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NATIONALSEMINAR
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Women Empowerment: Opportunities and Challenges



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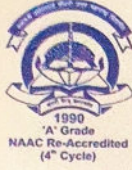
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॥ अंतरी पेटवू ज्ञानज्योत ॥

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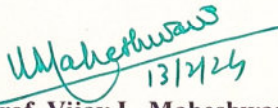
VICE-CHANCELLOR

Message

I am happy to know that, Sau. Rajanitai Nanasaheb Deshmukh Arts, Commerce & Science College, Bhadgaon is organizing one-day Interdisciplinary National Seminar on 'Women Empowerment : Opportunities and Challenges' on 17th February, 2024 and will also be publishing research papers in ISSN level souvenir.

Women empowerment consists of variety of measures, such as access to education, healthcare, employment, discrimination and challenging gender stereotypes. Women empowerment is essential to reduce the issues of poverty and inequality in society. Women are more likely to be able to earn an income and support themselves and their families when empowered. They are also more likely to be involved in decision-making processes which can lead to better outcomes for the society and they will certainly create more equitable and ethical society and in turn, nation.

I wish the National Seminar a grand success.


13/2/24
(Prof. Vijay L. Maheshwari)
Vice Chancellor



Dear Participants and Distinguished Guests,

It is with great pleasure and anticipation that I extend a warm welcome to each of you to our National Seminar on "Women Empowerment: Opportunities and Challenges" on 17th February 2024. Women's empowerment stands as a cornerstone of societal progress and development. It is not merely a concept but a lived reality that shapes the fabric of our communities, economies, and cultures. In recognizing both the opportunities and challenges inherent in this journey towards empowerment, we embark upon a collective endeavor to foster inclusivity, equality, and dignity for all. This seminar serves as a pivotal platform for dialogue, reflection, and action. Through insightful discussions, shared experiences, and collaborative efforts, we seek to illuminate the pathways towards a more equitable and just society where every woman is empowered to realize her full potential.

I extend my deepest gratitude to the organizers, speakers, and participants for their dedication and enthusiasm in making this seminar a reality. May our deliberations inspire innovative solutions, forge meaningful connections, and catalyze positive change in our communities and beyond. The souvenir of the seminar would play an important role in passing relevant information among the students, teachers, researchers and planners.

I wish the seminar a great success.



Hon'ble Nanasaheb Sanjay Onkar Wagh
Chairman
Pachora Taluka Cooperative Education Society,
Pachora, Dist.-Jalgaon, Maharashtra State



Pachora Taluka Co-operative Education Society's
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Principal

स्वातंत्र्याचा अमृत महोत्सव



Date: 17/02/2024

Principal Desk

Warm greeting to each one of you. I heartily welcome to all researchers, participants, Professors and eminent personality in the Interdisciplinary National Seminar organized by our Department of Humanities and Commerce, Sau. RajanitaiNanasahebDeshmukh Arts, Commerce and Science College Bhadgaon, Jalgaon. Our college is established in 1979, the college aims to provide higher education opportunities to the Taluka's poor students with its arts, commerce, and science faculties running well. The college development is under the guidance of Honorable President BhausahebDilipOnkarWagh and Honorable Chairman NanasahabSanjay OnkarWagh, Hon'ble Honorary Secretary Adv. Dadasahab Mahesh Deshmukh, Vice Chairman Hon'ble V. T. Joshi and Hon'ble member of PTC's.

We organizethis interdisciplinary National Seminar on "Women empowerment: opportunities and challenges" on Saturday, 17 February 2024. The participation of renowned research will certainly inspire the delegates in their work depend the teacher and scholar from the various field. The seminar with such a relevant theme would provide an opportunity to scholars, teachers, and Research students, to charm out idea for Women empowerment.The souvenir of the seminar would play an important role in passing relevant information among the students, teachers, researchers and planners.I wish the seminar a great success.

Dr. Nana N. Gaikwad
Principal

SauRajanitaiNanasahebDeshmukh
Arts, Commerce and Science College
Bhadgaon Dist.- Jalgaon, Maharashtra



Editorial

We are delighted to extend our warmest welcome to all esteemed participants, scholars, and delegates to the National Seminar on "Women Empowerment: Opportunities and Challenges" organized by the Internal Quality Assurance Cell (IQAC) and the Department of Humanities and Commerce at Sau. RajanitaiNanasahebDeshmukh Arts, Commerce & Science College, Bhadgaon, Dist. Jalgaon. Scheduled for Saturday, 17th February 2024, this seminar promises to be a platform of profound insight and discourse on a topic of paramount importance in today's socio-economic landscape. As we delve into the complexities surrounding women's empowerment, we anticipate engaging discussions, innovative ideas, and critical analyses that will shape our understanding and actions towards fostering gender equality and inclusivity.

We are pleased to announce that the response to this seminar has been overwhelming, with the submission of over 100 research papers. This remarkable participation underscores the collective commitment towards advancing the discourse on women's empowerment and signifies the diverse perspectives and experiences that will enrich our deliberations. Throughout the seminar, we aim to explore the multifaceted dimensions of women's empowerment, addressing both the opportunities that exist and the challenges that hinder progress. By fostering collaboration and knowledge-sharing, we aspire to chart a path towards creating a more equitable and just society where every woman has the opportunity to thrive and contribute meaningfully to her community and beyond.

We extend our heartfelt gratitude to all the participants, researchers, and organizers who have contributed to making this event a reality. Your dedication and enthusiasm reflect our shared commitment to promoting gender equality and social justice. We look forward to an enlightening and productive seminar, where ideas are exchanged, perspectives are broadened, and meaningful connections are forged. Together, let us embark on this journey towards a future where women's empowerment is not just a goal but a lived reality for all.

Dr. B. S. Bhalerao
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- **Executive Editor**

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A Study On Lifelong Learning And Skill Development Opportunity For Women

Dr. Ganesh J. Dubale

Assistant Professor Department of Commerce Vaishnavi Mahavidyalaya Wadwani Dist.: Beed

Abstract

This research aims to explore the lifelong learning modes in empowering women by providing them with continuous skill development opportunities. Lifelong learning and skill development opportunities for women are crucial for empowering them in various aspects of life, including their careers, personal growth, and overall well-being. Providing accessible and tailored opportunities is essential to address specific challenges that women may face.

Keywords lifelong learning, skill development, women empowerment, gender equality, education, professional development, barriers.

Introduction

Historically, women have faced barriers to education and skill development due to societal norms, gender biases, and limited access to resources. However, as societies evolve and recognize the untapped potential of women, there is a concerted effort to create diverse and inclusive opportunities for lifelong learning. These opportunities encompass a wide range of fields, from traditional academic pursuits to vocational skills, entrepreneurship, and leadership development. In this era of rapid technological advancement and economic transformation, the importance of staying relevant and adaptable cannot be overstated. Lifelong learning enables women to stay competitive in the job market, pursue fulfilling careers, and contribute meaningfully to their communities. Moreover, skill development initiatives take into account the unique challenges and aspirations of women, fostering an environment where they can thrive and excel.

In today's dynamic and interconnected world, the emphasis on lifelong learning and skill development for women reflects a commitment to building a more inclusive, innovative, and resilient society. Here are some avenues for lifelong learning and skill development for women.

Objective of the study

- To study lifelong learning and skill development opportunity for women.
- To study various learning platforms for women
- To study new technological advancement to enhance new skill.
- To explore existing lifelong learning programs and initiatives designed for women
- To recommend strategies for improving and expanding lifelong learning opportunities for women.

Research methodology

To conduct the research study descriptive research method has been used. For the purpose of the study secondary data is used. It is collected from the published books, research papers in journals, annual reports and website.

Modes of Lifelong Learning and Skill Development Opportunity for Women

Online Courses and Platforms

Women can benefit from a variety of online learning platforms, such as Coursera, edX, and LinkedIn Learning, which offer courses in diverse fields. Online platforms provide flexibility, allowing women to balance learning with other responsibilities.

Skill-Specific Workshops and Webinars

Participating in workshops and webinars that focus on specific skills, such as coding, digital marketing, or entrepreneurship, can empower women in their professional pursuits.

Community Colleges and Local Learning Centres

Community colleges and local learning centres often provide affordable courses in various subjects, ranging from vocational skills to academic programs

Government Initiatives and Grants

Governments have initiatives and grants aimed at promoting education and skill development for women. These may include scholarships, subsidized courses, or funding for female entrepreneurs. In addition to government efforts, NGOs and other institutions should provide employable skills & training to women to help them find alternative and dignified occupations to earn decently.

**Soft Skills Development**

Courses or workshops focusing on soft skills such as communication, emotional intelligence, and negotiation can contribute to personal and professional development.

Financial Literacy Workshops

Programs that focus on financial literacy can empower women to make informed decisions regarding their finances, investments, and economic independence.

Entrepreneurship Support Programs

Initiatives that support women entrepreneurs, such as mentorship programs, business development workshops, and access to funding, can enhance entrepreneurial skills.

Global Collaboration

With the world becoming more interconnected, women have opportunities to engage in global collaborations. Cross-cultural learning experiences, international partnerships, and participation in global forums empower women to broaden their perspectives and amplify their impact.

Recommendations for Improving and Expanding Lifelong Learning Opportunities for Women**Financial Support**

Establish scholarship programs or financial aid specifically targeted at women, addressing economic barriers to education. Collaborate with governmental and non-governmental organizations to provide subsidies or grants for women pursuing lifelong learning.

Accessible Platforms

Develop user-friendly online platforms that cater to diverse learning styles and preferences. Implement mobile-friendly applications to ensure accessibility for women with limited access to traditional educational resources.

Flexible Learning Structures

Introduce flexible scheduling options, such as part-time courses, evening classes, or weekend workshops, to accommodate the diverse responsibilities of women. Promote blended learning models that combine online and in-person sessions, allowing women to balance learning with other commitments.

Creating an inclusive and supportive environment for women to pursue lifelong learning and skill development is essential for achieving gender equality and promoting women's empowerment across various spheres of life. Tailoring programs to address the unique challenges and aspirations of women contributes to a more equitable and diverse society.

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Constitutional Provisions Relating To Women Empowerment In India

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ABSTRACT

From ancient to modern period, women's condition-socially, politically and economically- has not remained same and it kept changing with times. In ancient India, women were having equal status with men; in early Vedic period they were very educated and there are references of women sages such as Maitrayi in our ancient texts. But with the coming of famous treatise of Manu i.e. Manusmriti, the status of women was relegated to a subordinate position to men. All kinds of discriminatory practices started to take form such as child marriage, devadashi pratha, nagar vadhu system, sati pratha, etc. Women's socio-political rights were curtailed and they were made fully dependent upon the male members of family. Their right to education, right to work and right to decide for themselves were taken away. During medieval period the condition of women got worsened with the advent of Muslim rulers in India; as also during the British period. But the British rule also brought western ideas into the country few enlightened Indians such as Raja Ram Mohun Roy influenced by the modern concept of freedom, liberty, equality and justice started to question the prevailing discriminatory practices against women. Through his unrelenting efforts, the British were forced to abolish the ill-practice of Sati. Similarly several other social reformers such as Ishwar Chandra Vidyasagar, Swami Vivekananda, Acharya Vinoba Bhave etc. worked for the upliftment of women in India. For instance, the Widow Remarriage Act of 1856 was the result of Ishwar Chandra Vidyasagar's movement for improving the conditions of widows.

Indian National Congress supported the first women's delegation which met the Secretary of State to demand women's political rights in 1917. The Child Marriage Restraint Act in 1929 was passed due to the efforts of Mahammad Ali Jinnah, Mahatma Gandhi called upon the young men to marry the child widows and urged people to boycott child marriages. During freedom movement, almost all the leaders of the struggle were of the view that women should be given equal status in the free India and all types of discriminatory practices must stop. And for that to happen, it was thought fit to include such provisions in the Constitution of India which would help eliminate age-old exploitative customs and traditions and also such provisions which would help in empowering women socially, economically and politically.

Key words: Constitution, Directive Principles, Discrimination, Empowerment, Fundamental Rights, Gender equality

INTRODUCTION

Women Empowerment in India:

Women empowerment only and not men empowerment? Why women need empowerment and not men? Women make almost 50% of the total population of the world. Then why this substantial section of the society needs empowerment? They are not in minority so as to require special treatment. Biologically speaking also, it is a proven fact that female race is superior to male. Then the question arises that why we are debating the topic.

“Women Empowerment’. You can tell the condition of a nation by looking at the status of its women”

– Pt. Jawaharlal Nehru.

Need for empowerment arose due to centuries of domination and discrimination done by men over women; women are the suppressed lot. They are the target of varied types of violence and discriminatory practices done by men all over the world. India is no different. India is a complex country. We have, through centuries, developed various types of customs, traditions and practices. These customs and traditions, good as well as bad, have become a part of our society's collective consciousness. We worship female goddesses; we also give great importance to our mothers, daughters, sisters, wives and other female relatives or friends. But at the same time, Indians are also famous for treating their women badly both inside and outside their homes. Indian society consists of people belonging to almost all kinds of religious beliefs. In every religion women are given a special place and



every religion teaches us to treat women with respect and dignity. But somehow the society has so developed that various types of ill practices, both physical and mental, against women have become a norm since ages. For instance, sati pratha, practice of dowry, parda pratha, female infanticide, wife burning, sexual violence, sexual harassment at work place, domestic violence and other varied kinds of discriminatory practices; all such acts consists of physical as well as mental element.

OBJECTIVES

- To study about the growth of Women Empowerment in India.
- To study the various laws for and in favour of Women Empowerment in Indian Constitution.
- To analyzed the role constitution in protection of women rights in India.

LIMITATION OF THE STUDY

This paper is mainly targeted to study the Indian Constitutional provisions on Women Empowerment. This study is confined to the study of laws on women empowerment and the decisions given by constitution on related disputes.

RESEARCH METHODOLOGY

This paper is entirely based on the secondary sources. Therefore it is designed in doctrinal research. The information of this paper has collected from internet and some international convention's copies and related books.

Need of women empowerment

Women empowerment in simple words can be understood as giving power to women to decide for their own lives or inculcating such abilities in them so that they could be able to find their rightful place in the society.

According to the United Nations, women's empowerment mainly has five components:

1. Generating women's sense of self-worth;
2. Women's right to have and to determine their choices;
3. Women's right to have access to equal opportunities and all kinds of resources;
4. Women's right to have the power to regulate and control their own lives, within and outside the home; and Women's ability to contribute in creating a more just social and economic order.

Thus, women empowerment is nothing but recognition of women's basic human rights and creating an environment where they are treated as equals to men.

Constitution of India and Women Empowerment

India's Constitution makers and our founding fathers were very determined to provide equal rights to both women and men. The Constitution of India is one of the finest equality documents in the world. It provides provisions to secure equality in general and gender equality in particular. Various articles in the Constitution safeguard women's rights by putting them at par with men socially, politically and economically. The Preamble, the Fundamental Rights, DPSPs and other constitutional provisions provide several general and special safeguards to secure women's human rights.

The Preamble to the Constitution of India assures justice, social, economic and political; equality of status and opportunity and dignity to the individual. Thus it treats both men and women equal.

Fundamental Rights:

The policy of women empowerment is well entrenched in the Fundamental Rights enshrined in our Constitution. For instance:

- Article 14 ensures to women the right to equality.
- Article 15(1) specifically prohibits discrimination on the basis of sex.
- Article 15(3) empowers the State to take affirmative actions in favour of women.
- Article 16 provides for equality of opportunity for all citizens in matters relating to employment or appointment to any office. These rights being fundamental rights are justiciable in court and the Government is obliged to follow the same.

Directive Principles of State Policy:

Directive principles of State Policy also contains important provisions regarding women empowerment and it is the duty of the government to apply these principles while making laws or formulating any policy. Though these are not justiciable in the Court but these are essential for governance nonetheless. Some of them are:

- ❖ Article 39 (a) provides that the State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood.



- ❖ Article 39 (d) mandates equal pay for equal work for both men and women.
- ❖ Article 42 provides that the State to make provision for securing just and humane conditions of work and for maternity relief.
- ❖ Fundamental Duties:
- ❖ Fundamental duties are enshrined in Part IV-A of the Constitution and are positive duties for the people of India to follow. It also contains a duty related to women's rights:
- ❖ Article 51 (A) (e) expects from the citizen of the country to promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women.

Other Constitutional Provisions:

Through 73rd and 74th Constitutional Amendment of 1993, a very important political right has been given to women which is a landmark in the direction of women empowerment in India. With this amendment women were given 33.33 percent reservation in seats at different levels of elections in local governance i.e. at Panchayat, Block and Municipality elections. Thus it can be seen that these Constitutional provisions are very empowering for women and the State is duty bound to apply these principles in taking policy decisions as well as in enacting laws.

Specific Laws for Women Empowerment in India

Here is the list of some specific laws which were enacted by the Parliament in order to fulfil Constitutional obligation of women empowerment:

- The Equal Remuneration Act, 1976.
- The Dowry Prohibition Act, 1961.
- The Immoral Traffic (Prevention) Act, 1956.
- The Maternity Benefit Act, 1961.
- The Medical termination of Pregnancy Act, 1971.
- The Commission of Sati (Prevention) Act, 1987.
- The Prohibition of Child Marriage Act, 2006.
- The Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994.

The Sexual Harassment of Women at Work Place (Prevention, Protection and) Act, 2013.

Above mentioned and several other laws are there which not only provide specific legal rights to women but also gives them a sense of security and empowerment.

International Commitments of India as to Women Empowerment

India is a part to various International conventions and treaties which are committed to secure equal rights of women.

One of the most important among them is the Convention on Elimination of All Forms of Discrimination against Women (CEDAW), ratified by India in 1993. Other important International instruments for women empowerment are: The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development & Peace for the 21st century, titled "Further actions and initiatives to implement the Beijing Declaration and the Platform for Action". All these have been whole-heartedly endorsed by India for appropriate follow up. These various national and International commitments, laws and policies notwithstanding women's situation on the ground have still not improved satisfactorily. Varied problems related to women are still subsisting; female infanticide is growing, dowry is still prevalent, domestic violence against women is practised; sexual harassment at workplace and other heinous sex crimes against women are on the rise. Though, economic and social condition of women has improved in a significant way but the change is especially visible only in metro cities or in urban areas; the situation is not much improved in semi-urban areas and villages. This disparity is due to lack of education and job opportunities and negative mind set of the society which does not approve girls' education even in 21st century.

Government Policies and Schemes for Women Empowerment

Whatever improvement and empowerment women have received is especially due to their own efforts and struggle, though governmental schemes are also there to help them in their endeavour. In the year 2001, the Government of India launched a National Policy for Empowerment of Women. The specific objectives of the policy are as follows:



- Creation of an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- Creation of an environment for enjoyments of all human rights and fundamental freedom by women on equal basis with men in all political, economic, social, cultural and civil spheres.
- Providing equal access to participation and decision making of women in social political and economic life of the nation.
- Providing equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life etc.
- Strengthening legal systems aimed at elimination of all forms of discrimination against women.
- Changing societal attitudes and community practices by active participation and involvement of both men and women. Mainstreaming a gender perspective in the development process.
- Elimination of discrimination and all forms of violence against women and the girl child.
- Building and strengthening partnerships with civil society, particularly women's organizations.

The Ministry of Women and Child Development is the nodal agency for all matters pertaining to welfare, development and empowerment of women. It has evolved schemes and programmes for their benefit. These schemes are spread across a very wide spectrum such as women's need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition etc., as well as their need for economic sustenance through skill development, education and access to credit and marketing. Various schemes of the Ministry are like Swashakti, Swayamsidha, STEP and Swawlamban enable economic empowerment. Working Women Hostels and Creches provide support services. Swadhar and Short Stay Homes provide protection and rehabilitation to women in difficult circumstances. The Ministry also supports autonomous bodies like National Commission, Central Social Welfare Board and Rashtriya Mahila Kosh which work for the welfare and development of women. Economic sustenance of women through skill development, education and access to credit and marketing is also one of the areas where the Ministry has special focus.

CONCLUSION AND SUGGESTIONS

In conclusion, it can be said that women in India, through their own unrelenting efforts and with the help of Constitutional and other legal provisions and also with the aid of Government's various welfare schemes, are trying to find their own place under the sun. And it is a heartening sign that their participation in employment- government as well as private, in socio-political activities of the nation and also their presence at the highest decision making bodies is improving day by day.

However, we are still far behind in achieving the equality and justice which the Preamble of our Constitution talks about. The real problem lies in the patriarchal and male-dominated system of our society which considers women as subordinate to men and creates different types of methods to subjugate them. The need of us is to educate and sensitize male members of the society regarding women issues and try to inculcate a feeling of togetherness and equality among them so that they would stop their discriminatory practices towards the fairer sex. For this to happen apart from Government, the efforts are needed from various NGOs and from enlightened citizens of the country. And first of all efforts should begin from our homes where we must empower female members of our family by providing them equal opportunities of education, health, nutrition and decision making without any discrimination.

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Womens Opportunities And Challenges In Construction Industry

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INTRODUCTION:-

In India, the terms 'unorganized sector' and 'informal sector' are used interchangeably as they are considered important sectors of the economy. The term "Unorganized Sector" means all general official records of the Central and State Governments of India. Infact, the term "informal sector" was first coined and mentioned by Keith Hart. Excellent formal and informal income opportunities based on both wages and self-employment (Keith Hart 1973). This informal or unorganized economic structure accounts for 50% of the national product and over 90% of the labor force, but due to its low socio-economic status, the informal sector imposes a heavy burden on disadvantaged societies. In recent decades, India has achieved better economic growth, increased formalization of formal and informal activities, and rapid gains in income and employment in the informal sector. Moreover, populous developing countries like India require special attention to achieve faster and more inclusive growth. Supporting high levels of growth must be balanced with increasing domestic demand in the informal economy for recognition, skills, knowledge, machinery and infrastructure.

SCOPE OF THE STUDY:-

Women who work in the construction industry encounter numerous financial, psychological, health, and safety issues. By assisting the industry in organizing women workers in construction regions in a methodical manner and assisting society in becoming more organized, this study aids women workers in overcoming these challenges.

OBJECTIVES

1. To study the WorkPlace Issues faced by the women labours in the construction area.
2. To analyse the effect of WorkPlace Issues (Working Condition, Workplace Bullying and Occupational Hazard) on Work Family Conflict and Role Conflict.
3. To give suggestions to increase their Life Satisfaction and Health.

CHALLENGES FACING WOMEN IN CONSTRUCTION

1. A Male-Dominated Industry

Although the majority of construction workers are men, the number of women working in this field is increasing. Women who work on construction sites may find themselves the only women on the construction site.

Even confident women can feel like outsiders in this sea of men. This feeling of being different can be a painful experience for some people.

Many construction companies have stated that they wish to employ women or that they are equal opportunity employers and that gender is not a factor in their employment. However, the perception that the industry is male-dominated remains an obstacle and tends to reinforce the status quo.

2. Sexual Harassment

Unfortunately, sexual harassment is a reality in the construction industry. Women are more prone to inappropriate behavior because on average they are outnumbered 9 to 1.

The construction industry has limited up-to-date statistics on this issue. The most recent comprehensive study on this topic is more than 20 years old. The report was prepared by the Occupational Safety and Health Administration in 1999. The survey found that 88% of female construction workers reported sexual harassment.

All employers know that women (and men) have the right to be free from harassment in the workplace. Construction companies must provide a safe and productive working environment for women. Company policies should be clearly stated in the company handbook, and sexual harassment training should be updated regularly as part of the onboarding process for all employees.

3. Irregular Working Hours

Many types of construction work, especially field work, can involve irregular working hours. Depending on the situation, work on site may begin before sunrise.

This is due to the fact that most outdoor jobs require long working hours in good weather. Scheduling construction shifts is difficult and unpredictable, as workers must balance working short hours during inclement weather.

Such time on a construction site can be a very important factor for women with school-age children. Working before dawn and long hours can be stressful for parents.

Employers should do everything they can to help all employees, men and women, balance childcare and work. Before women agree to work, they need to negotiate the division of labor and shifts.

4. Lift Requirements may be Limiting

Many construction sites require more mental strength than physical strength. Still, certain aspects of construction are physically demanding and sometimes require brute force.

Many construction jobs require the ability to lift and load a certain amount of weight. These are necessary to enable workers to carry out their daily tasks safely.

Certain weight or lifting requirements may disqualify some women from the task. However, it is important to take these limitations seriously.

Employers must disclose elevator requirements in job postings. And when considering new hires (regardless of gender) who may not be able to meet these requirements, consider other positions within your organization that don't have promotion requirements.

5. Unfit Safety Equipment

Most safety equipment and clothing must fit snugly to be effective. For example, a welding jacket that is too large can cause a fire during simple welding operations.

These safety risks are even greater for women who are smaller in height and weight. As more women enter the construction industry, more safety equipment is being customized for them.

However, many construction companies may not stock safety equipment or clothing for women. Employers should do their best to provide appropriate work clothing and PPE. Employees should feel free to raise concerns if they believe their equipment is not suitable for the job.

Remember: Even if your organization has adequate general contractor insurance, it is not safe to wear safety equipment that is inappropriate for your weight, height, and build.

6. Shared Portable Restrooms

Portable toilets are common at most construction sites. Many women may be disappointed by this fact, especially those who are used to powderrooms with plenty of amenities. Most construction projects do not have separate toilets for men and women.

However, most portable toilets are for one person. It is in everyone's best interest to keep female employees clean and well-groomed, and if management makes this a priority, most female employees will understand that it is just part of the job. You will understand.

OPPORTUNITIES WOMEN IN CONSTRUCTION INDUSTRIES :-

1) The Industry Is Becoming More Inclusive:-

From career programs for women to changing attitudes in the workplace, the construction industry is experiencing an overhaul of its approach to gender diversity. One reason is that the region needs more workers. There are also numerous studies that put hard numbers on the benefits of a diverse workforce. For example, a recent McKinsey study found that companies with higher gender diversity outperformed their less diverse competitors by 15%.

2) A Supportive Community of Female Colleagues:

In addition to overall improvements in support for women in the industry, there is a strong network of female colleagues in the construction industry. There are several organizations that exist solely to support and connect women in this field. Groups like the National Association of Women in Construction host conferences and events and provide resources for women in everything from executives to carpenters and everything in between.

3) Better Communication:-

One reason women are great candidates for leadership positions is because of their natural communication skills. Women's brains are structured that way, which allows them to better understand multiple perspectives and communicate more effectively. This varies from person to person, men can also be good speechmakers, but women have more control over their nature.

Good communication is important in almost every job, but it's especially important both on construction sites and in the office. Whether workers need to solve problems on the construction site or



discuss construction plans and designs in meetings, construction will fail without clear communication. The superior public speaking and networking skills that women bring are invaluable in the industry.

4) Empowering Opportunities for the Future:-

Today's workforce supports women more than ever before. They have proven time and time again that they are just as capable as men in any industry, and construction is no exception. Women in this industry are intelligent, resourceful, skilled and great leaders. Despite male stereotypes in the construction industry, there are many reasons why women are even more qualified than men in both sales and management positions.

A more inclusive future means better opportunities for everyone, regardless of gender, race or education. Welcoming women into the construction industry helps us all build a better future.

CONCLUSION:-

Women are breaking barriers and making significant contributions to the construction industry. While there is still much work to be done to address the challenges women face, there are many programs and initiatives in the industry aimed at supporting and empowering women. As more women enter the construction industry, the industry is becoming more diverse and inclusive, leading to better outcomes for everyone involved.

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**Environmental Engineering Review Article****Mr. Rajesh T. Madane**

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Abstract :-

A review of renewable energy sources, sustainability issues and climate change mitigation. The world is fast becoming a global village due to the increasing daily requirement of energy by all population across the world while the earth in its form cannot change. The need for energy and its related services to satisfy human social and economic development, welfare and health is increasing. Returning to renewable energy like Solar, wind, green Hydrogen etc. to help mitigate climate change is an excellent approach which needs to be sustainable in order to meet energy demand of future generations.

The study reviewed the opportunities associated with renewable energy sources which includes Energy Security, Energy Access, Social and Economic development, Climate Change Mitigation, and reduction of environmental and health impacts. Despite these opportunities, there are challenges that hinder the sustainability of renewable energy sources towards climate change mitigation. These challenges include Market failures, lack of information, access to raw materials for future renewable resource deployment, and our daily carbon footprint. The study suggested some measures and policy recommendations which when considered would help achieve the goal of renewable energy thus to reduce emissions, mitigate climate change and provide a clean environment as well as clean energy for all and future generations. Subjects Bio Energy Clean Tech Clean Technologies Environmental Renewable Energy Keywords renewable energy sources climate change mitigation sustainability issues clean energy carbon footprint environmental sustainability engineering.

PUBLIC INTEREST STATEMENT Energy is a requirement in our everyday life as a way of improving human development leading to economic growth and productivity. The return-to- renewable will help mitigate climate change is an excellent way but needs to be sustainable in order to ensure a sustainable future and bequeath future generations to meet their energy needs. Knowledge regarding the interrelations between sustainable development and renewable energy in particular is still limited.

Subject:- The aim of the paper is to ascertain if renewable energy sources are sustainable and examine how a shift from fossil fuel-based energy sources to renewable energy sources would help reduce climate change and its impact. A qualitative research was employed by reviewing peer-reviewed papers in the area of study.

Keywords:- renewable energy sources; climate change mitigation; sustainability issue ; Clean energy; Carbon footprint; environmental sustainability engineering ...

Introduction:-

The study identified opportunities and reduced environmental and health impacts related to renewable energy security, energy access, socio-economic development and climate change mitigation. While the Earth is rapidly transforming into a global village due to the increasing daily energy demand of the world population, the Earth cannot change its shape.

Demand for energy and related services is increasing to meet social and economic development, human welfare and health. All societies need energy services that serve basic human needs such as health, lighting, cooking, comfort space, Agricultural, mobility and communication and serve as generative processes. Ensuring energy supply and curbing its impact on climate change are two major challenges for the energy sector towards a sustainable future. In today's world, realizing one is surprising.

Four billion people have no access to electricity, 85 of them living in rural areas. As a result, the number of rural communities using traditional biomass is expected to rise. The first recorded commercial coal mining in history was in 1750 near Richmond, Virginia.

Momentarily, coal became the most preferred fuel for steam engines due to its more energy carrying capacity than corresponding quantities of biomass-based fuels (firewood and charcoal). It is noteworthy that coal was comparatively cheaper and a much cleaner fuel as well in the past centuries. The dominance of fossil fuel-based power generation (Coal, Oil and Gas) and an exponential increase in population for the past decades have led to a growing demand for energy resulting in global challenges



associated with a rapid growth in carbon dioxide (CO₂) emissions . A significant climate change has become one of the greatest challenges of the twenty-first century. Its grave impacts may still be avoided if efforts are made to transform current energy systems.

Renewable energy sources have significant potential to mitigate climate change by offsetting greenhouse gas emissions from fossil fuel-based electricity generation. In recent years, sustainable development has become the focus of national policies, strategies and development plans in many countries. The United Nations General Assembly, through an open working group, proposed a set of global sustainable development goals (SDGs), including 17 goals and 169 goals at the United Nations in New York. Also in March 2015, a preliminary set of 330 indicators was introduced.

The SDGs place greater value and demands on the scientific community than did the Millennium Development Goals. In addressing climate change, renewable energy, food, health and water provision requires a coordinated global monitoring and modelling of many factors which are socially, economically and environmentally oriented . Research into alternate sources of energy dated back in the late 90s when the world started receiving shock from oil produces in terms of price hiking . It is evidential in literature that replacing fossil fuel-based energy sources with renewable energy sources, which includes bio energy, direct solar energy, geothermal energy, hydropower, wind and ocean energy (tide and wave), would gradually help the world achieve the idea of sustainability.

Governments, intergovernmental agencies, interested parties and individuals in the world today look forward to achieving a sustainable future due to the opportunities created in recent decades to replace petroleum-derived materials from fossil fuel-based energy sources with alternatives in renewable energy sources. The recent launch of a set of global SDGs is helping to make sure that climate change for twenty-first century and its impacts are combated, and a sustainable future is ensured and made as a bequest for future generations . Against this backdrop, the study seeks to examine the potentials and trends of sustainable development with renewable energy sources and climate change mitigation, the extent to which it can help and the potential challenges it poses and how a shift from fossil to renewable energy sources is a sure way of mitigating climate change. To achieve this objective, concepts, techniques and peer- reviewed journals are analyzed and reviewed judiciously. The remainder of the paper is sectioned into five Section discusses renewable energy sources and sustainability and climate change, Section elaborates on the various renewable energy sources and technologies, Section elaborates on the renewable energy sources and sustainable development, Section elaborates on challenges affecting renewable energy sources and policy recommendations and Section concludes the study. Renewable energy sources and sustainability Renewable energy sources replenish themselves naturally without being depleted in the earth they include bio energy, hydropower, geothermal energy, solar energy, wind energy and ocean (tide and wave) energy. The main renewable energy forms and their uses are known to all of us & defines sustainable energy as, a dynamic harmony between the equitable availability of energy-intensive goods and services to all people and preservation of the earth for future generations. The worlds growing energy need, alongside increasing population led to the continual use of fossil fuel-based energy sources (Coal, Oil and Gas) which became problematic by creating several challenges such as depletion of fossil fuel reserves, greenhouse gas emissions and other environmental concerns, geopolitical and military conflicts, and the continual fuel price fluctuations. These problems will create unsustainable situations which will eventually result in potentially irreversible threat to human societies Notwithstanding, renewable energy sources are the most outstanding alternative.

Renewable energy must be sustainable because it is obtained naturally from current energy flows in our environment.

For renewable energy to be sustainable, it must be limitless and provide non-harmful delivery of environmental goods and services. For instance, a sustainable bio-fuel should not increase the net CO₂ emissions, should not unfavorably affect food security, nor threaten biodiversity is that really what is happening today I guess not. In spite of the outstanding advantages of renewable energy sources, certain shortcoming exists such as the discontinuity of generation due to seasonal variations as most renewable energy re- sources are climate-dependent, that is why its exploitation requires complex design, planning and control optimization methods. Fortunately, the continuous technological advances in computer hard- ware and software are permitting scientific researchers to handle these optimization difficulties using computational resources applicable to the renewable and sustainable energy field.



Renewable energy sources and uses. Dryers, Solar Cookers Direct Solar Power Solar Power, Thermal Power, Water Heaters Wind Power, Wind Generators, Windmills, Water Pumps Waves and Tidal Structures, Dams, Renewable Energy Sources and Climate Change Currently the term "climate change" is not used. It's getting a lot of attention. Everything in the world, scientific discussions and political discussions. Climate has been changing since the beginning of creation, but the rate of change in recent years is alarming and may be one of the threats facing the planet.

The growth rate of carbon dioxide has increased over the past 36 years Renewable energy sources and technology Renewable energy sources are energy sources from natural and persistent flow of energy happening in our immediate environment. They include bio-energy, direct solar energy, geothermal energy, hydropower, wind and ocean energy (tide and wave). Hydropower source potential Hydropower generation technical annual potential is 14,576 TWh, with an estimated total capacity potential of 3,721 GW but, currently the global installed capacity of hydropower is much less than its potential. According to the World Energy Council Report, about 50 of hydropower installed capacity is among four countries namely China, Brazil, Canada and USA . The resource potential of hydropower could be altered due to climate change.

Globally, climate change-induced changes in existing hydropower systems are estimated to be less than 0.1, but more research is needed to reduce the uncertainties in these projections Environmental and social impacts of hydroelectric power Hydroelectric power generation does not generate greenhouse gases and is therefore generally considered a clean energy source. However, it has its own advantages and disadvantages. It improves the socio-economic development of a country but, also considering the social impact, it displaces a lot of people from their homes to create it, though they are compensated but are not enough. The exploitation of the sites for hydropower such as, reservoirs that are often artificially created leading to flooding of the former natural environment. In addition, water is drained from lakes and watercourses and transported through channels over large distances and to pipelines and finally to the turbines that are often visible, but they may also go through mountains by created tunnels inside them . Hydroelectric structures affect river body's ecology, largely by inducing a change into its hydrologic characteristics and by disturbing the ecological continuity of sediment transport and fish migration through the building of dams, dikes and weirs .

Potential as a bio-energy source Biomass has great potential to achieve the goal of reducing greenhouse gas emissions and can provide a fuel supply in the future. Much research is being done in this area to quantify biomass technologies worldwide. The yield of biomass and its potential varies from country to country, from medium yields in temperate to high level in sub tropic and tropic countries. With biomass, a lot of research is focusing on an environmentally acceptable and sustainable source to mitigate climate change . Bio-energy environmental and social impact The use of biological components (plant and animal source) to produce energy has always been a cause of worry especially to the general public and as to whether its food produce are to be used to provide fuel since there are cases of food aid needed around the world in deprived countries. Direct solar energy The word direct solar energy refers to the energy base for those renewable energy source technologies that draw on the Sun's energy directly. Some renewable technologies, such as wind and ocean thermal, use solar energy after it has been absorbed on the earth and converted to the other forms.

Solar energy technology is obtained from solar irradiance to generate electricity using photo-voltaic (PV) and concentrating solar power (CSP), to produce thermal energy, to meet direct lighting needs and, potentially, to produce fuels that might be used for transport and other purposes According to the World Energy Council, the total energy from solar radiation falling on the earth was more than 7,500 times the World's total annual primary energy consumption .Geothermal energy is obtained naturally from the earth's interior as heat energy source. The origin of the heat is linked with the internal structure of the planet and the physical processes occurring there.

Although heat is present in the earth's crust in huge quantities, not to mention the deepest parts, it is unevenly distributed, rarely concentrated, and often at depths too great to be exploited mechanically. Geothermal gradient averages about 30 C/km. There are areas of the earth's interior which are accessible by drilling, and where the gradient is well above the average gradient. Heat is mined from geothermal reservoirs using wells and other means. Reservoirs that are naturally adequately hot and permeable are called hydrothermal reservoirs, while reservoirs that are satisfactorily hot but are

improved with hydraulic stimulation are called enhanced geothermal systems (ESG). Once brought to the surface, liquids of varying temperatures can be used for power generation and other purposes requiring thermal energy. As an important energy source in the world of wind energy, the emergence of wind power has taken a dominant position among renewable energy sources. Wind exists everywhere in the world and in some places with significant energy densities .

Wind energy uses the kinetic energy of moving air.

A major application of the importance of climate change mitigation is the generation of electricity using large turbines located onshore (land) or offshore (sea or freshwater) . Onshore wind technology is already. Wind turbines convert wind energy into electricity.

Ocean energy (tides and waves) Surface waves are formed when wind passes over water (sea). The faster the wind speed, the longer the wind is sustained, the greater distance the wind travels, the greater the wave height, and the greater the wave energy produced The ocean stores enough energy to meet the total worldwide demand for power many times over in the form of waves, tide, currents and heat. The year 2008 saw the beginning of the first generation of commercial Ocean energy devices, with the first units being installed in the UK-Sea. There are presently four ways of obtaining energy from sea areas, namely from Wind, Tides, Waves and Thermal differences between deep and shallow Sea water.

Renewable energy and sustainable development Renewable energy has a direct relationship with sustainable development through its impact on human development and economic productivity.

Renewable energy sources, Opportunities for renewable energy sources.

It provides opportunities for energy security, social and economic development, energy access, climate change mitigation, and environmental and health impact reduction

Potential of renewable energy for sustainable development. Energy Security The concept of energy security is widely used, but there is no consensus on its precise interpretation. Yet, the concern in energy security is based on the idea that there is a continuous supply of energy which is critical for the running of an economy. Given the interdependence of economic growth and energy consumption, access to a stable energy supply is of importance to the political world and a technical and monetary challenge for both developed and developing countries, because prolonged interferences would generate serious economic and basic functionality difficulties for most societies. Renewable energy sources are evenly distributed around the globe as compared to fossils and in general less traded on the market.

Renewable energy reduces energy imports and contribute diversification of the portfolio of supply options and reduce an economy's to price volatility and represent opportunities to enhance energy security across the globe. The introduction of renewable energy can also make contribution to increasing the reliability of energy services, to be specific in areas that often suffer from insufficient grid access. A diverse portfolio of energy sources together with good management and system design can help to enhance security.

Social and economic development Generally, the energy sector has been perceived as a key to economic development with a strong correlation between economic growth and expansion of energy consumption.

Globally, per capita incomes are positively correlated with per capita energy use and economic growth can be identified as the most essential factor behind increasing energy consumption in the last decades. It in turn creates employment renewable energy study in 2008, proved that employment from renewable energy technologies was about 2.3 million jobs worldwide, which also has improved health, education, gender equality and environmental safety . Energy access The sustainable development goal seven (affordable and clean energy) seeks to ensure that energy is clean, affordable, available and accessible to all and this can be achieved with renewable energy source since they are generally distributed across the globe.

Access concerns need to be understood in a local context and in most countries there is an obvious difference between electrification in the urban and rural areas. Distributed grids based on the renewable energy are generally more competitive in rural areas with significant distances to the national grid and the low levels of rural electrification offer substantial openings for renewable energy-based mini-grid systems to provide them with electricity. Climate change mitigation and reduction of environmental and health impacts Renewable energy sources used in energy generation helps to reduce greenhouse gases which mitigate climate change, reduce environmental and health complications associated with pollutants from fossil fuel sources of energy.



United States, a shift from mainly fossil fuel-based energy sources to renewable energy sources Challenges affecting renewable energy sources Renewable energy sources could become the major energy supply option in low-carbon energy economies. Disruptive alterations in all energy systems are necessary for tapping widely available renewable Energy sources. Organizing the energy transition from non-sustainable to renewable energy is often described as the major challenge of the first half of the twenty-first century and shows the relationship between renewable energy and the factors that affect sustainability. The main barriers to the use of renewable energy sources lie in national policies and policy instruments, which in turn affect costs and technological innovation. Technological innovations also affect the cost of renewable energy.

This, in turn, leads to market failure and low patronage of renewable energy technologies. Therefore, an effective renewable energy policy should consider the interaction of factors affecting renewable energy supply and sustainability. Below are policy recommendations from research that can help mitigate climate change and its impacts. All sectors and regions can play a role in helping to reduce this by investing in renewable energy technologies and policies.

Reducing our carbon footprint through the changes in lifestyle and behavior patterns can contribute a great deal to the mitigation of climate change. Research into innovations and technologies that can reduce land use and also reduce accidents from renewable energy sources and the risk of resource competition, for example in Bio energy where food for consumption competing with energy production. Enhancing international cooperation and support for developing countries towards the expansion of infrastructure and upgrading technology for modern supply and sustainable energy services as a way of mitigating climate change and its impacts. Interconnection of factors affecting renewable energy supplies and sustainability. Considering the importance and rewards of subject, the Hon Prime minister, sir has recently launched the scheme of PM Suryodaya , for the benefits of common people of India .

ConclusionEnergy is essential in everyday life as a way to improve human development leading to economic growth and productivity. A return to renewable energy will help mitigate climate change. It's a good way, but it has to be sustainable.....

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Impact of Education in Women Empowerment

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Abstract

This paper is to analyze the impact of education in Women Empowerment and highlights the concerns and Challenges of Women Empowerment. Today one of the most important concerns is empowerment of women in society. Women's empowerment is dependent on various variables i.e. geographical location, educational status, social status and age. From that Education is the key to release the freedom for development. I monitor in our life how women become ignored by various social harms. History has established that, if you educate a man, you educate an individual, but if you educate a woman, you educate a nation. Educating a woman brings about self-respect and confidence. Women need to be more involved in educational policy decision making process. Therefore this article discusses the impact of education on empowerment of women as well as the suggestion to improve the changes that need to be considered for women empowerment

Keywords: Women's Empowerment, Issues and challenges, Education

Introduction :

Women's empowerment is the process of empowering women. It may be defined in several ways, including accepting women's viewpoints or making an effort to seek them, raising the status of women through education, awareness, literacy, and training. Empowerment is the interpersonal process of providing the proper tools, resources, and environment to build, develop, and increase the ability and effectiveness of others to set and reach individual goals

Different ways for empowerment:

However, empowerment of women now can be categorized into five main parts : social, educational, economic, political and psychological. Social Empowerment refers to the enabling force that strengthens women's social relations and their position in social structures. Women empowerment is a movement that strives to eliminate the social, economic, and political divide between men and women. The term 'women empowerment' only came into existence in the 19th century. Empowerment itself means 'giving power out.' Women have been considered a weaker gender worldwide for thousands of years. Although India gained independence, women were still not given equal socio-economic status. Therefore, the Government of India and other non-government bodies work toward the overall development of women in our society.

The United Nations termed the period from 1975 to 1985 the Decade for Women. Additionally, 2001 was considered the 'International Year for Women's Empowerment', which was also adopted by India.

Types of Women Empowerment

Women's empowerment is necessary for the overall development of society. Here are the types of empowerment that focus on different issues women face.

• Social Empowerment

This type of empowerment talks about the social differences women have gone through. India has made a lot of progress after its independence. Still, in a few places, women face injustices regarding health, family decisions, marriage decisions, childbirth, etc. Having an equal say in all of these matters can be a way to give women social empowerment and not limit them to a certain place.

• Educational Empowerment

Since historical times, education has been one of the most important ways for women to acquire equal socio-economic status. Women were denied the right to education in previous times. Even today, female literacy rates across India tend to be lower than in other nations. As a result, it is the need of the hour to grant women access to education to help them study and become the breadwinners of the family.

Women should be given free and compulsory education to understand their rights and duties in society. Girls that are allowed to attend school and keep learning can grow up to become upstanding citizens of India. **Beti Bachao Beti Padhao** was launched with the idea that women can only be saved if

they are educated. Education empowerment is a powerful tool for women to achieve socio-economic status. Educating a woman empowers not only her but also the entire family.

- **Economic Empowerment**

Financially independent women are seen as powerful people. Having equal access to work opportunities and participating in all kinds of markets can help women break down the barriers of inequality and defy traditional gender roles. Another important way to empower women financially is to enable them to make their own decisions in the way they run their homes.

Many organisations have realised the importance of economic empowerment and are actively working towards making women entrepreneurs and setting up microfinance facilities. Creating more employment opportunities for women can also reduce poverty in the country.

- **Political Empowerment**

Politics is one of the strongest and most compelling ways to make a difference in society. It gives women the confidence and skills required to be equal to men in society. Moreover, the participation of women in political activities is critical to creating a sustainable government body.

India has witnessed a lot of strong female politicians over the past few decades. Indira Gandhi, Prathiba Patil, and Nirmala Sitharaman are a few examples of strong women in Indian politics.

- **Psychological Empowerment**

Even though a large population of women are strong and independent, they still cannot step out of their homes alone at night without worry. Women are vulnerable to various crimes such as harassment, exploitation, rape, and honour killing. Not only are these a threat to their survival, but they also have lasting psychological effects that can affect a woman's confidence.

Psychological empowerment allows women to live a life where they are not controlled by fear. It entails creating a space where women are free to be themselves without fearing for their safety and well-being.

Objectives of the Study

1. To understand the basic tenets of women empowerment.
2. To explain the role of education in strengthening socioeconomic and political status of women.
3. To bring a light on kinds of empowerment of women through educational initiatives.

Research Methodology:

The study is based on descriptive research design. The data has been collected through secondary sources like journals, books, government reports, newspapers and various working papers. The secondary data has been analyzed through content analysis method. Meta analyses, systematic reviews, literature reviews, books and documents that were not based on authenticated data, were excluded from the study.

Evolution of Women's Education in India:

The last available census data showed that the female literacy rate was now at 65.46 percent, a substantial increase from merely 6 percent at the dawn of independence. While previously the efforts towards achieving universal literacy among girls were limited to the government, the decade of 2010 saw many private players enter the field and contribute towards girls' education. Additionally, technology made big headway in education, with the usage of mobile phones and applications becoming common. Though the large gap in the ownership of digital devices remains, this stark divide became apparent when COVID struck India and schools were forced to close. The most impacted were the children who did not have access to online education. The impact of COVID-19 on girls' education was even more acute as many girls dropped out of school. The latest ASER data (2023) shows the learning levels of children to be at the 2012 level due to the COVID-19-led shutdown.

As India completes 75 years of independence, it is incumbent upon us to achieve universal quality education for all. The fourth target of the Sustainable Development Goals (SDGs) also talks about ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all. It would be impossible to achieve this goal if India did not specifically focus on getting girls back to school as well as ensuring quality education for all. Some attempts in this direction, such as the National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN Bharat), have already been initiated. However, we still have a long way to go to realize the dream of our freedom fighters, who foresaw the dream of making India a just and equitable society.



Government Schemes of India for Women Empowerment

In a bid to empower women and combat patriarchal systems in Indian society, the government has created the following schemes:

- **Balika Samridhi Yojana** :This scheme was established to lift the overall status of a girl child. The word ‘samridhi’ means prosperity. The main aim of this scheme is to bring positive change for the whole family in terms of education. It funds the education of underprivileged girls born after August 15th, 1997.
- **Mahila Udyam Nidhi Scheme** :This scheme is offered by the Small Industries Development of India (SIDBI). The organisation provides financial assistance to women for establishing small scale industries up to INR 10 lakhs.
- **Udyogini Scheme** :This scheme is designed for women in the fields of agriculture, retail, and any other small business. Women between the ages of 18-45 can get loans up to INR 1 lakh through this scheme.

Role of Education in Women Empowerment The education strives to awaken people from their darkness so that they may realize their empowered status. The importance of education in promoting and sustaining both individual and national development is well known. If education has an empowering effect on women in terms of socio-cultural, economic, interpersonal, legal, political, and psychological domains, investing in education is worthwhile not only from an individual but also from a national perspective (Aslam, 2013). Education, as thought by Freire, is engraved in the dialogical concept of an education rooted in a problematizing comprehension of the act of knowing and the intentionality of changing the world. It is an education that evokes transformation, emancipation, and human liberation (Siqueira, 2015). Access to education by the people equips them with the ability to think about reality, to refuse political and scientific neutrality and to affirm concepts and practices of humanity. Freire, in many of his works, expresses his comprehension of popular education linked to actions with the oppressed (Siqueira, 2015). Extensive education programme aims at transforming patriarchal attitudes. The ideological apparatuses which bolster patriarchal domination need to be transformed into the ideological apparatuses bolstering the rights of women. Education clearly reduces gender gaps in earnings and can play a vital role in attenuating inequalities in earnings in the labour market. Girls education is a human right, provides economic and social benefits and is an international objective. Men continue to play strong roles in Indian women’s lives in certain decisions and at least in our sampled areas. The traditional mode of education makes women to be equipped with capacity to exercise the role of wife and mother and the significance of latter kind is very relevant in this globalized era to be strong enough in their socially responsible (Varghese, 2012). The financial literacy equips women with expertise in doing financial planning not only for the household but even society and state. The economic capacity of women may be determined through their command over resources, agency and achievements. The access of women to micro-finance services is also determinant to their financial independence. It may also help in terms of developing their purchasing power. Female education has historically been seen as deeply subversive and threatening. In societies throughout the world, education is seen as not only offering a path to formal employment in the cash economy, but is popularly associated with ideas about 'modern' i.e. westernised life (Sweetman, 2004) .

Findings of the Study

Education liberates: Education liberates the mind. Books which educate open up our minds to places, people and possibilities we’d never have thought of otherwise. Therefore, an educated woman will also be a liberated woman.

Education breaks down barriers: Education enables us to break down all barriers- religious, linguistic, cultural, political, gender and geographical.

Education allows the privilege of choice: Education will teach them to discriminate between wrong and right, and make the correct choices in life.

Education mobilizes: Education will galvanize women into fighting against the social evils which still plague Indian society.

Education fosters independence: Most young, educated women of today are coming into their own being. They live how they want to, they date who they like, they also chose their life-partners and just about everything else.

Education helps choose a career and gets financial independence: This is an extension of my previous point. Education, today, is enabling women to go beyond professions considered



traditionally good for them, like medicine, nursing, teaching, librarian etc. Today, women are becoming models, actors, fighter pilots, gym instructors, cops, writers, engineers, architects, journalists, scientists, corporate, law, filmmaking and whatnot- they are breaking the glass ceiling. An educated woman contributes to economy: Imagine a nation where women are qualified and are able to get jobs. The contribution to the workforce will enhance the output, and therefore, the economy will develop. And I'm not just talking about industries and corporations, but also about healthcare, the education sector itself, arts, science, literature etc.

Suggestions

1. The first and leading priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention.
2. Awareness programmes need to be organized for creating awareness among women.
3. Women should be allowed to work and should be provided enough safety and support to work.
4. Strict implementation of Programmes and Acts should be there to control the mal-practices prevalent in the society.

Conclusion

Women empowerment is a powerful tool to create a sustainable and progressive society. Women in our country face a lot of harassment, verbal abuse, mental abuse, rapes, discrimination at work, etc. However, it is possible to help women defend themselves against these injustices with different kinds of empowerment, such as social, economic, educational, political, and psychological. The Government of India is developing several schemes for supporting women. Some of them are Mahila Udyam Nidhi Scheme, Mudra Yojana Scheme, Annapurna Scheme, and Dena Shakti Scheme. As a nation, it is our responsibility to give women the freedom and opportunity to lead dignified and fulfilling life.

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ABSTRACT

Women play a crucial role in the management of the environment and the progress of development. The complete involvement of women is indispensable for the attainment of sustainable development, as stated in Principle 20 of the Rio Declaration. The endorsement of gender equality is driven by a dual rationale. Firstly, the belief that parity between women and men, encompassing equal rights, opportunities, and responsibilities, is a fundamental aspect of human rights and social justice. Secondly, the assertion that achieving greater equality between women and men is not only a prerequisite for but also an effective indicator of sustainable, people-centered development. It is imperative to consider the perceptions, interests, needs, and priorities of both women and men, not just for the sake of social justice, but because they are essential for enhancing and diversifying the development processes, as articulated by OSAGI in 2001.

KEY WORDS: Women empowerment, sustainable development, environment, economic.

INTRODUCTION

Women's empowerment signifies the enhancement of women's power and autonomy in various aspects of their lives. This involves addressing the persistent disparities between women and men, evident in economic, socio-cultural, and political domains. Consequently, women's empowerment plays a crucial role in the pursuit of gender equality, defined as ensuring that individuals' "rights, responsibilities, and opportunities" are not contingent upon their gender, as articulated by the UN Population Fund. An empowered woman possesses a strong sense of self-worth, enabling her to make independent choices and access diverse opportunities and resources. This empowerment grants her the freedom to shape her own life, both within and beyond the household, and empowers her to influence social change for a fairer societal and economic order on local and global scales. The entrenchment of gender role expectations in legislative, educational, political, and economic systems underscores the need for women to be empowered, aiming to narrow the "gender gap" and establish an equitable playing field between women and men as prerequisites for achieving and sustaining gender equality.

Sustainable development is defined as the progress that fulfills the current needs without jeopardizing the ability of future generations to fulfill their own needs. It hinges on an equitable allocation of resources for both the present and the future, and achieving it is impossible without promoting gender equality. The empowerment of women plays a pivotal role in realizing sustainable economic growth, fostering social development, and ensuring environmental sustainability. The concept of sustainability serves as the underpinning principle for the present-day leading global framework for international cooperation—the 2030 Agenda for Sustainable Development and its associated Sustainable Development Goals (SDGs). In June 2022, leaders in the environmental sector convened globally to assess our current status and future direction, aiming to catalyze support for the UN Decade of Action geared towards accomplishing the SDGs.

SUSTAINABLE DEVELOPMENT GOALS

The Sustainable Development Goals (SDGs), also recognized as the Global Goals, consist of seventeen interconnected objectives crafted to act as a "shared blueprint for peace and prosperity for people and the planet, now and into the future." The concise titles of these 17 SDGs are:

- 1.No poverty
- 2.Zero hunger
- 3.Good health and well-being
- 4.Quality education
- 5.Gender equality
- 6.Clean water and sanitation
- 7.Clean energy and environmental conservation
- 8.Decent work and economic growth
- 9.Industry, innovation and infrastructure



- 10.Reduced inequalities
- 11.Sustainable cities and communities
- 12.Responsible consumption and production
- 13.Climate action
- 14.Life below water
- 15.Life on land
- 16.Peace, justice, and strong institutions
- 17.Partnerships for the goals.

The SDGs highlight the interconnected nature of environmental, social, and economic dimensions within sustainable development, placing sustainability at their core. In 2015, the United Nations General Assembly (UNGA) established the SDGs as part of the Post-2015 Development Agenda, aiming to formulate a new global development framework to replace the Millennium Development Goals, which concluded that same year. These goals were officially articulated and adopted through a UNGA resolution named the 2030 Agenda, colloquially referred to as Agenda 2030. On July 6, 2017, a UNGA resolution made the SDGs more actionable by outlining specific targets for each goal and providing indicators to measure progress. While most targets are set to be achieved by 2030, some do not have an explicit end date.

WOMEN AND POVERTY

Based on general estimations, over one in five individuals worldwide reside in conditions of extreme poverty, surviving on a meager sum of little more than \$1 per day. Across all developing regions, excluding East Asia, the number of individuals experiencing poverty has surged since the 1980s. Research indicates that the disparities between affluent and impoverished populations are expanding, with a significant proportion of the global poor being women. Since the 1970s, the number of rural women living below the poverty line has increased by 50 percent, in contrast to a 30 percent increase for men. Women accumulate lower lifetime earnings compared to men for various reasons. They receive lower pay for equivalent work and are more likely to work reduced hours to balance their professional commitments with childcare or elderly care. These circumstances elevate women's susceptibility to poverty, particularly in their later years. Governments need to implement policies, programs, and quota systems that rectify these imbalances.

WOMEN'S ROLE IN THE GLOBAL HEALTH SCENARIO

As per a UNICEF study, nearly 810 women succumb daily to entirely preventable complications, primarily attributed to the absence of affordable and accessible healthcare systems. Additionally, women encounter elevated rates of sexual and domestic violence, lacking adequate recourse mechanisms. Discrimination in terms of pay and professional roles is widespread, as evidenced by statistics from the U.S. Bureau of Labor, indicating that 77.6 percent of women constitute the overall workforce in healthcare and social assistance. Addressing these challenges requires focused investment in this demographic, encompassing the provision of quality healthcare systems, unbiased opportunities, and secure environments.

WOMEN AND CLIMATE CHANGE

The connection between women and climate change runs deeper than readily apparent. Comprising nearly 43 percent of the global agricultural labor force, women frequently emerge as early adopters of new technology. Any efforts directed towards uplifting women and enhancing their capabilities will directly contribute to vital sustainability domains such as food security, water conservation, and renewable energy.

WOMEN'S EMPOWERMENT AND EDUCATION

According to a recent report by The World Bank, nearly 129 million girls face the barrier of being out of school, primarily attributed to factors such as poverty, conflict, violence, natural disasters, and child marriage. Investing in girls' education carries significant social implications, providing them with the essential socio-economic skills to navigate the world and fostering empowerment concerning health and nutrition. Educated girls contribute to a more robust and stable workforce, thereby facilitating economic growth and aligning with the achievement of SDG 1 (No poverty). Advocating for gender equality, encompassing equitable rights, responsibilities, and opportunities, transcends being a precursor solely for human rights-led social justice; it is imperative for holistic development, extending beyond Women Empowerment. For insights into empowering women and realizing sustainable development goals in your community, connecting with organizations like the Mahila Housing Trust is encouraged.



The multifaceted role of women in sustainable development necessitates the inclusion of their voices at every forefront. Often serving as the primary responders within families, women bring unique ideas, perspectives, and drive change across various levels. Women's Empowerment emerges as a pivotal force in instigating positive changes across SDGs, acting as catalysts for progress in poverty alleviation, health improvement, gender equality, and environmental sustainability.

1.QUALITY EDUCATION: Empowering women through education fosters societal participation, breaks gender barriers, and nurtures fulfilling lives.

2.GENDER EQUALITY: Promoting gender equality ignites creativity, diversity, and inclusivity. Empowered women drive positive change, fostering sustainable development and a flourishing society for all.

3.GOOD HEALTH AND WELL-BEING: Empowered women make informed health decisions, benefiting themselves, families, and communities.

4.CLEAN ENERGY AND ENVIRONMENTAL CONSERVATION: Empowered women drive the adoption of clean energy, combat climate change, and contribute to environmental preservation through active involvement in decision-making.

5.DECENT WORK AND ECONOMIC GROWTH: Women's empowerment fuels economic growth, reduces inequality, and promotes sustainable development through decent work opportunities.

6.PEACE, JUSTICE, AND STRONG INSTITUTIONS: Equal opportunities and representation for women in legal, political, and governance structures foster just and peaceful societies.

Sustainable development should be founded on balanced economic growth, price stability, a highly competitive social market economy, aiming at full employment, a high level of education, social progress, and a high level of protection and improvement of the quality of the environment. It should be a paramount objective for all national policies, striving for the continuous improvement of the quality of life on Earth for both current and future generations. This involves safeguarding the Earth's capacity to support life in all its diversity, based on principles of democracy, the rule of law, and respect for fundamental rights, including freedom and equal opportunities for all. Sustainable development encourages solidarity within and between generations, promoting a dynamic economy with high levels of employment and education, health protection, social and territorial cohesion, and environmental protection in a peaceful and secure world, respecting cultural diversity.

Women have played a vital role in the global environmental movement, as highlighted by the World Commission on Environment and Development's report, "Our Common Future," in 1988. This report linked the environmental crisis to unsustainable development and financial practices exacerbating the North-South gap, with women constituting a majority of the world's poor and illiterate.

Women actively participated in the Rio Earth Summit process, securing a dedicated chapter on women and sustainable development and over a hundred references and recommendations in the final agreement, Agenda 21. The collective efforts of various global conferences, including the 1992 Rio Summit, the 1993 Human Rights Conference, the 1994 International Conference on Population and Development, the 1995 Social Summit, and the 1995 Fourth World Conference on Women, have directed the United Nations' focus towards the crucial intersections of environment, population, human rights, poverty, and gender. In Rio, women were acknowledged as a "major group," emphasizing their indispensable involvement in achieving sustainable development.

EMPOWERING WOMEN FOR SUSTAINABLE DEVELOPMENT

Women's empowerment is a dynamic process, and sustainable development encompasses a vast domain that includes socio-cultural, economic, and environmental aspects. Historically, gender issues have predominantly been addressed within the context of social concerns, as evident in the Millennium Development Goals' focus on poverty reduction, education, and healthcare. The United Nations Development Programme (UNDP) takes a lead in coordinating global and national initiatives to integrate gender equality and women's empowerment across diverse realms, including poverty reduction, democratic governance, crisis prevention and recovery, and environment and sustainable development.

The Sustainable Development Goals (SDGs), also known as the Global Goals, represent a universal call to action, aiming to eradicate poverty, safeguard the planet, and ensure universal peace and prosperity. UNDP places a particular emphasis on gender equality and women's empowerment, recognizing them not only as fundamental human rights but also as pivotal pathways to attaining the Millennium Development Goals and fostering sustainable development.

**CONCLUSION:**

Acknowledging women's contributions to sustainable development is crucial. Women play a significant role in shaping the educational and social development of their children, imparting values of care and responsibility, particularly in the use and protection of natural resources. Efforts should be intensified to amplify women's voices in environmental decision-making and create avenues for their active participation in the "green economy." Implementing more capacity-building programs and tailored training to meet the specific needs of women is essential. To position women as catalysts for sustainable development, their roles within families, communities, and society at large must be liberated from socio-cultural and religious traditions that hinder women's participation..

CITATION:

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**“Role of women self help group in economic empowerment of women”****Dr. Sanjay D. Ratnaparkhe¹,**

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Abstract: The paper explores the significant role played by Women Self-Help Groups (WSHGs) in the economic empowerment of women. The paper delves into the historical context of women's economic participation and the emergence of self-help groups as a powerful tool for fostering economic independence. Through a comprehensive review of existing literature and case studies, the paper aims to analyze the various dimensions of the impact of WSHGs on women's economic empowerment, including financial inclusion, skill development, social capital, and community development.

Keywords: Women Self Help Groups (WSHGs), Economic Empowerment,

Introduction

Women Self-Help Groups (WSHGs) have emerged as dynamic and transformative entities contributing significantly to the economic empowerment of women across diverse socio-cultural landscapes. In an era where gender equality is a paramount societal goal, understanding the pivotal role played by WSHGs becomes imperative. This research delves into the multifaceted aspects of how these groups serve as catalysts for women's economic empowerment, fostering financial independence, skill development, and community resilience.

Women have historically faced socio-economic disparities, limiting their access to resources and opportunities. Over time, concerted efforts have been made to address these inequalities, with WSHGs emerging as a potent force in reshaping the narrative. Tracing the historical trajectory of women's economic participation sets the stage for understanding the necessity and evolution of self-help groups. WSHGs have evolved as grassroots initiatives, providing a platform for women to come together, pool resources, and collectively address their economic challenges. This section explores the origins and growth of WSHGs, highlighting their adaptability to local contexts and the diverse needs of women. To comprehend the impact of WSHGs, it is essential to employ theoretical frameworks that elucidate the complex dynamics of women's economic empowerment. This section introduces and discusses relevant theoretical perspectives that underpin the research's analytical approach.

One of the primary objectives of WSHGs is to facilitate financial inclusion among women. This involves access to credit, savings mechanisms, and financial literacy. Examining the role of WSHGs in breaking down financial barriers and empowering women economically forms a crucial component of this research. WSHGs go beyond financial aspects by focusing on skill development and capacity building. Through various programs and initiatives, these groups enhance the capabilities of women, enabling them to participate more effectively in economic activities. This section explores the diverse skill-building initiatives undertaken by WSHGs. Beyond individual empowerment; WSHGs contribute to the creation of social capital and community development. The interconnectedness and solidarity fostered within these groups often extend to broader community benefits, creating a positive ripple effect. Understanding the communal impact of WSHGs provides a holistic perspective on their role.

Objectives of the Study

1. To know the role of WSHGs in promoting financial inclusion among women.
2. To know the Investigate how SHGs contribute to the skill development and capacity building of women, enabling them to engage in income-generating activities.
3. To assess the role of SHGs in fostering a conducive environment for women entrepreneurs.

Methodology

The present study is based on secondary sources of data and a descriptive nature which describes. Secondary data has collected from research journals, published data, books, magazines, research studies and other relevant documents, and websites etc.

Statement of the Problem

The economic empowerment of women through self-help groups (SHGs) faces several challenges that impede its full realization. Firstly, access to financial resources remains a persistent



issue, as many women, particularly in marginalized communities, struggle to secure loans or capital for entrepreneurial ventures. Limited financial literacy and awareness further exacerbate this problem, hindering women from effectively utilizing available resources. Secondly, socio-cultural norms and gender biases act as formidable barriers to women's economic participation. Deep-seated stereotypes often confine women to traditional roles, restricting their access to markets and opportunities. Moreover, women frequently encounter challenges in balancing household responsibilities with economic pursuits, reinforcing existing gender disparities. Institutional support and policy frameworks also present challenges. Inadequate infrastructure, insufficient training programs, and a lack of tailored financial products for women entrepreneurs hinder the growth and sustainability of women-led businesses. Additionally, the absence of a supportive ecosystem can lead to the isolation of women entrepreneurs, limiting their networking and collaboration opportunities.

Literature review

A review of the existing literature on the economic empowerment of women through self-help groups (SHGs) reveals a diverse range of studies that collectively underscore the multifaceted nature of this phenomenon. Numerous studies, such as those conducted by Kabeer (2005) and Mayoux (2001), emphasize the pivotal role of SHGs in enhancing women's economic agency. These groups act as platforms for skill development, resource mobilization, and collective decision-making, contributing significantly to women's entrepreneurship and income generation. Kabeer's work, in particular, delves into the transformative potential of SHGs in challenging traditional gender norms. Financial inclusion within SHGs has been explored by various scholars. Duflo and Udry (2004) examine the impact of microfinance on women's economic activities, highlighting its role in providing access to credit. However, studies such as Karlan and Zinman (2010) caution against overly optimistic expectations, emphasizing the need for nuanced interventions to ensure sustainable economic outcomes for women.

The societal and cultural dimensions affecting women's economic empowerment are well-explored in the works of Agarwal (1997) and Sen (2001). These authors argue that cultural norms and gender biases can either facilitate or impede the success of SHGs in promoting women's economic independence. The challenges faced by women in SHGs are comprehensively addressed in studies by Rao and Kelleher (2012) and Nair and White (2007). These works shed light on obstacles such as limited financial literacy, social stigma, and institutional barriers that hinder the economic progress of women involved in SHGs.

Despite the significant contributions of existing literature, there is a need for more research that considers the contextual nuances of different regions and communities. Furthermore, longitudinal studies tracking the sustained impact of SHGs on women's economic empowerment over time would provide valuable insights into the long-term effectiveness of these interventions. Pallavi (2020) noticed that Micro Finance is the best tool for empowering women and which can be synergetic if exercised through Self Help Groups and also resulted in eradication of poverty and family problems which in turn to achievement of Millennium Development Goals (MDGs). Kappa Kondal (2014) found that 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 was also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. Singh (2012) stated that the country needs to mobilize and utilize all the resources including human resources. The participation of women in economic activities is necessary not only from a human resource point of view but also is essential even from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. The long-term objectives of the development programmes for women should aim to raise their economic and social status in order to bring them into the mainstream of national life and development.

The literature on women's economic empowerment through SHGs offers a rich tapestry of insights, highlighting both the successes and challenges in this domain. Future research should build upon this foundation to inform more targeted and context-specific interventions for enhancing the economic agency of women through self-help groups.

**Significant of Study**

The study on the "Role of Women Self-Help Groups in Economic Empowerment of Women" holds immense significance as it provides a comprehensive understanding of the transformative impact these groups have on women's lives. By unraveling the multifaceted contributions of Women Self-Help Groups, the research sheds light on effective strategies for enhancing financial inclusion, entrepreneurial skills, and leadership roles among women. The findings are instrumental in informing policymakers, NGOs, and community leaders, guiding the development of targeted interventions that can amplify the positive effects of such groups. Ultimately, the study contributes to advancing gender equality and fostering sustainable economic empowerment for women globally.

Discussion

Women Self-Help Groups (WSHGs) play a pivotal role in promoting financial inclusion among women in India, addressing historical disparities and empowering women economically. Firstly, WSHGs act as microfinance institutions at the grassroots level, facilitating access to credit for women who might otherwise be excluded from formal financial systems. Through collective savings and rotating credit mechanisms, these groups empower women to start and expand small businesses, contributing to poverty alleviation and economic growth. Secondly, WSHGs promote financial literacy and awareness among their members. By organizing training sessions and workshops on financial management, budgeting, and savings, these groups enhance the financial acumen of women, enabling them to make informed decisions about their economic activities. This financial education is instrumental in breaking down barriers and empowering women to navigate the complex financial landscape. Moreover, WSHGs create a sense of community and mutual support. Group members often act as guarantors for each other's loans, fostering a collaborative environment that reduces the perceived risk for financial institutions. This social collateral enables women, particularly in rural areas, to access credit and financial services more easily, fostering a culture of financial inclusion and self-reliance. Furthermore, WSHGs serve as platforms for the delivery of government-sponsored financial inclusion schemes. Many governmental programs are channeled through these groups, ensuring that women at the grassroots level benefit directly from various financial inclusion initiatives. This channeling of resources through WSHGs enhances the effectiveness of such schemes and facilitates their targeted implementation.

Self-Help Groups (SHGs) play a crucial role in the skill development and capacity building of women, providing them with the necessary tools and knowledge to engage in income-generating activities. Firstly, SHGs often organize skill development training programs that cater to the specific needs and interests of their members. These programs cover a wide range of skills, including entrepreneurial skills, vocational training, and technical know-how relevant to various income-generating sectors such as agriculture, handicrafts, and small-scale industries. Additionally, SHGs create a supportive environment for learning and sharing experiences among women. Members of these groups often come together to exchange skills, ideas, and best practices. This peer-to-peer learning fosters a sense of community and collaboration, enhancing the overall skill set of the group members. Through this collective learning approach, women are not only exposed to new skills but also benefit from the diverse expertise within the group. Furthermore, SHGs act as platforms for capacity building by instilling a sense of financial literacy and management among women. Members are educated about budgeting, savings, and effective financial planning, empowering them to manage their income and investments wisely. This financial education is instrumental in ensuring the sustainability of income-generating activities, as women become adept at managing and reinvesting their earnings for future growth. Moreover, SHGs often collaborate with external agencies, NGOs, and government programs to enhance the capacity of their members. These partnerships may bring in experts to conduct specialized training sessions, offer access to advanced technology, or provide market linkages. Such collaborations amplify the impact of skill development initiatives, enabling women to stay updated on market trends, modern techniques, and industry requirements. However, challenges such as limited resources, geographic constraints, and socio-cultural barriers may impede the effectiveness of skill development programs. SHGs, through their collective strength, can address these challenges by advocating for additional resources, negotiating partnerships, and tailoring training programs to align with the unique needs and cultural contexts of their members.

Self-Help Groups (SHGs) play a pivotal role in fostering a conducive environment for women entrepreneurs by creating a supportive ecosystem that addresses various challenges and empowers



women to thrive in business. Firstly, SHGs serve as platforms for networking and collaboration, allowing women entrepreneurs to share experiences, insights, and best practices. This communal environment not only builds a sense of camaraderie but also provides a valuable support system that helps women navigate the intricacies of entrepreneurship. The exchange of ideas within SHGs contributes to a dynamic knowledge-sharing culture, fostering innovation and resilience among women entrepreneurs. Secondly, SHGs facilitate access to financial resources for women entrepreneurs. Through collective savings and pooled resources, SHGs create a financial safety net that enables members to access credit for business ventures. This financial inclusivity is particularly crucial for women who might face barriers in obtaining loans from traditional financial institutions. Additionally, SHGs often act as intermediaries, linking women entrepreneurs with government schemes and non-governmental organizations that provide financial assistance and incentives. Furthermore, SHGs contribute to capacity building by organizing training programs and workshops focused on entrepreneurship skills. These initiatives cover various aspects, including business planning, marketing strategies, and financial management. By enhancing the entrepreneurial competencies of women, SHGs empower them to establish and grow their businesses successfully. Additionally, these groups often collaborate with external agencies to bring in experts and resources that further contribute to skill development.

Conclusion

From above discussion it is conclude the role of Women Self-Help Groups in promoting financial inclusion among women in India is multifaceted. These groups act as financial intermediaries, educators, and advocates, creating a pathway for women to access formal financial services. As catalysts for economic empowerment, WSHGs contribute significantly to the broader goal of building an inclusive and equitable financial landscape for women in India. it increased the abilities in women and improved their socio economic condition. SHG has helped the women to cope up with the problem of unemployment. The contribution of Self-Help Groups to the skill development and capacity building of women is instrumental in empowering them to engage in income-generating activities. These groups serve as dynamic platforms for learning, collaboration, and resource mobilization, playing a key role in enhancing the economic capabilities of women and fostering sustainable livelihoods. It is also conclude that the role of SHGs in fostering a conducive environment for women entrepreneurs is multifaceted. Through networking, financial inclusion, and capacity-building initiatives, SHGs create a nurturing ecosystem that empowers women to overcome challenges, realize their entrepreneurial aspirations, and contribute significantly to economic development.

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"Leveraging farm accounting: a gendered perspective - assessing feasibility and opportunities"

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Abstract: This research paper provides a preliminary discussion on farm accounting practices and women's empowerment, highlighting opportunities and challenges in this context. The study suggests that leveraging farm accounting practices can empower women and improve their involvement in decision-making processes. By analyzing available research materials, the study identifies key factors influencing women's engagement in agricultural accounting and proposes strategies to enhance their involvement. The research aims to contribute to gender equality and women's empowerment within the agricultural sector through targeted interventions in farm accounting practices.

Keywords: Farm Accounting, Women Empowerment.

Introduction: This research paper provides a preliminary discussion on farm accounting practices and women's empowerment, highlighting opportunities and challenges in this context. The number of women farmers and their active participation has been increasing over the years. According to a survey by the Ministry of Labor, the number of women in agriculture is roughly 63 percent. According to the Agriculture Census, 2015-16, about 14 percent of women in India and 15 percent in Maharashtra are engaged in agriculture. According to the Food and Agriculture Organization (FAO, 2011), if women have access to productive resources, information, technology, markets, finance, their farm production can increase by 20 to 30 percent and total agricultural production in developing countries can increase by 2.5 to 4 percent. The researcher believes that leveraging farm accounting practices can empower women and enhance their participation in decision-making processes. Systematic and timely expenditure records in agriculture will consequently improve decision-making in the field. By adopting a gendered lens, the study identifies key factors influencing women's engagement in agricultural accounting and proposes strategies to enhance their involvement. Ultimately, the research aims to contribute to the promotion of gender equality and women's empowerment within the agricultural sector through targeted interventions in farm accounting practices.

Research Question and Methodology:

1. To find out the rationale of farm accounting practices in empowering women
2. To Assess opportunities for women's participation in farm accounting.

The present research has been done to find answers to the above questions. The said research is based on descriptive arguments, and statistical data which have been developed through different research papers, reports, books, magazines, newspapers, and online databases.

The Role of Women in Agriculture and its Allied Fields:

Rural women do different labor-based work like weeding, hoeing, grass cutting, picking, cotton stick collections, separation of seeds from fiber, etc. Many types of responsibilities related to farming are successfully carried out by rural women. Research has shown that rural women earn additional income from selling milk and eggs. The work of women in animal husbandry and dairying is remarkable. Her daily work starts early in the morning cleaning the house, fetching water, washing dishes, preparing food, taking care of the children, and studying the children, but she performs all the tasks efficiently and smartly. Women farmers have always been ignored in development plans and policies. Women are even more constrained because of cultural, traditional, and sociological factors.

Gendered Perspective on Farm Accounting: Agriculture remains the primary occupation within the Indian economy, serving as the main source of income in rural India. Relevant, immediate, and reliable information is essential for decision-making in any business. However, research indicates that Indian farmers are generally not inclined towards maintaining farm accounts. With shifts occurring in Indian agriculture towards modern farming methods alongside traditional crops, there's a crucial need for systematic accounting to guide decisions, especially considering the rising costs of agricultural inputs and wage rates. Introducing farm accounting to working women presents an opportunity to involve them more effectively in the decision-making process, potentially streamlining operations and enhancing overall outcomes. Despite women constituting a significant portion of accountants and

auditors worldwide, statistics from the 2020 Accountancy Age "Top 50+50" survey revealed that nearly half of all qualified accountants were female (45.47%), proving that gender isn't a barrier to success in accounting. Research consistently shows that women bring unique perspectives to accounting, excelling in attention to detail, communication, empathy, and collaboration.

What distinguishes women as farm accountants

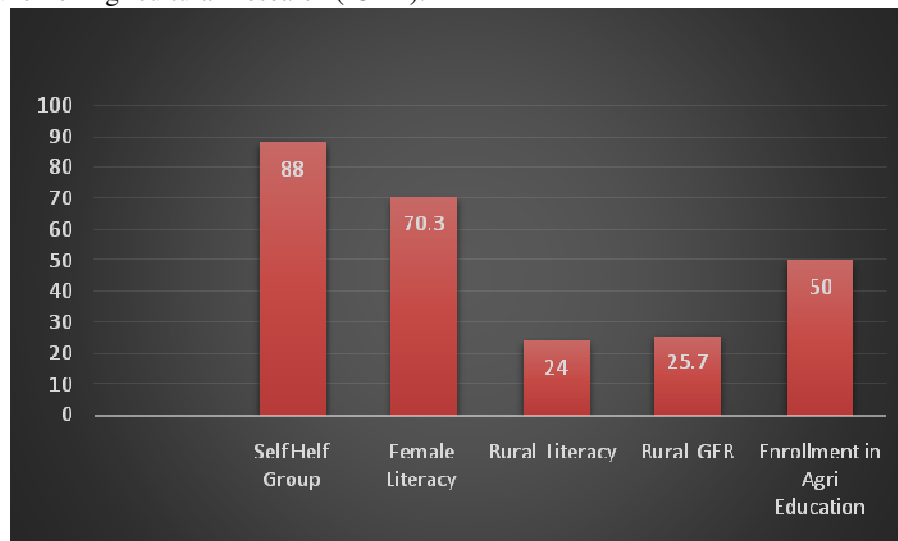
1. **Attention to detail:** Women often possess a keen eye for detail, ensuring precise and accurate financial record-keeping crucial for farm management.
2. **Organizational skills:** Their ability to organize and streamline financial processes contributes to efficient farm operations and decision-making.
3. **Communication prowess:** Women excel in communication, facilitating effective interactions with farmers, suppliers, and financial institutions, thus fostering strong relationships.
4. **Adaptability:** Women are adept at adapting to changing circumstances in the dynamic agricultural environment, finding innovative solutions to challenges as they arise.
5. **Empathy and understanding:** Their empathetic approach allows them to connect with farmers on a personal level, addressing concerns and supporting their needs effectively.

The feasibility of introducing farm accounting practices for women:

1. **Participation in SHG:** As per The Economic Survey 2022-2023, India is home to approximately 12 million Self-Help Groups (SHGs), with women constituting 88% of these groups. Each SHG typically comprises 20-25 female members, primarily residing in rural regions of the country. This is a strong base for introducing farm accounting practice to women.

2. **Female literacy and Gross Enrollment:** As of recent data, female literacy in India has been steadily improving over the years. According to the latest statistics available from NSO, the female literacy rate in India stands at around 70.3%. As per the 2011 census, the literacy rate among rural females was recorded at 24%. In the 2020-21 period, the gross enrollment ratio for higher education in rural areas stood at 25.7% compared to 33.4% in urban areas.

3. **Women and Agri Education:** Union Minister Sushri Shobha Karandlaje stated that the presence of women in agricultural academia is growing in India, with over 50% of students in many agricultural universities being girls. She made these remarks during the inauguration of the 'Women Agricultural Entrepreneurship Sector Conference 2024,' jointly organized by Kerala Agricultural University and the Indian Council of Agricultural Research (ICAR).



Conclusion:

Gender diversity in farm accounting brings numerous benefits, including improved financial outcomes, increased innovation and creativity, more effective tracking of expenses, payables, and receivables, and enhanced decision-making. Throughout this white paper, we have explored opportunities and obstacles for women in farm accounting. Male farmers must take proactive steps to support and empower women in this field, such as providing training and creating opportunities. Achieving gender parity in farm accounting will yield significant social and economic advantages,



enabling women to equally leverage their skills and expertise for meaningful contributions to farming. Let us collaborate to inspire the next generation of women in farm accounting and cultivate a more equitable and inclusive future.

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Empowering Rural Women In India: Progress, Challenges, And Strategies For Inclusive Growth

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Abstract:

Rural women in India constitute a significant portion of the population and play a vital role in the nation's economy, particularly within the agricultural sector. However, despite their essential contributions, rural women encounter numerous challenges that impede their empowerment and socio-economic advancement. This essay delves into the intricate relationship between the Indian economy and the empowerment of rural women, analyzing the progress achieved, the obstacles faced, and proposing strategies to foster inclusive growth. It examines the impact of economic policies, societal norms, and cultural factors on rural women's involvement in agriculture, entrepreneurship, education, healthcare, and political representation, while also suggesting measures to address gender disparities and promote women's empowerment in rural areas.

Introduction:

Rural women are the cornerstone of India's agrarian economy, significantly contributing to food security, rural livelihoods, and sustainable development. Nevertheless, they confront various barriers that restrict their access to resources, opportunities, and decision-making roles. This essay explores the intersection of the Indian economy and the empowerment of rural women, highlighting both progress and challenges, while also presenting strategies for achieving inclusive growth in rural areas.

Overview of Rural Women's Empowerment:

Rural women in India play diverse and pivotal roles as farmers, entrepreneurs, caregivers, and community leaders. Despite their indispensable contributions to the economy and society, they grapple with persistent challenges such as limited access to land, credit, education, healthcare, and political representation. Empowering rural women is imperative for realizing sustainable development, poverty alleviation, and gender equality in rural regions.

Economic Participation of Rural Women:

- a. Agriculture: Rural women constitute a significant segment of the agricultural workforce in India, actively participating in crop cultivation, livestock rearing, and allied activities. However, they encounter obstacles such as inadequate land ownership, limited access to credit, outdated technology, and deficient market linkages, all of which impede their productivity and income levels.
- b. Livelihood Diversification: Many rural women engage in non-farm activities such as handicrafts, dairy farming, poultry rearing, and small-scale entrepreneurship to augment household incomes. The promotion of diversified livelihoods and the provision of support for women-led enterprises can expand economic opportunities and enhance livelihood security for rural women.
- c. Access to Financial Services: Enhancing rural women's access to financial services such as savings accounts, credit facilities, insurance schemes, and remittance channels is crucial for facilitating entrepreneurship, asset accumulation, and risk management. Initiatives like the Self-Help Group (SHG) movement, microfinance institutions, and financial inclusion programs have widened financial access for rural women, fostering economic empowerment.

Education and Skill Development:

- a. Girl Child Education: Investing in girls' education is pivotal for breaking the cycle of intergenerational poverty and empowering rural women. Scholarships, infrastructure development, and hostel facilities for girls can bolster school enrolment, retention rates, and academic outcomes in rural areas.
- b. Skill Development: Augmenting rural women's skills and capabilities through vocational training programs, entrepreneurship development initiatives, and technology-enabled learning platforms can bolster their employability, income potential, and socio-economic status. Skill enhancement programs tailored to the specific needs and aspirations of rural women can align with local livelihood opportunities, fostering economic empowerment.

**Healthcare and Nutrition:**

a. Maternal and Child Health: Improving access to maternal and child healthcare services, antenatal care, institutional deliveries, immunization programs, and nutrition interventions is imperative for enhancing maternal and child health outcomes in rural areas. Strengthening primary healthcare infrastructure, deploying mobile health clinics, and initiating community-based health promotion campaigns can mitigate maternal and child mortality rates and foster health-seeking behaviours among rural women.

b. Reproductive Rights: Safeguarding women's reproductive rights and ensuring access to family planning services, contraception methods, and safe abortion facilities are fundamental for empowering rural women to make informed decisions regarding their reproductive health and well-being. Comprehensive sexuality education, awareness drives, and advocacy efforts can advance gender-sensitive and rights-based approaches to reproductive healthcare in rural areas.

Political Representation and Leadership:

a. Participation in Local Governance: Facilitating women's participation in local governance institutions such as Panchayati Raj Institutions (PRIs) is pivotal for amplifying their voices, representation, and leadership in decision-making processes at the grassroots level. The reservation of seats for women in PRIs has augmented women's political participation and influence in rural governance structures.

b. Women's Leadership: Nurturing leadership capacities among rural women through training programs, mentorship initiatives, and networking platforms can empower them to assume leadership roles in community development, advocacy campaigns, and policy formulation endeavors. Strengthening women's leadership in rural areas can foster inclusive and participatory governance, mitigating gender disparities in decision-making authority.

Challenges and Constraints:

a. Gender-based Discrimination: Deep-rooted patriarchal norms, societal attitudes, and cultural practices perpetuate gender-based discrimination and violence against rural women, constraining their agency, mobility, and autonomy. Challenging gender stereotypes, promoting gender-sensitive mindsets, and combating discriminatory practices are imperative for advancing rural women's empowerment.

b. Access to Resources: Rural women often encounter challenges in accessing land, water, forests, and other natural resources due to customary laws, inequitable land tenure systems, and discriminatory inheritance practices. Ensuring women's equal rights to land ownership, control over productive resources, and participation in decision-making processes is essential for fostering their empowerment and livelihood security.

c. Unpaid Care Work: Rural women shoulder a disproportionate burden of unpaid care work, encompassing household chores, childcare responsibilities, eldercare duties, and resource fetching tasks, all of which impede their time, energy, and opportunities for economic and social participation. Recognizing and valuing women's unpaid care work, promoting equitable distribution of caregiving responsibilities, and providing support for childcare and eldercare services can alleviate the burden on rural women and bolster their empowerment.

d. Limited Access to Services: Rural women frequently encounter barriers in accessing essential services such as education, healthcare, sanitation, and social protection due to geographical remoteness, deficient infrastructure, and inadequate awareness. Expanding access to quality services through mobile outreach initiatives, community-based service delivery models, and infrastructure enhancements can enhance rural women's well-being and amplify their socio-economic development outcomes.

Strategies for Women's Empowerment:

a. Gender-sensitive Policies: Designing and implementing gender-sensitive policies, programs, and interventions tailored to the specific needs, priorities, and aspirations of rural women are instrumental for promoting their empowerment and socio-economic development. Mainstreaming gender considerations across sectors such as agriculture, education, health, and rural development can ensure that women's empowerment is integrated into broader development agendas.

b. Strengthening Institutional Mechanisms: Bolstering the capacity and efficacy of institutional mechanisms, including government agencies, civil society organizations, and community-based groups, in advancing women's empowerment and gender equality is paramount. Establishing dedicated gender desks, women's resource centres, and gender focal points within government departments can institutionalize gender mainstreaming and ensure the implementation of gender-responsive policies and programs.

c. Building Partnerships and Alliances: Fostering collaboration among diverse stakeholders, encompassing government bodies, non-governmental organizations, academia, private sector entities, media outlets, and grassroots organizations, can harness synergies, pool resources, and leverage expertise for promoting women's empowerment. Multi-stakeholder partnerships, alliances, and networks can facilitate knowledge exchange, advocacy campaigns, and collective action on women's rights and gender equality issues.

d. Empowering Women's Collectives: Strengthening women's collectives such as Self-Help Groups (SHGs), producer cooperatives, and women's federations is pivotal for enhancing rural women's social capital, economic agency, and collective bargaining power. Providing capacity-building support, financial literacy training, market linkages, and access to credit and technology can empower women's groups to mobilize resources, undertake collective enterprises, and advocate for their rights and interests.

e. Technology and Innovation: Harnessing technology and innovation can unlock new avenues for empowering rural women and augmenting their access to information, resources, and markets. Digital platforms, mobile applications, e-commerce platforms, and agri-tech solutions can facilitate women's participation in value chains, enhance market access, and boost productivity and profitability in agriculture and allied sectors.

f. Gender-responsive Budgeting: Allocating adequate resources and investments for gender-responsive programming, infrastructure development, and social protection measures is indispensable for promoting women's empowerment and gender equality in rural areas. Integrating gender considerations into budget planning, allocation, and monitoring processes can ensure that resources are directed toward addressing gender disparities and fulfilling the specific needs of rural women.

Conclusion:

Empowering rural women is a prerequisite for achieving inclusive and sustainable development in India. Tackling challenges and implementing strategies to empower rural women will unlock their full potential as catalysts for socio-economic progress. By promoting women's access to resources, opportunities, and rights, fostering enabling environments, and strengthening institutional mechanisms, India can harness the transformative power of rural women to drive socio-economic development and foster inclusive growth.

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**Analysing the impact of education on women's empowerment in India****Pratiksha B. Wahul**Annasaheb Mager College
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Abstract

The goal of this study is to look at women's status and, most significantly, how work and education affect women's empowerment. Analyze the correlation between education and women's empowerment, paying attention to the problems and challenges it faces. One of the most important concerns of the 21st century is the advancement of women in society. How empowered women are depending on a variety of characteristics, including age, social class, geography, and level of education. Education thus becomes necessary for allowing flexibility for growth. We witness in our daily lives the unfair treatment of women due to a variety of social problems. History has proven that "If you educate a man, you educate an individual, but if you educate a woman, you educate a nation".

Keyword: Women's Empowerment, Issues and challenges, Education, social transformation, equality, and knowledge.

Introduction:

Women's empowerment includes releasing them from the vicious hold of discrimination based on gender, social class, politics, and the economy. It involves offering women the freedom to create a life filled with abundance. To achieve gender equality, which states that "privileges, responsibilities, and opportunities of individuals will not depend on whether they are born male or female," women's empowerment is an essential component.

The position of Women in India:

Women's Status in Society: Today women are sensitive to social issues and actively work to raise the standing of women in general. Rising understanding and education have motivated women to leave within the boundaries of their homes. In free India, a large number of women actively supported and took part in the nationalist struggle, helping them to win important roles and positions in public life and administration. Indian women have historically existed for and in support of their own families.

As a Manager of Family Income: The woman acts as the humble manager of the family income. It is her responsibility to secure the maximum return from every she spends. She always prefers to prepare a surplus budget instead of a deficit budget. She is very calculating losses and gains while spending money. She distributes judiciously the income to different heads such as necessities, comforts, and luxuries. The woman in the family also contributes to the family income through her earnings within or outside the home. She has a positive contribution to the family's income through her work. She performs in the home and uses waste products for productive purposes.

As a Mother: The woman in the family takes the majority of the responsibility for raising children as well as the entire weight of childbearing. The child's habits of self-control, neatness, diligence, thievery, or honesty are primarily her fault. Her interactions with the child throughout the most critical stage of his development establish the pattern of behavior. As a result, she is in charge of upholding strict discipline inside the household. She is the child's first instructor. She passes on her social heritage to the offspring. The mother is the one who teaches the child about morality, values, and racial laws. The mother's close and ongoing relationship with the child allows her to identify and foster the child's unique qualities, aptitudes, and attitudes, all of which are crucial in forming his personality.

She is the head of the family's health as a mother. She is extremely worried about the physical health of every member of the family, including the elderly parent and the sick child as well as the defenseless newborn. She plans the family's activities and the house in a way that ensures everyone gets enough food, rest, and leisure time. With her talent, she created an atmosphere that was both suitable and rather pleasant for the kids in the house.

Woman as a wife: As a wife, a woman ideally had a position that was nearly equivalent to her husband's and fulfilled social and biological roles. The husband-wife dynamic has evolved into one that is a lot more amiable and equal. Thus, in a free India, greater marital choice goes hand in hand with the evolving family structure. Indian women have historically existed for and in support of their families.

The role of women in politics: A few are signing up to become party members, going to conventions and meetings, and implementing political agendas. Some women are rising to positions of political influence and are playing a significant role in influencing public opinion in favor of improving the status of women in society.

Women's Participation in Socio-Economic Activities: In the modern day, women are venturing into previously uncharted territory in several new fields. These are the women's involvement in the political, social, and economic spheres.

A thorough analysis of the literature reveals several challenges that have delayed women from achieving social, educational, and economic empowerment. However, I contend that for this to change, women must decide for themselves that they will never again be disempowered and make the best decisions for their empowerment. After all, I believe that everyone is ultimately responsible for their own lives and that everyone must develop the skills necessary to overcome obstacles and succeed. After all, women are the source of sustainable development.

The study proposes the government implement the following policies to advance education in the nation, based on the outcomes achieved.

1. Giving women more authority and employing education to its greatest potential to drive advances in knowledge.
2. Promoting women's health and education to increase social progress and productivity.
3. To better defend women's interests and promote quality governance, empowering women and giving them fair representation at all levels of the government structure's decision-making hierarchy.
4. Maintaining women's rights so they can actively participate in the nation's political, social, cultural, and other spheres of life, leading to growth.
5. Maintaining the environment to promote sustainable growth, since it is the main driver of the national economy.

Career Development Model



Objective

1. To understand the fundamental principles of women's empowerment.
2. To explain the function of education in bolstering women's socioeconomic and political standing.
3. To focus attention on various forms of women's empowerment via educational endeavors.

LITERATURE REVIEW

Theoretical review: Feminist Theory:

One of the most important modern sociological theories, feminist theory was developed by British sociologist and author Ann Oakley, who was born in 1944. It examines how men and women are viewed in society and seeks to improve the lot of women. In addition, feminist theorists are beginning to scrutinize the distinctions among women, particularly how age, race, class, and ethnicity interact with gender. The main goals of feminist philosophy are to give women a voice and emphasize the different ways in which women have benefited society. Feminist theory takes four primary stances in its attempt to explain why men and women are treated differently in society.

**Gender Differences:**

The gender difference approach looks at how women experience and are situated in different social contexts than males. Cultural feminists, for instance, attribute the disparities between men's and women's experiences of the social environment to the various ideals associated with womanhood and femininity. Some feminist theorists contend that gender differences, including the sexual division of labor in the home, are better explained by the distinct roles that men and women are assigned inside institutions. The focus of existential and 16 phenomenological feminists is on how patriarchal systems have marginalized and labeled women as the "other." As a result, women are treated like things and are not given the chance to reach their full potential.

Gender Inequality:

The gender-inequality approach acknowledges that women's experiences and places in social contexts differ from men's in addition to being unequal. Liberal feminists contend that although women are just as capable of moral reasoning and agency as men are, patriarchy—especially the sexist patterns in the distribution of labor—has traditionally prevented women from expressing and putting this reasoning into effect. Women have been excluded from the public world and confined to the private domain of the home. Women are still expected to manage the domestic realm, take care of household chores, and raise children even after they enter the public sphere. Liberal feminists draw attention to the fact that marriage perpetuates gender inequality and that married women do not gain the same advantages as married men. Married women indeed experience higher levels of stress than both married males and single women. Liberal feminists contend that for women to attain equality, changes must be made to the sexual division of labor in both the public and private domains.

Gender Oppression:

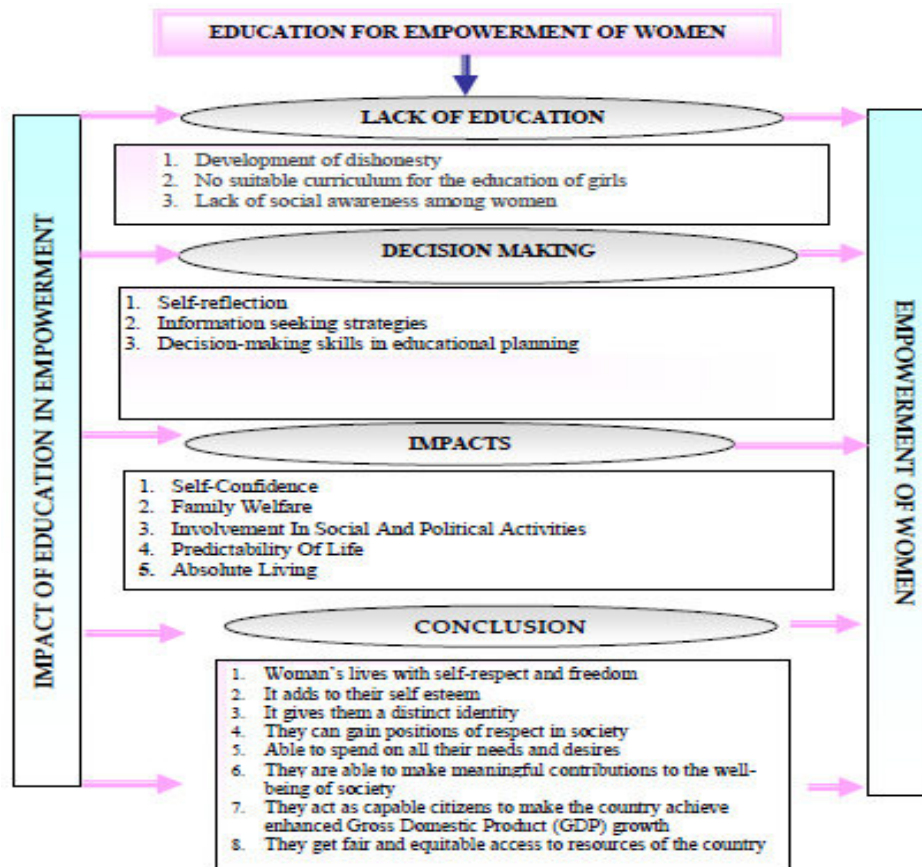
This point of view goes beyond viewpoints on gender difference and inequality, contending that women are not only inferior to men or different from them, but that men deliberately oppress, subjugate, and even assault women. The key factor in the two primary theories of gender oppression—radical feminism and psychoanalytic feminism—is power. Psychoanalytic feminists reinterpret Freud's theories of human emotions, childhood development, and the subconscious and unconscious to explain power interactions between men and women. They believe that the emergence and perpetuation of patriarchy cannot be entirely explained by intentional calculation. Radical feminists contend that although women are oppressed in a patriarchal society, being a woman is a positive thing in and of itself. They see physical violence as the root of patriarchy, but they also believe that women can overcome patriarchy by recognizing their strength and value, building trusting relationships with other women, speaking out against oppression, and creating networks of female separatists in both the public and private spheres. Structural Oppression: According to this theory, racism, sexism, and capitalism are to blame for the oppression and inequality of women.

Challenges:

1. Males frequently prevent their female counterparts from achieving the same level of success as them due to an innate governance complex.
2. A significant amount of family obligations
3. Limitations on social, commercial, and religious participation
4. In our culture, boys are frequently given preference over girls when it comes to schooling and a healthy diet.
5. even though the environment is the main driver of the nation's economy, many families still choose to have male children as their children grow up

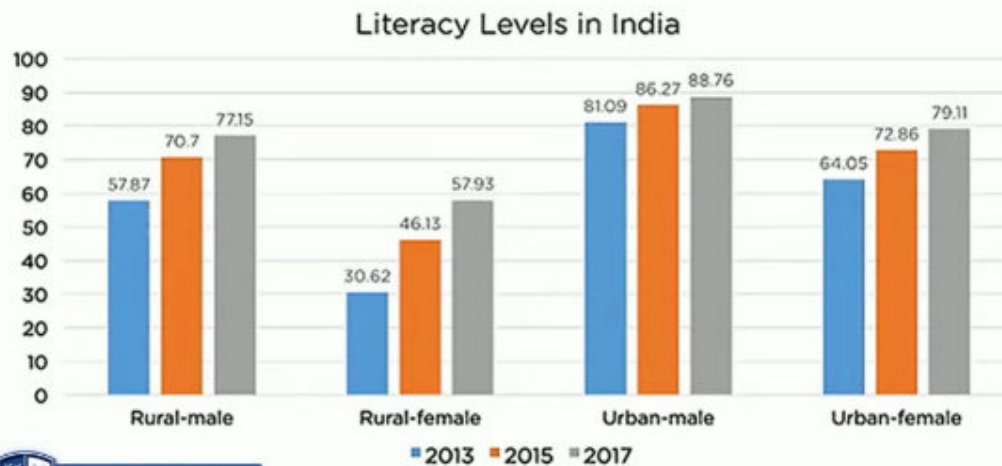
Solution

1. It is crucial to educate people through mass media. It is important to educate men and women about their respective roles in advancing and implementing gender equality.
2. Compile national statistics and pinpoint the regions with the highest rates of gender inequality and violence. The government may make use of these data. Field workers and NGOs working to improve the position of women
3. Education should spread awareness throughout society that girls and boys are equal and should have equal access to resources. to improve women's status
3. Education should spread awareness throughout society that girls and boys are equal and should have equal access to resources.



Characteristics of Women's Empowerment:

1. Giving women power is known as women's empowerment. It is improving the lot of women. It gives women the ability to be more independent and confident in themselves.
2. Women empowerment is the process of giving women the authority they need to know their rights and carry out their obligations to others and themselves as effectively as possible
3. Women's empowerment gives them more autonomy, increases their capacity for self-reliance, and allows them to organize themselves.
4. The empowerment of women refers to their ownership of material possessions, intellectual property, and ideologies.
5. The eradication of gender-based discrimination occurs in all societal structures and institutions through the empowerment of women.
6. Putting the oppressive forces of the current gender social relations to the forefront entails empowering women.
7. Women who are empowered become more capable of overcoming obstacles in life, including disparities, infirmities, and handicaps.
8. Decision-making: increased capacity for planning and liberation from the constraints imposed by tradition and custom.



Research Methodology

The main types of this work are analytical and descriptive. An analysis of empowerment in India has been performed in this work. the present study is qualitative. Here data from different secondary sources like books, magazines, journals, various government organizations, websites, etc.

Conclusion

It is impossible to overlook the contribution that women provide to civilization. Women ought to take advantage of educational and professional opportunities. The empowerment of the woman signifies the empowerment of the entire family and the community at large. The most crucial factor in empowering someone is education. They ought to stand up for themselves to live better and be allowed to make their own choices. Empowering women is crucial to the prosperity of a country. Given that women make up half of the population, progress is impossible unless their demands and interests are given due consideration. Mobilizing human resources requires the efficient administration and development of women's resources, including their capacities, interests, abilities, and potential. Additionally, by interacting with others and assimilating into society, working women are more likely to have the freedom to express themselves. The results show that education and women's empowerment have a positive relationship that is extremely beneficial in such a patriarchal and traditional society where most families still do not prioritize the secondary and higher education of women, especially young women. Through education, women can become more aware of their rights, contribute to society, find employment in the formal economy, fight poverty, and manage household expenses. Since educated women are better able to use resources for long-lasting positive social change, they should have more control over resources like land and property ownership. Additionally, because educated women have more voices, women's freedom of expression should be protected and strengthened, leading to a decrease in discrimination against women and an increase in tolerance. After all, education is the only thing that can remove obstacles and hurdles in society. Therefore The two most important components of women's empowerment are work and education, both of which are necessary for the sustained development of communities, provinces, and nations. For this reason, we must empower our women.

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**An Analysis Of The Policies Used To Women Empowerment****Dr. Sachin N Hadoltikar**Assistant Professor and Head of Commerce
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Dist- Jalna**Abstract:**

Since the 1990s, women's empowerment has been a key focus in development efforts, particularly through education to enhance socioeconomic status and gender parity. Despite initiatives like India's Ninth Plan (1997-2002) aiming to create an equitable environment, gender roles and poverty persist, particularly in third-world countries. Market economy growth and globalization have exacerbated inequality, leading to the "feminization of poverty," disproportionately affecting women. Despite government measures, women's health and socioeconomic performance, especially in rural areas, remain below expectations. Efforts like Self Help Groups (SHGs) and microcredit assistance for rural women are essential. Policymakers must recognize women's economic influence, promoting their involvement in business associations for global impact. Gender equality is crucial for a functional economy and democracy, necessitating support for women's rights and socioeconomic advancement. Addressing discrimination and empowering women through education and policy initiatives are vital for achieving progress and stability.

Keywords: Women Empowerment, Measure for Women Empowerment**Introduction:**

Policymakers cannot afford to overlook the growing economic power of women. There are global businesswomen's implications for this. The most effective way to maximise this potential and elevate the standing of women in the global economy is through women's business associations. Both sexes must participate for the current world economy and democracy to function. An international system founded on democracy, free enterprise, and international law should be envisioned as the norm. Since there has never been a system like this one, it appears idealistic, if not foolish. Governments and organisations, on the other hand, support women's democratic principles and empower them through a range of initiatives and laws. It is commonly known that women face discrimination from conception to death. This situation's existence demonstrates the nation's socioeconomic development process. Because they are unable to ignore their existing interactions with the outside world, it also invites various forms of instability within their community. It is obvious that one of the biggest obstacles to progress is the disadvantaged status of women. Growing awareness of it is prompting nations to move swiftly and decisively to advance women in all spheres of the socioeconomic domain. Women will not be empowered unless the government takes the initiative to educate them and supports it with the backing of the public.

The definition of empowerment is "to enable or authorize." Women's empowerment encompasses political, social, economic, and cultural dimensions. In practical terms, this involves creating environments in which women can engage in, have access to, and influence over opportunities and resources in all these spheres of life. Making laws that support gender equality, establishing organizations to carry them out, and—above all—raising public awareness and educating people about them are idealistic ways to ensure that everyone is treated fairly and justly. Redefining masculinity and femininity as well as altering the man-woman dynamic would be necessary for women's empowerment. These days, a growing number of women are discussing this. Despite what is widely believed, feminists are not against men. They oppose strong masculinity and the system of patriarchy. They are drawn to kind and kind males. Instead of being strong, violent, and supermen, the new role models for decent men for women are people like Mahatma Gandhi, Jesus Christ, Gurn Nanak, and Buddha. They desire husbands who are capable of becoming both mothers and fathers. Women's empowerment is a two-way affair; adult activists and educators cannot empower other people on their own. Women empower one another and are empowered in turn through this two-way process. Every woman is on a continuous journey in this regard. Nobody can achieve positive empowerment and then become an authority on empowering others. Achieving literacy could be a first step towards empowering women to engage



more in society and break free from economic exploitation and oppression, as women make up over half of the world's illiterate population. A very significant goal in and of itself is the advancement of women's status and empowerment, especially with regard to economic, health, and educational opportunities. Additionally, this improves their ability to make critical decisions, particularly in relation to reproduction. One of the most crucial ways to empower women and provide them with the information, abilities, and self-assurance they need to participate fully in the process of development is through education. In order to empower women, one must fight, acquire the skills necessary to combat oppressive forces, envision a different society, and make intentional, purposeful interventions to improve people's quality of life. To attain empowerment, workers must develop a sense of solidarity and support for one another through collective strength. Together, we must build collective strength to help women workers while simultaneously waging a struggle against the oppressive forces that still exist. Women must swim against the current, which calls for greater strength, in order to combat socially built gender inequalities. The process of empowerment produces such strength. Here are a few examples of empowerment methods that could be recognized:

- A woman should have access to higher education and literacy,
- Better health care for herself and her children, a later marriage age,
- More work experience in the modern workforce,
- Opportunities for advancement into positions of power,
- Full awareness of her rights, and most importantly,
- Self-reliance, self-respect, and the dignity that comes with being a woman.

Significance of the Study:

Since the 1990s, there has been a greater acceptance of women's empowerment as an aim of development projects and programmes. It is not an easy, straight process. Numerous UN agencies have long maintained that education is a crucial factor in determining the socioeconomic status of women and that obtaining an education is essential to attaining social development by enhancing the wellbeing of girls and women and so advancing gender parity. Numerous government and non-governmental organization programmes attest to the fact that it is feasible. One of the nine main goals of the Ninth Plan (1997-2002) was to empower women. To this end, every effort was made to establish an environment that would allow women to freely express their rights as equal partners with men both inside and outside the house. Gender roles have the power to distinguish between women who are viewed as inferior in all nations. However, the extent of subordination varies greatly depending on development and ownership of productive assets. Because poverty is more common in third-world nations, the impact of subordination against women is more noticeable there. Increased inequality brought about by the market economy's growth, industrialization, and globalisation led to the loss of livelihoods, the depletion of natural resources, and a reduction in women's access to traditional survival resources like water, fuel, and feed. Along with these new types of exploitation came retrenchment, tourism, the sex trade, and displacement, to name a few. It is pushing women into less productive fields. The migration of people in search of work to urban regions was expedited by increased pressure on rural resources. Individuals from underprivileged castes, tribal communities, displaced communities, and backward regions were being forced up against the wall. The majority of the burden fell on women in these nations, a phenomenon known as the "feminization of poverty." An essential element of women's empowerment is their health. Nonetheless, the body of research indicates that women's performance levels—particularly those of rural women—in terms of safe childrearing and improved health care are below expectations. In India, women account for the greatest proportion of mortality in the 16–25 age range. Women who participate in the workforce are empowered. However, in practically every aspect of social life, Indian women's conditions are worse than those of women worldwide. Compared to their male counterparts, they receive half of the salary for performing the same job. India is mostly an agricultural nation. More than half of all agricultural labour is performed by women. But no one values what they do. A woman typically works 15 to 16 hours a day, underpaid outdoors and unpaid at home. Government measures including the 73rd and 74th amendments to the Indian Constitution, reservation policy, concessions, social legislation, and the implementation of specific statutes were deemed to be very significant among strategies for women's empowerment. However, because of several structural and bureaucratic shortcomings, the effectiveness of such strategies fell short of the desired outcome. The gaps found in previous research indicate that there is ample evidence



of mainstream financial institutions' and organisations' inability to assist the underprivileged. Formal finance views the impoverished as dangerous, and the modest loans they request are too costly to manage. Tight collection requirements also keep out a significant portion of the poor population, particularly rural impoverished women. The impoverished women view bank lending procedures as excessively laborious, time-consuming, expensive, and poorly adapted to the needs of native capital and their microeconomic ventures. For the aforementioned reasons, research on the Self Help Groups' (SHGs') tactics and how microcredit assisted rural poor women in escaping the debt trap and gaining empowerment is necessary.

Review of Literature:

The tale of the Shri Mahila Griha Udyog Lijjat Pappad model, which aims to empower women in other areas of their lives concurrently with economic self-reliance, is told by Malathy Ramanathan (2004). The key element in this situation is that Lijjat offers lower class Indian women a way forward, regardless of their caste, religion, or geographic location. The ability to support oneself and have the confidence that comes with it has always been the first rung on the path to empowerment.

In her 2005 study, Indira M compares two projects in the Mysore district of Karnataka that vary in terms of their operational approach and style. The two programmes are state-led efforts aimed at empowering women: The Department of Women and Child Development in Rural Areas launched Shri Shakthi and Mahila Samakhya, two quasi-central government programmes. While SS solely attends to the financial needs of the women by establishing savings and credit groups, MS views the purpose of social SHGs as being to raise awareness, provide space for women, and empower them through transformation. Her research demonstrates that women's involvement in local government organisations fosters grassroots governance, which is regarded as a beneficial social externality. In the instance of the Mahila Samakhya programme, the outcomes are consistently better. She also highlights a number of detrimental externalities, such as conflict between men and women in the home and in the society, a slow decline in the need for moneylenders, and political parties' meddling with the Anganwadi teachers involved in the Shri Shakthi programme.

According to Muraleedharan's (2000) research, women's empowerment and involvement have become key objectives in the majority of development initiatives. The main goal of women's empowerment is to establish more fair and inclusive systems that allow women to take charge of their own lives. Generally speaking, grassroots efforts created to address the unique needs and interests of local women themselves have served as the foundation for women's empowerment. The process of empowering women consists of multiple interconnected and mutually supporting elements.

Gender inequality and women's empowerment are closely associated worldwide, according to Moghadam (1990). In actuality, gender ideologies and cultural notions of what is feminine and masculine have ensured that women continue to hold marginalized roles in the production process and are thought to be largely in charge of reproduction (both socialization and biology). Men and women allocate and receive labour in various ways, and they also use and consume resources, goods, and services in completely different ways.

Objectives of the study:

1. Researching the idea of women's empowerment
2. To examine government initiatives aimed at empowering women.
3. To research the initiatives made to empower women.

Measures Taken For Women Empowerment:

Women empowerment encompasses a wide range of measures aimed at promoting gender equality and ensuring that women have equal access to opportunities and resources. Some of the key measures taken for women empowerment include:

1. Education: Providing equal access to education for girls and women, including programs to address barriers such as poverty, cultural norms, and discrimination. This includes initiatives to increase literacy rates among women and girls, promote STEM education, and provide vocational training.
2. Economic empowerment: Implementing policies and programs to increase women's participation in the workforce, entrepreneurship, and decision-making roles in business and finance. This can involve providing access to credit, training in financial literacy and business skills, and supporting women-owned businesses.



3. Legal and policy reforms: Enacting and enforcing laws and policies that promote gender equality, protect women's rights, and eliminate discrimination and violence against women. This includes laws related to equal pay, inheritance rights, property ownership, and domestic violence.
4. Political participation: Encouraging and supporting women's participation in politics and governance at all levels, including through quotas, affirmative action measures, and leadership training programs. Increasing the representation of women in decision-making bodies helps ensure that their perspectives are included in policymaking.
5. Health and reproductive rights: Ensuring access to healthcare services, including reproductive healthcare and family planning, as well as addressing issues such as maternal mortality, HIV/AIDS, and gender-based violence. Providing comprehensive sexuality education and access to contraceptives can empower women to make informed choices about their health and bodies.
6. Awareness and advocacy: Raising awareness about gender inequality and advocating for women's rights through campaigns, media, and community mobilization. Promoting gender-sensitive attitudes and challenging harmful stereotypes and social norms that perpetuate discrimination against women and girls.
7. Support networks and mentorship: Establishing networks and mentorship programs to provide women with support, guidance, and opportunities for professional and personal development. These networks can help women navigate challenges in their careers and personal lives and build confidence and leadership skills.
8. Access to technology: Bridging the digital gender gap by providing women and girls with access to technology, digital literacy training, and opportunities in STEM fields. Technology can be a powerful tool for economic empowerment, education, healthcare, and social inclusion.

These measures, when implemented comprehensively and in conjunction with each other, can contribute to significant progress in women's empowerment and gender equality. However, it's essential to recognize that empowering women is an ongoing process that requires sustained commitment and collaboration from governments, civil society, the private sector, and individuals alike.

Conclusion:

Women empowerment involves promoting gender equality and equal access to opportunities and resources. Key measures include equal access to education, economic empowerment, legal and policy reforms, political participation, health and reproductive rights, awareness and advocacy, support networks and mentorship, and access to technology. Education programs aim to address barriers like poverty, cultural norms, and discrimination, while economic empowerment promotes women's participation in the workforce, entrepreneurship, and decision-making roles. Legal and policy reforms protect women's rights and eliminate discrimination. Political participation encourages women's representation in decision-making bodies. Health and reproductive rights ensure access to healthcare services, while awareness and advocacy raise awareness about gender inequality. Support networks and mentorship provide guidance and opportunities for professional development. Access to technology can bridge the digital gender gap.

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**A Study Of Schemes Available For Women Empowerment In India****Dr. Gajanan Dagaduba Chaudhari**Assistant Professor
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Women have important and varied roles in the advancement of society and the economy. They are important contributors to a number of industries, including services, industry, and agriculture, as well as leaders, educators, family planners, and labour providers. Women frequently experience low status and a disproportionate share of poverty despite playing crucial roles in society. It becomes clear that empowering women is essential to addressing these issues. Unlocking women's potential for economic success requires a strong foundation in education and empowerment. Women can actively participate in the decision-making processes that influence their communities and way of life when they are empowered and educated. In order to achieve inclusive growth and human development goals, women must be empowered. These goals will remain unachievable until women participate fully. India's vast population and varied socioeconomic environment make women's empowerment especially important there. Not only is it important for gender equality in India, but women's empowerment is also essential for the country's general development. Addressing gender inequities and advancing socioeconomic development are major goals of government programmes and initiatives targeted at women's empowerment. In India, a number of government initiatives are aimed at empowering women via access to legal rights, healthcare, work opportunities, and education. The aforementioned activities are designed to bolster women's agency, elevate their socio-economic standing, and encourage their involvement in decision-making across all societal strata. India may attain sustained growth and realise its full economic potential by allocating resources towards the empowerment of women.

Keywords: Women Empowerment, Schemes for Women Empowerment**Introduction:**

Empowering women is essential to promoting equitable growth, lowering poverty, and accomplishing sustainable development objectives. Realizing gender equality and advancing socioeconomic success requires recognizing the need for women's empowerment, defining clear goals, and putting targeted policies and programmes into action. Building a more successful and equitable society requires women's empowerment as a strategic priority, not only as a matter of justice. Women's empowerment has received a lot of attention in international development projects and initiatives since the 1990s. Education is essential to this empowerment since it is the primary factor in defining the socioeconomic condition of women and the advancement of gender parity. Women who have an education are better able to participate in the political, social, and economic realms because they have the knowledge, skills, and confidence to do so. Nonetheless, inequities still exist despite initiatives to support women's and girls' education, especially in areas with restricted access to resources and deeply ingrained cultural norms. Initiatives like the Ninth Plan (1997–2002) attempted to empower women in nations like India by fostering an atmosphere in which they could openly declare their rights as equal partners with men. However, particularly in third-world countries, the success of such measures is sometimes hampered by deeply embedded gender norms and socioeconomic disparities. Women are disproportionately affected by poverty, which exacerbates their susceptibility and reduces their prospects for growth. Globalisation, industrialization, and the emergence of market economies have all contributed to rising inequality while simultaneously fostering economic development. As a result, already marginalised groups have had diminished access to traditional survival supplies, loss of livelihoods, and degradation of natural resources. The "feminization of poverty" phenomena draws attention to how women are disproportionately affected by poverty, especially in developing nations where they frequently experience the worst effects of economic hardship. Furthermore, even though women's health is crucial for their empowerment, gaps still exist, with rural women frequently encountering more obstacles to receiving the best possible care and health results. For instance, women make up the bulk of deaths in India between the ages of 16 and 25, which is indicative of structural

problems with healthcare access and delivery. Governments have tried to solve these issues through social laws and reservation rules, but the results have been patchy and slow. More focused initiatives, such as Self Help Groups (SHGs) and microcredit help for rural underprivileged women, have demonstrated potential, but they need more study and assistance to be scaled up successfully. Policymakers need to acknowledge that women are becoming more and more influential in the economy, and that this has consequences for international trade. Leveraging women's potential and improving their standing in the global economy requires encouraging their involvement in business groups and leadership positions. In addition to being morally required, gender equality is also necessary for both democracy and a healthy global economy. Initiatives and laws promoting women's rights and socioeconomic growth can help governments and organisations create a more stable and equal society. Global socioeconomic advancement and gender parity depend on providing women with access to economic, medical, and educational opportunities.

Objectives of the Study:

1. To study the status of women empowerment and efforts made in present.
2. To study the necessity of women empowerment.
3. To know the available schemes for women empowerment in India.

Schemes for women empowerment in India:

India has implemented various schemes and initiatives aimed at empowering women across different domains, including education, employment, healthcare, and legal rights. Some notable schemes for women empowerment in India include:

1. **Beti Bachao Beti Padhao:** Launched in 2015, this scheme focuses on improving the declining child sex ratio and promoting the education and welfare of girls. It aims to address issues related to gender-based discrimination and promote the value of the girl child.
2. **Mahila Shakti Kendra:** This scheme was launched under the umbrella scheme "Umbrella Scheme for Protection and Development of Women" in 2017. MSK aims to empower rural women through community participation by providing them with access to information, resources, and skill development opportunities.
3. **National Scheme of Incentive to Girls for Secondary Education:** Implemented in 2008, this scheme provides financial assistance to encourage girls from economically disadvantaged families to pursue secondary education. It aims to improve the enrollment and retention of girls in schools.
4. **Pradhan Mantri Matru Vandana Yojana:** This maternity benefit program provides financial assistance to pregnant and lactating women to compensate for wage loss during childbirth and ensure proper nutrition and care for the mother and child. It was launched in 2017.
5. **Mahila Coir Yojana:** Aimed at promoting women's entrepreneurship in rural areas, this scheme provides financial assistance and training to women for setting up coir-based businesses. It aims to enhance women's economic empowerment and employment opportunities.
6. **National Mission for Empowerment of Women:** Launched in 2010, NMEW aims to strengthen the overall ecosystem for women's empowerment by coordinating various government programs and initiatives related to women's welfare, safety, and economic empowerment.
7. **Swadhar Greh Scheme:** This scheme provides temporary shelter, counseling, and rehabilitation services to women in distress, including survivors of domestic violence, trafficking, and other forms of exploitation. It aims to provide a supportive environment for women to regain their confidence and rebuild their lives.
8. **Nari Shakti Puraskar:** Instituted in 1999, these awards recognize the exceptional achievements and contributions of women in various fields, including social work, entrepreneurship, and innovation. The awards aim to inspire and empower women by showcasing their accomplishments as role models.

These schemes, among others, play a crucial role in addressing the multifaceted challenges faced by women in India and promoting their empowerment across different spheres of life.

Conclusion:

India has implemented several schemes and initiatives to empower women in various domains, including education, employment, healthcare, and legal rights. Notable schemes include Beti Bachao Beti Padhao, launched in 2015, which aims to improve the declining child sex ratio and promote girls' education and welfare. Mahila Shakti Kendra, launched in 2017, empowers rural women through community participation and skill development opportunities. The National Scheme of Incentive to Girls for Secondary Education, launched in 2008, provides financial assistance to economically



disadvantaged girls. Pradhan Mantri Matru Vandana Yojana compensates for wage loss during childbirth and ensures proper nutrition and care. Mahila Coir Yojana promotes women's entrepreneurship in rural areas. The National Mission for Empowerment of Women coordinates various government programs and initiatives. Women's empowerment aims to ensure equal rights and opportunities for women by improving their social, economic, political, and legal standing. It involves giving women the freedom to live with dignity and participate in decisions that impact their lives. Empowering women is crucial for creating a diverse and equal workplace, enhancing organizational performance and economic growth. Encouraging women to enter the workforce involves providing equitable access to jobs, training, and education, tackling structural obstacles like salary inequality and gender bias. Prioritizing women's employment and empowerment positively impacts economies, communities, and families, leading to poverty reduction, child health, and economic output.

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**“Role of Women in Agriculture Sector in Maharashtra State”****Dr. Ingle Sangapal Prakash**Assistant Professor, Dept. of Commerce,
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Mob. No. 9326324840**Dr. Arvind Kesharao Raut**Assistant Professor & HOD,
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Mob. No. 9518713087**Abstract:**

In the agriculture sector, the primary focus is given to only one gender that is male. From earlier to till yet, women's role is neglected in development of agriculture sector. In fact, women are the backbone of the agricultural sector as well as rural and national economic development. Now we can say, women are playing a very vital & crucial role in agricultural development & allied fields. Women comprise 33% and 48% of the agriculture labour force and of the self employed farmers respectively. As farmers, labourers & entrepreneurs, women play an important role in the agriculture sector & make the development of rural economies. We can say that women farmers not only supporting to their families but also trying to make the country 'Sujlam Sufalam'. This paper examines the ways in which large integration through agriculture affects women. This paper finds that agriculture generates many jobs for women in agriculture sector.

Key Words: Women role, Economic Development, Agricultural Development, Sujlam Sufalam.

Introduction:

Jawarlal Nehru says, “You can tell the condition of a nation by looking at the status of its women”. Therefore it is necessary to study the role of women and their empowerment in the nation. India is an agricultural country and primarily in this the focus is given to only one gender that is male. There were also seen the gender disparity in ownership of landholdings in agriculture. From earlier to till yet, women's role is neglected in development of agriculture sector. When considered in the context of agricultural sector, male farmers or male agricultural laborers are considered. But weeding, planting saplings, planting vegetables, cutting flowers, fruits, harvesting crops, the hard work of women who spend the whole year in the field is seen to be directly or indirectly ignored. Near about 7.5 crore women are playing a vital role in dairy production and livestock management. Of course, considering the importance of rural women in agriculture is an important aspect of gender relations. But it must be highlighted that in many countries the role of women in agriculture is considered only as "help". But we are seeing that the number of women playing diverse roles like farmers, entrepreneurs, farm laborers in the agricultural sector is increasing. **Women continuously contributing in the field of agriculture and allied sector, food security and their role has proved that they are the backbone of the agriculture sector.**

Objectives of the study:

- 1) To study the role of women in agriculture sector in Maharashtra state.
- 2) To study the women empowerment in agriculture sector.

Research Methodology:

This study is based on secondary data. It is collected from books, journals, articles, research papers, Magazines, agriculture reports, other publications, internet, etc.

Needs & Significance of the study:

The need of this study is to focus on finding out the role of women in agriculture sector in the state of Maharashtra. Because women are involved in all aspects of agriculture, from crop selection to land preparation, seed selection, planning, weeding, pest control, harvesting, crop storage, handling, marketing and processing. And the second reason is we measure the condition of a nation by looking at the status of its women.

The significance of this study is to empower women to generate employment, self-employment, entrepreneurship, serve our farming community, contribute to agricultural development, family development and economic development of the state and country.

Role of Women in Agriculture Sector in India:

Agricultural scientist Mrinalini Manohar says, "Ever since the migration of men to cities for employment has increased, the role of women in farming has become stronger. Men moved to cities for jobs, women took up the complete responsibility of farming in villages.

The women are the backbone of agricultural workforce & play a significant role in the contribution of nation's economy.

Percentage (%) of Female Operational Holdings in India:

Sr. No.	Size Group	2010-11	2015-16
1.	Marginal (below 1 hecter)	13.63	14.68
2.	Small (1 to 2 hecter)	12.15	13.44
3.	Semi-Medium (2 to 4 hecter)	10.45	11.76
4.	Medium (4 to 10 hecter)	8.49	9.76
5.	Large (above 10 hecter)	6.78	7.88
Total	All Size Groups	12.78	13.96

(Agriculture Census 2010-11 & 2015-16, Gender Perspective in Agriculture 2021-22)

On the basis of above table, the researcher shows that 12.78 (2010-11) and 13.96 (2015-16) of the operational holdings were owned by women respectively. We see that, there is rise in the participation of women in management or in the operation of agricultural holdings in the country. It is also termed as feminization of agriculture. According to Food and Agriculture Organization (FAO) women constitute a third of India's agricultural labour force and contributes 55% - 66% to farm production. According to Oxfarm (2013), near about 80% of farm work is undertaken by women in India. However they own only 13% of the land. The latest agriculture census (2015-16) is shocking in terms of ownership of operational assets. The share of women operating asset holders in the total operating assets of Rs 146 million is 13.96% (20.38 million), an increase of almost one percentage point in five years. Owning agricultural land is not only an administrative aspect but is also associated with social, economic rights, decision-making capacity and self-confidence. This affects on their empowerment in short overall development.

Role of Women in Agriculture Sector in Maharashtra State:

Famous agricultural scientist Swaminathan describes that women were the first domesticated crop plants and thus introduced the art and science of farming. Women contribute to agriculture through many roles such as farmers, entrepreneurs and laborers. Their work in the agricultural sector generates a large amount of employment. They have made great progress in the different fields. Women also have a huge contribution in agricultural business. Women are working equal to men in each & every field with their great achievements in various fields is skyrocketing. Utilizing the diverse qualities of women in the production of goods services will help contribute to national development & make the wheels of economic growth more dynamic. In short we can say that women farmers not only supporting to their families but also trying to make the country 'Sujlam Sufalam'. Keeping in mind the participation of women in agriculture, the Central Government had established the Central Agricultural Women's Institute in Bhubaneswar in 1996.

They are really true heroes of our country as they work tirelessly for the food security. Besides, they are also motivating a large population to work for the betterment of the environment. Thus, their work and dedication for a better future should be reflected in us too.

Therefore Women's Day is celebrated as a day of respect for women and their prosperity.

Proportion of Population of Maharashtra with Rural, Urban & Agriculture sector

Particular	Maharashtra	Urban	Rural	Rural Women in Agriculture Sector
Male	5,82,43,056	2,67,04,022	3,15,39,034	
Female	5,41,31,277	2,41,14,237	3,00,17,040	77,00,259
Total	11,23,74,333	5,08,18,259	6,15,56,074	

(Source: Census 2011)

Women are playing a very vital & crucial role in agricultural development & allied fields. Women comprise 33% and 48% of the agriculture labour force and of the self employed farmers respectively. The women playing a very vital role in agriculture sector in the state of Maharashtra. Because women are involved in all aspects of agriculture, from crop selection to land preparation, seed selection, planning, weeding, pest control, harvesting, crop storage, handling, marketing and processing. And the second reason is we measure the condition of a nation by looking at the status of its women.



Dr. Neelam Patel, agriculture advisor to NITI Aayog, says, 'Most women work in agriculture but their names are not taken because the mentality of the entire agricultural system is male-dominated. It is considered a male-dominated job. Whatever success was achieved in farming, there was no social audit of it, due to which it could not be known what was the contribution of women. "Only now have incentives for women been introduced in some schemes." Recognizing the contribution of women: Recognizing the presence and contribution of women in the agriculture sector requires an inclusive approach in agricultural policy implementation.

Additionally, better extension services and training programs targeted at women could address gender inequality. The Government of India has started the Women Farmers Empowerment Project. Women will be enabled to get equal rights through this scheme. Under the Women Farmers Empowerment Project, not a single rupee budget has been sent to 23 states during 2020-21. It is a scheme of the Ministry of Rural Development which was started in 2011. In the last two years alone, the amount released under this has reduced six times. If this continues, how will women farmers progress? The central government is taking several measures to increase the participation of women farmers in the agriculture sector. In some schemes, women are being given more help than men.

Now, to the purpose of improve the current status of women in agriculture sector & increase their empowerment opportunities, the Government of India has announced the "Mahila Shetkari Sakshikaran Yojana" (MKSP) as a sub-component of the National Rural Livelihoods Mission (NRLM). "Although Indian agriculture has improved, there is a need to reorganize the sector to address some challenges," the Economic Report 2022-23 said. The economic report describes the structure and development of the agricultural sector. Also, loan distribution should be made cheap, productive and inclusive farmers should be encouraged. Subsidy on bank loans taken under the scheme called Agricultural Clinics & Agribusiness Centers is 36 percent for men & 44 percent for women. In agricultural mechanization, women are getting 10 percent more financial assistance on the purchase of machines. Similarly, more than 75 financial institutions are providing self-employment to rural women farmers. This means developing the skills of women & developing the food processing sector – the focus needs to be on creating agriculture-related sectors.

Conclusion:

When women are entering the field of agriculture, the most important task to maintain their continuity in this work is to hand over land property rights to them. Once women farmers are listed as primary earners & owners of land assets, it will become easier for them to get loans from banks. Also, women farmers will be able to decide to grow crops using technology and machines & sell the produce to village traders or wholesale markets. In this way their identity as real & visible farmers will be ensured. Gender-sensitive formulation of laws, programs & plans, allocation of resources, etc. can be a powerful means of achieving 'gender mainstreaming' to ensure that the benefits of development reach women as much as men. Women continuously contributing in the field of agriculture and allied sector, food security and their role has proved that they are the backbone of the agriculture sector. As farmers, labourers & entrepreneurs, women play an important role in the agriculture sector and development of rural economies. Women farmers not only supporting to their families but also trying to make the country 'Sujlam Sufalam'.

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A Study Of The Government Social Welfare Schemes For Women Empowerment With Specific Reference To Women From Vulnerable Families Residing In Rural And Urban Areas Of Maharashtra

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Key words: women empowerment, social welfare schemes for women, social inclusion, gender equality

Abstract:

The term 'women empowerment' has traditionally been associated with economic independence, with more focus on livelihood and earning abilities of the women. However, this research paper argues for a more comprehensive understanding of women's empowerment, encompassing healthcare, education, financial inclusion, participation of women in the decision making, thereby promoting their voices and perspectives in shaping policies that affect their own as well as their community's wellbeing. Examining government policies in various domains such as health, education, skill development, and self-employment, the study explores the inclusiveness and accessibility of schemes like PMMVY, E-Shram Card, Aayushman Bharat, PM Swanidhi, and policies for widow empowerment as well as promoting self-employment among women by Pune Municipal Corporation. The research, based on the researcher's experience as a social work professional, analyses the accessibility and utilization patterns of these schemes by women beneficiaries, shedding light on the need for ground-level implementation reforms.

Objectives:

- 1.To understand the manifestation of multidimensional approach of women empowerment among the women from vulnerable families.
- 2.To study the effectiveness, inclusiveness and accessibility of various government welfare schemes for women empowerment and also identifying the implementation challenges.

Methodology:

- 1.Research design: Quantitative
- 2.Geography: Nandurbar and Pune, Maharashtra
- 3.Universe: Women from socially disadvantaged and economically weaker sections of society, residing in this geography, who are eligible for the benefits of multiple welfare schemes
- 4.Sample size for the study: 9399
- 5.Sampling technique: Simple random sampling
- 6.Methods of data collection: Primary data collected through survey and FGDs

Assumptions:

- 1.Implementation and utilisation of the schemes is effective if there are frontline workers or other mechanisms to reach out to the doorsteps of eligible individuals.
- 2.The schemes that need lesser number of documents and lesser time for application process are accessed more by the potential beneficiaries.

Introduction:

Empowerment of an individual refers to the process which ensures enhancement in the ability of that individual to access his/her rights, resources, and opportunities, and also to make life choices. Empowerment of the women helps in increasing women's control over their lives and exerting influence in society. Women empowerment aims to challenge and overcome gender-based discrimination, inequality, and stereotypes that hinder women's progress and limit their participation in various spheres of life. Usually it is observed that women empowerment is perceived as the enabling process which is more focused on the earning abilities of the women. However, women empowerment should be perceived as a holistic concept that encompasses not only livelihood or earning abilities but also healthcare, education, protection and several other aspects of women life. It is important to recognise the interconnectedness of these aspects while making comprehensive strategies for women's empowerment.

India, recognizing the imperative need for women's empowerment, has instituted an array of social welfare schemes aimed at uplifting women across various domains. These initiatives span



healthcare, education, financial inclusion, and entrepreneurship, reflecting the Government's commitment to fostering gender equality and socio-economic development.

Overall, women empowerment is essential for achieving gender equality, promoting sustainable development, and building inclusive societies where women can fully participate and contribute to their own as well as communities' progress and well-being.

Scope and Objectives:

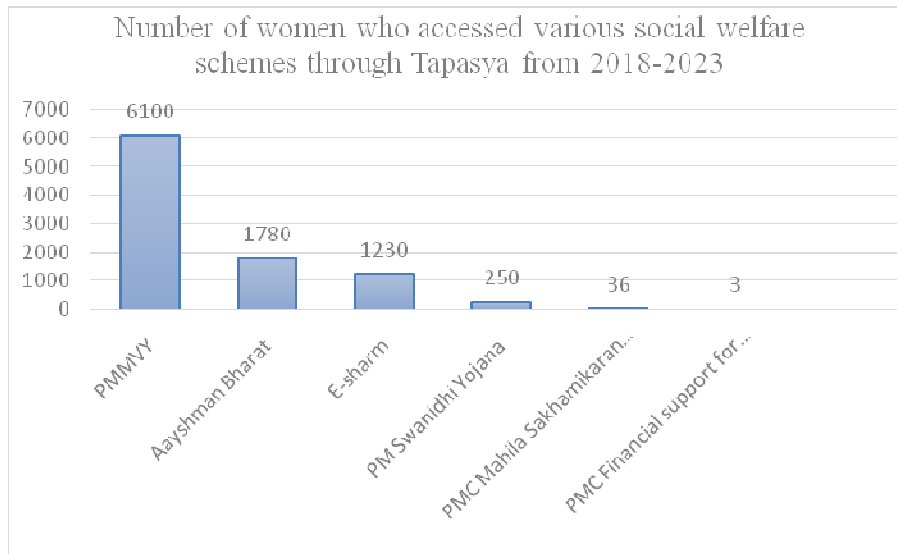
As mentioned earlier, women empowerment is a comprehensive term and the key elements of women empowerment consist of education, economic empowerment, political participation, health and wellbeing, legal rights and social and cultural change. This research paper attempts to throw light on the manifestation of multidimensional women empowerment among the women from vulnerable families. This paper also attempts to explore the effectiveness, inclusiveness and accessibility of various government welfare schemes for women empowerment and also identifying the implementation challenges. Since the researcher works as a social work professional in the space of policy implementation, this paper uses the primary data collected by the researcher while working with **Tapasya**, a non-governmental organisation, in the urban and rural areas of Maharashtra, from 2018 to 2023. Tapasya works for unlocking the benefits of government schemes for the vulnerable families through awareness creation, providing support in the process of documentation and filling applications, grievance redressal and policy recommendations. Researcher is one of the key persons responsible for implementing the project in various parts of the state of Maharashtra. This paper consists of the data of women who, with the support of the researcher and Tapasya, applied for or accessed some key social welfare schemes that promote wellbeing of women and strengthen the multidimensional approach of women empowerment.

The government policies that are analysed in this research paper are Pradhanmantri Matru Vandana Yojana, E shram, Aayushman Bharat, PM swanidhi, Mahila Sakshamikaran scheme by the Pune Municipal Corporation and Financial aid for self-employment scheme by the Pune Municipal Corporation. The objectives of these schemes include- providing maternity benefits to women from unorganised sector, providing healthcare support to the women, providing financial grant to initiate small scale business, skill development of the women, providing financial support to the widows and so on. While some of these schemes are exclusively made for women, some of them are made for both males and females, such as E- shram and Aayushman Bharat. However, these schemes play an important role in providing support to the women who come from the vulnerable background, e.g. E shram card provides social security to workers from unorganised sector and Aayushman Bharat card provides coverage for medical expenses. Hence, the analysis of these schemes is also included in the study. Researcher has supported more than 35000 vulnerable households from 2018-2023 to unlock the benefits of various government schemes out of which a large portion of schemes and policies were unlocked for women. Hence, this paper attempts to analyse the distribution of access and utilization of various policies by women from marginalised sections of society. This analysis will help in understanding the actual accessibility of the policies.

By exploring the multidimensional aspects of women empowerment and critically examining government policies and implementation challenges, this research aims to contribute to the ongoing discourse on enhancing the effectiveness of initiatives aimed at empowering women in India.

Analysis of Scheme Utilization:

Following chart explains the number of women who applied for or accessed various social welfare schemes through Tapasya from 2018 to 2023. It is important to note here that this study analyses only a few schemes out of many other social welfare schemes on which the researcher has worked, as these schemes have a direct linkage with various aspects of women empowerment.



It can be seen that the highest number of beneficiaries i.e. 6100 have accessed Pradhan Mantri Matru Vandana Yojana (PMMVY), a scheme that provides maternity benefits to the women. 1780 women applied for Aayushman Bharat cards that provide coverage for medical expenses. 1230 women applied for E shram card, an important document for workers from unorganised sector. After these three schemes, a sharp fall can be observed in the access/ application for the next schemes, i.e. 250 women applied for PM Swanidhi, 36 women applied for Mahila Sakshamikaran Yojana by Pune Municipal Corporation and only 3 women applied for the Financial Support for Self-Employment scheme by Pune Municipal Corporation.

Observations:

It is observed while working in the field that the schemes that require very limited documents and lesser time to apply are accessed by more potential beneficiaries as compared to the schemes that require the applicants to submit large number of documents or require longer durations to complete the application process. Similarly, implementation of some schemes becomes smoother when there is a mechanism that supports the potential beneficiaries at their doorstep. Lack of awareness is also one of the main reasons behind many schemes not getting utilized. Similarly, the schemes that require multistage online applications also tend to remain unutilized because the applicants find it hard to fill the online applications.

While the implementation of overall social welfare schemes is affected by many challenges at the ground, the implementation of social welfare schemes targeting women face its own set of challenges, often reflecting broader societal issues and systemic barriers. While working in the field around this issue for the last 6 years, the researcher has observed that many of the schemes are not accessed by the women because of following challenges:

- 1.**Lack of awareness:** Many women, particularly in rural and marginalized communities, lack awareness around various social welfare schemes and their eligibility criteria. Information dissemination efforts by the government often fall short, leading to a significant portion of the population being unaware of the support available to them.
- 2.**Inadequate documents:** Some welfare policies require specific documents and proofs to avail benefits. However, obtaining these documents can be challenging for individuals, particularly those from low-income backgrounds, who may lack birth certificates, marriage certificates, proof of residence, or other necessary paperwork.
- 3.**Accessibility of Government departments:** Accessing government departments, especially for women residing in remote areas, or women from low income families, can be difficult due to geographical barriers and inadequate infrastructure. Many welfare schemes require beneficiaries to visit government offices for application submission, verification, and follow-up, which can be burdensome and time-consuming. However, there are mechanisms by various local level governments to help the vulnerable families with this issue and providing support at their doorstep. While these mechanisms help the potential beneficiaries to access the schemes, it is also observed that the schemes that do not



have such mechanisms are often not accessed more. For example, one of the main reasons behind accessing Pradhan Mantri Matru Vandana Yojana by many women is the presence of ASHA workers, Aanganwadis and government hospitals in their area.

4. Complications in the online application process: While the process of applying for the schemes is being increasingly digitized in order to streamline the operations and increase the transparency, online application systems may pose challenges for individuals with limited digital literacy or access to the internet. Complicated online forms, technical glitches, and language barriers further exacerbate the difficulties faced by potential beneficiaries.

5. Social and cultural norms: Deep-rooted cultural norms and traditional gender roles restrict women from participating in the decision-making process impacting their ability to access the welfare schemes. Societal expectations may prioritise the needs of men over the needs of women.

6. Financial barriers: Economic constraints prevent women from accessing the schemes. Limited financial resources often hinder their ability to afford transportation cost, childcare facilities and other associated costs required to access the benefits of the welfare schemes.

Recommendations by the researcher:

Based on these learnings and observations, the researcher suggests following multifaced approach to reduce the gaps in the implementation of the policies-

1. Enhanced awareness and outreach campaigns: Governments should invest in comprehensive awareness campaigns to educate women about available social welfare schemes, eligibility criteria, application procedures, and the documents required.

2. Simplification of process: Simplifying application procedures, minimizing documentation requirements, and ensuring user-friendly online platforms can improve accessibility and encourage greater participation in welfare programs.

3. Strengthening infrastructure and service delivery: Government must invest in improving infrastructure and service delivery mechanisms, particularly in remote and underserved areas, to ensure that beneficiaries can easily access government offices and services.

4. Transparency and accountability: Implementing measures to enhance transparency and accountability within government agencies can help reduce the gaps in implementation and ensure that welfare benefits reach intended recipients.

5. Capacity building and training: Providing training and capacity-building programs to government officials and frontline workers can improve their efficiency in administering welfare schemes and addressing the needs of beneficiaries effectively.

6. Targeted approach: Welfare schemes should be designed to address the diverse needs of the women from various socio-economic backgrounds and geographic locations. One-size-fits-all approach may overlook the challenges faced by women from diverse backgrounds, such as women from rural areas, women with disabilities, women from marginalised sections and so on.

7. More number of NGOs and CSRs should come forward to work on this issue.

By addressing these challenges and implementing targeted reforms, Government can enhance the effectiveness of social welfare policies made for women empowerment and ensure that they reach the intended beneficiaries, thereby contributing to social inclusion and empowerment of women from vulnerable sections of society.

Conclusion:

This research paper based on the direct interventions of the researcher while working with a non-governmental organisation **Tapasya**, attempts to highlight the role of social welfare schemes aimed at women empowerment. While there are various social welfare schemes made at Central, State and Local level Government in India, very few of them reach to the intended beneficiaries. The reasons for non-implementation/ non- utilisation of the schemes include lack of awareness, inadequate documents, hurdles in online application process, insufficient human resources, societal gender norms and so on. Also, a complicated application process discourages the potential beneficiaries from applying for the scheme. However, some efforts in the direction of enhanced awareness, simplification of the application process, building a strong service delivery mechanism, transparency in the implementation process and capacity building of the implementing bodies, can improve the implementation status of the schemes. While these schemes provide opportunities to women to enhance their abilities to make right choices, access the available resources, ensure wellbeing of the self and participate in the decision-making



process that directs their lives, it is extremely important that they reach to the intended beneficiaries and ensure social inclusion and empowerment of women, especially from the marginalised and vulnerable sections of society.

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Professional Development and Challenges Faced by Academic Women Librarians in 21 centuries: A Literature Review

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Abstract:

Objective:

This writing literature review provides a framework for understanding the professional development of academic women librarians in academic libraries and the challenges they face in the workplace.

Methods:

Sources are selected from primary bibliographies on the status of women, progress, professional development, and academic libraries. For research related to these topics, print and online resources, research manuscripts of journals, periodical articles, books, e-books and dissertations have been referred.

Results:

Evidence suggests that several personal and professional characteristics of female librarians can be identified. Evidence present shows an increase in the number of women in librarianship. As a woman in librarianship in professional development and career progression, she faced challenges such as health issues, housing responsibilities, mobility, career breaks, and lack of organizational support. Women have expanded their knowledge about ITC activities. Today's women librarians are technically competent. The development of digital technology facilitates the successful participation of women in the professional development of library science.

These reviews of the relevant literature were included to underline the importance of the topic of professional development of women librarians and the challenges they face.

Conclusion:

Various surveys of women librarians and professional development have been observed in more developed countries. Librarianship is still over 80% women. However, it is felt that this profession is suitable for women because of its feminine value. Most studies have emphasized that organizations and library professionals are jointly responsible for making efforts toward professional development.

Keywords:- Professional development, Women librarians, Educational institutions, E-books.

INTRODUCTION

The literature review provides some information about the strong points and limitations of previous studies. This enables them to improve their investigation and arrive at a proper perspective of the study. Thus this review of the literature covers the studies conducted.

This is a review of literature studies and observations on professional development areas related to women librarians and the attitudes of women librarians towards participation in professional development activities and the challenges they face. The topic "Professional Development and Challenges Faced by Women Librarians" has been universally studied. The review of relevant literature included print and online resources, i.e., research manuscripts from journals, periodical articles, books, e-books, dissertations, and theses. A survey of the available literature is presented under the subheadings listed below.

- women Librarian
- Professional development of women librarians
- Challenges faced by women librarians.

WOMEN LIBRARIANS

The review of related literature on women librarians In 2015, Mathew, Sheeja and Nellikal studied female LIS professionals from 7 leading universities in Kerala to assess their ICT skills with the help of a structured questionnaire. Studies show that male professionals have slightly better skills in ICT-based applications than women. Male professionals had better skills in ICT-based services than



female librarians. 28% had a low level of awareness, and the rest, 18.7% and 16%, did not use it or were unaware of it. Female professionals had very high skills, and the rest had low awareness or skills about ICT-based services.

Vijayakumar and Anthony (2015) noted that female library professionals determine their ICT literacy skills. The study shows that women LIS professionals have average skills in computer networking, bar code scanner, image scanner, Linux, MS Office and above average skills in Internet and Windows. Most of the women professionals know about digital library software D-Space, Koha and Library Network. Some professionals have ICT-based information retrieval skills (accessing, searching and using e-journals), electronic document delivery and interlibrary loan through the Web and online indexing and abstracting services.

A separate study on mass media use among female LIS professionals of Calicut University and Kerala University was conducted by Lijina and Jalja (2015). Studies show that most female LIS professionals use social networking sites and search engines. About half of them use Internet services such as newsgroups, downloading software/programs, online shopping and chatting. They also use YouTube, internet banking, online ticket booking and blogging. The study examined the respondents' preferred areas of information and the problems they faced in using mass media.

The study is based on the finding that Indian women serving as library and information science professionals are satisfied and comfortable working in the current library environment. Kumbhar (2016) said that most of them are in agreement with whatever facilities and remuneration they have been given. Generally, given the liberal and understanding social fabric of Indian society, they do not look beyond the social norms. But LIS academic training in professional and personal competencies will enable women librarians to compete for higher positions in libraries of all types.

In her article, Tank (2016) stated, "Not just in librarianship, but in all professions, most women find it difficult to balance career and family, which hinders their personal career growth or leads to broken relationships. which lead to stress and health problems. Women as an individual need to understand the harmony within themselves, in the family, in the society and with nature/existence so that we can live our life as per our natural acceptance. "She wrote this statement about women and librarianship, which is an opportunity to transcend and understand the harmony, roles, responsibility, and values discussed in most of the literature on women and librarianship.

Parikh (2016) gives several examples of the contributions of women librarians abroad and in India: Perspectives. She said that "If women in India are given the necessary support to develop their capacity to contribute to India's knowledge, there will be greater contribution of women librarians towards knowledge centers. But at the same time, there will be greater contribution of women librarians to librarianship." is important." , A library that serves men and women may be better served with a staff whose key positions will be divided between the genders. Men and women represent different elements; they see things from different perspectives. If they work together in a different library, each contributes his best; If only men or women had been involved the result would have been broader, richer and more diverse.

"A separate survey was conducted by Savant (2018) on the opinion of women librarians about attire for daily use and their preferences for special occasions like conferences/workshops/meetings etc. The study included the attire used by women library professionals Tattoo styles and jewelry were explored. A moderate number of respondents preferred jewelry and other accessories, while tattooing practice was absent. A moderate number of female librarians selected jewelry and other accessories, while, in tattooing practice, female there is not much interest in librarians. In terms of stereotyping of librarians, the respondents felt that as far as Indian media is concerned, librarians have not been stereotyped in the media.

PROFESSIONAL DEVELOPMENT OF WOMEN LIBRARIANS

Review of related literature on professional development of women librarians.

Tiwari and Borse (2015) studied the professional growth of women librarians working in colleges affiliated under the Directorate of Higher Education in Mumbai and Konkan. This study focused on the educational and professional qualifications of women in librarianship. It was found that women are satisfied with their current profession. She found that most of the women librarians came into this profession only because of their interests. Most of the women librarians actively participate in various professional activities, but their publication ratio is very low, which should be increased. Most



of the women librarians are satisfied with their present job. It is quite interesting and useful to study the professional status of women librarians due to gender discrimination in Indian society.

This study has been performed by Gul et al. (2016), on the impact of gender in library management and information science. From the author's perspective, the study researched and reviewed articles published in electronic libraries, lending libraries, and an information science journal between 2005 and 2014. The study looked at the status of women in research, particularly in the areas of library and information science. Its results are based on the corresponding authors' contributions to the journal "Electronic Libraries". Readers are encouraged to expand their research to include authors contributing to other information science libraries and journals. This study highlights the participation and influence of women authors in library research and information science. Libraries of the future are new information centers that rely heavily on information technology for practically all of their functions.

Library services of the future require different talents than those needed today. Future women librarians should be equally adept in this new information technology environment so that they can achieve prominence as per their ability. The development of digital technology enables women to actively participate in science and technology decision making and implementation, including planning and prioritizing research and development, as well as choosing, acquiring, adopting science and technology for development, involves innovating and implementing (Devaraju, 2017).

CHALLENGES FACED BY WOMEN LIBRARIANS

Review of related literature on challenges faced by women librarians.

Women librarians have the right to participate in professional development, but achieving equal participation of women librarians remains an ongoing challenge, especially in decision making. The status of women in librarianship cannot be assessed without considering the general position of women in society and the relative position of librarianship. The real quality of women in any organization would mean the enjoyment of power, followed by prestige and privilege. All persons concerned with selection for top level positions need to raise awareness about gender bias. An organization should organize appropriate training facilities related to the special needs of women at the local level so that they can handle the new environment in libraries (Pattan, 2016).

Dhanashree and Devi (2019) investigate the factors influencing career advancement activities of female library professionals; they analyzed factors such as professional and personal, influence of professional associations, impact of ICT and social media and barriers to career progression. The study revealed that professional factors and ICT positively influenced the career advancement activities of female library professionals. Gender discrimination is the main obstacle to career advancement activities.

NOTABLE FACTORS OF THE PRESENTED STUDY

Based on the findings of the above reviews, the following conclusions can be drawn;

- Many studies have been conducted on women and librarianship and professional development of women librarians.
- The above literature review describes studies on the professional development of women librarians and the challenges they face, More research has been conducted on the professional development and challenges of women librarians.
- Many factors including social characteristics such as personal life, parents' education, marital status and family support influence professional development.
- there is a difference in the way men and women approach their careers in terms of ambition, aspiration or commitment.
- Married female academic librarians have better attitudes toward family and administrative aspects of work-life balance;
- The professional lives of women librarians are greatly misunderstood, as is the importance of their contribution to library development and library management.
- In the light of the above mentioned findings, it is observed that several factors reduce the professional development of women librarians.

CONCLUSION

The studies cited in the literature review indicate that much work has been done in studying the professional development of women librarians and the challenges that women librarians face in their work around the world. Various surveys of women librarians and professional development have been observed in more developed countries. Librarianship is still over 80% women. However, it is felt that



this profession is suitable for women because of its femininity value. Various studies have researched the professional development activities of librarians and the continuing education needs of women librarians. Organizational challenges, family responsibilities and gender discrimination hinder the professional development of women leaders. Most studies have emphasized that organizations and library professionals are jointly responsible for making efforts toward professional development.

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“Woman empowerment: regional development and planning”**Mrs. Shweta Magar Ingole**

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Abstract:

This research investigates the crucial linkages between woman empowerment and regional development and planning, focusing on key factors such as gender equality, economic empowerment, education, healthcare, and political participation. Through an interdisciplinary approach, it explores how empowering women contributes to more inclusive and sustainable regional development strategies. By incorporating gender perspectives into planning processes, policymakers can advance equitable and resilient development outcomes. This study highlights the significance of prioritizing woman empowerment in regional planning initiatives to foster prosperous and resilient communities.

Keywords: Woman empowerment, regional development, planning, gender equality, economic empowerment, education, healthcare, political participation, interdisciplinary approach etc.

Introduction:

The pursuit of regional development requires strategies that not only enhance economic growth but also ensure equitable and sustainable progress. In this context, empowering women emerges as a critical driver of inclusive development, fostering resilient communities and propelling regions towards a brighter future. This paper delves into the intricate relationship between woman empowerment and regional development planning, exploring key factors like gender equality, economic participation, education, healthcare, and political engagement.

Interrogating the Nexus:

Gender inequality remains a stark reality across many regions, hindering their full development potential. Women often face discriminatory practices, limited access to resources, and restricted social mobility, impeding their individual progress and contributing to regional disparities. Empowering women, therefore, translates to dismantling these barriers and unlocking their vast potential. The pursuit of regional development necessitates comprehensive strategies that extend beyond mere economic growth to encompass broader societal goals such as equity and sustainability. While economic prosperity is undoubtedly a vital aspect of regional development, it must be accompanied by measures that address social inequalities and environmental concerns to ensure long-term progress and well-being for all members of society.

Empowering women plays a pivotal role in this multifaceted approach to regional development. Women constitute a significant portion of the population and are often disproportionately affected by poverty, discrimination, and lack of access to resources and opportunities. By empowering women, societies can unlock their full potential as agents of change and development. Empowerment encompasses various dimensions, including economic empowerment, education, healthcare, and political participation. Economically empowered women have increased access to income-generating opportunities, financial services, and entrepreneurship support, contributing to household and community prosperity. Education plays a crucial role in empowering women by enhancing their knowledge, skills, and decision-making abilities, thereby enabling them to participate more actively in economic, social, and political spheres. Access to healthcare services, including reproductive health, is essential for women's well-being and their ability to engage fully in society.

Key Pillars of Empowerment: The key pillars of empowerment encompass a multifaceted approach aimed at fostering the holistic development and agency of individuals within society which are shown in the below image:

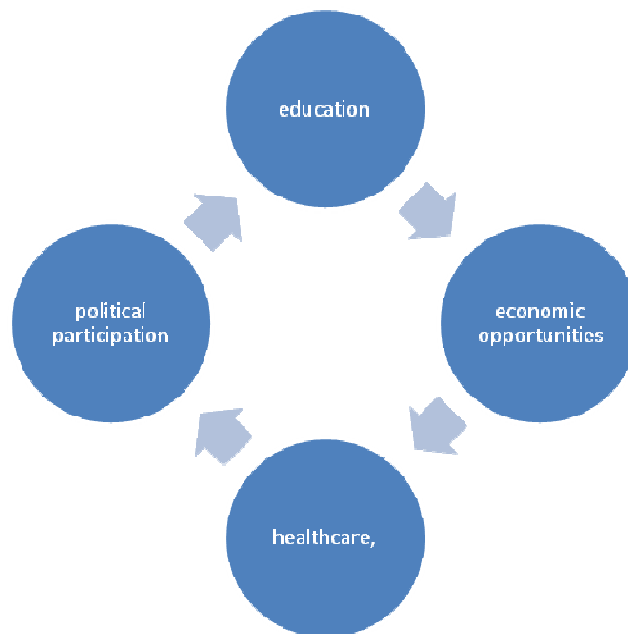


Image 1.1 Key Pillars of Empowerment

As given in the above image 1.1, the key pillars of empowerment include access to education, economic opportunities, healthcare, and political participation. Education serves as the foundation, equipping individuals with the knowledge, skills, and confidence to pursue their aspirations and contribute meaningfully to their communities. Economic opportunities empower individuals to achieve financial independence, supporting their well-being and that of their families. Access to healthcare ensures the physical and mental well-being of individuals, enabling them to lead healthy and productive lives. Lastly, political participation amplifies voices, enabling individuals to shape policies and decisions that affect their lives and communities. Together, these pillars form a strong framework for empowerment, promoting social justice, equality, and sustainable development.

Gender Equality: Achieving gender equality is fundamental to creating a level playing field. This entails eliminating discriminatory laws and practices, promoting equal access to education and healthcare, and ensuring women's voices are heard and valued in decision-making processes. Gender inequality persists as a significant barrier to the holistic development of many regions worldwide. Despite advancements in gender equality, women continue to encounter discriminatory practices, unequal access to resources, and social barriers that impede their full participation and contribution to regional progress. These obstacles not only inhibit women's individual advancement but also perpetuate broader regional disparities, hindering overall development efforts. Across various regions, women often face systemic discrimination in areas such as education, employment, healthcare, and political participation. Limited access to quality education prevents many women from acquiring the necessary skills and knowledge to pursue their aspirations, resulting in diminished opportunities for personal and professional growth. Moreover, entrenched gender norms and biases frequently relegate women to lower-paying jobs or informal sectors, perpetuating economic disparities and hindering overall economic development. Restricted access to healthcare services further exacerbates gender inequalities, as women may encounter barriers to essential reproductive health services, maternal care, and preventative healthcare. This lack of access not only jeopardizes women's health but also undermines their ability to participate fully in social and economic activities, thereby limiting their potential contribution to regional development.

Economic Empowerment: Equipping women with economic opportunities is crucial. This includes access to finance, training, and markets, enabling them to participate actively in the workforce, generate income, and contribute to regional economic growth. Equipping women with economic opportunities is paramount for achieving gender equality and fostering overall development. Economic empowerment encompasses a range of initiatives aimed at providing women with the resources, skills, and opportunities needed to participate fully in the economy and generate income. Access to finance is a fundamental aspect of economic empowerment. Many women face barriers to accessing financial



services such as credit, savings, and insurance, which limit their ability to invest in businesses, education, or healthcare. Initiatives that increase women's access to financial resources, including microfinance programs, savings groups, and targeted loans, can provide women with the capital needed to start or expand businesses, invest in education or training, and weather financial shocks.

Education: Equipping girls and women with education empowers them to make informed choices about their lives, health, and careers. Educated women are more likely to participate in the workforce, contribute to economic development, and improve the well-being of their families and communities. Education plays a pivotal role in empowering girls and women, serving as a catalyst for personal growth, economic prosperity, and societal advancement. By providing girls and women with access to quality education, societies can break down barriers to gender equality and foster inclusive development. Access to education equips girls and women with the knowledge, skills, and confidence needed to make informed choices about their lives and futures. Through education, girls learn about their rights, health, and reproductive choices, empowering them to advocate for themselves and make decisions that align with their goals and aspirations. Education also instills critical thinking, problem-solving, and communication skills, enabling girls to navigate life's challenges and contribute meaningfully to their communities.

Healthcare: Access to quality healthcare services, including reproductive health and maternal care, is essential for improving women's lives and ensuring their well-being. This contributes to a healthier population, reduced gender disparities, and a more productive workforce. Access to quality healthcare services is a fundamental human right and a cornerstone of women's empowerment. Ensuring that women have access to comprehensive healthcare, including reproductive health and maternal care, are essential for improving their overall well-being and promoting gender equality. Reproductive health services, including family planning, prenatal care, and access to contraception, is critical components of women's healthcare. By providing women with the information and resources they need to plan their pregnancies and space their children, reproductive health services empower women to make informed decisions about their bodies and futures. This, in turn, leads to improve maternal and child health outcomes, reduced maternal mortality rates, and healthier families.

Political Participation: Amplifying women's voices in political spheres plays a pivotal role in fostering inclusive governance and decision-making processes. When women actively participate in politics, their unique perspectives and experiences are brought to the forefront, ensuring that a diverse range of voices shapes policy formulation and implementation. This inclusive approach results in the development of policies and programs that address the specific needs and concerns of women, thereby contributing to more equitable and inclusive outcomes for the entire community. Moreover, when women are involved in political decision-making, there is a greater likelihood of considering issues such as gender equality, reproductive rights, and social welfare, which are often marginalized in traditional political discourse. Ultimately, by amplifying women's voices in political spheres, societies can build more responsive and inclusive governance structures that benefit all members of the community.

Interdisciplinary Approach:

Addressing women's empowerment necessitates an interdisciplinary approach that draws upon insights from fields such as economics, sociology, public health, and political science. This interdisciplinary perspective allows for a comprehensive understanding of the multifaceted challenges and opportunities women encounter, enabling the development of integrated strategies that cater to their diverse needs and aspirations. By integrating perspectives from different disciplines, policymakers and stakeholders can devise more effective and sustainable interventions that promote gender equality, foster inclusive development, and empower women to fully participate in society and contribute to its progress.

Empowerment in Action:

The efficacy of regional development plans relies on the integration of gender perspectives throughout all stages, encompassing needs assessment, resource allocation, implementation, and monitoring. This entails active participation of women in decision-making processes, guaranteeing that their insights and priorities influence development strategies and priorities. By incorporating gender perspectives into regional development initiatives, policymakers can create more inclusive and equitable outcomes, effectively addressing the diverse needs and aspirations of all members of society.

Benefits of Empowerment:

Empowering women fosters numerous benefits for regional development, including:



Reduced Poverty and Improved Living Standards: Reducing poverty and enhancing living standards are key objectives for sustainable development, and increasing women's economic participation is a crucial strategy to achieve these goals. When women actively participate in the economy, whether through formal employment, entrepreneurship, or other income-generating activities, it leads to higher household incomes. This increased financial stability enables families to meet their basic needs, access essential services such as healthcare and education, and invest in their children's future. As household incomes rise, poverty levels decline, and families experience improved living standards, including better housing, nutrition, and access to amenities. Additionally, the positive impact of women's economic empowerment extends beyond individual households to benefit entire communities, as increased economic activity stimulates local economies, creates job opportunities, and fosters economic growth. By empowering women economically, policymakers can effectively address poverty and enhance the well-being of families and communities, contributing to sustainable development and prosperity for all.

Enhanced Health Outcomes: Improving health outcomes is closely tied to empowering women through education and access to healthcare. When women are educated and have access to healthcare services, they become better equipped to make informed decisions about their health and that of their families. Education provides women with the knowledge and skills to recognize health risks, seek appropriate medical care, and adopt healthy behaviors. Access to healthcare ensures that women can access essential services such as prenatal care, vaccinations, and reproductive health services, which are critical for maternal and child health. By empowering women to prioritize their health and that of their families, communities experience improved health outcomes overall. Healthy women are better able to participate in economic and social activities, contribute to their communities, and raise healthier children, thus creating a positive cycle of well-being for the entire population. Therefore, investing in women's education and healthcare is not only a matter of gender equality but also a fundamental strategy for promoting public health and achieving sustainable development goals.

Sustainable Development: Sustainable development hinges on the integration of gender-inclusive strategies that cater to the needs of all community members, ensuring equitable and resilient outcomes. By incorporating gender perspectives into development initiatives, policymakers can create strategies that not only promote economic growth but also address social and environmental challenges in a holistic manner. Gender-inclusive approaches recognize the diverse roles, priorities, and contributions of women and men within communities, fostering greater social cohesion and resilience to external shocks. Moreover, by ensuring that development benefits are distributed equitably, gender-inclusive strategies promote social justice and reduce inequalities, laying the foundation for long-term sustainability. Ultimately, sustainable development relies on recognizing and valuing the diverse experiences and capabilities of all individuals within a community, leading to more inclusive, resilient, and prosperous societies.

Conclusion:

Investing in women's empowerment is both a moral imperative and a strategic necessity for regional development. By removing barriers to gender equality, providing women with equal access to opportunities, and amplifying their voices in decision-making processes, one unlock the immense potential as agents of change and progress. When women are empowered, they contribute to more prosperous, equitable, and sustainable regions by driving economic growth, fostering social cohesion, and promoting inclusive development. Therefore, investing in women's empowerment not only aligns with principles of fairness and justice but also yields substantial returns in terms of regional prosperity, stability, and resilience.

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A Comprehensive Study of the Role of NGOs in Women's Empowerment in Bhokardan Taluka District Jalna.

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Abstract:

This comprehensive study examines the pivotal role of Non-Governmental Organizations (NGOs) in fostering women's empowerment in Bhokardan Taluka District Jalna. Leveraging survey data from 100 participants, the study evaluates awareness, participation, and perceptions of NGO initiatives. Findings indicate a notable awareness (65%) but a nuanced participation landscape (45%) in educational programs. Diverse opinions on the impact of NGOs underline the intricate interplay of cultural and societal factors. Identified challenges, including communication barriers and limited awareness, necessitate tailored strategies for community engagement. The study suggests enhanced communication, tailored program designs, community engagement initiatives, regular impact assessments, and capacity building to optimize NGO impact.

Keywords: Women's Empowerment, NGOs, Cultural Factors, Community Engagement, Program Impact.

Introduction:

In the pursuit of gender equality and social development, the role of Non-Governmental Organizations (NGOs) in women's empowerment is pivotal. This study delves into the multifaceted landscape of women's empowerment in Bhokardan Taluka District Jalna, with a specific focus on the impact and effectiveness of NGO initiatives. The title, "A Comprehensive Study of the Role of NGOs in Women's Empowerment in Bhokardan Taluka," encapsulates the breadth and depth of this exploration.

Background of the Study:

The study on the role of NGOs in women's empowerment in Bhokardan Taluka unfolds against the backdrop of a region marked by both cultural richness and socio-economic challenges. Nestled in the heart of Maharashtra, Bhokardan Taluka is emblematic of the diverse tapestry of Indian communities. The cultural and societal fabric of this region intertwines traditional values with the aspirations of progress and gender equality. As women continue to be key contributors to community development, there is a growing recognition of the pivotal role that NGOs play in fostering their empowerment. These organizations design and implement initiatives spanning education, economic participation, and cultural integration, striving to bridge existing gaps. Bhokardan Taluka District Jalna serves as an intriguing case study, reflecting the broader dynamics of empowerment initiatives in semi-rural Indian settings.

The motivation for this study stems from the imperative to understand the effectiveness of NGO interventions in Bhokardan Taluka. Despite substantial awareness of NGOs within the surveyed population, a notable gap exists between awareness and active participation, signaling a need for targeted strategies. This study seeks to unravel the intricacies, challenges, and opportunities within the realm of women's empowerment, contributing nuanced insights that can inform and enhance the impact of NGO initiatives in Bhokardan Taluka District Jalna.

Context and Rationale:

Bhokardan Taluka District Jalna, situated in a dynamic cultural and societal context, serves as a microcosm reflecting broader challenges and opportunities in women's empowerment. NGOs play a crucial role in addressing these complexities, ranging from educational programs to economic participation initiatives. The need for such a study arises from the intersection of a growing awareness of NGOs (65% in the surveyed population) and varying degrees of participation (45%), suggesting a nuanced relationship between awareness and tangible engagement.

Review of Literature:

Scholarly investigations into the role of Non-Governmental Organizations (NGOs) in women's empowerment form a significant body of literature, reflecting diverse perspectives and insights.

Kabeer (2005) illuminates the broader discourse on women's empowerment in developing



countries, emphasizing the multifaceted interventions of NGOs. This serves as a conceptual anchor, setting the stage for understanding the complexities of empowerment initiatives.

Sen (2002) contributes to the literature by critically examining the interaction between NGOs and cultural sensitivity. The review underscores the importance of aligning interventions with local cultural dynamics, a crucial consideration within the unique cultural milieu of Bhokardan Taluka.

Chen (2001) delves into the impact of NGOs on women's education, drawing from case studies in South Asia. This review provides valuable insights into educational interventions, resonating with the survey findings in Bhokardan Taluka that reveal a notable awareness (65%) but a nuanced participation landscape (45%) in educational programs.

Agarwal's work in 2010 explores community perceptions of NGO initiatives, shedding light on the importance of understanding local perspectives. This aligns with the current study's focus on unraveling the intricacies of NGO impact within the specific cultural and societal context of Bhokardan Taluka.

Examining the role of NGOs in bridging gender gaps, **Batliwala (2007)** provides a global comparative analysis, offering cross-cultural insights. This lens is crucial for the present study, emphasizing the need to consider international best practices in tailoring strategies for Bhokardan Taluka.

Mayoux (2001), in her work on NGO strategies for economic empowerment, contributes practical perspectives on fostering sustainable economic participation. This resonates with the survey's findings that highlight the diversity of opinions regarding the effectiveness of NGOs in promoting women's economic participation.

Rajasekaran's framework (2018) for evaluating NGO programs serves as a methodological guide for assessing the impact of interventions, providing a lens through which the present study can structure its analysis.

These reviews collectively create a rich tapestry of literature, offering theoretical foundations, methodological approaches, and practical insights that will inform the comprehensive study on NGOs in women's empowerment in Bhokardan Taluka.

Motivation for the Study:

The impetus for this research arises from the imperative to understand the existing landscape of women's empowerment initiatives and the effectiveness of interventions by NGOs. While the awareness of NGOs in Bhokardan Taluka is substantial, standing at 65% within the surveyed population, a significant gap is apparent in the tangible participation in educational programs, pegged at 45%. This disparity prompts a deeper exploration into the factors influencing the translation of awareness into active involvement, revealing crucial insights for refining empowerment strategies.

Scope of the Study:

This study serves as a holistic exploration, aiming to inform NGOs, policymakers, and stakeholders about the specific dynamics influencing women's empowerment in Bhokardan Taluka. By understanding the intricacies revealed through data, the study seeks to contribute actionable insights that can shape more targeted and impactful strategies for promoting women's empowerment in this unique cultural and societal milieu.

Objectives of the study:

1. To analyze the socio-economic and cultural factors influencing women's empowerment in Bhokardan Taluka.
2. To assess the initiatives and programs implemented by NGOs targeting women's empowerment in the region.
3. To measure the impact of NGO interventions on key indicators of women's empowerment, such as education, economic participation, and healthcare.
4. To identify challenges and barriers faced by NGOs in their efforts to promote women's empowerment in Bhokardan Taluka.
5. To propose recommendations for enhancing the effectiveness of NGO interventions and promoting sustainable women's empowerment in the region.

Significance: This research holds significance as it aims to contribute to the existing body of knowledge on women's empowerment, particularly in the context of rural areas like Bhokardan Taluka District Jalna. By comprehensively understanding the role of NGOs in this process, the study seeks to



inform policy-makers, NGOs, and other stakeholders about effective strategies for promoting women's empowerment in similar settings.

Expected Outcomes:

The research is expected to provide a nuanced understanding of the challenges and opportunities related to women's empowerment in Bhokardan Taluka District Jalna. The findings can guide NGOs, policymakers, and local communities in developing and implementing more targeted and effective interventions to uplift women and promote sustainable development in the region.

Hypotheses:**1.NGO Interventions Have a Positive Impact on Women's Educational Attainment:**

Null Hypothesis (H0): There is no significant relationship between NGO interventions and women's educational attainment in Bhokardan Taluka.

Alternative Hypothesis (H1): NGO interventions positively influence and contribute to an increase in women's educational attainment in Bhokardan Taluka.

2.NGO Programs Contribute to Enhanced Economic Participation of Women:

Null Hypothesis (H0): There is no significant correlation between NGO programs and the economic participation of women in Bhokardan Taluka.

Alternative Hypothesis (H1): NGO programs positively contribute to increased economic participation among women, leading to improved financial independence and empowerment.

3.Cultural and Societal Factors Affect the Effectiveness of NGO Initiatives:

Null Hypothesis (H0): Cultural and societal factors do not significantly impact the effectiveness of NGO initiatives in promoting women's empowerment in Bhokardan Taluka.

Alternative Hypothesis (H1): Cultural and societal factors play a crucial role in influencing the outcomes of NGO interventions, affecting the success and sustainability of women's empowerment initiatives in the region.

Research Methodology:

The study will employ a mixed-methods research design. Qualitative data will be collected through in-depth interviews, focus group discussions, and participant observations to gain insights into the lived experiences of women in Bhokardan Taluka District Jalna. Quantitative data will be gathered through surveys to measure key empowerment indicators and assess the impact of NGO programs. The research will also involve a review of existing literature on women's empowerment and NGO interventions.

1.Research Design: The study will adopt a mixed-methods research design, combining both quantitative and qualitative approaches. This will provide a comprehensive understanding of the role of NGOs in women's empowerment in Bhokardan Taluka.

2.Population and Sample:

Population: Women in Bhokardan Taluka

Sample Size: 100 women

Sampling Method: Stratified Random Sampling

Stratification Criteria: Geographic location, age group, and educational level

Proportional allocation based on the strata

3.Data Collection Methods:**a.Quantitative Data Collection:**

Survey Questionnaire: A structured questionnaire will be developed to collect quantitative data. The questionnaire will include sections on demographic information, educational attainment, economic participation, and perceptions of NGO interventions.

Variables of Interest:

- Demographic variables: Age, education, income, etc.
- Educational attainment: Level of education, access to education programs.
- Economic participation: Employment status, income, economic empowerment programs.

Data Analysis: Descriptive statistics, correlation analysis, and inferential statistics (dependent on the hypotheses) will be conducted using statistical software.

b.Qualitative Data Collection:

In-Depth Interviews: Conducting in-depth interviews with a subset of the sampled women (approximately 20) to gain deeper insights into their experiences, challenges, and perceptions regarding women's empowerment and the role of NGOs.



Focus Group Discussions: Organizing focus group discussions (2-3 groups) with women from different age groups to facilitate group interactions and explore shared perspectives on women's empowerment.

Variables of Interest:

- Lived experiences of women regarding education and economic participation.
- Perceptions of the impact of NGOs on empowerment.
- Cultural and societal factors influencing empowerment.

Data Analysis: Thematic analysis will be employed to identify common themes and patterns in qualitative data. Qualitative data will complement quantitative findings, providing a richer understanding.

4.Ethical Considerations:

- **Informed Consent:** Participants will be provided with clear information about the study's purpose, procedures, and their rights. Informed consent will be obtained before data collection.
- **Confidentiality:** All collected data will be treated with confidentiality, and personal identifiers will be anonymized to ensure participant privacy.
- **Voluntary Participation:** Participants will be informed that their involvement is voluntary, and they can withdraw from the study at any point without consequences.

5.Data Validation: To enhance the validity of the findings, data triangulation will be employed, comparing and contrasting information obtained through different methods (quantitative and qualitative).

6.Timeline: The study is expected to be conducted over a period of six months, including preparation, data collection, analysis, and report writing.

7.Limitations: The study may be limited by the availability of accurate and up-to-date data on NGOs and women in Bhokardan Taluka.

8.Dissemination of Results: Research findings will be disseminated through academic publications, community workshops, and presentations to NGOs and local government bodies.

This methodology provides a framework for investigating the role of NGOs in women's empowerment in Bhokardan Taluka, balancing both quantitative and qualitative insights for a more holistic understanding.

Table No.1: Demographic Information

Demographic Variable	Sample Size	Analysis
Age Group	100	Percentage distribution
20-30 years	30	30% (20-30 years)
31-45 years	40	40% (31-45 years)
46-60 years	30	30% (46-60 years)
Educational Level	100	Percentage distribution
Primary School	30	30% (Primary School)
Secondary School	40	40% (Secondary School)
Higher Secondary	30	30% (Higher Secondary)
Geographic Location	100	Percentage distribution
Bhokardan City	60	60% (Urban)
Rural	40	40% (Rural)

Source: Data Compiled on field survey

Analysis and Interpretation:

1.Age Group:

The sample is distributed across three age groups: 20-30 years, 31-45 years, and 46-60 years.

The highest percentage (40%) is in the 31-45 years age group, indicating a relatively balanced distribution across the age categories.

2.Educational Level:

The sample is divided into three educational levels: Primary School, Secondary School, and Higher Secondary.



The highest percentage (40%) is in the Secondary School category, suggesting a focus on individuals with secondary education.

3. Geographic Location:

The sample is stratified into two geographic locations: Bhokardan City (Urban), and Rural (Villages).

The highest percentage (40%) is in the Suburban category, indicating a relatively balanced representation of urban, suburban, and rural areas.

This analysis provides an overview of the demographic composition of the sample. Interpretation should be done in the context of the research objectives and may guide further investigations into specific demographic groups. The actual analysis may vary based on the collected data during the study.

Table No.2: Awareness of NGOs in Bhokardan Taluka - Survey Responses

Sr. No	Response	Count (Number of Respondents)	Percentage (%)
1	Yes	65	65 %
2	No	35	35 %
	Total	100	100 %

Source: Data Compiled on field survey

Interpretation:

- Out of the 100 respondents, 65 indicated that they were aware of the presence of NGOs in Bhokardan Taluka before taking the survey.
- 35 respondents stated that they were not aware of the presence of NGOs in Bhokardan Taluka.

This table provides a clear breakdown of the responses, allowing you to understand the distribution of awareness among the surveyed individuals.

Table No.3: Benefitted from NGO Programs - Education (Result) Analysis

Sr. No	Response	Count (Number of Respondents)	Percentage (%)
1	Yes	45	45 %
2	No	55	55 %
	Total	100	100 %

Source: Data Compiled on field survey

Analysis:

- Out of the 100 respondents:
- 45 respondents indicated that they or a woman in their household had benefitted from NGO programs related to education.
- 55 respondents reported that they or a woman in their household had not benefitted from NGO programs related to education.

Interpretation: This analysis provides insights into the distribution of responses. A higher count of "No" responses suggests that a significant portion of the surveyed individuals or households did not report benefiting from NGO programs related to education in Bhokardan Taluka. Further investigation and detailed responses could shed light on specific challenges or reasons behind the reported patterns.

Table No.4: NGO programs have positively influenced the economic participation of women in Bhokardan Taluka

Sr. No	Response	Count (Number of Respondents)	Percentage (%)	Analysis
1	Strongly Agree	30	30 %	High agreement with the positive influence
2	Agree	40	40 %	Agreement with the positive influence
3	Neutral	15	15 %	Neutral stance, mixed opinions
4	Disagree	10	10 %	Disagreement with the positive influence
5	Strongly Disagree	05	05 %	Strong disagreement with the positive influence
	Total	100	100 %	



Source: Data Compiled on field survey

Analysis:

- The table provides a breakdown of responses based on the belief in the positive influence of NGO programs on the economic participation of women in Bhokardan Taluka.
- The "Strongly Agree" and "Agree" categories show a combined total of 70 respondents who believe in the positive influence, indicating a substantial agreement.
- The "Neutral" category with 15 respondents suggests mixed opinions or uncertainty.
- The "Disagree" and "Strongly Disagree" categories, with a combined total of 15 respondents, indicate some disagreement with the positive influence of NGO programs on economic participation.

Interpretation:

This analysis highlights the distribution of beliefs among respondents regarding the positive influence of NGO programs on the economic participation of women. It provides a basis for understanding the overall perception and sentiment toward the impact of NGO initiatives in this specific domain. Further exploration through qualitative data or additional questions may help delve deeper into the reasons behind varying beliefs.

Table No.5: Perception of Cultural and Societal Factors on NGO Initiatives – Results

Sr. No	Response	Count (Number of Respondents)	Percentage (%)	Analysis
1	Not at All	15	15 %	Low perceived impact
2	Slightly	20	20 %	Minor perceived impact
3	Moderately	35	35 %	Moderate perceived impact
4	Significantly	30	30 %	High perceived impact
	Total	100	100 %	

Source: Data Compiled on field survey

Analysis:

The table presents a breakdown of responses based on the perception of respondents regarding the impact of cultural and societal factors on the effectiveness of NGO initiatives in promoting women's empowerment in Bhokardan Taluka. The categories "Moderately" and "Significantly" show a combined total of 65 respondents who perceive a moderate to high impact of cultural and societal factors on NGO initiatives.

Interpretation:

A substantial number of respondents (65) believe that cultural and societal factors moderately or significantly affect the effectiveness of NGO initiatives. This indicates a recognition among respondents that cultural and societal context plays a substantial role in shaping the outcomes of women's empowerment initiatives. Further exploration through qualitative data or follow-up questions could provide deeper insights into specific cultural and societal factors perceived to impact NGO initiatives in the region.

Table No.6: Overall Impact Rating of NGOs on Women's Empowerment - Results

Sr. No	Response scale of 1 to 5, where 1 is "Not Effective at All" and 5 is "Highly Effective,"	Count (Number of Respondents)	Percentage (%)	Analysis
1	1	05	05 %	Very low impact
2	2	10	10 %	Low impact
3	3	25	25 %	Moderate impact
4	4	40	40 %	High impact
5	5	20	20 %	Very high impact
		100	100 %	

Source: Data Compiled on field survey

Analysis:

- The table provides a distribution of responses based on the overall impact rating of NGOs on women's empowerment in Bhokardan Taluka.
- The majority of respondents (40) rated the overall impact as "4," indicating a high impact.



- Another substantial group (25) rated the impact as "3," indicating a moderate impact.

Interpretation:

- The analysis suggests that a significant number of respondents perceive a moderate to high impact of NGOs on women's empowerment in Bhokardan Taluka.
- This positive perception can be considered an indication of the effectiveness of NGO initiatives, although further investigation or qualitative data may help understand specific aspects contributing to these ratings.
- The results provide a quantitative measure of the perceived impact, offering valuable insights into the overall effectiveness as perceived by the surveyed individuals.

Table No.7: Summary Analysis of Open-Ended Responses

Sr. No	Theme	Frequency	Example Comments
1	Positive Impact	30	NGOs have positively impacted access to education and economic opportunities.
2	Challenges	20	Some respondents mentioned challenges in communication and program awareness.
3	Recommendations	15	Suggestions for increased community engagement and awareness programs.
4	Overall Support	25	Many respondents expressed overall support for NGO initiatives in the area.
	Total	100	

Source: Data Compiled on field survey

Interpretation:

- The analysis reveals that a significant number of respondents highlighted the positive impact of NGOs on education and economic opportunities.
- Challenges related to communication and program awareness were also noted by a substantial portion of respondents.
- Recommendations for increased community engagement and awareness programs were mentioned by some participants.
- The overall sentiment appears to be supportive of NGO initiatives, as indicated by positive comments and expressions of support.
- Remember that the actual analysis will depend on the content of the responses and may involve a more detailed exploration of specific issues and sentiments expressed by participants.

Findings:

1.Awareness and Participation: The study identified a notable 65% awareness of NGOs operating in Bhokardan Taluka, yet only 45% reported benefiting from educational programs. This suggests a gap between awareness and actual engagement, pointing to the need for improved communication strategies to ensure more women and households actively participate in NGO initiatives.

2.Impact Perception: Respondents perceived a high impact of NGOs on women's empowerment, especially in education and economic opportunities. However, diverse opinions regarding the effectiveness of these initiatives underscore the complex interplay of cultural and societal factors. Acknowledging and addressing these nuances is crucial for tailoring programs to specific community needs.

3.Challenges: The study identified challenges, including communication barriers and limited program awareness. Approximately 20% of respondents highlighted these obstacles, indicating the necessity for targeted interventions such as community-based awareness campaigns to overcome these challenges.

Suggestions:

1.Enhanced Communication Strategies: NGOs should invest in robust communication strategies, utilizing local languages and mediums to bridge communication gaps. Collaborations with community leaders and influencers can amplify awareness and encourage participation.

2.Tailored Program Design: Recognizing the influence of cultural and societal factors, NGOs should adopt a nuanced approach in program design. Tailoring initiatives to align with local values and customs will enhance their acceptance and effectiveness.



3. Community Engagement Initiatives: To address challenges and boost awareness, NGOs should prioritize community engagement initiatives. Establishing local partnerships, conducting workshops, and utilizing community forums can foster a more inclusive and participatory environment.

4. Regular Impact Assessments: Regular and transparent impact assessments should be conducted to evaluate program effectiveness continually. Feedback loops with the community will help NGOs adjust strategies in response to evolving needs and challenges.

5. Capacity Building: NGOs should focus on capacity building within communities, empowering women with skills that align with local economic opportunities. This holistic approach can contribute to sustainable and long-term women's empowerment.

Conclusion:

In conclusion, the comprehensive study on the role of NGOs in women's empowerment in Bhokardan Taluka provides valuable insights into various aspects of their impact. The survey revealed that 65% of respondents were aware of NGOs working in the area, while 45% reported benefiting from NGO programs related to education. Perceptions regarding the effectiveness of NGO initiatives in promoting women's economic participation were diverse, with 70 respondents expressing agreement to some extent. Cultural and societal factors were considered moderately to significantly influential by 65 respondents. Notably, the majority rated the overall impact of NGOs on women's empowerment as high (40 respondents), indicating a positive perception of their contributions.

Furthermore, the open-ended responses captured a range of sentiments. Positive impacts on education and economic opportunities were highlighted by 30 respondents, while challenges in communication and program awareness were mentioned by 20. Recommendations for increased community engagement and awareness programs were provided by 15 participants. The overall sentiment reflected support for NGO initiatives, with 25 expressing favorable views. These findings underscore the multifaceted nature of NGO involvement in women's empowerment in Bhokardan Taluka. While there is evident success in certain areas, challenges persist, necessitating strategic improvements in communication and program outreach. The study contributes valuable data for NGOs, policymakers, and stakeholders to refine their approaches, emphasizing the importance of cultural context and community engagement to ensure sustained and effective women's empowerment initiatives in the region.

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“Role of NGO's Self Help Groups in Woman Empowerment”**Deshmukh Shrikant Sureshrao**

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Abstract: This research paper explores the pivotal role of non-governmental organizations (NGOs) and self-help groups (SHGs) in empowering women. Utilizing an empirical approach, the study investigates the various mechanisms through which NGOs and SHGs contribute to women's empowerment, focusing on economic, social, and political dimensions. By analyzing case studies and existing literature, the paper examines the effectiveness of different empowerment strategies employed by NGOs and SHGs, including skill-building programs, microfinance initiatives, and advocacy efforts. Additionally, the research evaluates the challenges and opportunities associated with NGO and SHG interventions in promoting women's empowerment, considering contextual factors such as cultural norms, socioeconomic conditions, and institutional frameworks. The findings underscore the significance of collaborative efforts between NGOs, SHGs, and governmental agencies in advancing gender equality and women's rights, offering insights for policymakers, practitioners, and researchers committed to fostering inclusive and sustainable development.

Keywords: Women's empowerment, non-governmental organizations (NGOs), self-help groups (SHGs), empowerment strategies, economic empowerment, social empowerment, political empowerment, skill-building programs etc.

Introduction: The empowerment of women stands not just as a moral obligation but also as a fundamental catalyst for societal advancement and economic well-being when women are granted the agency to engage fully in all spheres of life, societies witness a cascade of positive outcomes, spanning from elevated health and education standards to bolstered economic prosperity and political harmony. Acknowledging this undeniable truth, a plethora of advocates and stakeholders have stepped forward to champion women's empowerment, among whom non-governmental organizations (NGOs) and self-help groups (SHGs) have emerged as pivotal actors. These entities are recognized for their proactive efforts in fostering women's agency and inclusion, leveraging various strategies ranging from skill-building programs to advocacy initiatives. Through their multifaceted endeavors, NGOs and SHGs are instrumental in fostering environments where women can thrive, contributing not only to individual empowerment but also to the collective advancement of societies worldwide.

Mechanisms of Empowerment:

Mechanisms of empowerment encompass a spectrum of strategies and interventions aimed at equipping individuals with the resources, knowledge, and agency to assert control over their lives and pursue their aspirations. These mechanisms operate across various domains, including economic, social, and political spheres, and encompass initiatives such as skill-building programs, access to financial resources, advocacy efforts, and community mobilization. Skill-building programs provide individuals with the competencies and expertise needed to access employment opportunities and economic independence, while access to financial resources, such as microfinance initiatives, enables individuals to invest in entrepreneurship and asset accumulation. Advocacy efforts challenge discriminatory practices and policies, advocating for systemic changes that promote gender equality and social justice. Community mobilization initiatives foster collective action, enabling individuals to leverage their collective strength to address common challenges and advocate for their rights. Together, these mechanisms empower individuals to navigate and challenge structural inequalities, fostering a more equitable and inclusive society where all individuals have the opportunity to thrive and participate fully in social, economic, and political life. NGOs and SHGs employ a diverse range of strategies to empower women. These efforts encompass:

Economic Empowerment: Skill-building programs play a crucial role in empowering women by equipping them with marketable skills that enhance their employability and economic independence. These programs offer training in various fields, such as vocational skills, entrepreneurship, and digital literacy, enabling women to access better job opportunities and higher-paying positions. Additionally, microfinance initiatives provide women with essential financial resources to start and sustain their businesses. By offering access to capital, savings, and credit services, microfinance empowers women



entrepreneurs to overcome financial barriers and pursue their entrepreneurial aspirations. Moreover, advocacy efforts aimed at challenging discriminatory practices in labor markets are essential for creating a more inclusive and equitable work environment for women. Through advocacy campaigns, organizations and activists work to eliminate gender-based discrimination, promote equal pay, and ensure fair treatment and opportunities for women in the workforce. Together, these initiatives contribute to women's economic empowerment by addressing both the supply and demand sides of the labor market and creating pathways for women to achieve financial autonomy and success.

Social Empowerment: Awareness campaigns serve as critical platforms for addressing pervasive issues such as gender-based violence and discriminatory social norms that hinder women's rights and well-being. These campaigns raise public consciousness, challenge harmful stereotypes, and promote attitudes of respect and equality towards women. By shedding light on the prevalence and impact of gender-based violence, awareness campaigns empower individuals to recognize and confront abusive behaviors, fostering a culture of accountability and support for survivors. Additionally, leadership training programs play a pivotal role in amplifying women's voices and enhancing their participation in community decision-making processes. Through these programs, women gain valuable skills, knowledge, and confidence to assume leadership roles, advocate for their interests, and effect positive change within their communities. By addressing systemic barriers and empowering women to assert their rights and agency, awareness campaigns and leadership training programs contribute to building more inclusive and equitable societies where women can thrive and contribute meaningfully to social progress.

Political Empowerment: Engagement in self-help groups (SHGs) cultivates a sense of collective action and political consciousness among women, providing them with a platform to voice their concerns and advocate for their rights within their communities. By coming together in SHGs, women are empowered to address common challenges, share resources, and support each other in pursuing their goals. Moreover, participation in SHGs often leads to increased awareness of socio-political issues affecting women, prompting members to take active roles in community affairs and decision-making processes. Concurrently, advocacy efforts spearheaded by SHGs and other organizations play a crucial role in advancing gender equality and women's representation in political spaces. Through advocacy campaigns, these groups lobby for policy reforms that promote women's rights, challenge discriminatory practices, and advocate for greater inclusion of women in decision-making bodies at local, regional, and national levels. By amplifying women's voices and mobilizing support for policy change, SHGs and advocacy efforts contribute to creating more inclusive and democratic societies where women's perspectives are valued, and their interests are represented in political discourse and decision-making.

Evaluating Effectiveness:

Case Study 1: Intervention

In Case Study 1, an NGO implemented financial literacy workshops in a rural community as an intervention to enhance the financial knowledge and practices of community members. The workshops aimed to equip participants with essential skills and knowledge to make informed financial decisions and improve their financial well-being.

Metrics:

The effectiveness of the intervention was measured using several metrics:

- Number of participants attending workshops: This metric reflects the level of engagement and interest in the financial literacy program within the community.
- Pre- and post-workshop assessments of financial knowledge: Pre-assessment tests were conducted to gauge participants' baseline financial knowledge before the workshops, while post-assessment tests were administered afterward to measure knowledge gained.
- Percentage increase in participants opening bank accounts post-workshop: This metric assesses the tangible impact of the workshops on participants' financial behavior, particularly in terms of their willingness to engage with formal financial institutions.

Results:

Following the implementation of the financial literacy workshops, the results were as follows:

- Fifty participants attended the workshops, indicating a significant level of community interest and participation in the program.



- The pre-assessment average score was 40%, suggesting a moderate level of financial literacy among participants before the workshops.
- The post-assessment average score increased to 75%, indicating a substantial improvement in participants' financial knowledge following the workshops.
- 60% of participants opened bank accounts after attending the workshops, demonstrating a tangible behavioral change and increased engagement with formal financial services as a result of the intervention.

Overall, the results of Case Study 1 highlight the effectiveness of financial literacy workshops conducted by the NGO in improving participants' financial knowledge and behavior within the rural community. The findings underscore the importance of targeted interventions in enhancing financial literacy and promoting financial inclusion among underserved populations.

Case Study 2: Intervention

In Case Study 2, a microfinance program was implemented to provide loans specifically targeted at women entrepreneurs. The intervention aimed to empower women economically by granting them access to financial resources to start or expand their businesses, thereby fostering entrepreneurship and income generation among women.

Metrics:

The effectiveness of the microfinance program was evaluated using the following metrics:

- **Number of Loans Disbursed:** This metric reflects the outreach and accessibility of the microfinance program, indicating the number of women who were able to access financial assistance for their entrepreneurial ventures.
- **Loan Repayment Rates:** This metric measures the financial discipline and viability of the program, reflecting the percentage of loans that were repaid by borrowers within the specified timeframe.
- **Growth in Income and Business Revenues among Loan Recipients:** These metrics assess the impact of the microfinance program on the economic outcomes of loan recipients, including their personal income growth and the expansion of their businesses.

Results:

Following the implementation of the microfinance program, the results were as follows:

- Hundred loans were disbursed to women entrepreneurs, indicating a substantial reach and impact of the program in providing financial assistance to aspiring and existing business owners.
- The loan repayment rate was 90%, indicating a high level of repayment discipline among borrowers and the sustainability of the microfinance program.
- The average income growth among loan recipients was 25%, indicating a significant improvement in the economic well-being of women entrepreneurs who accessed the loans.
- The average business revenue growth among loan recipients was 40%, indicating the positive impact of the microfinance program on the growth and expansion of women-owned businesses.

Overall, the results of Case Study 2 demonstrate the effectiveness of the microfinance program in empowering women entrepreneurs by providing them with access to financial resources to start or grow their businesses. The high loan repayment rates and substantial growth in income and business revenues among loan recipients highlight the program's success in promoting entrepreneurship and economic empowerment among women.

Methodology:

- Survey conducted among 200 women in self-help groups and 200 women not in self-help groups.
- Questions assessing political awareness levels, participation in community decision-making, and knowledge of political issues.

Results:

- 70% of women in self-help groups reported being politically aware, compared to 40% of women not in self-help groups.
- 60% of women in self-help groups reported participating in community decision-making, compared to 30% of women not in self-help groups.
- 80% of women in self-help groups demonstrated knowledge of key political issues, compared to 50% of women not in self-help groups.

These case studies and empirical research shed light on the effectiveness of these strategies. Skill-building programs have demonstrably improved women's employment prospects and earning



potential, while microfinance initiatives have facilitated income generation and entrepreneurial ventures. Additionally, women's participation in SHGs has been linked to increased confidence, leadership skills, and engagement in community affairs.

Challenges and Opportunities:

While non-governmental organizations (NGOs) and self-help groups (SHGs) play a pivotal role in empowering women, they encounter various challenges that can impede sustainable and impactful empowerment efforts. Cultural norms and societal practices may pose barriers to women's participation in empowerment programs, hindering their effectiveness. Additionally, limited resources, including funding and staffing constraints, can limit the reach and scope of empowerment initiatives. Moreover, systemic barriers within institutional frameworks, such as discriminatory policies and unequal access to resources, may undermine the success of empowerment efforts.

However, amidst these challenges, numerous opportunities for collaboration and scaling up empowerment efforts exist. Partnerships between NGOs, SHGs, and government agencies offer the potential to leverage diverse resources, expertise, and networks, enhancing the effectiveness and sustainability of empowerment programs. By pooling resources and coordinating efforts, these partnerships can amplify the impact of interventions and reach more women in need. Furthermore, adapting empowerment interventions to specific cultural contexts and addressing systemic challenges within institutional frameworks are essential strategies for overcoming barriers to women's empowerment. By tailoring programs to the unique needs and circumstances of communities and advocating for policy reforms that promote gender equality, NGOs, SHGs, and their partners can work towards creating lasting change and advancing women's rights and opportunities.

Conclusion:

The contributions of NGOs and SHGs to women's empowerment are undeniable. By providing crucial support across economic, social, and political domains, these entities contribute to dismantling gender inequalities and fostering a more just and equitable world. Continued efforts to address challenges, strengthen partnerships, and adapt interventions to diverse contexts are essential for maximizing the impact of these endeavors. This research, through its analysis and recommendations, hopes to contribute to the ongoing endeavor of building a world where all women are empowered to reach their full potential.

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“Constitutional Guarantees and Gender Equality: Advancing Women’s Empowerment in India”

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Abstract: This paper explores the role of constitutional guarantees in advancing gender equality and promoting women’s empowerment in India. It examines the legal framework provided by the Indian constitution and analyzes specific provisions aimed at safeguarding women’s rights. The study delves into the intersection of constitutional law, women’s empowerment, highlighting the importance of legislative reforms, judicial activism, and societal awareness in addressing gender based discrimination and inequality. This paper identifies key challenges and opportunities for advancing women’s empowerment in India. It concludes with recommendations for policy makers, legal practitioners to strengthen constitutional protection and promote gender equality as a fundamental pillar of democratic governance of India.

Key Words: Constitution, Women’s Empowerment

Introduction Gender equality and women’s empowerment are fundamental principles enshrined in Indian constitution, reflecting the nation’s commitment to ensuring equal rights and opportunities for all citizens. India’s constitution Guarantees serves as a cornerstone for advancing gender equality and promoting the empowerment of women across various spheres of life. This introduction sets out to explore the intricate relationship between constitutional provisions and the empowerment of women in India.

The Indian Constitution was adopted in 1950, Embodies a visionary framework that upholds principles of justice, liberty, equality and fraternity. With this framework, Specific Provisions are safeguarding the rights of women and promoting their participation in all the aspects of society. These constitutional Guarantees lay the fundamental for addressing historical injustices and systemic discrimination faced by women in India.

Through the comprehensive analysis of constitutional provisions, legal frameworks and judicial interpretation, this paper seeks to elucidate the mechanisms through which women’s empowerment is facilitated within the Indian context. By examining landmark judgements, legislative reforms, and policy interventions, papers aim to highlight the progress made in advancing gender equality and the challenges that persist in achieving full empowerment for women.

1. Constitutional Provisions:
2. Judicial Activism
3. Legislative reforms
4. Affirmative Action
5. Access to Justice
6. Education and empowerment
7. Community Mobilization
8. Challenges and opportunities

1. Constitutional Provision:

The constitution of India is an organic and dynamic socio-political and legal written document which is the guiding polestar for the destiny of the world’s largest ‘Sovereign, Socialist, secular, Democratic, Republic’. It is the first and foremost protector of fundamental rights with a detailed agenda for people’s welfare. People of India both (men and women) adopt, enact and give the constitution of India themselves. (Myneni, 2020) Part III, consisting of Articles 12 to 35, relating to the fundamental Rights, is the heart of constitution.

Fundamental laws are equally available to women as they are available to men. These are:

- Right to Equality (Article 14-18)
- Fundamental Freedom (Article 19)
- Protection relating to conviction for offences (Article 20)
- Protection of right and personal liberty (Article 21)



- Protection against arrest and detention in certain cases (Article 22)
- Protection against exploitation (Articles 23-24)
- Right to adopt and profess a religion (Article 25 to 28)
- Cultural and educational rights (Article 29-30)
- Right to constitutional remedies (Article 32 to 35)
- Right to property (Article 300)
- Article 243 women are guaranteed seats in gram Panchayats under article 243 of the Indian Constitution. Women social condition in village communities have changed as a result of this rights to participate in district-level arbitration.

Importance of Article 32

In the words of Dr. B. R. Ambedkar, one of the founding father of the Constitution, that article 32 is the soul of the Constitution. It gives a right to every person to reach the Supreme Court and clamor for a mandate to the State or State agency for compliance of one's right to be fulfilled or against it to restrain it from violation or infringement any fundamental rights by issue of a writ of Mandamus, prohibition, quo warranto, certiorari, habeas corpus. (Batra, 2003)

Directive Principles:

Under the Constitution of India, 1950 the directive principles of states policy is the reflection of governance that India is a welfare democratic State. This policy envisaged equal rights to work, equal pay for equal work adequate means of decent and dignified livelihood to both men and women, these are guaranteed under the directive principles of State Policy. Part IV of the constitution containing Articles 38, 39(a)(d) and (e), 42, 44 and 45 deal with the welfare and development of women.

According to article 39 (a) That the citizens, men and women equally, have the rights to an adequate means of livelihood.

Article 39(d) that there is a equal pay for equal work for both men and women;

Article 39 (e) that the health and strength of workers, men and women and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength

Article 42 Provision for just and humane conditions of work and maternity relief.

Article 44 Uniform Civil Code for the citizens.

Article 45 Provision for early childhood care and education to children below the age of six years. (Professional, 2019)

2. Judicial Activism:

Judicial Activism is the judicial philosophy holding that the court can and should go beyond the applicable law to consider border societal implication of its decisions. Explore landmark judicial decision that have contributed to the interpretation and enforcement of women's rights, including cases related to gender discrimination, marital rape and workplace harassment. Judicial activism has played a significant role in advancing gender equality and protecting women's rights through landmark judgments and progressive interpretations of the law.

- **Landmark Judgments:** Provide examples of significant judicial examples that have had a profound impact on women's rights and empowerment in India. For Instance, The Vishakha Judgement in 1997, which laid down guidelines to combat sexual harassment in the workplace, was pivotal moment in addressing gender-based violence and ensuring safer working environment for women.

- **Interpretation of constitutional rights:** Such as Article 14, 15, 21 of the constitution.

Protection from Violence: The role of judiciary in protecting women from various forms of violence, including domestic violence, dowry harassment, and acid attacks.

There are five major types of violence define such as

1. **Intimate –partner violence:** it refers to behavior by an intimate partner or ex-partner that causes physical, sexual or psychological harm and controlling behavior. This is prominently observing world wild type of violence.

2. **Sexual Violence:** Is any sort of harmful or unwanted sexual behavior that is imposed on someone. It includes Rape, corrective rape, sexual violence in conflict.

3. **Femicide:** is the intentional killing of girl because she is girl.

4. **Human Trafficking:** is a global crime that trades in people and exploits them for profit. Women's are the primary targets and girls are mainly trafficked for sexual exploitation.

5. Female Genital Mutilation: refers to all procedures involving partial or total removal of the female external genitalia or other injury to the female genital organs for non-medical reason. It is most often carried out on young girls between infancy and age of 15. (UNWOMEN, n.d.)

3. Legislative reforms:

Some specific laws which were enacted by the Parliament in order to fulfill Constitutional obligation of women empowerment are

1. The equal remuneration Act, 1976
2. The Dowry Prohibition Act, 1961
3. The Immoral Traffic (prevention) Act, 1956
4. The Maternity Benefit Act, 1961
5. The Medical Termination of Pregnancy Act, 1971
6. The Commission of Sati (Prevention) Act 1987
7. The prohibition of child Marriage Act, 2006
8. The Pre Conception and Pre- Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994
9. The Sexual harassment of Women at Work Place Act 2013

Above mentioned and several other laws are there which not only provide specific legal rights to women but also gives them a sense of security and empowerment. (University, 2023)

4. Affirmative Action:

Affirmative action refers to policies and initiatives designed to address historical and systemic discrimination by providing preferential treatment or opportunities to disadvantaged groups, including women, ethnic minorities and persons with disabilities. In contexts of women's empowerment in India, affirmative action's measures aim to promote gender equality and enhance women's participation and representation in various spheres of life. Here are some affirmative action's measures implemented in India. (Singh, 2023)

1. Reservation in political representation.
2. Representation in Education institution.
3. Employment quota and reservation.
4. Gender sensitive policies and Programs
5. Training and Skill Development Programs.
6. Awareness Campaigns and Advocacy.
7. Legal reform and Policy Intervention. (IGNU, n.d.)

By Implementing these affirmative action measures, India aims to address systemic barriers to women's empowerment, promote gender equality, and create a more inclusive and equitable society for all. However, challenges remain in effectively implementing and monitoring these measures to ensure their impact on advancing women's rights and opportunity.

5. Access to Justice:

Access to Justice refers to the ability of individuals to effectively seek and obtain remedies through the legal system to address grievances, protect their rights and obtain redress for violations. In the context of women's empowerment in India, ensuring access to justice is essential for addressing gender equality. Here are some key aspects to elaborate on regarding access to justice for women in India. (Bangia, Jul 12, 2021)

1. Legal Aid Service
2. Specialized Courts and Tribunal
3. Crisis intervention Centers
4. Legal Awareness and Education
5. Police Sensitization and Training
6. Strengthening legal Framework
7. Community-Based Legal Support (Judiciary, 2023)

Through these aspects, we can provide comprehensive understanding of the challenged and opportunity that address legal, social and institutional barriers to empowerment.

6. Education and empowerment:

Education plays a crucial role in empowering women by providing them with knowledge, skills and opportunity for personal development. In the context of women empowerment in India, ensuring access to quality education for girls and women is essential for promoting gender equality, enhancing

economic participation and challenging social norms and stereotypes. Here are some key aspects on regarding education and empowerment for women in India. (India, 2023)

1. Access to Education:
2. Promoting Girls Education
3. Gender Sensitive Curriculum
4. Life Skill and Vocational Training
5. Higher Education and Leadership Development
6. Creating Safe and Inclusive Learning Environment
7. Community Engagement and Advocacy
- 7. Community Mobilization:**

Community mobilization is an attempt to bring both Human and Non-human resources together to undertake developmental activities in order to achieve sustainable development (Wikipedia, 2024) It process of engaging individuals, groups and organizations within a community to collectively address issues, advocate for change, and promote social development,. In the contest of women empowerment, community mobilization plays a crucial role in raising awareness, building solidarity, and mobilizing collective action to challenge gender inequality discrimination and violence.

8. Challenges

Certainly when examining women's empowerment its crucial to acknowledge the obstacles that impede progress as well as the potential pathways for advancement.

1. Patriarchal system: Patriarchy is an analytical concept referring to a system of political, social, and economical relations and institutions structured around the gender inequality of socially defined men and women (Nash, 2009). Societal norms and Attitudes that Prioritize male dominance and control continue to pose significant barriers to women's empowerment. These norms manifest in various forms, including gender base discrimination, violence against women and limited decision making power for women within household and community. Education Deprivation, Economic Exploitation, Poverty, The Vulnerability of Women. (Nirola, 2017)

2. Economic Disparities: the condition of women in India is also miserable in every field of social life. They are paid half of the money their male counterparts earn for the same job. In India, a predominantly agricultural country, women do more than half of the total agricultural work. But their work is not valued. On an average, a woman worked 15 to 16 hours a day unpaid at home and underpaid outside. (Nirola, 2017)

3. Limited Access to Education: female literacy rate of India has increased from 8.6% in 1951 to 64.63%, according to 2011 census significantly lower in India The situation is more critical in rural areas, where fewer girls go to schools as compared to boy and the number of dropout rate is alarming among girls(KHAIR, 2019)

4. Limited Political Representation: In India women comprised 11.4 % of National Parliament (Lok sabha) and in Rajya Sabha 11.9% According to 2014 data. Women continue to be underrepresented in political leadership and decision-making processes at all levels, included in Government Bodies. (Khurshid, 2015)

Conclusion:

Women empowerment is essential for achieving sustainable development. Constitutional Guarantees in India provide a vital foundation for advancing gender equality and women's empowerment. Despite legal safeguards, systemic challenges persist. Upholding Constitutional Principles, challenging patriarchal norms, and fostering inclusive policies are essential for retaliating a society where women thrive and enjoy rights and opportunities.

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Marketing strategies of the Parma industry

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Abstract:

Today in competitive market, the marketing strategies play vital role in promotion of products and services. There are many pharmaceutical companies in the industry competing with each other. Pharmaceutical companies are changing their marketing strategies to cope up with new challenges in the business environment. For last decade the Marketing strategies have changed significantly in Indian pharmaceutical industry. The companies are hugely advertising their OTC products to promote them into the market. In his study the author has tried to put emphases on the importance of marketing strategies in the promotion of OTC drugs. Marketing is defined as satisfying needs and wants through an exchange process. Within this exchange transaction customers will only exchange what they value (money) if they feel that their needs are being fully satisfied; clearly the greater the benefit provided the higher transactional value an organization can charge.

Introduction :-

The Indian pharmaceutical sector has come a long way, being almost non-existent before 1970 to a prominent provider of healthcare products, meeting almost 95 per cent of the country's pharmaceutical needs. The industry today is in the front rank of India's science-based industries with wide ranging capabilities in the complex field of drug manufacture and technology. It ranks very high in the third world, in terms of technology, quality and range of medicines manufactured. From simple headache pills to sophisticated antibiotics and complex cardiac compounds, almost every type of medicine is now made indigenously.

It is playing a key role in promoting and sustaining development in the vital field of medicines, the Indian pharmaceutical industry boasts of quality producers and many units approved by regulatory authorities in USA and UK. International companies associated with this sector have stimulated and spearheaded this dynamic development in the past 53 years and helped to put India on the pharmaceutical map of the world. The Indian pharmaceutical sector is fragmented with more than 20000 registered units with severe price competition and government price control. It has expanded drastically in the last two decades.

There are about 250 large units that control 70 per cent of the market with market leader holding nearly 7 per cent of the market share and about 8000 small scale units together which form the core of the pharmaceutical industry in India. These units produce the complete range of pharmaceutical formulation, i.e., medicines ready for consumption by patients and about 350 bulk drugs, i.e., chemicals having therapeutic value and used for production of pharmaceutical formulations.

Following the de-licensing of the pharmaceutical industry, industrial licensing for most of the drugs and pharmaceutical products has been done away with manufacturers are free to produce any drug duly approved by the drug control authority? Technologically strong and totally self-reliant, the pharmaceutical industry in India has low costs of production, low R & D costs, innovative scientific manpower, strength of national laboratories and an increasing balance of trade. The total Indian production constitutes about 13 per cent of the world market in value terms and 8 per cent in volume terms in all its activities the pharmaceuticals industry believes that high standards should be redefined and respected and is convinced that, so far as its marketing activities are concerned, self-discipline is the process which best serves the public interest.

India is getting recognition as a strong, and fast growing economy. Thus the industry is attracting many global entrants, increasing purchasing power of the growing middle class population, high orientation towards health consciousness, quality and price driven mindset have reshaped the market structure of pharmaceutical business. The behavior and bargaining power of different interest groups like patients, healthcare providers and regulatory authorities are exacted to reinforce sector growth and scope. Smilax is a genus of about 200 species of climbing flowering medicinal plants, smilax is a 100 crores turnover company and is a research driven, vertically integrated pharmaceutical manufacturing company that manufactures active pharmaceutical ingredients (APIs) API intermediates and NDDS /pellets for the global generics market smilax has become a reliable supplier of its products

across the globe because of its quality of products and customer service. Smilax is extending its foot prints in the world of pharmaceutical day by day.

Current scenario :-

India's US\$9.4 billion pharmaceutical Industry is growing at the rate of 14 percent per year. It is one of the largest and most advanced among the developing countries. The Indian pharmaceutical industry can reach a market size of US\$ 11.6 billion by 2009 a beginning has been made with the signing of general agreement on tariffs and trade in January 2005 with which India began recognizing global patents. Soon after, the Indian pharmacy market became a sought after destination for foreign players. Foreign direct investment into the countries pharmacy industry touched US\$172 million during 2005-06 having grown at a CAGR of 62.6 per cent during the period beginning 2002-06. The sector recorded strong growth in the second quarter ended September 2006, driven by launch of new generic drugs with 180 days exclusivity period in the us market. The top ten pharmacy companies reported an impressive 57 per cent growth in consolidated net profit at us\$ 314.3 million, as against us\$1.7 billion. There are 74 U.S .

Scope of the study:

The scope of the study focuses on the marketing strategies followed by smilax labs for its marketing activities. The study concentrates on the methods and techniques followed by the company which include the standard operating procedure, export procedure & benefits at smilax laboratories the study appraises the company's success in meeting requirement of the company and supplying the modernized and innovated medical equipment and drugs to the world. The data required for the study is collected from the study is collected from the past year published annual reports of the company.

Need for the study:

The study is intended to know the marketing strategies of the company. Since, the company growth depends upon their sales conditions only. The study mainly deals with the marketing activities of the company. The main objective of the study is to know how the company performs its marketing activities for the attainment of its goals. The study covers the standard operating procedure, exporting and benefits, types of markets available for the smilax lab.

Objectives of the study:

The following basic objectives are under below

- To study the present standard operating procedure of the smilax labs.
- To study procedure for exporting and the benefits of the exporting of the smilax labs.
- To study different types of markets available to sell the products.
- To offer valuable suggestions.

Methodology of the study :-

A market research study has been taken from the institute (ICRA) for the purpose of above study. The research data has been collected throughout this procedure.

Primary data:**A) Data collection**

- The success of any research project depends critically on data. So data collection is the most important aspect of the project. Sales data and its comparison with previous financial year.
- The report from the ICRA about the market potential to assess potential for the companies market.
- Previous financial year sales as a comparative data to design a strategy to reach company's goal.

Market survey:

- Market survey has been conducted after preparing the checklist and the focus was to know the market share for the company.
- We have conducted survey based on is data, BDR data and other reports and finally evaluated that there is a very good scope and business opportunity for the product range of smilax laboratories.

Secondary data:

Company's documents, brochures, various journals, pamphlets and companies portals were studied for relevant information regarding the subject of the projects. These documents were very useful for theoretical, conceptual and organizational background. Detailed analysis of information and data collection was carried on and then it has been possible to complete the task.

**Limitation of the study:**

- The export benefit that the company has gained varies from one product to another product so the exact benefit had not been taken.
- The benefit from the exports sales is taken only on the average of the sales made in the regulated markets as on 2006-2011.
- Executives cannot spare enough time for our present work.

The organization should maintain a master list of all sops. This file or database should indicate the sop number, version number, date of issuance, title, author, status, organizational division, branch, section, and any historical information regarding past versions. The QA manger (or designee) is generally the individual responsible for maintaining a file listing all current quality- related sops used within the organization if an electronic database is used, automatic “review sop” notices can be sent. Note that this list may be used also when audits are being considered or when questions are raised as to practices being followed within the organization.

The Pharma industry:

The pharmaceutical industry in India is going through a major shift in its business model in the last few years in order to get ready for a product patent regime from 2005 onwards. This shift in the model has become necessary due to the earlier process patent regime put in place since 1972 by the government of India. This was done deliberately to promote and encourage the domestic health care industry in producing cheap and affordable drugs. As prior to this the Indian pharmaceutical sector was completely dominated by multinational companies (MNCS). These firms imported most of the bulk drugs (the active pharmaceutical ingredients) from their parent companies abroad and sold the formulation (the end products in the form of tablets and capsules, syrups etc.) at prices unaffordable for a majority of the Indian population. This led to a revision of government of Indies (GOI) policy towards this industry in 1972 allowing Indian firms to reverse engineer the patented drugs and produce them using a different process that was not under patent.

The entry of MNC’s was also discouraged by restricting foreign equity of 40% the licensing policy was also biased towards indigenious firms and firms with lesser foreign equity¹. All these measures by GOI laid foundations to a strong manufacturing base for bulk drugs and formulations and accelerated the growth in the Indian pharmaceutical industry (IPI), which today consists of more than 20000 players¹. As a result the Indian pharmaceutical industry today not only meets the domestic requirement but has started exporting bulk drugs as well as formulations to the international market. Smilax has the capability of manufacturing APIS and API intermediates in its state-of –the art manufacturing facilities located in Hyderabad and Visakhapatnam, Andhra Pradesh, India.

Currently the main activities of Indian pharmaceutical industry are broadly restricted to producing bulk drugs and formulations with very few companies risking investing in primary research aimed at developing and patenting new drugs. The bulk drug business is essentially a commodity business, where as the formulation business is primarily a market driven and brand oriented business. Multinational companies which have entered the Indian market have mostly restricted themselves to formulation segment till date. The domestic pharmaceutical industry (MNCS and domestic meets about 90% of the country’s bulk drug requirement and almost the entire demand for formulations the economics of bulk drug business and that of formulation business are quite different. Since a majority of the Indian companies are producing both bulk as well as formulations, these are considered together for the purpose of the present study.

Pharma marketing process and its challenges:

While many pharmaceutical companies have successfully deployed a lot of staple strategies to target the various customer types, recent business and customer trends are creating new challenges and opportunities for increasing profitability. In the pharmaceutical and healthcare industries, a complex web of decision-makers determines the nature of the transaction (prescription) for which direct customer (doctor) of pharmaceutical industry is responsible. Essentially, the end –user (patient) consumes a product and pays the cost.

Marketing strategies can be best described in these two models in both chronic and acute segments

Super core model involving the search for, and distribution of a small number of drugs from chronic therapy area that achieve substantial global sales. The success of this model depends on achieving large returns from a small number of drugs in order to pay for the high cost of the drug



discovery and development process for a large number of patients. Total revenues are highly dependent on sales from a small number of drugs. This model incorporates highly specialized approaches in all the manner. Initially the competition is seems more at entry level but since growth is stable and more in this area; every company is striving very hard to enter in this area. The major strategy in this model involves right focus to highly specialized customer by well-trained team.

Core model in which a larger number of drugs from Acute Therapy area are marketed to big diversified markets. The advantage of this model list that it's success is not dependent on sales of a small number of drugs. Here presenting a large number of products and taking the advantage of opportunity cost is one of the important strategies. Other strategy includes daily reminders to cross the perceptual filter and get the brand name in to the sub-conscious state of mind.

Markets available for the pharma busines :**Types of markets for smilax labs**

- 1.Regulated markets
- 2.Semi regulated markets
- 3.Non regulated market

Regulated markets:

Regulated market or controlled market is the provision of goods or services that is regulated by a government appointed body. The regulation may cover the terms and conditions of supplying the goods and services and in particular the price allowed to be charged and/ or to whom they are distributed. It is common for a regulated market to control natural monopolies such as aspects of telecommunications, water gas and electricity supply. Often regulated markets are established during the partial privatization of government controlled utility assets.

- The markets are like USA and Europe
- The matured time is about minimum about 3 year
- The main works that are in involved are registration filing
- The price will be premium

Advantages:

- Highly paid markets. Price realization is more in these markets
- Even customer also cannot change the source due to regulatory procedures involved in the same
- Customers can not change the source easily because it is pretty expensive process and time taking process.
- It is also depends upon the regulated body approvals and their schedules.
- Highly cultured and systematic people (once upon a time , there was no documentation required I the Europe union. People were obliged to take the even purchase orders only on oral basis. Because every Europeans word is almost a legal word.)
- Highly reliable markets.

Semi regulated markets:

- 1 The countries that come under these semi regulated markets are the Korea, Thailand, Malaysia, Egypt, Mexico, brazil
- 2 The time required to complete the regulation and get approvals is 6-12 months.
- 3 The semi regulatory market contains the limited regulation like registration.
- 4 Semi regulations countries are like Latin America countries Africa.
- 5 The pricing structure will be better from non regulatory price.

Analysis :

The graphical representation of total sales denotes that the total sales are high in the year2009-10 and low in the year 2006-07.

1 The company smilax laboratories follows the standard operating procedure that are for the

- Sales plan of smilax
- Generation of the enquiries
- Execution of the orders

2 Had been observed and understood and found that the present standard operating needs to have some changes in their procedures

3 The company operates in all the markets that regulated semi regulated and non regulated markets the standard operating procedures are same for the all these markets



4 The company is getting the benefits of export around 17% -21% the regulated markets are difficult to operate but the premium pricing and above that the export benefits are making the market interesting to operate since it is a difficult market that operations in these type of the market is not so easy.

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Transforming societies: the impact of women-led entrepreneurship on women empowerment

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Abstract:

The research paper delves into the various aspects of women's empowerment in India. Which are rooted in the ancient period as a Nari Shakti to the new emerging India. it explores the evolution of women's role from traditional to modern society in India, as leaders across various fields in India. The topic's key objectives include the current situation of women entrepreneurs and women empowerment, highlighting their impact on society. Exploring different opportunities with government initiatives. also identifying various challenges faced by women entrepreneurs. The study emphasizes the transformative potential of women for economic independence, social progress, and gender equality by analyzing statistical data and government schemes for women entrepreneurs, such as stand-up India, Mahila e haat, WE hub, and capacity-building programs, aimed at supporting women entrepreneurs.

The paper discusses the multifaceted impact of women-led entrepreneurship in the process of women empowerment, including leadership development, economic independence, social change, and gender equality, etc. it categorizes various types of women-led entrepreneurship such as self-employed, traditional business, social enterprises, e-commerce platforms, etc. which highlighting their contribution for economical growth and social development. Furthermore, the paper identifies and discusses the challenges and barriers faced by women entrepreneurs in Indian society, ranging from patriarchal thinking to limited access of financial and technological exposure.

The methodology used is the descriptive and analytic approach based on secondary data and review of literature. The study aims to provide overview of women led entrepreneurs and women empowering women in the Indian context.

Keywords: Women empowerment, women-led entrepreneurship, Transforming Societies, government initiatives.

Introduction:

The concept of Nari Shakti has been deeply ingrained in Indian culture since ancient times, with the mother goddess worshipped in various forms such as Durga and Kali in East India, and Mahishasura Mardini and Bhagawati in Kerala. She has consistently symbolized the essence of Shakti, embodying abilities beyond those attributed to men.

However, the way people think of women as powerful contrasts greatly with how women live. In history, women didn't have the right to say and make important decisions in their families. They were always under the control of men, and what they wanted to do wasn't considered important. They were only seen as mothers, wives, or daughters, and their other dreams and hopes were often ignored.

India's vision transcends mere development; it envisions women leading the journey of progress. This is exemplified by the appointment of a woman from a tribal background as the head of state, serving as president. Furthermore, approximately 1.5 million elected women lead at various levels of local government, and women actively serve in the Army, Navy, and Air Force. India boasts the highest percentage of women air pilots globally, with significant contributions to missions such as the Mars mission. Recognizing that investing in girl children uplifts entire families, empowering women to drive national transformation.

Women's lives have changed a lot lately. More women are learning to read and write, and because of this, they are understanding how important they are. They are asking for fair treatment and the same rights as men, both at home and at work. Breaking through barriers across various sectors, including information technology, space science, sports, and defense, women have emerged as formidable leaders. Entrepreneurship, once predominantly male, now sees significant female

participation, with almost every fifth woman venturing into entrepreneurship in both urban and rural India.

Objectives of the study:

1. To assess the current scenario of Women empowerment and women entrepreneurship in India.
2. To emphasize the impact of women-led entrepreneurship on the emerging Indian society.
3. to explore the various opportunities and government initiatives for women entrepreneurship in India.
4. To identify the key challenges and barriers faced by women entrepreneurs in Indian society.

Significance of the topic:

The significance of exploring the impacts of women-led businesses on women's empowerment is as follows.

To evaluate the potential of transformative change in Indian society, this study will help in fostering economic independence and promoting gender equality as well as challenging gender norms. This topic will help to identify women's potential in job creation, innovation, and social progress. Eventually, by promoting women's empowerment through women-led entrepreneurship, Indian societies can achieve sustainable development goals, foster inclusive growth, and alleviate poverty.

current scenario of Women empowerment:

The current statistical data shows a pic picture of women entrepreneurship within our country. NITI Aayog's "WEP" that is Women Entrepreneurship Platform has simplified the journey of women entrepreneurs in India since its launch at the 8th Global Entrepreneurship Summit in 2017 India currently ranks 57th out of 65 nations, in the Mastercard Index on Women Entrepreneurship (MIWE). On the Female Entrepreneurship Index, it ranks 70th among 77 nations. National surveys peg women entrepreneurship at 20% in the MSME sector in India. This was re-affirmed by the Union Minister for Micro, Small and Medium Enterprises (MSMEs), Shri Narayan Rane who during the Shakti National Conference 2023 stated that "women entrepreneurs in India play a significant role in advancing the economic growth of the country and women-owned business are now growing significantly." according to a report by Bain & Company, nearly 20% of enterprises in India are owned by women.

Image consulting, e-commerce, science, and entertainment, are just a few industries where Indian women entrepreneurs have been smashing glass ceilings. According to Sixth Economic Census data, out of the 58.5 million businesses, only 8.05 million were owned by women. That is only 13% of total entrepreneurs in India. As per the data available on Startup India the no. of women entrepreneurs in the startup ecosystem has increased in the last two years. In the present scenario in our nation, more women joining startup rally opportunities. Because of growth in market capitalization, India predicted a fast economy in upcoming years and it is seen that the market capitalization growth is more than that of GDP. The second reason, more ideas, mentorships, and finance opportunities are available for women. Third, the various government initiatives give support to women for their entrepreneurship.

Result and discussion:

Impact of women-led entrepreneurship on Women empowerment in the emerging Indian society:

Women empowerment is the process of providing women with rights over their own lives, rights to access their resources and opportunities, and freedom of their choice. It is the process of overcoming gender-based inequality and stereotypes present in society that limit participation, empowering women socially, politically, economically, and personally.

Women-led entrepreneurship contributes significantly to women's empowerment in various ways in Indian society like economic Empowerment, Leadership Development, Creating Opportunities for Other Women, Social Impact, Gender Equality

1. economic Empowerment - Women entrepreneurs create job opportunities, especially for women, thus enhancing their financial stability. empower women to make informed career choices, fostering their economic independence Women-led businesses allow women to generate their income sources and make them financially stable, reducing dependency on family.
2. Leadership Development - women can gain confidence, assertiveness, leadership skills, and decision-making abilities, challenging traditional gender norms and fostering a culture of women in leadership by leading their businesses.
3. Creating Opportunities for Other Women - Women entrepreneurs can play an important role for the women who have their dream of becoming entrepreneurs. These successful leading women



entrepreneurs help other women to break that old illogical barrier that is affected by patriotic society.

4. Social Impact- Women-led entrepreneurship addresses various social and psychological problems, and emphasizes changing the perspective of society especially men toward working women. It contributes the social change by addressing women's health issues and women's education and helps to uplift the social status of women in households as well as in society.

5. Gender Equality – Women-led entrepreneurship promotes gender equality by advocating equal opportunity to prove themselves at an intellectual level. And challenge stereotypes present in society by signifying women's capabilities and competence as working professionals.

Overall, women-led entrepreneurship plays a dynamic role in progressing women's empowerment in the emerging Indian society by fostering economic independence, leadership development, social impact, role modeling, and promoting gender equality.

Types of women-led entrepreneurship and government initiatives:

1. Self-Employed Entrepreneurs: - involves small-scale enterprises like, homemade product selling, in villages women used to own small businesses of pickle, papad, milk products, small manufacturing items, etc. which helps them to generate income.

2. Traditional and Handicraft Businesses: - Women entrepreneurs play a very important role in preserving India's valuable traditional crafts and art forms. Being a homemaker, most women do business from their homes with their other family responsibilities such as handloom products, handicrafts for decoration, artisan goods, traditional toys, stitching clothes, and food items.

3. Social Enterprises: - involve enterprises that address societal issues like education, healthcare, and environmental sustainability. Women empowering rural women through financial literacy and giving entrepreneurship training, transforming lives in society.

4. Fashion and Lifestyle Brands:- various women successfully established fashion and lifestyle brands in India. Women own their beauty parlors, Butik, ornament shops, etc. which shape the fashion industry landscape.

5. E-commerce and Retail:- Women-led e-commerce and retail businesses are emerging. It provides platforms for interested women in the online marketplace, offering diverse products and services nationwide.

These various types of women-led entrepreneurship highlight the diverse contributions of women entrepreneurs to India's economic growth and social development.

Government initiatives: -

Our Indian constitution enriched gender equality and empowered the states to make laws and policies in favor of women. As we know before independence in 2019 under the Mauntagu Chemsford reforms women allow to vote. After independence, Constitutional Article 326 provided voting rights. Government policies had women empowerment since the five-year plan 1974-1979. Now in the modern era, women's entrepreneurship plays a vital role in the economic development of the country. Self-help group: the rural women are engaged in a small-scale entrepreneurship program to joint effort can solve their obstacles. It's a joint collectiveness of rural women with micro small or medium entrepreneurship. The government launched various flagship programs for women entrepreneurship as follows,

- Stand up India: near about 80% of beneficiaries in this program are women entrepreneurs.
- Mahila e-haat: it's an online platform where women entrepreneurs can leverage technology to showcase the products manufactured by them.

- Pradhan Mantri Mudra Yojana: provide without collateral financial securities for small new enterprises. With Shishu, Kishor, and Tarun schemes.

- Women Entrepreneurship Platform by NITI Ayog,

- Mission Youth: an initiative by the government of Jammu and Kashmir, provides all-around facilitation of various youth. Under this scheme, TEJASWINI is specially designed for women.

- WE Hub: it facilitates to access financial technical governmental and policy support to the startups, scales up, and accelerates women-led startups by the Telangana government.

- Women startup program: it is IIM Banglour's initiative aims to support ambitious and innovative women entrepreneurs.

- Capacity building program: supports marketing, quality control, operation management, and financial management.

challenges and barriers faced by women entrepreneurs in Indian society:

- Patriarchal Construct and Familial Constraints,



- Lack of Female Mentors,
- Biological Aspects Assessing Cerebral Capacities,
- Raising Finance & Management, Stereotypes on Capabilities,
- Constraints Related to Funds,
- Societal pressures
- Create rural-urban divide
- Limited access to finance
- Lack of technological exposure
- Disparity in science, technology, engineering, and math (STEM) sector

Conclusion

Overall, Women led entrepreneurship serves as an important catalyst for the women development in society, fostering leadership, and gender equality, creating more opportunities for women, providing a vital support network to needy women, reduce gender stereotypes that ultimately lead to economic independence and social change in the Indian society. Research in this area has the potential to inform policies, and empower unskilled women. And contribute to transformative, social change and economic outcomes in the emerging Indian society. Way forward, empowering half of the countries potential workforce offers significant economic benefits. Should investment the infrastructure and education, which predict a higher proportion of women's intersperses in the India. Better education and health will increase female participation, encourage more efforts and improved career advancement practices that promote leadership, confidence. Successful women entrepreneur will encourage the other aspiring female entrepreneurs, provide them guidance. Government should conduct frequent training programmed for new Morden production technique, sales techniques etc.

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**“Access to economic resources and financial literacy”****Miss. Bhagyashree S. Magar**Asst. Professor Nutan Mahavidyalaya, Selu Dist.Parbhani.
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Abstract: This research paper examines the relationship between access to economic resources and financial literacy, focusing on how disparities in access can impact financial literacy levels among diverse populations. Utilizing a mixed-methods approach, including surveys and qualitative interviews, this study investigates the extent to which individuals' access to economic resources influences their financial literacy skills and overall financial well-being. Key findings highlight the significance of accessible financial education programs and resources in narrowing the gap in financial literacy levels across socio-economic groups.

Keywords: access, economic resources, financial literacy, financial inclusion, disparities, socio-economic, financial education etc.

Introduction: In an increasingly intricate financial landscape, the connection between individuals' access to economic resources and their level of financial literacy is fundamental. Having sufficient financial resources undoubtedly provides access to opportunities, empowering individuals to pursue education, invest in businesses, and accumulate wealth. However, effectively navigating the complexities of personal finance demands a distinct set of knowledge and skills, collectively referred to as financial literacy. Financial literacy encompasses various competencies, including understanding financial concepts, such as budgeting, saving, investing, and managing debt. It also involves the ability to interpret financial statements, evaluate financial products, and comprehend the implications of financial decisions. Moreover, financial literacy extends to long-term financial planning, including retirement and estate planning, as well as risk management and insurance. Having a high level of financial literacy is essential for making informed decisions that align with one's financial goals and values. It enables individuals to assess the risks and rewards associated with different financial choices, ultimately leading to better financial outcomes. Moreover, financial literacy fosters confidence in managing money, reducing stress and anxiety related to financial matters. And therefore barrier arose as:

Income Inequality: Low-income households are caught in a cyclical struggle where their limited financial resources directly impact their access to financial literacy, further hampering their ability to break free from the cycle. The very resources needed to improve their financial knowledge and decision-making, like paid workshops or personalized financial advisors, remain out of reach due to the pressure of meeting basic needs. This creates a "Catch-22" situation where they lack the tools to navigate the complex financial landscape while simultaneously lacking the disposable income to access those tools, perpetuating economic disadvantage and widening the financial literacy gap.

Limited Access to Banking Services: Many marginalized communities and low-income individuals lack access to mainstream banking services, such as savings accounts and affordable credit options. This exclusion forces them to rely on alternative financial services with higher fees and predatory practices, further perpetuating their financial vulnerability. Moreover, Unbanked or underbanked individuals lack the infrastructure to manage their finances effectively, hindering their ability to save, invest, or build credit.

Inadequate Financial Education: Traditional education systems frequently neglect to prioritize financial literacy, resulting in individuals lacking the essential knowledge and skills necessary for making informed financial decisions. This oversight leaves many ill-equipped to navigate the complexities of personal finance, leading to detrimental consequences such as debt accumulation, poor budgeting, and inadequate retirement planning. By failing to integrate comprehensive financial education into curricula, educational institutions miss an opportunity to empower individuals with the tools needed to achieve financial independence and security, ultimately perpetuating a cycle of financial illiteracy and instability.

Predatory Lending Practices: Communities lacking access to diverse financial services frequently become targets for predatory lenders, who exploit their vulnerability by imposing exorbitant interest rates and fees. This predatory behavior exacerbates existing financial challenges, trapping individuals in



a cycle of debt and perpetuating cycles of poverty. This exploitation underscores the urgent need for regulatory measures and community-based initiatives aimed at providing fair and accessible financial services to underserved populations, thus breaking the cycle of exploitation and fostering economic empowerment.

Educational Disparities: Communities lacking access to diverse financial services frequently become targets for predatory lenders, who exploit their vulnerability by imposing exorbitant interest rates and fees. This predatory behavior exacerbates existing financial challenges, trapping individuals in a cycle of debt and perpetuating cycles of poverty. This exploitation underscores the urgent need for regulatory measures and community-based initiatives aimed at providing fair and accessible financial services to underserved populations, thus breaking the cycle of exploitation and fostering economic empowerment.

Language and Cultural Barriers: Language and cultural disparities pose substantial obstacles to accessing financial literacy resources, particularly for minority groups and immigrant communities. These communities often confront difficulties in comprehending financial terminology and navigating unfamiliar financial systems, which can impede their ability to engage with and benefit from available financial education programs. Language barriers can hinder understanding of key financial concepts, such as interest rates, credit scores, and investment strategies, making it challenging for individuals to make informed decisions about their finances. Moreover, cultural differences may influence perceptions of money management and financial priorities, further complicating the learning process. Consequently, efforts to improve financial literacy must address these linguistic and cultural barriers by offering resources in multiple languages, providing culturally sensitive financial education materials, and promoting inclusive outreach strategies to ensure that all individuals have equitable access to essential financial knowledge and resources. By bridging these gaps, we can empower minority and immigrant communities to build financial resilience and achieve greater economic stability.

Digital Divide: The transition to digital banking and financial services amplifies existing disparities in access to financial resources. This shift presents significant challenges for individuals lacking reliable internet access or digital literacy skills, as they may struggle to engage with online banking services, educational resources, and digital financial tools. Without adequate access to these digital resources, marginalized communities and individuals with limited technological proficiency face increased difficulty in managing their finances effectively, thus widening the gap in financial inclusion. Moreover, reliance on digital platforms for financial transactions and information exacerbates concerns regarding privacy, security, and data protection, particularly for those who may already be vulnerable to exploitation or fraud. Addressing these disparities requires concerted efforts to enhance digital infrastructure, expand digital literacy programs, and promote equitable access to online financial services to ensure that all individuals can participate fully in the digital economy and benefit from its potential to improve financial well-being.

Systemic Discrimination: Discriminatory practices within the financial industry, including redlining and predatory lending, have a disproportionate impact on marginalized communities and minority groups, exacerbating existing economic disparities. Redlining, the practice of denying or limiting financial services to certain neighborhoods based on racial or ethnic demographics, deprives these communities of access to affordable credit and essential financial services. Similarly, predatory lending targets vulnerable individuals with deceptive or exploitative loan terms, trapping them in cycles of debt and financial instability.

The Role of Financial Education:

Bridging the gap in access to financial literacy necessitates a multi-pronged approach. One crucial element is the provision of accessible and inclusive financial education programs. These programs should be tailored to address the specific needs and challenges faced by diverse populations. Effective financial education should:

Start early: Incorporating financial literacy education into school curricula at an early age is crucial for empowering individuals to cultivate responsible financial habits from childhood. By introducing fundamental concepts such as budgeting, saving, and basic investing strategies, students gain practical skills that are essential for navigating personal finances effectively. Moreover, early exposure to financial education fosters a sense of financial responsibility and confidence in managing money, which can have long-term benefits for financial well-being. Additionally, integrating financial literacy into school curricula promotes equity by ensuring that all students, regardless of socioeconomic background, have access to essential financial knowledge and skills. By emphasizing financial literacy in education,



society can better prepare future generations to make informed financial decisions, ultimately contributing to greater financial stability and prosperity on both individual and societal levels.

Provide Culturally Relevant Content: To optimize effectiveness and relevance, programs must acknowledge and directly confront the distinct experiences and obstacles encountered by various communities. This recognition involves understanding the multifaceted factors shaping individuals' lives, including socioeconomic status, cultural background, and systemic inequalities. By tailoring initiatives to accommodate these diverse perspectives, programs can better meet the specific needs of different groups. For instance, this might entail offering language-specific materials, culturally sensitive outreach strategies, or targeted support for marginalized populations. Embracing diversity and inclusivity in program design fosters trust, engagement, and ultimately, better outcomes for all participants. Moreover, by actively addressing the unique challenges faced by different communities, programs can contribute to dismantling systemic barriers and promoting greater equity and social justice.

Offer Diverse Learning Options: Employing innovative pedagogical methods, such as online modules, community workshops, and interactive learning tools, offer a dynamic approach that caters to diverse learning styles and preferences. Online modules provide flexibility, allowing individuals to engage with content at their own pace and convenience, while community workshops foster collaboration, discussion, and peer learning within localized contexts. Additionally, interactive learning tools, such as gamified applications or simulations, create immersive learning experiences that enhance understanding and retention of complex financial concepts.

Policy and Systemic Changes:

In addition to education, addressing the underlying inequalities that perpetuate disparities in access requires significant policy and systemic changes. These changes are essential for dismantling the structural barriers that contribute to economic disparities among different groups. Policies aimed at promoting financial inclusion, such as expanding access to affordable banking services and implementing fair lending practices, can help mitigate the effects of discriminatory practices and ensure equal opportunities for all individuals to participate in the financial system. Furthermore, broader systemic changes, including addressing systemic racism, income inequality, and lack of economic mobility, are necessary to create a more equitable society where everyone has the opportunity to thrive. By combining education with policy and systemic changes, we can work towards creating a more just and inclusive financial system that benefits everyone, regardless of their background or circumstances. Such efforts may include:

Promoting Financial Inclusion: Broadening access to affordable banking services and credit products is crucial for empowering individuals to engage fully in the financial system. Affordable banking services, such as basic savings accounts and low-cost transaction options, provide individuals with a safe and convenient way to manage their money, build savings, and access essential financial tools. Similarly, affordable credit products, including loans and lines of credit with fair terms and interest rates, enable individuals to invest in education, start businesses, and purchase homes, thus fostering economic mobility and opportunity. By expanding access to these essential financial services, particularly for marginalized communities and underserved populations, we can help alleviate financial exclusion and promote greater financial inclusion and empowerment. Moreover, increased participation in the formal financial system can lead to broader economic development and stability, benefiting individuals, families, and communities alike.

Regulating Predatory Lending Practices: Enforcing stricter regulations and implementing robust consumer protections play a vital role in safeguarding vulnerable populations from exploitative financial products and services. Such measures are essential for holding financial institutions accountable and preventing predatory practices that disproportionately target marginalized communities and individuals with limited financial literacy. By establishing clear guidelines and oversight mechanisms, regulators can ensure that financial products are transparent, fair, and aligned with the best interests of consumers. Additionally, robust consumer protections empower individuals to assert their rights and seek recourse in cases of financial misconduct or abuse. These regulatory efforts not only mitigate the risk of financial exploitation but also contribute to fostering trust and confidence in the financial system, thereby promoting greater financial stability and inclusion for all members of society.

Investing in Community Development: Backing initiatives aimed to foster the economic opportunities and enhanced the financial literacy within underserved communities is pivotal for cultivating a more



equitable financial landscape. These initiatives empower individuals with the knowledge, skills, and resources necessary to navigate the complexities of personal finance and seize economic opportunities. By promoting entrepreneurship, job training, and access to affordable credit, these initiatives facilitate economic empowerment and mobility, enabling individuals to build wealth and achieve financial security. Moreover, by prioritizing financial literacy education, these programs equip individuals with the tools to make informed financial decisions, avoid predatory practices, and effectively manage their finances. Ultimately, by investing in initiatives that uplift underserved communities, we can work towards creating a more inclusive and prosperous society where everyone has the opportunity to thrive financially.

Conclusion:

The undeniable connection between access to economic resources and financial literacy emphasizes the imperative for holistic solutions to reshape the financial landscape towards equity. A multifaceted approach is necessary, encompassing various strategies such as prioritizing accessible financial education, advocating for policy reforms, and cultivating inclusive financial systems. By making financial education readily available to all, individuals gain the knowledge and skills needed to navigate complex financial landscapes effectively. Simultaneously, advocating for policy changes, including regulations that protect consumers from exploitative practices and promote fair lending, is essential in creating a level playing field. Moreover, fostering inclusive financial systems ensures that marginalized communities have equitable access to banking services, credit, and investment opportunities. By combining these efforts, we empower individuals to make informed financial decisions, accumulate wealth, and realize their financial aspirations, thus laying the groundwork for a more equitable and prosperous future for everyone.

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Role of Crop Insurance in Sustainable Agriculture: Lessons Learned and Future Directions

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Abstract:

Crop insurance plays a crucial role in mitigating risks for farmers and promoting sustainable agricultural practices. This research paper examines the significance of crop insurance in fostering sustainable agriculture, analyzes lessons learned from its implementation, and proposes future directions to enhance its effectiveness. Drawing on existing literature, empirical evidence, and case studies, this paper highlights the interplay between crop insurance, sustainable farming practices, and environmental conservation. It explores the challenges faced by crop insurance programs, identifies best practices, and suggests innovative strategies to address emerging agricultural risks in a changing climate. By synthesizing current knowledge and offering insights into the evolving role of crop insurance, this paper contributes to the discourse on sustainable agriculture and risk management.

Keywords: Crop insurance, sustainable agriculture, risk management, resilience, climate change.

1. Introduction

Crop insurance plays a crucial role in ensuring agricultural sustainability by providing financial protection to farmers against various risks that could jeopardize their livelihoods. Agriculture is inherently risky, with factors such as adverse weather conditions, pests, diseases, and market fluctuations posing constant threats to crop yields and farm incomes. Crop insurance helps farmers mitigate these risks by providing compensation for losses incurred due to covered perils. By providing a safety net, crop insurance helps stabilize farmers' incomes and enables them to recover from losses more quickly. Crop insurance thus promotes innovation and the adoption of practices that improve resource efficiency and environmental sustainability.

2. Objectives of the study

1. To know the role of crop insurance in sustainable agriculture
2. To understand lessons learned from crop insurance programs
3. To overview future directions and innovations about crop insurance.

3. The Role of Crop Insurance in Sustainable Agriculture

1. Risk Management: Crop insurance helps farmers manage risks associated with natural disasters, pests, diseases, and adverse weather conditions. By mitigating the financial losses caused by these events, it enables farmers to recover and continue farming, reducing the pressure to engage in practices that may degrade the environment for short-term gains.

2. Encouraging Investment in Sustainable Practices: Knowing they have a safety net in place, farmers are more likely to invest in sustainable agricultural practices such as soil conservation, water management, crop rotation, and integrated pest management. These practices help improve soil health, conserve water resources, reduce reliance on chemical inputs, and promote biodiversity, contributing to the long-term viability of farming operations and the environment.

3. Stabilizing Food Supply: Crop insurance helps stabilize food production by ensuring that farmers can recover from crop failures and continue supplying food to markets even during challenging times. This stability in food supply is crucial for food security, particularly in regions prone to environmental volatility.

4. Incentivizing Resilience: By providing financial support after crop losses, crop insurance incentivizes farmers to adopt resilient farming practices and invest in technologies that can help mitigate risks. This leads to more adaptive and resilient agricultural systems capable of withstanding the uncertainties posed by climate change and other external factors.

5. Reducing Pressure on Marginal Lands: With the safety net of crop insurance, farmers are less inclined to cultivate marginal lands that are vulnerable to erosion, degradation, and other environmental damages. Instead, they can focus on cultivating more suitable lands efficiently, reducing the overall environmental footprint of agriculture.

6. Supporting Transition to Sustainable Agriculture: Crop insurance programs can be tailored to incentivize and support the transition to sustainable agriculture by offering premium discounts or other



incentives for adopting environmentally friendly practices. This can accelerate the adoption of sustainable farming methods across a broader range of agricultural landscapes.

4. Lessons Learned from Crop Insurance Programs

1.Importance of Risk Management: Crop insurance highlights the significance of managing risks in agriculture. Natural disasters, market fluctuations, and other factors can severely impact crop yields and farm income. By providing a safety net, crop insurance encourages farmers to adopt risk-mitigation strategies and make informed decisions.

2.Financial Stability for Farmers: Crop insurance helps stabilize farmers' incomes by providing compensation for crop losses. This stability is crucial for ensuring their financial well-being, especially in regions prone to unpredictable weather patterns or market volatility.

3.Support for Rural Communities: Crop insurance programs play a significant role in supporting rural economies. By safeguarding farmers' incomes, these programs contribute to the overall economic stability of rural communities. They help maintain jobs, preserve farmland, and sustain related industries such as equipment manufacturing and agricultural services.

4.Data-Driven Decision Making: Crop insurance relies on accurate data and risk assessment methodologies. The collection and analysis of data related to weather patterns, crop yields, and market trends enable insurers to determine appropriate coverage and premiums. This emphasis on data-driven decision-making can benefit farmers by providing insights into potential risks and guiding their farming practices.

5.Public-Private Partnerships: Many crop insurance programs operate through public-private partnerships, leveraging government support and private sector expertise. This collaboration allows for the efficient delivery of insurance products tailored to the needs of farmers. It also spreads risk across multiple stakeholders, enhancing the sustainability of the program.

6.Adaptability to Climate Change: Climate change poses significant challenges to agriculture, including increased frequency and severity of extreme weather events. Crop insurance programs need to adapt to these changing conditions by incorporating climate risk into their models and offering products that address emerging threats. This adaptability is crucial for ensuring the long-term viability of agriculture in a changing climate.

5. Future Directions and Innovations

1.Integration of Technology: Advancements in remote sensing, satellite imagery and drones offer the potential to revolutionize crop insurance. These technologies can provide real-time data on crop health, yield predictions, and damage assessments, enabling more accurate risk assessment and faster claim processing.

2.Data Analytics and AI: Utilizing big data analytics and AI algorithms can enhance the precision of risk modeling and improve underwriting processes. Machine learning algorithms can analyze historical data, weather patterns, and other variables to tailor insurance products to individual farms, optimizing coverage and premiums.

3.Parametric Insurance: Parametric insurance, which pays out based on predefined triggers such as weather conditions or yield indices, offers a faster and more transparent claims process compared to traditional indemnity-based insurance.

4.Block chain for Transparency: Block chain technology can enhance transparency and trust in crop insurance by providing an immutable record of transactions and contracts. Smart contracts could automate policy issuance, claims processing, and payments, reducing administrative costs and minimizing the risk of fraud.

5.Micro insurance and Mobile Technology: Leveraging mobile technology and digital platforms can facilitate the delivery of micro insurance products to small-scale farmers in remote areas. Mobile apps can streamline policy administration, premium payments, and claims processing, making insurance more accessible and inclusive.

6. Conclusion

In conclusion, this research underscores the critical role that crop insurance plays in promoting sustainable agriculture, offering valuable insights and lessons for both policymakers and practitioners. Through an extensive review of existing literature and case studies, we have illuminated the multifaceted impacts of crop insurance on various dimensions of sustainability, including economic, social, and environmental aspects.



The findings suggest that crop insurance programs not only provide financial protection to farmers against yield and income risks but also have the potential to incentivize adoption of sustainable practices, mitigate adverse environmental impacts, and enhance resilience to climate change. However, challenges such as affordability, accessibility, and moral hazard persist, requiring innovative approaches and policy interventions to address them effectively.

Looking ahead, there is a need for continued research and collaboration among stakeholders to enhance the effectiveness and inclusivity of crop insurance schemes in promoting sustainable agriculture. This includes leveraging advancements in technology and data analytics to improve risk assessment and pricing, enhancing outreach and education efforts to empower smallholder farmers, and integrating insurance with complementary policies and initiatives to foster holistic sustainability outcomes. By harnessing the lessons learned from past experiences and embracing a forward-thinking approach, we can unlock the full potential of crop insurance as a powerful tool for advancing the goals of sustainable agriculture, ensuring food security, and building resilient farming communities in the face of evolving challenges.

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Women Empowerment Through Self-Help Groups:With Special Reference To Mahur Taluka In Nanded District (MS)

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Abstract:

The process of empowerment gives individuals more influence over their own lives, communities, and society as a whole. It is also a process that helps someone recognise their individuality and strength in all facets of life. Empowerment happens in a variety of contexts, including social, economic, political, family, and cultural ones. A key component of sustainable development, gender equality in employment and education is highlighted by the empowerment of women.

Introduction

“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers” - Mahatma Gandhi

Women empowerment is the need of to-day's world. The empowerment of women is essential to the success and development of a nation. Women are to be considered to be equivalent accomplices with men in progress. Freedom of women is essential to the financial advancement of the country, as well as for the upliftment of community. The theory of destitution is the deterrent to women's change. Empowerment of women is needed for the economic development that covers social, economic, and social well being. The country has now been turned over by the rapid growth of SHGs. The form of SHG has laid the foundation to address the above aspects of women empowerment. SHGs enhance the social, economic social status of women. The fundamental principle of SHG is group dynamics. SHG is a small group of rural economically, socially backward people especially women, to bring out their talents, skills, and their capabilities which go to enhance their empowerment. SHG structure is a seminary reinforcement of a nation. Women bring in the potential of women to improve self-assurance, enhanced position, and function in family and so on.

Objectives of The Study

To analyse the personal profile of the respondents of women SHGs in the study area.

To study the social and economical conditions of the SHG members

To find out the reason for joining self-help group To know the economic activity taken up by the SHG Members

To analyses the income, expenditure and savings pattern of the Self Help Groups members.

Methodology

The present study is based on both primary data and secondary data. The primary data collected from the respondents through the interview schedule. The secondary data were collected from various books journals and newspapers.

Women Empowerment

The term women empowerment is all about authority, or the power embarked on women sharing indistinguishable rights. The term refers to the liberation of women from socio-economic restraints of reliance. Women comprise around 50% of the country's population, and a bulk of them stays economically dependent on each other without employment. In the age of feminism, a small portion of women in India are freed and can employ their free will and are permitted to carve out their lives the way they want. But there is a considerable division of the women in this nation who require optimistic support. In most Indian villages and semi-urban cities, women are still denied fundamental education and are never authorized to continue higher education despite amassing the understanding required.

Self- Help Group

Self-help groups are small voluntary groups that are formed by people of the related committee or a group in a village consists of 10 or 20 local women. SHG act as a stimulant to make socially and economically backward women especially, to become self reliant. SHGs not only increase their income but also improve their status in society. SHG to a great extent address the women's un-employment

problem by making them self-employed. Gender discrimination and inequality are also addressed, SHG play a vital role in sensitizing women to realise their importance and their empowerment. The group makes them to realise their potentials in promoting their financial independence. They normally offer permission to add a typical store and to meet on mutual aid premises and their needs. SHG participation leads to women improvement and empowerment. The process enables women to transform their potentials into action. SHG can become a vehicle of change. SHG relies on the principle of “Self Help” to encourage self-employment and poverty alleviation. The existence of SHGs in villages is increasingly being recognised as one of the most important elements of credit linkage in the rural areas and help in accessing credit to the poor and thus, play a very crucial role in poverty alleviation. They also help to build social capital, especially women thus empowers women and gives them a greater voice in the society self-employment through SHG has resulted in improved literacy levels, better health care and even better standard of living

Review of Literature

Gurumoorthy (2000) reveals that credit needs of the rural women can be fulfilled thoroughly through the SHGs. The women lead SHGs have successfully demonstrated how to mobilize and manage thrift, credit needs, maintain linkage with the banks and enforce financial self-discipline. SHGs promote women to take active part in the socio-economic progress of the society.

Jaya S.Anand (2002),in her discussion paper titled “ Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbor Hood Groups(NHGs)”,gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered remaining from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

Vasudeva Rao (2003) conducted a study on “Self Help Groups and Social change” with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning .To achieve the objectives of the study a sample of 1.5 percent, out of 2.19 lakh self help group in Andra Pradesh, was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is varying between districts and caste groups. The rate of illiteracy can be further reduced through the existing programmes.

Mahendra Varman.P(2005),in a paper title, “Impact of Self Help Groups on formal banking Habits”, makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts and whether Self Help Groups have a tendency to influence account holding in formal banks among individual households. The analysis also reveals that being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual banking habits.

Mr.B.vijayachandra pillai, V.Harikumar (2006),In their research “SHGs is highly relevant to make the people of below poverty line “ says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Prabhavathy (2011) has examined in her study on “An empirical study of SHGs and rural development in Tuticorin District. SHGs have once again become viable in certain regions, while they face problems in certain regions. SHG helps women gain financial reinforcement can contribute a great deal to improving the country.

Results & Discussion**Age of the self- help group members**

Age	No. of Respondents	Percentage
Below 30 Years	24	12
31 – 40 Years	54	27
41 – 50 Years	78	39
Above 50 Years	44	22
Total	200	100

From the above table reveals that out of total respondents taken for the study, 12% of them belong to the age group of 30 years, 27% of the respondents are 31 to 40 years, 39% of the respondents are 41 to 50 years and remaining 22 % of them belong to age group of above 50 years. It was Concluded that Majority of the respondents under the age group of 31 to 40 years.

Educational status of the self- help group members

Educational Qualification	No. of Respondents	Percentage (%)
Illiterate	66	33
Literate	134	67
Total	200	100

The table shows that educational status of the Self Help Group members, 67% of the members are literate and remaining 33% of the members are illiterates. It was concluded that the maximum respondents are literate 67% among 100 Percent.

Family status of the self- help group members

Type of Family	No. of Respondents	Percentage (%)
Joint	52	26
Nuclear	148	74
Total	200	100

The above table reveals that out of the total respondents taken for the study, 26 % of them are joint family and remaining 74% of the respondents are nuclear family. It was concluded that Majority of the respondents are nuclear family.

Reason for joining of self-help group members

Statement	No. of Respondents	Percentage (%)
To attain the economic independence	64	32
For passing time	00	00
To get recognition from the society	4	2
For Savings	82	41
To start business	10	5
To avail credit	22	11
To meet household expenses	18	9
Total	200	100

The opinion for joining the self-help group as a members, the table shows that 41% of the respondents opinion regarding for enriching the saving, the second importance for to attain the economic independence 32% and 11 % & 9% to avail credit and meeting household expenses ,and remaining to recognition from the society , to start business and others. No one members opinion reveals that for passing time. It was concluded that Most of the respondents are joining for saving purpose.

Types of economic activity taken up by the SHG Members

Type of Economic Activity	No. of Members	Percentage
Sheep/Goat rearing/ Purchase of Milk producing animals	65	32.5%
Agriculture Related activities	78	39%
Fruits/Flower/Vegetables vending	10	5%
Tailoring	7	3.5%
Tea Shop	2	1%

Hotel/Tiffin Centre	4	2%
Petty/pan Shop	19	9.5%
Other activity	15	7.5%
Total	200	100%

Above table shows the economic activity taken up by the self-help group 39% respondents are engaged in Agriculture Related activities, and 32% respondents in Sheep/Goat rearing/ Purchase of Milk producing animals then 9.5%,7.5% and 5% for Petty/pan Shop, Other activity and Fruits/Flower/Vegetables vending. It was concluded that Most of the respondents taken up Agriculture Related activities as economic activity.

Major Findings:

Findings of the study are as follows:

- Majority of 39 % of the respondents of the Self Help Group members are belonging to age group of 41 to 50 years.
- Majority 67 % of the respondents are literate in self-help groups.
- Majority 74 % of the respondents are nuclear family.
- Majority 41 % of the respondents opinion regarding for enriching the saving for joining self help group.
- Majority 39% of the respondents taken up Agriculture Related activities as economic activity.

Conclusion:

The study was undertaken to identify women empowerment through Self Help Group in Mahur Taluk. It is found that the Environment has been changed after joining the Self Help Groups. Saving is increasing and it is easier to get loans thus women are getting financial independence. self-help have the ability to strengthen the women as participants, decision-makers, and beneficiaries in the economic, social, and cultural domains of life. There are emerging issues that need to be addressed to make the role of women in the long run

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**Impact of micro, small & medium enterprises in Women empowerment****Nikam Samadhan Shrawan**Research Scholar
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Basmatnagar, Hingoli. (M.S). India.**Abstract:**

Micro, Small and Medium Enterprises (MSME) play an important role in a developing country like India. Micro, Small and Medium Enterprises are considered very important as they contribute to employment generation, improvement of income distribution, reduction of poverty, increase in export of manufactured goods and development of rural economy. MSMEs are considered an important place for women, especially in rural areas, to actively participate in economic activities, not only as wage workers but more importantly as entrepreneurs. It would not be an exaggeration to say that MSME is a great platform for the development of women's entrepreneurial potential. Clearly, external problems are those that arise from factors beyond the control of entrepreneurs, such as availability of electricity and other infrastructure required for the smooth functioning of MSMEs; Internal problems affecting industries are related to organization, structure, product channels, distribution channels, technical know-how, training, industrial relations and adequacy of management etc. Paper micro, small, Medium Enterprises in Women Empowerment.

Keyword: Micro, Small, Medium Enterprises, MSMEs, Women Empowerment, Etc.

Introduction:

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in fostering economic development and social progress globally. These enterprises, often referred to as the backbone of many economies, contribute significantly to job creation, innovation, and poverty alleviation. In recent years, there has been a growing recognition of the impact of MSMEs on women's empowerment, acknowledging the pivotal role women play in economic development. This discussion aims to explore the multifaceted ways in which MSMEs contribute to the empowerment of women.

Entrepreneurship:

Entrepreneurship is the process of identifying, creating, and pursuing opportunities to develop innovative ideas into viable businesses or ventures. Entrepreneurs are individuals who take calculated risks to bring about change, often by introducing new products, services, or business models to the market. They are characterized by their vision, creativity, resilience, and willingness to overcome obstacles. Entrepreneurship involves various activities such as market research, product development, marketing, sales, finance management, and risk assessment. It plays a crucial role in driving economic growth, job creation, and technological advancement in societies around the world.

Women and Entrepreneurship:

Women entrepreneurship refers to the creation, development, and management of businesses or enterprises by women. It encompasses the initiation of new ventures, the organization and operation of businesses, and the assumption of associated risks and rewards by women. Women entrepreneurs undertake various economic activities across different sectors, ranging from small-scale enterprises to large corporations. This phenomenon is significant as it contributes to economic growth, innovation, and job creation while also promoting gender equality and empowering women economically and socially.

Objectives:

1. To study the Role of Micro, Small & Medium Enterprises in Women Empowerment.
2. To find out the representation of women Entrepreneur in MSMEs.
3. To find out the Growing Importance of Women Entrepreneurs.
4. To study the opportunities of Women Entrepreneur in MSMEs.

Methodology:

Information is collected and evaluated online from articles, journals, book, websites, etc.

**Women Entrepreneurship in India:**

Recent years have seen significant growth and recognition of women entrepreneurship in India, shedding traditional roles and stereotypes. As per the Industrial Policy Resolution 1991 there is a need to provide special training to develop women entrepreneurship and the aim of this course is to increase the representation of women in the field of small scale enterprise development and improve their economic and social status. For the first time in the draft of the Sixth Five Year Plan, a new chapter "Women and Development" was envisaged and included in it with special emphasis on the issue of entrepreneurial development of the women community. In the Tenth Five Year Plan also due importance was given to the development of small scale industries. It emphasizes the importance of women entrepreneurship in the new industrial policy.

According to Tie (The Indus Entrepreneurs) I:

1. 78% women from poorer families in India are keen to become Entrepreneurs.
2. A mere 15 per cent of women hold senior management positions in Privately-held businesses in India; the global average is 24 per cent.

SMEs and Women Entrepreneurs:

India currently has around 14 million SMEs. Less than 5% of them are owned by women. 60% of these are small scale women work and 15% are large manufacturers and the rest are micro enterprises. Government policy, technology, globalization, market changes, competition and consumer needs are the factors driving change in post-liberalization India. This in turn has created enormous opportunities for entrepreneurs within and outside the economy. However, the number of women taking advantage of these opportunities in the SME sector has not increased significantly.

The Growing Importance of Women Entrepreneurs:

The sixth Prowess Annual International Conference held at Blackpoll, UK during March 2009 has pointed out that- 350 Prowess member organizations recorded a 40% rise in enquiries for business advice, and that most women's businesses have no debt or well-managed debt even during downturn. The conference concluded that UK's women entrepreneurs could lead them out of recession. Like the world has seen tremendous changes, of which women empowerment through women entrepreneurship and presence in corporate world is one. Women Entrepreneurs are flourishing and blooming in the 21st century. It is estimated that women entrepreneurs presently comprise 10-15% of the total number of entrepreneurs in India, and this figure is found to be increasing every year. iii

MSMEs in India:

Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act): In 1954, the MSME Development Organization was set up as an apex body for sustained and organized growth of MSMEs in the country. The National Small Industries Corporation, the Khadi and Village Industries Commission (KVIC) and the Coir Board were also set up after a short span of two years. The promotional and developmental policies provided support in the areas of finance, technology, quality up-gradation, marketing, infrastructural support, entrepreneurial development and fiscal incentives to the MSMEs. In June 2006; the Government of India enacted the Micro, Small and Medium Enterprises Development Act, 2006. This Act came into force on 2nd October 2006 with the core purpose of strengthening the Indian MSMEs and for making them globally competitive. The MSMED Act, 2006 is the first act exclusively for micro, small and medium enterprises in India; and defines enterprises in a much detail. On the basis of investment in plant and machinery/equipment, the MSMEs can be classified as follows:

Classification of MSMEs as per the MSMED Act, 2006:

Segment	Manufacturing Enterprises	Service Enterprises
Micro	Up to Rs.2.5 million	Up to Rs.1 million
Small	More than Rs.2 million and up to Rs.50 million	More than Rs.1 million up to Rs.20 million
Medium	More than Rs.50 million and up to Rs.100 million	More than Rs.20 million and up to Rs.50 million

Source: MSMED ACT 2006



The Annual Report of the Ministry of MSME found that 13.72% (2.15 lakh) of the units in the registered MSME sector were women enterprises, whereas the share of enterprises actually managed by females was also 13.72%. As on March 2009, there are 1,58,128 MSME units dispersed across the Andhra Pradesh state, with an investment of Rs. 10,947.55 crores, providing employment to 15,32,529 persons. Iv of the over 1.5mn registered MSMEs in India, two thirds are involved in manufacturing/assembling/processing activities. The remaining contribution is equally shared between repair, maintenance and services.

Total Number and Size of registered MSMEs (in Thousands)

Type of Enterprises	Micro	Small	Medium	Total Registered MSMEs
No. of Manufacturing Enterprises	974.6	57.7	2.8	1035.103
No. of Service Enterprises	501.1	15.9	0.4	517.389
Total	1,475.70	73.6	3.2	1,552.49

Source: Ministry of Micro, Small and Medium Enterprises, GOI.

Performance of MSMEs:

1. India's MSME sector has grown faster than industrial and GDP growth rates.
 2. In the financial year 2008-09, the total output of MSMEs at current prices (2001-02) was equivalent to 16.6% of India's GDP at current market prices.
 3. Total output of MSME sector for the year 2008-09 was Rs. 8,808 billion (at 2001-02 prices). The total output of MSMEs grew at a CAGR of 11.4% between 2006-07 and 2008-09.
 4. Output per employee stood at 0.13 million as against 0.12 million in 2008-09.
- Last year and fixed investment saw over 11% y-o-y growth.

There are more than 6000 products, ranging from traditional to high-tech, manufactured by MSMEs in India. It is well known that MSMEs provide maximum opportunities for both self-employment and jobs, after agriculture. Data on various financial parameters to evaluate the performance of this sector is presented in the table below.

Performance of micro, small and medium enterprises sector in India During 1973-74 to 2008-09

Years	No. of Total MSMEs (in lakhs)	Fixed Investment (Rs. Crores)	Production (Rs. Crores)		Employment (lakh persons)
			At Current Prices	At Constant Prices (1993-94)	
1973-74	4.2	NA	7200	34200	39.7
1975-76	5.5	NA	11000	42500	45.9
1980-81	8.7	NA	28100	72200	71
1985-86	13.5	NA	61200	118100	96
1990-91	67.87	93555	78802	84728	158.34
1991-92	70.63	100351	50615	87355	166.99
1992-93	73.51	109623	84413	92246	174.84
1993-94	76.49	115797	98796	98796	182.64
1994-95	79.6	123790	122154	108774	191.4
1995-96	82.84	125750	147712	121175	197.93
1996-97	86.21	130560	167805	134892	205.86
1997-98	89.71	133242	187217	146263	213.16
1998-99	93.36	135482	210454	157525	220.55
1999-2000	97.15	139982	233766	170379	229.1
2000-01	101.1	146845	261297	184401	238.73



2001-02	105.21	154389	282270	195613	249.33
2002-03	109.49	162317	314850	306771	260.21
2003-04	113.95	170219	364547	336344	271.42
2004-05	118.59	178699	429796	372938	282.57
2005-06	123.42	188113	497842	418884	294.91
2006-07	261.01	500758	709398	NA	594.61
2007-08	272.79	558190	790759	NA	626.34
2008-09	285.16	621753	880805	NA	659.35

Note: The data for the period up to 2005-06 is only for small scale industries (MSMEs) subsequent to 2005-06, data with reference to micro, small and medium enterprises are being compiled.

Source: Reserve Bank of India and ministry of micro, small and medium enterprises (MSMEs) government of India. www.indiastat.com.

Women on the MSME Map:

Women entrepreneurs have to balance their personal needs, their family demands and the cultural values imposed on them by society in order to build a business. Many women registered their presence during this difficult performance. However, opportunities in the SME sector have not been significantly utilized by women. While the overall climate is encouraging, the number of enterprises shows a huge increase in women ownership. The reasons are many and all of them are deeply rooted in the way Indian society defines the role of women. Traditionally a woman became an entrepreneur for the following reasons:

1. Need for bread-winner in the family: May be due to death of male earning member or absence of one in the family.
2. Additional family income: The family cannot manage with the income of the male earning member alone and a woman may need to start a business to supplement the family income.
3. As a pastime: She started the business to keep herself busy, not asking for a better revenue model.
4. Unpaid Support in Family Owned Business: She just lent her hand in family business for which she did not get any compensation.

Microfinance is considered as an agenda for the empowerment of poor women. Micro-enterprise is an integral component of the planned strategy for balanced economic development of poor women. Participation of rural women in agriculture-based activities is much higher than the statistics. The main reason for this is that most of the women's work in the farm and at home is done as daily chores. Mechanization and easy availability of labor give energetic women more time to engage in self-employment or entrepreneurial activities. Rural women have the human and non-human resources to enter into an enterprise, one that requires an innovative mind and motivation. Becoming a great entrepreneur is the only solution to the rising unemployment among the rural youth. It helps in providing employment to many people in their own social system. This is more beneficial for women in rural areas as they are able to supplement the family income while taking care of their own household and livestock oriented activities. Rural women have abundant resources to start enterprises. She benefits from easy availability of raw materials and other resources based on hand and livestock.

Opportunities:

MSME is considered as a very important place in any economy. In traditional way, they are producing certain goods. For which they enjoy a virtual monopoly thanks to the expertise they have developed over the years. Many of the goods manufactured in MSMEs contributed in small quantities to the bulk production. There are huge opportunities for women in the MSME sector due to the following factors:

1. Less capital
2. Extensive encouragement and support from the government.
3. Reservation for exclusive purchase by Govt
4. Export promotion
5. Increase in demand in domestic market size due to overall economic growth.

Conclusion:

We realize from the fact that the main problem of women entrepreneurs is the woman herself. Society looks at women first as women and then as entrepreneurs. Basic characteristics such as freedom



and empowerment that successful entrepreneurs have regained are not enough for women in India. Low literacy rate among women is another serious issue. Women face internal and external problems. Although the Ministry of MSMEs has launched several training programs for women entrepreneurs, there is a lack of professional content and very little is offered in the way of management development. Some recommendations have been made to address these issues.

1. Investment in capacity building and mentoring by government agencies and the private sector is essential.
2. Women do not become entrepreneurs because they do not know how to become entrepreneurs. There should be an eco-system, which provides the skills and knowledge needed to become an entrepreneur and encourages mentorship.
3. Policies, systems and processes need to be developed in India, which are promoters of equal opportunities, be it for raising capital or leveraging technology.
4. Women Entrepreneurship Parks like SEZ should be created for enterprises established by women with all facilities like crèche and pre-school facilities, security, healthcare, transport etc.
5. Women need to get some basic self defense training. So that their movement is not impaired.
6. More initiatives like Goldman Sachs-ISB “Certifying Programmers of 10,000 Women Entrepreneurs” should be initiated through industry body partnerships.
7. Incubators that provide pre-seed capital, infrastructure and mentorship to women entrepreneurs should be mandated in all engineering and business schools.

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Women Empowerment And Challenges

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यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवतारु।

यत्रैतास्तु न पूज्यन्ते सर्वास्ति तत्राफलारुक्रियारु।

Where Women are honoured, divinity blossoms there, and wherever women are dishonoured, all action no matter how noble it may be, remains unfruitful.

International Women's Day is celebrated on 8th of March every year and recently in 2020 we celebrated the theme which was in line with the United Nations Multigenerational Campaign: Generation Equality. This marks the 25th Anniversary of The Beijing Declaration and Platform for Action which is a progressive roadmap for empowerment of women.

Women's empowerment may be defined in several ways, including accepting women's viewpoints, making an effort to seek them and raising the status of women through education, awareness, literacy, and training. Women's empowerment equips and allows women to make life-determining decisions through the different societal problems. They may have the opportunity to re-define gender roles or other such roles, which allow them more freedom to pursue desired goals. Gender equality is essential for economies and communities to thrive. With the Corporate World growing at an exponential rate, the time demands gender equal boardrooms and gender equal workplaces. Women Empowerment is being recognized on a global level and a large number of organizations are working towards achieving gender parity and the best way to empower women, in my view, is to educate them.

As rightly quoted by Brigham Young – “You educate a man; you educate a man. You educate a woman; you educate a generation.

Swami Vivekananda also said “There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly with one wing.”

Education is one of the most important stages of every child's life, allowing the opportunity for children to grow socially as well as academically. Not only is education important for the economic development of a country, but it also has a huge impact on the economic empowerment of an individual. However, most importantly, education is one of the most fundamental human rights (Article 26), and gender should not behave as a barrier between children and education. The education of women and girls is essential to the prosperity of a country. There is a close connection between the educational process, social and economic life of a Nation. Every woman should receive training on how to earn a decent livelihood and live her life to her fullest potential. Our daughters are extremely gifted mentally, physically and emotionally, but these talents must be nurtured and maintained. Gender equality is a fundamental human right which involves almost half of the human population. It therefore matters as a crucial development objective itself. However, gender equality is not only a goal which calls to be accomplished, it is also a key driver to achieve progress in a number of development issues from poverty reduction to environmental sustainability. Quoting Kofi Annan, former United Nations Secretary General Gender “equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance”. Gender inequality is a cause for concern worldwide. Realization of women's potential is an essential driver not only for economic growth but for achieving full sustainable development, both for the current generation as well as future ones. To have sustainable development in the true sense, it is necessary to empower the women. Only by empowering the makers of the society can we actually have a developed society, a society which can think and work collaboratively towards achieving sustainability.

On the grounds of gender equality, here are 11 rights an Indian woman holds in India 1. Women have the right to equal pay 2. Women have the right to dignity and decency 3. Women have the right against workplace harassment 4. Women have a right against domestic violence 5. Female sexual assault victims have the right to keep their identity anonymous 6. Women have the right to get free legal aid 7. Women have right not to be arrested at night 8. Women have the right to register virtual



complaints 9. Women have the right against indecent representation 10. Women have the right against being stalked 11. Women have a right to Zero FIR

The Women in our life, be it our mother, sister, daughter, wife, friend or a colleague; they always play an important role, and therefore, on this day let us take a moment to show gratitude to each and every woman in our life, be it in the professional or the personal life. Let us also appreciate all the men who stood by her shoulder to shoulder; who supported her to go and realize her dreams.

“Each for Equal” is dedicated to promoting the idea that ‘An Equal World is an Enabled World’. Individual efforts on a small level collectively make a big impact in creating a gender equal world, and redefine the way the world perceives issues like gender parity and women empowerment.

“There is no force more powerful than a woman determined to rise. There is no limit to what we, as women, can accomplish. Everything is within your power, and your power is within you.”

By supporting women's empowerment, we can create a ripple effect that extends far beyond individual lives, positively impacting families, communities, and nations as a whole.

The recent initiatives by Government of India has fueled the ignition toward the core idea of “Shashakth Nari”

Nari Shakti: A significant theme of Interim Budget 2024-25

Finance minister Nirmala Sitharaman emphasizes on the need for women empowerment, with a focus on increased female labour force participation

A significant focus of the budget was on Nari Shakti or women empowerment through entrepreneurship, ease of living, and dignity for them, which according to the Finance Minister, has “gained momentum in the past 10 years”.

There has been a rise in female labour force participation rate from 23.3 percent in 2017-18 to 37 percent in 2022-23, as per the government, yet as per observation of the year-on-year figures (see chart), the percentage increase has been rather stagnant. To increase the scope of women entrepreneurship in the country, the FM mentioned that 30 crore Mudra Yojana loans have been given to women entrepreneurs.

Budget 2024-25: Aim to now empower 3 crore women through Lakhpati Didi Scheme

The Lakhpati Didi scheme aims to empower women in rural areas by encouraging them to start micro-enterprises and providing training in various skills such as plumbing, tailoring, and weaving, which would enable them to earn a sustainable income of at least ₹1 lakh per annum.

Another remarkable step in the direction of Women Empowerment is passing of Women's reservation Bill 2023. The bill ensures that women occupy at least 33 per cent of the seats in state legislative assemblies and the Lok Sabha, the lower house of Parliament.

As correctly proposed by Sheryl Sandberg “We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women's voices are heard and heeded, not overlooked and ignored.” On the one hand women's empowerment needs the building of an enabling environment for the implementation of women's human rights. On the other hand it needs the enhancement of women's skills and capacities as active agents of change for sustainable development. In failing to make the best use of their female populations, most countries are under investing in the human capital needed to assure sustainability.

Employment for women surely plays a very vital role in women empowerment. When someone is employed or actively looking for employment, they are said to be participating in the labour force. The current global labour force participation rate for women is just under 47% and for men its 72%. That's a difference of 25%, with some regions facing a gap of more than 50%. When women are employed, they tend to work in low-quality jobs in vulnerable conditions have to face this systematic discrimination against them at every stage of life. This global epidemic cutting across all geographical boundaries knows no barrier of age, socio-economic, religion, gender or education. One of the major forms of harassment against women is sexual harassment at the work place. Due to sexual harassment at place of work, many women are discouraged from seeking employment. This may be one of the reasons for low female labour force participation ratio (FLRP) in India.

In the same case, the Supreme Court issued guidelines known as ‘Vishaka Guidelines’ to be followed by all employers to ensure safety of women at work place. These guidelines become the basis for enactment of Sexual Harassment of Women at Work Place (Prevention, Prohibition and Redressal) Act, 2013 also known as POSH Policy in general. The Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act and Rules, 2013 (“Law”) mandates every Employer to



“provide a safe working environment at the workplace which shall include safety from the persons coming into contact at the workplace” (Section 19 (a)). All organizations (whether public or private) having 10 or more employees (whether permanent, temporary, ad-hoc, consultants, interns or contract workers irrespective of gender) are mandated under Law to comply with certain requirements laid down under the POSH Act. This Law also lays down the redressal mechanism wherein the aggrieved person can file a sexual harassment complaint with the Internal Committee of the organization.

In addition to the Act, the Government of India has also provided the ‘Sexual Harassment electronic Box’ (SHe-Box), which is a ‘single-window’ access to every female worker, to register complaints around sexual harassment. Complaints submitted to ‘SHe-Box’ are directly routed to the concerned authorities for further action. Female workers subjected to sexual harassment can resort to accessing the SHe-Box to record their complaints.

Together, the PoSH Act and the SHe-Box have had a positive impact on employees and on the organization, in fostering an environment that helps weed out the sexual harassment of women in the workplace.

Challenges are numerous when it comes to bringing in new trends for a healthier environment for fostering women empowerment. Gender bias is still deeply embedded in cultures, economies, political and social institutions around the world. Women and girls face unacceptable levels of discrimination and abuse, which is not only wrong, but also prevents them from playing a full part in society and decision-making. Worldwide, however, women are prevented from achieving their full potential. A new report by the World Bank shows the numerous legal barriers that women face that hinder their productivity. Women face job restrictions in 100 of 173 countries monitored. For example, in 29 nations they are prohibited from working at night. Only half of the countries had paternity leave, limiting men’s ability to share child care responsibilities. Such laws are detrimental to women, their children, and the societies (and economies) in which they live. Although the female presence in the workplace is growing, women do not yet share in economic and political leadership. Among Fortune 500 companies, women are only three percent of CEOs, six percent of top managers and 15 percent of board members. Studies by Catalyst, McKinsey and other groups indicate that firms with more women in leadership positions tend to have better performance and higher profits. But women remain on the sidelines even though their “risk smart” approaches, people skills and leadership strengths are sorely needed in business and government.

Women are often faced by problems related to health which again contributes to health disparities. Being a man or a woman has a significant impact on health, as a result of both biological and gender-related differences. The health of women and girls is of particular concern because, in many societies, they are disadvantaged by discrimination rooted in sociocultural factors. Despite healthcare advances in the past few decades, we still face wide gaps in research and treatment ability for areas that are unique to women, such as maternal and menstrual health, as well as for conditions that present differently in women than men. These gaps can result in major health issues and disparities in treatment that are largely preventable.

The solutions to closing the women’s health gap are not revolutionary. Slow progress largely centers around a deficiency of funding and, subsequently, a scarcity of clinical research and data on women’s health issues. Historically, the medical system’s approach has been more of a patriarchal investigation into the human body, with data and results stemming from male-only testing and trials. It may come as a surprise that including female participants in clinical studies only started in the late 1980s and was only made mandatory in the US in 1993, as per National Institutes of Health Guidelines. This gender bias in medicine puts women at risk. There’s a sizeable gap in the understanding of what we know about the female body. Even some 30 years later, the scales remain out of balance. For Example, as shared in Harvard Health, 70% of those affected by chronic pain conditions are women, whereas 80% of pain research is conducted on males.

Role of Women in driving sustainable development

The 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs) adopted by world leaders in 2015, embody a roadmap for progress that is sustainable and leaves no one behind. Achieving gender equality and women’s empowerment is integral to each of the 17 goals. Only by ensuring the rights of women and girls across all the goals will we get to justice and inclusion, economies that work for all, and sustaining our shared environment now and for future generations. (Principle 20, Rio Declaration) “There is a dual rationale for promoting gender equality.



Firstly, that equality between women and men - equal rights, opportunities and responsibilities – is a matter of human rights and social justice. And secondly, that greater equality between women and men is also a precondition for (and effective indicator of) sustainable people-centred development. The perceptions, interests, needs and priorities of both women and men must be taken into consideration not only as a matter of social justice but because they are necessary to enrich development processes” (OSAGI 2001) Having their expertise, knowledge and perspective been overlooked for years, women are now demanding that their voices be heard. They recognize that an integrated approach to sustainable development is necessary since political, economic, social and environmental issues are closely interlinked. A dual approach of positive action and gender mainstreaming is most beneficial to creating an enabling environment for women. This refers first to dedicated policies and programs which explicitly aim at improving women’s situations, and second, to taking a gender-sensitive approach across all policies and programs which do not have women’s empowerment as their primary purpose. Create an enabling environment Women’s empowerment requires an enabling and supportive environment. This includes removing the obstacles and barriers to equal participation and rewards for women.

Women share the primary responsibility for nutrition, child care and household management in almost all countries. They are also active in environmental management. In most developing countries, women play a major role as farmers, animal tenders, and water and fuel collectors. Yet, despite their roles, women are not adequately represented in the decision-making processes related to the issues of environment and development at local, national or international levels. As the primary caregivers and educators of the next generation, women give greater emphasis to the role of communications and education in mitigating climate change. Women’s responsibilities in households and communities, as stewards of natural and household resources, positions them well to contribute to livelihood strategies adapted to changing environmental realities. As consumers and producers, caretakers of their families and educators, women play an important role in promoting sustainable development through their concern for the quality and sustainability of life for present and future generations.

The G-20 Summit which was held in India focused on Women Empowerment

Prime Minister Narendra Modi delivered a powerful speech at the G20 Ministerial Conference on Women's Empowerment, celebrating the pivotal roles played by women in India and the global south. From being the backbone of rural agriculture families to excelling in higher education and even flying fighter aircraft, women are breaking barriers and making a difference.

Women empowered means mother India empowered

There is a famous saying “Behind every successful man is a woman” behind Narayana Murthy, co-founder of Infosys, is Sudha Murthy, his wife.

Words of Mrs. Murthy “Isn’t freedom about living your life the way you want it? What is right for one person might be wrong for another. It is up to the individual to make a choice that is effective in her life. I feel that when a woman gives up her right to choose for herself is when she crosses over from being an individual to a doormat. Murthy’s dreams encompassed not only himself but also a generation of people. It was about finding something worthy, exemplary and honorable. It was about creation and distribution of wealth. His dreams were grander than my career plans, in all aspects. So, when I had to choose between Murthy’s career and mine, I opted for what I thought was a right choice.”

Have she lost her identity as a woman, in Murthy’s shadow? Mrs. Murthy replied - “No, I might be Mrs. Narayana Murthy. I might be the trustee of Infosys Foundation. But I am still Sudha. I play different roles like all women. That doesn’t mean we don’t have our own identity. Women have that extra quality of adaptability and learn to fit into different shoes. But we are our own selves still. And we have to exact our freedom by making the right choices in our lives, dictated by us and not by the world.” It is often said that human birth is the most special present bestowed upon a living creature by the Almighty & being born as a Woman makes the birth more special as she is said to be the most powerful and most beautiful creation of God.

Lastly I conclude with a very beautiful Hindi Couplet with a hope and an aspiration that it will start a new journey towards betterment.

मंजिल तो मिल ही जायेगी भटक कर ही सही ,
गुमराहतो वो हैं जो घर से निकले हीन ही।



To sum up, I would like to say that it is important to understand the meaning of success. Success is not what other people think about us instead the real meaning of success lies in our happiness in small achievements. Live Your Own Life and Accomplish Your Own Dreams. Success is when you see yourself better today, when you compare yourself from your Past.

Women- I am Generation of Equality

I am generation of equality.

I am the definition of new age individuality

I no longer live in the shadows of the past,

I am above any breed and caste.

I am the woman, I am the Hope, I am the new age thinking,

I am here to Shine bright. I am not here to compare, to fight, I believe in equality over every right.

My strength is my belief, and my power is my faith. I not the feminist,

I am the believer of equal right to every individuality. I love my family, as much I love my career, and I know the balance between them both.

I am here for recognition to the great things I do, I am here to bear the flame to my next generation.

I am the new age woman, I am the generation of equality.

A study of financial benefits of scheduled caste scheduled tribe women under central government's stand - up scheme.

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Abstract: This research paper examines the financial benefits accrued by Scheduled Caste (SC) and Scheduled Tribe (ST) women under the Central Government's Stand Up Scheme in India. The Stand-Up Scheme, initiated in 2016, aims to promote entrepreneurship among women by providing loans ranging from 10 to 100 lakhs through banks. The study investigates the economic impact of this scheme specifically on SC and ST women entrepreneurs, considering their marginalized status within Indian society. Data collected from various sources including the Stand Up India website, magazines, newspapers, and reports, reveal the distribution of funds and account holders among SC and ST women. The analysis indicates significant financial assistance provided to SC and ST women, contributing to their empowerment and participation in industries and employment. The research concludes by affirming the importance of schemes like Stand Up India in fostering economic development and empowerment among marginalized women in India.

Keywords: Stand Up Scheme, Scheduled Caste, Scheduled Tribe, Women Entrepreneurs, Financial Benefits, Empowerment, Economic Development

Introduction: India, with its ambitious goal of becoming a five trillion-dollar economy under the leadership of Prime Minister Narendra Modi, recognizes the pivotal role of women in driving economic progress. In line with this vision, the Stand Up India scheme was launched in 2016 to facilitate and encourage women entrepreneurship, particularly among marginalized communities such as Scheduled Castes and Scheduled Tribes. This paper aims to explore the financial benefits extended to SC and ST women entrepreneurs under this scheme and its implications for their economic empowerment. Despite being constitutionally prohibited, the caste system still persists in Indian society, perpetuating social and economic disparities. Empowering women from these marginalized communities is crucial for fostering inclusive economic growth and achieving the nation's development objectives.

Progress depends on the progress of women in that country. Indian Economy Stand Up India was launched on 5th April 2016 to mobilize and promote women as entrepreneurs. Objective of this scheme Loans ranging from 10 to 100 lakhs are to be made available to women entrepreneurs through banks. According to the data of the last seven years, 40700 crore rupees have been spent on this scheme 80630 beneficiaries have received the benefit. Due to this scheme, women have been empowered and the trend of innovation, new business, employment and trade has increased among them. Caste system is still alive in our country. The people of the country are divided into religions and castes. Scheduled Castes and Scheduled Tribes are a category. The proportion of these castes in the total population is 16.6% and 8.6% respectively. Until the women of this society get scope in industries, there will be no economic development of this society and in turn of the country, hence the expiring term of Stand Up India till 2024 has been extended till 2025. Out of 180,630 beneficiaries, women have received benefits amounting to nearly Rs.40,700 crore.

Government of India schemes for women empowerment as follows is:

Government schemes like Mahila Swayamshayata Samuh Yojana, Women Entrepreneurship Fund Scheme, and Pradhan Mantri Matri Vandana Yojana complement Stand Up India in advancing women's empowerment through financial assistance, education, and healthcare initiatives. By extending the Stand Up India scheme until 2025 and disbursing significant funds to SC and ST women entrepreneurs, the government underscores its commitment to fostering gender and social equity in entrepreneurship and economic development.

Objectives:

1. To study the economic benefit of Scheduled Caste women under Stand Up Scheme.
2. To study the economic benefit of Scheduled Tribe women under Stand Up India scheme.

Profile of Stand-up scheme:

Interest rate	Bank MCLR + 3% Tenure Premium
loan period	From seven months to 18 months
Age	Premium for SC ST and Women entrepreneurs minimum 18 years
loan amount	90 lakhs to 9 crores.
loan offer	Greenfield industry as well as start-up industry
Share	51% for Non-Individual Industries
Beneficiary's record	Beneficiary Bank should not default
Margin	Up to 25%
working capital limit	Ten rupees of cash credit limit

The total account holders of the scheme till 2023 including C and ST women account holders and their financial statements are given in the following tool.

S. C. woman		S.T. Woman	
accounts	sanctioned money		
26889	5625.50 Crore Rs	8960 Crore Rs	132.50 Crore Rs

Conclusion: The financial assistance provided to Scheduled Caste and Scheduled Tribe women entrepreneurs under the Stand- up India scheme signifies a significant step towards their economic empowerment and inclusion. Analysis of data reveals substantial funds disbursed to SC and ST women, contributing to their participation in industries and employment. The paper underscores the importance of such schemes in fostering gender and social equity, ultimately driving economic development and empowerment. However, continued efforts and investments are necessary to ensure the sustained progress and holistic development of marginalized women in India.

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Women Empowerment: Status and need in Malegaon City

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Abstract:

Women have played a unique part in shaping the fortune of the country. It's true to say that women are the backbone of the family as well as the nation. Because they have three places in the society like earning income for better life, guarding the society, and when they're employed as preceptors, conducting knowledge and creating awareness. They help in all aspects of development i.e. social, political, economic, artistic and religious sphere. Women primary liabilities are parturition and childcare which is important for families and communities. The content of this paper is grounded on the study of part of women in society, their status and needs for empowerment in Malegaon. Development of the country measure well leading how society treats women. Malegaon City comes under metropolitan area. Total literacy in Malegaon in 2023 is 34, 5816 out of which 180,272 are males, 165,544 are ladies¹. Women empowerment is a crucial part to make women self-reliant provide freedoms and right for women to breathe freely That progress societies because most importantly, it raises the status of women. For sustainable change, women's empowerment must, it enhances spiritual, political, social, educational and economic empowerment of women collectively and communities. There is a clear need to improve the social, political, health, economic, and educational conditions of women who provide employment, make decisions and reduce poverty

Keywords:

Women Empowerment, education, status, awareness, society.

Introduction:

"Women" the word reflects love, care, nourishment, obligations, responsibilities. Women are key stewards of natural resources and powerful agents of change, which are unpaid labour for food, water, fuel and accommodation for their home. Women empowerment is main goal. However, it cannot mean increasing their burden of responsibility or creating expectations for women to be 'sustainable saviours'. In her contribution, UN Women's Advisor Diane Elson argues that "the disproportionate burden women bear in unpaid work is a major barrier to realizing their rights.. Women and men need time to be cared for about families and communities, and time free from such care." ²Empowering women means that women gain more power and authority in their lives. Empowerment can be defined as "a multi-dimensional social system that supports people's interests". The process of developing people's capacity (i.e., capacity building, use) by addressing issues defined as important, use in life, community, and society. " This includes recognizing that women are still disadvantaged compared to men in various economic, social, cultural and political fields. It is therefore an important process to achieve gender equality and seems to be understood in the sense of "rights, responsibilities and privileges". It has nothing to do with whether a person is male or female. " According to the United Nations Population Fund, empowered women feel valued she can determine options and provide opportunities and resources and control her life both inside and outside the home and had the ability to influence the direction of life change, resulting in a more equal socio-economic structure nationally and internationally. Women must be "empowered" to reduce "gender". "gap" and gender equality can be achieved, accessed and maintained. It is truth to say that, there is still a huge gap between the aspirations of the constitution and the practical reality of the status of women in India.

Why it is important to empower women?

Uneducated women are not aware of their rights, power and capabilities, which can lead to abuse. "An educated person has the ability to distinguish between right and wrong". Education allows women to challenge cultural beliefs about gender roles. Educated women enjoy opportunities such as quality employment, can earn higher incomes, reduce health problems and build financial security for their families, which in turn grows the economy. Women have an invisible contribution in all areas of life

Objectives:

1. To study the role of education in women empowerment.



2. To examine the present situation in Malegaon.
3. To examine the need for empowerment in Malegaon
4. To highlight the factors that have helped to hinder women's education the more important in the case of severely illiterate women in Malegaon; and
5. To make suggestions for establishing and designing educational programs for women which will definitely lift them out of ignorance, poverty, total partner dependence, inferiority complex, lack of self-confidence and depression.

Methodology

The research dealt with the treatment of women and included the potential tension between what people do (behaviour), what they say (opinion), and what they do and should do. The research was conducted through a random, online survey by creating Google form. Where the researcher has 119 respondents of different age groups. Responses collected in duration of 20 days. The survey participants were from Malegaon, including college students, working women and housewives etc.

The study relied on secondary data sources along with primary sources including journals, pdf, and conference papers. Qualitative data analysis technique was used, the findings were obtained through the analysis of existing data due to responses of the respondents. The research question was formulated on the basis of five components of women empowerment to analyse society's perception towards women in Malegaon, try to achieve the goal and objectives, what are the real issues behind failed attempts to empower women: Is government legislation sufficient to empower uneducated Indian women. Using statistical analysis, the research will measure all variables, descriptive analysis, one way ANOVA, K mean cluster in SPSS software.

Components of women empowerment

Researcher focused on five components for women empowerment.

1. Decision Making - Full effective participation and equal opportunities for women in leadership at all levels of decision-making in political, economic and personal life must be ensured.
2. Assertiveness - Being assertive means being able to stand up for yourself and your people in a calm and positive manner without aggressively or passively admitting wrongdoing. Eliminate all forms of violence, including commercial, sexual and other forms of exploitation, against women in the public and private sectors.
3. Education, Health and Wellbeing. - Women know their rights to economic resources, and to the ownership and control of property, economic activities, assets and natural resources in accordance with national law. All the discrimination against women everywhere will end because of education, eliminates all harmful practices, including children, early and forced marriages, and female genital mutilation. Women must have equal access to health care, occupational health and safety. adequate education, employment and vocational guidance at all levels,
4. Growth and change that is never ending and self-initiated - Increase the use of enabling technologies especially information and communication technologies to promote women empowerment.
5. Increasing women positive self-image – Advancement and progress of women in every walk of life with promotion of both genders through strengthened economic and social infrastructure for the development of women's full fulfillment and empowerment. Equal enjoyment of all fundamental human rights and freedoms in all spheres of life that are political, economic, social, cultural, etc. To empower women provide them equal pay, social security and safety in the public sector.

Variables: Dependent and Independent

Independent Variables: Gender, Age, Qualification level, Employed/Unemployed, Job, Family.

Dependent Variables: Questioners on measurement of level of understanding women empowerment and need of empowerment.

Level of measurement: Categorical, Ordinal (Likert scale) Interval and ratio variables

Hypothesis:

Null Hypothesis Ho: The distribution of components of women empowerment were not same across categories of educational levels.

Alternative Hypothesis Ha: The distribution of components of women empowerment were same across categories of educational levels

Demographics

A total of 119 interested respondents were students, housewives, employees, working women, retired teachers etc the research was conducted with respect and strictly faith-based demographic Below table



based on age, gender, occupation, participants’ home living situation, and educational levels on various types from an online survey data.

Table 1. Demographics of survey:

	Frequency	Percent
Gender		
Male	20	16.8%
Female	99	83.2%
Age		
Below 20	31	26.1%
20 to 29	55	46.2%
30 to 39	22	18.5%
40 to 49	7	5.9%
50 above	4	3.4%
Employed	37	31.1%
Unemployed	82	68.9%
Occupation		
Male	91	76.5%
Female	28	23.5%
Domestic living situations		
Joint family	48	40.3%
Nuclear family	22	18.5%
Sole earning	6	5.0%
Parents earning	36	30.3%
Other	7	5.9%
Head of household		
Male	91	76.5%
Female	28	23.5%
Educational Levels		
Other	12	10.1%
High School	19	16.0%
Bachelor, diploma/certificate	47	39.5%
Master degree	39	32.8%
PhD	2	1.7%

Gender: Respondents exhibited a gender imbalance, only 16.8% identifying male and 83.2% as female

Age: The average age of the respondents was 2.14 years between 20 to 29 years (S.D = 0.985).

Employed and unemployed: 37 (31.1%) of the respondents were employed and 82 (68.9%) were unemployed

Occupation/Head of household: 91 respondents have male command family with occupation and only 28 family have females command with occupation.

Domestic Living situations: Most of the respondents belonged to family dependent on parental income (40.3%)

Educational Qualification: The educational qualifications of the respondents varied. Maximum responses collected by college-level students i.e.47. Girls are more interested in empowerment .39 respondents have master’s degree .19 respondents from secondary school. Two PhD recipients also expressed their interest. The remaining 12 were added at the others.

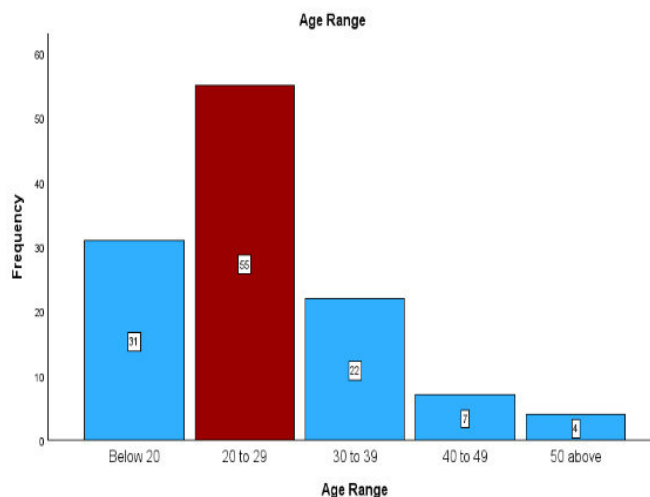
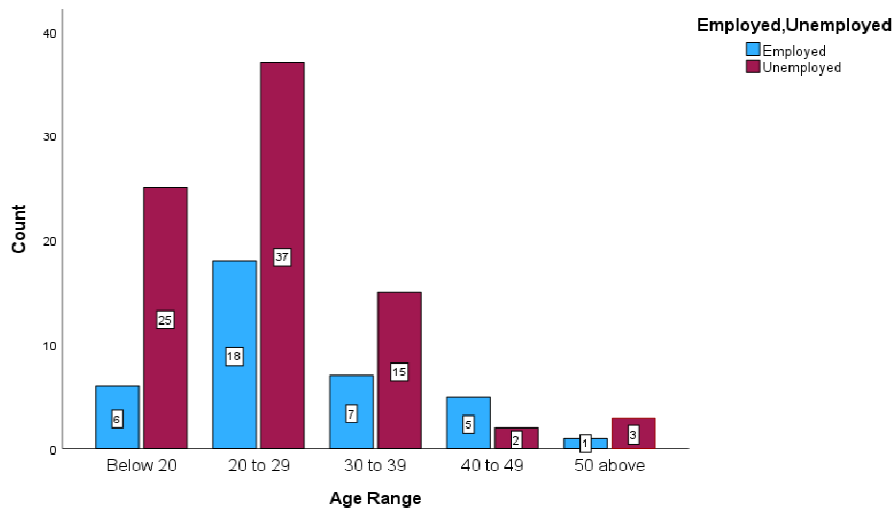
Table 2. Gender wise categories of respondents in educational level with age range.

Age Range		Below 20		20 to 29		30 to 39		40 to 49		50 above	
Male	Female	5	26	5	50	4	18	4	3	2	2
Educational Level		Other		High School		Bachelor, diploma/certificate		Master degree		PhD	
Male	Female	3	9	2	17	10	37	3	36	2	0
Gender M /F		5	26	5	50	4	18	4	3	2	2



Higher number of responses in the age range of 20 to 29, i.e. 55 out of which 5Male and 50 female respondents

Majority of respondents were students having Bachelors; diploma /certificate take interest (47).



Frequency graph for occupation and age range (maximum respondents from 20 to 29 and majority are unemployed)

Research Question:

A total of 25 open-ended questionnaires were prepared. Although the participants were diverse individuals, in terms of age, gender, and social status, with varying levels of current experiences in terms of education, employment, domestic workers.

Table 3. Responses of questionnaires

	Strongly disagree		Disagree		Agree		Strongly agree		Mean	Median	S. D
	Count	N %	Count	N %	Count	N %	Count	N %			
1.D.M											
Q4	3	2.52%	14	11.76%	56	47.06%	46	38.66%	N=3.22	3	.75
Q18	12.	10.08%	55	46.22%	33	27.73%	19	15.97%	N=2.50	2	.88
Q19	16	13.45%	60	50.42%	29	24.37%	14	11.76%	N=2.34	2	.86



Q2 1	4	3.36 %	6	5.04 %	67	56.30 %	42	35.29 %	N=3. 24	3	.70
Q2 3	5	4.20 %	11	9.24 %	61	51.26 %	42	35.29 %	N=3. 18	3	.77
Q2 5.	11	9.24 %	57	47.90 %	40	33.61 %	11	9.24 %	N=2. 43	2	.79
2.ASS											
Q8	4	3.36 %	17	14.29 %	57	47.90 %	41	34.45 %	N=3. 13	3	.78
Q1 4	4	3.36 %	12	10.08 %	72	60.50 %	31	26.05 %	N=3. 09	3	.70
Q1 5	3	2.52 %	7	5.88 %	67	56.30 %	42	35.29 %	N=3. 24	3	.68
Q1 7	4	3.36 %	7	5.88 %	61	51.26 %	47	39.50 %	N=3. 27	3	.72
Q2 0.	2	1.68 %	11	9.24 %	73	61.34 %	33	27.73 %	N=3. 15	3	.65
3.Health and Education											
Q1	1	0.84 %	2	1.68 %	34	28.57 %	82	68.91 %	N=3. 66	4	.56
Q9	22	18.49 %	44	36.97 %	30	25.21 %	23	19.33 %	N=2. 45	2	1.0 1
Q1 0	13	10.92 %	70	58.82 %	18	15.13 %	18	15.13 %	N=2. 34	2	.87
Q2 4	4	3.36 %	8	6.72 %	77	64.71 %	30	25.21 %	N=3. 12	3	.67
4.GCSELF											
Q3	4	3.36 %	34	28.57 %	54	45.38 %	27	22.69 %	N=2. 87	3	.80
Q5	1	0.84 %	12	10.08 %	70	58.82 %	36	30.25 %	N=3. 18	3	.64
Q7	0	0.00 %	6	5.04 %	55	46.22 %	58	48.74 %	N=3. 44	3	.59
Q1 1	6	5.04 %	16	13.45 %	59	49.58 %	38	31.93 %	N=3. 08	3	.81
Q1 6	5	4.20 %	12	10.08 %	73	61.34 %	29	24.37 %	N=3. 06	3	.72
Q2 2	4	3.36 %	6	5.04 %	58	48.74 %	51	42.86 %	N=3. 31	3	.72
5.WPSI											
Q2	3	2.52 %	10	8.40 %	57	47.90 %	49	41.18 %	N=3. 28	3	.72
Q6	0	0.00 %	5	4.20 %	55	46.22 %	59	49.58 %	N=3. 45	3	.58
Q1 2	1	0.84 %	8	6.72 %	67	56.30 %	43	36.13 %	N=3. 28	3	.62
Q1 3	2	1.68 %	7	5.88 %	65	54.62 %	45	37.82 %	N=3. 29	3	.65



Table 4. Descriptive Statistics for mean of all elements:

Elements	N	Range	Minimum	Maximum	Mean	Mode	S.D
G1.DM	119	2.50	1.50	4.00	2.82	3.00	.45638
G2.ASS	119	2.40	1.60	4.00	3.18	3.00	.46925
G3. Health and education	119	2.00	2.00	4.00	2.89	2.75	.44931
G4. GCSELF	119	1.83	2.17	4.00	3.16	3.00	.41785
G5. WPSI	119	1.50	2.50	4.00	3.32	3.00	.39374

Note: 1 Strongly Disagree, 2 Disagree, 3 Agree, 4 Strongly Agree.

G1. Decision making, G2. Assertiveness, G3. Health and Education, G4. Growth and change that is never ending and self-initiated, G5. Increasing women positive self-image

The data was collected from five mean scores for different elements of women empowerment that is based on Likert scale⁶. The four-point Likert scale is considered as interval scale. The mean is very significant. **1 to 1.75** indicates **strongly disagree**, **1.76 to 2.5** indicate **disagree**; **2.51 to 3.25** indicates **agree**, and **3.26 to 4** indicates **strongly agree**. Mean is for central tendency measure higher the mean score then Likert-scale items expressed more agreement

The mean for G1.DM is 2.82, indicating that most of the participants are in favour of decision-making rights for women in all stages of their lives, the mean of G2.ASS is 3.18 accordingly, most of the participants agree to quietly voice their opinions that reflect their own or other people’s rights and they can remain positive, without aggression or disapproval no matter what. In the case of G3 ,mean of health and education is 2.89, indicating that the participants agree equally about the education of girls and boys, also for health and well-being that are the most important factors for empowerment . In the case of G4. GCSELF, mean 3.16, indicates that participants agree and have perspectives on progress and change; It never finished and started itself. In G5. WPSI, the mean is 3.32, indicating that the participants strongly agree to increase positive self-image of women in society. The descriptive statistics show that highest mean score among all elements is 3.32 indicating that the respondents strongly agree with increasing women positive self-image

The mean value of respondents for the mode is; 3, indicating that the respondents agree with all the five element groups; Mode for age range is 2, it means majority of respondents from age range of 20 to 29.

Standard deviation is a measure of the dispersion of the mean of how respondents differ on certain issues, a higher standard deviation indicates a heterogenous sample and a lower one indicates a more homogeneous sample in agreeing with or with them disagreements. We have lower standard deviations and therefore indicate a more homogeneous sample in terms of ideological agreement and strong agreement

Table 8. Variables in cluster

	Cluster		
	1	2	3
Male, Female	2	2	2
Educational Qualification	3	2	4
Age Range	2	3	2
Employed, Unemployed	2	2	1
Job	1	8	5
Head of household	1	1	1
Family	2	2	3
G1.DM	2.77	3.07	2.79
G2.ASS	3.15	3.31	3.16
G3. Health and education	2.86	3.05	2.88



G4. GCSELF	3.10	3.26	3.24
G5. WPSI	3.30	3.41	3.34

K Mean Clustering

1.If we consider F value instead of sig value , it is observed that, types of job deciding the cluster ,since the F value is 665.809 ,next variable is employed/unemployed(42.516) ,educational levels (11.796),age range (11.357),Family (6.482), gender(3.375),D.M(3.044), GCSELF(1.979),head of house (1.432),health and education (1.110),ASS(0.757),WPSI (.499) is least important factor to influence the cluster .

2.In cluster1 on an average respondents were unemployed, educational level is Bachelor, diploma /certificate, age is from 20 to 29 years, respondents belong to nuclear family, majority of respondents were female, having agreement for decision making, for GCSELF agreed, head of house is male, agree regarding education and health, for ASS respondents were agreed, and for WPSI strongly agree.

3. In cluster2 respondents were unemployed, educational level is high school, age is from 30 to 39 years, respondents belong to nuclear family, majority of respondents were female. for D.M respondents were agreed, for GCSELF strongly agree, head of house is male, agree regarding education and health, for ASS respondents were strongly agreed, and also for WPSI strongly agree.

4. In cluster3 respondents were teacher and employed, educational level is PG, age is from 20 to 29 years, respondents belong to sole earning family, majority of respondents were female. for D.M respondents were agreed, for GCSELF strongly agree, head of house is male, agree regarding education and health, for ASS respondents were agreed, and for WPSI strongly agree.

5. In cluster1 there are 72 respondents. In cluster2 there are 15 respondents, for the third cluster it is 32.

6. For all elements of empowerment it is observed that p greater than 0.05, hence null hypothesis rejected and the distribution of components of women empowerment were same across categories of educational level

Suggestions:

- Encouragement of use of Internet, ICT tools
- Self-defence course must be included in syllabus
- Government should provide free education to girls
- Equal employment opportunities for both men and women
- Government should also encourage homemakers by providing loans for their business.
- Women should be given independent education and public awareness on a large scale so that they can be employed.

Conclusion:

For the progress of nation women empowerment is must. Another main factor is to change the mentality of society regarding women.Establishing NGO for women that play a significant role in the empowerment, help the women self-dependent. Education is one of the main factor for empowerment, so free and compulsory education for girls illuminate discrimination. Divorce of women in Malegaon largely because of lack of education, weak economic conditions, economic empowerment for uneducated specially arranged. Also focus on health care, their safety, equal pay. There will be need of change in social discriminatory attitudes and community practices through active participation of both male and female.

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Women's Empowerment: From Challenges To Job Satisfaction In The Workplace

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Abstract

This paper examines the challenges women face in the workplace and their impact on job satisfaction. Key challenges include gender discrimination, work-life balance issues, harassment, lack of representation, and limited access to opportunities. Despite these challenges, women find job satisfaction through factors like supportive work environments, growth opportunities, recognition, work-life balance policies, and diversity initiatives. Addressing these challenges and promoting job satisfaction is crucial for creating inclusive environments and advancing gender equality in the workplace.

Keywords: Women Empowerment, Job Satisfaction, Challenges, Workplace, opportunities

Introduction

In the modern workforce, women's empowerment in the workplace has become an important topic, reflecting a wider social shift towards gender equality and inclusiveness. Empowering women in the workplace involves creating an environment where women have equal opportunities, access to resources, and the ability to exercise agency and influence job satisfaction. Women's empowerment has become a significant topic of discussion in development and economics. Women's empowerment enhances the quality and the quantity of human resources available for development⁽¹⁾ Women's empowerment refers to the process of enabling women to have greater control over their lives and to be able to make their own decisions.⁽²⁾

Review of Literature

(Mundhe, 2021) The paper titled "The Study on Issues and Challenges of Women Empowerment in India" by Dr. Eknath Shankarrao Mundhe provides a comprehensive analysis of the state of women empowerment in India, highlighting various problems and challenges women face in the country. The paper covers various aspects of women empowerment including social, educational, economic, legal, and political empowerment. It provides a holistic view of the subject matter. The author delves into specific issues such as violence against women, domestic violence, sexual crimes, and forced marriages, providing detailed explanations and statistics to support their analysis. The methodology mentioned in the study, which involves descriptive and analytical approaches using secondary data from reputable sources, enhances the credibility and reliability of the findings. The study presents significant findings regarding the challenges faced by women in India, such as gender disparity in education, poverty, health and safety concerns, professional and household inequality, and unemployment. These findings contribute to a better understanding of the obstacles to women's empowerment. The objectives of the study are well-defined, providing a clear roadmap for the research. The objectives cover various dimensions of women empowerment, facilitating a structured analysis.

(V, 2022) The research conducted by Miss. Bhagavathi H. V and Dr. Ramesh Chandrasaha aimed to analyze the job satisfaction of women employees in private industries, with a specific focus on Davangere Industries. The study utilized a sample of 100 respondents selected randomly within the organization. The study adopted a survey method with both primary and secondary data sources. A questionnaire was used to collect data on various aspects of job satisfaction. The study focused on job satisfaction among women employees in private industries, specifically in Davangere Industries. The data analysis section presented the findings of the study, including demographics of the respondents, such as age, gender, and education qualification. It also explored factors like working hours, shift duties, grievance redressal systems, and job satisfaction levels based on various parameters like job content, pay scale, promotional opportunities, etc. It was found that the organization provided a high level of security to women employees, with no instances of sexual harassment reported. The study revealed high levels of job satisfaction among employees regarding their job content, working hours, and task assignments.



(Singh D. S., 2023) The research paper discusses the state of women's empowerment in India, focusing on historical developments, legislative efforts, notable achievements, challenges, and recommendations for improvement. The paper emphasizes the importance of empowering women for achieving gender equality in education, healthcare, economic participation, and personal development. Various laws and international conventions have been ratified to address discrimination against women, including acts combating domestic violence and dowry, as well as initiatives like maternity benefits and reservations in politics. Despite progress, women still face discrimination and challenges in social, political, and economic spheres. Issues like low literacy rates and gender-based violence need to be addressed to empower women fully. India still ranks poorly in global gender equality indices, with disparities in political representation and economic participation. The research paper shows challenges include low workforce participation, wage gaps, and discrepancies between policy and practice, especially in rural areas.

(Dr. Md Nurul Raihen, 2023) The paper titled "Women's Career Challenges and Opportunities (A Study of Career and Job Satisfaction among Bangladeshi Women)" authored by Dr. Md Nurul Raihen, Sultana Akter, and Md Nazmul Sardar, aims to investigate the perceptions of career options and job satisfaction among women in Bangladesh. The study utilizes both quantitative surveys and qualitative interviews to gather information from professional women across various fields in Bangladesh. The analysis includes factors such as work-life balance, gender bias, education status, violence against women in the job sector, support from family members, promotion prospects, and job satisfaction. The study highlighting the increasing participation of women in the workforce in Bangladesh. It identifies the challenges women face in the workplace and emphasizes the importance of addressing these challenges for women's professional development and overall societal progress. The objectives are clearly defined, focusing on examining women's opportunities for career advancement, education status, economic independence, and participation in the country's development process. The study presents statistical data on women's participation in the workforce, educational attainment, and gender disparities in various sectors. The authors highlight the need for policies to promote gender equality and improve women's access to education and employment opportunities. The paper describes the data source and methodology used in the study, including the Bangladesh Demographic and Health Survey (BDHS) data and the analytical techniques (univariate, bivariate, and multivariate analysis). The results are presented in tables, providing insights into various factors influencing women's job satisfaction, such as age, marital status, education level, type of job sector, and family support. Chi-square tests and regression analysis are used to assess the relationships between different variables. The findings are discussed in relation to the research objectives, and implications for policy and practice are highlighted. The authors offer insights into the factors contributing to women's job satisfaction and suggest strategies for addressing barriers to women's career advancement.

(Dr.R.Vijayakumari, 2023) The paper titled "Issues and Challenges Faced by Working Women in Today's India" by Dr. R. Vijayakumari addresses significant socio-economic challenges encountered by women in the Indian workforce. The paper highlighting the historical role of women in India and how it has evolved over time. It emphasizes the changing role of women in the workforce and the challenges they face due to societal attitudes and biases. The paper outlines clear objectives, including identifying challenges faced by working women, studying specific issues they encounter, and offering suggestions based on findings. The paper categorizes challenges into four main areas: work-life balance, productivity, career versus family, and finding 'me-time'. Each challenge is discussed in detail, highlighting the societal expectations, workplace dynamics, and personal struggles faced by women in balancing their professional and personal lives. The paper delves into various issues such as gender bias, sexual harassment, maternity leaves, and lack of role models, power play, ego clashes, unequal pay, and security concerns. These issues are analyzed from multiple perspectives, including societal norms, workplace culture, and personal experiences of women. The paper offers practical suggestions to address the challenges faced by working women, including implementing safety measures in organizations, promoting gender equality at home and school, and providing effective grievance redressal mechanisms at workplaces.

The above paper provides valuable insight into the challenges and opportunities women face in the workforce. It contributes to the existing literature on women's empowerment and highlights the need for targeted interventions for women's career advancement and job satisfaction.

**Objectives of Study**

- To identify the challenges faced by women workers in the workplace
- To identify the factors of job satisfaction of women workers in the workplace after the challenge of empowerment

Methodology

Descriptive method is used in this paper. It is mainly based on review. It is fully supported by secondary source of data like web sites, published journals and articles.

Challenges Faced by Women in the Workplace

1. **Gender Discrimination:** Discrimination based on gender is a significant challenge for women in many workplaces. This may manifest in unequal pay, fewer opportunities for advancement, or promotion in favor of male colleagues.
2. **Work-life balance:** Balancing work and personal life responsibilities can be especially challenging for working women, especially women with caring responsibilities. Employers may not always offer sufficient support or flexible working arrangements to meet these demands.
3. **Harassment and work environment:** Women may face various forms of harassment, including sexual harassment, which can create a hostile work environment and negatively affect their well-being and career advancement.
4. **Lack of representation:** In male-dominated industries or leadership roles, women face a lack of representation, role models or mentors, making it difficult for them to navigate and succeed in their careers.
5. **Unequal Access to Opportunities:** Women may have limited access to training, networking, and development opportunities compared to their male counterparts, which may hinder their professional growth and advancement.
6. **Implicit Bias:** Subtle biases and stereotypes about women's abilities and roles in the workplace can influence decision-making processes, such as hiring, promotion and performance evaluation, leading to unequal treatment and opportunities.
7. **Limited Access to Resources:** Women may face challenges in accessing resources such as capital, funding or support for entrepreneurial endeavors, which may hinder their ability to start or grow businesses.
8. **Lack of policies supporting work-life integration:** Inadequate family leave policies, childcare support, and flexible work arrangements can hinder women's ability to balance work and family responsibilities.
9. **Cultural and Social Norms:** Cultural expectations and societal norms regarding women's roles and responsibilities can create additional challenges for empowering women in their careers.

Despite facing numerous challenges in the workplace, many women workers still manage to find job satisfaction. Here are some reasons why:

1. **Sense of Achievement:** Despite the obstacles they face, many women derive satisfaction from their work by achieving their goals, completing tasks successfully, and making meaningful contributions to their organizations.
2. **Supportive Work Environment:** Women who work in supportive environments where they feel valued, respected, and treated fairly are more likely to experience job satisfaction. Positive relationships with colleagues and supervisors can also contribute to their overall sense of well-being at work.
3. **Opportunities for Growth and Development:** Organizations that provide women with opportunities for professional growth, skill development, and career advancement are likely to have more satisfied female employees. Access to training programs, mentorship opportunities, and clear pathways for progression can enhance job satisfaction.
4. **Work-Life Balance:** Employers that offer flexible work arrangements, family-friendly policies, and support for work-life balance enable women to better manage their personal and professional responsibilities, leading to higher job satisfaction.
5. **Recognition and Rewards:** Feeling appreciated and recognized for their efforts can significantly impact women's job satisfaction. Organizations that have fair and transparent systems for performance evaluation, promotion, and rewards are more likely to retain and motivate their female employees.
6. **Alignment with Values and Mission:** Women who work for organizations whose values and mission align with their own personal beliefs and goals are more likely to experience job satisfaction. Feeling a sense of purpose and contributing to a greater cause can enhance their overall job satisfaction.



7. **Autonomy and Empowerment:** Having autonomy and decision-making authority in their roles can empower women and increase their job satisfaction. Being trusted to take ownership of projects, make independent decisions, and innovate fosters a sense of fulfillment and accomplishment.

8. **Workplace Diversity and Inclusion:** Organizations that prioritize diversity, equity, and inclusion create environments where women feel valued and included, leading to higher levels of job satisfaction. Feeling that their perspectives are respected and their voices are heard contributes to their overall sense of belonging and satisfaction at work.

9. **Workplace Well-being Initiatives:** Employers that invest in employee well-being initiatives, such as mental health support, wellness programs, and stress management resources, can positively impact women's job satisfaction by promoting their overall health and happiness.

10. **Sense of Community and Belonging:** Women who feel connected to their colleagues and have a strong sense of belonging within their workplace are more likely to experience job satisfaction. Building supportive networks and fostering a sense of community can enhance their overall job satisfaction and engagement.

Conclusion

In conclusion, women's empowerment in the workplace is essential for achieving gender equality and fostering inclusive environments. Despite the significant challenges women face, such as gender discrimination, work-life balance issues, and limited access to resources, many find job satisfaction through various factors. These include a sense of achievement, supportive work environments, opportunities for growth and development, work-life balance policies, recognition and rewards, alignment with organizational values, autonomy and empowerment, diversity and inclusion efforts, workplace well-being initiatives, and a sense of community and belonging. By addressing these challenges and promoting factors that contribute to job satisfaction, organizations can create environments where women thrive professionally and contribute effectively to organizational success. Empowering women in the workplace not only benefits individual women but also leads to more diverse, inclusive, and innovative organizations, ultimately driving societal progress towards gender equality.

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Socio-Economic study of Women Entrepreneur with special reference to Jalgaon District

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Introduction:-

Women Entrepreneurship is a process, where women getting her self employed, provides job to others also 'Women Entrepreneurs' may be defined as a woman or group of women who initiate, organize and run business enterprises. The Government of India has defined women enterprises as an industrial unit, where one or more women Entrepreneurs have not less than 51 per cent financial holding. In other words, 'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent and economically viable. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life 'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent and economically viable. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. The Government of India has defined women enterprises as an industrial unit, where one or more women Entrepreneurs have not less than 51 per cent financial holding.

About Study Area:-

Jalgaon is located in the north-west region of the state of Maharashtra and is bounded by Satpuda mountain ranges in the north, Ajanta mountain ranges in the south. It has an area of 11,765 sq. km. and population of 42,29,917 (female population is 20,32,552) as per the 2011 census. There are 70.56% female literacy rate and 33.31% total female workers. There are 15 sub-districts namely- Chopda, Yawal, Raver, Muktainagar, Bodvad, Jalgaon, Erandol, Dherangaon, Amalner, Parola, Bhadgaon, Chalisgaon, Pachora and Jamner. Jalgaon is a major business centre for tea, gold, pulses, cotton and bananas due to which the city is developing rapidly.. The other different types of industries like coal products, chemical products, metal products and parts, food products, dairy products, gold and silver, silk, sugar, cotton, irrigation instruments, pipes and many more are helping in the development of the city. **14057 entities are running by women entrepreneurs that have hired worker as well as without hire workers.**

Objectives Of This Study:-

Lewis's Dual sector Model and Nurkes' Labor Surplus on the Land on disguised unemployment can be applied on the Women as an employer. Like to Lewis, Now-a –days, the process of economic expansion in a dual economy composed of a Men's sector and a Women's sector too. Men's sector has been defined as a responsible and participative person of each economic, social and political activity for a family. On the other side, Women have been defined as a non productive/unnatural sector of the world especially in India that can be said like stereotype economy.

Women have various skill and knowledge but Economy are not using their skill properly. They are treated only as disguised unemployed. Therefore, the main objectives of this study are as follows:-

- To identify socio and economic factors which are relatively more important in providing empowerment to women in Jalgaon District.
- To highlight the pros and cons in the entrepreneurial activities of women in case of Jalgaon District.

Methodology Of The Study:-

1. The study shall be conducted on the basis of both Primary and secondary data.
2. Secondary data is collected from the Census of India 2011- District Jalgaon, Census handbook- Directorate of Census Operations Maharashtra and Zila Udhog Kendra.
3. For primary data collection, a schedule will be prepared for the collection of data by personal Interview method for selected respondents.
4. Bi-Variate and Multiple Regression Analysis, Unit root test, Residual test, t-test, chi square test and Anova tests, Trend line (which statistical tool will be appropriate) may also be used.

WOMEN WORK PARTICIPATION RATE IN INDIA:-

The trend of women work participation in India, we find that it has decreasing trend. In the first generation of new economic policy (from 1990-1999) it has been stagnant. In second generation of new economic policy, it was increasing and reached the highest value (37%) in 2005, then continuously decreasing till now.

The estimated slope of the linear regression line is 0.34 with a negative sign. This shows the general trend of line is falling.

Falling trend or negative slope of the line may be interpreted that Indian women are eager to become more acquaint with the modern technology, more aware about legal/educational rights but it appears they do not bound to become more participative for work culture, so that their independent earning and livelihood may establish. Though the bondages of family have weaker yet they still remain bounded as a family unit in which male partner is responsible for earning and livelihood and her female partner should remain in maintaining the family; until and unless there is a special circumstances and need for independent livelihood or earning.

SOCIO-ECONOMIC FACTORS:-

Working women always play a dual personality because our stereotype society has a clear picture about the men and women. They accept men as a working economical personality who is appreciated and also motivated for their career but women is accepted for her devoting family duties. If they choose their economical personality, they pay of it by their excess duty. If men neglect their family due to their career, nobody give blame on them, but if women do like that they are torched by the family members or society. They are blamed by everyone. Whenever society does not leave their dual stereotype personality, women will not be empowering in Indian society

1. Male-controlled Society:-

India is a male controlled traditional society where women are not supposed to be equivalent to men. They are treated as secondary to husbands and men, physically weak and lesser confident to be able to shoulder the responsibility of entrepreneur. Women do not get equal treatment in male-dominated Indian society and male ego puts barriers in their progress.

2. Family Struggles:

One of the main responsibilities of women in India is to look after the children and other family members. A very little time and dynamism is left for business activities. A married woman entrepreneur has to make a flawless balance between domestic activities and business activities. The woman entrepreneur cannot flourish without the support and approval of husband. Their success in this regard also rest on upon supporting husband and family. Thus, work-related back grounds of families and education level of husbands have a great inspiration on the growth of women entrepreneurship. Women also face the struggle of ssssexecution of home role as they are not available to spend enough time with their families. They spend long hours in business and as a result, they find it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts.

3. Lack of Education:-

Most of Women in India are sheathing far behind in the field of education. Near around sixty per cent of total women are illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

4. Problem of Finance:-

Women entrepreneurs at all times suffer from insufficient financial recourses and framing capital. They are not capable to afford exterior finance due to absence of physical security and credit in the market. Women have a very less property and bank balance to their name. family do not want to invest their capital in the business run by women due to lack of confidence in their ability to run venture successfully. The complex procedure of bank loans also creates lot of problems in getting the required finance. Women entrepreneurs even face problems in getting necessary working capital financing day-to-day business activities. Women entrepreneurs have to depend upon their personal saving and loans from family friends. Most of the women entrepreneurs fail due to lack of proper financing facilities, because finance is life blood of every business activities. Obtaining the support of bankers, managing



the working capital, lack of credit resources are the problems which still remain in the males domain. Women are yet to make significant mark in quantitative terms. Marketing and financial problems are such obstacles where even training doesn't significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs.

5. Lack of raw materials:

The lack of required raw materials is also one of the big problems faced by women entrepreneurs. Women entrepreneurs find it difficult to acquire the required raw materials and other necessary inputs for production in sufficient quantity and quality. The prices of raw materials are quite high and fluctuate. Women entrepreneurs encounter the problems of lack of raw materials.

6. Production problem:

Such as insufficient availability of land, plots, and premises, irregular supply of enough inputs, inadequate technical support of production identification, and lack of up gradation of technology research and development and quality control, poor inventory management.

7. Marketing problems:

Difficulty in marketing their products due to lack of enough knowledge of how to market their products and also relying on local markets; heavy competition from big enterprises, exploitation by middlemen, difficulties in the collection of dues, inadequate sales promotion avenues and lack of export market support Women entrepreneurs frequently depend upon the middlemen for marketing their products who pocket large chunk of profit. The middlemen exploit the women entrepreneurs. Women entrepreneurs also find it difficult to capture the market and make their products popular. A lot of money is needed for advertisement in these days of stiff competition from male entrepreneurs. Women entrepreneurs also lack energy and extra efforts needed to be investing and to win the confidence of customers and popularize the products. Women entrepreneurs continuously face the problems in marketing their products. It is one of the core problems as this area is mainly dominated by males and even women with adequate experience fail to make a dent.

8. Rigid competition:

Women entrepreneurs have to face severe competition from organized industries and male entrepreneurs having vast experience. Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries.

9. Outmodedness of technology:

Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

10. Limited managerial ability:

Women entrepreneurs are not efficient in managerial ability like planning, organizing, controlling, coordinating, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

11. High cost of production:

The high cost of production is another problem which undermines the efficiency and restricts development of women entrepreneurs. It is necessary to increase efficiency, expand productive capacity to reduce the cost of production. High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises, government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult situations. However, in the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible, other than these, women entrepreneurs so face the problems of labour, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc

12. Non-Availability of Finance: They have lack of access to funds, because they do not possess any physical asset and credit in the market. Very few women have the tangible property in hand. So, they are suffering from inadequate financial resources and working capital. Competition from Male Entrepreneurs Competition from male counterparts develops hurdles to women entrepreneurs in business management process. Women entrepreneurs have to face the constraints of competition from male entrepreneurs due to less organizational skills than men

13. Low Self-reliance:

Women entrepreneurs are not confident about their strength and competence. Their family members don't stand by their entrepreneurial growth. In recent years, though the situation is changing,



yet the women have to face further change for increased entrepreneurial growth. Women entrepreneurs because of their inherent nature, lack self-confidence which is fundamentally a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprises.

CONCLUSION:-

- Maximum married women of the age group 30-36 bear economic pressure of the family. It is need to diverse the attention of such group of women to enhance their family income through entrepreneurship because normally family of women of this age group have the school/college going children which demand additional expenditure or career planning children drives additional demand of money and income for family survival and maintenance. Therefore they can generate supplementing income for their families and maintaining the enhanced expenditure of their families through their enterprises.
- If opportunity of job is provided to these entrepreneurs, it will helps in supplementing family income of these entrepreneurs because of family income is the clubbed income of their household of the family and the income of the entrepreneurs. Therefore this clubbed income is spent on the children of the families and other heads of the family's expenditure, it will raise the standard of living/life of APL families and lower middle group of families engaging in these enterprises. Thus, social economic status of these families may be uplifted.
- Women entrepreneurs are either semi skill or unskilled. Some institutions must lead and promote in these areas which will convert unskilled/semi skilled to skilled entrepreneurs and thus successful in promoting their income in future. Therefore Modi government Skill Development Program through institutional set up will bring positive fruits in enhancing level of income of the entrepreneurs and thus creating an environment of promoting job opportunity in the area concern to the women.
- If institutional finance is provided to these entrepreneurs the cost of burden of interest shall be lower as well as with the help of the institutional finance, they will survive and grow their enterprises which are a positive sign for enhancing social status in society and GDP of the nation.
- Some enterprises that have need micro investments i.e. upto 100000 should be chosen by women because it may be managed by self, family members, relatives or friends. It will come under minimum exemption limit of the income tax therefore the total income may be utilized for enhance of the standard of living of the family which ultimately raises the social status in the given socio-economic structure of the society. Further the engagement of less number of working hours by women also provide them in a relax position from the point of view of family attention in comparison to any other private or public services.

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Mo.9421324010**Abstract:**

Economic development and women's empowerment are intimately associated: on the one hand, growth on its own can significantly reduce gender disparity; on the other hand, women's empowerment may contribute to development. Women are typically not seen as essential to the process of economic growth in development plans and programs. This is demonstrated by the increased funding, mostly in population programs that goes towards supporting women's reproductive rather than productive duties. Nonetheless, women in emerging nations work and are paid for their economic productivity. Their primary fields of employment are agriculture, the unorganized sector, and a growing number of official wage jobs. But usually speaking, they don't make much money. Since the 1950s. Development organizations have made relatively limited investments in income-generating projects in response to the need for impoverished women to have a source of income. Frequently, these initiatives fall short because their primary focus is welfare rather than growth, providing women with short-term, part-time work in traditionally feminine fields like sewing and knitting, which have small markets. On the other hand, because they began with the concept that women are essential to the process of economic growth, some non-governmental organizations, like the Self-Employed Women's Association in India, have been successful in improving women's economic standing during the past 20 years.

Keyword:

Gender and development, economic development, and women's empowerment economic growth, the role of women, employment of females.

Introduction:

The role of women in India is influenced by a number of factors, including geographic location, social standing, and level of education. Women's empowerment is the process of involving women in the nation's economic development. The definition of women's empowerment is expanding their access to the elements of progress, namely those related to their health, education, employment prospects, rights, and political engagement. The analysis of Women in Development (WID) in the 1980s gave rise to the Gender and Development (GAD) methodology. Gender and Development acknowledged that gender roles and relationships play a critical role in enhancing the lives of women; the term "gender" implies that both men and women must be given equal attention. The Gender and Development method tackles the issue of not just include women and girls in current development processes but also addressing the need for their exclusion and the power disparities that underlie that exclusion. The 1990s saw the "rise of rising" as a large number of NGOs and agencies began to approach development from a rights-based perspective. The acknowledgment of women's demands as legitimate claims is enhanced by rights. The women's movement's most significant accomplishment. Additionally, the definition of development changed from emphasizing economic development to a more comprehensive social development focus; yet, economic growth continues to be the primary driver. Nonetheless, violence against women is still commonplace worldwide, and women's rights—particularly those related to sexual and reproductive health—are not recognized as fundamental human rights everywhere. Furthermore, women are still underrepresented in politics and the economy on a full and equal basis. Women's integration into development must continue to be prioritized since mainstreaming has not yet occurred.

The Major Types of Empowerments:

1. Education Empowerment: Advancement in life depends on education. It empowers women by giving them knowledge, skills, and confidence in themselves. Complete participation in the development process is required. It recommends educating women about their rights and giving them the self-assurance to assert them.



2. Social Women Empowerment: Enhancing gender equality is a crucial component of women's social empowerment. Today's women confront a number of social obstacles, such as the need to make soap and obtain a license in order to provide for their families.

3. Economic Empowerment: It suggests a higher standard of living for women-owned and operated sustainable businesses. Women's legal rights and economic progress are strongly correlated. The enhancement of women's capacity through time freedom is known as women's empowerment, and it is correlated with economic progress in both directions.

The role that women play in the Indian economy is not sufficiently acknowledged, and policymakers lack the insight to recognize the significance of women in the growth of the economy.

4. Political Empowerment: The presence of political women encourages women to take part in political governance and decision-making.

Role of Women in Economic Development

In India, women perform multiple roles such as household tasks, wives, mothers, and producers of goods and services; nevertheless, their position in contributing to economic development has been overlooked.

The issues that were most frequently mentioned were education, health, malnutrition, and repeated childbirth. Women need to have easy access to low-interest loans, family planning services to limit childbearing, and training in income-generating activities in order to increase their participation in economic development.

India has experienced rapid development, albeit not always in a fair or inclusive manner. Our development model is still very much in its early stages, and there are still many ingrained issues. The nation's largest problem is the empowerment of women. Globally, women's education and empowerment have consistently been shown to be the driving force behind swift socioeconomic development.

In India, women comprise 7.5% of the global populace. As seen by certain development indices, their standard of living is rising.

That is, the rate of progress is heartbreakingly slow; maternal death rates are dropping, literacy rates are rising, and more women are gaining access to healthcare and education.

In addition to providing women with greater socioeconomic prospects, societies with stronger gender equality also typically expand more quickly and fairly.

Gains are seen in the decrease of poverty, environmental sustainability, innovation in consumer choice, and decision-making across a wider range of topics. Gender equality and economic progress go hand in hand.

Because removing obstacles for female entrepreneurs both domestically and abroad will promote the nation's development and inclusion while also assisting in the connection of global value chains.

Micro, small, and medium-sized enterprises (MSMEs) are the primary business ventures of women entrepreneurs; over 30% of MSMEs are female-owned. There are only five exporters that are woman-owned. Five Exporters is a company run by women.

Achieving gender equality and empowering all women and girls is a goal of the United Nations 2030 Agenda, and it will be greatly aided by putting women at the centre of global governance. Trade and Women's Economic Empowerment: The process of giving women more financial clout is proceeding erratically and slowly. Women are just as capable as males in the export industry and other jobs that pay well; the problem is that they don't always have access to technology, financing, or information. To get past the early obstacles, they require some extra motivation.

Objective:

- To research the relationship between economic progress and women's empowerment.
- To investigate the relationship between education and women's empowerment.
- To comprehend the connection between poverty levels and women's empowerment
- To investigate the main issues that Indian women are now facing.

Review of literature:

According to Duflo (2000), girls have superior anthropometric status (weight for height and height for age) in households with a woman getting an old-age pension as opposed to households without a pension recipient. Atkin (2009) investigates the impact of mothers' manufacturing jobs on their children's age-appropriate height using data from Mexico. Cross-sectional data from Guatemala



are presented by Engle (1993) to demonstrate the relationship between improved children's nutritional status (as determined by height for age, weight for age, and weight for height) and a larger budget share for women. Phipps and Burton (1998) concentrate on married-couple homes in which both partners work full-time, using data from the Canadian Expenditure Survey of 1992.

Kennedy and Peters (1992) compare families headed by women with households headed by men in Kenya and Malawi and discover that a greater portion of the budget is allocated to food in female headed households (usually headed by a widow, who is frequently the grandmother of the children in the household). Better anthropometric results—weight for age and height for age—are also reported in the paper. The study also shows lower spending shares for alcohol in Malawi. Interestingly, female-headed households have better child anthropometric outcomes despite overall lower incomes, even though the econometric definition does not control for income.

Thomas (1990) examines gender disparities in the effects of nonwage income on health and nutrition in Brazil using survey data from Brazil gathered in 1974–1975. He discovers that family nutrition is increased by mother income four to seven times more than by male income. Income for women has a greater impact on total caloric consumption and protein intake than does income for men. Mothers' unearned income has a strong positive correlation with child survival; this relationship is 20 times stronger than that of men's unearned income. Additionally, two anthropometric outcomes—weight for height and height for age—are more significantly impacted by maternal income. According to Thomas (1994), a good indicator of bargaining power is the wife's relative education level in comparison to her husband's.

Research Methodology:

Secondary data served as the study's foundation. Several sources, including the National Sample Survey Office (NSSO) website, provided the necessary data.

Conclusion:

From the above discussions, it can be concluded that women's empowerment plays a significant role in developing nations like India because, by pursuing education, they maintain their status in every field and are prepared to address organizational issues as well, which lowers poverty rates and boosts economic growth.

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Empowering Women: The Transformative Role of NGO Self-Help Groups

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Abstract:

The socioeconomic advancement of any community depends on the empowerment of women. The promotion of women's empowerment is greatly aided by non-governmental organizations (NGOs), especially through Self-Help Groups (SHGs). This study examines the role that non-governmental organizations (NGOs) and self-help groups (SHGs) play in empowering women by offering them assistance, knowledge, training, and a sense of belonging. It also covers the chances and difficulties these groups have in their efforts to empower women.

Keywords: socioeconomic advancement, women empowerment, self help groups, non-governmental organizations.

Introduction:

The process of giving women the authority and freedom to make choices that affect their personal lives, careers, and societies is known as women empowerment. It includes a number of elements, including psychological, social, political, and economic empowerment. NGOs have become important agents of change for women's empowerment through the formation of Self-Help Groups (SHGs), particularly in developing nations where gender inequality is severe.

Research Objectives:

1. To know about women empowerment.
2. To study role of SHGs and NGOs in women empowerment.

Research Methodology:

This research paper is completely descriptive in nature, use of all possible secondary data sources like review articles, blogs, websites, scholarly journals is made to write the paper.

The Function of Self-Help Organizations:

a. Empowering the Economy:

i. financial: Through SHGs, NGOs provide women with access to financial services, empowering them to launch small enterprises, make agricultural investments, or engage in other income-generating ventures.

ii. Skill Development: To increase women's ability to engage in economic activity and improve their standard of living, SHGs offer training and skill development programs.

b. Empowerment of Society:

i. Education and Awareness: To provide women with information and awareness, NGOs run awareness campaigns and educational programs on topics such as legal literacy, health, hygiene, and women's rights.

ii. Advocacy and Support: SHGs give women a forum to express their worries, fight for their rights, and find networks of support for problems including discrimination, domestic abuse, and access to healthcare.

d. Mental Strengthening:

i. Confidence Building: By giving women the chance to take on leadership roles, participate in decision-making processes, and engage with the community, SHGs help them develop a sense of confidence and self-worth.

ii. Peer Support: SHGs foster a caring atmosphere where women can exchange stories, ask for guidance, and get emotional support, all of which improve their mental health.

Difficulties and Possibilities:

Cultural Barriers: NGOs must engage in community mobilization and awareness campaigns since deeply ingrained cultural norms and practices frequently impede women's involvement and decision-making within SHGs.

b. Financial Sustainability: It can be difficult for NGOs to guarantee the SHGs' financial stability; therefore, creative solutions including connections to traditional financial institutions and revenue-generating ventures are needed.



c. capability Building: Investing in training, monitoring, and evaluation systems is necessary to increase the capability of SHG members and NGO employees, which is essential for the successful execution of programs.

d. Policy Support: To increase the scope of their operations and remove structural obstacles to women's empowerment, NGOs require government collaboration and supporting policy frameworks.

Conclusion:

By removing obstacles to women's growth on the social, psychological, and economic fronts, NGOs and SHGs are essential to women's empowerment. These organizations help to create resilient and empowered women who can actively engage in molding their futures and societies by providing education, economic possibilities, and community assistance in a holistic manner.

However, in order to have the greatest possible impact, NGOs need to take advantage of opportunities for innovation, capacity building, and collaboration while addressing issues like policy support, financial sustainability, and cultural barriers. By doing this, individuals can bring about long-lasting change and support the global realization of women's empowerment and gender equality.

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The Role of Media in Shaping Perceptions of Women's Empowerment

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Abstract:

This study examines how media portrayals of women's empowerment are significantly shaped. The emergence of diverse media outlets, encompassing social media, streaming services, traditional newspapers, and television, has made the representation of women and their empowerment an essential field of research. This study investigates how media narratives, stereotypes, and representations affect society conceptions of women's empowerment through a thorough assessment of the body of existing literature and analysis of case studies. It also looks at how the media may promote positive change and question prevailing stereotypes in order to advance gender equality and female empowerment. In order to further women's empowerment, the report ends with suggestions for media practitioners, legislators, and society at large to use the media as a tool.

Keywords: media, women's empowerment, gender stereotypes, representation, societal perceptions

1. Introduction

Media plays a pivotal role in shaping societal perceptions, attitudes, and behaviors. Over the years, the representation of women in media has been a subject of scrutiny, as it reflects and reinforces prevalent gender norms and stereotypes. While progress has been made in advocating for gender equality and women's empowerment, media portrayals often lag behind, perpetuating harmful stereotypes and limiting the scope of women's roles in society. Understanding the role of media in shaping perceptions of women's empowerment is essential for addressing systemic inequalities and fostering a more inclusive and equitable society.

2. Statement of the Problem:

Despite significant strides in women's rights and empowerment, disparities persist in various aspects of society, including economic opportunities, political representation, and social status. Media representations often contribute to these disparities by perpetuating stereotypes, limiting diverse portrayals of women, and reinforcing gender norms that undermine empowerment efforts. This paper seeks to explore the multifaceted relationship between media and women's empowerment, examining how media narratives influence societal perceptions and attitudes towards gender roles and empowerment.

3. Objectives of the Study:

- To assess the potential of media to challenge stereotypes and promote positive narratives of women's empowerment.
- To provide recommendations for media practitioners, policymakers, and society to leverage media for advancing gender equality and empowerment.

4. Methodology

Data for this study are collected through a comprehensive review of academic journals, books, reports, and other scholarly sources on the topic of media representation and women's empowerment. Additionally, case studies and examples from various media platforms are analyzed to illustrate key concepts and trends.

5. Data Analysis Techniques:

Analysis involves thematic analysis and critical discourse analysis to identify patterns, themes, and discursive strategies employed in media representations of women. By examining the language, imagery, and narratives used in media content, this study seeks to uncover underlying ideologies and power dynamics that shape perceptions of gender and empowerment.

6. Media Portrayal of Women: Case Studies

6.1 Traditional Media Outlets:

Conventional media significantly influences public opinion and reinforces gender stereotypes, often lacking diverse representation. Women are often marginalized, cast in clichéd roles, or objectified



in advertisements. Case studies from prominent media organizations highlight pervasive gender bias, emphasizing the urgent need for more diversity and representation.

6.2 Social Media Platforms:

Social media platforms, like Facebook and Twitter, wield significant influence in shaping public discourse. Despite amplifying marginalized voices, they pose challenges like online harassment and spread of harmful stereotypes. Case studies reveal complexities in online activism, stressing the need to combat misogyny and promote positive women's representation.

6.3 Entertainment Industry: Film and Television:

The entertainment industry shapes cultural norms but struggles with women's underrepresentation on-screen and behind the scenes. Female characters are often stereotyped or objectified. Case studies underscore gender bias, advocating for inclusivity.

6.4 Advertising and Marketing:

Advertising and marketing influence consumer attitudes using gendered imagery, perpetuating harmful stereotypes. Women are often portrayed as passive or domestic, while men are dominant. Case studies reveal pervasive gender bias, urging inclusive representations.

7. Impact of Media on Perceptions of Women's Empowerment

7.1 Reinforcement of Stereotypes:

Stereotypes and constrained views of women's roles and skills are frequently reinforced by media portrayals. Media content can exacerbate real-world inequality and thwart efforts to empower women by upholding traditional gender norms and expectations. One way to perpetuate the glass ceiling and limit prospects for progress is to portray women in leadership roles as less capable or authoritative than males. Furthermore, women's self-esteem and confidence can be severely impacted by the media's exaggerated beauty standards and unrealistic body images, which further limit their sense of empowerment.

7.2 Shifting Paradigms: Positive Representation:

There are instances of good and inspiring portrayals of women in the media despite the pervasiveness of bias and stereotypes. Media outlets are increasingly showcasing multifaceted, diverse female characters that defy gender preconceptions and conventions. Women in non-traditional occupations, STEM disciplines, and leadership positions, for instance, are portrayed as capable, aspirational, and resilient. Furthermore, alternative narratives of empowerment have been propagated and underrepresented voices have been amplified through grassroots organizations and online activism. These instances demonstrate how the media may dispel prejudices and encourage constructive shifts in how society views women's responsibilities and skills.

7.3 Media Literacy and Its Role:

In order to enable people to critically assess and understand media portrayals, media literacy is essential. People can avoid damaging narratives and identify stereotypes, biases, and power dynamics in media content by strengthening their media literacy abilities. Furthermore, by giving people the skills to produce and distribute their own media content, media literacy education may strengthen the voices and viewpoints of a variety of people. To properly address structural injustices and advance gender empowerment, media literacy programs must be inclusive, accessible, and culturally sensitive.

8. The Potential of Media for Empowerment

8.1 Challenges and Opportunities:

The media faces many obstacles and limitations, even if it has the ability to dispel misconceptions and support women's empowerment. The extent of representation is frequently restricted and negative perceptions are reinforced by institutional impediments, editorial prejudices, and commercial pressures. Furthermore, the proliferation of discriminatory and misogynistic content has been made easier by digital media platforms, aggravating already-existing disparities. But there are also chances for good, such as the growth of grassroots movements, online activism, and alternative media outlets that value inclusivity and diversity.

8.2 Strategies for Positive Change:

In order to utilize media for the empowerment of women, it is imperative for stakeholders to implement tactics that foster diversity, inclusivity, and representation. This entails encouraging media literacy education, supporting independent and alternative media outlets, and diversifying media ownership and leadership. Furthermore, varied and intersectional images of women that subvert stereotypes and elevate underrepresented perspectives must be given top priority by media practitioners



and content creators. Furthermore, laws and policies that support diversity and gender equality in media production and content can be passed by legislators.

9. Conclusion

This study examined how media narratives, stereotypes, and representations impact society attitudes and behaviors, ultimately influencing how people perceive women's empowerment. Gender bias in media material is ubiquitous, and the paper's examination of case studies and thorough study of the literature has brought attention to this impact on women's empowerment initiatives. The report has also highlighted chances for progress, such as the media's ability to dispel myths, give voice to the voiceless, and promote inclusive portrayals of women.

10 Recommendations for Future Action:

Based on study findings, media practitioners, policymakers, and society must prioritize diversity and inclusivity in media content. Promoting media literacy empowers individuals to challenge stereotypes. Policymakers should advocate for regulations promoting gender equality. Supporting diverse representation in media fosters inclusivity, empowering women. Implementing these steps can challenge stereotypes and promote women's empowerment, fostering a more equitable society.

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Intersecting Injustice: Exploring the links of Gender, Technology, and Digital Abuse from a Feminist Perspective with special focus on adolescent girls (Age group 14-17)

Shraddha Kadam

Key words: digital media, adolescent girls, social media abuse, cybersecurity awareness, social media.

Abstract: This paper focuses on understanding the issues faced specifically by the female adolescents in this digital age, its possible solutions and a feminist perspective as well as criticism on the overall society's perspective regarding the same. To understand the feminist perspective on abuses that happen with the help of digital media, one needs to understand the impact of such an incident on the victim, it's family, the responses of the families and the surrounding community, etc. and the way this all affects the mental health of the victim.

One learns the perspective of the various aspects involved in the incident of social media abuse of an adolescent girl. The age here also plays a role as the family's criticism impacts the growth years of the victim and it might or might not lead to various mental health issues.

Definitions:

Digital media: In mass communication, digital media is any communication media that operates in conjunction with various encoded machine-readable data formats.

Adolescents: According to the Oxford dictionary an adolescent is 'a young person who is no longer a child and not yet an adult, between the ages of about 13 and 17'.

Social media abuse: Online abuse is any type of abuse that happens on the internet, whether it's over chat, posting on message boards and forums, through social networks, playing online games or using mobile phones.

Cybercrime: Cybercrime is defined as a crime where a computer is the object of the crime or is used as a tool to commit an offense. Cybercrimes fall under State subjects as per the Seventh Schedule of the Constitution of India.

Introduction:

Gender issues have always consisted of gender based abuse, may it be physical, mental, sexual or even verbal. With the rise in the digital age, it is becoming more and more clear that these issues are no different on the online platform than in the real world. The digital world and its access to everyone has hence proved to be an unsafe place for women. With decades of abuse faced by women, may it be in domestic or social/public scenarios, it has now taken a digital turn and the cases of such abuses are rising day by day. The same digital media that provided

The Intersection of Gender and Technology:

In India, gender disparities intersect with technological access and usage, worsening the digital gender gap. While advancements in mobile technology have increased connectivity, women often face barriers such as limited access to smartphones, digital illiteracy, and restrictive social norms that discourage their participation in online spaces. Moreover, the design of digital platforms may perpetuate gender biases and stereotypes, reinforcing existing power imbalances. For example, platforms that prioritize male voices or promote harmful content contribute to the marginalization of women's voices online. Feminist scholars and activists believe in the need for fair and equal online spaces that represent women's different experiences and viewpoints.

Forms of Digital Abuse:

Digital abuse against women happens in a wide range of behaviors, including online harassment, cyberstalking, revenge porn, doxxing, and image-based abuse. These forms of abuse can have devastating consequences for women's safety, well-being, and autonomy, perpetuating a culture of fear and intimidation. In India, women are particularly vulnerable to digital abuse due to entrenched patriarchal norms that prioritize male authority and control over women's bodies and sexuality.

Case Study:

An Adolescent Girl's Experience of Social Media Abuse: Deepika (name changed), a 16-year-old girl from an urban slum community of Pune, in India, was excited to join social media platforms to connect with friends and share her interests. However, her enthusiasm quickly turned to distress when



she became the target of identity theft on social media as she had little to no awareness of the need for digital privacy. She had shared her social media password with a few friends and somehow, it got spread to her entire class. Someone from her class created another account of her name, using her photos and started messaging inappropriately to the guys in the same community. People started shaming her for the same whereas she had no idea as to what was going on. The researcher is a member of an NGO named **N.Y.A.A.S.S.** working there and has intervened in the same case. The organization works for the life skills development of these students and provides them with counseling as well. After this incident, **N.Y.A.A.S.S.** has now developed an entire project that shall work on Cybersecurity and its awareness amongst the youth.

This incident has also impacted her family members who had to hear negative comments regarding the same. Lacking awareness of privacy settings and support networks, Deepika felt isolated and helpless, unable to escape the relentless onslaught of abuse. **N.Y.A.A.S.S.** the NGO working in the same community then helped her get through this with personal counseling, intervention with the family and social media awareness sessions. Her experience highlights the urgent need for education and intervention to address digital abuse among adolescent girls in India. Today, she helps the organization in creating awareness about the same.

Observations: As contradictory as it may seem, digital media has provided a platform to many young women to be empowered and present the skills they have, the same platform has been a market to misogynistic people who are only satisfied by hiding themselves behind the acts of harassment.

Structural Factors:

The prevalence of digital abuse against women in India is rooted in structural factors such as patriarchal norms, legal loopholes, and corporate interests. Patriarchal attitudes that objectify and commodify women's bodies contribute to a culture of impunity, where perpetrators feel encouraged to harass and violate women with license. Legal frameworks that fail to adequately address digital abuse further compound the problem, leaving women without recourse or protection. Addressing digital abuse requires a multidimensional approach that challenges existing power structures and holds perpetrators, platforms, and policymakers accountable for their actions.

Psychosocial Impact:

The psychosocial impact of digital abuse on women is profound, encompassing a range of emotional, psychological, and physical consequences. Women who experience digital abuse may suffer from anxiety, depression, PTSD, and other mental health issues, as well as physical symptoms such as insomnia, headaches, and digestive problems. The constant threat of stalking and harassment, slut shaming by the society can affect women's sense of safety and autonomy, limiting their freedom to express themselves and participate fully in online and offline spaces. Moreover, the intersectionality of identity factors such as race, class, caste, sexuality, and disability can compound the impact of digital abuse, increasing existing inequalities and vulnerabilities.

Resistance and Resilience:

Despite the challenges they face, women in India have mobilized to resist and challenge digital abuse, employing a variety of strategies to reclaim their agency and autonomy. Grassroots movements and online communities have emerged as spaces of solidarity and support, providing survivors with resources, advocacy, and validation. Women's rights organizations and feminist activists have campaigned for legal reforms and policy changes to address digital abuse and hold perpetrators accountable. Moreover, individual women have demonstrated resilience and courage in the face of adversity, refusing to be silenced or intimidated by online harassment. By amplifying their voices and experiences, this paper seeks to honor the resilience and resistance of women in India and inspire collective action for change.

Legal and Policy Responses:

Efforts to address digital abuse in India have been hampered by gaps in legal frameworks, inadequate enforcement mechanisms, and a lack of political will. While laws such as the Information Technology Act and the Indian Penal Code contain provisions that could be used to prosecute digital abusers, their implementation remains inconsistent and ineffective. Moreover, the absence of comprehensive legislation specifically targeting digital abuse leaves survivors without adequate protection or recourse. Policymakers must prioritize the development and enforcement of laws and policies that address the root causes of digital abuse and promote gender equality online. This requires



collaboration between government agencies, civil society organizations, technology companies, and other stakeholders to ensure a holistic and rights-based approach to combating digital abuse.

Conclusion:

Digital abuse against women in India is a complex and multifaceted issue that demands urgent attention and action. By adopting a feminist perspective, we can interrogate the intersecting dynamics of gender, technology, and power that perpetuate digital oppression. Through collective resistance, resilience, and solidarity, we can create safer and more equitable online spaces for women and girls in India and beyond. It is time to break the silence, challenge the status quo, and build a future where every woman can participate fully and freely in the digital world.

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Women Empowerment and Government Assistance to Women Entrepreneurs Dr. Syeda Khatoon , Sarita

Abstract

Gender inequality is one of the main problems of society. Since ancient times, women were neglected in the society as their role was limited only to the four walls of the house. But now, it is a globalized era in which men and women are equal. Here, gender itself is immaterial so we have to give equal importance to men and women on the basis of their talent and not on their socio-cultural status prevailing in the society. Today the time has come to think about bringing women into the mainstream in every corner of the economy. The women of India are working hard to achieve the heights of leadership positions. Apart from balancing responsibilities, access to entrepreneurial possibilities, control over resources and facing many other obstacles, women have justified themselves in many fields to achieve economic independence and respectable positions. Micro, Small and Medium Enterprises (MSMEs) are providing a strong foundation for economic growth and development in India. MSMEs are taken as the foundation of all industrial endeavours of almost all countries including India. They are supporting huge business contributions worldwide. As far as India is concerned, the economic growth and progress of the country is flourishing due to these MSMEs. With this backdrop, the paper attempts to highlight empowerment in India with a focus on women entrepreneurs, the challenges they face, including women from rural areas as women in India constitute a major part of the labour force in India. Therefore, the objective of present study is to make a conceptual analysis of the role of women entrepreneurs in the economic development of the country in the Indian context. For this purpose, information is collected from secondary sources such as books, research articles, website and other published reports.

Keywords - MSMEs, entrepreneurs, women, economic, empowerment

Introduction

Empowerment means having authority over one's life and equal opportunities to take part in society. Women's empowerment is the process by which women gain influence and equal opportunities to pursue personal, social and economic efforts by joining all parts of society on an equal basis as men.

Women empowerment can be defined in many ways, including accepting women's perspectives, striving to find them, and raising the status of women through education, awareness, literacy and training. Women empowerment allows women to make life figuring out decisions through various social problems. They may have the opportunity to redefine gender roles or other such roles, which give them more freedom to pursue desired goals. Women empowerment has become an important topic of discussion in development and Economics. Economic empowerment allows women to control and use resources, assets and income. It also aids in the ability to manage risk and improve women's well-being. Women empowerment helps in promoting the status of women through literacy, education, training and awareness generation. Moreover, women empowerment refers to women's ability to make strategic life choices that were previously denied to them.

Nation, business, communities, and groups can be benefited from implementing programs and policies that adopt the notion of women's empowerment. Women empowerment enhances the quality and quantity of human resources available for development. Empowerment is one of the main procedural concerns when addressing human rights and development.

Many principles define women empowerment such that, for someone to be empowered, one must come from a position of empowerment. They should achieve empowerment instead of being given by an outside party. Other studies have found that empowerment definitions allow people to make import decisions in their lives, while also being able to act on them. Empowerment and disempowerment are relative to each other in the past. Empowerment is a process rather than a product.

Meaning of Women Entrepreneur

Women entrepreneurs means a group of women or women who start, organize and operate a business enterprise. So, a women entrepreneur is a confident, creative and innovative women who personally desires economic freedom as well as creates employment opportunities for others.

Definition

“An enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% employment generated to women.”- By Government of India

A. Features

1. Educated
2. Ambitious
3. Hard work
4. Patience
5. Intelligent
6. Accept challenges.
7. Conscientious
8. Adventurous
9. Motivator

Also,

1. One must have professional education to become a better entrepreneur.
2. She should be competent enough to make autonomous investment.
3. They should be educated and skilled.
4. Able to use various schemes and assistance given by the government.
5. She must have some morality and ego and be arrogant.
6. She should be able to innovate and be able to tolerate risks and uncertainties.
7. She should be competent enough to face the male contestants and have courage to move on.

B. Need

They have made their mark in the business for the following reasons:

1. They want to prove their determination in innovative and competitive jobs.
2. They want new challenges and opportunities for self-fulfilment.
3. They want to change the govern the balance between their family responsibilities and their professional lives.

C. Nature

The term “women entrepreneur” refers to that section of the female population that is engaged in industrial activities such as manufacturing, assembling, job work, repair etc. venture into servicing and other businesses.

The government of India has treated women entrepreneurs of a different criteria level of female participation in enterprise equality and employment status.

Women entrepreneurs have taken the initiative in promoting and running the enterprise by having a controlling interest in that particular venture.

D. Importance

In moder days, women entrepreneurs are playing a very important role in business, trade and industry. His entry into the business is a recent one. Women have already shown their significant role in other fields such as politics administration, medicine and engineering, technical, social and educational services. This is true in developed countries and now in recent years, they have been entering these areas in our country. Their entry into the business is a recent phenomenon in India.

Literature Review

Saraswat, Ritwik & Remya Lathabahvan (2020), this study states that entrepreneurs play an important role in any economy. These are the people who have the skills and necessary initiative to take the right decisions to market some new ideas or provide service and make their ideas profitable. Educated Indian women have a long way to go get equal rights and status as traditions are deeply rooted in the Indian society where the established sociological and psychological factors are male dominated. The changes in the social fabric of Indian society in terms of women’s increasing educational status and various aspirations for a better lifestyle of every Indian women. she has competed with the man and successfully stood with him in every sphere of life and business is no exception to it. This study is an attempt to create awareness and understand what women entrepreneurship is and how important it is or how important is the rational, economic and development of the world in all sectors. A comprehensive literature review on women entrepreneurs is undertaken. Finally some of the major problems faced by Indian women entrepreneurs, factors influencing women entrepreneurship and perspective of different sections of society about women entrepreneurship are noted.

Arora, Manish, Swati & Anil (2022), the spirit of entrepreneurship among nationals of a country leads and contributes significantly to the growth process of a country. In this drive, there should not be gender biasness. The government in India has taken several initiatives to increase the participation of women entrepreneurs and thus making them a partner to the growth and development process of the country. The initiatives in this direction were taken up through five-year development policy plans commencing from the fifth five year plans. The five year plans before were more focused on welfare for women rather than development. The focus of five-years plans since then has been reoriented towards women development stressing more specifically on women empowerment through women entrepreneurship programs. The objective of this paper is an appraisal of series of development plans and programs initiated for the empowerment of women entrepreneurship in India. This study reveals that the government of India has initiated several policies and development programs to promote the spirit of entrepreneurship among women groups and thereby not only make them financially self-reliant but also contribute to the growth process of the economy.

Women Entrepreneurship Platform (WEP)

WEP is a Government of India (WEP) supported initiative launched by NITI Aayog in 2017 to promote a conducive ecosystem for women entrepreneurship in India. It will strengthen industry linkages and raise awareness about existing programmes among women entrepreneurs. It specifically provides access to programmes for

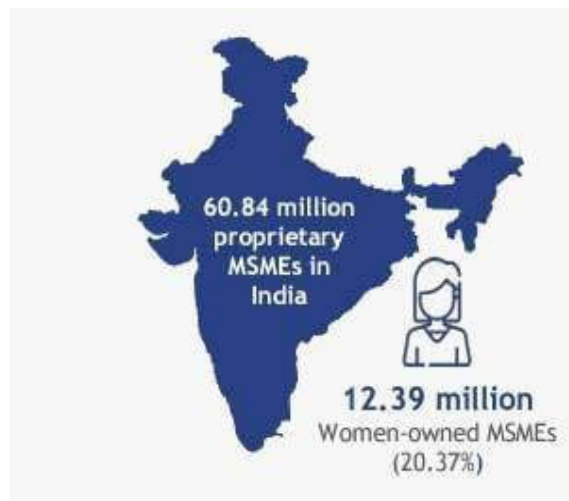
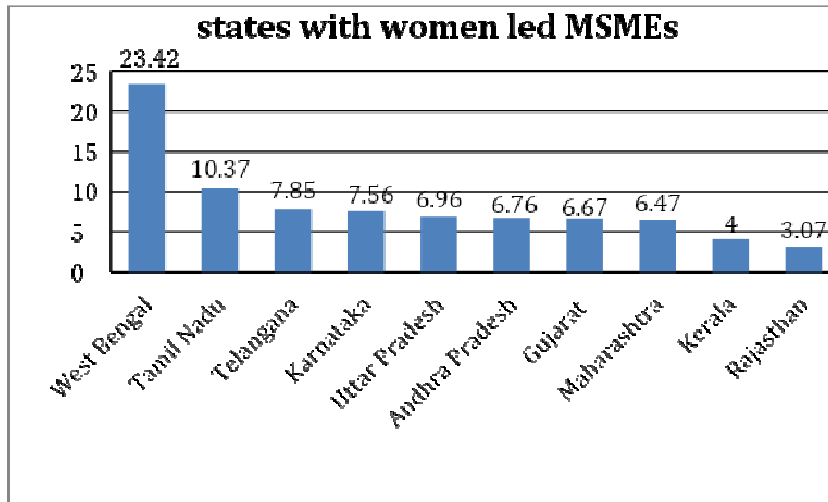
1. Compliance and tax support
2. Acceleration and incubation
3. Community and networking
4. Marketing support
5. Funding and financial support and
6. Entrepreneurship skills and mentorship.

Women Entrepreneurship Landscape in India

There are 63 million Micro, Small and Medium Enterprises (MSMEs) in India, of which about 20% are owned by women, employing 22 to 27 million people. India ranks 57th among 65 countries in the Mastercard Index 12 of women entrepreneurs (MIWE,2021). Estimates suggest that by accelerating women's entrepreneurship, India can build more than 30 million women owned enterprise, potentially creating 150 to 170 million jobs. Of the 432 million working aged women in India, only 19% participate in any formal and paid work. Women entrepreneurs in India cited job scarcity as an important motivation for business creation, while having the opportunity to grow the business and make a profit.

SHARE OF WOMEN OWNED ENTERPRISE IN ALL PROPRIETARY MSMEs AND STATES WHERE WMSMEs HAVE THE HIGHEST NUMBER

Figure 3.6



Percentage share of wMSMEs and top -10 sates in share of wMSMEs

(Source: Decoding government support to women entrepreneurs in India October 2022)

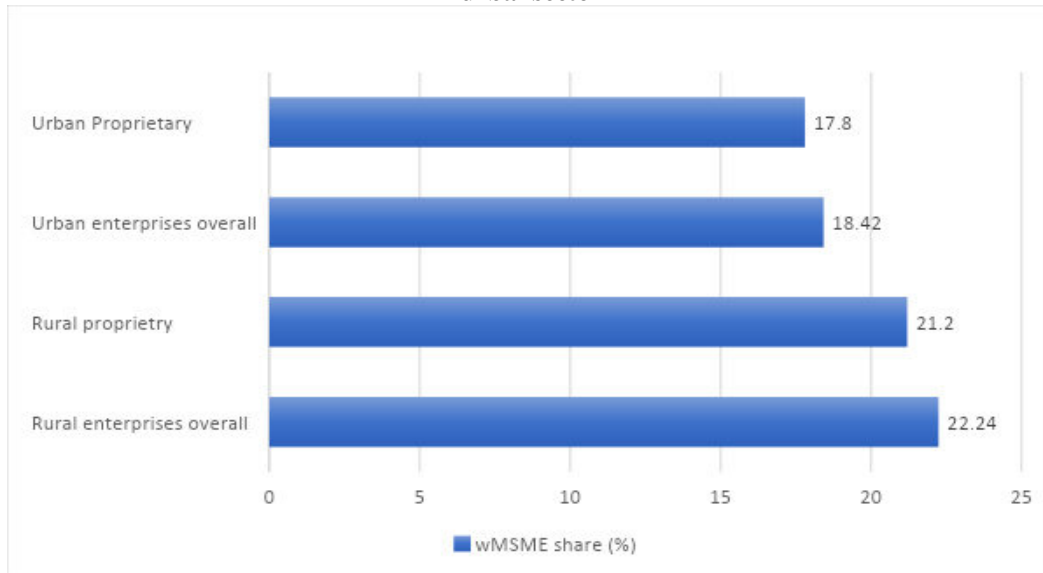
The last NSS measures taking let be seen that India had 63.38 million MSMEs in the country. Of them, 60.84 million (96%) business houses are as of owner business houses. Of these, only 23.37% are women. The distribution of women owned MSMEs various across states. The share of women led MSMEs is highest in West Bengal (23.42%), while the lowest in Sikkim (0.04%). The finding of the survey indicate that the Southern state of India have a relatively more conducive ecosystem for women entrepreneurship. These five states are counted among the top-10 states in terms of the numbers of number of establishments under women-owned enterprises. Tamil Nadu leads with 10.37% followed by Telangana at 7.85% Karnataka at 7.56% Andhra Pradesh at 6.76% and Kerala at 4%.

MSME – Rural vs. Urban (Share & Gender gap in Employment by MSMEs)

According to the annual report of the Ministry of Micro, Small and Medium Enterprises (MoMSME), there is a slightly higher share of women-owned enterprises (22.24%) in rural areas than in urban areas (18.42%). The jobs provided by MSME sector suffer from a large gender gap. It employs 76% of male and only 24% female employees. As of 2021, the MSME sector employed a total of 110.98 million employees, of which 84.46 million (76%) were women. The distribution of women employees in MSMEs in higher in rural areas (13.75 million) than in urban areas (12.74 million).

Figure: Share of Women MSMEs rural vs urban and gender gap in employment by MSMEs

Share of wMSMEs in rural and urban sector



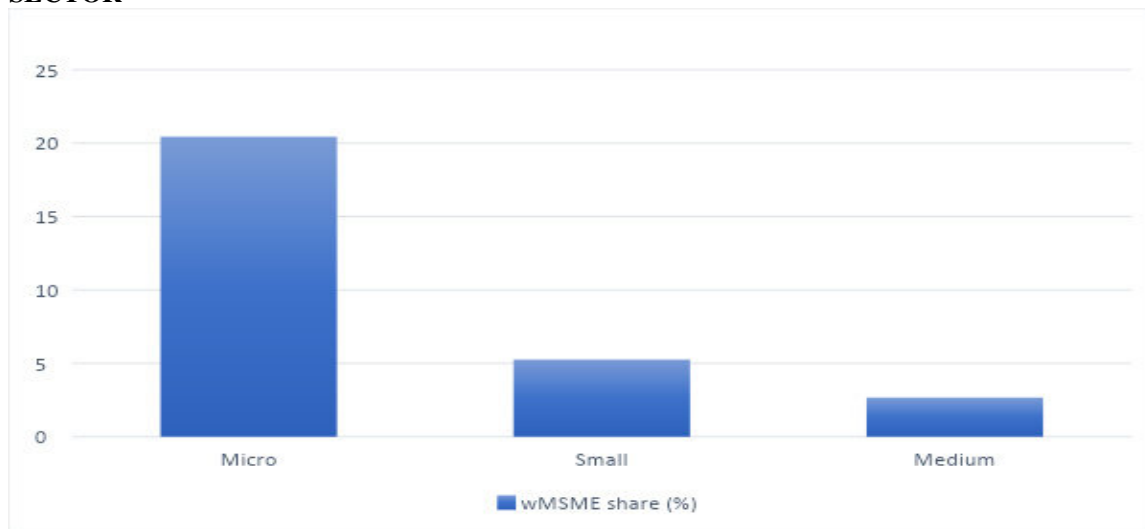
(Source: Decoding government support to women entrepreneurs in India October 2022)

SHARE OF WOMEN OWNED MSMEs BY SIZE

More than 99% of all MSMEs are in the micro sector. Most women owned enterprises in India are single person micro enterprises. Only 17% of women-owned enterprises employ workers, 95% of whom work with fewer than six workers. As the size of enterprise increase, the proportion of women-led enterprises decrease.

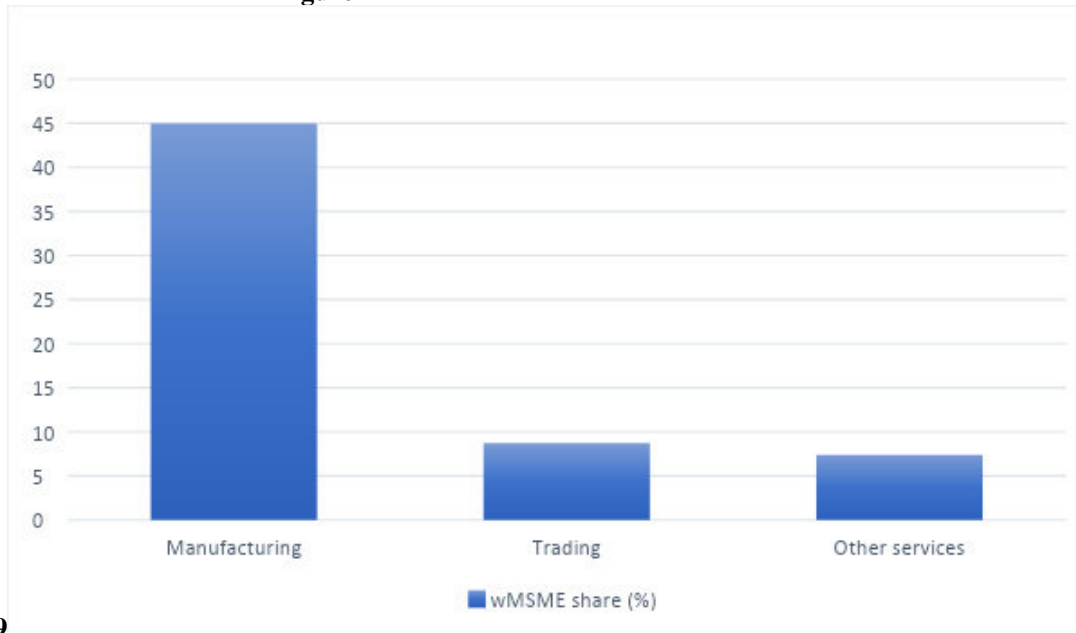
Figure 3.8

SHARE OF WOMEN-OWNED MSMEs BY SECTOR



(Source: Decoding government support to women entrepreneurs in India October 2022)

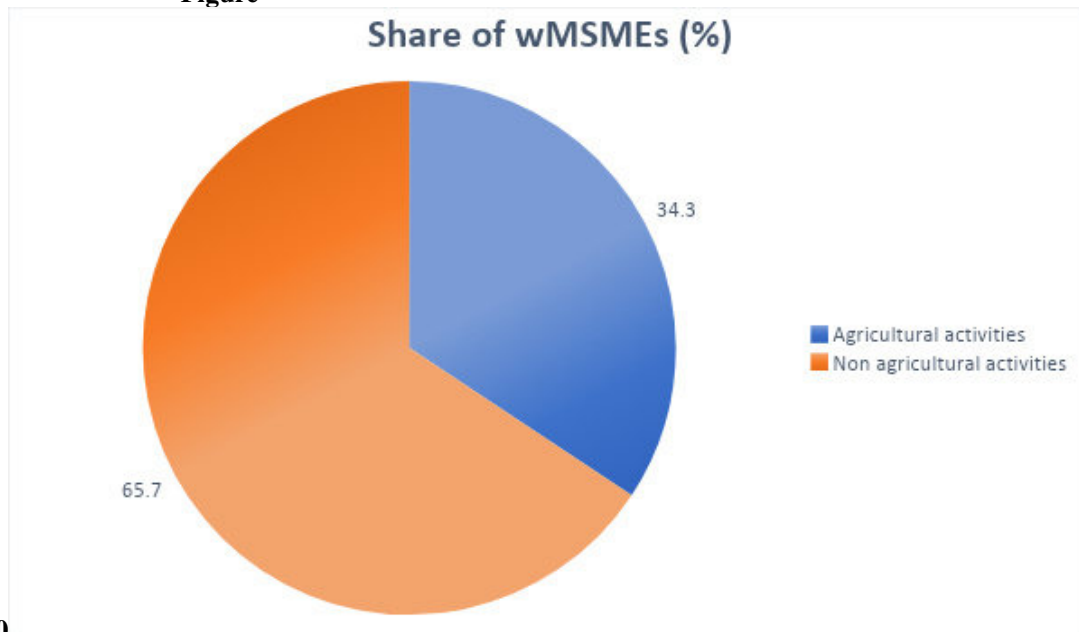
Figure



3.9

(Source: Decoding government support to women entrepreneurs in India October 2022)

Figure



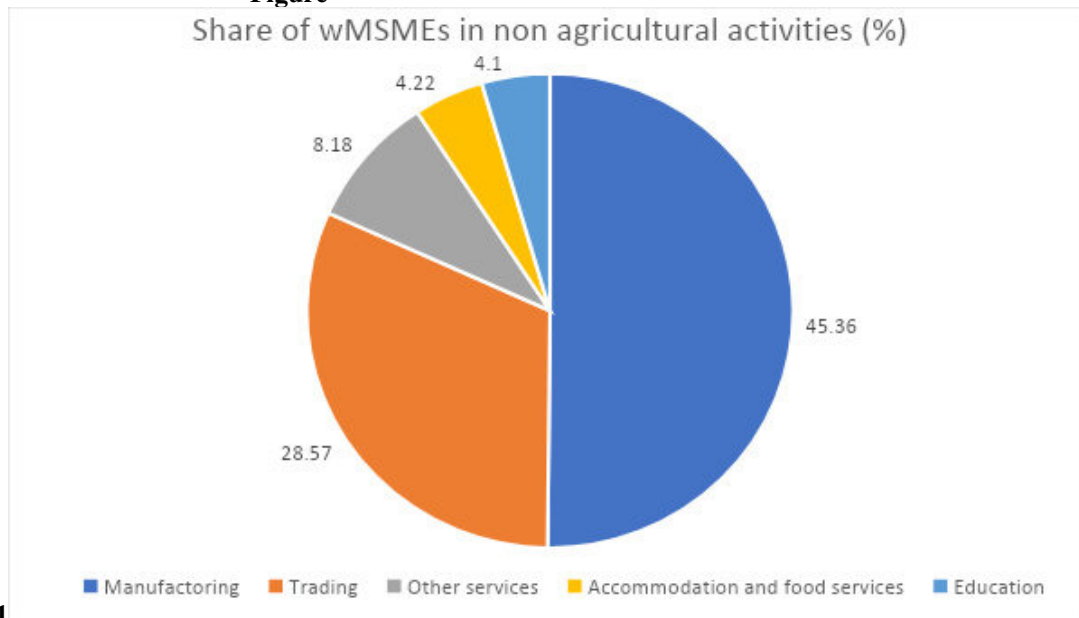
3.10

(Source: Decoding government support to women entrepreneurs in India October 2022)

According to the sixth economic census, 34.3% of all WMSMEs were involved in agriculture activities and 65.7% in non-agriculture activities. In the agriculture sector, the majority are involved in livestock (92.2%), followed by forestry (4.5%), non-crop farming (1.9%), and fisheries (1.4%). In non-agricultural activities, about 45% of the establishments are in manufacturing activity. Other activities in the non-agricultural sector are trade (28.57%), other services (8.8%), education (4.1%), and food and

housing services (4.2). About 22% of the enterprises in the handicrafts and handloom sector are owned by women.

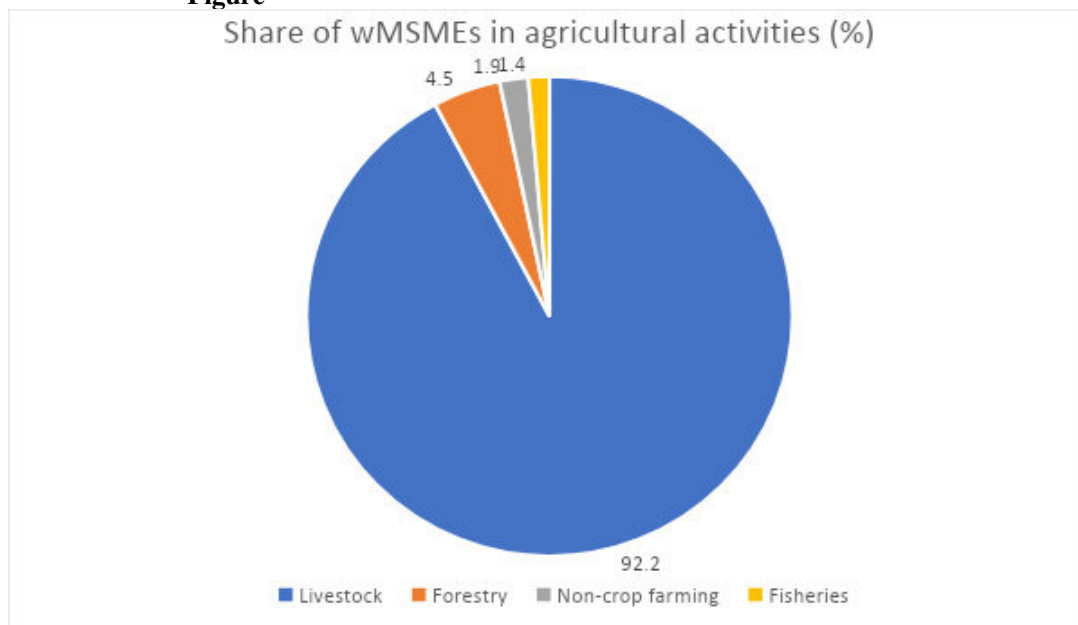
Figure



3.11

(Source: Decoding government support to women entrepreneurs in India October 2022)

Figure



3.12

(Source: Decoding government support to women entrepreneurs in India October 2022)

Conclusion

Women have entered all male-oriented fields after overcoming so many hardships. Entrepreneurial activity creates development, prosperity and solutions to various problems. The data of women entrepreneurship indicate that women will be driving force of entrepreneurial activities



undertaken by women are contributing significantly to the economic development of the nation. Government schemes provided to empower women and support them in entrepreneurship have helped them contribute to the economy. The growing potential of women entrepreneurs and proper government support without which nothing can be possible. There has been a significant shift in enough women entrepreneurs in India. Government support and the growing potential in women resulted in the creation of such a positive business environment.

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“The Role of Women in Vegetable Selling at Village in the Western Part of Jalgaon District”

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1.1: ABSTRACT:

India is one of the many important vegetable producing countries in the world. In production, it ranks second after China. The main aim of the study is to analyze the production and marketing structure in terms of production, marketable surplus, seasonal variations in arrivals and prices, marketing costs, marketing margins and to identify the constraints in the production and marketing of vegetables. For this purpose, the Western part of Jalgaon district has been selected.

The primary as well as secondary data has been used to achieve the objectives of the study. The study was conducted on a sample of 200 farmers, 30 commission agents/wholesalers and 50 retailers. i.e. cauliflower, tomato and cabbage were finally selected for the study. Appropriate statistical techniques like time series analysis, regression analysis, correlation analysis, simple averages etc. were used for the analysis of data.

1.2: INTRODUCTION:

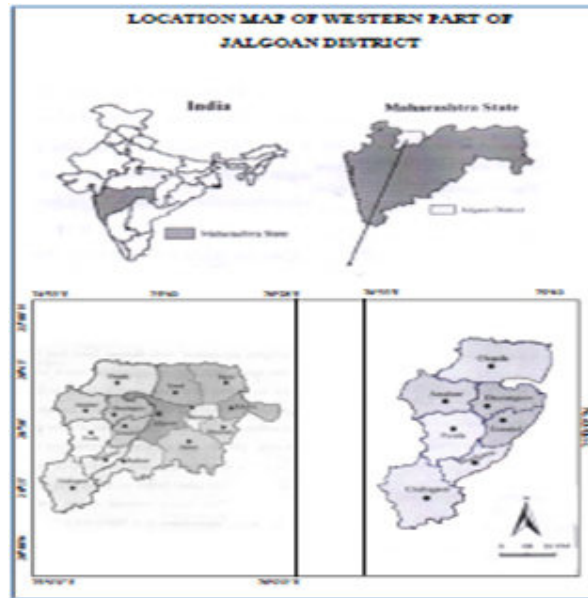
India has tremendous potential for increasing production of vegetables. Manifold efforts have been made to increase their production level. The cultivable area assigned to vegetables and productions of these crops in the country have been increasing year after year during the Post-Green Revolution period and the country is heading towards another revolution in the form of ‘Golden Revolution.’ The international trade in vegetables has expanded rapidly.

A variety of vegetables are grown in different districts of Maharashtra, which can be marketed with advantage in rest of India. Main vegetable crops grow in the western part of Jalgaon district are tomato, chilies, cauliflower etc. Being labour intensive, vegetable production also offers better employment opportunities for rural masses especially women. In vegetable crops are generally grown in open fields; therefore, the cost of cultivation is lower as compared to protected cultivation followed in the western part of Jalgaon district. The total area and production of vegetables in the western part of Jalgaon district increased from hectares and hundreds of tones during the year 2021 to 2022.

Vegetables play an important role in agriculture and industrial economy. These crops, which are perishable, are important constituents of the human diet. Vegetables were an integral food item the past civilizations, their real scientific importance as a source of some vital constituents of human health came into light recently. Moreover, in a country like India, where 20-40 percent of the population is vegetarian, the necessity of vegetables in our diet is evident. Almost all vegetables contain varying amount of nutrients, such as carbohydrates, fats, proteins, vitamins, minerals, etc. While carbohydrates, fats and proteins can be derived from other foods like cereals, sugar, pulse and oil too, but vitamins and minerals are mainly obtained from vegetables.

SELECTION OF THE STUDY AREA:

For this case study, the researcher has selected the western part of Jalgaon district. This is second biggest urban centre in the district. The western part is composed of industries, businesses, educational and cultural centers etc. It also has a good network of vegetable markets. At the time of the study there were 5780 vegetable producers, 3842 vendors and 98 middlemen in the study area. In order to investigate some of these problems vegetable vendors, agents, producers have been selected for the study.



OBJECTIVES: -

The main objective of the present work is to conduct micro level research work on availability of vegetable in the western part of Jalgaon district and objectives are taken consideration.

1. To study the role of women in vegetable selling in the western part of Jalgaon district.

HYPOTHESIS:

The following hypothesis is proposed.

“Impact of women efforts on selling of vegetables in western Jalgaon District”

RESEARCH METHODOLOGY: -

Required data was collected from primary and secondary sources. In order to study the nature of production and marketing of vegetable, the researcher has selected the western part of Jalgaon district purposively. The primary data was collected through scheduled interviews and discussions. A questionnaire or schedule was prepared to collect information. The secondary data was collected from government offices, co-operative marketing organizations, research institutions and libraries and websites on the Internet. Analysis of data is one of the important steps in research process. The collected data was classified and tabulated in the light of objectives and chapter scheme. The data was interpreted with the help of various tools. The commission of agricultural cost and price methodology was applied to estimate the cost of cultivation of vegetables.

EXPLANATION:

Table No.1.1 Classification of vendors selling vegetable on platform, Hand-driven cart, On cycle, In bucket, Sit on roadside, Seller at Village.

No.	Tehsil	Seller on Platform			Handdrive n cart			On cycl e	In bucket			Sit on roadside			Seller at Village		
		M	F	T	M	F	T		M	F	T	M	F	T	M	F	T
1	Amaln er	80	30	110	260	20	280	25	5	55	60	48	17	65	44	25	470
2	Chopd a	60	23	83	146	166	162	22	4	41	45	76	19	95	29	21	320
3	Chalis gaon	70	26	96	213	177	230	27	6	57	63	46	21	67	31	22	332
4	Dhara ngaon	20	10	30	35	10	45	15	2	15	17	20	9	29	90	8	98
5	Parola	22	14	36	53	1	66	17	5	15	20	23	1	35	11	12	12

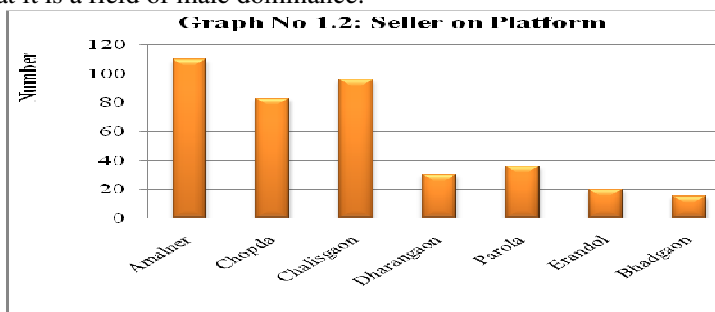


						3							2		3		5
6	Erando l	15	5	20	22	8	30	10	4	11	15	19	9	28	75	10	85
7	Bhadg aon	10	5	15	21	3	24	8	3	10	13	18	5	23	61	9	70
	Total	27	11	39	75	8	83	124	2	20	23	25	9	34	12	10	12
		7	3	0	0	7	7		9	4	3	0	0	0	86	7	86

Source-DSA Jalgaon, Report of vegetable market of 7 tehsils, Municipal offices.

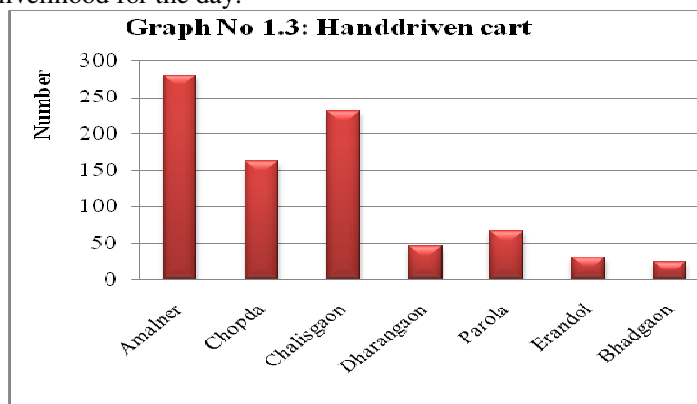
Table No.1.1 shows the classification of vegetable vendors selling vegetable on platform or ‘ottas’. These vegetables vendors sell vegetables in central market permanently. They have a permanent place to sell their vegetables. They invest more capital in the business, particularly on fixed cost and their earning is more compared to other vendors. They sell maximum varieties and all types of vegetables. They work in a single shop and run their business with family members. Some vendors employ 3 to 5 persons on hire basis. Most of the vegetable vendors are involved in this business from nearly 25-30 years. These types of sellers have much experience in this business and earn more profit.

Graph No.1.2 shows that out of total number 390 of vegetables vendors selling on platform or ‘ottas’ in market area of study region, 277 (71.02%) seller are males and 113 (28.98%) vendors are females. It indicates that it is a field of male dominance.



This graph reveal that highest number of vendors for this type were recorded in the tehsil of Amalner 110 out of them 80 males and 30 females followed by Chalisgaon 96 (70 males and 26 females) and Chopda 83 (60 males and 23 females) and lowest were in Parola tehsil (36) out of which 22 are male and 14 females. In Dharangaon the total number is 30 in From which 20 are male and 10 are female. The total in Erandol and Bhadgaon is the same- 15 where five are women and 10 men.

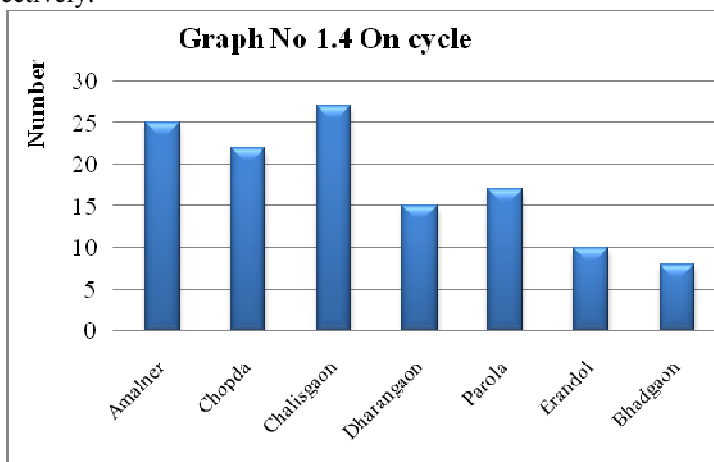
Graph Table No.1.3 observed vegetables vendors selling vegetables on hand-driven/four-wheeler wooden push cart. They are self-employed workers who offer and sell their products on the roadsides without having any permanent built-up structure. They are without fixed locations and they move around selling their products at market premises. Some vendors move around the town selling their wares. They purchase less quantities of vegetables and sell it at a high price. This is how they make their profit. They have to work very hard. A few vendors finish their products by 1-2 pm. The profit they earn is their livelihood for the day.



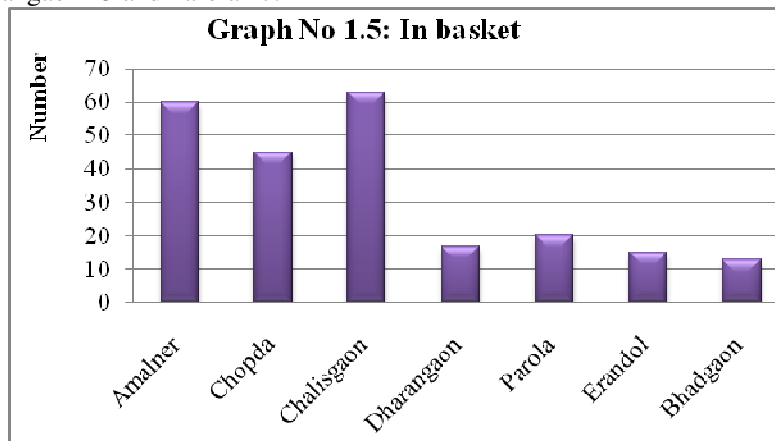


Graph No 1.3 indicates that out of total 837 (24.76%) respondent of hand driven cart or push cart vendors in market area (750) 89.61% vendors are males and (87) 10.39% vendors are females. Here male vendors play a very important role in the study area.

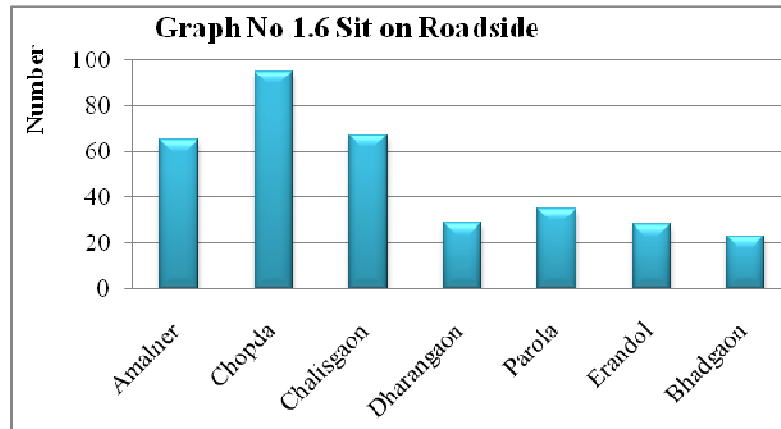
It is noted that this type of vendor’s were highest in the tehsil of Amalner 280 in which 260 are males and 20 are females. This is followed by Chalisgaon 230 from which, 17 females and 213 are males, in Chopda tehsil 146 males and 16 females sum to 162. The vendors are low in the tehsil of Parola where (66) males and 53 females sell vegetables. In Dharangaon 45 vendors are available out of which 35 males and 10 are females. The number for Erandol and Bhadgaon is 22 men 8 women and 21 men and 3 women respectively.



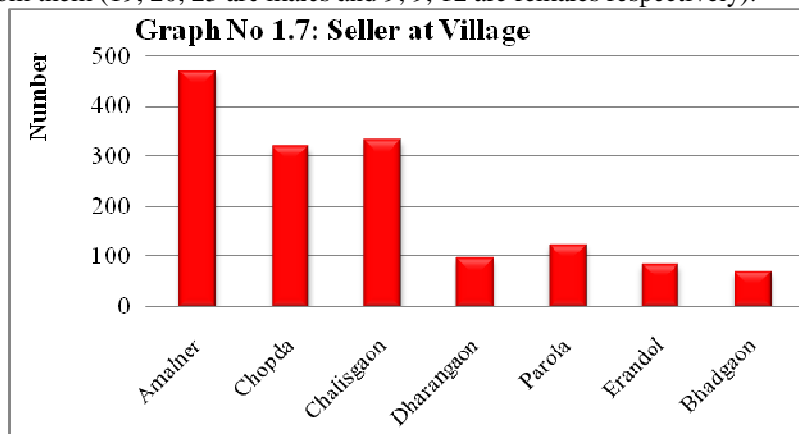
Graph No.1.4 presents the vendors selling vegetables on cycle. The vendors are highest in Chalisgaon tehsil 27, followed by Amalner 25 and 22 in Chopda. The lowest in Bhadgaon 8 followed by Erandol 10, Dharangaon 15 and Parola 17.



Vendors who use baskets to sell their products are highest in number in Chalisgaon 63 (57 females and 6 males) followed by Amalner 60 (55 women and 5 men) and Chopda 45 (4 males and 41 females). The number vendors present in Bhadgaon are 13 (10 female and 3 male) followed by Erandol 15 (11 female and 4 male), Dharangaon 17 (15 female and 2 male), Parola have 20 (15 female and 5 male) and Dharangaon 17 (15 females and 2 male).



Roadside vendors are highest in the tehsil of Chopda (95) out of which 76 male and 19 females. In Chalisgaon 67 (males 46 and females 21) and Amalner 65 (48 males and 17 females). In Bhadgaon the number is 23 (18 males and 5 females), in Erandol 28, Dharangaon 29 and Parola 35 of vendors belongs to this category. From them (19, 20, 23 are males and 9, 9, 12 are females respectively).



The vegetable vendors who sell vegetables in villages are highest in the tehsil of Amalner (470) from which 445 are males and 25 are females followed by Chalisgaon (332) where 310 are men and 22 are women. In Chopda tehsil the total is 320 from which 299 are male and 21 females. The lowest number is observed in the tehsils of Bhadgaon 70 from which 61 males 9 females, followed by 85 in Erandol (75 males and 10 males), then Dharangaon where the total is 98 (90 males and 8 females) and lastly Parola tehsil where the total is 125 (113 males and 12 are females). Out of total 390 vegetables vendors selling on platform in market, 277 (71.02%) seller are males and 113 (28.98%) vendors are females. It indicates that, it is a field of male dominance. Out of total 837 (24.76%) respondent of hand driven cart or hawkers vendors in market area, 750 (89.61%) vendors are males and 87 (10.61%) vendors are females. So here too, male vendors play a very important role in the study area. The third category of vegetable vendors includes vendors who sell goods on bicycle which is 124 (3.68%) in all. Only men sell vegetables using their cycles. In the case of 'basket sellers' there are in all 233 (7.04%) vendors. Out of these respondent vendors 204 (87.55%) of sellers are females and 29 (12.45%) of the vendors are males. They carry vegetables in a basket on their heads and go from door-to-door to sell vegetables and usually come in contact with housewives. They have to walk around the streets. They are on the move from one lane to another irrespective of the heat, wind, rain and cold, calling out loud to attract buyers.

Among the 342 respondents who sell vegetables by sitting along major roads or street sides, 250 (73.10%) are males and only 92 (26.90%) are females. These vendors generally sell in areas where people gather and where there is adequate demand for their vegetables. Some of the sellers prefer to sell their goods on the roadside instead of the market. This business supports their livelihood. They work on their own profit. Groups of vegetable seller are mainly found by roadsides and public intersections. They also benefit lower-income consumers by selling low quality produce at a low price. They are able to generate enough earning to meet their family's basic needs for food, shelter and clothing and



education of their children. They are usually low-income females for whom this job is often the only option to generate an income. Their incomes are higher than most of daily wage laborers.

CONCLUSION:-

As regards to vegetable vendors who sell vegetables in village, out of 1393 total number of sellers, 1286 (92.32%) are males and only 107 (7.68%) of the vendors are females. Some vendors are family members of agricultural workers. Some vendors do not have agricultural land. Due to failure of rains agricultural work came to a halt leading to poverty. As they did not get any work in village it was very difficult for them to live so they came to vegetable markets in search of employment for their daily livelihood. They sell all kinds of vegetables in villages. These vendors purchase vegetables in the wholesale market every morning from the commission agents. They transport their vegetables by auto or their own motorcycle to their selling place. They charge nearly double or triple times as compared to the market price, and as there is no alternate shop customers are forced to purchase at high price. Compared to all other types of vendors in the market they earn more profit. Vegetable vendors business provides the work opportunities to urban poor by investing less capital to earn income to improve the standard of living and reduce poverty. In study area 3842 retailers and 59 commission agents earn their income by investing little amount of capital in this trade.

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Decadal Changes In Girl Child Of 0-6 Age Group In Jalgaon District–2001 T0 2022

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Abstract:-

The population composition is plying major role in the development of nation world-wide. In compare to total population female population is the major factor of population composition and 0-6 age group female numbers are future performs of sex ration of the district of Jalgaon. The child girl sex ration is varied in tahsil wise in the Jalgaon district. The female numbers are increasing decade wise in the Jalgaon district during 2001 to 2022.

Introduction:-

The population composition is the major factor of population. The child sex ratio is the more important factor of population composition, it flashes out the trend of the future population composition of the concerned region. The child sex ratio is defined as the number of females per 1000 males in the age group 0-6 years. In the census 2001, the child sex ratio (0-6 years) was 927 girls per 1000 boys in India, and in the census 2011, the child sex ratio of India was 919 which declined by 8 girls per child. The child sex ratio of 0-6 in Jalgaon district is 842 in the census 2011.

The girl child number in compare to boy's number is very important in the population composition and population study. This number of 0-6 age group girl child population is able to makes future scenario of such concern region or state or nation. Due to least number of female there are many social problems creates in the society. So, balanced number of girl child are very important in the

Key Words:-

Female Ratio, Population Composition, Girl Child etc.

Objectives:-

1. Find out the status of girl child.
2. Find out the ratio of girl child.
3. To know the reason behind it.

Study Region:-

Jalgaon district is extended between 20° 15' 0" to 21° 30' 0" North latitude and 74° 40' 0" to 76° 20' 0" East longitude. The length of the Jalgaon district is 120 km. towards East to West and 110 km. North to South directions. The total area of Jalgaon district is 11765 sq. km. There are 15 talukas in Jalgaon district.

Map No. 1
Location of Jalgaon district

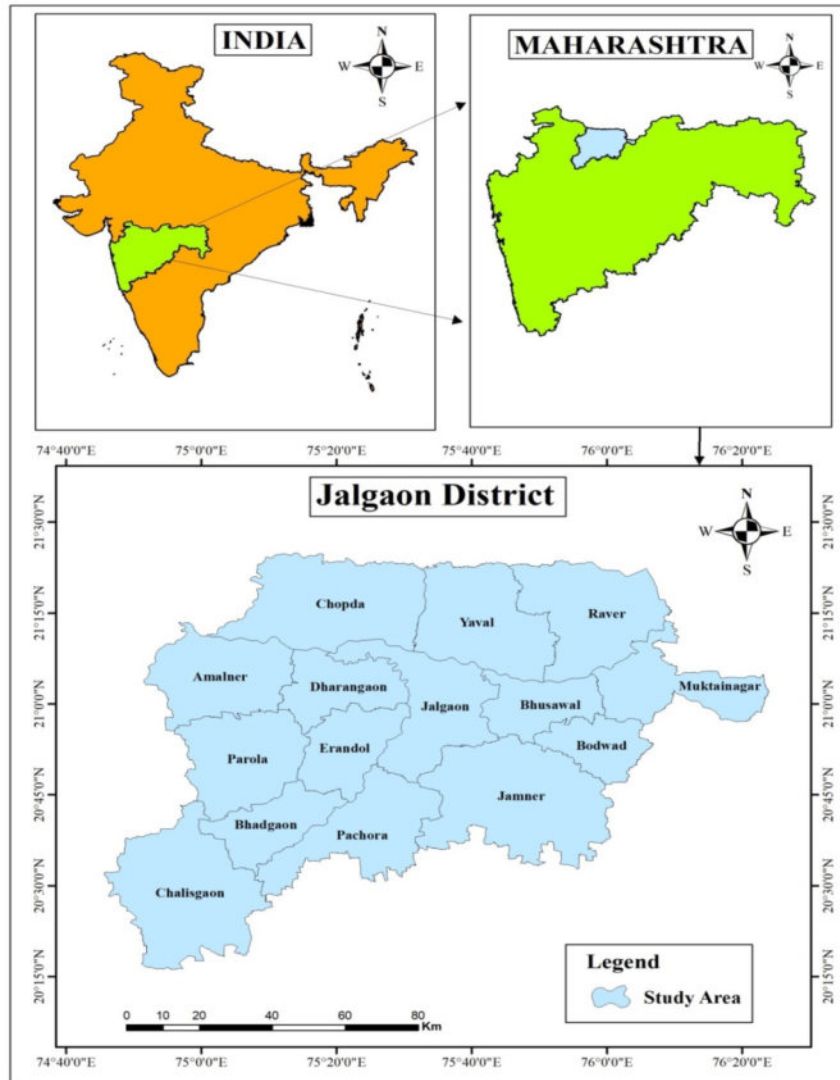


Table No. 1
Decadal Change in 0-6 Age Group Girl Child in Jalgaon District 2001 to 2022

Sr . N o.	Name of Tahsil	0-6 age group population - 2001			0-6 age group population - 2011			0-6 age group population -2022		
		0-6 age popula tion 2001	0-6 Female 2001	% of 0-6 Femal e 2001	0-6 age populati on 2011	0-6 Female 2011	% of 0-6 Femal e 2011	0-6 Total Popu latio n	0-6 Femal e	% of 0-6 Female 2022
01	Chopada	40,167	19,011	47.33	41772	19522	46.73	27	13	48.15
02	Yaval	34,178	16,327	47.77	34736	16342	47.05	22	10	45.45
03	Raver	42,096	19,993	47.49	39764	18395	46.26	24	11	45.83
04	Muktainaga r	21,196	9,976	47.07	21828	10147	46.49	25	11	44.00
05	Bodwad	12,053	5,737	47.60	11548	5363	46.44	26	12	46.15
06	Bhusawal	40,153	18,709	46.59	40156	18514	46.11	18	08	44.44



07	Jalgaon	77,879	35,805	45.98	81028	36193	44.67	23	10	43.48
08	Erandol	22,081	10,450	47.33	22148	10097	45.59	21	9	42.86
09	Dharangaon	23,208	10,814	46.60	21280	9541	44.84	22	10	45.45
10	Amalner	34,225	15,997	46.74	32763	15089	46.06	23	11	47.83
11	Parola	24,915	11,578	46.47	25053	11264	44.96	16	07	43.75
12	Bhadgaon	20,895	9,767	46.74	20532	9375	45.66	18	08	44.44
13	Chalisgaon	51,395	23,834	46.37	54153	24660	45.54	17	08	47.06
14	Pachora	36,461	17,141	47.01	37236	16867	45.30	20	09	45.00
15	Jamner	44,766	20,978	46.86	48008	21809	45.43	19	07	36.84
	District Total	525,668	246,117	46.82	532005	243178	45.71	321	144	44.86

Source: - (cdn.s3waas.gov.in) Population census of India 2001, 2011 and surveyed data 2022 by the researcher.

Table no. 1 is showing the total population of same group and female population of concern 0-6 age group and its calculated value in percentages of all tahsils in decade wise and try to find out decadal change in the trend of girl child number in the Jalgaon district in three decades. According to percentages of the 0-6 age group girl child is not constant. It is going to down in 2011 census in compared to 2001 census. This decreasing trend is continue in the 2022 survey data and seeing that the child girl population is going to decrease except to Amalner and Chalisgaon tahsil. The girl child number is drastically changed in Jamner tahsil in 2022. The Jalgaon district scenario is the same in average manner.

Figure No. 01

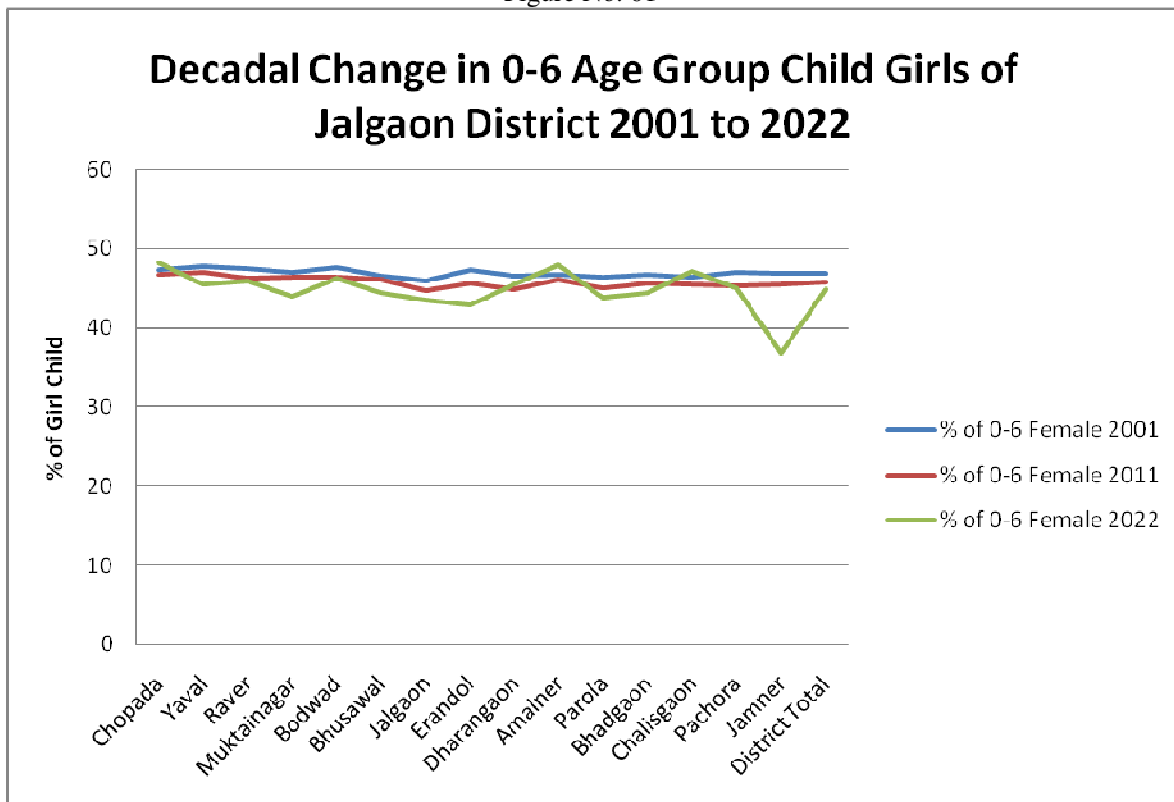


Figure no. 1 is showing the decadal change in 0-6 age group child girls of Jalgaon district during 2001 to 2022. Upper line graph is showing the percentage of 0-6 girl child in 2001. It is a little fluctuated line shows that the tahsil wise numbers of girl child are constantly same as the trend of change. According to percentages of 0-6 girl child in the Jalgaon district is decreased in compared to



2001 in 2001. This is the critical negative period for the women's population growth in the Jalgaon district. The surveyed data of 2022 is showing that the girl child number is decreased in these decades more than the above two decades. Except to Bodawad, Amalner and Chalisgaon tahsil the other tahsil of the Jalgaon district have negative growth of girl child. Jamner talukas have critical changes in this decade.

Conclusions:-

- 1, Thementalities of boys as supporter for old age is responsible for this trend.
2. The girl child is not the supporter for future life because after marriage she leaves the parental home and goes to serve father in law house.
3. During the marriage period, there is a tradition to pay dowry to the daughter partner for the safe life of daughter in lakhs. So, the mostly parents are not in favour to bourn girl child.
4. The rich and educated people tried to avoid to born girl child due to dowry systems.
5. The poor people tried to maintain natural law of born baby.

Suggestion:-

1. Dowry system should be banned.
2. Government should be focused on medical check-up of sex in before born.
3. The government should be encourage to girl child born and avail some schemes to girls child bourns.
4. Education facilities should be in favour to girl's child.
5. Protection of girl child should be mandatory in all educational and work places as well as society.

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Women Entrepreneurs in India: Challenges & Opportunities

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Abstract:-

Entrepreneurship has been the engine propelling for the growth of economy, it plays vital role in development of a country. Now a day, developing countries like India, China, Brazil, Egypt etc. are emphasized on creating new ventures with the help of entrepreneurs, but together entrepreneurship is not spontaneous. The growth of entrepreneurship is influenced by several factors, complex and varying combinations of Economic, Social, Political, Psychological and other factors. Now a day woman's are also participating in the growth of entrepreneurship. Government of India has defined women entrepreneur is "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". In India women entrepreneurs facing lots of challenges, secimelteniously there are so many opportunities available for women's for developing their business.

The present paper makes an attempt to find out the various challenges and opportunities facing by women entrepreneurs. These conditions may have both positive and negative influence on the emergence of women entrepreneurship. Positive influences constitute facilitative and conductive conditions for the emergence of women entrepreneurship, whereas negative influence creates hindrances in the way of development of women entrepreneurs. The presence of some specific qualities in women's can assist the process of entrepreneurship development; therefore favorable conditions are essential for development of women entrepreneurship.

Keywords: -women entrepreneurship, challenges, opportunities.

Introduction:-

Role of Women in Economic Development is vital to achieve the inclusive growth. Entrepreneurship is one of the means to make involve them in Nation building and Economic Development. Till 1980s, only a very few women took Entrepreneurial activities in India. In 1980, "New Delhi Declaration and Plan of Action" adopted to emphasize on development of entrepreneurial skills among the women. The decade (1980-1990) witnessed several institutional initiatives towards women entrepreneurship. It's only after the liberalization of Indian economy in 1990s, with the opportunities poured in and along with institutional support, Women entrepreneurship started to flourish. In this paper the concept and classification of Women Entrepreneurs is discussed. The hurdles faced by Women to set up the enterprises and the government schemes for Women Entrepreneurship development are also analyzed. The Success story of few Indian Women Entrepreneurs is narrated in brief. Finally it is concluded that the success of Women Entrepreneurship among City dwelling Upper middle Class Women should also be spread to Women in country side.

Entrepreneurship fills a vitally role in development of economy, entrepreneurs are frequently thought as national asset to be cultivated, motivated and remunerated to the greatest possible extent. Entrepreneurs start a new business, with new ventures, their innovation may improve our standers of living, in addition to creating wealth from their entrepreneurial ventures, and they also create jobs and the conditions for a prosperous society, despite all entrepreneurship is a complex phenomenon influence by interplay of wide variety of factors,

Objectives:-

The objective of the study was to identify and analyze Challenges and Opportunities that affect growth of Women entrepreneurship in India.

Data and Methodology:-

This study is based on the secondary data. It is collected from web sites, books, and related research papers.

Women Entrepreneurs

A women entrepreneur is a women or group of women who initiate, organize and operate business enterprise for personal gain. Women Entrepreneur is a person who accept challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an intrinsic quality of entrepreneurial women, who is capable of contributing values in both

family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. Earlier activities of the women were limited only to the domestic work but nowadays we find women in different fields. Today we find women in not only in papad, pickles and powder businesses but also in manufacturing, trading and service sector. No doubt the speed is very low, but women are entering into the entrepreneurial field and certainly they are creating their impact.

Analysis and Interpretation:-

Challenges before women entrepreneurs in India

In India, women entrepreneurs have to struggle a lot and encounter a large number of problems to succeed in business. Some problems are general and faced by every entrepreneur, but some problems are specific to women entrepreneurs. These problems are discussed as follows:

1. Problem of Finance:

Finance is regarded as “life blood” for any enterprise, be it big financial problem or small. However, women entrepreneurs experience shortage of funds in two ways. Firstly, women do not generally own property on their names such that it can be used as collateral for procuring funds from extraneous sources. Therefore, they have limited access to external sources of funds. Secondly, women entrepreneurs are also considered less credit-worthy by banks and financial institutions and, therefore, women borrowers are discouraged on the presumption that they can leave their business at any time. Reasons for Women Becoming Entrepreneurs Employment Generation Bright future of need for their wards additional income Freedom to take Own decision & be Independent Family Occupation.in

2. Scarcity of Raw material:

Most of the women enterprises are hassle by the scarcity of raw materials and necessary inputs. This trouble is further deepened by the huge cost of inputs, on the one hand, and obtaining raw material at least discount, on the other.

3. Stiff Competition:

Women entrepreneur do not have organization set-up to pump in a lot of money for canvassing and advertisement. Thus they have to face a stiff competition for marketing their products with both organized sector and their male counterparts.

4. Limited Mobility:

In India, unlike men, women mobility is highly restricted due to various causes. Tiresome exercise involved in opening a venture coupled with humiliating attitude of officials towards women forces them to give up their plan of starting an enterprise.

5. Lack of Education:

In India, greater part of women is still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of education, women have less awareness about business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises. **6.**

Family Responsibilities:

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. Furthermore, some studies indicate that women strongly rely on support from husbands, partners, and relatives in order to successfully start and grow a business. Much more researches needed on the topic of coping strategies to combine business with family in general and specifically, on how to engage husbands and other family members in supporting women entrepreneurs in developing countries.

7. Low Risk-Bearing Ability:

Risk- Bearing is a necessary prerequisite of a successful entrepreneur. Indian women prefer a protected life. Inadequate infra structural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints holds the women back from entering into business.

**8. Health Problems:**

The health problems faced by women entrepreneur are tension, backache, eyestrain, fatigue and headache. It is found that women feeling the problem of feeling fatigued after returning home, lack of rest and sleep and heavy schedule.

9. Male-Dominated Society:

Male fanaticism is still the prevalent in India. Our constitution proclaims equality of males and females. But, in practice, women are deemed to be able, i.e. weak and helpless. They have to face male reservations regarding a women's role, capacity and ability and are treated accordingly. To summarize, women are not treated at par with men in our male-dominated Indian society. This, in turn, result into a barrier to entry of women into business.

10. Production Problems:

Production problem faced by maximum women are no availability of raw materials. Non availability of raw material is one of the reasons to the slow growth of women entrepreneurs. Other production problems are non-availability of machines or equipment, training facility is not available and non-availability of labor, high cost of required machine or equipment.

11. Lack of societal support

Furthermore, research point 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.

12. Legal barriers

Varying across countries, the lack of government support in terms of policy, laws and 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.

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 growing253 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.

1. Gender equality and inclusivity becoming policy

For many of forward-thinking organizations, gender equality is becoming a matter of policy, whether it's committing to equal representation of in the boardroom or hiring diversity officers. Discouraging and circumventing bias through hiring policy can help origination to reap the benefits of balance and equality. Rather than political correctness of buzzwords if diversity, inclusiveness and gender equality. Become policy and are embedded in business strategy, thrive. Making a commitment to things like becoming a matter of policy. Making a commitment to things like equitable gender representation, inclusive company culture, and work-life balance—including maternity and paternity benefits—also help organizations to attract top talent. These are a few reasons why companies like Salesforce, General Electric, and Deloitte, are cited as excellent places for both women and men to work.

2. Entrepreneurship as the path to leadership

For a growing number of the women the fastest route to the c-suite is launching their own business. In the United States, the number women-owned businesses have increased 74% over the past 20 years—1.5 times the national average. Today's start-up culture empowers women to be their own



boss and pay their own salary, defining how they want to work and making the balance of career and family life easier. Entrepreneurship presents a path for women to close the pay gap and rise to leadership positions, on their own terms. Their own company also offers the opportunity for women to collaborate with and hire other ambitious, like-minded women, fostering a new generation of women in leadership roles.

3. Strengthening credentials with a business degree

To stand out in a competitive job market, many women hone the knowledge and expertise they need through a business degree. The number of women enrolling in business school is steadily on the rise. Whether its undergraduate study, an MBA, EMBA or Master's degree, business school offers a valuable platform for women to become subject-matter experts, practice leadership skills, and gain the confidence they need to step into the boardroom. Business school is also an invaluable networking opportunity and a chance to meet mentors in fellow students, professors, and campus speakers. A mentor can offer industry advice and serve as a sounding board for new ideas. Mentors can also become important career sponsors professional opportunities and helping ambitious and talented women to take their next step up the career ladder.

4. Diverse workforce is an innovative workforce

Diversity—from gender diversity to culture, age, and race—has been shown to foster creativity and innovation. From Price water house Cooper to Disney and L'Oreal, organizations across industries are seeking to prioritize and benefit from a diverse and inclusive work environment. Men and women will inevitably have different experiences and backgrounds, which shape their approach to business. Challenging each other and collaborating with people who think differently can breed creativity and promote the innovative ideas that push organizations forward.

Conclusion-

The role of women entrepreneurs has changed over the years in the world. Participation and their importance have been commendable in the country's economic growth and development. Therefore, many initiatives have been started by Indian Government to promote and motivate women entrepreneurship in developing and however, there is increasing evidence that more and more women are becoming interested in small business ownership and/or actually starting up in business. Women are working in this multifaceted world. In addition, rates of self-employment among women are increasing in several countries. Although there are no official statistics relating businesses to the gender of their owner/manager, there is a good deal of evidence to suggest a significant increase in female entrepreneurship. One consequence of this is that women are a relatively new group of entrepreneurs compared with men, which means that they are more likely to run younger businesses. This in turn has some implications for the problems they face and their ability to deal with them.

It's conclude by the researcher that, entrepreneurial development today has become very significant in view of it's being a key to economic development, but despite all there are several challenges before women entrepreneurs of individual as well as external (environmental) which have greater influence on the development of women entrepreneurship and favorable condition of all this factors are essential for the development of economy., also there are many opportunities also available for development of women entrepreneurship.

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Empowering Women: Key Drivers of Sustainable Development

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Abstract:

Women's empowerment is crucial for achieving sustainable development goals (SDGs) globally. This article discusses the significant role of women in sustainable development and emphasizes the importance of gender equality in driving progress. Economic empowerment is vital, as initiatives focusing on women's economic empowerment show promise in closing the gender gap in employment and entrepreneurship, stimulating economic growth, fostering innovation, and promoting inclusive growth. Additionally, investing in girls' education drives sustainable development by improving health, reducing poverty, and increasing productivity. Access to quality healthcare, including reproductive services, is crucial for women's well-being and their participation in sustainable development efforts. Women also play vital roles in environmental sustainability, especially in rural areas, contributing to biodiversity conservation and climate change adaptation. Empowering women with knowledge and resources is crucial for building sustainable communities. Furthermore, gender equality is essential for sustainable development, necessitating women's participation in decision-making processes and the crafting of responsive policies. Strengthening women's rights and investing in leadership programs fosters inclusive and equitable societies. In conclusion, by investing in women's economic empowerment, education, health, and leadership, communities can accelerate progress towards SDGs, recognizing and harnessing women's power for building a prosperous and sustainable future for all.

Keywords: Women's empowerment, Gender equality, Economic empowerment, Sustainable development, Leadership

Introduction:

Women's empowerment is increasingly recognized as a fundamental driver of sustainable development worldwide. With the adoption of the Sustainable Development Goals (SDGs) by the United Nations, there has been a growing acknowledgment of the crucial role women play in achieving these global objectives. However, despite progress in recent years, gender disparities persist in various facets of society, hindering efforts towards sustainable development.

In this article, we delve into the significant role of women in sustainable development, exploring key areas such as economic empowerment, education, health, environmental conservation, policy advocacy, and leadership. By highlighting the multifaceted dimensions of women's empowerment, we aim to underscore the importance of gender equality as a catalyst for driving progress towards the SDGs.

Through a comprehensive examination of research findings and reports from reputable organizations such as the United Nations Development Programme (UNDP), the World Bank, and the Food and Agriculture Organization (FAO), we elucidate the transformative impact of empowering women across different sectors. From enhancing economic opportunities to fostering environmental sustainability and promoting inclusive governance, the empowerment of women emerges as a linchpin for advancing sustainable development agendas globally.

As we navigate through the various dimensions of women's empowerment, it becomes evident that investing in women yields far-reaching benefits not only for individuals and communities but also for the planet as a whole. By recognizing the inherent potential within women and addressing systemic barriers to their empowerment, societies can unlock a powerful force for positive change.

In the subsequent sections, we delve into specific aspects of women's empowerment and their implications for sustainable development, shedding light on promising initiatives and best practices. Through a holistic approach that integrates economic, social, and environmental considerations, we strive to advocate for gender-responsive policies and interventions that promote equality, justice, and prosperity for all.

1. Economic Empowerment:

Economic empowerment is fundamental for sustainable development. Women, constituting a significant part of the global workforce, often face barriers such as limited access to resources and education. Initiatives focusing on women's economic empowerment have yielded promising outcomes. Studies by the United Nations Development Programme (UNDP) and the McKinsey Global Institute underscore the potential for closing the gender gap in employment and entrepreneurship to stimulate economic growth. Additionally, supporting women's entrepreneurship and facilitating access to markets not only enhances their independence but also fosters innovation and inclusive growth.

Women's economic empowerment holds the key to unlocking latent potential within societies. By providing women with equal opportunities in employment and entrepreneurship, economies can harness a diverse range of talents and perspectives. Moreover, empowering women economically has ripple effects, leading to improved standards of living for families and communities. Policies aimed at promoting gender equality in the workforce and enhancing access to financial resources are crucial steps towards realizing the full economic potential of women.

Investments in women's economic empowerment yield significant returns, not only in terms of economic growth but also in fostering social cohesion and sustainable development. By breaking down barriers to women's participation in the economy, societies can pave the way for a more equitable and prosperous future for all.

2. Education and Health:

Investing in girls' education is a catalyst for sustainable development. Education, recognized as a fundamental human right and a driver of progress, leads to improved health, poverty reduction, and increased productivity. Research by UNDP and the World Bank highlights the transformative impact of educating girls. Access to quality healthcare, including reproductive services, is crucial for women's well-being and their participation in sustainable development efforts. Enhancing maternal healthcare and family planning not only improves women's health but also promotes gender equality.

Educating girls and providing access to quality healthcare are essential pillars of sustainable development. By investing in girls' education, societies can break the cycle of poverty and empower future generations to lead healthier and more prosperous lives. Additionally, ensuring access to healthcare services for women, including reproductive health services, is vital for promoting gender equality and women's rights.

Furthermore, education and health are interconnected, as educated women are more likely to make informed choices about their health and well-being. By prioritizing investments in girls' education and healthcare, societies can create a more equitable and sustainable future for all.

3. Environmental Conservation:

Women play vital roles in environmental sustainability, particularly in rural areas. Studies by the Food and Agriculture Organization (FAO) and the International Union for Conservation of Nature (IUCN) demonstrate their contributions to biodiversity conservation and climate change adaptation. Empowering women with knowledge and resources is essential for building sustainable communities. Their involvement in sustainable agriculture and renewable energy projects strengthens local economies and enhances resilience to climate change.

Women's empowerment is intrinsically linked to environmental conservation efforts. By involving women in decision-making processes and providing them with access to resources and training, societies can tap into their unique perspectives and knowledge to address environmental challenges effectively. Women's participation in sustainable agriculture practices, such as organic farming and agroforestry, can lead to improved land management and biodiversity conservation.

Furthermore, empowering women economically and environmentally contributes to poverty reduction and enhances community resilience to climate change. By recognizing and harnessing the role of women in environmental conservation, societies can foster sustainable development and create a more equitable future for all.

4. Policy Advocacy and Leadership:

Gender equality is crucial for sustainable development. Women's participation in decision-making processes is essential for crafting responsive policies. Reports from the United Nations stress the importance of mainstreaming gender perspectives in policymaking. Enhancing women's political representation is vital for advancing gender-responsive policies. Strengthening women's rights and investing in leadership programs fosters inclusive and equitable societies.



Policy advocacy and leadership are key components of women's empowerment and gender equality. By advocating for policies that promote women's rights and participation in decision-making, societies can create an enabling environment for women to thrive. Additionally, investing in leadership programs for women helps build a pipeline of future leaders who can champion gender equality and drive sustainable development efforts.

Moreover, mainstreaming gender perspectives in policymaking ensures that policies are inclusive and responsive to the needs of all members of society. By integrating gender considerations into policy formulation and implementation, governments can address underlying inequalities and create a more just and equitable society.

In conclusion, by prioritizing women's empowerment and gender equality, societies can unleash a powerful force for driving sustainable development. Harnessing the untapped potential of women as key drivers of change is imperative for realizing the collective vision of a prosperous and sustainable future for all.

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Role Of Women's Empowerment In Economic Development

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ABSTRACT

We live in an entrepreneurial age. The foundation of free enterprise is entrepreneurship, as the emergence of new companies is what breathes life into a market economy. It has long been believed that entrepreneurship is the foundation of economic growth. Due to the low engagement rate of women in various activities, the Indian population, which makes up half of the population, faces difficulties in eliminating poverty. Since rural women contribute to the progress of the nation, they are essential agents for sustainable development. Rural development is becoming more and more associated with entrepreneurship because it creates jobs, keeps the peace, raises farm incomes, and gives women a sense of freedom and autonomy. An important driver of economic growth and development, entrepreneurship is recognized by the entrepreneurial orientation to rural development. Promoting rural entrepreneurship, however, necessitates a supportive environment, which is mostly determined by laws that encourage it. An understanding of entrepreneurship's history and conceptual framework is necessary for these strategies to be effective. Due to societal conventions and family structures that priorities male children's access to opportunities for education, nutrition, and other areas, women's empowerment in India faces numerous obstacles. For most Indian women, poverty is an unavoidable reality, and they frequently internalize the idea that their role is normal, which is unfair to them. Education, poverty, health and safety, occupational inequality, mortality and inequality, and home inequality are among the problems.

Keywords: Women's empowerment, Economic development, Economic Growth, Education

Introduction

Economic development and women's empowerment are intimately associated: on the one hand, growth on its own may significantly reduce gender disparity; on the other hand, women's empowerment may contribute to development. Women are often not seen as essential to the process of economic growth in development policies and initiatives. This is shown by the increased funding, mostly in population programs that goes toward supporting women's reproductive rather than productive duties. Nonetheless, women in emerging nations work and are paid for their economic productivity. Their primary fields of employment include agriculture, the unorganized sector, and a growing number of formal wage jobs. But usually speaking, they don't make much money. Development organizations have been providing very minor investments in income-generating initiatives since the 1950s in response to the need for impoverished women to have a means of subsistence. Frequently, these initiatives fall short because their primary focus is welfare rather than growth, providing women with short-term, part-time work in traditionally feminine fields like sewing and knitting, which have small markets. On the other hand, since they began with the concept that women are essential to the process of economic growth, certain nonprofit groups, like the Self-Employed Women's Association in India, have been successful in improving women's economic standing during the last 20 years. The issue of "missing women" serves as the clearest example of how persistent gender inequity still exists. According to government figures, more than 1.3 million women and girls went missing in India between 2019 and 2021. In 2021, 375,058 women over 18 and at least 90,113 girls under 18 were reported missing. In 2021, for every woman who goes missing, there are many more who do not get the education, employment, or political responsibilities that they would have if they had been males. In some areas, it is evident how women remain comparatively deprived as well as how much progress has been made in the last 20 years. In 2020 the percentage of females enrolled in secondary school in low and middle-income nations was 36%, while % of boy for 40%. In the meanwhile, enrollment in elementary schools has almost reached universality for both boys and girls. When it comes to employment prospects, women are less likely than males to work, earn less for doing equivalent jobs, and are more likely to live in poverty even when they do. Compared to males, women spend around half as much time working in the market, almost twice as much time cleaning the home, and nearly five times as much time caring for children. In terms of political representation, as of Oct 2021, women made up just 14.36% of the members of parliament's lower and upper chambers. Legal rights: Women still do not have the freedom to manage their own



property, own land, or even travel without their husbands' permission in many nations. Economic development and women's empowerment—which is defined as expanding women's access to development's constituents, including rights, health, education, and employment opportunities—have a reciprocal connection. Sen. has made a compelling case that persistent discrimination against women might impede development. On the other hand, progress on its own can significantly contribute to reducing gender disparity. To put it another way, empowerment may accelerate progress. The data supporting both sides of the empowerment–development link is reviewed in this research. It first demonstrates how inequality between men and women is bred by poverty and a lack of opportunities. As a result, when economic development reduces poverty, women benefit in two ways: first, everyone's condition improves when poverty is reduced, including women's; second, gender inequality decreases as poverty declines, meaning that while women benefit more from development than men do, it still falls short of achieving complete equality between men and women.

Meaning of Women Empowerment:

Women empowerment refers to increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. Women's empowerment in India is heavily dependent on many different variables that include geographical location educational status social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender based violence and political participation. However there are significant gap between policy advancements and actual practice at the community level. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure. Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave.

REVIEW OF LITERATURE:

According to Duflo (2000), girls had superior anthropometric status (weight for height and height for age) in families with a woman getting an old-age pension as opposed to households without a pension recipient. Atkin (2009) investigates the impact of mothers' industrial jobs on their children's age-appropriate height using data from Mexico. Cross-sectional data from Guatemala are presented by Engle (1993) to demonstrate the relationship between improved children's nutritional health (as determined by height for age, weight for age, and weight for height) and a larger female budget share. Phipps and Burton (1998) concentrate on married-couple homes in which both partners work full-time, using data from the Canadian Expenditure Survey of 1992.

The authors discover a correlation between greater spending on food, women's apparel, childcare, and children's clothing and a bigger percentage of the wives' income. Kennedy and Peters (1992) compare families headed by women with households headed by men in Kenya and Malawi and find that a greater portion of the budget is allocated to food in female led households (usually headed by a widow, who is often the grandmother of the children in the family). Better anthropometric results—weight for age and height for age—are also reported in the article. The study also shows lower spending percentages for alcohol in Malawi. Interestingly, female-headed families had better child anthropometric outcomes despite overall lower incomes, even though the econometric definition does not adjust for income.

Thomas (1990) examines gender disparities in the effects of nonwage income on health and nutrition in Brazil using survey data from Brazil gathered in 1974–1975. He discovers that family nutrition is increased by mother income four to seven times more than by male income. Income for women has a greater impact on total caloric consumption and protein intake than does income for men. Mothers' unearned income has a strong positive correlation with child survival; this relationship is 20



times stronger than that of men's unearned income. Additionally, two anthropometric outcomes—weight for height and height for age—are more significantly impacted by maternal income.

OBJECTIVES OF THE STUDY:

- To investigate the connection between economic growth and women's empowerment.
- To examine the relationship between education and women's empowerment.
- To find out the main issues that Indian women are now facing.

WOMEN EMPOWERMENT AND ECONOMIC DEVELOPMENT

Indian women have broken free from the long-standing chains of serfdom and male dominance. She has realized her worth and begun to confidently and dignifiedly climb the social advancement ladder. In India today, women are respected and accorded equal standing with males in all spheres of life, including the political, social, home, and educational. Yet, as women make up the majority of the population, it is still necessary to inspire and encourage them to engage in the activities. In order to achieve this, women's empowerment must incorporate certain actions that encourage women to participate in the nation's economic growth. The true gender needs, such as women's income and material assets, must be the focus of development measures in order to improve women's empowerment and reduce poverty. Women's empowerment will begin with this intervention and progress to a certain degree. The pace of rise in women's empowerment will accelerate to a significant degree with the introduction of some new measures. According to Duflo's reasoning, a cost-benefit analysis showed a positive association between per capita GDP and women's rights. From this vantage point, it was evident that increased female empowerment may boost economic growth.

WOMEN EMPOWERMENT AND ECONOMIC GROWTH:

The majority of Indian women mostly depend on unorganized labor to make ends meet. Increased empowerment for women may lead to significant opportunities for economic development. Growth is expected if the informal sector is engaged in a wide range of jobs and activities. It has been shown that having more women in organizations, enterprises, and counseling increases productivity. An analysis of Fortune 500 companies demonstrates the financial impact that an empowered woman can have. They found that companies with a higher proportion of women on their board of directors had significantly higher financial returns, which included 53% higher returns on equity, 24% higher returns on sales, and 67% higher returns on invested capital (OECD). This research demonstrates how women's contributions to the company's total financial gains were felt. The inclusion of women in the official labor has the potential to boost a country's economic production on a worldwide scale by the country's economy growing at a faster rate.

WOMEN EMPOWERMENT AND EDUCATION:

The most effective way to provide women the information, abilities, and self-assurance they need to actively engage in the process of growth is via education. Everyone needs it, but especially women and girls as it opens doors to other options. Specifically, secondary education investments provide larger and more substantial returns. There is now no distinction established between males and girls in terms of schooling in the twenty-first century. Well-educated girls understand the value of health care and the requirements of their children. Women in underdeveloped nations like India have lower rates of literacy than males. Ultimately, the standing of women in the economy will improve if they get an education. They are able to seize more chances and become stronger and more influential as a result.

WOMEN EMPOWERMENT AND POVERTY:

One of the best methods to combat poverty is to support the girl's education. Women gain greater authority when economic poverty declines. Developmental initiatives should focus on enhancing women's abilities to do this as well as ensuring that they have the resources and social networks necessary to not just get over obstacles but also experience more freedom in making decisions about their own lives. Extremely poor women won't have to fight to advance along the path of empowerment; instead, they may do so by working hard and participating in the economy or by organizing against the powerful to demand their rights. Extremely poor women prioritize their basic necessities, which are reflected in their daily survival tasks. The poverty lines will thus decrease as a result of women's empowerment.

Challenges in women Empowerment in Rural Entrepreneurship:

The empowerment of women in India is hindered by a number of factors. In developing nations like India, social conventions and family structures demonstrate and maintain women's subservient status. The persistent tendency in practically all nations and communities to have a boy over a girl kid is

one of the norms. When it comes to possibilities for education, nutrition, and other areas, the society is more biased in favour of male children. This kind of thinking stems from the widespread assumption that, in India save for Meghalaya, male children inherit the clan. Women are frequently subjected to injustices because they internalise the old belief that their roles are natural. For the great majority of Indian women, poverty is their everyday existence. The problems pertaining to women's rights in India are multifaceted.

a. **Education:** While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

b. **Poverty:** Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

c. **Health and Safety:** The health and safety concerns of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

d. **Professional Inequality:** This inequality is practiced in employment and promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.

e. **Morality and Inequality:** Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Africa and china.

f. **Household Inequality:** Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work.

CONCLUSION:

The report stated earlier states that a remarkable 75% of the world's disadvantaged people live in rural areas. However, resources and policies continue to be biased in favour of urban expansion. As a result, there is an imbalance in growth that has an adverse effect on those living in rural and urban areas. Therefore, closing the gender gap and the divide between urban and rural areas is a crucial part of any strategy to combat poverty. Mobilising the potential production of rural residents, particularly women, is crucial to achieving the resilient economic growth that would enable people to escape poverty. Rural entrepreneurship is becoming a major opportunity for women's empowerment when they shift from semi-urban or rural to metropolitan settings. India faces challenges in women's empowerment in rural entrepreneurship due to social conventions, family structures, and gender bias. Women are often subjected to injustices and poverty, with only 65.46% of adult women being literate in India. Poverty is considered the greatest threat to peace, and women are exploited as domestic help. Health and safety concerns are crucial for a country's wellbeing, but maternal healthcare is alarming. Professional inequality in employment and promotions affects women, and gender bias in health and nutrition leads to high mortality rates. Household inequality, particularly in India, is evident in shared burdens of housework, childcare, and menial work, highlighting the need for greater gender equality in rural entrepreneurship.

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Impact of Education on Woman Empowerment

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❖ Abstract :-

Woman – Empowerment is the key-word of 21st century. As we are marching towards the realization of our dream of “ Vikasit Bharat “ or “ Developed India “ by 2047, we must concentrate on the empowerment of women, as they are the half population of the country. The nation will be strong, if its women are empowered. Education is the base of empowerment, may it be of man or of woman. Though, we are living in modern age driven by higher technology, yet the ratio of man – woman or male – female is not the same. Though, all fields are now open for women, yet women are not in 50% of the total occupation working in each field. Even today, we have to take efforts for women – empowerment if we want our nation to be strong and developed.

Education is the base of empowerment. Education makes one aware of his own needs and own strengths, along with one's responsibilities towards the family, the society in which we live and towards our nation. Education empowers women physically, mentally, economically, politically, socially and they are involved in the process of decision – making. Education expands their opportunities for employment. Employment builds their confidence and makes them financially self – reliant. If a woman in the family is strong and self – reliant, she takes the responsibility of whole family and strives for the better and bright future of her children. If a man is educated, he alone makes progress, but of a woman is educated, the whole family marches towards progress. The whole family becomes strong.

Education has a great impact on the empowerment of women. Education makes them to think. It makes them aware of their rights and duties. It opens the doors of high positions in employment. An educated woman can do better in political and social field. She can perform well in research and development. Education also expands the opportunities to women-leadership In every field of life. In short, we can say that education is the key to woman-empowerment. It is the nucleus of around development of woman's personality.

❖ **Key-Word**:-Woman- Empowerment, Education, Impact, Around Development.

❖ Introduction:-

Education is the base of human progress. It is the nucleus that develops the human personality in all dimensions. It makes human animal worthy to be called "human-being". It cultivates our thought-process, makes us aware of every side of the issue, it increases our grasping power, it sharpens our reasoning power and enables us to think over that side of the issue which is not visible. Education makes us able. It brings forth our hidden capacities and develops them. It increases our financial and social status. It develops our personality in all directions and imparts us our own identity. So, education is the most important thing that makes our personality valuable and makes our life precious. It is the backbone of our personality and our development depends on it. Education gathers wealth and power. It imparts skill and perfection. It causes fame and name. The educated person gets respect in society, while the uneducated serve him.

So, education is an important tool for the empowerment of women. The foresighted thinkers knew the importance of Education and so, they tried their best to give education to women. Education empowers women in all respects and brings equality between men and women. It opens the doors of prosperity and respectability for women.

Education of Women is not a new concept In Indian history. In Vedic Era, when Indian Civilization was the most developed culture in the world, the status of women was high in the society and they had equal rights as men. They had right to education and they were free to take their decisions on their own. They had the right to learn Vedas and are free to devote their life for education. They would remain unmarried if they want. So, there were brilliant women like Maitreyee and Gargi. The women had education of Armury and Warfare along with Administration. So, they fought and won wars and ruled over the country. The women like Kaikayi had the knowledge of warfare and she took part in the war and supported her husband King Dashrath very well. Urmila, the wife of Laxman, courageously administrated Ayodhya in the absence of Rama. In recent history, Rani Laxmibai, the Queen of Zansi,



fought against the British. Thus, the women were given education in every field of life such as knowledge, Warfare and Administration. Their status was equal to men and they were respected. They had the right to choose their husband in "Swayamvar", they had the right to property. They educated their children on their own. e.g. Shakuntala made Bharat brave. Sita nourished Lav and Kush excellently, Rajmata Jijau made Shivaji Maharaj, brave and he founded Hindavi-Swarajya. These women can do this because they were given education and they were empowered. Thus, the women were empowered in ancient India and they had equal status as men.

But, in the medieval ages, foreign invaders came in India and attacked the women. So, women lost their freedom for the cause of safety. They were confined within homes and their education was stopped. Gradually, the status of women declined and they lived life deprived of any right to education, property, or of taking decision. They lived a life of dependency and slavery for a long time.

Before Independence, women were the weaker section of the society. They were rejected education and restricted within their homes. Their position was no better than the slaves and they were expected to serve men in all respects. To give birth to children and to take care of the household was their duty. They were confined within the traditions that supported the male-dominant social system or culture. They suffered endlessly and had no voice even of protest. They lived such a painful and valueless life for a time. They had accepted it as their lot.

But the social reformers like Raja Rammohan Roy, Agarkar, Justice Ranade and others worked for the upliftment of the women. Mahatma Jyotirao Phule recognized the need to educate women. So, he started a school for girls. He educated his wife Savitribai Phule who worked as a teacher for girls. Both of them took great pains for girls' education and a new era started in the lives of women. It was a new dawn for the bright future of women.

After Independence, women get equal status and equal rights by our constitution. Indian Constitution grants all the rights to women which are for men including the right to vote, the right to education and the right to property. Indian constitution wants to empower women in all fields of life such as socio-economic, education and political field. Fundamental rights ensure equality on the ground of religion caste, race, gender and birthplace. It grants equality of opportunity to all citizens of India. So, to empower the weaker sections like women and backward classes, various schemes were implemented. The primary education is made compulsory and free. To increase the number of women and in primary, secondary and higher education, various special schemes were implemented for the girls by the Indian government. Reservation for women in education and employment is meant for the empowerment of women.

Education became the base of women's liberation from so many social constraints and it is a tool for woman empowerment. It helps women to face challenges and to change their lives. It helps to nourish their children in a better way. It makes them think positively and makes their lives better than before.

21st century is the golden era for women. Now, they are empowered by education women and they are working in every field of life. They are at the top of each field. Various schemes are implemented for women-empowerment. There is reservation for women in education, employment and even politics. The women are working as officers in army, navy and airforce. They are working in banking and industrial sectors. They are the CEOs of big companies. They are teachers, doctors, advocates and in each and every field of the life, the number of working women is increased. The ideals of the society are changing and the families are supporting for the education and employment of girls. The women scientists are working for Research in space and other developments. The President of India is a woman from tribal area, Respected Draupadiji Murmu. Our finance Minister, Nirmala Sitaraman is also a woman. Our late Prime Minister Indiraji Gandhi was called an "Iron Lady" Thus, the Women are empowered and they are showing their capabilities and doing their best in every field of life. Education is the source of their energy and it is the base of their empowerment.

Recently, the chief Minister of Maharashtra, Hon Ekanathji Shinde has made a big announcement which would prove a milestone in women empowerment. He has just announced that Higher Education will be free for all girls. More than 800 courses will be free for girls. It will prove beneficial for the girls from poor families. Until the time, higher education in the field of engineering, Medical, pharmacy, aeronautical and space sciences was not possible for the poor girls even though they were brilliant. Now, as the financial problem is over, the girls who are brilliant can get admission to more than 800 courses and can change their lives. The poor section of the society could get chance enter



in the main-stream of society by the powerful tool of education. The intelligent girls can take any type of education free of cost. It will Increase the numbers of girls in higher education and it will bring change in a women's lives. The girls will be educated, they will be employed and will be empowered in every respect of the word. They will be self-reliant and will have decision-making power. Their position in the family and the society will increase. They will be active, decisive and strong. They will take responsibilities of their families along with the society and the nation. The nation will be strong, when the women, the half part of the society, is strong. The next generation will be stronger and smarter.

Conclusion:-

Thus, education is the base of Woman-Empowerment. It brings Equality between men and women. It increases their social, financial and political status. It enables them for employment and makes them self-reliant. It brings them out of ignorance and makes them worthy citizens of nation. It cultivates their grasping and reasoning power. It imparts them knowledge and skills. It increases their confidence and decisive power. They become more active and Independent. Independent and empowered mother obviously creates a smarter and stronger generation. Means, she creates bright future of family, society and nation. Education is the key to multi-dimensional progress of women along with the progress of society and nation. In short, education plays a crucial role in Empowerment of women.

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