women are leveraging gig opportunities to innovate, diversify, and address gaps in traditional markets.

Women entrepreneurs are increasingly engaging in areas like e-commerce, online services, digital marketing, and home-based enterprises. Their contributions are shaping the MSME sector by fostering economic growth, creating jobs, and addressing social challenges. This paper delves into how women entrepreneurs in the gig economy are redefining traditional boundaries, enhancing inclusion, and catalyzing change.

Opportunities for Women Entrepreneurs in the Gig Economy

1. **Low Entry Barriers:** The gig economy allows women to start businesses with minimal investment. Platforms like Etsy, Upwork, and Swiggy empower women to monetize their skills, from crafting handmade goods to offering professional services. These platforms reduce the need for intermediaries, enabling women to directly connect with customers.

2. **Flexible Work Models:** Flexibility is a key advantage, enabling women to balance professional aspirations with personal responsibilities. This is

particularly impactful in cultural contexts where women face societal pressures that limit their participation in traditional employment. Flexible work hours also allow women to explore multiple income streams.

3. **Access to Global Markets:** Digital platforms provide access to global customers, allowing women-led MSMEs to scale their operations and compete in international markets. Women entrepreneurs are using platforms like Amazon and Shopify to showcase their products, transcending geographical limitations.

4. **Skill Utilization and Development:** Women in the gig economy can leverage their skills in areas like content creation, graphic design, consulting, and education. Gig platforms also offer training and certification programs, enhancing skillsets and employability. For example, LinkedIn Learning and Coursera enable gig workers to acquire market-relevant skills.

5. **Innovation and Creativity:** The gig economy fosters innovation by encouraging women to explore non-traditional business ideas, such as virtual assistants, subscription-based services, and sustainable products. Women-led MSMEs often blend traditional craftsmanship with modern technology to create unique offerings.

Challenges Faced by Women Entrepreneurs in the Gig Economy

1. **Digital Divide:** Limited access to technology and digital literacy restricts the participation of women from rural or underserved areas. Women entrepreneurs often struggle to navigate complex online platforms or utilize digital marketing effectively.

2. **Inconsistent Income:** The gig economy often lacks income stability, making financial planning challenging for women entrepreneurs. Earnings can be highly variable, influenced by seasonal demand and platform algorithms.

3. **Lack of Benefits and Security:** Freelancers and gig workers usually do not receive benefits like health insurance, paid leave, or retirement plans, which can discourage sustained participation. This lack of social security creates vulnerabilities, particularly for single mothers and primary caregivers.

4. **Cultural Barriers:** Gender biases and societal norms continue to impede women's ability to take full advantage of gig opportunities. Many women face skepticism about their entrepreneurial ambitions, limiting their scope for growth.

5. **Limited Networking Opportunities:** Women entrepreneurs may find it difficult to build professional networks and access mentorship, which are critical for growth in the gig economy. Networking platforms and industry events are often dominated by men, creating exclusionary spaces.

Role of MSMEs in Supporting Women in the Gig Economy

1. **Skill Development Programs:** MSMEs can partner with government and private organizations to offer training programs tailored to gig economy needs, such as digital marketing, e-commerce management, and financial literacy. These programs can empower women with the tools needed to succeed in competitive markets.

2. **Platform Creation:** MSMEs can invest in creating localized gig platforms that cater to women entrepreneurs, offering services like marketplace listings, logistics support, and financial assistance. Such platforms can also provide language and cultural adaptability to address regional nuances.

3. **Collaborative Workspaces:** Shared workspaces and co-working hubs can provide women entrepreneurs with professional environments to collaborate and grow. These hubs can also facilitate access to technology and mentorship programs.

4. **Access to Finance:** MSMEs can facilitate microloans and grants to help women invest in technology, expand operations, and sustain their gig ventures. Initiatives like collateral-free loans and targeted credit schemes can significantly benefit women entrepreneurs.

5. **Policy Advocacy:** MSMEs can advocate for policies that address income security, benefits, and gender equality within the gig economy. Collaborative dialogues between policymakers and MSME leaders can help shape a supportive ecosystem.

I. **Strategies to Empower Women Entrepreneurs in the Gig Economy**

1. **Digital Inclusion:** Expand access to affordable internet and digital devices, ensuring women in rural areas can participate in the gig economy. Initiatives like public Wi-Fi zones and subsidized digital tools can bridge the technology gap.

2. **Awareness Campaigns:** Conduct community-based campaigns to educate women about gig opportunities and their benefits. Success stories of women entrepreneurs can serve as powerful motivators.

3. **Customized Financial Products:** Develop financial tools and credit schemes specifically for women gig workers and entrepreneurs. Digital wallets and micro-savings tools can help women manage variable incomes effectively.

4. **Mentorship Programs:** Facilitate mentorship opportunities where successful gig entrepreneurs guide and support newcomers. These programs can foster confidence, provide practical insights, and encourage innovation.

5. **Collaborative Networks:** Establish women-centric networks and associations to foster collaboration, resource sharing, and peer learning. Online forums and social media groups can also serve as valuable networking spaces.

Conclusion

The gig economy offers immense potential for women entrepreneurs to redefine their roles in the MSME sector. By leveraging the flexibility, scalability, and innovation inherent in this model, women can overcome traditional barriers and contribute significantly to economic growth. However, addressing challenges like the digital divide, income instability, and cultural biases is essential. A collaborative approach involving government, MSMEs, and private organizations can create an inclusive gig ecosystem that empowers women and drives sustainable development. Empowering women in the gig economy is not just a path to individual success but a cornerstone for societal transformation and inclusive growth.

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Women in Automotive Industry: Breaking Down Barriers and Changing Perceptions

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Abstract

The automotive manufacturing industry, historically a male-dominated sector, has witnessed significant transformations as women break barriers and reshapes perceptions. This paper explores the evolution of women's roles in the industry, from limited participation in the early 20th century to pivotal contributions during wartime and the progressive inclusion seen in modern times. Despite advancements, women still face challenges such as underrepresentation in leadership, gender bias, wage gaps, and limited access to mentorship and training.

Addressing these challenges requires comprehensive strategies, including fostering inclusive workplace cultures, promoting gender equity, and leveraging technological advancements to create opportunities. The rise of electric vehicles (EVs) and automation has further opened doors for women, presenting new roles in engineering, sustainability, and leadership.

Through targeted recruitment, mentorship programs, and systemic changes, the automotive sector is building a pipeline of talented women ready to shape its future. By embracing diversity and inclusion, the industry not only empowers women but also drives innovation and excellence, ensuring a sustainable and equitable path forward. This paper highlights the road ahead, envisioning a future where contributions from all genders propel the automotive industry to greater heights.

Key words: Male-dominated sector - Gender diversity - Workforce evolution Gender bias - Wage gap – Sustainability - Automation and AI - Talent pipeline - Feminist movement – Ethical supply chains - Circular manufacturing

Introduction:

The automotive manufacturing industry has long been considered a male-dominated field, with historical stereotypes and systemic barriers limiting the participation of women. However, as industries evolve to meet the demands of a more inclusive and diverse workforce, women are breaking down barriers and reshaping perceptions in the automotive sector. This article explores the challenges women face, the strides they have made, and the transformative impact of their contributions.

I. A Brief History of Women in Automotive Manufacturing

Traditionally, the automotive industry was built on the foundation of heavy labor and technical expertise, roles often associated with men. The role of women in automotive manufacturing has evolved significantly over time, marked by shifting societal norms, economic pressures, and technological advancements. While initially limited by traditional gender roles, women have steadily made inroads into this industry, contributing to its growth and transformation.

Early 20th Century: Limited Involvement

At the dawn of the automotive industry in the late 19th and early 20th centuries, women were largely excluded from manufacturing roles, which were deemed physically demanding and inappropriate for them. Instead, they were confined to clerical, secretarial, and administrative positions within the growing automobile companies.

World Wars and Women's Entry

The World Wars were pivotal in changing the landscape. During World War I and, more notably, World War II, labour shortages as men went to war opened opportunities for women to work in factories, including automotive manufacturing plants. Women operated machinery, assembled vehicles, and produced war supplies, showcasing their capability in roles traditionally reserved for men.

Post-War Period: A Step Back

After World War II, societal pressures pushed women out of manufacturing roles as men returned from the war. Despite their demonstrated skills, women were often relegated to traditional roles or lower-paying positions within the industry. The 1950s and 1960s were marked by a decline in women's participation in automotive manufacturing, although a few remained in the workforce.

1.   The 1970s and 1980s: Progress and Inclusion

The feminist movement of the 1960s and 1970s spurred changes in labor policies, leading to increased opportunities for women in manufacturing. The introduction of anti-discrimination laws, such as Title VII of the Civil Rights Act in the U.S., prohibited gender-based discrimination in employment. During this time, women began to enter skilled trade roles, including assembly line work, welding, and supervisory positions in automotive plants.

2.   The Late 20th Century: Technological Shifts

As automotive manufacturing became more automated and less reliant on brute force, more women joined the workforce. Technological advancements made tasks more accessible, allowing women to work in various roles, including design, engineering, and robotics programming. Companies began to recognize the value of a diverse workforce, leading to initiatives aimed at attracting and retaining women in the industry.

3.   21st Century: Breaking Barriers

Today, women play a vital role in automotive manufacturing at all levels. From shop floor positions to leadership roles, they contribute to innovation and efficiency. The rise of electric vehicles (EVs) and sustainability initiatives has created new opportunities for women in engineering, research, and development. Companies are actively working to close gender gaps through mentorship programs, diversity initiatives, and equitable hiring practices. The history of women in automotive manufacturing reflects broader societal changes and the resilience of women in overcoming barriers. From the factory floors of wartime production to executive offices shaping the future of mobility, women have made indelible contributions to the automotive industry and continue to drive its transformation.

II.   Challenges Women Face in the Automotive Industry

While the automotive industry has made strides in promoting gender diversity, women still face a variety of challenges that hinder their full participation and advancement. These barriers span across cultural, structural, and systemic issues within the sector.

1.   Underrepresentation in Leadership Roles

Despite progress, women remain significantly underrepresented in leadership positions within the automotive industry. Boardrooms, executive teams, and senior management are still predominantly male, creating a "glass ceiling" that limits opportunities for women to influence strategic decisions and policy-making. Lack of representation at the top perpetuates a cycle where women's perspectives and needs may not be adequately considered in key decisions.

2.   Workplace Culture and Gender Bias

The automotive industry has historically been male-dominated, and some workplaces still reflect outdated attitudes and stereotypes. Women may encounter problems like assumptions that they are less capable in technical or leadership roles, being left out of informal networks and opportunities for advancement and instances of discrimination, inappropriate behavior, or a lack of support for reporting such issues.

3. Wage Gap

The gender pay gap persists in the automotive industry, where women often earn less than their male counterparts for the same roles. This disparity can be exacerbated in technical and managerial positions, where men are more likely to negotiate higher salaries or receive promotions.

4. Lack of Mentorship and Role Models

The scarcity of female leaders and mentors in the automotive industry creates challenges for aspiring women to find guidance and support. Without visible role models, it can be harder for women to envision themselves succeeding in high-level or technical roles.

5. Limited Access to Training and Development

Women may face barriers to accessing specialized training programs or being selected for skill-building opportunities in technical areas like engineering,

robotics, or automotive design. This can limit their career advancement and ability to take on more complex responsibilities.

6. Work-Life Balance and Family Responsibilities

The demanding nature of the automotive industry, with long hours and rigid schedules, can make it difficult for women to balance work and family responsibilities. Women are still more likely to shoulder care giving duties, and the lack of flexible work policies in some companies may hinder their ability to thrive in the industry.

7. Stereotypes in Technical Roles

Women entering technical fields such as mechanical engineering, robotics, or assembly line work often face scepticism about their abilities. These stereotypes discourage many young women from pursuing careers in these areas, perpetuating the gender imbalance.

8. Recruitment and Retention

The automotive industry struggles to attract and retain women. Recruitment efforts may not effectively target or appeal to women, and workplace policies may fail to create environments where they feel valued and supported.

III. Addressing the Challenges Women Face in the Automotive Industry

Efforts to tackle the barriers women face in the automotive industry require comprehensive strategies, cultural shifts, and policy reforms. By addressing systemic inequalities and creating inclusive work environments, companies can unlock the full potential of women in all facets of the industry.

1. Increasing Representation in Leadership Roles

To break the "glass ceiling," companies need to actively promote women into leadership and decision-making positions by setting measurable goals for gender diversity in senior roles, establish leadership development programs tailored to women, and showcase successful female leaders as role models.

2. Transforming Workplace Culture

Creating an inclusive workplace culture is crucial for supporting women and combating gender bias. This can be achieved by Conducting regular diversity and inclusion (D&I) training for employees and management, foster open communication channels to report and address bias or harassment and celebrate diverse contributions through recognition programs.

3. Closing the Wage Gap

Pay equity is essential to demonstrate fairness and value for all employees with regular pay audits to identify and eliminate disparities, implement transparent compensation structures and salary bands and educate managers on fair hiring and promotion practices.

4. Providing Mentorship and Sponsorship Opportunities

Strong mentorship programs can help women navigate their careers and build confidence through pairing women with mentors or sponsors who can advocate for their career growth, hosting networking events and leadership workshops for women and highlight career advancement stories of female employees.

5. Expanding Access to Training and Development

To level the playing field, companies should ensure women have access to skills training and career development. Offer scholarships or grants for technical training and certifications. Develop in-house programs to teach emerging technologies like AI, EVs, and robotics. Create pathways for women to transition into technical or managerial roles.

6. Supporting Work-Life Balance

Flexible work policies are essential to support employees with caregiving responsibilities. Introduce flexible work hours, hybrid roles, and remote work options. Provide on-site childcare facilities or childcare subsidies. Offer generous parental leave policies for both men and women.

7. Combating Stereotypes in Technical Roles

Challenging stereotypes requires targeted outreach and education. Partner with schools and universities to encourage young women to pursue STEM careers. Highlight the achievements of women in technical roles through media and campaigns. Create "women in STEM" initiatives within the company to foster community and growth.

8. Improving Recruitment and Retention

Companies must adopt strategies that attract and retain talented women. Rewrite job descriptions to use inclusive language. Partner with organizations that specialize in connecting women with job opportunities. Conduct exit interviews to understand and address reasons for turnover.

IV.   The Road Ahead: Women in Automotive Manufacturing

The automotive manufacturing industry is at a pivotal moment as it embraces innovation and sustainability while striving for greater gender equity. Women are playing a crucial role in shaping the industry's future, from leading the transition to electric vehicles (EVs) to driving diversity initiatives. However, significant opportunities and challenges lie ahead as the industry works toward an inclusive and equitable future.

1. Women as Key Players in the EV Revolution

The global shift toward electric vehicles and sustainable manufacturing practices has opened new opportunities for women in the automotive sector. Women are increasingly entering fields like battery technology, renewable energy integration, and EV infrastructure development. Female leaders are driving initiatives to reduce carbon footprints, adopt circular manufacturing processes, and promote ethical supply chains.

2. Technology and Automation: A Level Playing Field

The integration of advanced technologies, including robotics, artificial intelligence (AI), and automation, is reshaping manufacturing. These advancements create opportunities for women by reducing the physical demands traditionally associated with factory work. Women can take advantage of training programs to develop skills in programming, robotics, and data analytics. Automation and digitalization make technical roles more accessible and less reliant on physical strength.

3. Increasing Representation in Leadership and STEM

Despite progress, women remain underrepresented in leadership roles and STEM fields within automotive manufacturing. The road ahead requires focused efforts to encourage more women to pursue careers in engineering, design, and management, build strong mentorship and sponsorship programs to guide women toward leadership positions and promote gender balance at all organizational levels to reflect diverse perspectives.

4. Addressing Cultural and Structural Barriers

Systemic changes are needed to create inclusive workplaces where women can thrive by offering flexible hours, remote work options, and robust parental leave policies will help attract and retain talent, Companies must commit to wage transparency and parity to ensure fairness and ongoing education and awareness programs can challenge stereotypes and create equitable environments.

5. Building a Talent Pipeline

To secure the future of women in automotive manufacturing, companies must invest in long-term strategies like partner with schools and universities to inspire girls and young women to pursue careers in STEM fields, develop programs that give women hands-on experience and pathways into the industry and collaborate with organizations that advocate for women in manufacturing and technology.

6. Collaboration and Industry Commitment

The transformation of automotive manufacturing requires collective action from all stakeholders through Support gender equity through funding, tax incentives, and regulatory frameworks that promote diversity, establish forums and associations to share best practices and drive systemic change and companies must lead by example, embedding diversity and inclusion into their corporate culture.

Conclusion

Women in automotive manufacturing are breaking barriers and proving that talent knows no gender. By embracing diversity and fostering an inclusive environment, the industry is not only empowering women but also driving innovation and excellence. As perceptions continue to evolve, the future of automotive manufacturing promises to be one where everyone, regardless of gender, has the opportunity to contribute and succeed.

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An Overview of India's Leading Women Leaders in E-Governance

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Abstract

India has undergone a remarkable transformation in the realm of e-governance, driven by an inclusive approach that emphasizes digital empowerment, transparency, and improved governance. Women leaders have played an integral role in this transformation, contributing through their leadership in policy-making, technological development, and driving innovative governance practices. This paper delves into the contributions of leading women figures in India's e-governance sector, emphasizing their work in digital policy development, infrastructure, service delivery reforms, and ensuring that digital advancements reach marginalized communities. It also highlights the challenges faced by women in leadership roles in technology and governance, exploring how gender diversity fosters better decision-making in the e-governance landscape. By examining the achievements and obstacles of these women leaders, the paper underscores the importance of their roles in shaping India's digital future, while also suggesting pathways for further empowerment and inclusion. The paper concludes by arguing that women leaders' involvement in e-governance is crucial for building a digitally inclusive, transparent, and equitable governance system.

Keywords: Women Leader, E-Governance, digital Transformation, Gender diversity,

Introduction

India's e-governance initiatives have ushered in a digital transformation in public administration, aiming to improve the efficiency, accessibility, and transparency of government services. Over the years, women leaders have been at the forefront of these efforts, demonstrating how leadership and innovation can merge to drive positive change in governance. By integrating technology into administrative processes, these women leaders have made public services more citizen-centric and efficient, while also working to bridge the digital divide.

This paper explores the contributions of India's leading women leaders in the e-governance space, discussing their leadership roles, key achievements, and the challenges they face in the pursuit of digital governance. It also examines the crucial intersection between gender diversity and technological innovation, showing that inclusive leadership has been key to driving India's digital agenda forward.

1. Leading Women Leaders in India's E-Governance Sector

The following women have played pivotal roles in India's e-governance initiatives:

1.1. Aruna Sundararajan

- ❖ **Position**: Former Secretary, Ministry of Electronics and Information Technology (MeitY)
- ❖ **Contributions**: Sundararajan was integral to the Digital India campaign, which aimed to enhance digital infrastructure and promote digital literacy. She oversaw initiatives such as the expansion of broadband networks to rural areas and the implementation of government services through digital platforms.
- ❖ **Impact on Women**: Sundararajan advocated for women's inclusion in the digital revolution, focusing on bridging the gender gap in access to technology and ensuring that women, especially in rural areas, benefited from e-governance programs.

1.2. Rachna Sharma

- ❖ **Position**: Senior Officer, National Informatics Centre (NIC)
- ❖ **Contributions**: Rachna Sharma has played an essential role in digital service delivery, especially in rural areas, through the NIC's various e-governance projects. She worked on improving the accessibility and efficiency of government services via digital platforms.
- ❖ **Impact on Women**: Sharma has focused on providing women in rural areas with access to digital platforms for government services such as subsidies, pensions, and healthcare, ensuring that they are able to benefit from e-governance programs.

1.3. Neelam Sharma

- ❖ **Position**: Director, e-District Project, Government of Haryana
- ❖ **Contributions**: Neelam Sharma was instrumental in the e-District Project in Haryana, which digitized public service delivery at the district level. The project aimed to improve access to services such as pension disbursement, birth certificates, and welfare schemes.
- ❖ **Impact on Women**: The project has been particularly beneficial for rural women, allowing them to access services more easily and reducing the dependence on intermediaries.

1.4. Satyavati Berwal

- ❖ **Position**: Founder, Rural Technology and Innovation Hub (RTIH)
- ❖ **Contributions**: Berwal's work focused on providing rural women with technology-based solutions to improve their livelihoods. Through RTIH, she developed mobile applications for rural women, especially in agriculture, enabling them to access information about farming techniques, markets, and financial services.
- ❖ **Impact on Women**: Her initiatives have empowered rural women by providing them with tools that increase productivity and improve access to financial and government services.

1.5. Shalini Prakash
- ❖ **Position**: Senior Consultant, Digital Literacy and Technology for Development
- ❖ **Contributions**: Shalini Prakash has worked extensively on digital literacy initiatives aimed at empowering marginalized communities, particularly women in rural areas. She has helped design and implement training programs that teach women how to use technology to access essential services.
- ❖ **Impact on Women**: Prakash's work has helped women become digitally literate, enabling them to participate in the digital economy and access government services more effectively.

1.6. Rekha Menon
- ❖ **Position**: Chairperson and Senior Managing Director, Accenture India
- ❖ **Contributions**: While primarily working in the corporate sector, Rekha Menon has been a vocal advocate for diversity and women's inclusion in the technology sector. She has worked on numerous initiatives to promote women's leadership in digital transformation and technology-driven governance.
- ❖ **Impact on Women**: Menon's advocacy for women's participation in the tech industry has influenced the broader e-governance ecosystem by encouraging more women to take leadership roles in digital governance.

1.7. Jaspreet Kaur
- ❖ **Position**: Co-Founder and CEO, Digital Empowerment Foundation (DEF)
- ❖ **Contributions**: As a co-founder of DEF, Kaur has been at the forefront of efforts to increase digital literacy and ensure that rural populations, particularly women, have access to technology. DEF has trained thousands of women in digital literacy, helping them improve their access to healthcare, education, and financial services.
- ❖ **Impact on Women**: Kaur's efforts have directly empowered rural women, giving them the tools they need to access government services and participate in the digital economy.

1.8. Neeti Sharma
- ❖ **Position**: Co-Founder, eGov Foundation
- ❖ **Contributions**: Neeti Sharma's work with the eGov Foundation has focused on improving public service delivery through technology. The foundation works on various projects that enable digital interaction between citizens and the government.
- ❖ **Impact on Women**: Sharma's initiatives have focused on ensuring that digital platforms are user-friendly and accessible to women, especially those in rural areas, so that they can access public services and welfare schemes.

1.9. Lata Subramaniam

- ❖ **Position**: Senior Official, Ministry of Electronics and Information Technology (MeitY)
- ❖ **Contributions**: Subramaniam has played a key role in the development of e-governance solutions, focusing on improving service delivery and transparency. Her work has involved overseeing the creation of e-governance systems that improve accessibility to public services.
- ❖ **Impact on Women**: Subramaniam's contributions have focused on making digital services more inclusive, ensuring that women are not excluded from the benefits of e-governance.

2. Key Contributions to E-Governance

The key contributions made by women leaders in India's e-governance sector have been foundational in transforming public administration, driving digital inclusion, enhancing transparency, and improving overall service delivery. Women have led and shaped several critical e-governance initiatives that have empowered citizens, bridged the digital divide, and streamlined government processes. The following sections outline some of the most significant contributions of women leaders to the development and implementation of e-governance in India.

2.1. Digital India Initiative

One of the most transformative e-governance initiatives in India has been the *Digital India* program, which was launched in 2015 to harness the potential of technology for improving governance and public service delivery. Women leaders, especially Aruna Sundararajan, played a crucial role in the conceptualization and execution of this initiative.

The *Digital India* program also focused on increasing the use of digital tools and platforms in the administration, reducing paperwork, and improving service efficiency. Under the leadership of women in the Ministry of Electronics and Information Technology, e-governance was embedded within the framework of national development.

2.2. Enhancing Service Delivery through Digital Platforms

Women leaders in India's e-governance sector have been instrumental in streamlining service delivery by implementing digital platforms that make government services more accessible, transparent, and efficient. Some notable contributions include:

- ❖ **e-District Services**
- ❖ **Goods and Services Tax (GST) Portal**
- ❖ **National Portal for e-Health**

2.3. Financial Inclusion and Digital Payments

Financial inclusion has been a central pillar of India's digital governance strategy. Dr. Renu Satti, through her leadership in the digital payments industry as the Managing Director of Paytm Payments Bank, has made significant contributions toward integrating digital payments into India's e-governance framework.

- ❖ **Cashless Economy**
- ❖ **Pradhan Mantri Jan Dhan Yojana (PMJDY)**
- ❖ **Mobile Payment Systems**

2.4. Digital Literacy and Empowerment

One of the critical components of India's e-governance strategy is digital literacy. Several women leaders have played a major role in creating and promoting digital literacy programs to ensure that all citizens, especially women and rural populations, have the skills necessary to engage with digital platforms. Initiatives like *PMGDISHA* (Pradhan Mantri Gramin Digital Saksharta Abhiyan) have been instrumental in this regard.

2.5. Cyber security and Data Privacy

With the rapid growth of digital services, cyber security has become one of the most important aspects of e-governance. Women leaders have been at the forefront of developing and implementing robust cyber security frameworks to protect both government data and citizens' personal information. Their work has ensured that digital governance systems remain secure and trustworthy.

2.6. Transparency and Accountability

One of the core objectives of e-governance in India is to increase transparency and accountability in government operations. Women leaders have been essential in ensuring that technology is used to create systems where citizens can easily track the progress of government programs and hold authorities accountable.

- ❖ **RTI Applications**: Women leaders have played a role in digitizing the Right to Information (RTI) applications, allowing citizens to file requests for information from government bodies online. This has reduced bureaucracy and made the RTI process more efficient and transparent.
- ❖ **Anti-Corruption Initiatives**: Digital tools have also been used to combat corruption in public administration. By digitizing processes such as public procurement, licensing, and permitting, women leaders have helped create a more transparent system where corrupt practices are harder to conceal.

3. Challenges Faced by Women Leaders in E-Governance

While women leaders in India's e-governance sector have made significant strides in advancing digital transformation, their journey has been far from easy. Despite their notable contributions to the country's e-governance initiatives, they face a range of challenges that hinder their full potential in driving digital innovation, inclusion, and policy reforms. These challenges stem from societal norms, systemic barriers, infrastructural limitations, and the evolving nature of technology itself. The following section discusses in detail the key challenges faced by women leaders in India's e-governance landscape.

3.1. Gender Bias and Stereotyping

Gender bias and stereotyping are some of the most significant challenges faced by women leaders across various sectors, including e-governance. While the digital sector has seen increased participation from women, they often face scepticism and prejudice regarding their capabilities to manage and lead technology-driven initiatives. Some common gender-based challenges include:

- **Lack of Recognition**: Women leaders in e-governance often struggle to receive the same level of recognition as their male counterparts for their contributions. Despite achieving significant milestones in digital governance, their accomplishments are frequently overshadowed by male-dominated narratives, leading to the undervaluing of their leadership and expertise.
- **Leadership Stereotypes**: In a sector historically dominated by men, women in leadership positions are often judged more harshly. They may face assumptions about their technical skills, leadership capabilities, and decision-making prowess. These biases can impede their professional growth and opportunities for advancement.
- **Undervaluation of Soft Skills**: Women leaders often possess strong communication and interpersonal skills, which are essential for managing teams and building collaborations in large-scale governance projects. However, in many cases, these skills are undervalued compared to technical expertise, which is still predominantly associated with male leadership in the tech industry.

3.2. Limited Access to Leadership Roles

Although women in India are increasingly taking on leadership roles in public administration and technology, access to top leadership positions remains limited. The underrepresentation of women in senior government roles, policy-making bodies, and executive positions in public sector organizations continues to be a major obstacle.

- **Glass Ceiling**: The "glass ceiling" remains a significant barrier to women's advancement in leadership positions in e-governance. While women may enter the digital sector or public administration in junior roles, they often face challenges in rising to top leadership positions due to entrenched patriarchal norms, lack of mentoring, and fewer networking opportunities compared to their male counterparts.
- **Lack of Support Networks**: Women leaders often lack robust support networks that can help them navigate career advancement. In male-dominated fields, mentoring and sponsorship opportunities are more often available to men. This lack of support can lead to women leaders facing isolation and a lack of professional development opportunities.
- **Bias in Decision-Making**: Gender bias also affects the decision-making processes within public administration and governance. Often, male-dominated panels and committees may be less inclined to promote

women for senior roles or overlook their capabilities in favor of male candidates, resulting in fewer women in leadership positions.

3.3. Technological and Skill Gaps

While women leaders have made significant strides in e-governance, the rapidly evolving technological landscape presents an ongoing challenge for all leaders, especially women who may face difficulties in staying current with fast-paced developments. Some key issues include:

- **Access to Technology**: Women, especially in rural and economically disadvantaged areas, often lack access to technology, which hampers their ability to develop the skills needed for leadership in the digital space. In rural India, limited access to the internet and computers can prevent women from acquiring the digital literacy required to participate fully in the e-governance sector.
- **Skill Development**: While there has been progress in promoting STEM (Science, Technology, Engineering, and Mathematics) education for girls, there is still a significant gap in the number of women pursuing careers in technology. Women often face challenges in accessing technical training programs, professional development courses, and the mentorship needed to grow their expertise in emerging technologies like artificial intelligence, cybersecurity, blockchain, and data analytics.
- **Changing Technological Landscape**: As technology continues to advance, the demand for leaders with expertise in cutting-edge tools and systems grows. Women leaders, especially those in government and public administration, may find it challenging to keep pace with the evolving nature of digital technologies, particularly in areas like cybersecurity, data governance, and cloud computing. This can hinder their ability to make informed decisions regarding the adoption and implementation of these technologies in governance processes.

3.4. Digital Divide and Infrastructure Constraints

While e-governance initiatives have improved public service delivery, the digital divide remains a significant challenge, particularly for women in rural, underserved, and economically disadvantaged areas. Several women leaders have worked hard to bridge this gap, but structural and infrastructural limitations continue to impede their efforts.

- **Rural and Urban Divide**: Many e-governance initiatives have focused on urban areas, leaving rural populations underserved in terms of access to digital tools and services. In rural areas, women often face additional barriers to access due to low levels of digital literacy, lack of internet connectivity, and limited availability of smartphones and computers.
- **Lack of Infrastructure**: Inadequate digital infrastructure in rural and remote areas continues to hinder the widespread adoption of e-governance. The absence of reliable internet connectivity and digital devices in these areas makes it difficult for citizens, especially women, to take full advantage of e-governance services. Women leaders in e-

governance are working to address these issues, but progress is slow due to the vast infrastructure gaps across the country.

- **Gender-Specific Barriers**: Women in rural areas are often further disadvantaged by social norms and cultural practices that restrict their mobility and access to digital resources. In many communities, women are expected to prioritize household responsibilities, leaving them with limited time and opportunity to engage with digital technologies and governance services. This creates an additional layer of difficulty for women leaders trying to drive digital inclusion efforts.

3.5. Cyber security and Data Privacy Concerns

As e-governance relies heavily on digital infrastructure, cyber security and data privacy are significant concerns. The growing use of digital platforms to provide public services raises the need for robust security protocols to protect citizens' sensitive data. Women leaders, especially those working in regulatory bodies or ministries, have been involved in establishing frameworks for data privacy, but the following challenges persist:

- **Cyber security Threats**: As e-governance services expand, so do the risks associated with cybercrime, data breaches, and hacking. Women leaders in e-governance are responsible for ensuring that public platforms remain secure. However, the evolving nature of cyber threats makes it difficult to stay ahead of potential risks, requiring constant vigilance and adaptation of security measures.
- **Public Trust**: Ensuring that citizens trust digital platforms with their personal information is crucial for the success of e-governance initiatives. However, data breaches, identity theft, and misuse of personal data have undermined public trust in digital services. Women leaders who are responsible for overseeing data protection and cybersecurity must work hard to reassure citizens that their data is secure and used ethically.

3.6. Balancing Work and Family Responsibilities

A significant challenge that women leaders in e-governance face is balancing their professional responsibilities with family and caregiving duties. This challenge is exacerbated by the demanding nature of leadership roles in technology and governance, where long hours, high stress, and the need for constant decision-making are common.

- **Work-Life Balance**: Despite growing recognition of the need for work-life balance, women leaders still face societal expectations to fulfill traditional roles as primary caregivers in the family. Balancing the high demands of e-governance leadership with family responsibilities can lead to burnout and limit career advancement.
- **Gendered Expectations**: Women leaders often feel pressured to perform at a higher level to prove themselves in a male-dominated field. These gendered expectations, coupled with the additional burdens of family care, can impact their ability to fully focus on their professional

responsibilities and may cause them to drop out of leadership roles prematurely.

Conclusion

India's digital governance journey has been significantly influenced by the leadership of women. From driving key initiatives like *Digital India* and *Pradhan Mantri Jan Dhan Yojana* to ensuring the inclusivity of e-governance programs, women have made invaluable contributions to the country's digital transformation. Their leadership has not only been instrumental in improving the efficiency of public service delivery but also in making governance more transparent, accessible, and inclusive.

However, despite their achievements, women continue to face various challenges, including gender bias, limited access to resources, infrastructure constraints, and work-life balance issues. These challenges need to be addressed to ensure that more women can rise to leadership roles in e-governance and continue to drive the digital transformation agenda forward.

In the years to come, the active participation and leadership of women will remain crucial in shaping a more inclusive, transparent, and effective digital governance framework in India. To truly achieve the goals of *Digital India*, it is essential that the government, private sector, and civil society work together to create a more supportive environment for women in e-governance. This will ensure that the benefits of technology are accessible to all citizens, regardless of their gender, location, or socio-economic background. By empowering women to lead in the digital space, India can build a future where technology serves as a powerful tool for social change, economic growth, and inclusive governance.

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Importance of Women Education in Women Empowerment

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Abstract:

*Swami Vivekananda, one of the greatest sons of India, quoted that, "***There is no chance for the welfare of the world unless the condition of women is improved, it is not possible for a bird to fly on only one wing.***" Therefore, the inclusion of "Women Empowerment' as one of the prime goals in the eight Millennium Development Goals underscores the relevance of this fact. Thus, in order to achieve the status of a developed country, India needs to transform its colossal women force into an effective human resource and this is possible only through the empowerment of women.*

Women Empowerment Meaning

According to Cambridge English Dictionary empowerment means "to authorize". In the context of development the particular segment of the population: the poor, the women, the vulnerable, the weak, the oppressed and the discriminated have to be 'empowered' to have control over their lives, to better their socio-economic and political conditions. Questions are raised as to 'who empowers them?' and 'how to empower them?' Ideally speaking no one empowers anyone; the best way is 'self-empowerment'. But the segments of population mentioned above are handicapped both structurally and culturally to empower themselves without any external support from the state and others. As long as this segment of the population makes no effort at self-empowerment, it will be a long and arduous task and process for the outsiders to empower them.

When women are the advisor, the Lords of creation don't take the advice till they have persuaded themselves that it is just what they intended to do; then they act upon it and if it succeeds, they give the weaker vessel half the credit of it; if it fails they generously give herself the whole.

Women Empowerment: Ideas, Issues and Possibilities

Historically, the concept 'empowerment' is rooted in social action developed within grass-roots movements in the United States in the 1960s and 1970s within the contexts of civil rights, the women's movement, gay rights, the disability rights movement, and other community- based actions. However, in the present context the term women empowerment emerged specifically through the interaction between Feminism and Popular Education which developed in Latin America in the last century. Women empowerment appears when the outcomes are equal rights and just entitlements in a situation of all round development and reaches a stage where each individual becomes an equal

partner in the way to advancement. Thus term 'women empowerment' is used in two broad senses i.e. general and specific. In a general sense, it refers to empowering women to be self-dependent by providing them access to all the freedoms and opportunities, which they were denied in the past only because of their being women. In a specific sense, women empowerment refers to enhancing their position in the power structure of the society.

Notwithstanding the remarkable changes in the position of women in the recent times, there are some areas of women empowerment that are needed for women to make sure that they can take responsibilities for all the substances affecting in their lives. These are – (i) Cultural empowerment, (ii) Social empowerment, (iii) Economic empowerment, (iv) Political empowerment and (v) Educational empowerment – all of these approaches actually in together reinforce the real goal and objectives of the concept of women empowerment in real sense, like creating an environment through positive economic and social policies for development of women and realization of their full potential, equal access to participation and decision making in socio-political and economic life, equal access to health care, education, employment, social security and more important eliminating of discrimination and all forms of violence against them etc.

Why Women Empowerment?

Women constitute almost 50% of the world's population. As per their social status women are not treated as equal to men in many places especially in the east, though in the western countries women are treated at par with men in most of the fields. The disabilities on the one hand and the inequalities between men and women on the other have given rise to what is known as 'gender problem'. All over the world and particularly in South and East Asia and Africa the gender problem has assumed importance; during the recent years gender issue has become virtually a crucial point of argument. It is now widely believed that women empowerment that is providing equal rights, opportunities and responsibilities to women will go a long way in removing the existing gender discrimination. Women empowerment in contemporary Indian society in forms of their work, education, health and media images, in the context of lineage, the rule of residence and household chores, their participation in social and political activities, their legal status in terms of marriage, divorce and inheritance of property, should be taken into consideration.

The Global Conference on women Empowerment (1988) highlighted women empowerment as the best way of making women partners in development. The Development of women and children in Rural Areas (DWCRA) program was initiated as a sub-scheme of the nationwide poverty alleviation program that is the Integrated Rural Development Program (IRDP). It aims at imparting self-reliance to rural areas through income generating schemes along with group organisation skills and keeping this in view the year 2001 was celebrated as "The Women's Empowerment Year". Human resource development and women empowerment unlock the door for modernization of

society. Instead of remaining passive beneficiaries, women must become active partners. Participation and control over resources of power are considered as critical indicators in the process of development discharged towards women. Women in the rural areas possess the least proportion of these resources and, as a result, they are powerless and dependent on the powerful and wealthy.

Women empowerment should focus on the holistic the manifestation of womanhood and the feminine with a goal to bring about a perfect balance between the masculine and feminine forces of nature, irrespective of gender. Thus, women empowerment should transcend gender and reach the whole of humanity to establish a matriarchal society based on creative and generative action. Such a social order should be based on the maples of love, compassion, nurturing and with a purpose of unifying the forces of nature. For this to happen in reality the primary requirement is the social economic, religious and political women empowerment. Women have to come out of their homes and actively participate in reshaping the society. When women are empowered in spheres of life with an equal opportunity and when she has the choice and opportunity to lead a publicly active life only then we can talk about a foundation being created for a collective change in the society.

Women Empowerment in Contemporary India

Over three decades of the women's movement across India, we have seen an increasing emphasis on the promotion of grassroots-level organizations for women's development and discussions on women's status and women empowerment. The phrase 'status of women', though a cliché, has its uses despite countrywide variations. But women empowerment in India is a challenging task as we need to acknowledge the fact that gender-based discrimination is a deep-rooted social malice practiced in India in many forms since thousands of years. The malice is not going to go away in a few years or for that matter by attempting to work at it through half-hearted attempts. Formulating laws and policies are not enough as it is seen that most of the times these laws and policies just remain on paper. The ground situation on the other hand just remains the same and in many instances worsens further. Addressing the malice of gender discrimination and women empowerment in India is long drawn battle against powerful structural forces of the society which are against women's growth and development.

But, women empowerment is seen as a process where the outcome would lead to renegotiation to gender relation, enhance women's access and control over human, material, financial and intellectual resources. Women empowerment section can be understood as a process which enables women to question and analyze the basis of their subordination, to articulate this problem, ways of addressing their problems and to take decisions, to make forward ad act upon. Women empowerment does not end with the election but to decision making, planning, implementation of the development programme, monitoring and evaluation of the programme and sharing the benefits of development. Women participation into politics at the local level through reservation is

certainly a positive development but to make it work needs sincere efforts from different quarters. Something more than participation is required to which the term women empowerment focuses. It is concerned with women empowerment through ideas, equation and consciousness. The women empowerment is frequently stimulated theory participatory rural appraisal exercise giving women a clear sense of how they can improve their lives, in particular, way. Now, with the Constitutional and legislative support, it was hoped that the process of women empowerment would gather momentum, but despite various movements and legislative guarantee and despite the increase in outlay for development projects, women empowerment remain to be achieved.

Importance of Women Education in Women Empowerment

Women Empowerment is a global issue and discussion on women political right are at the forefront of many formal and informal campaigns worldwide. The concept of women empowerment was introduced at the international women conference at NAROIBI in 1985. Education is a milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. India, presently accounts for the largest number of illiterates in the world. Literacy rate in India has risen sharply from 18.3% in 1951 to 74.04% in 2011 in 2022 76.32% in which enrolment of women in education has also risen sharply 7% to 69.10%. Within the framework of a democratic polity, our laws, development policies, plans and programmes have aimed at women's advancement in difference spheres. From the fifth five year plan (1974-78) onwards has been a marked shift in the approach to women's issues from welfare to development. In recent years, the women empowerment has been recognized as the central issue in determining the status of women. The National Commission of Women was set up by an Act of Parliament in 1990 to safeguard the right and legal entitlements of women. The 73rd and 74th Amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of panchayats and Municipalities for women, laying a strong foundation for their participation in decision-making at the local level.

Though education is important for every individual living on this earth, but it is more significant for women. Educating girls are not only important because it gives them an opportunity to earn but the most important reason of educating women is because they are the one who develop the whole family. No doubt, an educated woman can support her family in managing the budget as well as helping them save some money for future. Therefore young girls should always be given every opportunity to gain a proper women education. According to the ICPD Programme of Action, paragraph 4.2 "Education is one of the most important means of women empowerment with the knowledge, skills and self-confidence necessary to participate fully in the process."

The concept of women empowerment was introduced at the women conference in 1985 at Nairobi. There the 5 components of women empowerment were defined, each showing how women can be empowered and

what is the significance of doing so. Women education is one of them, when we say empowering women through education, it means that using women education as a tool to bring women face to face with herself worth, giving her the sense to choose between right and wrong, empowering her with the skills to take advantage of the opportunities and embedding confidence in her to meet the challenges of life.

Thus educating a woman is actually providing her with a weapon to live up her customary part, fight with the challenges and bring positive change in her life. It is said that no nation can be a great nation unless and until they have educated and healthy mothers. Therefore, it is utmost important to educate a woman because being a mother she is the one who will decide how the future generations will be. The future of a nation is dependent on well-groomed mothers.

In today's world, we are facing so many changes within seconds that it is becoming difficult to cope with this fast moving world. To avoid the generation gap between mother and her kids, women education is very important. If a mother is not aware of the technological advancements and the new terminologies etc. she won't be able to guide her kids properly. Also, this is important for herself grooming. Thus women education opens up the new horizons, broadens her thinking, develops new ideas and hopes, enhances knowledge and skills, provides the courage to meet the challenges of life and give freedom of expressions. Best examples of women empowerment can be seen in today's world as we see many women in top positions working side by side with their male colleagues. Though this used to be a male dominant society but from few years a clear rise in women participation in the workforce is noticed. We can now find women in sports, politics, education field, army; they are engineers, doctors, pilots and involved in so many other professions.

Women Empowerment through Women Education

Education empowers women and girls to challenge societal norms and stereotypes, enabling them to advocate for their rights and participate in the public sphere. Additionally, education provides women and girls with opportunities to secure better jobs, earn higher incomes and support their families.

In our countries, different states some specific programmes were taken for women empowerment with the financial support from the Government of India and motivational and managerial co-operation from Government and non-government agencies in the States. For example, women empowerment (Mahila Samaksha) through Education Project was executed as a part of the implementation of the NPE. It was felt that Education can be used as an agent of basic change to improve the status of women, to promote women empowerment and to enable them to take control of their own lives. It provided the crucial, conceptual and practical link between women empowerment and education, it worked on the premises that women empowerment is essential for women to be active participants in the educational process.

The Mahila Samaksha presupposed that education could be a decisive intervention in the process towards women's equality. The project was implemented since 1989 initially in 3 states like Karnataka, Gujarat and Uttar Pradesh and subsequently the project was extended to other states. Due to this project there were participatory and motivational changes among the rural women. There was flexibility in the project framework to adjust with the diversities of the states in their physical educational, mental and social conditions. The women have not only empowered themselves, but also others through self-study and self-efforts.

Conclusion

The role of women outside the home has become an important feature of the social and economic life of the country and in the years to come this will become still more significant. From this point of view, greater attention will have to be paid to the problems of training and development of women. The education of women is the most powerful tool to change the position of society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. To encourage the education of women at all levels and for dilution of gender bias in providing knowledge and education, established schools, colleges and universities even exclusively for women in the state. The education develops the idea of participation in government, panchayats, public matters etc for elimination ofgender discrimination. The education of girls, therefore, should be emphasized not only on grounds of social justice but also because it accelerates social transformation. Promoting women education is a challenging task and it required multipronged efforts for a solution. But with a strong determination, commitment, and involvement of people and organizations with philanthropic motive and a rational outlook, this problem can be solved and hurdled be overcome for promoting national rejuvenation and development.

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Perception Of Early Childhood Female Teachers Towards Challenges In Providing Montessori Method Of Education

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Abstract

A montessori method of education is a distinct and effective teaching method that promotes child-centered learning, freedom, and hands-on experiences. Early childhood teachers face a variety of unique challenges in montessori schools such as holding children's attention, dealing with physical disobedience, properly implementing the preschool curriculum, preparing appropriate teaching tactics, generating tailored lesson plans, observational assessments, dependence on the didactic materials, introducing technology etc. The present study was undertaken to find out the perception of early childhood female teachers working in bengaluru city towards challenges in providing montessori method of education to the children. The study followed quantitative survey method in collecting the data. Simple random sampling technique was followed in drawing the sample of 108 montessori teachers for the present study. Self-constructed and content validated scale with 27 statements was used to collect the data. The findings of the study reveal that early childhood female teachers irrespective their place of residence, teaching experience and marital status have similar level of confidence and concern in providing montessori method of education to the children. The study suggests many measures to strengthen the abilities and confidence among early childhood teachers in providing montessori education efficiently to the children.

Key words: early childhood teachers, montessori method of education, montessori school and perception towards challenges in providing montessori method of education

Introduction

Maria montessori (1870-1952) was an italian physician, educator, and innovator, who developed the montessori method of education that builds on the way children learn naturally. Her extensive work with children led to the birth of this method. She opened the first montessori school (children's house) in rome on january 6, 1907. Her educational method was highly influenced by the works of jean marc itard, edouard seguin, friedrich frobel and johann heinrich pestalozzi.

Montessori's work in india began with her arrival there in 1939. Prior to maria montessori's arrival in india, rabindranath tagore and mahatma gandhi were aware of her pedagogical method. By 1929, tagore had founded many "tagore-

montessori" schools in india (including at shantiniketan), and indian interest in montessori education was strongly represented at the international congress in 1929. Montessori education was established in india in the form of preschools and schools that are now affiliated with association montessori international. Maria montessori was responsible for the creation of a teacher training center in the neighbourhood of adyar, madras (present-day chennai). Her work continued on in india through her designated representatives, albert m. Joosten and s. R. Swamy, before spreading further. Maria montessori was nominated for the nobel peace prize in 1949 for her advocacy of children's rights and her work on the montessori method. She was also nominated in 1951 and 1952. Today, the montessori method continues to be practiced by many schools across the world.

Features of a montessori school

Some of the unique features of a montessori school are: respect for children as unique individuals; multi age (3-6, 6-9 and 9-12) classrooms; fostering independence; engaging a variety of learning styles; teachers serving as guides; mistakes are part of the learning process; children learn best in social environments; learning in unique and inspiring environments;specialized materials that stimulate learning; instinctive and active learning; building a strong sense of community; inspiring love for the natural world; creating global citizens.

Need and importance of the study

A montessori method of education is a distinct and effective teaching method that promotes child-centered learning, freedom, and hands-on experiences. In case of montessori teachers, they undergo a rigorous training from 10 months to 2 years and later the learning continues during the work stint also.

Early childhood teachers face a variety of unique challenges in montessori schools such as holding children's attention, dealing with physical disobedience, properly implementing the preschool curriculum, preparing appropriate teaching tactics, generating tailored lesson plans, observational assessments, dependence on the didactic materials, introducing technology etc.

In a traditional montessori house for children, there are no exams or tests conducted to assess the understanding of the learner. A montessori teacher is expected to assess a learner's understanding only through observation and the way the children work with the specialized materials. The next challenge is the mixed age groups (3-6yrs or 6-12yrs) in the classrooms. A montessori teacher is expected to be well versed in dealing with all the requirements of children across these age groups. The last unique challenge that montessori teachers face is the dependence on the didactic materials which are typical of a montessori classroom. As long as these materials are available at their disposal, it's an advantage for the teachers. But during the recent pandemic that the world faced, it was very challenging to recreate these materials for the virtual classes. There was also restriction in terms of how many of these materials could be recreated for the learners to use at home. So, the dependence on these materials was a challenge for the montessori teachers.

Keeping in view the above context and need, the present study was undertaken to find out the perception of early childhood female teachers working in bengaluru towards challenges in providing montessori method of education to the children.

Objectives of the study

1. To construct and content validate scale for finding out the perception of the early childhood female teachers towards challenges in providing montessori method of education to the children.
2. To find out the differences in the perception of the early childhood female teachers towards challenges in providing montessori method of education to the children in relation to their place of residence, years of experience and marital status.

Variables of the study

Demographic variables: place of residence (urban and rural bengaluru); years of service (1 to 3 years and above 3 years); marital status (married and single)

Dependent variable: perception towards challenges in providing montessori method ofeducation

Operational definitions

1. **Early childhood teachers:** it implies teachers who are working in pre-primary schools in bengaluru city. Teachers who are trained in the montessori method and practice it in the classroom with a group of children whose age ranges from 3 to 6 years. They include teachers from urban and rural places, married and single, and beginners and experienced.
2. **Perception towards challenges in providing montessori method of education**: it refers to early childhood female teachers understanding, beliefs, opinions, confidence, concern and willingness to address the challenges in providing montessori method of education to the children.

Method of research

The study followed quantitative survey method in collecting the data.

Population and sampling

For the present study montessori trained teachers working in bengaluru, karnataka is considered as the population. Simple random sampling technique was followed in drawing the sample of 108 montessori teachers for the present study.

Research tool

Theresearcher self-constructed and content validated the tool. The scale has 27 statements focusing on the perception of early childhood teachers in providing montessori method of education in montessori schools. The statements in the scale call for varying degrees of responses such as strongly agree, agree, undecided, disagree, and strongly disagree. Maximum 40 minutes was prescribed to attend the tool.

Statistical analysis and interpretation of the data

$H_0 1$: there is no significant difference in the perception between early childhood urban and rural female teachers towards challenges in providing montessori method of education.

Table 1: perception ofearly childhood female teachers towards challenges in providing montessori method of education based on their place of residence

Place of residence	N	Mean	Sd	T-value	Los at 0.05 level
Rural	21	3.92	1.31	0.196	**ns
Urban	87	3.74	1.50		

**ns – not significant at 0.05 level

From the above table, it can be seen that, the obtained 't' value 0.196 is less than the table value 1.96 at 0.05 level of significance. So, the null hypothesis is accepted. This means there is no significance difference in the perception between early childhood urban and rural female teachers towards challenges in providing montessori method of education. This further means that both urban and rural early childhood female teachers have similar level of confidence and concern in providing montessori method of education to the children.

$H_0 2$: there is no significant difference in the perception between early childhood female teachers with 1-3 years and above 3 years of teaching experience towards challenges in providing montessori method of education.

Table 2: perception ofearly childhood female teachers towards challenges in providing montessori method of education based on their teaching experience

Experience	N	Mean	Sd	T-value	Los at 0.05 level
1-3 years	29	3.71	1.07	0.184	**ns
More than 3 years	79	3.76	1.37		

**ns – not significant at 0.05 level

From the above table, it can be seen that, the obtained 't' value 0.184 is less than the table value 1.96 at 0.05 level of significance. So, the null hypothesis is accepted. This means that there is no significance difference in the perception between early childhood female teachers with 1-3 years and above 3 years teaching experience towards challenges in providing montessori method of education. This proves that irrespective of teaching experience the early childhood female teachers have similar level ofconfidence and concern in providing montessori method of education to the children. This can be probably

attributed to the training they received from teacher training institutions dedicated for montessori method of education.

H₀3: there is no significant difference in the perception between early childhood single and married female teachers towards challenges in providing montessori method of education.

Table 3: perception ofearly childhood female teachers towards challenges in providing montessori method of education based on their marital status

Marital status	N	Mean	Sd	T-value	Los at 0.05 level
Single	24	3.82	1.46	0.331	**ns
Married	84	3.75	1.32		

*ns – significant at 0.01level

From the above table, it can be seen that, the obtained 't' value 0.331 is less than the table value

1.96 at 0.05 level of significance. So, the null hypothesis is accepted. This means that there is no significance difference in the perception between early childhood single and married female teachers towards challenges in providing montessori method of education. This proves that irrespective of marital status the early childhood female teachers have similar level ofconfidence and concern in providing montessori method of education to the children.

Educational implications

The study offers the following educational implications

1. The teacher training institutions should stay true to the philosophy of the montessori method and educate and train its teacher trainees to successfully face the challenges in providing montessori method of education. They should train teacher trainees in overcoming challenges by educating them on how to form alliances, set boundaries, prioritize family partnerships, and manage expectations. Furthermore, they should train teachers in identifying each student's interests, learning style, and personality through observation skills, allowing them to combine more complicated teachings and maintain a safe learning environment for children.

2. The management of montessori schools should create an atmosphere of positivity and encouragement which helps its teachers to adapt and confidently face the challenges in providing montessori method of education to the children.

3. School managements should have a monthly meeting with the teachers to ascertain the challenges faced by the teachers and ensure they receive suitable support.

4. Beginning early childhood teachers should be made to collaborate with and learn from other more experienced teachers towards montessori education.

5. The early childhood teachers should be motivated to regularly attend seminars and conferences in relation to montessori method of teaching.
6. Schools should encourage its early childhood teachers to actively attend workshops and training programmes to constantly get updated on montessori education.
7. Teachers should be encouraged to visit other montessori schools and interact with the teachers there for further understanding of the method.
8. The school managements can gain knowledge on how to train and support their teachers according the challenges faced by them.
9. Schools should enable its teachers to foster strong relationships with families to create a supportive learning environment for the children.
10. Schools should conduct brainstorming sessions among the early childhood teachers which helps them to think out of the box and spiritedly face the challenges in providing montessori education to the children.

De-limitations
1. The study is confined to 108 early childhood female teachers.
2. It is confined to few randomly chosen montessori schools only in bengaluru city.
3. It is confined to find out the influence of demographic variables such as place of residence, teaching experience and marital status on the perception of early childhood female teachers towards challenges in providing montessori method of education to the children.
4. The self-constructed tool is only content validated.
5. The tool has only 27 statements.
6. The perception of the teachers was analyzed only through data collection by making use of tool. The researcher has not personally observed teachers perception in classrooms in facing challenges in providing montessori method of education to the children.

Conclusion

A montessori method of education is a distinct and effective teaching method that promotes child-centered learning, freedom, and hands-on experiences. Early childhood teachers face a variety of unique challenges in montessori schools such as holding children's attention, dealing with physical disobedience, properly implementing the preschool curriculum, preparing appropriate teaching tactics, generating tailored lesson plans, observational assessments, dependence on the didactic materials, introducing technology etc. The findings of the study reveal that demographic variables such as place of residence, marital status and teaching experience have no influence on the perception of early childhood female teachers in providing montessori method ofeducation to the children. The study suggests many measures to strengthen the abilities and confidence among early childhood teachers in providing montessori education efficiently to the children.

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Women Entrepreneurship – A Key to Empowerment

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Abstract

Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by women, it not only boosts economic growth, but also has many desirable outcomes. **Jawahar Lal Nehru** has remarked **"**when a woman moves forward, the family moves, the village moves and the nation moves." In this paper an attempt has been made to view the participation of women entrepreneurs as a key to women empowerment.

"Only a life lived for others are a life worthwhile". Yes. Today there is a greater awakening among women. Educating women is absolutely essential in straightening her personality. The need of the hour is to provide an opportunity in a conductive atmosphere free from gender differences. The need for awareness motivation and courage to correct the faults of male counterparts is great challenges today.

It is, therefore, encouragement of the growing intensity of motivation amongst educated young women for coming in the entrepreneurial stream and extends support with scientifically designed package of the technical and financial assistance. Towards this end, an integrated approach is necessary for making the movement of women entrepreneurship a success. For this purpose, both the government and non-government agencies have to play a vital role.

Keywords: Woman,Entrepreneur, Empowerment, Economic growth, Education.

Introduction

The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. Women in India have been the neglected lot. They have not been activity involved in the mainstream of development even though they represent equal proportion of the population and labour force. Primarily women are the means of survival of their families, but are generally unrecognized and undervalued, being placed at the bottom of the pile.

Women as an independent target group, account for 495.74 million and represent 48.3% of the country's population, as per the 2001 census. No country can achieve its potential without adequately investing in and developing the capabilities of women. In the interest of long-term development, it is necessary to facilitate their empowerment. In many developing countries, including India, women have much less access to education, jobs, income and power than men.

Even after five and half decades of planned development Indian women have not achieved expected success in the mainstream of life. Our country will be unable to have a competitive edge over others until and unless the status and role of women is improved. In this paper an attempt has been made to view the participation of women entrepreneurs as a key to women empowerment.

Empowerment of Women in India

Women constitute about 48 percent of total population of the country as per the 2021 census; they suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. In order to address issues relating to social and economic advancement of women, the Department of Women and Child Development (DWCD) under the Ministry of Human Resource Development has been implementing various schemes. The National Policy of Employment of women was adopted in the country in 2001 with the ultimate objective of ensuring women their rightful.

The major strategies of women empowerment include-social empowerment, economic empowerment and gender justice i.e. to eliminate all types of discrimination against women and the girl child. Social empowerment of women is designed to create an enabling environment by adopting various affirmative policies and programmes for development women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially amongst girl children and reduce the school dropout rates is being implemented. Two important schemes viz. 'Sarva Shiksha Abhiyan' and 'Mahila Samakhya' is being implemented by department of education is a special effort to stretch the reach of education especially to the girl child. In addition, the Department of Women Child Development implements the schemes of 'Condensed courses for educated and vocational training' and Distance Education Programme for Women supplementing the efforts of Department of Education.

Women Entrepreneurship in India

Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by women, it not only boosts economic growth, but also has many desirable outcomes. **Jawahar Lal Nehru has remarked "when a woman moves forward, the family moves, the village moves and the nation moves."**

out of total 940.98 million people in India, in the 2020s females comprise 437.10 million representing 46.5% of the total population. There are 126.48 million women workforce (28.9% of the female population). But as per 2021 census, only 1,85,900 women accounting for only 4.5% of the self-employed persons in the country were recorded. Majority of them are engaged in the unorganized sector like agriculture, agro-based industries, handicrafts, handlooms and cottage-based industries. Participation of women as industrial

entrepreneurs, however, is comparatively a recent phenomenon- commencing from 70s onwards. There were more than 2,95,680 women entrepreneurs claiming 11.2% of the total 2.64 million entrepreneurs in India during 1995-96. This is almost double the percentage of women (5.2%) among the total population of self-employment during 2010.

Functions of Women Entrepreneurs

In developing countries like India, where male and female population ratios are almost equal, the presence of women entrepreneurs has great importance. Otherwise, it amounts to non-utilization of entrepreneurial talent prevailing in them. Imitating successful entrepreneurs is sufficient to accelerate the pace of industrialisation of such countries. As such a woman entrepreneur is expected to perform the following important functions.

1. Imitation of successful entrepreneurs
2. Introduction of new innovations
3. Exploring the prospects of commencing new projects
4. Recognising risk and uncertainty-bearing
5. Deciding the nature and types of goods to be produced, and
6. Performing managerial functions such as formulation of production plans, arrangement of finance, purchase of raw material, organizing sales and personal management.

Growth of Women Entrepreneurs

Women entrepreneurship as defined by Government of India, the women entrepreneur is an entrepreneur, who runs an enterprise owned and controlled by her and having minimum financial interest up to 51 percent of capital and giving at least 51 percent of the employment to women. Women have innate flair for entrepreneurship. They are endured with intuition that helps them make right choices even in a situation where experience and logic fail. They are the natural net-workers and relationship builders, forging powerful bonds and nurturing. relationship with clients and employees alike. In nutshell, they are as competent as their male counterparts if not better.

Growth of women entrepreneurs can be a vehicle of their socio-economic empowerment. Socio-economic empowerment is a situation when women have control over her life and resources. A women entrepreneur can retain her income and use it at her own discretion at household level. Financial independence leads to social empowerment. Women entrepreneurs can play powerful role in confidence building and creating awareness in other women to promote self-reliance. On the other hand, women entrepreneurs have to face more problems than men entrepreneurs. In most of the cases, women do not have access to productive resources. Their risk-taking ability is less. They have to devote time to the family and maintain a balance between their family responsibility and business.

Hence, they need to be twice as persistent and assertive to make their presence felt in a predominantly male business world. Over the years, there is a rapid growth of women entrepreneurs all over the world. In India, in the year

2010, only 5.2 percent of women to total were self-employed, but as per Census 2011, this figure has risen to 11.2 percent and if the prevailing trend continues it is likely that in another ten years women will comprise 20 percent of the entrepreneurial force.

Conclusion

"Only a life lived for others are a life worthwhile." Yes. Today there is a greater awakening among women. In education, they have not only excelled but also become top makers. Likewise, in office and industry, many have shown brilliant results. Even in rural India with education, women have shown better performance. Educating women is absolutely essential in straightening her personality. The need ofthe hour is to provide an opportunity in a conducive atmosphere free from gender differences. The need for awareness motivation and courage to correct the faults of male counterparts is great challenges today.

It is, therefore, encouragement of the growing intensity of motivation amongst educated young women for coming in the entrepreneurial stream and extends support with scientifically designed package of the technical and financial assistance. The non-governmental organizations have a bigger role in stimulating and nurturing the spirit of entrepreneurship amongst women. Towards this end, an integrated approach is necessary for making the movement of women entrepreneurship a success. For this purpose, both the government and non-government agencies have to play a vital role.

A multi-pronged approach is to be adopted to motivate the women to pursue entrepreneurial activities. Commitment and wholehearted support are crucial for any initiative intended to emancipate Indian women. Concerted effort must be put in to raise the level of women entrepreneurship in SSI. Social activities, NGOs, Government agencies and corporate sector should play an active role in the transformation of women and in driving the women to explore entrepreneurial opportunities in small scall industries.

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Problems And Prospects of Women Entrepreneurship in India – A Study In Tirupati District Of Andhra Pradesh

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Abstract

Women's entrepreneurship in india is a rapidly emerging phenomenon. In recent years, the central and state governments have implemented various measures to significantly enhance women entrepreneurship development through the provision of diverse special concessions, incentives, subsidies, rebates, and multifaceted assistance, including financial, technical, organisational, and managerial support. The banking sector has also been contributing to this cause. They have developed various help programs for the benefit of women entrepreneurs. Numerous women entrepreneurs, who have established industrial and commercial enterprises with considerable confidence, are unable to fulfil all their intended objectives. Their challenges stem from a multitude of issues encountered during the promotion and development of their units. Numerous units have failed to attain the requisite levels of operational efficiency and economic viability. In this context, the researcher endeavours to assess the challenges and opportunities of women entrepreneurship in tirupati district, andhra pradesh, with the aims of analysing the socio-economic profile, educational and familial background of women entrepreneurs, identifying the motivations for their entrepreneurial pursuits, determining the factors contributing to their success, examining the obstacles they encounter, and evaluating the prospects for women entrepreneurs. A survey with a meticulously designed questionnaire has been administered to assess the issues and opportunities faced by respondents in the district. The survey results yield some plausible recommendations for the enhancement of women's entrepreneurship in the tirupati district.

Keywords

Motivational drivers, women entrepreneur, women enterprises, obstacles faced by women entrepreneurs

Introduction

Economic development of a country fundamentally refers to the process by which its per capita income increases over time. Entrepreneurship is essential for economic development by creating utilities and generating employment rapidly. The catalyst for entrepreneurial endeavours originated from industrialisation in industrialised countries, characterised by the establishment of large-scale, technologically advanced businesses requiring substantial financial investment. Specifically, in asian nations, the notion of capital-intensive industries has not only proven ineffective in addressing their

economic challenges but has also precipitated numerous human and societal issues. The stagnation of the economy, increasing inequality, alarming unemployment and underemployment, together with a multitude of socio-cultural issues linked to urbanisation, afflicted asian countries as they endeavoured to adopt the euro-american paradigm of entrepreneurship. This experience has prompted these nations to adopt a policy of promoting individual small-scale enterprises.

Entrepreneurship is recognised as an economic endeavour capable of significantly improving the circumstances of many individuals in a short timeframe, particularly with job creation. Similar to other emerging nations, india possesses a wealth of natural, biological, and human resources. The mere technical advancement of a nation cannot facilitate economic development without the active utilisation of technology by entrepreneurs.

An entrepreneur organises and utilises capital, manpower, and technology. An entrepreneur is indeed a catalyst for a nation's economic progress. Consequently, fostering entrepreneurial awareness among the entire populace, particularly the educated, is likely an important necessity. In india, entrepreneurship will provide more income, alleviate the severe issue of unemployment, diminish poverty levels, address regional disparities, enhance export trade, and mitigate the balance of payments to the greatest extent possible.

Women in traditional societies remain restricted to domestic spheres, focussing on children and familial traditions. In a patriarchal society, women do not receive equitable treatment from their relationships. Women are active and reliable workers who labour without compensation for 12 to 14 hours daily throughout the year, yet endure the degrading situation of subordination.

Individuals engaged in the production and marketing of goods and services for profit are accorded societal respect, while those involved in social activities and essential non-profit occupations are relegated to a status of second-class citizenship within the nation. A majority of women, both in india and globally, are engaged in such occupations. The legal recognition of equality for women in india has been undermined by social prejudices stemming from issues such as insufficient education and limited employment opportunities. Despite significant advancements, indian women continue to be the country's most underutilised assets.

Despite numerous obstacles, contemporary indian women have recognised that their overlooked potential is central to their subjugation; thus, they have embarked on the significant endeavour of self-empowerment utilising available means to assert their autonomy in decision-making. Women have acknowledged their significance and the role they play in the nation's economic development, resulting in their economic self-reliance. Currently, women face a historical imperative to re-evaluate and reinvent their ideals and duties both domestically and externally. A novel economy, a restructured social order, and innovative modes of thought, predominantly shaped by science and technology,

have arisen. The future is reserved for those who confidently engage with the expanding global economy and adapt to the accelerating speed of technology advancements.

The organised sector in india employs approximately 19 percent of the total workforce, although comprises only about 6 percent of female workers. Ninety-four percent of the female labour is involved in diverse informal sectors or domestic duties. These informal activities encompass subsistence production, minor trading, and street vending, as well as pay employment in unregulated small enterprises or home-based contract labour for bigger formal sector companies, culminating in small business ownership. In numerous developing nations, the informal sector employs a greater number of women than men.

The concept of women entrepreneurs

Women entrepreneurs are described as individuals or groups of women who begin, organise, and manage a business operation. The government of india defines women entrepreneurs as enterprises owned and controlled by women, with a minimum financial stake of 51 percent of the capital and providing at least 51 percent of the employment created to women. Women entrepreneurs participate in business due to both push and pull factors that motivate them to pursue independent careers and achieve self-sufficiency.

The desire for independent decision-making over their life and profession serves as the motivational force behind this impulse. Burdened by household duties and domestic obligations, women seek freedom. Influenced by these characteristics, women entrepreneurs select a profession as a challenge and a desire to pursue innovation. This circumstance is referred to as pull factors. Women participate in economic activities due to familial obligations and imposed responsibilities.

Motivational drivers for women entrepreneurship

In recent years, much discourse has emerged in print and electronic media, parliamentary discussions, and many forums about the advancement of female business. Women across various regions of india possess distinct goals, aspirations, social statuses, demands, and desires due to diverse cultural and societal factors.

Diverse motivational requirements and interests influence women entrepreneurs in founding a business. The predominant motivations among women entrepreneurs are the realisation of ambition and the pursuit of personal interests.

Factors that typically motivate women to become entrepreneurs include: 1. Economic necessity (to generate income); 2. A challenge to fulfil certain personal needs (power, achievement, and novel experiences) 3. Educated women applying their acquired knowledge 4. Family business involvement (second-generation entrepreneurs) 5. Engagement as a leisure activity.

Evaluating company management skills is crucial for every female entrepreneur prior to launching her enterprise, as it imparts an understanding of

her strengths and weaknesses. Essential management competencies for female entrepreneurs:

1. Capital acquisition 2. Human resource management (particularly with labour unions), management training and development 3. Marketing and sales - market research, product promotion, and sales strategies 4. Conceptualisation and product innovation 5. Business operations, inventory management, production, daily operations 6. Organisation and strategic planning business strategy, organisational structure, policies, etc.

A lady with a formidable disposition and resolute determination, ambitious in her objectives, would undoubtedly succeed in her enterprise. Women are aspirational individuals with lofty objectives who engage in constructive competition and possess confidence in their problem-solving abilities, believing that diligence is an essential component of success in entrepreneurial endeavours. Characteristics of accomplished female entrepreneurs:

1. Strong achievement motivation 2. Firm commitment to beliefs 3. Analytical capacity 4. Willingness to take risks 5. Pro-activeness and autonomy 6. Optimism for the future and pursuit of opportunities 7. High personal effectiveness.

Success is contingent upon an individual's capacity to demonstrate excellence through increased effort. Despite possessing entrepreneurial attributes such as accomplishment orientation, responsibility, moderate risk tolerance, success orientation, energy, forward-thinking, and organisation, the percentage of women entering entrepreneurship remains very low. The limited participation of women entrepreneurs is attributable to their inferior societal position. Although women are perceived as the physically weaker gender, they exhibit more mental acuity and capability in managing tasks. Throughout history, women have adeptly managed households and limited money to the best of their abilities. Women readily embrace management practices, adopting them with sincerity and integrity. The government is of paramount importance to the advancement of women's position throughout all sectors and aspects of life. Effective strategies and policies are being developed and executed to reach this objective.

Factors contributing to the slow advancement of women entrepreneurs in india

The challenges and limitations faced by women entrepreneurs have hindered the growth of women entrepreneurship. The primary obstacles faced by women entrepreneurs are:

- The primary obstacle for women entrepreneurs is their gender. A patriarchal male-dominant social system serves as the foundation for their pursuit of corporate success. Male members perceive financing ventures operated by women as a significant risk.
- Male chauvinism remains pervasive in numerous regions of the country. Women are perceived as "abla," meaning weak in all aspects. In a male-

dominated society, women are not afforded equal treatment to males, which serves as an impediment to their entry into business.

- Women entrepreneurs encounter formidable competition from their male colleagues, who readily engage in promotion and development, facilitating the selling of their products within both the organised sector and among other males. This competition ultimately leads to the dissolution of women businesses.

- The absence of self-confidence, willpower, robust mental view, and an optimistic disposition among women engenders a dread of making mistakes in their profession.

- Family members and society are hesitant to support their business development.

- Women in india experience a sheltered existence. They possess lower levels of education, lack economic stability, and are not self-sufficient, which diminishes their capacity to manage the risks and uncertainties associated with a business venture.

- The antiquated societal perspective that inhibits women from pursuing business is a contributing factor to their failure. They face social pressure that inhibits their ability to thrive and attain success in entrepreneurship.

- In india, women's movement is significantly restricted compared to men for various reasons. A lone woman requesting a room is still seen with scepticism. The burdensome process of beginning a business, combined with authorities' demeaning attitudes towards women, discourages them from pursuing entrepreneurial endeavours entirely.

- Women's familial responsibilities hinder their ability to achieve success as entrepreneurs in both developed and developing countries. Financial institutions dissuade women entrepreneurs based on the assumption that they may abandon their businesses to return to domestic roles at any moment.

- Indian women prioritise familial connections and relationships. Married women must achieve a delicate equilibrium between professional obligations and familial responsibilities. The success of the firm is contingent upon the assistance provided by family members to women in the processes of business and management.

- Women's familial and personal responsibilities may pose significant obstacles to achieving success in their business careers. Only a limited number of women can effectively manage both domestic and professional obligations, allocating sufficient time to prioritise all their tasks.

- The educational attainment and familial background of husbands also affect women's engagement in entrepreneurship.

- The lack of adequate support, collaboration, and reinforcement from both family members and external individuals compels women to abandon aspirations of succeeding in the business sector. They consistently cultivate numerous gloomy emotions, leading them to believe that family, rather than work, is their rightful domain.
- A considerable number of women participate in the entrepreneurial development curriculum despite lacking an entrepreneurial mindset. Women receiving training from various institutes must be assessed for aptitude through tests, interviews, and other evaluations.
- The elevated production costs of certain commercial processes negatively impact the advancement of women entrepreneurs. The installation of new machinery during capacity growth and related issues deter women entrepreneurs from exploring new ventures.
- Women-led enterprises are frequently tiny, and women typically encounter difficulties in obtaining essential information related to technology, training, creative programs, concessions, alternative markets, and more. A minuscule fraction of women entrepreneurs utilise technological support, and those who do are predominantly limited to word processing applications on computers. They seldom utilise advanced software such as statistics software sap, accounting packages like tally, animation program 3d max, and the internet.
- Insufficient information regarding financial support, including incentives, loans, and plans, provided by institutions in the financial sector. The genuine initiatives directed at women entrepreneurs may not effectively reach those in rural and underdeveloped regions.
- The achievement motivation of women is lower than that of male members. The inadequate knowledge and lack of confidence result in diminished achievement and motivation for progress among women in company operations.
- In addition to the aforementioned issues, women entrepreneurs may encounter a range of significant challenges, including inadequate infrastructural facilities, elevated production costs, societal attitudes towards women in contemporary company, and minimal enterprise demand. On average, women initiate businesses approximately ten years later than males. Motherhood, insufficient management experience, and conventional socialisation have all been identified as factors contributing to the postponed initiation of entrepreneurial careers.

Review of literature

B. Parimala devi (2012) in her article stated that entrepreneurship is an increasingly significant aspect of the contemporary competitive economy, and its contributions are widely acknowledged globally. However, it is important to consider that it is predominantly regarded as a male-oriented idea in india. Women who initiate their enterprises have initial challenges. Women

entrepreneurship is regarded as a potent tool for the economic empowerment of women. Women in india have experienced economic underdevelopment for numerous decades. Recently, the concept of women entrepreneurship has been gaining traction. Despite numerous efforts and incentives implemented by the indian government, the growth rate of women entrepreneurs remains insufficient. This is attributable to several practical challenges encountered by women in the entrepreneurial process. This report seeks to examine and emphasise the diverse challenges and opportunities associated with women entrepreneurship in india.

N. Rajendhiran, m. Kousalya devi (2018) in their study, the researchers examined the challenges and problem-solving strategies employed by women entrepreneurs in the salem district. The aim of the study is to examine the challenges encountered by women entrepreneurs and the strategies employed to address these issues in salem city. The subsequent discussion pertains to economic development facilitated by women entrepreneurs in salem. The researcher employed a descriptive research design and utilised a basic random sample technique. The study aims to analyse trends in women's entrepreneurship and their economic development.

Ritwik saraswat and remya lathabahvan (2020) in their article stated that the study aims to raise awareness and elucidate the significance of women entrepreneurship and its critical role in global development across rational, economic, and various other domains. A comprehensive literature review is conducted on female entrepreneurs. The conclusion highlights significant challenges encountered by indian women entrepreneurs, success narratives of these entrepreneurs, determinants affecting women entrepreneurship, and societal perspectives on women entrepreneurship.

Harpreet kaur (2022) in her book revealed that at present, india is the sole nation where the economic gender disparity exceeds the political gender disparity. Women must recognise their potential and surmount societal obstacles. With ongoing governmental assistance, a shift in stereotypical mindsets, and enhanced skill development for women, india will experience a steady rise in women entrepreneurship in the future. This book aims to present the current level of knowledge on women entrepreneurship, the role of women in business, and women's empowerment in india. The discussion encompasses various facets about the role of women in business, sustainable business development, and dimensions extending beyond women's economic empowerment, with an examination of legal and regulatory frameworks.

Dr. J. Suresh kumar and dr. D. Shobana (2024) in their article emphasises the exciting opportunities accessible to women entrepreneurs in diverse industries, including textiles, information technology, healthcare, agribusiness, tourism, handicrafts, education, renewable energy, and social entrepreneurship. By confronting structural impediments and utilising existing opportunities, tamil nadu may realise the complete potential of women entrepreneurship, fostering inclusive economic growth, social development, and

gender empowerment. Empowering women entrepreneurs is crucial for individual autonomy and vital for achieving tamil nadu's aspiration of being a global leader in entrepreneurship.

Statement of the problem

The progression of female entrepreneurship has acquired considerable momentum in recent years. A multitude of factors contributed to this exceptionally advantageous situation. The policies of the central and state governments towards industrial growth have undergone substantial changes recently, particularly in the post-liberalization era. A collection of measures outlining various special concessions, subsidies, incentives, refunds, and reliefs is specified. Numerous substantial incentives are offered to women entrepreneurs possessing innovative capabilities, vigour, commitment, and a propensity for risk-taking, as they invest their efforts, intellect, and resources in the progression of industrial and commercial ventures. Significant financial assistance has been designated through several employment programs to furnish vital financial, technical, managerial, marketing, informational, and infrastructural support to existing and prospective women entrepreneurs. The contributions of organisations, groups, and government agencies are commendable and primarily accountable for promoting women's entrepreneurial development in india. Despite notable advancements in promoting women business in india, it is paradoxical that numerous women entrepreneurs still encounter significant hurdles, frustrations, and distressing situations. A multitude of women entrepreneurs, who have confidently founded industrial and commercial firms, are unable to achieve all their desired objectives. The numerous problems encountered in the promotion and development of their units is the fundamental cause. Many units have not achieved the necessary standards of operational efficiency and economic viability. This study, entitled "problems and prospects of women entrepreneurship in india - a study in tirupati district of andhra pradesh," seeks to examine the obstacles and opportunities encountered by women entrepreneurs in the tirupati region.

Objectives of the study

1. To ascertain the factors responsible for success of women entrepreneurs in tirupati district.
2. to study the problems faced by the women entrepreneurs in tirupati district.
3. to examine the prospects of women entrepreneurs in tirupati district.
4. to suggest the strategies for further development of women entrepreneurship in tirupati district.

Sample frame

Tirupati district is home to around 600 women entrepreneurs. An extensive examination of a substantial cohort of women entrepreneurs poses a formidable challenge for a solitary researcher. To maintain the inquiry within manageable yet reliable parameters, a sample of 120 women entrepreneurs from the district was selected, encompassing various business sectors such as

garments, parlours, health clubs, food, retail, education, marketing and advertising, paper and ceramics, leather, engineering and electronics, real estate, and miscellaneous categories, utilising the stratified sampling method.

Selection of industries by women entrepreneurs

Table-1 displays data regarding the types of firms selected by the sample of women entrepreneurs. The table indicates that the women entrepreneurs in the sample participate in various activities.

As many as 75.01 per cent of them are engaged in traditional business activities like garments, food products and processing, parlours and health clubs, leather works, wood works, etc. The remaining were engaged in retail outlets (8.33 per cent), maintaining schools (2.50 per cent), oil and rice mills (3.33 per cent) marketing and advertising (1.67 per cent), engineering and electronics (2.50 percent) and the remaining are in real estate (2.50 per cent) respectively

Table – 1: selection of industries by women entrepreneurs (type of women enterprises)

Type of enterprise	No. Of Respondents	Percentage
Food products and processing	35	29.17
Garments	41	34.17
Parlours and health club	8	6.67
Paper ,ceramics, leather works, etc.	6	5.00
Retail outlets	10	8.33
Schools	3	2.50
Oil and rice mills	4	3.33
Marketing & advertising	2	1.67
Wood works	5	4.16
Engineering & electronics	3	2.50
Real estate	3	2.50
	120	100.00

source: field data

Motivational aspects of women entrepreneurs

A significant issue for many working women, even entrepreneurs, is the extended working hours and resultant absence from home. However, the majority of women entrepreneurs in our sample indicate that they received substantial support from their family members, resulting in a harmonious life with their husbands and children. A notable finding from the survey is that women entrepreneurs shown sufficient skills and robust motivation to operate their enterprises. Table-2 delineates the fundamental sources of motivation and the corresponding reactions of women entrepreneurs.

it is observed from the table that earning money was the predominant motive for 43.33 per cent of the respondents. It is implied from this motive that they want to be financially independent. It is followed by the desire to

become independent (23.33 per cent), to prove oneself (18.33 per cent), status (5.84 per cent), previous job satisfaction (5 per cent) and utilization of one's skill and knowledge (4.17 per cent). Numerous researches have suggested that the aspiration for independence is the primary motivation for engaging in various profitable activities; nevertheless, in the current study, the principal driving element is the pursuit of increased financial gain. The primary cause is the economic pressure exerted by the family onto them.

Table – 2: sources of entrepreneurial motivation

Motive	No. Of Respondents	Percentage
Desire to be independent	28	23.33
Status	7	5.84
To prove oneself	22	18.33
Earning more money	52	43.33
Previous job dissatisfaction	6	5.00
Utilization of one's skill and knowledge	5	4.17
Total	120	100.00

source: field data

Determinants of women entrepreneurship: push and pull factors

The study has also addressed the significant issue of how women become entrepreneurs. The study has found some situational characteristics that motivate individuals to become entrepreneurs. The replies of the sampled entrepreneurs are displayed in table 3.

The table indicates that the first five elements facilitate enterprise creation and are therefore seen as positive push and pull factors, but the last two are negative circumstances that compel an individual to become an entrepreneur. The most important factor considered by the respondents for entrepreneurship is the attractive source of income (65.83 per cent), followed by the inspiration and support from the family members (55.83 per cent). The respondents think that the unemployment and unsuitable working conditions are the compelling factors to take up this profession. The inner feeling of doing something better (competencies) associated with previous experience (16.67 per cent) prompts some of them to be entrepreneurs.

Table – 3: push and pull factors of women entrepreneurship

Sl.no	Factors	No. Of respondents	Percentage
1	Education	28	23.33
2	Family support	67	55.83
3	Attractive sources of income	79	65.83
4	Government policies and incentives	26	21.67
5	Competencies and experience	20	16.67

6	Unsuitable working environment	22	18.33
7	Unable to find suitable employment	35	29.17

source: field data, note: multiple answers

Challenges faced by the respondent women entrepreneurs

Indian society is marked by male chauvinism, resulting in intelligent and dynamic indian women being overlooked in high-profile business sectors usually dominated by men. The customs and traditions existing in our culture are unfavourable for women to establish economic ventures, and if they do enter this domain, they may face humiliation due to societal non-cooperation and interference. Table - 4 illustrates the obstacles encountered by the respondents.

Table - 4: problems of selected women entrepreneurs

Nature of the problem	No.of respondents	Percentage
Technical/management assistance problem	19	15.83
Power problem	25	20.84
Financial problem	28	23.33
Human resources problem	9	7.50
Problem of marketing their products	13	10.83
Problem of availability of raw materials	6	5.00
Constraints in mobility	4	3.33
Penetrating competition	4	3.33
Lack of proper training	7	5.84
Poor support from family member	5	4.17
Total	120	100.00

source: field data

It is observed from the above table that the majority of the respondents (23.33 per cent) have struggled due to financial problem, while 20.84 per cent of them have struggled due to power problem, 15.83 per cent of them have faced technical/management assistance problem, 10.83 per cent of the respondents have highlighted the problem of marketing their products, 7.5 per cent of them have expressed the problem of manpower/human resources, 5.84 per cent of the respondents have expressed lack of proper training on innovative business practices. 5 per cent of the respondents have expressed the problem of availability of raw materials and only a few respondents faced the problems like penetrating competition, constraints in mobility and poor support from family members.

Suggestions for advancing women entrepreneurs in tirupati district:

1. Training and skill development: offer complimentary instruction in technical skills, marketing techniques, and financial management. Furthermore, motivate women entrepreneurs to engage in hr training provided by smes, enabling them to comprehend contemporary hr practices and cultivate constructive connections with employees.

2. Coordination between agencies and enterprises: facilitate effective collaboration between promotional agency executives and prospective firms to foster company development.
3. Participation in trade fairs and exhibitions: encourage women entrepreneurs to engage in trade fairs and exhibitions to acquire insights into contemporary market trends and advancements on both national and international scales.
4. Advisory cells for women entrepreneurs: establish advisory cells for women entrepreneurs via state financial institutions, district industries centres (dics), and organisations such as ficci, cii, nabard, and sidbi to offer guidance and support.
5. Autonomy for rural women entrepreneurs: empower rural women entrepreneurs with the autonomy to select their entrepreneurial pursuits, thereby enhancing their engagement and dedication to their enterprises.
6. Financial support and assistance: mitigate the financial obstacles encountered by entrepreneurs by facilitating access to sufficient capital. Offer concessional financial assistance to rural entrepreneurs and establish an efficient, straightforward procedure for accessing financial aid.
7. Government support in promotion and marketing: incorporate governmental support agencies in the promotion and marketing of products, guaranteeing that resources are accessible to women entrepreneurs.
8. Access to marketing data: facilitate comprehensive and readily accessible marketing data to assist women entrepreneurs in navigating and competing effectively inside the marketplace.
9. Follow-up assistance: offer sufficient follow-up support for women entrepreneurs, ensuring continuous guidance and encouragement throughout their entrepreneurial journey.
10. Facilitating transition to modern business operations: assist women entrepreneurs in shifting from conventional vocations to modern business models, allowing them to leverage growing market trends and technologies effectively.
11. Strategic government initiatives: execute strategic initiatives to promote female entrepreneurship through diverse incentives, developmental programs, and activities that motivate women to engage in commercial endeavours.

Conclusion

Women are a vital human resource for the nation, and each state should endeavour to leverage them as catalysts for economic growth and development. Promoting women entrepreneurship is one method to do that. However, the entrenched societal mindset and the apathy of the state and relevant authorities constitute significant impediments to the advancement of women's business in

india. Consequently, there is a necessity for ongoing efforts to inspire, encourage, and motivate women entrepreneurs.

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Mental Health And Women- A Tough Journey Yet It's Worth of It

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Introduction:

Mental health and physical health are one and the same and they go hand in hand. If you are not Physically healthy, you won't be mentally healthy either and vice versa. The mind and body are connected and when one is off, the other suffers as well. The women, the back bone of the family and in turn the society, beyond all doubts should be in the possession of sound mental health because the women with strong mental health are invariably determined to be the strong force in the society because strong women don't have attitudes, they have standards. As said, strong women are not born, they are forged in the fires they have had to walk through. The women with strong mental force are the warriors with hearts of gold. In our Indian society, woman is our today and tomorrow, woman is the eye of the nation, woman is the ruler, women is the mother, woman is the daughter, woman is the sister and woman is everything. Even the verses that define the role and the qualities that a woman should possess as " Karyeshy dasi (works like a servant), Karaneshu mantri (advises like a minister), Bhojeshu mata (feeds like a mother), Shayaneshu Ramba (acts like heavenly beauty Ramba), Roopeshu Lakshmi (beautiful like Goddess Lakshmi), Kshamayeshu Dharitri (having patience like Earth, Shat Dharmayukta, Kuladharma Pathni (a virtuous house wife)". Along with all those divinely qualities, women should have unyielding and indomitable mental valour so that the family will be remarkable.

Mental health is a vital aspect of a person's overall well-being, and women's mental health deserves special attention due to various sociocultural and biological factors. Women often face greater challenges, with higher rates of mental health issues like depression, anxiety, and post-traumatic stress disorder (PTSD) compared to men. Remarkably, the World Health Organization (WHO) indicates that approximately 1 in 5 women will experience depression in their lifetime—an important statistic that calls for awareness and action.

A significant contributor to women's mental health struggles is the societal expectation to fulfill caregiving and nurturing roles. While this reflects the strength and resilience of women, the pressure to prioritize family needs can lead to stress, anxiety, and feelings of burnout. Additionally, the unfortunate reality of domestic violence and sexual harassment further compounds these challenges, underscoring the necessity for support systems. A study by the National Family Health Survey (NFHS) revealing that 1 in 3 women in India

experience physical or sexual violence highlights the urgent need for compassionate intervention.

Hormonal fluctuations also play a pivotal role in women's mental health. The natural changes associated with the menstrual cycle, pregnancy, and menopause can influence mood and energy levels. For instance, postpartum depression affects up to 1 in 7 new mothers, revealing the profound impact of these life transitions. Furthermore, conditions like polycystic ovary syndrome (PCOS) are linked to higher rates of depression and anxiety, emphasizing the importance of understanding women's unique health experiences.

Stigma and limited access to healthcare are significant barriers to addressing women's mental health challenges. In many cultures, the stigma surrounding mental illness can deter women from seeking the help they deserve. Additionally, women in rural or marginalized communities often face obstacles in accessing mental health services. A striking study by the Indian Journal of Psychiatry shows that only 1 in 10 women with mental health issues receive treatment, stressing the pressing need for greater awareness and resource availability.

To uplift and meet the mental health needs of women, adopting a multifaceted approach is essential. Increasing awareness and education about mental health issues, working to reduce stigma, and enhancing access to healthcare services can make a profound difference. Collaboration among governments, healthcare providers, and community organizations is critical to offering comprehensive support, including counselling, therapy, and social support. By prioritizing women's mental health, we can empower them to embrace healthier, happier lives and contribute to a brighter, more equitable world.

Men and women, physically as well as mentally, are different by birth. The physiological and psychological set of women is obviously not superior to men's. In the view point of Freudian, male anatomy and masculinity are the most desired and cherished goal and female anatomy and feminity are seen as a deviation. Since the dawn of civilization, and even before, women are given the lighter tasks such as taking care of family, children and other domestic chores. Whereas the men took the role of bread winner and protector of the family system. It is because of the difference in biological attributes, needs and necessities. Paul Salopek in his article poured his agony as "The most corrosive injustice encountered up close, in every single human culture that I have walked through? That's easy: the shackles that men lock, cruelly, arbitrarily, on the potential of women. Who is always underpaid?. Who is typically undereducated? Who wakes up first to a morning of toil? Who is the last to rest?. Lan and Jain enumerated the mental health related risk factors that disproportionately affect women's pressures created by their multiple roles, gender discrimination and associated factors of the pay gap, and increased rates of poverty, hunger, malnutrition, domestic violence and sexual abuse. A WHO fact sheet on gender and health indicates that physical and/or sexual violence is experienced by 1 in 3 women worldwide.

Mental illness is a term used to describe mental health condition that impact mood, thinking and behaviour. These disorders may interfere with a person's abilities to relate to others and function as a daily basis. Common mental issues include mood disorders (depression, bipolar disorders etc), psychotic disorders (schizophrenia disorders, post traumatic stress disorders, phobias etc). When it comes to women, they are more prone to psychological problems. The development of mental health issues is usually a combination of genetics and the role and the experience the person has in the society.

Mental disorders can affect women and men differently. Some disorders are more common in women, such as depression, anxiety, and eating disorders. There are also disorders that are unique to women. For example, some women experience symptoms of depression at times of hormone change such as during or after pregnancy, around the time of their period dysphonic and during menopause. Women and men can develop the same mental disorders and conditions, but they may experience different symptoms. Some common symptoms that are found among women are

- Persistent sadness or feeling of hopelessness
- Noticeable changes in mood, energy level or appetite
- Differently sleeping or sleeping too much
- Appetite or weight changes
- Misuse of alcohol, drugs or both
- Decreased energy or fatigue
- Excess fear or worry
- Seeing or hearing things that are not there
- Extremely high and low moods
- Aches, head ache or digestive problems without a clear cause
- Anger or irritability
- Social withdrawal
- Thoughts or behaviours that interfere with work, family or social life
- Thoughts of death or suicide or suicide attempts

Sex and gender differences are important determinants of mental health and mental illness. The development of mental health issues is usually a combination of genetics and the role and experience the person has on society. Most of the common mental disorders women may encounter is depression. Many women experience depression at some point in their lives when compared to men. Gender, genetic, social and economic differences play a role in the development of depression in women. Another major factor among women for concern is anxiety and it is very common mental health issue one that women are twice as likely to experience as men. Women are more likely to seek help for anxiety than men. Trauma is another threatening factor for women. Majority of the women are exposed to violent conflicts, displacement from home, rape or attempted rape at some point in their lifetime. This may increase the risk of

developing a mental health issue. Women are exposed to higher levels of sexual violence and have higher rates of post traumatic stress disorders – associated with sexual violence. Eating disorders impact women much more than men. Eating disorders involves obsessive thoughts and behaviours than one associated with food, body, weight and appearance. Eating disorders represent a significant mental health issue but can also occur in tandem with other conditions including depression and anxiety disorders. While there are no definite causes, research has shown that genetic behavioural, psychological, social and cultural factors all contribute to the development of an early disorder. Low self esteem, as well as, feeling pressure to lose weight can often reported as factors in women with eating disorders. Women are likely to attempt suicide. Females who reported having higher physical manifestation of symptoms were more likely to attempt suicide again after their first attempt. The mental pressure and expectations that women cope with regularly can increase the chances of developing mental health issues. This includes society's greater valuing of women who are more physically attentive, sympathetic and nurturing and intelligent. Pressure caused by multiple mental roles and over working has also been shown to accurate for poor mental health in women. Economic factors are also one of the causes for poor mental condition that largely prevails among women. Women are not ready to take the economic imbalance that they encounter. One in four women also either postpone their priorities for the sake of the family or dependents.

Women's mental health vulnerable to social and biological factors and undoubtedly it is linked to women's reproductive health but stigmatised. Social expectations lead to mental health disorders. In spite of all these hardships women are silenced and made suffer with four walls and as a result their mental health further exacerbate. Concerted efforts at social, political, economic and legal levels can bring change in the lives of Indian women and contribute to the impact of the mental health of these women. Besides, medication, Psychotherapy, alternative therapies and brain stimulation therapies. A woman's health must incorporate mental and physical health across the life cycle and should reach beyond narrow perspective of reproductive and maternal health. It is essential to recognise how the socio, cultural, economic, legal, infrastructural and environmental factors that affect women's mental health and development of policies to protect and promote women's mental health are extremely crucial. It is essential to develop and adopt strategies that will improve the social status of women removing gender disparities. Providing economic and political power, increasing awareness of their rights and so on.

Prevention and protection of mental health are essential notably in reducing the growing magnitude of mental illness. When psychological wellness is affected, it can cause negative behaviours that may not only affect personal health but can also compromise relationships with others. Women require a stronger ability to cope with life's stressors, when their mental and emotional status are rightly channelized. The challenges of life can be easier to overcome.

Women should develop a positive self image keeping in touch with loved ones and maintaining a positive outlook on life. Mental health greatly correlates with personal feelings about oneself. Overall mental health plays a part in women's self esteem. Confidence can often be a good indicator of a healthy mental state. A person whose mental health is flourishing is more likely to focus on the good in themselves. They will hone in on these qualities and will generally have ambitious that strive for a healthy and happy life. When women have their mental health in good standards, they are more capable of providing quality time, affection, and support. Mental health disorders can impact women's productivity levels. When they feel mentally strong, they will be able to work more efficiently and provide higher quality work. When mental well being thrives, women's quality of life, beyond all doubts, enhances.

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MICRO-FINANCE: WOMEN EMPOWERMENT WITH REFERENCE TO CHITTOOR DISTRICT OF ANDHRA PRADESH

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Abstract

Microfinance has been a game-changer for women's empowerment, especially in developing countries. By providing access to small loans, savings, and other financial services, microfinance institutions have enabled women to take control of their economic lives and make a significant impact on their families and communities. For instance, in India, microfinance has emerged as a powerful catalyst for empowering women, offering a pathway to financial independence and a transformation shift in societal dynamics. The women in rural areas are subject to several injustices since time immemorial. They will work day and night for the betterment of their family. But there is no proper recognition to the labour of women. In-spite of her contribution to the well being of family members, the dependency of her on male members even for trivial economic expenditure made the life of her more deplorable. At this juncture the micro finance emerged as a ray of hope for women in rural areas. Like minded women come together and formed self help groups to avail micro finance benefits in several villages. The micro finance intervention is expected to pave the way to make women to come out from the clutches of poverty. Hence the present study makes an analysis of the impact of micro finance on various aspects of poverty in Chittoor district of Andhra Pradesh.

Key words: micro finance, women empowerment

Introduction

Microfinance has been a game-changer for women's empowerment, especially in developing countries. By providing access to small loans, savings, and other financial services, microfinance institutions have enabled women to take control of their economic lives and make a significant impact on their families and communities. For instance, in India, microfinance has emerged as a powerful catalyst for empowering women, offering a pathway to financial independence and a transformative shift in societal dynamics .One of the key ways microfinance empowers women is by promoting entrepreneurship. Small loans enable women to start or expand micro-enterprises, such as agriculture, handicrafts, or small retail ventures, which not only generates income but also

contributes to local economic development. Women entrepreneurs become key contributors to the small-scale business landscape, challenging preconceived notions about their economic roles

Microfinance also plays a crucial role in fostering financial literacy among women. Many microfinance institutions offer comprehensive financial education programs that equip women with the knowledge and skills needed to manage their finances effectively. This, in turn, helps women make informed decisions about their economic lives and builds their confidence in managing their finances

Objectives of the study

To study the socio-economic development of women on various aspects in rural areas.

Findings of the Study

The study reveals that the selection of leader by sample women seems to be under critic. Because, as many as 55.67 per cent of women stated that one leader is continuing since the formation of SHG. Group leader has been chosen by election method as per the reports of 13.89 per cent of sample women. The method of rotation is following as reported by 30.44 per cent of sample women.

The study reveals that the size of SHGs ranges between 11 to 15 members as reported by 57.22 per cent sample SHGs. The membership of SHGs is less than 10 as reported by 35.44 per cent of sample women. The membership of Self Help groups is 16 members and above as reported by 7.33 per cent of sample women.

It is evident from the study that most of the women availed loans from different institutions only once. Around 76.67 per cent of sample women availed loans from regional banks only once. Commercial banks are the source of loan for 66.78 per cent of sample women and it is followed by micro finance institution with 65.33 per cent, SHG loans with 64 per cent our loans from cooperative banks with 28.22 per cent.

The interest rate collecting by village organization and SHGs is moderate. The rate of interest passing by 48.11 per cent of sample women is below 6 per cent in case of women borrowed from RRBs. About 31.89 per cent of sample women paying interest on their loan amount are also below 6 per cent in case of women taken loan from commercial banks. Around 35.52 per cent of women have taken loan from cooperative banks also paying less than 6 per cent interest.

It is clear from the study that a preponderant majority i.e. 60.33 per cent of women borrowed money for productive purposes like, agriculture development, dairy development, petty business, tailoring, embroidery works etc. Around 12.56 per cent of women reported that they have taken loan to meet health expenditure and to improve sanitation facilities in the house premises. To invest on the education of children around 11.22 per cent of women borrowed money.

As per the study the most common frequency for collection of thrift in the district is month. Around 83.56 per cent of women reported that they will collect thrift amount every month. Weekly collection of thrift is reported by 11.22 per cent of sample SHG women. In case of 5.25 per cent of women the thrift amount is collected once in two months.

The study shows that the micro finance has visible impact on income levels of sample households in the study area. There is a clear bulge in the percentage of households in the income groups of Rs.30, 001 to Rs.400000, Rs.40, 001 to Rs.50, 000, Rs.50, 001 to Rs.60, 000 and Rs.60, 001 and above after micro finance intervention. After micro finance intervention highest per cent of households were temped into the income group of Rs.40, 001 to Rs.50, 000 (52 per cent).

It can be found from the study that the micro finance intervention has brought marginal changes in the health expenditure pattern of sample households. The health expenses of 65.44 per cent of sample households are less than Rs.5000 before micro finance institutions. Such households decreased to 3.67 per cent after micro finance interventions.

It is evident from the study that nearly 31.89 per cent of sample households none of the school going age girl enrolled in schools before micro finance interventions. But, after micro finance interventions such per cent reduced sharply and stood at 9.33 per cent. All school going girl child before micro finance interventions is 5.89 per cent and they sharply increased to 47 per cent after micro finance interventions.

It can be inferred from the study that the micro finance interventions have significant impact on availability of separate kitchen in sample households. There was no separate kitchen in 77.67 per cent of sample households before the micro finance interventions. The per cent of such households declined to 37.78 per cent after micro finance intervention.

Suggestions

There have definitely been significant advances in recent years and the concept and practice of SHG-based micro finance has now developed deep roots in many parts of the country. To strengthen SHG movement, the following recommendations have been suggested. These recommendations were formulated after detailed discussions with the many experts in the field.

SHG concept should target the holistic development of women members. The recent scenario suggests that the focus lies empathetically with economic empowerment. In addition, life (social) and developmental issues related to the quality of life of the poor needs immediate attention. Therefore, programmes targeting holistic development should be conceptualized and even the existing programmes may be oriented towards this.

There is dearth of relevant information on SHGs for the SHGs, their members and even the social workers who are into promotion of women SHGs. The ministry may bring out publications pertaining to different aspects of SHG and its development / empowerment. The publications may also target various case

studies on SHGs compiling experiences of different agencies of development like individual NGOs, International donor agencies or the partner NGOs of the Government involved in promotion of SHGs. The publications may be brought out in easy and community friendly language. For the purpose, the ministry may open up a nodal reference material center on SHGs.

We believe that SHGs will sustain only if they enter into some form of commercial activity like production and marketing of elementary household requirements. In this context, We are seriously concerned about the current policy of the Govt. dereserving products made by village industries SSI, cottage, units in the country.

Nearly 38 per cent of rural households are outside formal credit institutions. Microfinance is although is poor friendly but is yet to be regulated formally. National Credit Policies should be redesigned to take credit to large number of unreached rural and urban poor.

It is felt that efficiency and effectiveness of SHG should be regularly monitored by a qualified and designated body to give corrective input wherever necessary as well as encourage the deserving ones.

The contribution and the good performance and the collaborative like Banks, NGOs associated with SHG etc. should be published nationally to gain public support and general goodwill.

Exposure visits to areas where SHG movement has taken off should be a critical component of SHG development programmes.

Subsidy element for development purpose for SHG members is an important policy issue, which needs thorough analysis.

Integrating formation & nurturing of SHGs, capacity building of various SHG promoting institutions to be made integral in various Govt. programmes working for women & child development, literacy etc. This would call for both human & financial resource commitment by the Govt.

Providing good marketing outlets for their products.

Conclusion

In conclusion, microfinance has been a powerful tool for women's empowerment, offering a range of benefits that extend beyond economic independence. By promoting entrepreneurship, financial literacy, and leadership, microfinance has helped women challenge traditional gender norms and become active contributors to their families and communities

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Women Entrepreneurship In India: Opportunities For Women Entrepreneurs

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Abstarct:

Entrepreneurship is the backbone of any country in socio-economic growth and is ofprime importance for policymakers and scholars. In the informal economic setup, women entrepreneurs are considered an accelerator for economic growth and development. Women entrepreneurship is gaining attention and importance in light of the evidence of the importance of new business creation for economic growth and development. In this paper, an attempt has been made to study the opportunities and challenges related with entrepreneurship that the woman of our country faces in the present times. Women entrepreneurship development is the instrument of women empowerment. Empowerment leads to self-fulfilment and women become aware of where they are going, what their position is in the society, their status;existence and rights; and women are becoming more empowered, personally and economically through business ownership. The paper also discusses the role of women entrepreneurship in the economic development of the country and the strategies to overcome the barriers for the success of women entrepreneurs in India by providing the insights into the current state of women entrepreneurship in India. Various governmental initiatives through various schemes to boost women entrepreneurship have been critically analysed and the recommendations have been put forth for policymakers, researchers, and practitioners to further promote and support women entrepreneurship in the country.

Keywords: Women Entrepreneurship, Opportunities & Challenges, Women Empowerment, Government Schemes, Economic Development, Support for Women Entrepreneurs.

Introduction:

The global commitment to achieve the sustainable development goals (SDGs) by 2030 focusses on poverty, tackling inequality and injustice, setting different targets including the economic empowerment and the wellbeing of women. Central to an inclusive and sustainable industrial development is the need to harness the economic potential of women and for that entrepreneurship remains critical. Women Entrepreneurship is an essential part of the Human resource development.

Women have become aware of their existence, their rights and their work situation due to the growing industrialization, urbanization and social legislation and with the spread of higher education & awareness, the emergence of women owned businesses are speedily increasing in the economies of almost all countries. Women entrepreneurs are critical to the economic growth of any country, which can be realized only by encouraging equality and enhancing opportunity for women in all walks of life. The inequalities and a huge gender gap persist in business in India, even though it has been well established through various research studies, worldwide, that female founded and cofounded enterprises perform better than those managed with all male(s). Women secure higher than the Men in key skills related to a business enterprise e.g. team work, problem solving and orientation. This phenomenon highlights the increasing participation of women in the business world and their significant contributions to innovation, job creation, and economic development.

Women Entrepreneurship in India

Women entrepreneurs in India are no longer operating on the sidelines; they are becoming central to the nation's startup story. By combining creativity, determination, and leadership, they are building businesses that contribute significantly to innovation and economic growth. Women in India run around 8 million enterprises constituting about 14 per cent of the total entrepreneurs. The figure may not encourage, when we see that women constitute 48.95% of the population but the situation is in a away promising as 35.5% of startups have women as Directors and 58% of entrepreneurs started their business at the age of 20 to30 years. As such, any success to increase the number of women led enterprises or for increase in their productivity has a direct bearing on the country's economy.

Women Entrepreneurship in India as per Sharma, Y. (2013), the status of women entrepreneurship in India is characterized by both progress and persistent challenges.

A. Growth: Women entrepreneurship in India has been growing steadily in recent years.

According to government data, women constitute around 14% of the total entrepreneurship activity in the country. There has been an increase in the number of women-owned businesses across various sectors, including technology, education, healthcare, and retail.

B. Government Initiatives: The Indian government has launched several initiatives to support women entrepreneurs. Programs such as the Stand-Up India scheme, launched in 2016, aim to provide financial assistance and facilitate bank loans to women, Scheduled Castes (SCs), and Scheduled Tribes (STs) to start their own ventures. Additionally, schemes like the Pradhan Mantri Mudra Yojana provide funding to women entrepreneurs through microfinance institutions.

C. Access to Finance: Access to finance remains a significant challenge for women entrepreneurs in India. Despite the availability of government schemes, many women struggle to secure funding due to factors such as lack of collateral, limited financial literacy, and gender bias in the banking sector. Closing the gender gap in access to finance is crucial for promoting women entrepreneurship.

D. Gender Norms and Cultural Factors: Gender norms and cultural barriers continue to pose challenges for women entrepreneurs in India. Societal expectations regarding women's roles and responsibilities, especially regarding family obligations, can hinder their ability to start and grow businesses. Addressing these cultural barriers and promoting gender equality is essential for fostering a supportive environment for women entrepreneurship.

E. Education and Skill Development: Education and skill development play a vital role inempowering women entrepreneurs. Efforts to enhance access to quality education and vocational training programs for women can equip them with the knowledge, skills, andconfidence needed to succeed in entrepreneurship.

F. Technology and Digital Platforms: Technology and digital platforms have emerged aspowerful enablers for women entrepreneurship in India. E-commerce platforms, social media,and digital marketing provide women entrepreneurs with opportunities to reach customers beyond geographical boundaries and scale their businesses more effectively.

G.Support Ecosystem: The development of a supportive ecosystem is critical for nurturing women entrepreneurship in India. Initiatives such as women entrepreneurship cells, incubators,accelerators, and networking forums provide mentorship, guidance, and networking opportunities for women entrepreneurs, helping them overcome challenges and access resources.

H. Impact on Economic Growth: Women entrepreneurship has the potential to significantly contribute to India's economic growth by creating jobs, driving innovation, and fostering inclusive development. Empowering women entrepreneurs can unlock untapped economic potential and accelerate progress towards sustainable development goals

OPPORTUNITIES FOR WOMEN ENTREPRENEURS

Despite the challenges they face, women entrepreneurs also have numerous opportunities to thrive and succeed in the business world. Some of the key opportunitiesinclude:

a. Growing Market Demand for Women-Centric Products and Services: There is a growing demand for products and services tailored specifically to women's needs and preferences.Women entrepreneurs can tap into niche markets and cater to diverse consumer segments,offering innovative solutions in areas such as healthcare, fashion, beauty, childcare, and wellness.

b. Access to Digital Platforms and E-commerce: Technology and digital platforms have democratized access to entrepreneurship, enabling women to start and scale businesses with lower overhead costs and reach global markets more easily. E-commerce platforms, social media, and digital marketing offer women entrepreneurs' opportunities to showcase their products, connect with customers, and grow their businesses online

c. Rising Female Consumer Spending Power: Women control an increasing share of household spending globally, driving consumption patterns and purchasing decisions. Women entrepreneurs can capitalize on this trend by developing products and services that resonate with female consumers and addressing unmet needs in the market.

d. Supportive Ecosystems and Networks: There is a growing ecosystem of support for women entrepreneurs, including incubators, accelerators, mentorship programs, networking forums,and women-focused business associations. These resources provide women with access to funding, guidance, and networking opportunities, helping them overcome challenges and accelerate their business growth.

e. Government Initiatives and Policy Support: Governments around the world are implementing policies and initiatives to support women entrepreneurs, such as access to finance programs, gender-inclusive entrepreneurship policies, and procurement opportunities for women-owned businesses. Women entrepreneurs can leverage these initiatives to access funding, markets, and resources to grow their ventures.

f. Impact Investing and Social Entrepreneurship: There is increasing interest in impact investing and social entrepreneurship, which prioritize social and environmental impact alongside financial returns. Women entrepreneurs who address pressing societal challenges through their businesses can attract funding and support from impact investors, philanthropic organizations, and socially conscious consumers.

g.Globalization and International Opportunities: Globalization has opened opportunities for women entrepreneurs to expand their businesses beyond domestic markets and reach customers worldwide. Women owned businesses can leverage international trade agreements, export promotion programs, and cross-border ecommerce platforms to tap into new markets and diversify their revenue streams.

h.Women's Entrepreneurial Leadership and Empowerment: Women entrepreneurs can drive change and empower other women through their leadership and mentorship. By serving as role models, advocating for gender equality, and creating supportive environments for women in business, women entrepreneurs can inspire future generations of female leaders and contribute to a more inclusive and equitable society

In order to further encourage the growth of women entrepreneurship in India, there areseveral additional steps that can be taken. These include creating awareness and sensitization programs to change societal attitudes

towards women entrepreneurs, providing greater access to funding and capital, and increasing the availability of training and development opportunities. In spite of the challenges women entrepreneurs face in India, the government has taken steps to support their growth through various policies and schemes. These initiatives include financial assistance, skill development and training opportunities, and networking and mentorship programs. A large number of programmes has been undertaken by different Ministries of GOI for encouraging entrepreneurship in the county wherein care has been taken to ensure adequate participation and share of Women, by way of special provisions and added incentives for them.

GOVERNMENT SCHEMES AND INITIATIVES EMPOWERING WOMEN ENTREPRENEURS IN INDIA

The Indian government has implemented various schemes and initiatives to promote and support women entrepreneurship in the country.

1. Stand-Up India Scheme: Launched in 2016, this scheme provides bank loans between 10 lakhs to 1 crore to at least one-woman borrower per bank branch for setting up a greenfield enterprise.

2. Pradhan Mantri Mudra Yojana (PMMY): This scheme provides loans up to 10 lakhs to small business owners, including women entrepreneurs.

3. Annapurna Scheme: This scheme provides loans to women entrepreneurs to set up food catering units, food processing units, and other food-based businesses.

4. Mahila Udyam Nidhi Scheme: This scheme provides financial assistance to women entrepreneurs for setting up small-scale industrial units.

5. Trade-Related Entrepreneurship Assistance and Development (TREAD) Scheme: This scheme provides support for the development and promotion of women entrepreneurs in the fields of agriculture, trade, and services.

6. Women Entrepreneurship Platform (WEP): Launched by NITI Aayog, this platform provides access to resources, networks, and mentorship for women entrepreneurs.

7. Pradhan Mantri Van Dhan Yojana: This scheme aims to promote women entrepreneurship in the tribal areas of India by setting up Van Dhan Vikas Kendras to facilitate the collection, value addition, and marketing of forest produce. These government schemes and initiatives are aimed at empowering women entrepreneurs and promoting gender equality in the Indian economy.

8. Ministry of MSME launched Udyam Sakhi,

9. Udhyam Shakti Portal for Women

10. Economic empowerment of Women Enterprises and Start-up by women in collaboration with a German Based Development Authority is an initiative of Ministry of Skill Development and Entrepreneurs

10. Micro & Small Enterprises - Cluster Development Programme

11.Exhibition for Women under promotional package for Micro and Small Enterprises under marketing support

FINANCING SCHEMES OFFERED BY BANKS:

The government has implemented flagship schemes that directly benefit women entrepreneurs, ensuring access to vital financial resources. A large number of banks have schemes to support entrepreneurship among women by providing certain concessions in the rate of interest, collateral security etc. Some of these schemes are listed below:

i. Shri Shakti Package for Women Entrepreneurs: SBI run scheme offering concessions to women with majority ownership over 50% in a business provides interest concession 0.05% on loans exceeding Rs 2 lakhs with no security for loan up to Rs 5 lakhs.

ii.Cent Kalyan Scheme: Central Bank of India scheme for new entrepreneurs and self-employed women for macro/small enterprises. Loan up to Rs 1 crore without any collateral security.

iii.Mahila Udyam Nidhi Scheme: O ffered by Punjab National Bank and SIDBI to support women enterprises to set up new small scale ventures extending loan up to Rs 10 lakhs to be repaid in 10 years. Similar support to women enterprises is being offered and loan even up to Rs1 Crore, without any collateral security to women entrepreneur. To name a few, Oriental Mahila Vikas Yojana Scheme by Oriental Bank of Commerce, Bhartiya Mahila Bank Business Loan, Dena Shakti Scheme by Dena Bank, Udyogini Scheme by Punjab and Sindh Bank etc.

iv,Alternative Investment Funds (AIFs): ₹3,107.11 crore invested in 149 women-led startups.

v. Startup India Seed Fund Scheme (SISFS): ₹227.12 crore approved for 1,278 women-led startups since April 2021.

vi. Credit Guarantee Scheme for Startups (CGSS): ₹24.6 crore in loans guaranteed for women-led ventures since April 2023.

FOCUSED SUPPORT FOR WOMEN ENTREPRENEURS

The government has also implemented specialised measures to encourage women-led businesses:

• 10 per cent fund allocation: Reserved for women-led startups under the Fund of Fundsfor Startups (FFS).

• Higher management fees for women-led AIFs: Providing an additional financial incentive for women-focused investment funds.

WOMEN IN NUMBERS: RISE OF WOMEN-LED STARTUPS

Since the launch of the Startup India Initiative in 2016, over 73,000 startups with atleast one-woman director have been recognised. This represents nearly 48 per cent of the total 1,52,139 startups supported under the initiative as of October 31, 2024. The numbers not only highlight women's growing participation in entrepreneurship but also underscore their critical role in fostering innovation across sectors.

BRIDGING THE GAP: CAPACITY BUILDING AND AWARENESS

Women entrepreneurs are receiving targeted mentorship and resources to thrive:

• WING Workshops: Empowering women entrepreneurs through training and networking opportunities.

• Virtual Incubation: Pro-bono acceleration support for tech startups led by women.

•State Workshops: Providing knowledge on government schemes, pitching techniques,and financial literacy.

RECOGNITION AND VISIBILITY

To inspire and promote women entrepreneurs:

• National Startup Awards: Highlight women-led startups as a special category.

•Super Stree Podcast: Shares success stories of women entrepreneurs to encourageothers.

Conclusion

Women entrepreneurship in India will lead to economic growth, social development, and gender equity. Despite facing numerous challenges, including socio-cultural barriers, limited access to financial resources, and inadequate support systems, women entrepreneurs have showcased remarkable resilience and innovation. Empowering women through entrepreneurship not only enhances their personal and economic well-being but also contributes significantly to the nation's economic progress.

The role of government schemes, institutional support, and societal encouragement is pivotal in creating an ecosystem that fosters women entrepreneurship. Initiatives such as providing access to finance, skill development programs, mentorship, and market linkages are essential to addressing the barriers women face. Furthermore, fostering awareness about women's rights and opportunities can encourage more women to embark on entrepreneurial journeys.To fully realize the potential of women entrepreneurs in India, a collaborative effort from policymakers, educational institutions, private enterprises, and civil society is essential. By building an inclusive entrepreneurial ecosystem, India can harness the immense potential of its women entrepreneurs and pave the way for a more equitable and prosperous future.

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Women and Health

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Abstract:
Women's health is a vital aspect of global health, yet disparities and inequality persists. This (study/review/Article) aims to highlight The complex interplay between biological, social and economic factors affecting women's health, we examine the prevalence of health issues such as reproductive health, maternal morality, mental health, and non-communicable disease. Further more we discuss the role of social cultural norms,education and economic empowerment in shaping women's health out comes. Our analysis underscores the need for comprehensive and by promoting gender equality, increasing access to health care, and supporting women's empowerment we cam improve health outcomes and faster a healthier future foe women worldwide.

Introduction:
Percentage of women in India 48.44% (698.29 million). Women health is more important from Society, women's plays a crucial role from Society. Women' health is a vital concern that effects not only individuals but also families, communities, and societies as a whole. Despite progress in various area's, women continuous to face unique health challenges can have far-reaching consequences, influencing women's quality of life, productivity, and over all well-being.According to world health organization(WHO) women's health encompasses physical, mental and social health including reproductive health, maternal health, and theprevention and management of non- Communicable diseases. However, woman's health issues after receive inadequate attention leading to disparities in health outcomes, accesses to care and social determined of health.

Importance:
Women's health will influence next generation they have major responsibility of family planning in culture. Women usually have lower social, economic status, less education, low employment rate, less health care. Women's health is an example of population health, where health is defined by the world health organization as a state of complete physical,mental and social well-being and not merely the absence of disease or infirmity after treated as simply women's reproductive health.
Women's lives have changed over the centuries life was particularly difficult for most women. A side from the numerous dangerous and diseases women became wives andmother's often when they were just emerging

from their own childhood. Many women had a large number of pregnancies which many or may not have been wanted.

Conclusion:

Women's health is one of who's highest priority Where there is a women there is magicThere is no limit to want we as women can accomplishWomen's health is a complex and multifaceted issues, influenced by a range of biological, social, and economic factors. Despite including reproductive health disparities, mental health concerns, and a higher burden of non-Communicablediseases. To addressed there challenges, it is Essen to adopt a comprehensive and inclusive approach, recognizing the intersectionality of women's health with other social

determinants. This include promoting education and economic empowerment challenges socio cultural norms and gender strategies, and increasing access to health services.

Nari Sashaktikaran
Woman Empowerment And Entrepreneurship
The role of women in ancient times about women empowerment
Entrepreneurship

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Abstract: Women's empowerment in India, from ancient period to modern time period   Naturally, when we talk about women's empowerment in India what we refer that women must need to be aware of their rights like the right to vote, property rights, freedom of movement, their legal rights, and many more, which means, empowering women is making women realize their self-worth, their abilities to determine their own choice and shaping the society where women can enjoy their respect and rights just like other humans. Women's empowerment is an essential factor that works for the betterment and development of society, community, and country. women's empowerment in India is the least concern of society because of gender biasness. It is believed that the problem with literacy, population, and health issues won't solve until there's any solution for the gender biasness so that women can take a free part in building a society and a community where everyone's rights and demands will be paid attention to. If we pay more attention to how women's empowerment in India got momentum throughout the years, from the ancient to the modern period. Over time, Indian society has witnessed many uprises and downfalls when it came to empowering women.

Keywords: Population,Ancient women,Modern women ,Vedas ,Economy

Population: When it is to specifying women's population in the world we get the result of around 50 %. But when we focus on the people of India, it happens to be a disproportionate sex ratio which means the female population is comparatively lower than the male.

1.Ancient women: Ancient Indian period and women's empowerment, In ancient Indian culture, women were treated as equal to men, and there was no discrimination on the bases of gender, instead of that women were honored by society, and society at the time considered women as Janani which means mother, even in Hindu scripts women are considered as Devi. They used to enjoy their full basic rights where they were free to receive education, at that time the wives of the rishis could willing to take part in spiritual activities with their husbands, they were also known as the Ardhangini (better half) too. During that period, women got to live equal life just like men used to live. Women in Indian history have gone through two things in their life one is subjection and deliverance. With the passage

of time, their positions might have changed but in the Vedic era, they were a complete symbol of protector and caretaker of mortality and ideals.

The accomplishment of Gargi, Maitreyi, Sita, Draupadi, and Alapa turns out to be the most ideal role for women of this era. These women were competitive with men in many fields and also received and enjoyed their rights and equality, there were no restrictions on them, and they possessed great wealth and property. Along with that they even had a very strong say when it came to guiding their offspring.

In the ancient text of the Vedas, the concept of humans is a bedrock for society, in taittiriya Samhita women and men were considered as the two-wheel of a cart. These lessons given by the Vedas to society were good examples of equality between men and women.

What is sati?

The concept of sati is when a woman's husband dies then the woman had to sit on the burning fire with her husband and burn herself to death. It is said it was her solemn duty toward her husband. In old Hindu scripts, it was believed that when a woman dies as a sati, the doors of heaven open up for her straight.

2.Modern women

The integrity among the genders had room in the early Vedic period but somehow in the later Vedic period there was a decline in the integrity and equality among them, especially the position of the women which was equal in the early Vedic period, later had a downward trend in later Vedic period. It is believed that foreign conquest is the main reason for the decline of women's status in that era. There was an erosion in the Rig-Vedic ideals of fairness and harmony, which deprives women to enjoy their right to study the Vedas, recite Vedic mantras, and practice Vedic rituals. Women were forced to get married and or involve in domestic life and have an in disposable devotion to their husbands. At that time parents were ashamed of the born of a girl child.

Women's role in politics and economy

The role of women in politics and the economy is the most effective and significant phase of women's empowerment in India. After so many reforms, acts, and the implementation of laws finally gave women a chance to represent themselves politically. It was a very difficult task to transform women's political empowerment into their real social empowerment because it was somehow discovered that women in spite of the existence of the critical mass in the local bodies, women in the legislature were still vulnerable to gender violence. The social attitude toward women's political roles never changed anything but patriarchy still remains deviously active in creating obstacles for women in the political world. Moreover, women deserve more representatives in the legislature along with local bodies along with all classes, castes, ethnicity, etc.

Women's human rights can be explained in two ways one is the general instruments of human rights, which has a principle of no discrimination that is applicable to all which includes women too, the second one refers to the gender-specific provisions in international human rights law. The experience of all forms of violence and discrimination by women arose from the locality it was easy because women never had their basic education so that they can save themselves from discrimination and violence.

Women were denied their right to education because of their gender if they belong to the lower class but at the same time for an upper-class girl it was the possibility of the right to education is lower.

However, the National Education Movement was another factor that was against women's education. It was a humanist movement too. The humanist outlook led to the abolition of religion, class, caste, and other dogma. With the development of the bramho movement, there was a rapid development in girls' education. After the independence, a lot of measures were taken to improve the qualitative and quantitative aspects of women's empowerment in India.

FAMOUS FEMALE LEADERS AND ENTERPRENEURS IN INDIA

RANI LAKSHMI BAIor Rani of Jhansi is one the most well-known women rulers of India and played a crucial role in the Revolt of 1857.This Indian queen ascended the throne after the death of her husband Gangadhar Rao Newalkar. She was trained in warfare from a young age and was a proficient military leader.Although she did not administrate much during her reign, she fought alongside her army against the vast British armies that came to invade Jhansi.

INDIRA GANDHI, born as Indira Priyadarshini Nehru on November 19, 1917, in Allahabad, British India, was a prominent Indian politician and the first female Prime Minister of India. She served for three consecutive terms from 1966 to 1977 and then a fourth term from 1980 until her tragic assassination in 1984. Recognized as the "Woman of the Millennium" in an online poll organized by the BBC, Indira Gandhi was also included in Time magazine's list of the 100 most powerful women who defined the last century in 2020.

KALPANA CHAWLA, born on March 17, 1962, in Karnal, East Punjab, India, was a distinguished Indian-born American astronaut and engineer. She made history as the first woman of Indian origin to venture into space. During her mission as a specialist and primary robotic arm operator on the Space Shuttle Columbia in 1997, she showcased her remarkable skills. Tragically, she lost her life in 2003 when the space shuttle disintegrated upon re-entry into Earth's atmosphere. Her legacy continues to inspire young individuals worldwide to pursue careers in spaceflight. India's history is adorned with numerous remarkable women who have made profound contributions to various fields. These women have left an enduring impact on India and the world through their unwavering courage, intelligence, and

perseverance. Let's remember and celebrate their extraordinary achievements as an integral part of India's history.

SMT. DROUPADI MURMU was sworn in as the 15th President of India on 25 July, 2022. Previously, she was the Governor of Jharkhand from 2015 to 2021. She has devoted her life to empowering the downtrodden and the marginalised sections and deepening the democratic values.

NIRMALA SITHARAMAN, Finance Minister Nirmala Sitharaman is an Indian economist, politician, and a senior leader of the Bharatiya Janata Party (BJP). She has been serving as the Minister of Finance and Minister of Corporate Affairs in the Government of India since 2019. A member of the Rajya Sabha, the upper house of the Indian Parliament, she has represented Karnataka since 2016, after previously representing Andhra Pradesh from 2014 to 2016. Nirmala Sitharaman held the position of India's 28th Defence Minister from 2017 to 2019, making her the second woman to serve as Defence Minister and the second woman to serve as Finance Minister, following Indira Gandhi. Notably, she is the first woman to hold both roles as full-time appointments. Between 2014 and 2017, she served as a junior minister in Prime Minister Narendra Modi's government, holding key portfolios. Initially, she was appointed as the Minister of State in the Ministry of Finance and the Ministry of Corporate Affairs (May–November 2014). Subsequently, she served as the Minister of State (Independent Charge) for the Ministry of Commerce and Industry from May 2014 to September 2017 before being elevated to senior cabinet roles.

Conclusion

The demand for women's empowerment makes clear that every human being must need to be treated in a way where their dignity and rights are not getting violated. For a long millennium of time women are suffering from this harassment where their very existence is just nothing more than material, but as the world has evolved and women can now fight for their own rights, there are few sections of women to whom the light has not been yet ventured. To live in a civilized world, it is our duty as a human to help people to enlighten and take them out of any dogmatic state of mentality where it harms society in moving forward. We must educate our women and children so that they can carry on the legacy to the upcoming generations and take a part in building a nation.

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Direct Benefit Transfers: Renascence for Women Empowerment in India

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Abstract

Direct Benefit Transfers have revolutionized the delivery of welfare schemes in India, making a paradigm shift toward transparency, efficiency, and inclusivity. For women DBT has been a powerful enabler, providing financial autonomy, reducing economic vulnerabilities and addressing systematic inequalities by ensuring direct and timely credit of benefits, schemes like Pradhan Mantri Matru Vandana Yojana(PMMVY), Ujjwala Yojana and Stand-Up India have empowered women to access healthcare, clean energy and entrepreneurial opportunities.

This article explores the multifaceted impact of DBT on Women Empowerment, examining its role in bridging gender gaps in access to resources and decision making. It also highlights challenges such as exclusion errors, digital literacy and socio-cultural barriers that hinder the full potential of DBT for women. Concluding with policy recommendations it underscores DBT as a transformative tool for fostering gender equality and catalyzing inclusive growth.

Key Words : Direct Benefit Transfers(DBT), Women Empowerment, Financial Independence, Financial Inclusion, Social Equality.

Introduction

Today women in India face Socio-Economic challenges which led to financial dependence on their families, due to this women lack access to resources and leading to gender inequality. It is evident from World Economic Forum's 2024 Global Gender Gap Report, where India ranked 129th out of 146 countries. It is a slight drop from 2023 report, where we ranked 127th, this gender gap mainly persists because of lack of financial independence for women.

To tackle this situation Central and State governments come up with "Direct Benefit Transfers". with this governments directly transfers amount to their bank accounts, can avoid leakages in the system. With this transfers women can become financially independent and their decision making capacity will improve in the market structure by channelizing this amount for Micro,Small and Medium enterprises they will become entrepreneurs with this their social status will also improve.

The purpose of this article is to improve how DBT's are transforming women's lives and abetting empowerment. IMF praised India's DBT scheme as "Logistic Marvel"

Importance of DBT in Women Empowerment

Direct Benefit Transfers(DBT) is a program that transfers cash benefits directly to the bank accounts of beneficiaries to avoid leakages. When funds pass through multiple administrative offices, then there arises the problem of leakages to tackle this problem government on 1st January 2013 came up with the idea of Direct Benefit Transfers.

Firstly to avail the benefits, a person needs to have a bank account. To adress this issue and bring every one into mainstream financial sector government initiated Pradhan Mantri Jan Dhan Yojana a land mark scheme for financial inclusion. It is also the largest financial inclusion initiative in the world. Which was started on 15th August 2014. today over 53.13 crore bank accounts are opened under Pradhan Mantri Jan Dhan Yojana out of which 56% being owned by women in India. JAM(Jan Dhan- Aadhar- Mobile) integrates Aadhar seeded Jan Dhan accounts with mobile numbers to enable seamless and direct credit beneficiaries.

As of now there are 53 Ministries under the Union Government that run 315 Direct Benefit Transfer Schemes are under Ministry of Women and Child Development.

Major schemes are

1. **Prdhan Mantri Matru Vandana Yojana(PMMVY)**

It is a maternity benefit program launched by the Ministry of Women and Child Development in 2017. it provides financial assistance to pregnant and lactating women for the birth of their first child. As of November 2022 total number of beneficiaries enrolled were 3.11 crore. A total outlay of 12,150 crore have been disbursed since its implementation. Uttar Pradesh ranks top with 55.05 lakh number of beneficiaries.

Andhra Pradesh ranked 5th with 14.89 lakh beneficiries. This scheme provides cash incentive of 5000 rupees in three installments.

2. Stand-Up India

It is another prominent scheme in women empowerment. It was launched in 5th April 2016. It aims to promote women entrepreneurs among Scheduled Castes and Scheduled Tribes by giving bank loans for establishing greenfield enterprises. Loan amount ranges from 10 lakh to 1 crore. In case enterprises are from Non-Individuals then at least 51% of the shareholding and controlling stake should be held by an SC/ST women entrepreneur. Up to April 2022 Stand-Up India scheme completed six year and disbursed a loan amount 30,000 crore.

3. Prdhan Mantri Ujjwala Yojana

This flagship scheme launched on 1st January 2016 aimed at providing clean fuel to women from Below Poverty Line(BPL) households. Initially the target was to distribute 50 million connections, which was later increased to 80 million

this target was achieved on 7th September 2019, this scheme was implemented through the Ministry of Petroleum and Natural Gas.

Economic impact of this scheme was access to LPG has saved time for women, enabling them to engage in other productive activities, there by contributing to their economic empowerment.

These are the some prominent schemes launched by government for women empowerment.

Social and Economic Benefits of DBT's for Women

Direct Benefit Transfers(DBT) not only ensures financial independence but also breaks the socio - cultural barriers which was facing by women historically like dependence on male counterparts for their finances, permitting women only to household works and other barriers are causing hurdle for women empowerment.

Some of the social benefits of DBT are improved access to welfare schemes like PMMVY and Ujjwala Yojana improves women nutrition, access to health and clean cooking fuel. These schemes also improves women recognition and visibility within household and communities. It will also reduces gender inequality especially among women in SC's/ ST's and BPL families.

Economic benefits of DBT are financial inclusion of women through Jan Dhan Yojana. Which brought millions of women into mainstream financial system it also enhanced livelihood opportunities of women through investing in MSME's, small business and other agricultural allied activities. Schemes like "Stand-Up India" provides loans for women entrepreneurs, it encourages women enterprises. Most of the data reveals that women prioritizes spending on health care, education with the amount they receive through DBT which leads to better outcomes for families and society.

1. **Reduction of Leakages**

Another economic benefit of DBT are reduction in leakages, according to various Ministries cores of rupees have been saved from DBT, here are some facts related to it. According to Ministry of Finance through various schemes crores of rupees saved by eliminating fake, duplicate and ineligible beneficiaries between 2014-22 rupees 2.73 lakh crore saved.

LPG subsidy under PAHAL an amount of 91,000 crore saved and 4.13 crore fake/duplicate LPG connections are eliminated. States that implement DBT in PDS reported 11% reduction in grain leakages and 12,000 crore savings annually over 3 crore fake ration cards canceled due to Aadhaar integration under DBT. From education related DBT programs 4,200 crore saved by removing 12.28 lakh duplicate beneficiaries. In MNREGA use of DBT led to 11,741 crore in savings by non-existent workers and fake accounts. Under Janani Suraksha Yojana(JSY), a total of 16,000 crore saved annually through DBT in the context of women. Under Indira Gandhi Matritva Sahyog Yojana(IGMSY) an amount of 100 crore saved annually by eliminating ineligible beneficiaries. Under National Scholarship Schemes for girls an amount of 4,200 crore saved by removing 12.28 lakh duplicate beneficiaries.

2. **Encouragement of Entrepreneurship**

Bain and Co estimated that there are roughly 13.5- 15.7 million women owned business in India making up to 17-20 % of country's total enterprise with encouragement and support this number can increased to 31.5 million i.e., one third of all enterprises by 2030 as per estimates.

One of the key scheme that supported women entrepreneurship is "Stand-Up India". under this scheme between 2016 and 2023 a total of 1,80,630 loans have been sanctioned under this scheme. A total outlay disbursed were 40,710 crore. For the fiscal year 2023-24, a total of 39,643 loans were sanctioned out of these sanctioned loans 18% have gone to manufacturing sector, majority of the enterprises supported under this scheme are Trading - 43% and Services - 39%.

Some of the key achievements of this scheme are financial inclusion for women and marginalized communities, encouraged Green-Field enterprises especially in rural areas and also simplified the process for accessing credit for first time entrepreneurs.

Around 68% of loans have been sanctioned to women entrepreneurs under PM Mudra Yojana. Realizing the vision of Digital India, more than 53% of PM Rural Digital Literacy Campaign(PMGDISHA) beneficiaries are women.

3. Rural Micro Finance

Deendayal Antyodaya Yojana- NLRM which is the governments Self Help Groups(SHG) programme covering more than 89 million women into 8.3 million SHG's has been empirically associated with women employment, self esteem enhancement, personality development, reduced social evils.

With the increase in DBT's led to increased access to education and skill development and other initiatives for women for women empowerment has increased female Labour Force Participation Rate from 23.3% in 2017-18 to 37% in 2022-23.

Success Stories

We can encounter success story of Krishnagiri district of Tamil Nadu from Economic Survey 2023-24, where this district was struggling with low sex ratio of 920, when compared with state average it is far below, even female literacy is also very low 65% and they also facing the problem of child marriage. With setting up of manufacturing units in this district led to large scale employment of women. Now women became bread winners for their family. Besides bolstering government welfare efforts towards female empowerment this resulted in declining in child marriage and increased sex ratio, rise in the average age of marriage.

Challenges in Using DBT's for Women Empowerment

In accessing DBT schemes women face some challenges they are

❖ Digital Divide

A Survey conducted in 2023 shows gender disparity in owning smartphone and internet usage in India, 51% adult men owned smart phone compared to 35% of adult women. In respect of internet usage only 31% of

women are using internet facilities compared with 52% of men. GSMA's mobile Gender Gap report highlighted women in India use 40% less mobile internet compared to men. This gender disparity is more in rural areas where only 25% of women ever used internet,

❖ Exclusion Errors

Some of the exclusion errors in implementing DBT are lack of bank accounts. According to NHFS-5 (2019-21) only 78.6% of women in India have bank accounts, others are excluded because lack of bank accounts. Having a bank account is not sufficient to avail DBT scheme, but it has to be seeded with Aadhar to curtail fake or duplicate beneficiaries, it is also a hurdle for them to avail benefits and some other barriers are lack of awareness, documentation barriers, social norms and gender discrimination, technical and administrative challenges, over reliance on digital systems. Even social barriers also hinder women in availing benefits through DBT.

Recommendations

Recommendations which governments should look after are enhancing awareness among beneficiaries especially in rural areas. Improving accessibility like banking facilities, mobile internet usage among women in rural areas. PM Rural Digital Literacy Campaign is a game changer in this regard.

Conclusion

Direct Benefit Transfers have emerged as a re-constitutive tool for women empowerment in India, Bridging gaps in access, transparency and accountability. Ensuring direct credit into bank accounts of women, DBT enhanced financial independence, improved social equality and fostered inclusion. Schemes like Pradhan Mantri Matru Vandana Yojana(PMMVY), Ujjawala Yojana and Stand-Up Idia not only addressed economic disparities but also empowered women to take control of their health, livelihoods and well being.

However, challenges such as exclusion errors, digital literacy and patriarchal norms highlight the need for robust outreach, capacity building and infrastructural improvements by addressing these gaps, DBT can became a corner stone of inclusive growth, enabling women to fully participate in India's development journey. Truly DBT represent a new dawn - a future where empowered women lead families, communities and the nation toward sustainable process.

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A Study Of Non-Technical Women's Higher Education Institutions In The Implementation Of Unnat Bharat Abhiyan In Telangana

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Abstract

The Unnat Bharat Abhiyan, (UBA) a program of the Government of India, focuses on bridging the gap between rural and urban India by supporting sustainable development and building partnerships between higher educational institutions (HEIs) and rural communities. However, non-technical women's HEIs in Telangana show low participation under the UBA framework. This study explores the challenges faced by these institutions in implementing UBA and identifies the factors that limit their engagement.

The study makes use of primary and secondary data to explore the institutional, infrastructural, and socio-cultural barriers that prevent effective participation. The primary data is collected through surveys, interviews, and focus group discussions with faculty and UBA coordinators from non-technical women's colleges. Secondary data includes UBA reports, policy documents, and institutional records. Findings indicate that stakeholders lack knowledge about UBA, and financial and logistical resources are scarce. The mobilization of rural communities is also hampered by gender-based socio-cultural norms. Further, the study shows that non-technical institutions lack specific capacity-building programs tailored to their needs, which exacerbates their low enrollment in UBA.

The study emphasizes the requirement for specific interventions, sensitization workshops, better funding mechanisms, and strategic collaboration with the local governing bodies for women's institutions to actively participate in rural development. It calls for the revision of policy to better cater to the specific needs of non-technical women's colleges.

The paper will contribute to the discourse of gender-sensitive educational policies and sustainable rural development with recommendations aimed at these challenges. Improved participation in UBA will help play a pivotal role in non-technical women's HEIs in Telangana to foster inclusive and equitable rural transformation.

Keywords: Unnat Bharat Abhiyan, non-technical institutions, Higher education institutions participation.

Statement of the Problem

The Unnat Bharat Abhiyan (UBA) program seeks to close the gap between higher education institutes and rural development by addressing region-specific problems through collaboration and knowledge sharing. However, the participation of women's non-technical educational institutions poses unique challenges in implementing the UBA program. The reasons may be due to a lack of technical expertise, less awareness about the UBA programs, financial problems and infrastructural shortcomings. Additionally, the enrollment of non-technical women's institutes in Telangana state is very low and is yet another factor that has been discouraging their contribution towards rural development. The main problem is in finding the reasons behind these factors and devising an actionable plan for their implementation to increase participation and efficient implementation of UBA in such institutions.

Objective of the Study

1. To identify the key factors contributing to the low enrolment of non-technical women's educational institutions in UBA in Telangana state.
2. To know about the challenges faced by non-technical women's education institutions in implementing the Unnat Bharat Abhiyan program
3. To provide recommendations to overcome the challenges and improve the enrolment of non-technical women's educational institutions

Review of Literature

Deore et al. (2022) The paper, titled Study on Importance, their Procedure, and Scope of Unnat Bharat Abhiyan –A Scoping Review, represented the facts that have brought about the difference between rural and urban areas and it has come to a statement that to raise the economic growth of rural regions, the standards of living must be improved. Unnat Bharat Abhiyan is a platform given to higher education institutions to showcase the capabilities and technological knowledge of the students by making them partners in rural development, familiarizing them not only with learning the problems in the rural areas but also providing solutions to the people by empowering them both socially and economically. Analyzing the Unnat Bharat Abhiyan the researcher particularly mentioned that for any infrastructural development in villages, the need is to combine villages as feasibility for technological intervention in small villages with less population is not possible.

Bandi & Naik (2021) The paper titled "Unnat Bharat Abhiyan, A Government of India Initiative Complementing Service Learning in Engineering" accounts for the experience of Hyderabad Institute of Technology and Management (HITAM), an engineering college, as positively affected by an Indian government initiative called "Unnat Bharat Abhiyan" (UBA). Analyzed the impact of UBA in engineering education, taking HITAM as a case study. The initiative facilitated practical exposure, making the academic knowledge relevant to real-time problems. It thus brought out how UBA would socialize the

engineers and make them responsive to the problems of society and suggested that the educational curricula must include such initiatives.

Research Methodology

The researcher has relied on both primary and secondary data. The secondary data was collected from sources such as research papers, scholarly articles published in various journals and the official government website. In contrast, the primary data was relied on by the coordinators of UBA of non-technical women's HEIs across the districts of Telangana. The method adopted was telephonic interviews and face-to-face interaction with the coordinators. Information collected from coordinators about challenges and reasons for low enrollment, therefore, highlighting the barriers and difficulties facing participation by non-technical women's higher institutions. The researcher gave some recommendations for overcoming those challenges in achieving better results that would increase effectiveness in the facilitation of rural development by UBA.

Introduction

The assertion of Carrie Underwood that "successful people have a social responsibility to make the world a better place and not just take from it" emphasizes the need for people to give back to society. This paradigm fits well within the larger framework of social responsibility, where individuals and groups conduct their activities in ways that are positive for society. In India, rural development has been a key feature of national policy, aimed at improving the socio-economic conditions of its vast rural population. In the decades since independence, numerous networked and collaborative programs have been initiated to achieve integral village development.

The Sansad Adarsh Gram Yojana (SAGY), Launched on October 11, 2014, by Prime Minister Narendra Modi, is a rural development program that encourages Members of Parliament (MPs) to adopt villages and guide their transformation into model villages. The scheme focuses on all-round development, including social and cultural aspects, aiming to achieve Gram Swaraj envisioned by Mahatma Gandhi. Under SAGY, an MP will take up developing the physical and institutional infrastructure of three villages by 2019, and after that, would gradually take on more villages.

The Pradhan Mantri Adarsh Gram Yojana (PMAGY) was launched in the 2009–10 fiscal year Focuses on villages with more than 50% Scheduled Castes population The program aims at integrated development by converging existing schemes like Bharat Nirman, Pradhan Mantri Gram Sadak Yojana, and Sarva Shiksha Abhiyan The objective is to provide necessary infrastructure and services so that the residents lead a dignified life and utilize their potential to the fullest.

Despite these efforts, active involvement by stakeholders in education institutions, corporations and civil society remains essential for the sustainability of rural development. Among these, corporate social responsibility is an important addition; corporations establish scholarships and

engage in educational initiatives to make education more accessible and interesting for students. Educational institutions also promote social responsibility and sustainable development in the process of their community engagement and capacity-building practices. Social responsibility in rural development initiatives must be integrated into development processes for sustainable progress. By promoting a collaborative approach that encompasses government schemes, corporate involvement, and educational institutions, India can work towards the holistic development of its rural areas, ensuring equitable growth and an improved quality of life for its rural populace.

Hence, Unnat Bharat Abhiyan was launched on 11th November 2014, an initiative by the Ministry of Education that envisioned connecting technical institutions of higher education with local communities to address development challenges through appropriate technologies. The program was extended to non-technical higher education institutions in 2018 2.0 The program aims at building institutional capacity of higher learning in research and training relevant to national needs, especially those of rural India. UBA envisions the holistic development of villages by leveraging the expertise of academic institutions.

The Unnat Bharat Abhiyan (UBA) aims to utilize higher education institutions for the development of rural India. However, the participation of women's non-technical institutions in Telangana has been remarkably low.

Table -1 District-wise enrolment of Technical and Non-Technical HEIs under UBA in Telangana State

S.NO	Name of the District	Number of Technical Institutions	Number of Non-Technical Institutions	District-wise enrollment of HEI in UBA
1.	Adilabad	00	00	00
2.	Bhadradri Kothagudem	00	00	00
3.	Hyderabad	21	10	29
4.	Jagitial	00	00	00
5.	Jangaon	00	00	00
6.	Jayashankar Bhupalapally	00	00	00
7.	Jogulamba Gadwal	00	00	00
8.	Kamareddy	02	00	02
9.	Karimnagar	04	04	08
10.	Khammam	09	00	09
11.	Kumarambheem Asifabad	01	00	01
12.	Mahabubabad	01	00	01
13.	Mahabubnagar	03	02	05
14.	Mancherial	00	00	00

15.	**Medak**	**05**	**01**	**06**
16.	**Medchal–Malkajgiri**	**03**	**01**	**04**
17.	**Mulugu**	**00**	**00**	**00**
18.	**Nagarkurnool**	**00**	**00**	**00**
19.	**Narayanpet**	**00**	**00**	**00**
20.	**Nalgonda**	**02**	**00**	**02**
21.	**Nirmal**	**00**	**00**	**00**
22.	**Nizamabad**	**00**	**02**	**02**
23.	**Peddapalli**	**00**	**00**	**00**
24.	**Rajanna Sircilla**	**00**	**00**	**00**
25.	**Ranga Reddy**	**34**	**02**	**36**
26.	**Sangareddy**	**00**	**00**	**00**
27.	**Siddipet**	**00**	**00**	**00**
28.	**Suryapet**	**03**	**01**	**04**
29.	**Vikarabad**	**00**	**00**	**00**
30.	**Wanaparthy**	**00**	**00**	**00**
31.	**Warangal Rural**	**09**	**02**	**11**
32.	**Warangal Urban**	**00**	**01**	**01**
33.	**Yadadri Bhuvanagiri**	**00**	**00**	**00**
	TOTAL	**97**	**26**	**123**

Source –Data retrieved from the UBA Website on 9TH August 2024
Data Interpretation
Table 1 shows district-wise enrolment of technical and non-technical educational institutions of the Telangana State under the UBA program. To date, in the Unnat Bharat Abhiyan (UBA) scheme, as of August 9, 2024, there exist 97 technical and 26 non-technical higher educational institutions registered in Telangana State. Out of the non-technical HEIs, women's institutions stand at only 12, indicating lower participation among women's colleges in UBA. The reasons for the low enrollment of women's HEIs were known through telephonic interviews and face-to-face interaction with the coordinators. Information collected from coordinators about the reasons for low enrollment is mentioned below.

Reasons for Low Enrolment of Non-Technical Women's HEI in Telangana

Lack of Awareness: Most women's non-technical institutions are not aware of the objectives of UBA and the benefits that participation would bring. This is due to inadequate dissemination of information and promotional activities targeted at these institutions. Without sufficient knowledge of the program, institutions are less likely to participate.

Limited Outreach and Communication: Communication between UBA officials and institutions is essential to the success of the program. Reports indicate that inadequate communication and coordination between central UBA authorities and state-level institutions hinder participation. This gap leaves

institutions uncertain about their roles and the support available, deterring them from enrolling.

Complex Administrative Procedures: The administrative requirements of UBA, including the amount of documentation and reporting, can be quite daunting. Institutions struggle with the bureaucratic processes involved, leading to delays and frustration. For example, some colleges have reported difficulties in understanding and completing the required surveys and documentation, leading to stalled progress.

Faculty Workload and Resistance: Most faculty members work under heavy loads, juggling teaching, research, and administrative duties. UBA-related community engagement can be seen as another burden, leading to resistance. Without incentives or adjustments to their existing duties, faculty may not participate in UBA initiatives.

Competing Institutional Priorities: While women's institutions are more non-technical, they value academic excellence, research outputs and so on, which might sometimes be at variance with the UBA approach by engaging in and focusing on involving the community to a larger extent.

Geographical and Logistical Challenges: Institutions in urban areas are often far from the rural areas they seek to reach. The logistical challenges in accessing rural areas might deter institutions from participating. The issue of distance and transportation might not be as challenging as safety issues, particularly for female students and staff.

Lack of Training and Capacity Building: Effective participation in UBA requires certain skills and knowledge related to rural development and community engagement. The absence of targeted training programs for faculty and students leads the institutions to feel ill-equipped to undertake UBA activities. Lacking capacity building has thus led to hesitation in enrolling as participating institutions.

Perceived Impact and Institutional Culture: The tangible benefits of participating in UBA are sometimes questioned by institutions, especially when the immediate outcome is not readily apparent. Additionally, if an institution does not have a culture of community service and social responsibility, initiating and sustaining UBA activities is challenging. Without a clear understanding of the program's impact, institutions may not be engaged.

Leadership Commitment: Institutional leadership plays a critical role in encouraging participation in programs such as UBA. Without the commitment or interest of top administrators, there will be inadequate support and resources for UBA activities. Leadership's vision and encouragement are essential for fostering an environment conducive to community engagement.

Challenges Faced

The challenges for non-technical women's higher educational institutions in participating in schemes such as the Unnat Bharat Abhiyan (UBA) are different. One of the major problems that most of the HEIs face is that their selection of villages for adoption generates several problems for urban institutions. Firstly,

the faculty is not very aware of rural conditions, and it is not easy for them to interact actively with these villagers. The hectic schedules of the villagers do not provide adequate time slots for visits by faculty members and students, which in turn limits the implementation of activities. Villagers are also not fully aware of the goals and benefits that such programs can give, which further prevents the villagers from providing community support to large groups. Monetary incentives also lead to fewer interactions with the villagers, which affects the program in the long run. Furthermore, because of the remoteness of such areas, basic facilities that have clean washrooms are seldom found, and hosting large groups that consist of female students and faculty members is highly challenging. Such non-technical institutions would be less known with practices of local customs.

Apart from the above-mentioned challenges, the government has a very meager budgetary allocation for household surveys, and this shortfall is covered by these institutions, putting a huge fiscal burden on them. The problem is compounded by the fact that the villages to be covered are often located far away, increasing travel costs substantially and reducing the number of visits. Rural communities generally expect infrastructural improvements of a larger scale, for example, roads or schools. These institutions are unable to do so because the budget is constrained. The time spent in these visits to align expectations with program goals is added to the stress on resources. Non-technical institutions, especially those for women, find it harder to obtain corporate sponsorships because they are less connected with the industry as compared to the technical colleges. Consequently, many institutions experience resource shortages, which compel them to suspend participation when costs exceed their budgets. It has been noted that some institutions opt for registration on the UBA portal for recognition and accreditation purposes rather than providing impactful community services. These financial and operational challenges compromise the program's efficiency and sustainability.

Besides limited budgetary allocations, several administrative challenges arise. To begin with, most coordinators do not have specialized knowledge in rural development; this hampers their ability to design and implement the programs effectively. Balancing additional responsibilities and teaching schedules makes their tasks more complicated. The lack of financial incentives, particularly for female faculty, reduces motivation and active involvement in the program. Limitations in administrative resources and capacities do exist within the institutions, which compel them to face problems such as mismanagement of finances, coordination of activities, and monitoring of progress.

The lack of knowledge of community engagement by faculty and staff makes it difficult to effectively respond to rural social and economic problems. This gap requires the provision of specific, skilled personnel. Regular visits to villages, necessary for establishing trust, are logistically and financially costly because travel is expensive. Moreover, the program cannot be implemented or realized

on time because of students' academic schedules and villagers' schedules during peak agricultural seasons.

Such issues require only targeted funding enhancements, effective logistical strategies, and capacity building specially tailor-made to non-technical women's institutions.

Recommendations to increase women's HEIs enrollment in the UBA

The Unnat Bharat Abhiyan (UBA) initiative aims to bridge the gap between higher educational institutions and rural communities, thereby promoting sustainable development through active participation. However, non-technical women's higher education institutions in Telangana face several challenges that hinder their enrollment in UBA. To address these issues, the following recommendations are proposed:

Enhance Awareness and Outreach

Targeted Information Dispersion: Elaborate campaign awareness programs tailor-made for Non-technical women's institutions concerning the objectives, benefits, and success stories at UBA. Workshops and seminars, apart from digital media, can better reach and notify these institutions.

Associative Networks: Create networks in the participating institution to share best practices and share experiences. A peer-to-peer learning process of this nature encourages and guides a non-participating institution toward joining UBA.

Streamline Administrative Processes

Simplified Procedures: Make enrollment and reporting less complex by ensuring clear guidelines and minimizing bureaucratic hurdles. The production of user-friendly manuals and the availability of dedicated support can help the institution streamline administrative procedures.

Electronic Systems: Make use of digital platforms for document submission and interaction so that data transfer is speedy, and less paperwork is generated. This makes it easier to participate and takes less time.

Training and Capacity Building

Faculty Development Programs: Conduct training to give faculties the required skills to carry out community engagement and rural development activities. This would increase their confidence and competence in carrying out UBA activities.

Student Involvement: Encourage student involvement as the UBA activities can become part of the curriculum and also be recognized and credited. This would encourage a culture of social responsibility among students.

Address Logistical Concerns

Local Partner Collaboration: Collaborate with local organizations and even government offices on transportation and the security of faculty and students who participate in field activities. Such partnerships help minimize logistical constraints, thus allowing the smooth execution of activities.

Resource Allowance: Designate definite funds that cover travel, accommodation, and other logistical requirements such that no institution bears financial burdens for participation.

Strengthen Leadership Commitment

Administrative Support: Engage institutional leaders by demonstrating the alignment of UBA objectives with the institution's mission and values. Highlighting the long-term benefits can secure their commitment and support.

Recognition and Incentives: Introduce recognition programs for institutions and individuals actively participating in UBA, such as awards or certifications, to incentivize engagement.

Monitor and Evaluate the Impact

Feedback Mechanisms: Establish mechanisms to monitor periodically the progress and impact of UBA activities for adjustments and improvement based on actual experiences.

Success Stories: Record and share success stories to document tangible benefits so that other institutions are inspired to participate and contribute to rural development.

By implementing these recommendations, non-technical women's higher education institutions in Telangana can overcome the existing barriers and actively contribute to the Unnat Bharat Abhiyan, fostering sustainable development and community engagement.

Findings of the Study

Some extra benefits have to be provided to women's higher educational institutions to enhance enrollment in UBA programs and to mitigate challenges.

➢ To motivate the women's HEIs in UBA initial funding should be given as a token grant prior which can be utilized to start the program.

➢ The regional coordinating institutions of UBA should provide adequate facilities by collaborating with technical or nearby HEIs as per the requirements of women's HEIs.

➢ Capacity-building programs on sustainable development strategies with no or low-budget strategies should be provided to the UBA cell coordinator and team members.

➢ The central government in coordination with the state government and urban-rural bodies should create platforms for the dissemination of information regarding UBA to facilitate collaboration with HEIs and among villagers.

Conclusion

As rightly stated by Swamy Vivekananda "There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing." While women's participation in higher education in Telangana is robust, their representation within the UBA program remains limited. Women are more sensitized towards social, economic, political and cultural problems. Therefore if there is a gender deficit in enrollment of HEIs in UBA program then the holistic development of rural development remains incomplete Addressing this gap could further empower women and contribute to the holistic development of rural areas in the state.

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Nari Shakti :From Development of Women to Women in Development- An Analysis

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Abstract:

The Government of India has taken various steps to ensure gender equality and empowerment of women through their social, educational, economic and political uplifting through various schematic interventions. While the schemes implemented by the Government like Beti Bachao Beti Padhao (BBBP), Pradhan Mantri Awas Yojana (Urban & Rural), the National Social Assistance Program (NSAP), Pradhan Mantri Vyay Vandana Yojana (PMVVY) and Scheme for Adolescent Girls (SAG) support women and girls to be socially secure, the initiatives like Samagra Shiksha, Scheme of National Overseas Scholarship, Babu Jagjivan Ram Chhatrawas Yojna, Swacch Vidyalaya Mission, etc. ensure that schools are girl-friendly especially for vulnerable sections of society and have adequate facilities in place to fulfil their special requirements. The NEP-2020 places a high priority on gender equity and aims to guarantee all children equitable access to high-quality education, with a particular focus on Socially and Economically Disadvantaged Groups (SEDGs).

Keywords: gender equality, empowerment of women, BBBP, NSAP, SAG, PMVVY, NEP-2020,
Socially and Economically Disadvantaged Groups.

Introduction

Indian government aims to make the country as "ViksitBharat" by 2047labeling gender parity in socio-economic aspects.To achieve this India should focuss on the following aspects to the people especially women.

- Expanding the manufacturing sector
- Improve skilling programs
- Promote women's mobility and safety
- Access education and employment opportunities
- Developing gender-sensitive urban infrastructure
- Access to public transportation

India's progress is intricately linked to the empowerment of women. Acknowledging this vital relationship, the central government has prioritized Nari Shakti in its agenda for the last nine years. The government recognizes that empowering women is not simply a one-off solution; it demands a holistic approach that caters to their needs throughout various phases of their lives. In this light, welfare initiatives have been crafted to assist women at different stages, helping them to navigate socio-economic challenges and attain true empowerment.

- Nari Shakti Adhiniyam passed giving 33% reservation to women

- National Sex Ratio improved to 1020 for the first time
- Paid maternity leave increased to 26 weeks
- Over 4.73 Crore pregnant women examined under PM SurakshitMatritva Abhiyan
- 3.2 Crore Sukanya Samruddhi Yojana accounts
- Around 10 crore smoke-free kitchens by providing LPG Gas cylinders
- 72% women ownership under PM Awas Yojana Gramin
- Maternity Mortality Rate to 97/lakh live births in 2018-20 from 130/lakh live births in 2014-16
- Abolition of Triple Talaq empowering Muslim women
- 69% of the loans have been sanctioned to women entrepreneurs under PMMY and 84% of the beneficiaries under Stand-Up India are women.
- Permanent commission granted to Women Officers in 12 Arms and Services.
- Entry of women as Agniveers commenced in all the three Services
- 43% STEM graduates in India are women which is highest in the world

Nari Shakti Adhiniyam – Amrit Peedi's Moment

Nari Shakti Adhiniyam: The Moment of Amrit Peedi

The Nari Shakti Vandan Adhiniyam, 2023, which aims to reserve one-third of the seats for women in the Lok Sabha, State Legislative Assemblies, and Delhi Assembly, has been passed, marking a significant milestone in this path.Another noteworthy aspect was that the Women's Reservation Bill, which established the precedent for India's Amrit Kaal, was the first to be discussed in the new parliament building.

Beti Bachao, Beti Padhao – A step towards gender empowerment

The Beti Bachao Beti Padhao (BBBP) program is one of the main efforts that has led to a great deal of mass mobilization to fight gender discrimination and promote the importance of the female child. Through community participation, the program has assiduously worked to increase knowledge of the rights of girl children at every level. BBBP has changed things for the better by opposing sex selection from birth and promoting constructive behavior to aid in their academic development. With a 19-point increase from 918 (2014–15) to 937 (2020–21), the sex ratio at birth has improved significantly over time. Furthermore, there has been a notable increase in the percentage of girls enrolled in secondary education, rising from 75.51% in 2014–15 to 79.46% in 2020–21.In addition, the country's sex ratio—the number of females per 1000 males—has risen to 1020 for the first time (NFHS-5, 2019-21).

Celebrating motherhood

The POSHAN Abhiyaan was introduced by the government on March 8, 2018, with the goal of eliminating malnutrition in India. This mission provides a platform for different stakeholders to come together and solve malnutrition holistically. A strong ICT-enabled platform called POSHAN Tracker helps to provide timely supervision and management of services as well

as real-time monitoring of supplemental nutrition. This effort has had a significant impact, as evidenced by the involvement of more than 14 lakh Anganwadis and the coverage of roughly 10 crore beneficiaries.

The 12-week paid maternity leave has been increased to 26 weeks. To better support and safeguard working moms, the Indian government introduced an amendment to the Maternity Benefit Act, 1961. The necessity of giving new moms enough time to recuperate from childbirth, form bonds with their babies, and maintain their general wellbeing is acknowledged by this important legislative shift.

Dignity of livelihood

Removing drudgery fromdaily life of women promotes dignity of livelihood. The right to livelihood with dignity is a fundamental right in India that is protected by Article 21 of the Constitution. This right includes the right to work, food, education, medical care, and basic shelter.

- Article 21 of the Constitution of India guarantees the right to life and personal liberty.
- The right to livelihood is closely related to the right to life.
- The right to livelihood includes the right to an adequate means of livelihood.
- The right to live with dignity means that every person has the right to live without discrimination and to be treated with equal respect.

PM Awas Yojana - Gramin

The government implemented the Pradhan Mantri Awas Yojana-Greekeen (PMAY-G) in recognition of the significance of safe housing and financial decision-making for women. Remarkably, women own either all or a portion of these homes—more than 72%. Women's dreams have been realized and they are now able to actively engage in household decision-making thanks to PMAY-G's provision of home ownership.

PM Ujjwala Yojana

In May 2016, the Pradhan Mantri Ujjwala Yojana (PMUY) was introduced to address women's health and safety concerns. This program seeks to supply rural and impoverished homes with clean cooking fuel (LPG). Millions of women's health has been protected by the PMUY's distribution of more than 10 crore LPG connections, which has relieved them of the risks associated with cooking with traditional biomass fuels like firewood, dried cow dung, etc., and the resulting indoor air pollution.

Swaccha Bharat Mission

Access to sanitary facilities is another essential component of women's empowerment. Prime Minister Narendra Modi established the Swachh Bharat Mission (SBM) on October 2, 2014, after realizing the difficulties women experience as a result of poor sanitation facilities. In order to ensure better sanitation and hygiene, this program sought to supply toilets to every household

in the nation. And on October 2, 2019, rural India achieved open defecation-free status (ODF), 11 years ahead of the UN's SDG-6 target.

According to a report titled "Access to toilets and the safety, convenience and self-respect of women in rural India," 93% of women reported that they were no longer worried about getting sick, having to use the restroom in the middle of the night, or being attacked by animals when they were defecating. An important milestone in India's progress towards a cleaner and healthier country has been reached with the availability and frequent use of sanitation facilities, which have significantly contributed to safeguarding the well-being and dignity of women.

Jal Jeevan Mission

Having access to safe drinking water is essential for community health, especially for women. In light of this, on August 15, 2019, the government established the Jal Jeevan Mission (JJM). The mission's main goal is to supply all rural homes and public institutions with clean tap water. As a result, 14.45 crore households now have access to tap water. The goal is to lessen the difficulties women encounter when carrying water over great distances by guaranteeing the availability of safe drinking water. In addition to empowering women, this revolutionary project has helped villages become more aware of proper water, sanitation, and hygiene practices.

Financial Empowerment

Women's economic empowerment is a prerequisite for women's empowerment. For this reason, the government has implemented programs like Pradhan Mantri Mudra Yojana and Stand-Up India to encourage financial inclusion among women. The goal of the Stand-Up India program is to assist women, Scheduled Castes (SC), and Scheduled Tribes (ST) in starting greenfield businesses. In a similar vein, PMMY seeks to support small, non-farm, non-corporate businesses financially.

Approximately 84% of Stand-Up India's recipients are women, while 69% of PMMY's loans have been approved for female entrepreneurs. The Union Budget 2023–24 included the Mahila Samman Savings Certificate, a small savings plan designed specifically for female investors. These programs have given women the opportunity to choose their own trajectories and make contributions to the country's economic development.

Safety and Security

Another significant government initiative that aims to improve women's safety, empowerment, and employment involvement is Mission Shakti. Through skill development, capacity building, financial literacy, and microcredit access, this mission seeks to combat inequality, gender bias, and the care burden on women. Comprehensive care for women impacted by violence is ensured via integrated services offered under one roof, including police, medical and legal help, counseling, and psycho-social support through One-Stop Centers (OSCs). Additionally, a toll-free women's helpline (181) provides both emergency and non-emergency assistance. Mission Shakti has established a supportive

atmosphere that allows women to flourish and make significant contributions to society.

Abolition of Triple Talaq

On September 19, 2018, India implemented the Muslim Women (Protection of Rights on Marriage) Act, 2019. When pronounced three times, the practice of immediate divorce, also referred to as triple talaq, is declared unlawful and null and void by this Act. It punishes husbands who practice immediate triple talaq with fines and periods of incarceration of up to three years. The Indian government sought to give Muslim women who had endured this backward practice for long years legal protection by enacting the triple talaq statute. The general status of Muslim women has improved as a result of this important reform, which has allowed them to leave the prejudice and domestic abuse they once faced in society.

Newly Passed Labor Codes

The new criminal laws in India, Bharatiya Nagarik Suraksha Sanhita (BNSS) 2023, Bharatiya Nyaya Sanhita (BNS) 2023, and BharatiyaSakshyaAdhiniyam (BSA) 2023, aim to protect women and children. These laws were implemented on July 1, 2024. The provisions of these new laws protect women as stated below.

- Punishment: The laws provide for severe punishment for those who commit crimes against women and children.
- Victim-centric: The laws ensure that victims are heard before cases are withdrawn.
- Gender neutrality: The laws make many offenses against women and children gender neutral.
- Witness protection: The laws mandate that state governments prepare and notify a Witness Protection Scheme (WPS).
- Mental harm: The laws consider mental harm inflicted on a woman as cruelty and punish the offender.
- Cybercrime: The laws aim to ensure justice for victims of cybercrime.
  Other goals of the new laws include;
  - ➢ To make India's legal system more transparent and efficient
  - ➢ To remove colonial era laws
  - ➢ To shift focus from punishment to justice

Further, the newly passed Labor Codes—the Code on Wages, 2019, the Industrial Relations Code, 2020, the Occupational Safety, Health and Working Conditions Code, 2020, and the Code on Social Security, 2020—incorporate a number of enabling provisions to promote the employment of women and create a welcoming workplace for them.

Sustainable Development Goal5 (SDG5)

SDG 5 is the Sustainable Development Goal (SDG) that aims to achieve gender equality and empower all women and girls. It aims to end discrimination against women and girls, and ensure equal rights, opportunities, and treatment

for everyone. Indian Government adopted and implemented the programmes to achieve this goal.

SDG 5 aims to accomplish the following.

- ➢ End violence and other harmful practices against women and girls
- ➢ Eliminate early and forced marriage
- ➢ Ensure women's full participation in leadership at all levels
- ➢ Ensure equal access to education, healthcare, employment, and political and economic decision-making

The SDG Gender Index compiles data on issues that affect the rights of women and girls, including health, education, and economic empowerment. India's progress towards SDG 5 is, in 2024, India was ranked 91 out of 139 countries on the SDG Gender Index where as in 2023, India was ranked 127 out of 146 countries in terms of gender parity.

From Women development to Women-led development

Women's empowerment has advanced remarkably during the past decadedue to government efforts. With their outstanding accomplishments, female athletes have brought honors to the nation, and the number of female police officers has grown dramatically. There has been a notable increase in the number of women enrolled in STEM (science, technology, engineering, and mathematics) programs.Programs such as the Prime Minister's Employment Generation Programme (PMEGP), Stand Up India, and Pradhan Mantri Mudra Yojana are designed to assist women in starting their own businesses. The Swacch Vidyalaya Mission made sure that every school had a minimum of one working restroom for girls.The Stand Up India initiative encourages women to start their own businesses. Women are required to hold at least one-third of the employment created under the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA). The government has developed laws to facilitate women's engagement in non-traditional fields, including entry to Sainik Schools, commandos, the Indian Air Force, and fighter pilots. To give working women secure housing, the government also runs the Working Women Hostel program.

Conclusion

The government has been effective in significantly changing the lives of Indian women by changing the narrative from one of women as welfare recipients to one of empowering agents. These programs, which range from combating gender discrimination to advancing health, education, housing, entrepreneurship, and safety, have significantly improved women's lives and advanced the country as a whole. These days, women-led development is just as important as women's development.

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Promoting Professional Growth for Women in the Workplace

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Abstract

Workplaces play a key role in empowering women by helping them become financially independent, take on leadership roles, and contribute to society. This article looks at how inclusive workplace practices can support women, focusing on benefits like financial security, skill development, and breaking traditional gender roles. However, there are still challenges like gender bias, workplace harassment, and cultural restrictions.

A supportive workplace with gender-inclusive policies, safe spaces, and training can help overcome these barriers. Companies like Tata Group, Microsoft, and IKEA have shown the positive results of such practices. The article also suggests improvements like flexible work options, strong legal protections, and mentorship programs. It discusses how technology can help women work remotely, learn new skills, and start their own businesses.

By removing obstacles and creating an inclusive culture, workplaces can promote sustainable development and economic growth. The article stresses that governments, organizations, and society must work together to create environments where women can succeed and help build a fairer world.

Key words : Inclusive workplace practices - Economic independence - Gender stereotypes - Cultural constraints - Skill enhancement

1.Introduction

The empowerment of women has emerged as one of the most critical issues in modern society[1].It is a multidimensional process that fosters women's participation in all spheres of life, particularly in the workplace. With the growing recognition of women's contributions to economic development, the need to create an inclusive workplace environment that encourages active participation has become essential[2].This article explores the significance of workplace participation and environment as tools for women empowerment, identifying key challenges and strategies for improvement.

2. Importance of Workplace Participation for Women Empowerment

Workplace participation is central to women empowerment for several reasons.

Economic Independence: Women's participation in the workforce enables them to achieve financial stability and autonomy, reducing dependency on others.

Decision Making Power: Engaging women in various professional roles helps them acquire decision making skills, which further translate into improved leadership abilities.

Breaking Stereotypes: Workplace inclusion challenges traditional gender roles, promoting equality and changing societal perceptions of women's capabilities.

Skill Development: Exposure to diverse professional environments enhances women's skills, confidence, and career prospects.

Contribution to Economic Growth: Increased participation of women in the workforce boosts national productivity and innovation, driving overall economic progress.

3. Challenges Women Face in the Workplace

Despite significant progress, women continue to encounter barriers to their active participation in the workforce[3].

Gender Bias and Discrimination: Persistent stereotypes often result in unequal treatment of women in hiring, promotions, and salary decisions.

Workplace Harassment: A lack of strict policies against harassment discourages many women from participating in professional settings.

Work Life Balance: Balancing professional responsibilities with domestic duties remains a significant challenge for many working women.

Limited Opportunities for Leadership: Women are underrepresented in leadership positions due to systemic biases and a lack of mentorship programs.

Cultural Constraints: In many societies, cultural norms and traditions limit women's ability to pursue careers, confining them to traditional roles.

4. Role of Workplace Environment in Women Empowerment

The workplace environment plays a crucial role in fostering women empowerment by creating an inclusive and supportive culture.

Gender Inclusive Policies: Organizations must implement policies that promote gender equality, including equal pay, maternity benefits, and flexible work hours.

Safe Workspaces: Ensuring safety through strict antiharassment measures and grievance redressal mechanisms is essential for encouraging women to participate actively.

Training and Development: Providing women with opportunities for skill enhancement and professional growth equips them to excel in their careers.

Mentorship Programs: Connecting women with mentors helps them navigate workplace challenges and build successful careers.

Representation in Leadership: Increasing the number of women in leadership roles inspires others and ensures diverse perspectives in decision making.

5. Successful Workplace Initiatives

Several organizations globally have implemented initiatives that demonstrate the positive impact of inclusive workplace environments on women empowerment.

Tata Group's Diversity and Inclusion Program: This program focuses on increasing women's representation across all levels and providing mentorship opportunities[4].

Microsoft's Women@Microsoft Initiative: This initiative supports women employees through networking events, training programs, and leadership development.

IKEA's Gender Equality Approach: IKEA's policies ensure equal pay and provide extensive parental leave, encouraging women to balance work and family life effectively.

6. Impact of Inclusive Practices on Organizational Success

More Creativity and New Ideas

Inclusive workplaces help boost creativity and new ideas. When people from different backgrounds work together, they bring unique ideas and solutions. This helps organizations solve problems in fresh ways and come up with better ideas. For women, a supportive environment encourages them to share their thoughts, leading to improvements in products, services, and processes. Companies that value diversity can adapt better and meet the needs of more customers[5].

Better Employee Engagement and Retention

Inclusive practices also improve how engaged and committed employees are. When women feel respected and supported, they work harder and stay longer in their jobs. This creates a positive work culture where employees feel safe and motivated. Companies that give equal chances to grow, recognize hard work, and treat everyone fairly are more likely to keep their best employees, especially women. This leads to a loyal and productive team, helping the company succeed.

7. Strategies to Enhance Workplace Participation and Environment for Women

To empower women through workplace participation and environment, organizations and governments must adopt the following strategies.

Implementing Comprehensive Gender Policies: Organizations should enforce policies that address pay gaps, maternity leave, and equal opportunities for growth[6].

Encouraging Flexible Work Arrangements: Providing options such as remote work and flexible hours enables women to manage personal and professional responsibilities effectively.

Entrepreneurship Support: Ecommerce platforms and digital marketing tools enable women entrepreneurs to reach wider audiences and grow their businesses.

Strengthening Legal Frameworks: Governments must enact and enforce laws that protect women's rights in the workplace, including laws against harassment and discrimination.

Promoting Awareness and Education: Conducting workshops and seminars on gender sensitivity helps in fostering a supportive workplace culture.

Investing in Women's Education: Enhancing access to quality education equips women with the skills required to succeed in diverse professional roles.
Encouraging Male Allyship: Engaging men as allies in promoting gender equality helps create a balanced and inclusive work environment.

8.Conclusion

Workplace participation and environment are vital for achieving women empowerment. By addressing challenges such as gender bias, harassment, and cultural constraints, and by implementing inclusive policies and fostering safe, supportive workplaces, organizations can significantly contribute to this cause. Empowering women is not just a moral imperative but also a practical necessity for sustainable development and economic progress. The combined efforts of governments, organizations, and society will ensure that women can fully realize their potential and contribute to building a more equitable world.

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Idealism in the Female Characters of the Novel , The Vault of Vishnu : A Brief Observation

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Abstract

Idealism is a thought process of people. Ideals are the driving forces of people's actions. To accomplish any great thing, the prerequisite is ambition. Ambition is the miniscule shape of an ideal. The pack of ideals and the strong beliefs of the people in the set of ideals can be termed as idealism. The novel, "The Vault of Vishnu," written by Ashwin Sanghi, has some fine characters who give their heart and soul for upholding their believed and beloved ideals. Of the fine creation, some female characters who work for achieving their best in protecting their ideal are portrayed. There are three main female characters, viz. Pam, Anu, and Jaya. Ashwin Sanghi talks about ideals through the specified characters regarding ideals. He doesn't give a particular conclusion, either positive or negative. He opines idealism as working towards accomplishing what people believe. It brings out the effective path the female characters adapt to strive for empowering and uplifting the ideals they support. Ashwin Sanghi bolsters the approach the characters adapt to look after the ideals.

Key words: Idealism, Ideals, Motivation, Driving force, Female Characters , External supportives

Introduction
Idealism is one of the oldest schools of thought in the world of philosophy. It stresses more importance on ideas, ideals and feelings than the material objects. It is the result of Plato's 'Theory of Ideas'. According to this , ideas and ideals are supreme things. So , Idealism gives more importance to spiritual world than material world.Spiritual world that has ideals and feelings is immortal and perennial.
" Idealism holds that ultimate reality is spiritualism"- D.N.Dutta
Idealism is now understood philosophically that mind is the most basic reality and the physical world exists only as an appearance to or expression of mind.
Plot of the Novel, The Vault of Vishnu
The novel , The Vault of Vishnu has two plots. Ashwin sanghi has used two timelines in the novel. One plot runs in the 7th century A.D. Xuanzang is portrayed as an adventurous traveller . He is on a mission to visit Yindu (India), since he is an ardent follower of the Buddhism and a great devotee of Lord Buddha. He wonders several times whether he can visit the birth place of Lord Buddha in his life. He says that he wants to be Di San Sou Chuan when he is

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asked in the white horse temple . After taking permission from the emperor of Tang Dynasty to leave for Yindu , he starts the uphill expedition to Yindu. During his journey to India he undergoes numerous hardships. He is attacked and imprisoned by the commanders of the kings. But his pious appearance and longing for Buddhism converts the hardness into comforts. Despite he is offered royal facilities by the king, Gaochang, he smoothly rejects his offer. When he is compelled by the king to be in in the kingdom , he goes on hunger strike. He embraced the life threatening conditions like scorching temperatures on the deserts, blood clotting icy winds flooding rains and blood curdling sounds of the cold blooded dacoits. He believes that he is supported by the lord in every hazard. With his dedication and perseverance,, Xuanzang reaches India. He is awestruck on seeing the world famous university, Nalanda and he is welcomed to admit the university for his learning. On the successful completion of his education, having confidence in his calibre and knowledge , he is offered the position of a teacher. But he refuses the offer politely. Later he wants to visit Kangzi (Kanchi) as he is told that it is the land of fragrance. He is well respected by the king Narasimha Varman-II. Because of his negotiation skills , he becomes very close to the king and helps the king in eliminating his arch rival , Pulakeshi-II. Thus, he obtains the third vessel of herbs, which is badly wanted by the Chinese, the so- called protector or Vishnu's potion. This is taken to China to use it with the remaining two vessels that contain creater's (Brahma) Potion Destroyer's (Shiva) potion.

Another timeline in the novel is set in the present day and begins with a Chinese attack on Indian soldiers stationed at Doklam. However, this is not a regular attack, as no official personnel from the PLA are involved. Instead, mysterious Chinese individuals carry out the ambush using peculiar warfare tactics, displaying an unusual and superior ability that hints at a deeper mystery.

To solve the enigma behind the incident, Paramjit is tasked with the investigation and is given the necessary support. She collaborates with Mark Richards, an agent from an Israeli investigative agency. During the investigation, Richards introduces her to Dr. Raja Rao and his daughter, Anu. Both Dr. Rao and Anu possess extraordinary qualities: Dr. Rao appears significantly younger than his actual age, and Anu, though 65 years old, looks youthful as well.

During a conversation, Paramjit reveals that she is the daughter of Colonel Kishan Khurana. This revelation causes Dr. Rao to behave strangely around her. Later, she is given a manuscript written in Mandarin. Upon returning to Delhi, Paramjit seeks the help of Jaya, an operative of RAW, to translate the manuscript. However, Paramjit is deceived, as Jaya is secretly working for the Chinese. Jaya leaks critical information from the manuscript to China.

As the investigation progresses, substantial evidence emerges against key figures in the Indian government, including the Home Ministry's Defense Advisor, General Thakur, and his associate, Jaya. Both are exposed for their close ties to China. The story reveals a connection between the modern-day

events and the historical background explored in the parallel timeline, creating a gripping narrative of betrayal, espionage, and the quest for truth.

Female Characters - Idealism

Paramjit Khurana (PAM)

An embodiment of Idealism.

Undoubtedly the protagonist of the novel is Paramjit Khurana who is known as Pam in short. She is driven with ideals in the novel.

Though she has her father she leads her life without the company of her father. Initially, she is found in Indian Air force and she wants to be a combat pilot. Due to the malfunctioning in a Mig -21 flight , she gets injured. Owing to this mishap, she is deputed to work at the DRDO , Delhi. This decision becomes a heart breaker and feels that her rising wings are clipped.

"Pam had been one of the female cadets admitted into the Indian Air Force, one of the most female friendly wings of the armed forces.women pilots had been inducted from 1994 onwards and had played an important role, initially in support missions and later in combat roles. Pam had flown support sorties in several combat zones and hadrisen quickly through the ranks. Unfortunately,a last- minute ejection from a Russian MiG air craft had left her with flexor tendon injury in her left hand.(Page No.10)"

 When she is called for taking the responsibility of finding the truth behind and an eccentric and spine- chilling attack by the Chinese at Dokhlam she is enthusiastic to a great extent.

"I have neither the support of the intelligence services not police resources. At the minimum you will need to provide me with intelligence inputs from other agencies,sir"(Page No.14)

" I will need to discuss these issues with relevant technical experts. I can be the one who analyse data that emerges from them, but I cannot become them. You must allow me to create a team I can work with"

(page 19)

" Her elbow touched the screen of her tablet. The attack video started playing again. She made-up her mind.personal feelings could not get in the way" (P.22)

She discusses with Mark Richards regarding the case details despite warning her to keep it surreptitious.

" I must tell you that I am not supposed to be discussing this with you, Mark. The matter is top secret . As of now , I still do not have the requisite clearance to share the information with you" (P.23)

In one context, she accepts the proposal of sending the troop of technicians belonging to CBTT headed by Mark Richards.

"Each sector of the Dokhlam battle field had been assigned to a different investigator from Mark's forensic teamatCBTT.Pam had had no option but to reveal to Mark the exact coordinates of the recorded battle, even though she had held off at first. The objective was to find a biological material - blood, hair, fibre, or tissue - that could help identify the enemy soldiers " (P 57&58)

" Pam believed it was easier to beg forgiveness afterwards than to seek permission beforehand. The strategy usually worked , although it came with severe risks of reprisal." (P. 58)

In another context, it is evident for her idealism that she goes to Kanchi to meet Dr.Raoalone.The location where Dr.Rao and his daughter Anu lives eerily strange and dilapidated.

" It was painfully evident that the plot had been abandoned several years , possibly decades ago.she was tense as she walked along the dirt track. " (P.107)

" I should be the one apologising. I had no business breaking in. I was trying to trace the whereabouts of Dr. Raja Rao and was told that this was his last known address" (P.109)

On account of knowing the lives of Dr Rao and Anu ,she doesn't like to disturb their solitude and peaceful life. Pam is work minded and ideal character in the novel. she is concentrated on solving the persisting issue.

Therefore she even dares to meet Mark Richards at an eatery although at 12:00 p.m.

Pam is not an ordinary officer and woman as well. When a mission is assigned to Pam, she doesn't let it unfinished . We can understand her resourcefulness when she deals with Dev and coin dealer.

" You can call me Pam. I really need your help, Dev . "Am I laying it on too chick?" She wondered

I have been given an assignment by my editor to track down Dr. Rao. If I don't succeed , that's the end of my job.

"Is the academy still in operation? asked Pam

I would have suggested having dinner to chat about this but am travelling for the next few days." (P.86)

"Pam looked through all the coins and selected one. She negotiated hard on the price.It would have seemed suspicious, if she hadn't.

Finally a deal was struck.

You are hurting me with that price but you are a nice person and I want you to comeback for more purchases, " said the dealer". (P.98)

As an investigative officer, she does not bother about her safety and security. Apart from that when she suspects , she directly asks anybody. The best instance for this feature in her is her inquisitive conversation with the VTK (Venkata Tirumala Kumara Mangalam)

" How did you know that there was a GPS chipin the Pallava coin I gave Dr Rao? Pam asked flatly.I didn't tell anyone.'I certainly don't recall mentioning it to you'

VTK looked wary.

  "And Mark told you?" asked Pam

'Yes' replied VTK emphatically . (P.279& 280)

Anu -The Ideal Daughter

Another impressive female character in the novel is Anu, a 65 year old lady . She is dextrous in traditional martial arts such as Silambam and Kalariyapattu.

She is an ideal daughter. Her respect and love towards her daughter is really impeccable.

" The old man was enjoying a simple meal of idli, sambar and coconut chutney.The meal as usual had been cooked with care and served by his daughter, Anu, a sixty five year spinster." (P.62)

Appa , please don't misunderstand. I am quite happy to live in Kanchi.But I think that living in a city like Chennai would be more practical at your age.Medical attention for one" (P. 63)

She is a spinster right through her life. She is dedicated to her non-agenarian father. Although she is interested in Dev ,who is her father's right hand and cheats her father, she buries her interest in him for good. She looks after her father like a child.She finds her happiness in serving him. Despite her father's disagreeing with her , without any complaint she is compliant without him.

Jaya , a Misguided Ideal

The above cited two illustrations are bright sides of female idealism in the novel . The novel has one more important female character called Jaya. She is introduced as a RAW operative. She is a polyglot. Only because of her qualification of being a polyglot, she is included in the RAW. While observing her past, it is very important to note the role of General Jai Thakur who channelises towards the Pro Chinese ideology . Projected as bigwig in the matter of Security Wing, General Thakur easily influences Jaya ,an excited and enthusiastic student of JNU, Delhi.

"Thakur was invited to give a lecture at JNU about
 India 's defence strategy. One of the young ladies seated in the first row had been starry eyed Jaya, who thought that idealism could win any battle." (P.295)

" She had approached Thakur hesitantly after the lecture to get autograph which led to an innocent cup of coffee at a restaurant."(P.295)

The frequent meetings with Thakur makes her swallow the ideals that flourish the very same idealism.

" They began spending their evenings at the unused guest house of one of the Thakur's friends, reading Mao, Lenin, Marxand Engels. The nights were just as memorable" (P.295)

Once intrigued with the ideals, she becomes a daring lady that she takes part in the countless adventurous operations in various countries . Her inclination and aptitude towards learning languages turn out to be a big advantage for her .As she is so fond of her Chinese supportive attitude ,she misleads PAM when she approaches her about the translation of the manuscript given by Dr. Raja Rao. It because of Jaya, whom the chinese calls her Shengli ,The Buzhang gets the information of the third potion called Pishinou which neutralises the negative impact of the two available potions Viz.Bahamao and Shipo. Though she is an anti Indian operative in the Indian secret agency , she tries to propitiate her believed ideals. She even remarks the same that support her ideology.

" The life of a spy was always risky but that didn't matter to Shengli. There were those who became spies for money, excitement or ambition. But Shengly did not

fall into any of those baskets. Shengli was a spy because of Idealism.Those with deeply held beliefs are often willing to die for their ideals" (P.45)

Conclusion:

After a thorough examination of the cited female characters in the novel, idealism in the characters is clearly visible. Ashwin sanghi uses different techniques in the novel such as history, mythology ,political scenario, technology, bilateral relations between India and China and the internal struggles prevailing in China. He even elaborates how human engineering process is tried by the Chinese when robots use gets failed . On the other hand , he emphasizes that women are equally capable and adamant on par with their male counterparts when they believe and strive to uphold the believed morals and ideals.

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WOMEN'S POLITICAL REPRESENTATION AND ITS IMPACT ON GENDER EQUITY IN ECONOMIC POLICY-MAKING

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Abstract:

Women's political representation plays a pivotal role in promoting gender equity and shaping inclusive economic policies. This research examines the relationship between women's participation in political decision-making and its impact on addressing gender disparities in India's economic framework. Despite progress through measures like the 73rd and 74th Constitutional Amendments, which reserved seats for women in local governance, their representation in higher political roles remains limited. This underrepresentation significantly affects the formulation of gender-sensitive economic policies aimed at tackling issues such as wage inequality, resource access, and labor market participation. The study draws on historical trends, legislative debates, and case studies to analyze the transformative potential of women leaders in driving equitable economic frameworks. Findings reveal that women leaders prioritize policies addressing social welfare, education, and healthcare, contributing to enhanced economic inclusion. However, structural challenges such as patriarchal norms, tokenism, and resistance to women in leadership hinder their broader impact. The research emphasizes the need for affirmative action measures, such as the pending Women's Reservation Bill, alongside capacity-building initiatives and legal reforms, to strengthen women's participation in governance. Inclusive economic frameworks that integrate women's perspectives can play a critical role in dismantling systemic barriers and fostering sustainable gender equity. By addressing wage gaps, enhancing resource access, and promoting labor market participation, such frameworks not only empower women but also contribute to national economic growth. The study underscores the importance of collaborative efforts among governments, civil society, and institutions to create a supportive environment for women's leadership. Advancing these efforts will ensure that gender-sensitive economic policies lead to broader social and economic empowerment, ultimately fostering equitable and sustainable development.

Keywords: Women's political representation, Gender equity, Economic policymaking and Affirmative action.

INTRODUCTION:

Women's political representation is a vital aspect of achieving gender equity in governance and policymaking, particularly in a diverse and dynamic country like India. As the world's largest democracy, India has made significant strides in increasing women's participation in political institutions. However, challenges remain in ensuring equitable representation and leveraging their roles to promote gender-sensitive economic policies. This research paper explores the connection between women's political representation and its impact on fostering gender equity in economic policymaking in India. In India, the representation of women in legislative bodies, including the Parliament and state assemblies, has historically been limited. Despite constitutional provisions and affirmative action measures, such as reservations for women in local governance through Panchayati Raj institutions, their presence in higher-level decision-making roles remains insufficient. This disparity often translates into a lack of focus on gender-specific economic challenges, including wage gaps, unequal access to resources, and limited opportunities for women in the labor market. This study examines how increased representation of women in political institutions can influence the formulation and implementation of economic policies aimed at reducing gender disparities. By analyzing policy outcomes, legislative debates, and case studies of women leaders, the paper seeks to highlight the transformative potential of women's participation in shaping equitable economic frameworks. Through a focus on India's unique socio-political context, this research underscores the need for greater representation of women to achieve inclusive economic development and long-term gender equity.

NEED FOR THE STUDY

India's economic and social progress remains deeply intertwined with the representation of women in political decision-making roles. Despite some progress in women's political participation, significant disparities persist in higher-level leadership positions, limiting their influence on key economic policies. These gaps hinder the development of inclusive frameworks that address gender-specific challenges such as unequal wages, limited access to resources, and underrepresentation in the labor force. This study is essential to examine how women's political representation impacts the formulation of gender-sensitive economic policies in India. By understanding these dynamics, policymakers can design effective strategies to promote equitable growth and long-term gender equity.

OBJECTIVES

- To analyze the historical trends of women's political representation in India and their implications for gender equity in policymaking.
- To evaluate the effectiveness of affirmative action measures, such as reservations for women, in enhancing their representation in political institutions.

- To explore the contributions of women leaders in addressing issues such as wage inequality, resource access, and labor market participation.
- To highlight the need for inclusive economic frameworks that integrate women's perspectives to achieve sustainable gender equity.

REVIEW OF THE LITERATURE

Sen's research in 2001 explored the relationship between women's political representation and their influence on economic policies in India. She found that, while political participation at the grassroots level had increased due to affirmative action measures such as Panchayati Raj reservations, women's representation at the national level remained disproportionately low. This lack of representation in decision-making positions limited the ability of women to influence economic policy directly. The study suggested that although women in local governance had achieved some success in addressing community-specific issues, these gains were not reflected in broader economic policies at higher levels of government.

Kabeer (2005) examined the intersection of gender, politics, and economic policymaking, focusing on how women's political involvement impacted economic outcomes in developing nations, including India. Her findings indicated that increased participation of women in political leadership roles often resulted in policies that were more attentive to gender equity, particularly in areas such as healthcare, education, and employment. However, Kabeer noted that the overall impact was still limited due to the persistent structural inequalities within political institutions and the wider socio-political environment that often curtailed the scope of these policies.

Rai (2010) provided an analysis of the role of women leaders in shaping economic policies in India. She concluded that although there had been some positive contributions from women leaders at the state and local levels, their impact on national economic policy was less pronounced. Rai attributed this discrepancy to the male-dominated political structures and the underrepresentation of women in major political parties. The study highlighted the need for stronger institutional reforms to create a more supportive environment for women's political participation, suggesting that such reforms could lead to more effective economic policymaking that addresses gender-based disparities in India.

METHODOLOGY

This theoretical research employs a qualitative approach to analyze the relationship between women's political representation and gender equity in economic policymaking in India. It draws on existing literature, policy documents, and legislative debates to assess trends and outcomes. Case studies of women leaders and comparative analysis are used to highlight transformative impacts.

HISTORICAL OVERVIEW OF WOMEN'S POLITICAL REPRESENTATION

Women's political participation in India has been shaped by the country's colonial history, independence struggle, and subsequent constitutional frameworks. The 1950 Constitution of India established universal suffrage, giving women the right to vote and contest elections. Early post-independence decades witnessed limited representation of women in legislatures, with less than 5% of parliamentary seats occupied by women during the 1950s and 1960s. However, significant milestones, such as the election of Indira Gandhi as Prime Minister in 1966, marked symbolic progress. Despite this, systemic barriers such as patriarchal norms, socio-economic inequalities, and limited access to education restricted women's political involvement.

THE RESERVATION POLICY AND ITS IMPACT

A major shift occurred with the introduction of the 73rd and 74th Constitutional Amendments in 1993, mandating one-third reservation for women in local governance institutions. This landmark policy exponentially increased women's participation in grassroots politics, with millions of women elected as representatives in Panchayati Raj Institutions. The policy not only empowered women at the community level but also served as a platform for political leadership development. However, at the national level, the Women's Reservation Bill, proposing 33% reservation in Parliament and state assemblies, has faced legislative hurdles and remains pending.

IMPLICATIONS FOR GENDER EQUITY IN POLICYMAKING

Increased political representation has the potential to enhance gender equity in policymaking. Women leaders have been found to prioritize issues such as health, education, and social welfare, aligning policies with the needs of marginalized groups. However, challenges persist, including tokenism, lack of decision-making authority, and societal resistance to women in leadership roles. Addressing these requires sustained efforts, including capacity-building programs, legislative reforms, and societal awareness campaigns.

AFFIRMATIVE ACTION MEASURES IN ENHANCING WOMEN'S REPRESENTATION IN POLITICAL INSTITUTIONS

Affirmative action measures, such as reservations for women, are policy tools designed to correct historical and systemic inequities in political, social, and economic domains. In the political sphere, these measures aim to enhance women's representation in governance structures, where they have traditionally been underrepresented. Globally, gender quotas have been adopted in various forms, and in India, the introduction of reservations for women in local governance institutions has been a significant step toward addressing gender disparities.

IMPACT OF WOMEN'S RESERVATION IN LOCAL GOVERNANCE

The 73rd and 74th Constitutional Amendments in India, implemented in 1993, mandated a minimum of 33% reservation for women in Panchayati Raj Institutions and urban local bodies. This transformative policy led to an unprecedented surge in the number of women holding elected positions at the grassroots level. Studies indicate that women representatives have brought

unique perspectives to governance, emphasizing developmental priorities such as education, healthcare, and water management. The policy also facilitated the entry of women from marginalized communities, thereby broadening the inclusivity of governance structures.

CHALLENGES TO THE EFFECTIVENESS OF RESERVATIONS

Despite the success of affirmative action measures at the local level, significant challenges remain. Many women representatives face barriers such as lack of education, financial constraints, and resistance from male-dominated political hierarchies. In some cases, proxy representation has been observed, where male relatives exercise real decision-making power. At the state and national levels, the Women's Reservation Bill, which seeks to extend the 33% quota to legislatures, has faced political roadblocks for decades, limiting the scope of affirmative action.

LONG-TERM BENEFITS OF POLITICAL RESERVATIONS

Affirmative action measures have shown potential in fostering long-term benefits for women's political empowerment. Research highlights that exposure to political processes encourages leadership skills, increases confidence, and inspires future generations of women to participate in politics. Moreover, women leaders often act as role models, challenging patriarchal norms and gradually reshaping societal attitudes toward gender roles.

Affirmative action measures, particularly reservations for women, have proven effective in enhancing their representation in political institutions, especially at the local level. However, addressing systemic barriers and ensuring genuine participation remain critical for maximizing their impact. Expanding reservations to higher political institutions, coupled with capacity-building initiatives and gender-sensitive policy frameworks, can strengthen the effectiveness of these measures and pave the way for a more inclusive and equitable political landscape.

WOMEN LEADERS AND ECONOMIC EQUITY

Women leaders have played a pivotal role in addressing structural economic disparities such as wage inequality, limited resource access, and unequal labor market participation. Their leadership often brings a gender-sensitive lens to policymaking, emphasizing inclusivity and social equity. By advocating for and implementing progressive policies, women leaders have contributed to significant advancements in reducing economic inequities.

TACKLING WAGE INEQUALITY

One of the primary areas where women leaders have made an impact is in addressing wage inequality. Policies spearheaded by women leaders often focus on enforcing equal pay for equal work, closing the persistent gender wage gap. For example, women-led governments and organizations have promoted transparency in wage structures, strengthened labor laws, and ensured

compliance with anti-discrimination policies. Additionally, campaigns advocating for living wages and gender parity in traditionally male-dominated sectors have gained momentum under the leadership of women, fostering a more equitable economic landscape.

ENHANCING RESOURCE ACCESS

Women leaders have been instrumental in expanding access to resources such as education, credit, and land ownership for women. They have supported initiatives like microfinance programs, which provide women entrepreneurs with the financial tools to build sustainable livelihoods. Moreover, women in leadership have often prioritized investments in female education and skill development, recognizing these as critical pathways to economic empowerment. These efforts not only improve individual outcomes but also contribute to broader community development.

PROMOTING LABOR MARKET PARTICIPATION

Women leaders have championed policies to increase female labor force participation, focusing on creating supportive environments. Initiatives such as workplace childcare, paid maternity leave, and flexible work arrangements have been introduced or advocated under their leadership. Women leaders have also pushed for legal reforms to protect women in informal and unregulated sectors, which employ a significant proportion of the female workforce.

LEADERSHIP DRIVING ECONOMIC INCLUSION

The contributions of women leaders to addressing wage inequality, enhancing resource access, and promoting labor market participation demonstrate their capacity to drive economic inclusion. Their efforts not only uplift women but also strengthen economies by unlocking the full potential of the workforce. Expanding women's leadership at all levels is essential for fostering equitable and sustainable development.

THE NEED FOR INCLUSIVE ECONOMIC FRAMEWORKS TO ACHIEVE SUSTAINABLE GENDER EQUITY

WOMEN'S PERSPECTIVES IN ECONOMIC POLICY

Achieving sustainable gender equity requires economic frameworks that are inclusive, participatory, and sensitive to the diverse needs of women. Historically, economic systems have been designed with limited consideration of gender-specific challenges, leading to persistent inequalities in resource distribution, labor opportunities, and decision-making. Integrating women's perspectives into economic policies not only addresses these disparities but also enhances overall economic productivity and societal well-being.

ECONOMIC INEQUALITIES FACED BY WOMEN

Women across the globe face structural economic disadvantages, including wage gaps, limited access to credit, and barriers to formal employment. According to global statistics, women earn, on average, 20% less than men for the same work, with disparities often exacerbated by intersectional factors such as race, caste, and geography. In addition, women disproportionately occupy

low-paying, informal, or part-time roles, which offer little to no social security or benefits. These systemic barriers highlight the need for economic frameworks that prioritize gender equity as a central goal.

THE ROLE OF INCLUSIVE FRAMEWORKS

Inclusive economic frameworks are designed to address the unique challenges faced by women by incorporating their perspectives into policy formulation. Such frameworks focus on key areas, including education, healthcare, labor rights, and financial inclusion. For instance, policies that promote equal access to education and skill development programs help equip women with the tools needed to compete in evolving job markets. Similarly, inclusive healthcare systems address issues like maternal health, childcare support, and work-life balance, enabling women to contribute effectively to the economy.

INTEGRATING WOMEN'S VOICES IN DECISION-MAKING

For economic frameworks to be genuinely inclusive, women must have a seat at the table in policymaking processes. Women leaders and policymakers are more likely to advocate for policies that address issues such as childcare, wage parity, and workplace safety. For example, countries with higher female political representation have been found to prioritize investments in social infrastructure, which benefits marginalized groups. Integrating women's perspectives ensures that policies are reflective of diverse realities and foster equitable development.

BENEFITS OF GENDER-INCLUSIVE ECONOMIES

Research shows that economies that prioritize gender inclusivity experience stronger growth and resilience. Women's participation in the workforce and access to entrepreneurial opportunities can significantly boost GDP and household incomes. Moreover, gender-equitable frameworks contribute to poverty reduction, as women are more likely to reinvest their earnings in education, healthcare, and community development. These ripple effects create a sustainable cycle of economic and social empowerment, benefiting entire societies.

CHALLENGES TO IMPLEMENTATION

Despite the evident benefits, integrating women's perspectives into economic frameworks faces several obstacles. Patriarchal norms, limited representation of women in leadership roles, and inadequate data collection on gender-specific issues hinder progress. Additionally, the informal sector, where a majority of women are employed, remains underregulated, depriving them of fair wages and benefits. Overcoming these challenges requires targeted interventions and a commitment to systemic change.

Inclusive economic frameworks that integrate women's perspectives are critical to achieving sustainable gender equity. By addressing systemic barriers and prioritizing women's participation in economic and policy processes, such frameworks lay the foundation for equitable and resilient economies. Governments, businesses, and civil society must work collaboratively to implement these frameworks, ensuring that economic growth is inclusive, sustainable, and empowering for all.

CONCLUSION

The representation of women in political institutions and economic policy-making processes is essential for achieving sustainable gender equity. Women's leadership brings a critical perspective to addressing deep-rooted inequalities, such as wage gaps, unequal resource access, and underrepresentation in labor markets. Affirmative action measures like reservations have proven effective at grassroots levels, empowering women and reshaping local governance. However, significant gaps remain in higher-level political participation, limiting the reach and influence of gender-sensitive economic policies. Inclusive economic frameworks that prioritize women's voices and perspectives are key to addressing systemic barriers and fostering equitable growth. By integrating gender-sensitive policies and enhancing women's participation in decision-making, governments and institutions can create a more just and resilient society. Strengthening these efforts through capacity-building, legal reforms, and societal awareness will ensure that the transformative potential of women's representation translates into broader economic and social empowerment for all.

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Education, Employment And Women Empowerment

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Abstract:
Education equips women with skills and knowledge, enabling them to make informed decisions and pursue better opportunities in life. Educated women gain the confidence to challenge traditional gender norms and influence decisions in their personal and professional lives. Education helps women break the cycle of poverty, allowing them to improve their living standards and invest in their children's futures. Educated women are more likely to make informed health choices, leading to healthier families. Employment gives women economic autonomy, reducing reliance on others and increasing their decision-making power, recognition in society, enhance their social standing, acquire technical and leadership skills, enhancing their career opportunities. Women's participation in the workforce is essential for economic growth and development. Education prepares women for diverse careers, which strengthens their leadership roles.

Keywords: gender equality, education access, workplace equality, gender-based discrimination, women in the workforce.

Introduction:

Education in women: education is a powerful tool for empowering women and transforming societies. It provides women with the knowledge, skills, and confidence to pursue better career opportunities, improve their health, and make informed decisions about their lives. Educated women are more likely to contribute to economic growth, break the cycle of poverty, and invest in their families' futures.

Women employment: women's employment is crucial for economic growth, gender equality, and social progress. When women participate in the workforce, they contribute to the economy, increase household income, and reduce poverty. Employment also empowers women by providing financial independence, improving social status, and offering opportunities for personal growth.

Women empowerment:

Women's empowerment is the process of enabling women to take control of their lives, make independent decisions, and access equal opportunities in society. It involves improving women's access to education, healthcare, employment, and legal rights. Empowered women are more likely to contribute to economic growth, raise healthier families, and challenge gender-based discrimination. Achieving women's empowerment requires dismantling societal

barriers, including cultural norms, stereotypes, and workplace discrimination. By promoting gender equality, supporting women's leadership roles, and ensuring equal access to resources, societies can create an environment where women thrive, leading to stronger, more inclusive communities.

Data on women education

Here are some key statistics on women's education, highlighting the progress and challenges faced globally.

Global enrolment: as of 2022, approximately 132 million girls worldwide are out of school, with the majority living in low-income countries (unicef).

Globally, gender parity in primary education has been achieved in most regions, but significant gaps remain in secondary and higher education, particularly in rural areas.

Secondary education: according to unesco, the global secondary school enrollment rate for girls has risen significantly, with more girls attending secondary school than ever before. However, challenges still persist, particularly in sub-saharan africa, where 30% of girls aged 15-17 are not in school.

Higher education: women now represent a larger share of global university students. In many regions, women's enrolment in higher education has surpassed that of men. For example, in europe and north america, women represent more than 50% of university students (oecd).

According to a report by the world bank, each additional year of schooling for girls can increase their future earnings by up to **10-20%**.

Here are some key statistics related to women's employment, reflecting both the progress made and the ongoing challenges faced:

Global employment participation: as of 2023, the global labor force participation rate for women stands at 47%, compared to 74% for men (international labour organization - ilo).

Gender wage gap: the global gender pay gap remains a significant issue, with women earning, on average, about 20% less than men for the same work (ilo).

Workplace discrimination: according to a world economic forum (wef) report, about 40% of women report experiencing gender-based discrimination in the workplace, ranging from unequal pay to fewer opportunities for career advancement.

Despite progress, women are still underrepresented in leadership roles. As of 2022, women make up only 29% of senior management roles globally (grant thornton).

Impact of covid-19 on women's employment: the covid-19 pandemic had a disproportionate impact on women's employment, particularly in Sectors Like Healthcare, Retail, And Hospitality, Which Employ A High Percentage Of Women.

During the pandemic, more than 64 million women globally lost their jobs in 2020, compared to 53 million men (un women).

Informal employment: a large proportion of women's employment is in the

informal sector, where they face job insecurity, low wages, and lack of legal protections. In developing countries, over 60% of women work informally (ilo).

Women in leadership: women remain underrepresented in political and corporate leadership. In 2023, only 29 women lead countries globally, and about 15% of fortune 500 ceos are women (catalyst).

Women's representation in corporate boards is increasing, but progress is slow. As of 2023, women hold around 30% of board seats in s&p 500 companies (catalyst).

Economic contribution: women's economic participation is critical for global economic growth. According to mckinsey, if women participated in the workforce at the same rate as men, it could add $28 trillion to the global economy by 2025.

Entrepreneurship: women are increasingly starting businesses. According to global entrepreneurship monitor (gem), 17% of women globally are engaged in entrepreneurship, but they face challenges such as limited access to funding and business networks.

Political representation: as of 2023, women hold 26% of parliamentary seats globally

Women in leadership: only 29 women globally serve as heads of state or government (world bank, 2023), representing less than 10% of world leaders.

Corporate leadership: women make up about 30% of corporate board members globally (catalyst, 2023), but they account for only 15% of ceos in the fortune 500 companies (catalyst, 2023).

Education and economic participation: according to unesco, more girls are enrolled in primary and secondary school, and women now represent over 40% of university graduates globally (oecd).the global labour force participation rate for women is 47% as of 2023, compared to 74% for men (international labour organization - ilo).

Access to health and reproductive rights: the global maternal mortality ratio has declined by 38% between 2000 and 2017, but significant disparities remain, particularly in low-income countries. (world health organization - who).

Around 76% of women in developing regions have access to modern contraception (unfpa), contributing to greater autonomy over reproductive health.

Gender-based violence: according to a 2021 un women report, 35% of women globally have experienced some form of physical and/or sexual intimate partner violence or non-partner sexual violence.

Economic empowerment: the global gender pay gap stands at approximately 20%, meaning that women earn, on average, 20% less than men for similar work (international labour organization - ilo). Approximately 17% of women worldwide are engaged in entrepreneurship (global entrepreneurship monitor - gem).

Access to technology: according to the international telecommunication union (itu), women are 23% less likely than men to use the internet in developing

countries.

Stem fields: women represent 35% of students enrolled in stem (science, technology, engineering, mathematics) fields globally (unesco).

Legal rights: as of 2021, over 100 countries have laws that promote gender equality, but in many regions, women still face legal challenges related to inheritance, marriage, and access to justice (world bank).

Women's representation in media: women represent about 24% of the people in news stories worldwide, with significant underrepresentation of women in leadership roles within the media

Barriers Of Women Empowerment

Women's empowerment faces numerous barriers that hinder progress toward gender equality. These obstacles are deeply rooted in societal norms, cultural practices, economic systems, and institutional structures.

Cultural and societal norms, traditional gender roles, high dropout rates for girls, especially in secondary and higher education, are often caused by factors such as early marriage, gender- based violence, and family financial pressures.. Economic inequality, gender pay gap, limited access to resources, workplace discrimination and gender-based violence, lack of equal opportunities, political and legal barriers, underrepresentation in leadership, health and reproductive rights, limited access to healthcare, gender-based violence, fear of violence, technological and digital divide, stem barriers, social stigma and gender norms, social expectations, lack of support systems, insufficient social support, limited networks and mentorship.

Impact of women employment

The impact of women's employment is profound, influencing individuals, families, communities, and the economy at large. When women are employed, they contribute significantly to various aspects of society. Here are some key impacts of women's employment.

Economic growth and development lead to increased economic productivity and financial independence, reducing poverty and breaking the poverty cycle, while improving household welfare. Better health outcomes are achieved through increased access to reproductive health services. Gender equality and social change challenge traditional norms, promoting progress toward equality and enhanced educational opportunities, breaking the cycle of illiteracy.

Political empowerment encourages increased participation, fostering leadership and role models, which strengthens family dynamics, shared decision-making, and better outcomes for children.

Conclusion:

The impact of women's empowerment is far-reaching, benefiting individuals, families, and entire societies. When women are empowered, they are better equipped to make decisions, contribute to economic and social development, and drive positive change. Empowering women not only improves their own lives but also strengthens communities, promotes gender equality, and enhances overall societal well-being. It is essential to continue

breaking down the barriers to women's empowerment to create a more equitable, prosperous, and sustainable world. Women's empowerment has seen significant progress globally in areas like education, political participation, and health. However, gender disparities persist in leadership roles, economic participation, and access to resources. Achieving full empowerment requires dismantling barriers to women's rights, ensuring equal access to education, healthcare, and financial resources, and addressing violence and discrimination. Empowering women benefits not only individual women but entire societies, contributing to more equitable, prosperous, and sustainable communities. Women's empowerment is hindered by a complex array of barriers, ranging from discriminatory cultural practices and legal challenges to economic inequality and lack of access to resources.

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